

Part 1.4 Protection Risk and Benefits Analysis

What essential protection questions need to be answered to inform the final decision on the appropriateness and feasibility of MPGs?

What It Is

All humanitarian interventions carry risks, even in-kind delivery of goods and services. Cash programming is no exception. Specific areas of risk include:

- *Safety and dignity.*
- *Humanitarian access to crisis-affected populations.*
- *Crisis-affected populations' access to aid.*
- *Data protection and beneficiary privacy.*
- *Individuals with specific needs or risks.*
- *Social relations – household and community dynamics.*
- *Fraud and diversion with protection implications.*
- *Market impacts with protection implications.*

Protection flags (🚩) are also integrated into this toolkit in each section.

Essential Checklist

Include affected communities as participants in all phases of the programme cycle. Ensure that crisis-affected populations identify their own protection risks and benefits and self-protection mechanisms. Consider how the programme could be community-led or at least how communities will participate in defining the programme objective, choice of modality (cash or other), targeting criteria, transfer amount, delivery method, identifying potential risks and benefits, risk mitigation and management, and monitoring and evaluation.

Consider whether MPGs will create or exacerbate protection risks or benefits for individuals, households and communities, and to what extent new risks could be mitigated by affected communities

themselves, humanitarian agencies and duty-bearers (governments) and/or by complementary programme activities (Box 8). Compare to the risks and benefits of any CBI, in-kind, or no material intervention, e.g. limiting assistance to advocacy.

Engage with individuals with different and specific needs and protection risks, e.g. linked to age, gender identity, social status, disability and ethnicity. Ensure that these individuals/households are included and considered throughout the programme cycle.

Establish two-way feedback mechanisms and focal points to ensure regular communication between humanitarian actors, affected populations, and in some cases (there may be particular sensitivities in a refugee context) local civil society and government.

Protection, cash and sector-specific colleagues should work together, particularly during assessment, design, and monitoring and evaluation. Include minimum protection questions throughout the programme cycle, as outlined in this toolkit.

Do a gender, age and diversity analysis, specifically taking into consideration cultural practices, control and access to resources. This may influence modality choice and who should receive the MPG (particularly within a household). Consider intergenerational relations, polygamous households, and lesbian, gay, transgender or intersex households.

Design MPGs along with complementary activities and services – particularly if specific protection objectives are part of programme design. Research has shown that MPGs can contribute to protection outcomes – ranging from care of orphaned children, durable solutions and close partner and refugee-host relations – when combined with other activities e.g. livelihoods, psychosocial and education support and/or advocacy.

FIGURE 6. *Key Recommendations for Protection-sensitive MPGs*

Desk Review and Needs Assessment	<ul style="list-style-type: none"> • Gather situational protection information on the major risks for the affected population (what and for whom), sources of risks, and any community-based or self-protection mitigation mechanisms. • This information could come from e.g. protection needs assessments, case management, feedback mechanisms. • Flag any information on economic or livelihoods-related root causes of protection risks.
Risk, Vulnerability and Capacity Analysis	<ul style="list-style-type: none"> • Create a context-specific protection risk and benefit analysis. • Analyse relative importance (likelihood and impact) and manageability (prevention or mitigation) for different groups and individuals. • Discuss the differences and overlaps between specific needs, protection risks and economic vulnerability.
Eligibility Criteria and Targeting	<ul style="list-style-type: none"> • Identify and assess people with specific needs or protection risks, and refer them to other assistance if CBI is not relevant for them. • Build in the flexibility to accept ongoing protection referrals, beyond the initial assessment and targeting. • Use a combination of targeting methods (e.g. community-based, administrative) to improve access and inclusion.
Market Analysis	<ul style="list-style-type: none"> • Analyse access to goods and services with an age, gender and diversity lens. Compare this information with protection needs assessments. • Analyse market systems related to protection, e.g. alternative care, health, legal services, transport, education, birth registration. • Analyse the potential protection risks and benefits of market interactions in the community and among traders.
Modality and Delivery Mechanism	<ul style="list-style-type: none"> • Ensure that modality and delivery mechanism selection reflects identified protection risks and benefits. • Consider alternative delivery mechanisms for certain individuals or groups as necessary. • If no safe, feasible delivery mechanisms exist for CBI, consider in-kind assistance, and vice versa.
Design and Implementation	<ul style="list-style-type: none"> • Ensure that programme design mitigates potential risks identified in assessments. • Design and adjust the frequency and amount of transfers to address the economic drivers of vulnerability, and according to beneficiary preferences. • Include data-protection, confidentiality and opt-out clauses in service agreements and standard operating procedures.
Monitoring	<ul style="list-style-type: none"> • Build a monitoring system and an accountability framework on the basis of identified protection risks and benefits. • Examine how CBI may mitigate protection risks and maximise protection benefits. • Consider any changes in protection risks and benefits, specific needs, vulnerability and capacity to cope, and reconsider programme design as appropriate.

Throughout the Programme Cycle:

Use a participatory approach and/or support community-led processes. Look within and beyond the household unit: disaggregate information or include samples of individuals

using an age, gender and diversity lens. Establish an accountability framework for multi-channel feedback throughout the phases.

BOX 8. MPGS AND PROTECTION IN LEBANON

International Rescue Committee (IRC) Lebanon implemented a multipurpose programme in the winter of 2014–15. An evaluation noted positive protection impacts due to increased favourable economic interactions between refugees and the host community. Respondents noted that social tensions had reduced due to increased marketplace exchanges and economic benefits accrued to the host population. Because it was an MPG programme, beneficiaries could use their cash anywhere, avoiding creating or exacerbating tensions among traders – often only a few of whom benefit in voucher programmes. MPGs also benefited smaller traders, who were often women.

RESOURCES

See detailed protection risks and benefits analysis developed for this toolkit in [Annex 2](#).

Protection risk and benefits analysis: [Protection Outcomes in Cash-Based Interventions: a literature review](#) (ECHO, UNHCR, DRC), [ERC multi-agency cash and protection research](#), and [Guide to Protection in CBIs: Protection Risk and Benefit Analysis Tool](#)

Data protection and protecting beneficiary privacy: [Protecting Beneficiary Privacy: Principles and operational standards for the secure use of personal data in cash and e-transfer programmes](#) and online [training course: "E-Transfers and operationalizing beneficiary data protection"](#) (CaLP)

Use of CBI/MPG to support community-based protection: [Local to Global Protection](#)

DECISION POINT: MPGs are an appropriate and feasible way to meet multi-sector humanitarian needs.

You know:

- What humanitarian needs (goods and services) would be required on a recurrent basis and can be provided by economic support (providing a cash grant), and approximately how much these would cost.
- Who will benefit most from cash support.
- What other needs exist that cannot be met through MPGs, and how MPGs might complement other interventions.
- Whether or not the local markets for goods and services can meet aggregate demand, based on reasonable assumptions of how people might spend their money.
- Ways in which market-support interventions could reinforce market supply.

- How to deliver cash to crisis-affected people.
- What anticipated benefits and risks there are, and potential ways to mitigate the latter.

Next step

MPG Transfer Design

Understanding vulnerability and estimating the "gap" in relation to the MEB and other occasional needs. Determining the specific grant characteristics (size, periodicity, duration, seasonal and geographic variations, etc.).