



Disability Inclusion Key Messages for **CASH-BASED TRANSFERS (CBTs)**

Summary of Key Points

- CBTs are preferred by crisis-affected people and have been proven to be beneficial to people's food security and nutrition.
- The number of beneficiaries of WFP's CBT has increased from 1.1m in 2009 to 38.4m in 2020.
- WFP uses cash programming to empower people with choice to address their essential needs on local markets.
- CBTs can contribute to empowering and transformational impacts for men, women, boys and girls when integrated into wider programming.
- Inclusive cash means designing and implementing CBT to achieve equitable outcomes for all people in need, including women, men, boys and girls at heightened risk due to marginalisation.
- Disability-inclusive cash requires deliberate action at each stage of the programme cycle to remove barriers to access; ensure participation in decision-making; consider extra costs of disability; prioritise empowerment and capacity building; as well as conduct inclusive data and monitoring.

Key terms and definitions

- Cash-based transfers (CBTs)
 - A CBT is money given to people who can use it to buy what they need in their local markets. Cash-based transfers can be delivered in physical form or digitally, and include assistance distributed as physical bank notes, e-money, mobile money, through debit cards, or value vouchers redeemable at locally contracted merchants.
 - If you are unsure whether a transfer is cash-based or not, the general rule of thumb is to refer to the beneficiary's experience: a transfer is cash-based if it allows the beneficiary to decide what to buy. If WFP decides – as in the case of commodity vouchers– then the transfer is not cash-based.
- Voucher
 - A voucher transfer is assistance provided in paper or electronic format that is redeemable at participating retailers up to a specific value or for predefined commodities. A value voucher is considered CBT but a commodity voucher, for which WFP determines what quantity of which goods a beneficiary can buy at a retailer, is not CBT.

Conditionality

- Conditionality refers to a person's eligibility to receive assistance (e.g. receiving cash assistance is conditional to their participation in a food assistance for assets programme, or in a nutrition sensitization training, or conditional to children's school attendance, etc.).

Restricted/unrestricted cash

- Restricted cash applies restrictions to how beneficiaries can use the assistance they are eligible for and receive (e.g. restricted cash – or value vouchers – which are only redeemable at selected retailers or for predefined commodities). Cash is unrestricted if beneficiaries can decide what they want to buy, where and when they want to buy it, and how they want to pay for it

Multi-purpose cash

- A transfer is defined as multipurpose cash if the programme targeting has been designed and the transfer value has been calculated to achieve multiple outcomes, allowing households to cover several essential needs such as food, nutrition, health, education, sanitation, shelter etc.

Transfer modality:

- This is the mode in which assistance is transferred to intended beneficiaries (e.g. cash, commodity vouchers, in-kind)

Payment instrument

- This is the mechanism by which beneficiaries receive or use their cash (e.g. a plastic card, a mobile phone, a paper coupon). This is also referred to as the 'delivery mechanism'.

Electronic money

- Electronic money is the electronic alternative to paper cash. It is monetary value that is stored electronically, and which is used for making payments. E-Money can be held on cards, devices, or on a server. Examples include pre-paid cards, mobile money, electronic purses, such as M-PESA in Kenya, or web-based services, such as PayPal. As such, e-money can serve as an umbrella term for several more specific electronic value products and services, such as mobile money.

Mobile money

- Mobile money is a way to receive, store and spend money in an account linked to a mobile phone number, similar to a bank account. Mobile money users can send money to other people, pay bills, and purchase many things, including mobile airtime.

Minimum expenditure basket

- Minimum Expenditure Basket (MEB) describes the average cost for a person or a household to meet their essential needs and can hence provide a useful

starting point for determining the transfer value. The MEB can also be used to assess which households do not have the economic capacity to cover their needs through the market and so may require assistance.

Transfer value

- The transfer value should constitute a sufficient amount of money that allows people to buy the services and goods to meet their relevant essential needs. A transfer value may cover a larger or smaller part of the MEB, subject to programme objectives, the targeted households' own resources as well as benefits from other programmes.

Gap analysis

- The process of calculating a gap in household or individual needs. (i.e. Gap in needs equals the total need minus the needs met by the household or individual's own resources, minus the need met by other actors.)

Financial inclusion

- Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs and that these are delivered in a responsible and sustainable way. FI has been identified as a key enabler of improved livelihoods, including by contributing to food security.

Inclusive cash

- Inclusive cash means designing and implementing CBT in such a way to achieve equitable outcomes for all people in need, including those at risk of marginalisation such as women, men, boys and girls with disabilities. This requires specific attention to removing barriers to access; ensuring participation in decision-making; considering extra costs of disability, prioritising empowerment and capacity building; as well as inclusive data and monitoring.

Background

- In recent years CBTs have been increasingly used to provide assistance in humanitarian crises. CBTs are preferred by crisis-affected people and have been proven to be beneficial to people's food security and nutrition, and local markets, depending on the context. WFP's evidence indicates that when vulnerable households receive cash rather than in-kind assistance, they make choices that benefit their food and nutrition security. Vouchers can help focus market impacts to specific supply chains, while also giving additional information on what and where the beneficiary buys, enabling efficiencies and better services for consumers. In highly volatile contexts, vouchers can also provide additional assurances to host and donor governments.
- Cash is an asset that cuts across the traditional sectorization of the humanitarian system because it can be used to buy a range of goods and services. However,

cash is not a substitute for good programming and the technical experts required to design, implement and measure a programme.

- CBTs can contribute to empowering and transformational impacts for men, women, boys and girls when integrated into wider programming. CBT can, however, reinforce – sometimes strengthen – inequitable power relations between individuals, as well as within and among communities.
- At minimum interventions using cash should be designed and implemented for equitable outcomes – where women and men, including those at risk of marginalised such as women and men with disabilities fairly benefit from the positive changes brought about by initiative that uses CBT assistance and are not exposed to any unintended negative effects. This requires that inclusion be embedded in all aspects of CBT.

What is WFP doing with respect to CBTs?

- The number of beneficiaries of WFP's CBT has increased from 1.1m in 2009 to 38.4m in 2020. The total CBT increased from \$10m to \$2.134bn in the same period. This represents 37% of WFP's total assistance.
- WFP uses cash programming to empower people with choice to address their essential needs on local markets (food and nutrition are essential needs) and to boost these markets.
- There are unique programmatic outcomes that can be achieved by distributing cash that might not be achievable through other transfer modalities. For instance, cash transfers provide a starting point to promote the financial inclusion of unbanked persons, their breadth of choice, and contributes to boosting markets and financial sectors.
- The use of cash can have strategic positioning implications for WFP's support of governments and their efforts in social protection in countries which provide or intend to do cash-based assistance. Proven WFP capability in a country context could enhance their credibility as a partner to the government.
- WFP collaborates with other actors in the programme cycle and cash delivery chain. WFP seeks to be a keystone partner for the transfer element at the middle of the chain whilst serving as a broker of the entire partnership package end-to-end. WFP has existing and developing partnerships with UNHCR, FAO, UNICEF, IOM, UNCDF, OCHA and World Vision.
- WFP leads cash coordination working groups in some countries. There is no corporate requirement for WFP to hold this leadership role but Country Offices should be active members in these groups.
- WFP delivers cash-based transfers to people through:
 - Immediate cash / cash-in-hand to beneficiaries at a distribution point, over a bank counter, as cash back at selected retailers, or cash out from money agents.

- Direct deposits into cash accounts (bank or mobile; WFP or beneficiary owned). Beneficiaries can withdraw entitlements from their account as cash at an ATM and/or spend digitally at retailers which accept digital payments.
 - Electronic vouchers (pre-paid cards, SMS, e-transfers, SCOPECARDs).
 - Paper vouchers or scratch cards (in places with no telecommunications or during a rapid onset emergency).
- WFP prioritizes working through local commercial partners (financial institutions, retailers, financial service providers, and mobile network operators) to establish open loop solutions that deliver cash to people and maximize their ability to choose how and where they spend their entitlements; while also growing and strengthening country systems.
- As a last resort and in circumstances where no local solution is available, WFP delivers value to vulnerable people on its own closed loop card system (SCOPECARD). However, WFP has a strong preference to work through and strengthen the existing financial ecosystem where there is one.
- Selecting vendors, financial service providers or developing and designing systems and software – are all processes which have the same starting point: a specification - a clearly documented set of requirements to be satisfied by a product or service.
- A feasibility assessment is required determine whether cash is a viable transfer modality in a particular context. If it is deemed feasible there are three overlapping phases to a WFP programme that uses cash – design, delivery and assurance. Each phase has corresponding steps as illustrated in the graphic in Annex A and summarised as follows:
- **Essential needs assessment** to determine household needs; and context analysis.
 - **Registration** of people by WFP or partners; sometimes using government beneficiary lists.
 - **Beneficiary list triggered, and payment instructions sent** to commercial service provider for payment instrument issuance and/or payment.
 - **Commercial service provider issues payments** to accounts. In some cases, this is done through government mechanisms.
 - **WFP requests and receives reports from partners and reconciles** that the right value of transfer was paid to the right person holding the payment instrument.
 - Beneficiaries can use previously established **complaints and feedback mechanisms (C&FM)** to ask questions or voice concerns.
 - **Monitoring and evaluation** to check whether the right assets are in the right households are having the right impact.
- From a beneficiary perspective the process looks like this:
- Total need determined and most vulnerable identified for targeting, if appropriate.
 - Beneficiary is **registered**.

- Beneficiary receives **alert of incoming entitlement**.
 - Beneficiary **receives cash in bank/mobile account**; in an envelope at a distribution point or over the counter; or as a voucher.
 - Beneficiary register is **verified** at least once a year (biometric or ID card verification).
 - Beneficiary can contact a **complaints and feedback mechanism** to ask questions or voice opinions throughout the process.
 - Beneficiary receives call or in-person visit from WFP as part of **post-distribution monitoring** exercises.
- Throughout the process, WFP continuously engages in beneficiary sensitization and communication to increase people's understanding and ownership of their entitlement, their account, their payment instrument and the C&FM with the aim of giving beneficiaries a space to voice their preferences and any issues they may be encountering, reducing the risk of people's exposure to fraud and abuse.
- WFP manages and mitigates cash-related risks through its CBT assurance procedures which apply throughout programme cycle. Key risk controls include:
- Thorough response analysis and understanding of the diverse needs of beneficiaries.
 - Context-appropriate programme design and selection of the right transfer modality and instrument
 - Beneficiary targeting, registration and verification to ensure beneficiaries are the intended ones and are the ones showing up to receive assistance.
 - Protection assessment and gender analysis to ensure that beneficiaries – whether they are women, men, girls or boys – are not put at increased risk of violence and, preferably, that the programme supports reduction in violence.
 - Beneficiary sensitization and communication to increase people's understanding and ownership of their entitlement, their account, their payment instrument
 - Setting up and improving beneficiary complaints and feedback mechanisms so that they are safe and accessible for beneficiaries to voice concerns, raise issues, report fraud or corruption or ask questions, recognizing that women, men, boys and girls of different ages and with different disabilities different access requirements.
 - Assessment of data protection risks and privacy impact
 - Due diligence on and contracting of commercial partners and financial service providers so that the process is both speedy and accountable.
 - Rigorous post-distribution monitoring to measure the impact of programmes and enhance them.
- WFP's Corporate Results Framework (CRF) Indicator Compendium includes the mandatory output indicator A9 "Number of women, men, boys and girls with disabilities receiving food/ cash-based transfers/commodity vouchers/capacity strengthening". The data collection tool for this indicator is likely to be revised for alignment with the WGQ-SS during 2021.

Key Considerations for Disability Inclusion

- Whilst CBA has the potential to be an empowering and inclusive form of humanitarian assistance, able to respond flexibly to the specific needs of all people affected by disasters, there are barriers which commonly restrict the participation of persons with disabilities. These include:
 - Attitudinal barriers such as social stigma in the community or the unwillingness or inexperience of field staff to interact with persons with disabilities;
 - Environmental barriers, such as inaccessible outreach activities or delivery mechanisms;
 - Institutional barriers, such as inappropriate tools, processes, or policies which, for example, do not account for additional disability-related living costs.
- Inclusive CBT requires a twin-track approach to disability-inclusion which combines:
 - Mainstreamed: design all CBT assistance to be inclusive of everyone, including people with disabilities, through accessible facilities, services and communications
 - Targeted: implement specific interventions directed at promoting disability inclusion in CBT e.g. providing financial literacy training for persons with disabilities who have been excluded from education
- Participation
 - Consult persons with different disabilities, and of different ages and genders, about how they access cash, how they prefer to access cash, how they access markets and services, and which needs they usually meet using markets. Ensure that costs associated with enabling participation are included in budgets.
 - Ensure that persons with disabilities, their families, and organizations of persons with disabilities (OPDs), are actively involved in identifying barriers, and planning, designing, implementing, monitoring and evaluating cash-based interventions. Consider protection risks, mitigation mechanisms, and benefits at every stage.
 - Identify the preferences of beneficiaries with disabilities with regard to the value, frequency and duration of cash transfers.
 - Invest time and resources to develop partnerships with OPDs, FSPs and retailers which support persons with disabilities to use cash-based programmes and advocate for and promote inclusive services and assistance.
- Identifying and addressing barriers
 - Systematically address employee attitudes (including FSP employees) that stigmatize persons with disabilities (that suggest, for example, that persons with disabilities do not have the capacity to access and manage cash, or

participate in cash-for-work, livelihood activities or skills development programmes).

- Assess the barriers, protection risks and access requirements for persons with disabilities when accessing different cash delivery mechanisms. Consider those who live in rural and in urban areas; differences in financial and technological access and literacy; and physical and information barriers (for example, the distance to distribution points, the availability and cost of accessible transport).
- Remember that some forms of cash transfer (such as restricted cash) may reduce access to assistive devices, which are often classified as health-related expenses.
- Incorporate inclusion criteria into assessments of financial service providers

Empowerment and capacity development

- Before any intervention, assess cash intervention policies and processes; the capacity of organizations that provide cash-based interventions; and the capacity of staff to design and implement cash interventions that include persons with disabilities.
- Provide support and training to persons with disabilities to enable them to access cash-based assistance and use cash distribution systems (such as banks). Provide basic literacy and financial literacy courses when technology that will be used is unfamiliar.

Data collection and monitoring.

- Monitor whether persons with disabilities have equal access to cash and vouchers in their households and can spend them.
- Monitor whether persons with disabilities are exposed to exploitation and abuse in the context of cash transfer programmes, or face barriers when they seek to access or spend cash.
- Collect evidence and share lessons learned on what works. What practices increase the inclusion of persons with disabilities in cash-based interventions?

Key Recommendations on disability-inclusive CBT for WFP

Recommendations for each phase of **the WFP programme cycle¹:**

Design

- Essential Needs Assessments should involve persons with disabilities and include questions to identify the distinct needs of women, men, boys and girls with disabilities as well as the barriers and risks they face in accessing assistance, goods, services and markets (e.g. the attitudes and behaviours of financial service providers).
- Disability-related costs resulting from access barriers should be taken into account in the construction of MEBs; the setting of transfer values; and the design of complementary programme activities and additional transfers (e.g. top-ups). Costs relating to additional support measures required by persons with disabilities to access the delivery mechanism independently and safely must also be incorporated into programme plans and budgets.
- CBTs should be combined in integrated programmes with activities and services which address directly the disadvantages created by intersectional discrimination such as capacity strengthening, social and behaviour change communication, access to services (e.g. financial, health) and investments in the social capital, leadership and livelihoods of people subject to marginalisation due to disability, age, ethnicity or other identities. These programmes should be designed in consultation with persons with disabilities and implemented in partnership with organisations of persons with disabilities.

Delivery

- Registration processes should be designed to enable accurate identification of people with disabilities (e.g. using the Washington Group Short Set of Questions) without undermining an individual's privacy or exposing them to harm. This will likely require changes to standard data collection templates and processes as well as training for programme and partner staff. Methods to obtain informed consent to use an individual's data should be adapted to be accessible to persons with disabilities. If a person with disabilities is the head of a household they should have the opportunity to be the named recipient for household-targeted assistance based on an assessment of any risks to their safety and security.
- Service providers and programme staff should be ready to provide reasonable accommodations, for example, alternative delivery mechanisms such as outreach programmes or home delivery, that allow persons with disabilities to collect assistance themselves, and maintain their dignity and independence.
- Provide clear information to persons with disabilities, in accessible formats and in plain language, on the delivery of cash-based interventions, their

¹ Based on Rothe, M.; Bodgener, P. & Brown, D. (2021). Disability Inclusive Cash Assistance: Learnings from Practice in Humanitarian Response. CBM Global. These recommendations should be read in conjunction with WFP's factsheet on [How cash-based interventions can promote gender equality and women's empowerment](#)

duration, and alternative programmes that are available. Sensitise communities on the assistance objectives and incorporate specific messaging designed to mitigate stigma, myths or envy that persons with disabilities who receive benefits may be subject to.

Assurance

- Due diligence on financial service providers should include checks on inclusion with respect to the attitudes and behaviours of their staff as well as the accessibility of their services and information. Requirements for inclusion should be included in services agreements with FSPs.
- Monitoring and evaluation should include specific indicators and criteria to assess disability inclusion with attention on any safety risks, access restrictions and protection threats identified during the needs assessment. These processes should collect disability-disaggregated data; involve women and men with disabilities; and lead to programme adjustments that respond to inclusion issues. Market monitoring should include checks on the availability and price of specific items needed by persons with disabilities (e.g. medicine, specific dietary items, specific hygiene items).
- Complaints and feedback mechanisms should be designed in consultation with women and men with disabilities to ensure they are appropriate and accessible. Specific efforts should be made collect feedback from persons with disabilities, for example, in partnership with OPDs, who may also be able to conduct accessibility audits of distribution mechanisms and markets.

Recommendations relating to **other aspects of CBT:**

Coordination and links to social protection

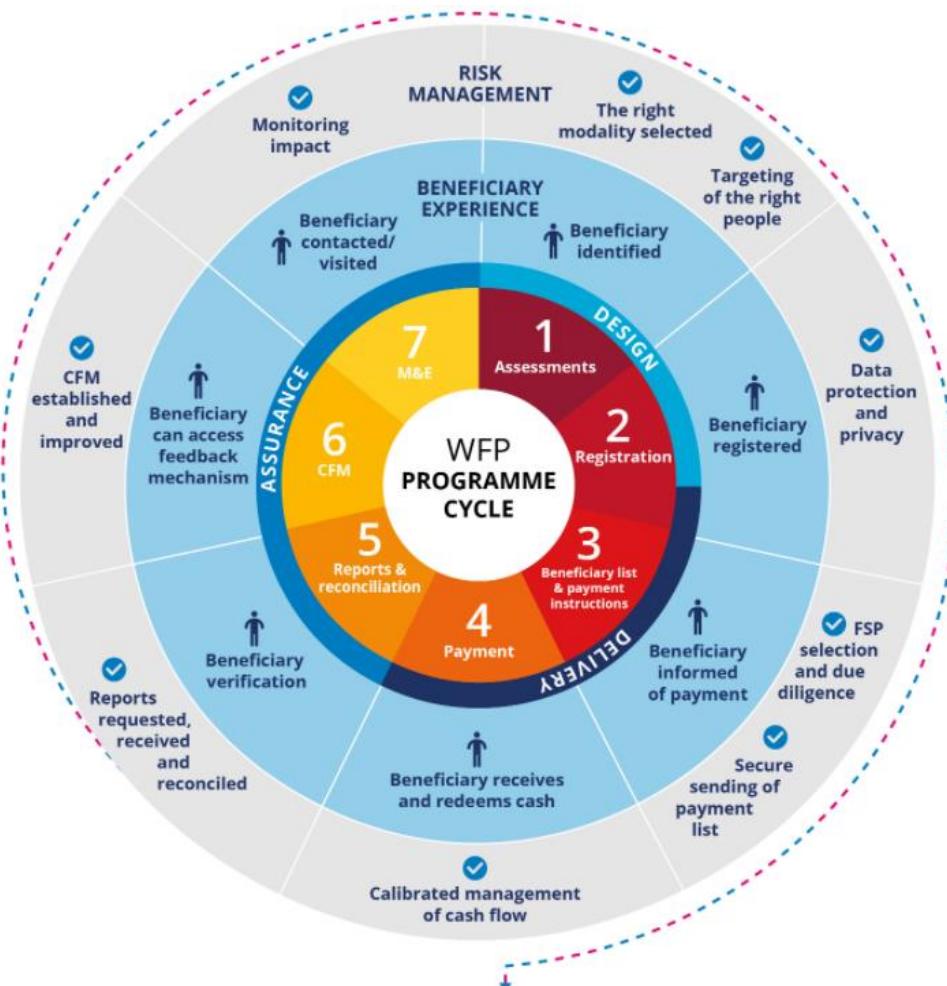
- Involve OPDs in CBT coordination efforts, for example, by inviting them to the Cash Working Group and providing reasonable accommodations to enable individuals to attend as required (e.g. transportation, sign language interpretation).
- In situations where WFP has a specific cash coordination role efforts should be made to coordinate with other sectors to ensure that CBTs facilitate access for persons with disabilities to other humanitarian services (such as child-friendly spaces or education).
- Identify national social protection programmes that offer cash transfers to persons with disabilities; design CBT to complement them; and support them to scale up in the event of a crisis.

Research, evidence and learning

- Identify priority areas for knowledge generation and learning for WFP and the wider humanitarian system on disability-inclusive cash. Here are some example research questions:

- How can the barriers to identification be addressed in a way that does not further stigmatise persons with disabilities, protects their privacy and status and is in line with inclusiveness and humanitarian principles?
- How can community-based targeted contribute to more disability inclusive CBT?
- How can CBT contribute to the empowerment and protection of persons with disabilities?
- What are the extra costs incurred by persons with disabilities which should be accounted for in MEB calculations and how can humanitarian agencies provide equitable assistance without causing community or political tensions or additional stigmatisation and risk?
- What are the advantages and disadvantages of different delivery mechanisms for achieving equal access by beneficiaries with disabilities and how should disability inclusion be considered in the selection of mechanisms in relation to other factors such as cost and scale?
- How can humanitarian CBT complement and strengthen disability-targeted social protection programmes and vice versa?

Annex A - WFP CBT Programme Cycle



INCREASING AUTOMATION OF PROCESSES; SEGREGATION OF DUTIES; DATA ENCRYPTION, ANALYSIS AND INTEGRATION
BENEFICIARY SENSITIZATION AND COMMUNICATION