

IMPROVING CASH-BASED INTERVENTIONS
MULTIPURPOSE CASH GRANTS AND PROTECTION
Enhanced Response Capacity Project 2014–2015

Training on Protection in Cash-based Interventions: Building Capacity to Maximize Benefits and Minimize Risks

A Facilitator's Guide



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December 2015

This document was produced by the Women's Refugee Commission (WRC) and Office of the United Nations High Commissioner for Refugees (UNHCR) with inputs from the Danish Refugee Council, the Global Protection Cluster, Oxfam, Save the Children and the World Food Programme.

This document covers humanitarian aid activities implemented with the financial assistance of the European Union. The views expressed herein should not be taken, in any way, to reflect the official opinion of the European Union, and the European Commission is not responsible for any use that may be made of the information it contains.

Acknowledgements

This training curriculum was developed by Tenzin Manell (WRC) and Joanna Friedman (UNHCR) based on the Guide for Protection in Cash-based Interventions developed by UNHCR and ERC partners. Substantial contributions to the Guide and the training were made by Rachel Hastie (Oxfam), Katharine Williamson (Save the Children), Dale Buscher and Josh Chaffin (WRC), Kathrine Starup, Brennan Weibert and Louisa Seferis (Danish Refugee Council). Technical contributions were also provided by Simon Russell and Julien Marneffe (Global Protection Cluster), Michelle Berg (independent consultant), Gita Swamy Meier-Ewert, Scott Pohl, Nicolas Martin-Achard, and Arne Treves (UNHCR), Astrid de Valon (IASC/UNHCR), Asha Bradley and Rebecca Skovbye (WFP). Special thanks to the field practitioners who participated in a pilot training in Amman, Jordan in December 2015 and provided critical feedback for the final version.

Additional Information and Resources

For more information about the contribution of cash-based interventions (CBIs) to protection, this training and other products of the UNHCR-led project, please visit the Cash and Learning Partnership (CaLP) Cash and Protection thematic webpage: www.cashlearning.org/protection.

Acronyms

AGD	Age, gender and diversity
CBI	Cash-based intervention
DRC	Danish Refugee Council
ERC	Enhanced Response Capacity
ECHO	European Commission's Humanitarian Aid and Civil Protection
GBV	Gender-based violence
GPC	Global Protection Cluster
IPV	Intimate partner violence
NRC	Norwegian Refugee Council
PSN	Persons with specific needs
PPT	PowerPoint Presentation
SGBV	Sexual and gender-based violence
SEA	Sexual Exploitation and Abuse
UNHCR	Office of the United Nations High Commissioner for Refugees
WRC	Women's Refugee Commission
WFP	World Food Programme

Introduction

Cash-based interventions (CBIs) have become an essential part of humanitarian response to crisis and are gaining recognition for their potential to provide dignified, market-based, timely and flexible assistance to affected communities in camp and out-of-camp settings. Recognition for and the application of protection in CBIs is an essential aspect of this frontier. It is critical that humanitarian agencies mainstream protection in CBIs and for agency staff to be knowledgeable about protection in response analysis when considering and implementing CBIs across sectors. Ensuring protection mainstreaming in CBIs should not only reduce the risks faced, but enhance the benefits of humanitarian interventions for affected communities.

Background

This participatory curriculum developed by the Women's Refugee Commission and UNHCR is based on the inter-agency *Guide for Protection in Cash-based Interventions*, developed as part of an Enhanced Response Capacity project funded by ECHO (see Acknowledgements). This training provides practical instruction in order to strengthen knowledge of protection throughout the project cycle among agencies and staff, with a focus on CBIs in humanitarian response, including as part of protection programmes.

Preparation

The following are recommendations for facilitators to prepare to deliver this training module:

- Identify and invite participants (consider colleagues in Clusters, working groups, across sectors) – create a registration process
- Conduct a pre-training survey to assess participants' knowledge and experience
- Ask participants to read the *Guide for Protection in Cash-based Interventions* as home-work
- Decide whether supplemental tools, materials and resources are useful to create a context-specific training
- Recruit a translator if needed to ensure that participants can meaningfully participate
- Translate training materials as needed
- Recruit additional facilitators as needed
- Identify and reserve a conducive training space which is accessible – consider persons with disabilities and transportation
- Collect all the materials for the training – ensure sufficient copies
- Review the materials before the training
- Organize coffee and meal breaks

Materials

The following materials accompany this facilitator's guide:

- *Guide for Protection in Cash-based Interventions*
- Agenda
- Slides
- Ice breaker
- Quiz on the *Protection Risks and Benefits Analysis Tool*

- Case Study instructions
- Case Study A
- Case Study B
- Evaluation
- Certificate
- Risk, Mitigation Measures/Opportunities, Example A
- Risk, Mitigation Measures/Opportunities, Example B

Please note that the following parts of the *Guide for Protection in Cash-based Interventions* have also been produced as stand-alone one-pagers, which facilitators may wish to print separately for participants:

- *Key Recommendations for Protection in Cash-based Interventions*
- *Tips for Protection in Cash-based Interventions*
- *Protection Risks and Benefits Analysis Tool* (in PDF and Excel)

Key Definitions

The following key definitions are the foundation for this training. Trainers must be familiar with the following definitions and their application in humanitarian response, and in particular, in CBIs.

Age, gender, diversity (AGD) approach seeks to ensure that all persons of concern enjoy their rights on an equal footing and are able to participate fully in the decisions that affect their lives and the lives of their family members and communities. Each person is unique. The differences between people, whether actual or perceived, can be defining characteristics that play a central role in determining an individual's opportunities, capacities, needs and vulnerability.¹

Age refers to the different stages in one's life cycle. It is important for protection programming to be aware of where people are in their life cycle as their capacities and needs change over time. Age influences, and can enhance or diminish, a person's capacity to exercise his or her rights. The protection risks affect an individual differently depending on age.²

Child Protection is defined as the prevention of and response to abuse, neglect, exploitation and violence against children.³

Diversity refers to different values, attitudes, cultural perspectives, beliefs, ethnic background, nationality, sexual orientation, gender identity, ability, health, social status, skill and other specific personal characteristics. While the age and gender dimensions are present in everyone, other characteristics vary from person to person. These differences must be recognized, understood and valued by humanitarian actors in each emergency in order to ensure protection for all affected people.⁴

Gender refers to the social differences between females and males throughout the life cycle that are learned, and though deeply rooted in every culture, are changeable over time, and have wide variation both within and between cultures. Gender along with class and race, determines the roles, power and resources for females and males in any culture.⁵

Gender-based violence (GBV) is an umbrella term for any harmful act that is perpetrated against a person's will, and that is based on socially ascribed (i.e. gender) differences between males and females. It includes acts that inflict physical, sexual or mental harm or suffering, threats of such acts, coercion, and other deprivations of liberty. These acts can occur in public and private.⁶

Intimate partner violence (IPV) refers to any behavior by an intimate partner or ex-partner that causes physical, sexual, or psychological harm, including physical aggression, sexual coercion, psychological abuse and controlling behaviors.⁷

Protection means "All activities aimed at ensuring respect for the rights of the individual in accordance with the letter and the spirit of relevant bodies of law, including international human rights, humanitarian, and refugee law."⁸

¹ UNHCR, Age, Gender and Diversity Policy: Working with people and communities for equality and protection, June 2011 located at: www.unhcr.org/4e7757449.html (accessed September 15, 2015).

² Definition of the Global Protection Cluster

³ Definition of the Global Child Protection Working Group

⁴ UNHCR, Age, Gender and Diversity Policy: Working with people and communities for equality and protection, June 2011 located at: www.unhcr.org/4e7757449.html (accessed September 15, 2015).

⁵ Inter-Agency Standing Committee (2015), "Guidelines for Integrating Gender-based Violence Interventions in Humanitarian Action: Livelihoods Thematic Area Guide." Page 4.

⁶ Ibid

⁷ World Health Organization, fact Sheet, Updated October 2013 located at www.who.int/mediacentre/factsheets/fs239/en (accessed September 10, 2015).

⁸ Giossi Caverzasio, S. (2001), "Strengthening Protection in War: a Search for Professional Standards." ICRC, page 19.

Protection mainstreaming is defined as the process of incorporating protection principles and promoting meaningful access, safety and dignity in humanitarian aid. It is the responsibility of all humanitarian actors.⁹

Protection integration is the design of humanitarian activities to support both protection and assistance objectives, and to actively contribute to reduce the risk and exposure of the affected population. It requires sector specialist and protection specialist staff to work together.¹⁰

Persons with specific needs (PSN) are persons who faced heightened protection risks because they have specific needs that require the implementation of measures to ensure their protection, including health and well-being, because they are unable, or face major obstacles, in accessing existing forms of assistance and services, which could respond to their needs.¹¹

Sexual and gender-based violence (SGBV) refers to any harmful act that is perpetrated against one person's will and that is based on socially ascribed (gender) differences between males and females. It includes acts that inflict physical, mental, or sexual harm or suffering, threats of such acts, coercion and other deprivations of liberty, whether occurring in public or in private life. Although the terms gender-based violence (GBV) and sexual and gender-based violence (SGBV) are often used interchangeably, UNHCR consciously uses the latter to emphasize the urgency of protection interventions that address the criminal character and disruptive consequences of sexual violence for victims/survivors and their families.¹²

Stand-alone protection program and projects have specific protection objectives and require a protection specialist.¹³

Key Concepts

The following key concepts are the foundation for this training. Trainers must be familiar with the following concepts and their application in humanitarian response, and in particular, in CBIs.

Sphere Protection Principles

Humanitarian practitioners in all sectors should be familiar with the Sphere Protection Principles. Integrating these principles throughout the program cycle can help ensure that protection risks and benefits are considered in CBI, as part of all humanitarian assistance and protection.

1. Avoid exposing people to further harm as a result of your actions.
2. Ensure people's access to impartial assistance – in proportion to need and without discrimination.
3. Protect people from physical and psychological harm arising from violence and coercion.
4. Assist people to claim their rights, access available remedies and recover from the effects of abuse.

These principles have informed the definition of key areas for protection mainstreaming: *safety and dignity; meaningful access; accountability; participation and empowerment.*

⁹ UNHCR, Age, Gender and Diversity Policy: Working with people and communities for equality and protection, June 2011 located at: www.unhcr.org/4e7757449.html (accessed September 15, 2015).

¹⁰ Ibid

¹¹ UNHCR Handbook for Emergencies, (2007).

¹² UNHCR, Action against Sexual and Gender-Based Violence: An Updated Strategy (2011). www.unhcr.org/4e1d5aba9.pdf

¹³ UNHCR Handbook for Emergencies, (2007).

The Protection Continuum: Mainstreaming Protection, Integrating Protection and Stand-alone Protection

UNHCR and many NGOs promote a *community-based protection* approach, or the meaningful engagement and ideally, leadership, of crisis-affected communities supported by humanitarian actors to identify protection risks, self-protection capacities, and joint prevention and mitigation. Linked to this, protection actors seek to mainstream an *age, gender and diversity* approach to aim for the equal enjoyment of rights by all crisis-affected people, and to integrate this into accountability frameworks.

The Global Protection Cluster has defined a protection continuum with three levels, which can be applied to any sector, with any modality of delivery. Here it is applied to cash-based programming:

- **Protection mainstreaming** is the process of incorporating protection principles and promoting meaningful access, safety and dignity in humanitarian programs using CBI, which could be intended to meet one or multiple basic needs and/or support livelihoods.
- **Protection integration** is the design of humanitarian programs, including CBI and other activities, to support both protection and assistance objectives, and to actively contribute to reduce the risk and exposure of the affected population. CBI could contribute to economic objectives, protection objectives, or both.

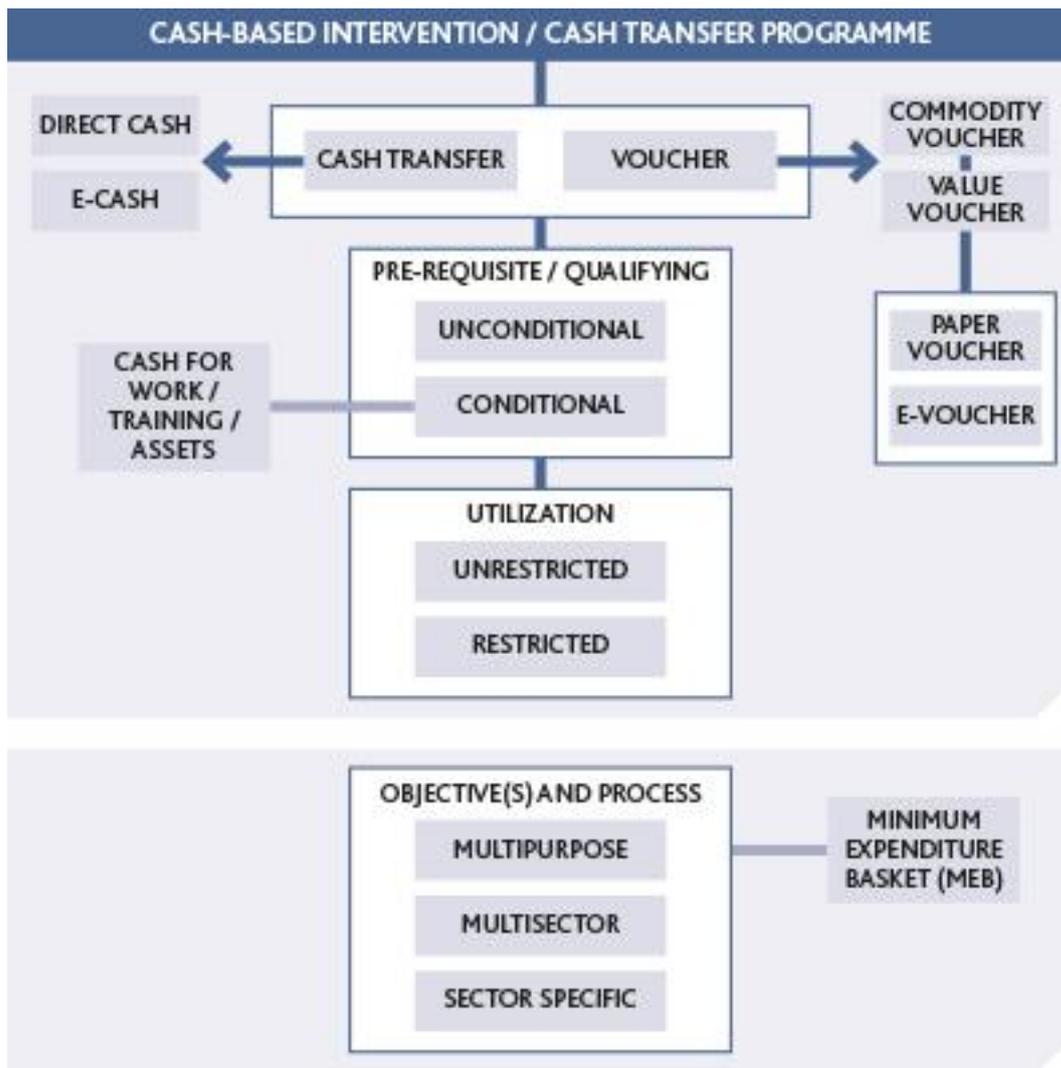
Example: CBI and complementary activities with economic objectives (purchase food and other basic needs items, protect or restock assets) and protection objectives (prevent negative coping mechanisms including transactional and survival sex, exploitative/hazardous labor, child labor).

- **Stand-alone protection** programs have specific protection objectives. They aim to prevent and respond to protection concerns such as violence, exploitation, deprivation or discrimination or support beneficiaries to enjoy their rights.

Examples: Monitoring compliance with International Humanitarian Law; Rule of Law programs; registering refugees; medical, legal and psychosocial care for survivors of sexual violence.

Cash-based interventions could be used in any of the three above areas of the protection continuum.¹⁴

¹⁴ UNHCR (2015). Guide for Protection in Cash-based Interventions.



¹⁵ CaLP, 2015 (forthcoming)

Market Assessments

Market assessments leverage interviews and focus group discussions with traders and moneylenders, price monitoring to assess seasonal prices, commodity chain analysis, agricultural calendars, government subsidies and policies, etc. to assess how local economies function and to gauge the impact of the crisis on the market.¹⁶

When is Cash Appropriate?

CBIs should be considered in all types of emergencies, however, CBIs will not always be appropriate. Depending on the following preconditions in each emergency setting, CBIs or in-kind assistance may be most appropriate to meet needs:

- Monetized economy
- Reactive markets able to respond to an increase demand without causing inflation
- Beneficiary acceptance and 'literacy' of the aid modality
- Security and adequate protection
- Availability of sufficient and safe delivery options
- Timeliness and feasibility, e.g. from a skills and capacity perspective¹⁷

Risk Equation¹⁸

$$\text{RISK} = \frac{\text{THREAT} \times \text{VULNERABILITY}}{\text{CAPACITY}}$$

Threat is the potential for physical or psychological harm and/or potential barrier to access. Potential perpetrators could be armed forces, militia groups, community members, family members, or even aid workers. Potential barriers to access could be a physically inaccessible entrance to facilities, or management of a service by a particular ethnic group to the exclusion of other groups.

Vulnerability is what makes the potential victim susceptible to the risk: e.g. their location, the timing of the activity, lack of knowledge about rights or safe practices, their gender, their age, their ethnic/religious group, their disability.

Capacities represent the strengths both individuals and communities have to keep themselves safe: e.g. designated safe spaces, community plans, linkages with protection-sensitive institutions, awareness of rights and responsibilities.

¹⁶ UNHCR Handbook for Emergencies, (2007).

¹⁷ UNHCR (2012). An Introduction to Cash-Based Interventions in UNHCR Operations. www.unhcr.org/515a959e9.pdf

¹⁸ Global Protection Cluster (2014)

Example:

Unacceptable living conditions	Inability to afford quality housing (vulnerability)	Livelihoods / cash transfer	Increased income	Decent (safe and dignified) living conditions
	Discrimination (threat / vulnerability)	Community-based protection mechanisms	Support network	
	Exploitation from landlord (threat / vulnerability)	Case management	Freedom from threat and exploitation	
Protection Risk	Threat or Vulnerability	Programme Response	Protection capacity	Outcome
	↑	↑	↑	↑
	<p>Needs Assessment</p> <p>What is the severity of the threat or vulnerability?</p> <p>Outcome measure (1)</p> <p>To what extent has this been reduced?</p>	<p>Process Monitoring</p> <p>How well is the assistance provided?</p>	<p>Outcome measure (2)</p> <p>To what extent has protection been capacity strengthened (by reducing threats and vulnerabilities)?</p>	<p>Outcome measure (3)</p> <p>What is the result of intervention?</p>

Training Purpose and Overview

The *Guide for Protection in Cash-based Interventions* identifies minimum necessary information needed and key resources to help humanitarian practitioners ensure that protection risks and benefits are considered and monitored throughout the CBI program cycle, using a community-based approach and participatory methods as much as possible. The guide can help inform CBI in any program context: protection mainstreaming into sectorial programs, such as nutrition or shelter with a voucher component; joint programs focused on protection and sectorial outcomes, such as protection and livelihoods including asset recovery grants; and stand-alone protection programs, such as child protection programs that include cash transfers to caretakers.

The aim of this one-day training is to strengthen the capacity of humanitarian agency staff to analyze and monitor protection risks and benefits in cash-based programming.

Training time: 1 Day

Training participants: 20 maximum

Facilitators: 2

Target Audience: Program managers and technical experts across all areas or sectors of humanitarian response who may consider using cash-based interventions in humanitarian response; and protection experts who may consider using cash-based interventions as part of protection activities or programs.

Instructional Objective

This training will:

- Familiarize humanitarian agency staff with the Guide for Protection and Cash-Based Interventions and key resources.
- Provide practical instruction for analyzing and monitoring protection risks and benefits in cash-based interventions.

Content Overview

Specifically, this training will address:

Reducing risks:

- Incorporating protective design, implementation and monitoring elements into CBIs so that the programming does not increase, and rather helps to mitigate, risks for beneficiaries or persons of concern.
- Designing interventions that mitigate unintended consequences related to the introduction of cash. This could focus on avoiding community tensions, and improving or maintaining relationships between beneficiaries and non-beneficiaries of assistance, and within households. Mitigation also includes monitoring of risks and making design adjustments as necessary.

Enhancing benefits:

- Designing and revising programs so that CBIs enhance protection benefits, such as improved household and community relations, dignity through choice, and safe, impartial access to assistance.
- Building upon the inherent potential of CBIs to contribute to participation, accountability and meeting the needs of different groups and individuals.

Designing protection objectives and indicators for programs using CBIs.

- Introductory information only; in-depth use of *CBIs to contribute to protection outcomes will **not** be addressed.*

Learning Outcomes

After this training participants will:

Strengthen knowledge of protection in the project cycle.

- Be familiar with the *Guide for Protection in Cash-Based Interventions* as well as key resources so as to enhance decision-making capacities for modality choice and design with regards to a) mainstreaming protection in CBIs and/or b) designing or adapting CBIs to contribute to protection outcomes.
- Be able to use the *Protection Risk and Benefit Analysis tool* to inform the project cycle for CBIs.
- Develop the confidence to analyze and monitor protection risks and benefits in cash-based programming and identify prevention or mitigation measures so as to reduce risks and enhance benefits.

Resources

The following list of resources is not meant to be exhaustive, but rather highlight the most useful, field-friendly guidance and tools currently available on the following themes, with specific references to **cash-based interventions and protection**.

The second section, Other Resources, refers to **key protection resources that do not necessarily reference cash**.

Protection checklists:

- UNHCR Operational Guidance for CBI in Displacement Settings, pg 67: Participation throughout the operations cycle
- Women's Refugee Commission, Integrating Protection/GBV Mitigation into Livelihood Programs checklist

Risk and Benefit Analysis:

- UNHCR Operational Guidance for CBI in Displacement Settings p.33 Table 9: Essential questions for risk and benefit analysis
- UNHCR Guide for Protection in Cash-based Interventions, including Risk and Benefit Analysis Table
- UNHCR Operational Guidance for CBI in Displacement Settings, Annex II, Protection Risk Analysis, and Annex III, Operational/Financial Risk Analysis
- Women's Refugee Commission, Cohort Livelihoods and Risk Analysis (CLARA) guidance and tool in "A Double-Edged Sword: Livelihoods in Emergencies" – pg. 30–38 *Livelihoods, not cash-specific
- Oxfam CTP risk assessment form and guidance

Markets:

- ICRC Rapid Assessment of Markets (RAM), 2014
- Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm, Child Protection in Crisis (CPC) network, Livelihoods and Economic Strengthening Task Force, 2013

Vulnerability and targeting:

- UNHCR Operational Guidance for CBI in Displacement Settings, pg.19, Table 5: Who is at risk, what are they at risk of, and why?
- UNHCR Operational Guidance for CBI in Displacement Settings, pgs. 56–60: Develop a targeting strategy
- Modality and delivery mechanism choices:
- WFP Cash and Vouchers Manual 2014, pg. 54, Box 32: Protection outcomes

Data Protection:

- E-transfers in emergencies: implementation support guidelines with matrix for comparing financial

service providers, model contracts, clauses and privacy impact assessment (PIA), Cash Learning Partnership

- Protecting Beneficiary Privacy: principles and operational standards, Cash Learning Partnership

Monitoring:

- Magnify Your Project's Impact: How to Incorporate Child-Level M&E in Economic Development, 2015

CBI and Child protection:

- Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm, Child Protection in Crisis (CPC) network, Livelihoods and Economic Strengthening Task Force, 2013
- Child Safeguarding in Cash Transfer Programming: A Practical Tool, Cash Learning Partnership (CaLP), Save the Children, Women's Refugee Commission and the Child Protection in Crisis (CPC) Network, 2012
- Cash and child protection: How cash transfer programming can protect children from abuse, neglect, exploitation and violence, Save the Children, Cash Learning Partnership (CaLP), Women's Refugee Commission, Child Protection in Crisis (CPC) Network – pg. 19
- Designing Cash Transfer Programming to achieve Child Protection Outcomes in Emergencies (draft), Save the Children, Feb. 2012
- Guidelines on the Integration of Child Protection issues into Multi-sectorial & other Humanitarian Assessments (draft), Global Protection Cluster, Child Protection Working Group 2015

Other Resources:

General protection tools and checklists

- Global Protection Cluster, Rapid Protection Assessment Toolkit, First phase checklist and Annex 3, Tab 3 Protection problems risks
- UNHCR Needs Assessment for Refugee Emergencies (NARE) Checklist, pg. 3: Cross Cutting Protection Issues
- IASC, 2015 Humanitarian Needs Overview Guidance, Annex III: Tips For Developing a Gender, Age and Diversity Sensitive Humanitarian Needs Overview
- Global Protection Cluster Protection Mainstreaming Task Team, Tips for Protection Mainstreaming (different Sector tip sheets) – in the Protection Mainstreaming Task Team toolbox: Global Protection Cluster Brief on Protection Mainstreaming
- ICRC Professional Standards for Protection Work, 2013
- Safety with Dignity: A field manual for integrating community-based protection across humanitarian programs, ActionAid 2009
- UNHCR Manual on a Community Based Approach in UNHCR Operations, March 2008
- UNHCR Age, Gender and Diversity Policy
- UNHCR Tool for Participatory Assessment in Operations
- Local perspectives on protection: Recommendations for a community based approach to protection in Humanitarian Action, Local to Global Initiative

Data protection

- ICRC Professional Standards for Protection Work, Chapter 6, Managing Sensitive Protection Information, 2013
- UNHCR's Policy on the Protection of Personal Data of Persons of Concern to UNHCR

Child protection

- Child Protection Rapid Assessment Toolkit, GPC CPWG 2012
- Minimum Standards for Child Protection in Humanitarian Action, Global Protection Cluster, Child Protection Working Group
- Global Protection Cluster, Child Protection Working Group – Child Protection in Emergencies Monitoring Toolkit (pending)

- Child Protection Desk Review Template 2013

Gender-based violence

- Social Institutions and Gender Index Country Profiles
- IASC Guidelines for Integrating Gender-Based Violence Interventions in Humanitarian Settings

Designing Indicators; Monitoring and Evaluation

- GPC Protection Indicators (on GPC website) – individual, household and community level
- OCHA indicators registry
- Save the Children International, Menu of Child Protection Outcome Indicators
- ALNAP Evaluation of Humanitarian Action and companion (pilot version) Evaluation of Protection

Materials

- | | |
|--|--|
| <ul style="list-style-type: none"> • Participant attendance list • Name tags • Agenda and Guide on Protection in Cash-based Interventions • Computer • Protector • Screen • Slide • Icebreaker • Flip charts • Markers • Index cards • Protection Risks and Benefits Analysis Tool | <ul style="list-style-type: none"> • Quiz on the Protection Risks and Benefits Analysis Tool • Prizes • Risk, Mitigation Measures/Opportunities: examples A and B, list of groups 1, 2, 3 and 4 • Case study instructions • Case study A • Case Study B • Post-it notes • Evaluations • Certificates • Contact lists |
|--|--|

Training Content

Agenda and Suggested Timing

Minutes	Time	Activity
30	8:30 –9:00	Registration
30	9:00 –9:30	Welcome and Introduction
60	9:30 –10:30	Guide for Protection in Cash-based Interventions, Part I Overview of Protection and CBIs in Emergency Settings Needs Assessment Market Assessment
30	10:30 –11:00	Coffee Break

120	11:00–13:00	Guide for Protection in Cash-based Interventions, Part II Protection Risk and Benefit Analysis Risk Mitigation Targeting Vulnerability and Capacity Assessment Delivery Mechanism Selection Design and Implementation
60	13:00–14:00	Lunch Break
30	14:00–14:30	Guide for Protection in Cash-based Interventions, Part III Monitoring Summary
60	14:30–15:30	Case Studies: Practicing Response Analysis & Decision-Making
30	15:30–16:00	Coffee Break
60	16:00–17:00	Case Studies: Reflecting on Response Analysis & Decision-Making
30	17:00–17:30	Wrap-up and Evaluation

Set-up

Length	30 minutes	
Preparation	Review all training materials and ensure sufficient copies.	
Resources	Participant attendance list, name tags, agenda and the Protection Risks and Benefits Analysis Tool.	
Time	Activity	Resources
30 min	Training set-up <ul style="list-style-type: none"> • Set up training facility. • Welcome participants – sign in on the attendance list, share name tags, agenda and the Protection Risks and Benefits Analysis Tool. 	<ul style="list-style-type: none"> • Participant attendance list • Name tags • Agenda • Protection Risks and Benefits Analysis Tool

Session 1: Introduction

Overview

Session Aim: To begin the training and set the tone for the day.

Session Length: 30 minutes

Session Type: Plenary discussion, ice-breaker, small group discussions

Session Instructional Objective

This session will: outline the training objectives.

Learning Outcomes

After this session, participants will be able to: understand the relevance of the training and the training objectives.

Key Messages

- All humanitarian actors are responsible for protection, in accordance with the Sphere Principles:
 - Avoid exposing people to further harm as a result of your actions. “Do No Harm.”
 - Ensure people’s access to impartial assistance – in proportion to need and without discrimination.
 - Protect people from physical and psychological harm arising from violence and coercion.
 - Assist people to claim their rights, access available remedies and recover from the effects of abuse.¹⁹
- CBIs have great potential (choice, affected communities know their needs/priorities, market-based to strengthen the local economy, timely, flexible, reinforce community relations).²⁰
- CBIs should be designed, implemented and monitored with protection at their core through: the right mechanisms, staff, skills and attitudes to mainstream protection and ensure safe and conflict-sensitive cash and voucher interventions.²¹
- An AGD approach is needed to ensure equitable and safe access to assistance.
- New resources can increase beneficiaries’ resiliency and self-sufficiency, but can also result in exposure to new risks and threats.²² Potential changes in power dynamics can result in new risks and new benefits.
- Program design, implementation and monitoring must assess, mitigate and respond to risks in order to maximize protection benefits and minimize protection risks of CBIs.

Preparation

Test the computer, speakers and projector

¹⁹ The Sphere Project, Protection Principles. www.spherehandbook.org/en/how-to-use-this-chapter-5/

²⁰ Berg, Michelle and Louisa Sef eris, Protection Outcomes in Cash Based Interventions: A Literature Review (2015). www.cashlearning.org/resources/library/590-protection-outcomes-in-cash-based-interventions-a-literature-review

²¹ UNHCR Handbook for Emergencies, (2007)

²² Women’s Refugee Commission, A Double-Edged Sword: Livelihoods in Emergencies (2014).

<https://womensrefugeecommission.org/resources/document/1046-a-double-edged-sword-livelihoods-in-emergencies?catid=236>

Resources

Computer, projector, screen, slides; icebreaker,²³ and agenda.

Plan

Time	Activity	Resources
30 minutes	Welcome and Introduction	
	<ul style="list-style-type: none"> • Show slide 1 • Introduce training facilitators. • Provide background on the training module (catalyst/funding/next steps). • Share key housekeeping details: location of bathrooms, emergency exits, timing of coffee breaks/lunch. • Invite participants to introduce themselves (name, agency and role). • Show slide 2 • Present Training objectives. • Show slide 3 • Present learning outcomes. • Present agenda. • Show Slide 4 • Icebreaker²⁴ <ul style="list-style-type: none"> • Ask participants to stand in a circle. • Hand out pre-shuffled A4 pages with the IASC definition of protection. • Ask participants to arrange themselves to articulate the definition of protection. • Read the definition aloud. • Ask participants to return to their tables. • Ask participants to discuss at their tables for 5 minutes the following question: Looking at CBIs through a protection lens, what are the risks and benefits of Cash-based Interventions? • After 5 minutes ask each table to share key points of their discussion with the larger group. • Record on flip chart. • Q&A 	<ul style="list-style-type: none"> • Computer • Projector • Screen • Slides 1–4 • Ice-breaker • Agenda

²³ UNHCR Handbook for Emergencies, (2007)

²⁴ UNHCR (2015). Guide for Protection in Cash-based Interventions

Session 2: The Guide for Protection in Cash-based Interventions

Overview

Session Length: 3.5 hours and a 30 minute coffee break and a 60 minute lunch break

Session Type: Presentation and small group activities

Session Instructional Objective

This session will: introduce participants to the *Guide for Protection in Cash-Based Interventions*, including the Protection Risk and Benefit Analysis table, step by step.

Learning Outcomes

After this session, participants will be able to: understand the *Guide for Protection in Cash-Based Interventions* and key resources for maximizing benefits and minimizing risk in response analysis, mitigation and monitoring so as to decide modality choice and design with regards to a) mainstreaming protection in CBIs and/or b) operationalizing CBIs for protection outcomes.

Key Messages

- Many of the issues/fears about CBIs are common to in-kind assistance, all of which can be mitigated through program design, achieved through a thorough response analysis.
- Failure to use an AGD approach can lead to protection risks, while its use enhances the benefits of CBIs. However, an AGD approach alone will not remedy protection risks. Incorporating risk mitigation into program design, implementation and monitoring can address protection risks.
- It is critical to assess specific vulnerabilities (such as (un)married adolescent girls, unaccompanied minors).
- Protection risks, mitigation measures and benefits should always be considered and analyzed in CBIs with a specific focus on the gender and the social impacts of cash.²⁵

Preparation

Test the computer, speakers and projector

Resources

- Computer, speaker, projector, screen, slides, flip charts, markers, index cards, Protection Risks and Benefits Analysis Tool, quiz on the Protection Risks and Benefits Analysis Tool, prizes, and Risk, Mitigation Measures/Opportunities, Examples A and B.

²⁵ UNHCR Handbook for Emergencies, (2007)

Facilitator's notes

Modality Choice

The following are transfer modalities for cash and vouchers.²⁶ Choice of transfer modality should be informed by response analysis and be based on identified risks and benefits.

Transfer modality	Description
"Cash in envelope" or direct cash payment	Cash handed out directly to beneficiaries by the implementing agency.
Paper voucher	Paper token that is handed out directly to the beneficiary and is cashed out in designated outlets.
Delivery through micro finance institutions and trader networks	Cash delivered to final beneficiary through a formal or informal institution that acts as a "middle man".
Bank account	Personal bank accounts or sub-bank accounts that are used to deposit cash grants. Requires formal ID and often formal residence.
Pre-paid card	Plastic card usable at ATMs, used for cash grants and vouchers. Requires network connection.

Facilitator's notes

Protection-related markets

Facilitators should ask if there are parts of protection needs that require paying for a good or service. Market analysis, in simple terms, explores the demand and supply for critical goods and services. These could be related to food, health, education, water, or protection. What are examples of protection goods and services? Do they cost money (in this context)? If so, we may be able to analyze them in a multi-sectoral/multi-functional manner with colleagues. We may be able to quantify what they cost, and eventually include them in a cash "basket" or "bundle". Thinking ahead in this way, we would want to analyze them as part of the market analysis phase.

Protection colleagues may already be analyzing systems, or market systems, for protection goods and services. Including protection market systems in market analysis may be as simple as including information already collected by protection colleagues, or it may involve a multi-sector market analysis conducted with protection and programme/sector or logistics colleagues.

Prepare examples for this context. See generic examples in Exercise pg. 25.

Vulnerability and Targeting

- Refer to the following resources:
- UNHCR Operational Guidance for CBI in Displacement Settings, pg. 19, Table 5: Who is at risk, what are they at risk of, and why?
- UNHCR Operational Guidance for CBI in Displacement Settings, pgs. 56-60: Develop a targeting strategy
- Multipurpose Cash Grant Toolkit (ERC Project 2014–15), section on Targeting

²⁶ Ibid.

Smart card	Plastic card with a chip, valid in point of sale devices, used for cash grants and store purchases. Does not require network connection.
Mobile money	SMS code that can be cashed in outlets, used for cash grants and vouchers. Requires network connection.
Mobile voucher	SMS voucher code used at shops. Requires network connection.

Plan

Time	Activity	Resources
20 min	Overview of Protection and Cash-based Interventions	
	<ul style="list-style-type: none"> • Present learning outcome for this session. • <i>The Guide for Protection in Cash-Based Interventions</i> follows the program cycle. • Show Slide 5 • Show Slide 6 • Ask participants to define and explain the Sphere Protection Principles. • Show Slide 7 • Ask participants: What is the equation for risk? • Explain the equation for risk and give contextual examples of reduced threat, reduced vulnerability and increased capacity. • Show Slide 8 • Walk through the example: break down the risk to outline the threat/vulnerability and possible response that will result in increased capacity and the final intended outcome. • Show Slide 9 • Give overview of CBIs. • Show Slide 10 • Give overview of CBI Program Cycle. • Ask participants which kind of approach(es) should go around the whole program cycle? • Ask participants what AGD means? What is a participatory approach? • Explain AGD and participatory approach as needed. • Show Slide 11 • Ask participants: What are common assumptions regarding the risks of CBIs? • Many of the issues/fears about CBIs are common to in-kind assistance, all of which can be mitigated through program design, achieved through a thorough response analysis. • Show Slide 12 • Ask participants: When we talk about maximizing benefits and minimizing risks, what do we mean? • Show Slide 13 • Show Slide 14 • Give overview of the Project Cycle. 	<ul style="list-style-type: none"> • Computer • Projector • Screen • Slides 5–14 • Flip chart • Markers

Time	Activity	Resources
15 min	Needs Assessment	
	<ul style="list-style-type: none"> • Show Slide 15 • Ask participants: What is a needs assessment? • Needs assessments identify the priorities of affected communities, existing skills, experience, resources and current coping strategies. • Ask participants: What kinds of questions are asked during a needs assessment? • Key questions asked and answered during needs assessments include²⁷: <ul style="list-style-type: none"> • What was the impact of the shock on people's livelihoods? • What strategies are people using to cope with food or income insecurity? • What are people likely to spend cash on? • Do emergency-affected populations have a preference for cash or in-kind approaches? • Situational protection information should also be gathered! • Situational analysis is the process of assessing a complex situation within its wider context, systematically gathering information, identifying the main problems and needs within a population, identifying the principles resources contained within that population, and analyzing the information gathered in order to facilitate the process of planning in a systematic, strategic and integrated manner.²⁸ • Gather situational protection information on the major protection risks for the affected population using an AGD approach: <ul style="list-style-type: none"> • What are the specific risks? • For whom? • What are the sources of risks? • What are community-based or self-protection mitigation mechanisms? • Ask participants: What are sources for protection information? • Draw from secondary and primary data and protection information sources <ul style="list-style-type: none"> • Population data • Protection needs assessments • Case management • Protection monitoring 	<ul style="list-style-type: none"> • Slides 15–16

²⁷ WRC Slides: Gender and Humanitarian Action: from Policy to Practice. SIDA Humanitarian Forum. Harrosand, Sweden. November 29– December 1, 2010

²⁸ UNCHR, Operational Guidelines on the Minimum Criteria for Livelihoods Programming (2015). www.unhcr.org/cgi-bin/texis/vtx/home/opendocPDFViewer.html?docid=54fd6cbe9&query=YEMEN

- Feedback mechanisms
- Protection response monitoring and evaluation.
- Flag information showing that root causes of protection issues are linked to livelihoods and/or economic needs.
- Show Slide 16

Time	Activity	Resources
25 min	Market Assessment	
	<ul style="list-style-type: none"> • Show Slide 17 • Ask participants: What is a market assessment? • A market assessment identifies supply and demand for goods and services, the viability of occupations and enterprises, and market capacities and trends in the local community. • Market assessments maximize benefit and minimize risk by identifying whether and how markets are functioning and how humanitarian support can be, to the greatest extent, market-based. • A market-based approach is applicable across sectors, and strengthens local economies, increases employment opportunities and improves living conditions of affected populations.²⁹ • Ask participants: What kinds of questions are asked and answered during market assessments? • Key questions asked and answered during market assessments include:³⁰ <ul style="list-style-type: none"> • Is the market functioning? • Are goods and services that people need available locally? • Are markets able to respond to an increased demand for commodities and how quickly? • Are there government policies that restrict the movement of goods? • Can persons of concern reasonably and safely access markets? • Can cash be delivered and spent safely? • What are the potential benefits to markets and host communities (multiplier effects?) • Is there a risk of inflation in the prices of key commodities? • Analyzing access to goods and services with an AGD lens is critical to evaluate identify risks and self-protection capacities. • Share examples: <ul style="list-style-type: none"> • Market characteristics • Social relations, whether there is safe and equitable access to markets. • Physical and institutional barriers to market access must be identified. 	<ul style="list-style-type: none"> • Slides 17 • Index cards

	<ul style="list-style-type: none"> Market assessment should also include market systems related to protection. 	
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Time	Activity	Resources
	<p>Exercise:</p> <ul style="list-style-type: none"> Ask participants for examples of protection-related markets. Share examples: <ul style="list-style-type: none"> Alternative care Health Legal services Transport Education Birth registration Place an index card with one of the above examples at each table. Ask participants to discuss their protection-related market at their table – whether they agree or disagree that it is a protection-related market and to explain why or why not. Ask tables to present to the larger group. Share stop-light reminder. 	
30 min	Coffee Break	
35 min	Protection Risk and Benefit Analysis and Vulnerability and Capacity Assessments	
	<ul style="list-style-type: none"> Show Slide 18 Exercise: <ul style="list-style-type: none"> Tell participants that a quiz will be given on the <i>Protection Risks and Benefits Analysis Tool</i>. Each table will work as a team to answer the questions correctly. The winning table will receive prizes. Read out loud the Quiz on the <i>Protection Risks and Benefits Analysis Table</i>. Share prizes with the winning group. Analyze potential shifts in household and/or community dynamics resulting from the introduction of assistance and ask communities how they would prevent or mitigate tensions. Show Slide 19 Talk/walk through the <i>Protection Risks and Benefits Analysis Tool</i>. Any questions or comments? Show Slide 20 Q&A 	<ul style="list-style-type: none"> Slide 18–20 Quiz on the Protection Risk and Benefit Analysis Tool Protection Risk and Benefit Analysis Tool Prizes
15 min	Ideas for Risk Mitigation	
	<ul style="list-style-type: none"> Hand out Risk Examples A and B. These are not best practices, only 	<ul style="list-style-type: none"> Risk, Mitigation

	<p>examples.</p> <ul style="list-style-type: none"> • Show Slide 21 • Ask participants for examples of risks and mitigation strategies. • Risk mitigation strategies associated with CBIs should be informed by existing self-protection and community protection strategies which can be strengthened through program design. In addition, by humanitarian mitigation mechanisms. • Show Slide 22 • Show Slide 23 • Share stop-light reminder. 	<p>Measures/Opportunities, Examples A and B</p> <ul style="list-style-type: none"> • Slides 21–23
35 min	Targeting, Vulnerability and Capacity Assessment	
	<ul style="list-style-type: none"> • Show Slide 24 • Targeting is “the processes of identifying the intended beneficiaries of a program, and then ensuring that, as far as possible, the benefits actually reach those people and not others.”³¹ • The goal is to link people to interventions most appropriate for them. <ul style="list-style-type: none"> • To be most effective, targeting should engage communities throughout the targeting cycle, ensuring the views of affected communities – and particularly those of potentially marginalized and most vulnerable groups – can influence the targeting process. • Eligibility criteria: Standards or characteristics by which inclusion or eligibility in the programme may be decided. <ul style="list-style-type: none"> • Analyze the differences and overlaps between specific needs, protection risks and economic vulnerability. To address different types of needs, Sector/Project/Cash and Protection colleagues should discuss needs, vulnerabilities and risks together and with communities to develop a targeting strategy. • Show Slide 25 <ul style="list-style-type: none"> • CBIs may address an economic need or entry point related to a protection issue. These entry points will be context- and individual-specific. There may or may not be correlations (links) between economic and protection needs. People with specific protection risks or specific needs should always be identified and assessed, and referred to other assistance if CBIs are not relevant. • For further advice on Targeting and Cash, refer to the Multipurpose Cash Grant Toolkit section on Targeting. 	<ul style="list-style-type: none"> • Slides 24–25 • Prizes

³¹ UNHCR Handbook for Emergencies, (2007)

Time	Activity	Resources
	<p>Exercise:</p> <ul style="list-style-type: none"> • Ask participants to individually write on cards or large sticky notes examples of specific needs or protection risks. Ask participants to read their examples out loud to their table and pair up with people with the same example. <ul style="list-style-type: none"> • Possible examples: <ul style="list-style-type: none"> • Pregnant or lactating women • Older people • Minorities • LGBTI • Children • Youth • Undocumented • Chronic or serious health issues • Ask each table to share their examples. Write on flip chart. Add only new examples (i.e. do not repeat examples). • Decide on 4–5 of these examples to be groups. • Count off participants in groups. • Ask participants to act out a 5 minute skit to address which protection risks to consider and whether some groups might require other assistance rather than CBIs, or if CBIs might be irrelevant in the given example. • Share stop-light reminder 	
5 min	Review	
	<ul style="list-style-type: none"> • Show Slide 26 • Review phases of the project cycle covered so far • Q&A 	<ul style="list-style-type: none"> • Slide 26
10 min	Delivery Mechanism Selection	
	<ul style="list-style-type: none"> • Show Slide 27 • Ensure that modality and delivery mechanism reflect identified protection risks and benefits. • Participation, safety and dignity must inform the selection of modality/ies and, if CBI will be used, the selection of delivery mechanism(s). • Educate beneficiaries on use, frequency and duration of CBI. • Share stop-light reminder 	<ul style="list-style-type: none"> • Slide 27

Time	Activity	Resources
20 min	Design and Implementation	
	<ul style="list-style-type: none"> • Show Slide 28 • Program design should ensure that potential risks identified in assessments are mitigated in program design. • Ask participants for examples of risks identified during assessments and how these were mitigated in program design. • Ask participants for examples of risks identified during monitoring and how these were mitigated mid-project through adapted program design. • Show Slide 29 • Show Slide 30 • Share stop-light reminder 	<ul style="list-style-type: none"> • Slide 28–30
60 min	Lunch Break	
25 min	Monitoring	
	<ul style="list-style-type: none"> • Show Slide 31 • Ask participants: What do we look at when monitoring CBIs? • Give examples: <ul style="list-style-type: none"> • Did people get the right amount of cash? • Were the payments made on time? • What are people spending the cash transfers on? • Where and how far did people have to go to buy what they wanted? Were the goods needed available? • Did the cash distribution have an effect on prices? Did prices of key goods change for other reasons? • Were the program objectives met? • Did the program affect household relations and community dynamics?³²³¹ • Negative coping mechanisms? • Unintended consequences? • Always look at negative coping mechanisms and unintended consequences. • Show Slide 32 • In order for monitoring to address protection, protection risks and benefits must be identified and incorporated into the monitoring system and accountabilities framework. 	<ul style="list-style-type: none"> • Slide 31–33

³² UNHCR Handbook for Emergencies, (2007)

	<ul style="list-style-type: none"> Indicators should focus on: <ul style="list-style-type: none"> Reduction of protection risks: How mitigation measures for protection risks in CBIs are working. Result or impact indicators for protection benefits – context specific, based on consultations with affected populations and program objectives. Show Slide 33 Ask participants: What are examples of red-flag indicators? <ul style="list-style-type: none"> % of children dropping out to participate in IGAs # of reports of intimate partner violence # of reports of increased tension within or between communities Consider any changes in protection risks and benefits, specific needs, vulnerability and capacity to cope, and design program accordingly. Implementation must be responsive, and if necessary be adapted or halted to mitigate protection risks. 	
	<ul style="list-style-type: none"> Monitoring should include: <ul style="list-style-type: none"> Indicators incorporated in monitoring process and post-distribution monitoring (PDMS). Multi-channel feedback mechanisms which are anonymous. If protection risks/violations are taking place: <ul style="list-style-type: none"> Halt activities that are causing harm. Consult beneficiaries and non-beneficiaries as key informants. Identify how community-based or individual protection strategies can be strengthened. Adapt the program. Design the program. Pause the program. Provide referrals – revise as needed. If no recourse halt the program. Share stop-light reminder 	
5 min	Review	
	<ul style="list-style-type: none"> Show Slide 34 Recap the project cycle and main points from participants 	<ul style="list-style-type: none"> Slide 34 Flip chart Markers

Session 3: Practicing Decision-Making

Overview

Session Length: 60 min

Session Type: Small group activity

Session Instructional Objective

This session will: provide an opportunity for participants to practice decision-making using the Protection Risk and Benefit Analysis Tool through case studies to a) mainstream protection in CBIs and/or b) use CBIs as part of protection activities or programs. This practical work will strengthen decision making capacities for modality and choice design.

Learning Outcomes

- After this session, participants will be able to: Use the Protection Risk and Benefit Analysis tool to inform response analysis and decision-making to:
 - Analyze potential protection threats and benefits experienced by beneficiaries of CBIs.
 - Identify, prevent and respond to CBI-related protection threats.
 - Make decisions on modality and choice design.
 - Consider how CBIs could contribute to protection outcomes.

Key Messages

- Response analysis and decision-making will differ significantly depending on context.
- Analysis of gender and social impacts of cash is essential in order to indicate protection risks, mitigation measures and benefits.³³
- A clear exit strategy is required.

Preparation

Arrange tables and chairs in four groupings; list participants in each of the 4 groups on a flip chart.

Resources

Computer, projector, screen, slides, list of groups 1, 2, 3 and 4, Protection Risks and Benefits Analysis Tool, Case study instructions, Case study A, Case Study B, flip charts, markers

³³ UNHCR (2015). Guide for Protection in Cash-based Interventions.

Plan

Time	Activity	Resources
5 min	Introduction	
	<ul style="list-style-type: none"> • Show Slide 35. • Share learning outcome for this session. • Share key messages and encourage the groups to follow the order of the PRBA blank table (last page of the PRBA tool). • Separate participants into 4 groups, each composed of both program managers and technical experts. • Explain the activity <ul style="list-style-type: none"> • Participants will practice analysis and decision-making in four separate groups. • Reference list of participants in groups 1, 2, 3 and 4 on the flip chart. • Each group will be given a case study. • In your groups you will read your case study. • Talk about the case study in your group. • Each group will practice analyzing the risks and benefits on cash-based interventions using the Protection Risk and Benefit Analysis table and answer the question for their case study (would they go ahead with the proposed intervention?) • Upon completion, the groups will return to plenary to discuss the cases. • Q&A • Share Slide 36 • Explain the Case Studies: <ul style="list-style-type: none"> • Case A focuses on identifying protection benefits and risks and integrating or mainstreaming protection in cash-based interventions, as intended to meet basic need(s) and livelihoods preservation/recovery. • Groups 1 and 2 will work on Case A. • Case B focuses on how CBIs can contribute to protection outcomes – mitigating GBV risks – with complementary activities/services (e.g. livelihoods, psychosocial and educational support and/or advocacy). • Groups 3 and 4 will work on Case B. • Share case study instructions, case studies A and B and Protection Risk and Benefit Analysis Tool. 	<ul style="list-style-type: none"> • Computer • Projector • Screen • Slides 35-36 • List of groups 1, 2, 3 and 4 • Protection Risk and Benefit Analysis Tool • Case Study Instructions • Case study A • Case study B • Flip chart • Markers

Time	Activity	Resources
55 min	Practical Response Analysis & Decision-Making	
	Group 1 and 2/Case A: Mainstreaming Protection in CBIs	Groups 3 and 4/Case B: Using CBIs as Part of Protection Activities/Programs
		<ul style="list-style-type: none"> • Protection Risks and Benefits Analysis Tool • Case Study Instructions • Case study A • Case study B • Flip chart • Markers
30 min	Coffee Break	

Facilitator's notes

The following are prompts (if necessary) for groups while deciding what to do and how to do it when considering the protection implications of CBIs and when using CBIs to achieve protection outcomes/objectives:

- What are the protection risks?
- Are the risks specific to CBI?
- Does the intervention have the potential to inadvertently do harm or have negative consequences (for the target group, whole community, some members of the target group or community, or for the crisis-response agencies)?
- Will some people be prevented from accessing the intervention?
- Will the intervention have a negative impact on conflict dynamics (household, community, regional, national, international)?
- What are the potential protection benefits and outcomes?
- Are there actions and approaches that can be used to enhance the positive impact on people's safety, their existing self-protection capacity and participation?
- Self-protection mechanisms
- Community-based protection mechanisms
- Humanitarian agency mitigation mechanisms
- What sort of accountability mechanism should be put in place?
- How will your agency work with others on the above? From where will you gather necessary information?
- Would you go forward with the proposed cash-based intervention in this context?

Facilitators may wish to adapt the case study to the context of the training location (real-life case study), though it can be noted or names changed to indicate that Cases A and B refer to Nepal and Jordan, respectively.

Session 4: Reviewing Response Analysis & Decision-Making

Overview

Session Aim: To solidify participants' knowledge of maximizing benefits and minimizing risks of CBIs through response analysis.

Session Length: 60 min

Session Type: Small group presentations and plenary discussion.

Session Instructional Objective

This session will: provide participants with an opportunity to receive feedback on their response analysis.

Learning Outcomes

After this session, participants will: Develop confidence analyzing and monitoring protection risks and benefits in cash-based programming and prevention or mitigation measures so as to reduce risks and enhance benefits.

Key Messages

Protection must be considered throughout response analysis and continuously throughout the program cycle in order to maximize benefits and minimize risk.

Preparation

Arrange tables and chairs for the presentations.

Resources

Computer, projector, screen, slides, flip chart, markers

Plan

Time	Activity	Resources
5 min	Instructions	
	<ul style="list-style-type: none"> • Share Slide 37 • Present learning outcome for this session. • Share Slide 38 • Share instructions for the plenary session: <ul style="list-style-type: none"> • Groups 1 and 2 will present case A, including: possible impacts, intended and unintended consequences, possible heightened risks and mitigation, response decision and justification • Groups 3 and 4 will ask questions about case A and offer feedback • Groups 3 and 4 will present case B • Groups 1 and 2 will ask questions about case B and offer feedback 	<ul style="list-style-type: none"> • Computer • Projector • Screen • Slides 37–38
55 min	Case Study Review	
	<ul style="list-style-type: none"> • Groups 1 and 2 present Case A • Groups 3 and 4 ask questions/critiques Case A • Discussion • Groups 3 and 4 present Case B • Groups 1 and 2 ask questions/critiques Case B • Discussion • Show Slide 39 • Return to Decision Tree <ul style="list-style-type: none"> • For the case studies used here for practical purposes CBIs were an inevitable modality. However, be sure to follow the Decision Tree and to design programming accordingly. • Q&A 	<ul style="list-style-type: none"> • Slide 39 • Flip charts • Markers

Closing

Session Aim: To remind participants of what they have learned during the training, receive feedback on training facilitation as well as content and share next steps.

Session Length: 30 min

Session Type: Plenary and evaluation

Preparation	Update contact lists and prepare certificates	
Resources	Computer, projector, screen slides, post-it notes, evaluations, Guide on Protection in Cash-based Interventions, certificates, contact lists	
Time	Activity	Resources
30 min	Wrap-up/closing	
	<ul style="list-style-type: none"> • Show Slide 40 • Recap major points coming out from participants throughout the day. • Show Slide 41 • Remind participants of Protection Mainstreaming Principles. • Show Slide 42 • Revisit first flip-chart reflecting on the question: Looking at CBIs through a protection lens, what are the risks and benefits of Cash-based Interventions? • Ask participants to write on a post-it note one thing they learned today, referring to a phase of the project cycle. • Show Slide 43 • Share key reminders. • Show Slide 44 • Revisit the learning outcomes. <ul style="list-style-type: none"> • Which were achieved? • Which require additional support? 	<ul style="list-style-type: none"> • Computer • Projector • Screen • Slides 40-46 • Post-it notes • Evaluations • Guide on Protection in Cash-based Interventions. • Certificates • Contact lists

Time	Activity	Resources
	<ul style="list-style-type: none"> • Show Slide 45 • Refer participants to resources available on the CaLP-hosted Cash and Protection thematic page. • Tell participants how facilitators will be following up and time period. <ul style="list-style-type: none"> • Explain that follow up is important to assess the use and usefulness of the training in practice. • Show Slide 46 • Thank participants for their engagement and praise them for their completion of the training. • Ask participants to complete the Evaluation. <ul style="list-style-type: none"> • Explain that the evaluation helps facilitators to assess how the training content/delivery can be improved in the future. • Collect evaluations. • Distribute Guide on Protection in Cash-based Interventions. • Distribute certificates. • Distribute contact lists and encourage participants to stay in touch and to support each other. • Bid participants farewell. 	

This material was developed as part of the European Commission Humanitarian Aid and Civil Protection Department's Enhanced Response Capacity funding (2014–15).

This inter-agency project was led by the Office of the United Nations High Commissioner for Refugees on behalf of its partners: the Cash Learning Partnership, Danish Refugee Council, International Rescue Committee, Norwegian Refugee Council, Save the Children, Oxfam, United Nations Office for the Coordination of Humanitarian Affairs, Women's Refugee Commission, World Food Programme, and World Vision International.



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