



CASH FOR PROTECTION SUB-WORKING GROUP

# CASH FOR PROTECTION IN SPECIALISED/STAND-ALONE PROTECTION PROGRAMMING



Global Protection Cluster

Task Team on Cash for Protection

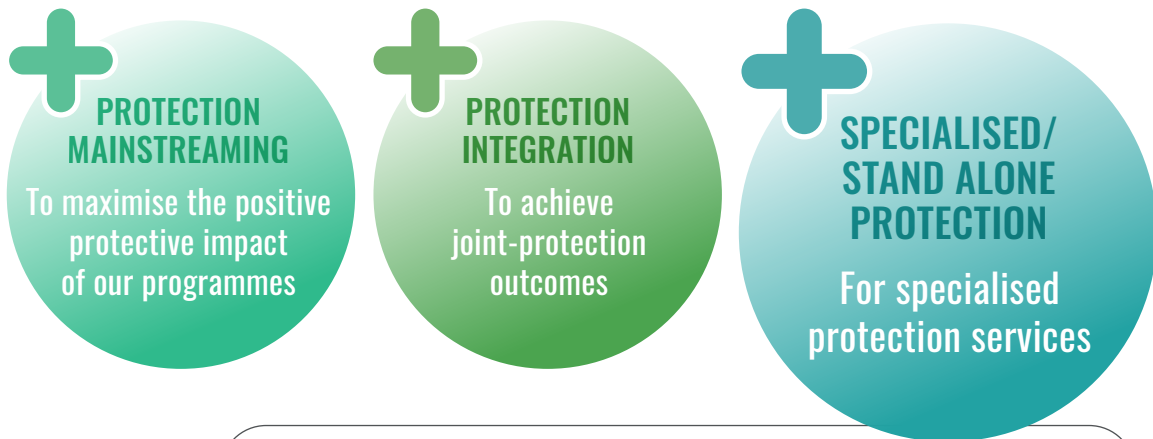


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This note was prepared by the Global Protection Cluster (GPC) Task Team on Cash for Protection (TT C4P) Sub-working Group. The Group was established in 2023 with the aim of increasing knowledge about the use of CVA in the protection sector and increasing the effectiveness and quality of programs using CVA to achieve protection outcomes.<sup>1</sup>

This document is part of a series of notes having the objective to provide a joint understanding of what cash for protection entails, based on existing policies and practices, and outline minimum requirements and key approaches throughout the protection continuum (protection mainstreaming, protection integration and stand-alone/specialised protection) to promote globally and integrate into program design.

### THIS NOTE REFERS TO CASH FOR PROTECTION (C4P) WITHIN SPECIALISED/ STAND-ALONE PROTECTION PROGRAMMING.



**Specialised/stand-alone protection programmes** have specific protection objectives. They aim to prevent and respond to protection risks and concerns such as violence, exploitation, deliberate deprivation or discrimination and to support beneficiaries to enjoy their rights. Humanitarian actors with protection expertise play a key role in ensuring the implementation of specialised protection activities and services that aim to meet specific protection objectives.

<sup>1</sup> For more information, please contact [Roberta.Gadler@savethechildren.org](mailto:Roberta.Gadler@savethechildren.org) or [Julia.Grasset@savethechildren.org](mailto:Julia.Grasset@savethechildren.org).

## Background

**Cash and Voucher Assistance (CVA) is an assistance modality** that can be designed to contribute to a protection outcome. It can be one of several modalities (such as in kind, service provision) used **within protection programming** as part of a broader strategy aimed at reducing occurrence or the severity of the impact of specific protection risks.

**The use of CVA as a stand-alone intervention does not constitute C4P and the provision of cash alone without other protection services should not be pursued or defined as a protection activity.** Evidence demonstrates that cash alone is not the most suitable approach to directly achieve protection outcomes sustainably. Therefore, C4P should always be integrated with other protection specialised individual assistance (such as case management) and/or other protection programs (such as protection monitoring, accompaniment, referrals).

### CASH FOR PROTECTION (C4P) VS MULTIPURPOSE CASH ASSISTANCE (MPCA)

**Multipurpose Cash Assistance (MPCA)** comprises transfers (either periodic or one-off) corresponding to the amount of money required to cover, fully or partially, a household's basic and/or recovery needs that can be monetized and purchased. Cash transfers are "multipurpose" if explicitly designed to address multiple needs, with the transfer value calculated accordingly<sup>2</sup>. While **Cash for Protection (C4P)** focuses specifically on using cash assistance to enhance protection for vulnerable populations. Therefore, the provision of cash for protection should never be intended to address exclusively socio-economic vulnerabilities, these will be addressed by MPCA. Rather, the provision of cash for protection is driven by a causal link between a clearly identified protection concern and the analysis of how the cash assistance will be used as a modality to address protection risks by preventing, reducing, or mitigating the risks identified. In some circumstances, these could include addressing a variety of financial barriers, including basic needs.

However, **Cash for protection** and **MPCA** are not mutually exclusive and can be combined and used strategically to achieve protection outcomes in humanitarian contexts.

## Identification and Selection in C4P in Protection Programming (specialised/stand-alone protection)

- The **protection risk analysis** constitutes the foundation for the identification of the main protection risks (through an analysis of main threats, vulnerabilities, and capacities) faced by different gender, age and groups with different characteristics in a specific context. Protection risk is defined as the actual or potential exposure of the affected population to violence, coercion, or deliberate deprivation (*Global Protection Cluster*).

<sup>2</sup> CALP Network Glossary, accessed 15 March 2024



- In protection programming, the identification of beneficiaries can be done using direct or indirect methods.
  - **Direct identification** includes any protection activity, such as case management, psychosocial support or protection monitoring.
  - **Indirect identification** includes internal and external referral (from protection activities but also from other sectors or activities, including MPCA, either within the organisation or outside), as well as self-referral.
- Cash should/must be integrated in a broader protection response and therefore ‘cash for protection’ does not require any dedicated targeting strategy.
- The specific protection concerns should be identified during the intake process through an individual, HH or community level protection assessment, which may be conducted during HH-level protection monitoring or on an individual ad hoc basis. While different processes may be followed, conducting a protection analysis is essential as it will allow to decide whether cash for protection is a pertinent type of response. For cash for protection to be effective, it is important to establish how the provision of cash will address the identified protection risks and contribute to a direct protection outcome.
- The selection of C4P recipients is made by protection actors and based on an **individual protection assessment**. This assessment should be based upon the do no harm principle and should take into account if a potential cash intervention aligns with a “do no harm” perspective and does not put an individual at further risk.
- Categorical targeting (identifying and selecting a category, group of individuals based on pre-set demographic, or social criteria identified, e.g. people with disabilities, elderly etc) is not considered an appropriate targeting approach for humanitarian protection interventions (with some exceptions such as unaccompanied children); an individual assessment of the specific risk(s), vulnerabilities and capacities is needed to tailor the response to the specific protection case.
- The use of categorical targeting in preventive interventions requires further research to determine whether it constitutes a relevant approach to prevent or mitigate protection risks.
- On the basis of the results of the protection analysis, it is recommended to predetermine what **specific protection risks** can be responded to using C4P in a specific context, elaborating the groups who are most exposed to these risks, and how the CVA supports the pre-identified protection output or outcome. This helps narrow down the protection intervention to a list of protection risks and clarifies the categorical targeting. During the individual protection assessment, it will then become clear whether the person at risk would benefit from the CVA, and/or any other protection intervention, using this list of pre-identified protection risks. However, some degree of flexibility must be maintained to enable protection actors to respond to all relevant protection risks, which may arise as the context evolves.

- In case a household/individual is already receiving CVA, this does not disqualify them from cash for protection in case of urgent protection needs. Receiving MPCA should not be a disqualifying factor as its overall objective is different and serves another purpose.

## EXAMPLES OF C4P AND NOT C4P:

CASH FOR PROTECTION	NOT CASH FOR PROTECTION
<ul style="list-style-type: none"> <li>• When a person is missing core civil documentation is therefore facing recurring rights-violations, such as restriction on freedom of movement and is at a higher risk of arrest and detention. In such a case, cash for protection may be used to pay for the various costs associated with the issuing of civil documentation, including lawyers' fees, court fees, cost of civil documents, transportation to civil affairs directorates, court, etc. Legal assistance, psychosocial support, awareness and outreach among other protection interventions would accompany cash for protection.</li> </ul>	<ul style="list-style-type: none"> <li>• Provision (outside of a case management plan) of cash to purchase other sectoral items/needs, such as pharmaceuticals (<i>sectoral health cash</i>), shelter items or cash for rent (<i>sectoral shelter cash</i>), or educational materials (<i>sectoral education cash</i>).</li> </ul>
<ul style="list-style-type: none"> <li>• Within case management you have identified the need for psychological support, which in your context is provided by another MHPSS actor located in another city close by. The actor does not provide mobile MHPSS assistance, and your client has several financial barriers and cannot afford transport. Providing recurrent cash to cover the cost of transport to access psychological support is a good example of cash for protection.</li> </ul>	<ul style="list-style-type: none"> <li>• Providing cash for food to a female-headed household, as the sole strategy to mitigate the risk of her engaging in survival sex, when survival sex is not resulting from a contextualised protection risk analysis or individual protection assessment.</li> </ul>
<ul style="list-style-type: none"> <li>• An at-risk individual can't move out of the home where they are living with the individual exposing them to a threat due to lack of financial means to pay for rent and cover their basic needs. C4P is provided to overcome these financial barriers and enable the at risk individual to be less physically exposed to a threat.</li> </ul>	<ul style="list-style-type: none"> <li>• Providing cash to cover the basic needs of categories of vulnerable individuals (e.g. person with disabilities) (<i>MCPA actors have the responsibility to mainstream protection and disability inclusion within their action and reach vulnerable categories of the targeted population</i>).</li> </ul>

## Transfer value calculation for C4P in Protection Programming (specialised/stand-alone protection)

- Regardless of the methodology or approach to calculate the transfer value in C4P programming, the guiding principle is that the transfer value and frequency should be designed to address specific protection risk.
- Given that cash for protection is a response to an individual protection case, its amount should be tailored and relevant to the specific protection needs and issues affecting this person/household. Therefore, and as a generic guidance, the amount of cash assistance may not be pre-determined and should be in line with the range, or maximum amount/ceiling set by the National Protection Cluster, where available. In addition (unless part of a case plan within case management), while protection resources can in some instances be used to cover costs that relate to shelter, basic needs or access to health services, the guiding principle is that this should be an exception rather than a rule. Implementers should put all measures possible in place to establish the relevant referrals, in order to ensure protection resources are used in priority to cover protection related costs.
- When the maximum amount/ceiling is not available, the partner should rely on simple market analysis (including costs of commonly required protection goods and services) and conduct a basic market survey in the locations of operation, to understand the average cost of key common goods or services that cash for protection is intended to be used for.
- In situations where individualised provision of assistance (e.g. calculated to support exclusively the case) might not be sufficient to effectively contribute to the reduction/mitigation of a risk or might expose the individual to further risk, transfer value calculation to address protection needs at household level should be considered.

When calculating transfer values, it is essential not to consider a case in isolation from her/his/their household economic unit and associated capacities (ex: incomes, support network) but also financial needs (ex: dependents). Ignoring this might result in cases prioritising other needs and reduce the impact that C4P might have on protection outcomes. Prioritise referrals for food assistance, basic needs support (MPCA) or sectorial CVA programs to ensure C4P resources are directed as much as possible toward prioritising protection related costs.

There are several key aspects to consider when calculating transfer values:

- **Do no harm:** make sure that the provision of cash (and/or vouchers) does not create more harm or expose to additional protection risks. For example, in the case of population movements, avoid providing an amount that would incentivise people to replicate migration along dangerous routes in order to receive the cash multiple times (e.g. border crossings where C4P is being provided).
- **The financial barriers** - cases might also face financial barriers in accessing certain types of protection services, ranging from the costs of transportation to reach the service, to the payment of the actual services.

- The recommended approach for calculating transfer values is therefore for protection teams to calculate a **tailored transfer amount** based on the actual cost of the service/goods that people need in order to meet their protection needs (E.g. in the case of transport to access a service, we should provide the amount of the actual cost of that transport, and in the case of access to documentation, the actual cost of accessing that documentation and or other goods required) plus any other financial barriers contributing to the protection risk that can't be overcome through referral (due to ineligibility, lack of presence of MPCA actors, or low MPCA transfer value, for instance).
- A "protection market assessment" is essential to understand ahead of time how much specific services/goods cost. Each C4P intervention may therefore also have a different cost. National/ Sub-national Protection Cluster and AoR, in collaboration with Cash Working Group should provide minimum analysis and harmonisation at interagency level, (that may include define a list of potential needed protection services, assess their accessibility, availability, adequacy and quality) to ensure equitable support of targeted individuals/households. Every context can plan how much is needed on average and provide a maximum amount which should not be exceeded.
- It is not uncommon that protection actors work with socio-economic vulnerable individuals/ HH/ communities, negatively impacting the capacities of the individual/ HH/ community to prioritise protection needs vs basic needs (e.g. the impact of MHPSS intervention will be negatively impacted if the first layer of the IASC MHPSS pyramid - Basic services and security. - is not addressed):
  - If you are implementing a **stand-alone protection intervention** in locations where your or **other organisations are implementing MPCA, a referral system** should be established so economic drivers can be addressed by the standard CVA intervention. Coordination between protection and MPC actors and training of different teams should occur (ideally at cluster coordination level) to enable appropriate and safe referrals, discussions on the eligibility criteria for CVA and capacity of the CVA agency to absorb additional caseload. It is important to consider the transfer value provided by MPCA actors, and assess whether it is sufficient to address the economic drivers to protection risks (if not, consider covering this gap through the C4P).
  - If you are implementing a **stand-alone protection** intervention in locations where **no other organisations are implementing MPCA** (or where referrals are not possible/appropriate/safe), the coordination (cluster level, including CWG) system should be involved to assess the feasibility and available opportunities for MPCA or other sectoral intervention to address basic needs.

**Frequency of transfers** should also be determined by the protection teams (or case management team), depending on the situation and needs of each case and monitoring of the case. However, in general terms cash for protection can be both one-off or recurrent based on the specific case (and case plan).

## CONDITIONALITY AND RESTRICTIONS:

Whenever possible, cash for protection should offer full choice and autonomy to recipients, meaning that it should be **unconditional and unrestricted**. Vouchers are inherently restricted, in that recipients can only redeem them in a limited set of stores or service providers. While there may be rare uses for vouchers under the protection sector, cash is preferred as it is usually more efficient and provides more choices and flexibility to recipients.

Evidence to date indicates that different forms of CVA are suitable for different protection outcomes:

- For child protection in particular, unrestricted but conditional cash assistance may be appropriate to address certain child protection needs (such as child labour, child marriage)<sup>3</sup>.
- When integrating cash into GBV case management, the adoption of unrestricted and unconditional cash assistance is recommended. The use of cash assistance as a modality maximises the use of resources in a way that is most suited to GBV survivors' preferences and requirements of their situation. It offers discretion and flexibility and can provide GBV survivors with emergency and life-saving assistance as well as medium to longer-term support for recovery and healing.

<sup>3</sup> ACPHA (2022), *Designing cash and voucher assistance to achieve child protection outcomes in humanitarian settings*



## ANNEXE I – C4P IN SPECIALISED/STAND-ALONE PROTECTION PROGRAMMING STEPS

### Cash for protection in specialised/stand-alone protection interventions

