

Tips sheet Cash for Shelter and Non-Food Items (S/NFI)

Safe and dignified cash distribution

V.1

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Definition: Cash distribution is the actual physical or digital distribution of cash either by the implementing partner and/or a third party at a point of payment. Therefore cash distribution applies for all cash delivery mechanisms, namely cash-in-hand (in envelop or over the counter), smart card (pre-paid card, e-voucher), mobile money or remittance (hawalas, other). We are referring in general to the Humanitarian Law principles, and Protection Mainstreaming approach and Do No Harm principles when we are referring to safe and dignified cash distribution.

Purpose of guidance: This guidance aims to make sure cash distributions offer a safe access and dignified assistance to people of concern whatever their age, gender, vulnerability, race, ethnicity, religion, political affiliation or sexual orientation.

Checklist	Description
Location	<p>Distribution of cash should be done at pre-determined safe Point of Payment (PoP), and the security context beyond PoP should allow safe distribution of cash.</p> <p>Point of Payment can be an ad-hoc distribution site created for the purpose for one-off/multiple distribution to groups of People of Concern, a physical space in and existing facility (from the service provider, implementing partner or not) for one-off/multiple, but also on-going distribution to avoid crowds for example. For mobile money or e-voucher we talked about point of redemption as the cash transfer is dematerialized and People of Concern cash out or spend their money. Feasibility, timeliness of distribution, protection concerns, security threat level both for humanitarian workers and PoC, cost-efficiency among others consideration should all be carefully examined to decide what the best Point of Payment option is to carry out cash distributions.</p> <p>Distributions should not be held in government offices (governor's office, DoRR office etc.) in order to respect neutrality, impartiality and operational independence of the overall humanitarian effort.</p> <p>Travel time for PoC: PoC should not have to travel for more than 1 hour (one way – either by foot or by transport) to reach the distribution point. Because some PoC can't access location because of unavailability at time of distribution, age, disability or other reasons, a system of proxy should be systematically put in place. Additionally, an alternative distribution mechanism should be offered on a case by case basis (it is not a favor, it is PoC's rights, and this include also alternatives options when technology is not "accessible" to PoC)</p> <p>Note that UNHCR have encashment centers for distribution of cash that partners can use.</p>
Organization of distribution	<p>PoC should be informed of the distribution 1-2 days before the distribution about the location, date and time of distribution; ID documentation needed (for instance original tazkera/ voter registration card and/or Humanitarian assistance Card, token). For those without ID, the phone number should be used as identification, and the identity of the beneficiary should be confirmed by the community/ IDP leader</p>

present at the distribution. Due to security reasons, in some areas it might be necessary to only inform them on the day of distribution, or the evening before.

Prior distribution, agree that there will be staff, volunteers or community representatives present to verify the ongoing operation. Volunteers or Community leader (Malek/ shura leader/ IDP representative); DoRR or other government official (depends on the context – only if required by the local government) is critical as they know the local context and people. Their role and responsibility within the cash distribution (e.g.: crowd management outside ID verification point to let only enter in waiting area PoC selected, communication outside distribution site, translator, etc.) should be clear prior the beginning of the distribution, and implementing partner cash distribution lead should have its counterpart within the volunteers or community representatives in order to establish a clear chain of communication. All volunteer and/or community leaders should be sensitized on safe and dignified cash distribution practices in a short brief and they should be under supervision at all time by implementing partner staff to insure safe and dignified distribution principles are applied by all parties involved in the distribution.

Moreover, minimum implementing partners staff required at PoP in order to respect segregation of duty when Cash is hand-over by implementing partner is: at least one emergency/ program staff or more as needed depending on caseload size (at least one female, to deal with distributions to women); One M&E staff (at least one female) to monitor the distribution process and register complaints/ feedback from PoC or non-PoC; One finance staff (to ensure checks and balances within the partner organization, as finance staff are not involved in the selection of PoC – unlike program staff) and/or cash hand over to PoC; If the cash is hand over by a third party, the third party take the role of the finance staff to hand over the cash distributed, and the other roles and responsibilities remain in place.

It is recommended that S/NFI Cluster partners distribute cash through delivery agents (e.g. hawala agents, mobile money agent), who bring the cash to the distribution point and hand the cash to the beneficiary (in the presence of partner staff). This is to reduce the potential diversion of cash that can occur through cash-in-envelope (i.e. where partner staff brings and distributes the cash themselves), and to transfer the liability of transporting the cash to the distribution point to the delivery agent.

The PoP should include shade and seating for waiting areas as well as special waiting areas for groups with special considerations (women, the elderly). There should always be a fast-tracking process for extremely vulnerable groups such as pregnant and lactating women, the elderly and people with disabilities to receive payment as quickly as possible. For people with disabilities, consider physical and sensorial access to PoP.

Other consideration for the PoP are:

- When delivering cash in hand, use small cash denominations. Ask PoC to count the cash as they receive it to ensure that they receive the right amount. Placing the cash in envelopes allows for easier distribution. In some contexts, this may also provide more dignity to PoC. However, in some contexts delivering cash openly may increase transparency and deter diversion of funds.
- Consider staggering payment times and dates when dealing with high numbers of PoC to reduce waiting time and stress.
- Develop security management plan that minimizes risk to PoC, staff and the delivery agent. This may include varying transportation routes, payment times, and staff.

	<p>If using a delivery agent, ensure that relationship with the delivery agent is maintained. Several tips on how to work with a delivery agent:</p> <ul style="list-style-type: none"> • Agree on how many PoC they are willing to pay each day (e.g. 300 PoC each day) and stay within that limit. • Stagger the distributions over several days and over several hours. • Provide staff and volunteers at the PoP to help with communication and crowd control. • Agree on how the delivery agent will report on the payments that are made (preferably using a spreadsheet for easy reconciliation) <p>At point of redemption of participating vendors (mobile money only), make sure that:</p> <ul style="list-style-type: none"> • The shops are easily accessible and safe to access • Stagger the distributions over several days so that shops and/or service providers do not get overwhelmed. • If necessary, staff and volunteers could assist with crowd control at the shop. • If necessary, arrange extra 'temporary shops', at points nearer to the PoC. • Organize secret customer visits and quality spot checks by the implementing partner to ensure that items provided by the vendors are in line with agreed quality/specifications <p>Finally set up a complaint and feedback mechanism with awareness on how the population can make use of the system (see tips sheet on CwG)</p>
Civil-military cooperation	<p>If a major activity is being planned and organized where there is military presence or if a military asset (in case of natural disaster) or security (in case of conflict or complex emergency) support is required with the project implementation, it is best to share the information/plan with the United Nations Humanitarian Civil-Military Coordination cell. If any support from the military or security services, they should be at least one step remove from activities performed (they cannot conduct the activity) and collaboration should at all time respect neutrality, impartiality and operational independence of the overall humanitarian effort.</p>

Source and further reading on Safe and dignified cash distribution:

- ERM Standard Operating Procedures (SOPs) for Emergency Cash Transfers, NRC February 2018 (draft)
- UNHCR, Guide for protection in cash-based interventions, 2015
- <https://www.humanitarianresponse.info/en/operations/afghanistan/un-humanitarian-civil-military-coordination-un-cmcoord>
- <http://pqtoolbox.cashlearning.org/Delivery>
- CALP/HI, as the movement for cash transfer programming advances, how can we ensure that people with disabilities are not left behind in cash transfer programming for emergencies

