



Cash for Protection Guidelines for Protection Partners

November 2023



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Cash for protection: Guidelines for Protection Partners

This document provides guidance and clarification on the implementation of cash for protection activities in Yemen, with the view of ensuring a common understanding and harmonizing practices. In particular, these guidelines aim to:

- provide a definition of cash for protection and specify its objectives;
- provide an overview of its scope of application and modalities of implementation;
- provide an overview of guiding principles
- explain the differences and complementarities between cash for protection and Multi-Purpose Cash Assistance (MPCA).

Sections 1, 2 and 3 provide the definition, objectives, scope and process for implementing cash for protection, while section 4 creates the link between Cash for Protection and MPCA. The guidance is complemented by an Annex I that provides practical examples on when to use cash for protection as a modality to address identified protection risks. Cash for Protection is considered one of the modalities that is used by protection actors. It is part of a comprehensive protection strategy that encompasses a range of services/interventions to address the diverse needs of affected individuals and communities, ultimately contributing to their safety, well-being, and protection.

It is important to note that this Yemen-specific Cash for Protection guidance is being provided with the understanding that it may be subject to revision in the near future to align with forthcoming global interagency guidance. As international standards and best practices evolve, this document will be updated accordingly to ensure ongoing alignment and compliance.

1. Definition and objectives:

Why Cash for Protection?

Persons at heightened risk of experiencing an imminent protection risk or incident (violence, coercion, exploitation, abuse and deliberate deprivation) due to an emergency protection shock or an accumulation of protection risk factors, are unlikely to recover safely without support. As a result, protection partners use cash for protection in combination with other activities and services to provide a layer of protection – reducing a person’s susceptibility to and exposure to a protection threat.

Cash for protection is an intervention whereby cash and voucher assistance (CVA) are used as the modalities to address individual or household (HH)-level critical protection needs. Cash for Protection is not designed to meet basic needs alone and should not be used as a blanket response. **It is designed with the specific and primary aim to address or reduce a person’s exposure or susceptibility to an imminent protection threat including a sudden emergency shock.** These guidelines do not draw an exhaustive list of protection threats; however, it should be noted that Cash for Protection can be used to address protection threats related to a person’s life, physical safety, psychological well-being, liberty, dignity and other fundamental human rights.

The objective of Cash for Protection is to respond to urgent and immediate consequence of violence, coercion, deprivation and abuse. It aims to address or reduce the impact of serious harm because of a protection threat. Cash for Protection is an intervention where cash is used as one of several modalities for a protection response



Cash for protection can be both a responsive¹ and remedial² action, meaning that it is aimed at contributing to preventing, reducing or mitigating exposure to protection risks, or limiting the effects of violations on victims. Due to the complex nature of protection issues that affect a person’s life, and the holistic approach that a protection intervention warrants, the responsive and remedial dimensions are often interrelated.

The provision of cash for protection should not be intended to address socio-economic vulnerabilities. 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 provided will contribute to producing a protection outcome³ by preventing, reducing or mitigating the risks identified.

Cash for Protection is a vital component of case management. Cash for Protection delivered in the framework of case management means providing cash directly to for example a survivor and at-risk groups for the purpose of supporting them to meet essential needs related to their case action plan, also to support recovery, access services to mitigate risk. **Cash for Protection can also be outside of a case management action plan to prevent or respond to an emergency shock in order to mitigate serious and immediate harm.**

Cash for Protection	
Objective	To address an immediate protection risk/threat by mitigating or reducing the impact or high risk of serious and immediate harm due to emergency shock. To address a protection risk by mitigating or reducing the impact or high risk of serious harm because of a protection threat.
Unconditional and Unrestricted	
Transfer Value	225 USD⁴ (Ceiling amount)
Duration & frequency	Flexible and tailored to the specific protection need.
Transfer Duration	Cash for protection can be a one-off intervention when it is intended to address an immediate protection concern, but it can also include repeated distributions if there are new or ongoing protection issues that need to be addressed, or if multiple transfers are needed to address the identified protection risk.

¹ Responsive action: to prevent a protection risk from occurring or to stop a protection incident which is unfolding. In such cases, cash for protection should be used to prevent the protection incident to take place or to reduce the level of risk by decreasing the person’s level of exposure to a threat.

² Remedial action: to limit or alleviate the effect of a protection incident or rights-violation and to restore the person’s capacity to live a safe and dignified life.

³ A protection outcome is defined as the reduction of overall risks to affected populations by decreasing threats, reducing vulnerabilities and enhancing capacities. IASC, Policy on Protection in Humanitarian Action, 2016.

⁴ The Transfer value amount should not exceed the cluster ceiling of 225 USD per installment. The exact amount can be determined on a case-by-case basis according to the required amount to address the protection threat. The transfer value was calculated based on the average cost incurred to address three common protection threats: Evictions, cash for rent/maintenance of shelter; and cost for GBV survivor to leave home.





2. Scope of application

Cash for protection should be provided to address protection needs when the persons of concern are exposed to specific protection risks or subjected to rights-violations. While the purpose of these guidelines is not to draw an exhaustive list of protection risks or incidents, it should be noted that cash for protection should be used as a modality to address violations of fundamental human rights.⁵ Cash for protection can contribute positively to protection outcomes however it is not a panacea and should be part of a broader protection strategy that considers the specific needs and vulnerabilities of affected populations. **Whenever possible and appropriate, protection actors should provide Cash for Protection to the concerned individuals according to their needs based on a protection risk analysis**, and refer them to other service providers to address medium and longer term needs, such as to MPCA actors in Yemen. *As an illustration of how cash can be used as a modality to facilitate a protection outcome, various examples of interventions have been included in annex 1.*

Cash for protection and Multi Purpose Cash Assistance (MPCA) can be combined and used strategically to address protection outcomes in humanitarian contexts. MPCA is an approach where multiple humanitarian actors coordinate their cash assistance efforts to address socio-economic vulnerabilities, while Cash for Protection 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 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.

While Cash for Protection is **generally unconditional, it does require additional monitoring to measure the impact on the protection concern as well as monitor any new or emerging risks as a result of the cash assistance.**

Protection and MPCA referrals: While Cash for Protection addresses immediate protection risks/threats, MPCA focuses on addressing socio-economic vulnerabilities. Protection actors should be able to link with MPCA actors for referrals, when necessary. A pre-arranged partnership is currently **in place to facilitate immediate referral and inclusion with main MPCA actors in the country – CCY and UNHCR.**

Referrals between Protection and MPCA- CCY/UNHCR actors will be initiated in 2024 in several pilot locations using activity information database for referrals, aligning with the HRP's objective of providing targeted and coordinated assistance. This collaborative effort aims to ensure that individuals affected by crises receive the appropriate support, whether it pertains to their safety or broader socio-economic conditions, contributing to a more effective and efficient humanitarian response. Training initiatives will be introduced in 2024 to ensure that MPCA and Protection partners are well-equipped to identify, collect relevant information and implement effective referrals. These trainings will not only enhance the accuracy of referrals but also build the capacity of partners to better respond to the complex needs of affected populations.

CCY and UNHCR MPCA will receive referrals from Protection actors. CCY MPCA and UNHCR programming are based on the same transfer value but have different frequency and will be targeting different areas.

⁵ These may include, *inter alia*, incidents or risks related to deprivation of life (killing), physical violence (physical assault and abuse, etc.), gender-based violence (rape, sexual assault, physical assault, psychological abuse, deprivation of resources etc.), denial of liberty (arbitrary or unlawful arrest and detention, abduction and kidnapping, enforced disappearance, human trafficking etc.).





Accordingly, coordination between UNHCR and CCY will take place in 2024 to ensure comprehensive geographical coverage, especially in terms of protection referrals to MPCA actors based on protection needs

The referral flow outlined in this section is tailored specifically for directing referrals from Protection to CCY's MPCA programming. It is important to note that this referral process is distinct and exclusive to CCY partners who have access to CCY's activity information for these purposes. The purpose of this referral mechanism is to pilot the linkage of protection beneficiaries exclusively to CCY's MPCA services. A separate referral will be followed with UNHCR-MPCA.

GUIDING PRINCIPLES IN PROTECTION CASH ASSISTANCE

- Safety and avoid causing harm

The potential risks and benefits of Cash for Protection should be analyzed, to ensure they do not result in safety concerns. The provision of cash should not undermine individual capacities or exacerbate negative coping mechanisms, create dependency or expose individuals to further risks. Direct provision of cash to children should never occur. Cash transfers should be provided to the child's caregiver. Access to markets must be safe from sexual and physical violence, detention and harassment (at check points for example) and other risks. Payment modalities and locations must be examined with Age, gender and diversity lens prior to selection. Cash for Protection to elderly is only provided if the individual has the capacity to access markets and purchase goods/services, or has a caretaker who can do so. Market and risk assessments must be conducted before the provision of Cash for Protection.

- Complementarity

Cash for Protection should not replace other protection responses, but rather compliments them. The impact of this assistance should be assessed not just at individual level, but at household and community levels too. Cash for Protection is part of the comprehensive response that is provided in the community centres and is guided by the case management principles. The provision of cash should be accompanied by an action plan where households are supported to identify long-term strategies to address their protection concerns beyond the cash intervention.

- Gender analysis

Gender must be taken into consideration when providing cash for protection. The impact of the assistance on the gender dynamics at household and community levels must be analyzed throughout the process. Issues like tension between husbands and wives, worsening the burden on women and girls and gender-based violence might be caused by the intervention if the threats were not prevented and mitigated.

- Data protection

Cash for Protection requires collecting personal sensitive data from the vulnerable individuals, especially in cases of GBV and CP. Therefore, agencies providing the assistance must make sure to have reliable data protection policies, guidelines and tools in place to avoid creating any harm to the people that will benefit from the assistance. In cases of CP and GBV survivors, the personal data must be only handled by the case workers and must be kept locked and safe in the community center. Data sharing agreements with MPCA actors needs to established prior to referrals.





- Accountability

Implementing agencies must allow people benefiting from Cash for Protection to inform the design and the implementation of the activity. Two-way feedback mechanism that is relevant and safe must be in place, the intervention must be communicated in a transparent way with the community. CBPNs and other community-based structures can be engaged in this process. In addition, the implementing agency must consider changes in the intervention based on the feedbacks from the community.

- Capacity building

Staff involved in Cash for Protection must be trained on protection from sexual exploitation and abuse and child safeguarding. Staff must be also trained on the referral pathway prior to their engagement in this intervention.

3. Process and modalities of implementation

a. Analysis of the protection risks and outcome

The specific protection concerns should be identified through a protection risk analysis during the intake process through an individual or HH 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 clearly establish how the provision of cash will address the clearly identified protection risks and produce a direct protection outcome.

b. Use of cash modality within protection programming

Cash transfers can be used in protection programs to address a range of community/individual protection needs (including gender-based violence, child protection, civil documentation, and housing, land and property, etc.). They should be designed to achieve specific protection outcomes that may vary per context and are based **on a context-specific protection risk analysis**.

c. Provision of Cash for Protection

A number of different modalities may be used with regards to the actual usage of cash assistance:

- *Conditionality*⁶: The provision of cash for protection is unconditional, meaning that the submission of proof of payments (receipts etc.) is not a requirement. While direct payment to service providers should, by its nature, always be conditional, the direct provision of cash to the persons is unconditional.

- *Unrestricted*⁷: Cash for protection is unrestricted to allow the recipient some flexibility in deciding how to use the money received to cover a variety of expenses. This notably applies when an individual or HH have a multiplicity of needs related to their protection situation and vulnerabilities.

⁶ Conditionality refers to prerequisite activities or obligations that a recipient must fulfil in order to receive assistance.

⁷ Restriction refers to limits on the use of assistance by recipients. Restrictions apply to the range of goods and services that the assistance can be used to purchase, and the places where it can be used.





- *Delivery Mechanism:* Cash for protection may be provided to the persons themselves or paid directly to a service provider. Both modalities have comparative advantages⁸ and can be used alternatively – or combined - depending on the situation and the specific needs of the persons. When cash assistance is being provided to the persons themselves, this can be done either through cash-in hand or via electronic money transfer using a Financial Service Provider (FSP). Given the sensitivity of protection cases, the use of a FSP may not always be advisable if there are concerns around sharing some of the person’s personal information.
- *Transfer value:* Given that cash for protection is a response to an individual protection case, its amount should be tailored to the specific protection needs and issues affecting this person. Therefore, and as a generic guidance, the amount of cash assistance may not be pre-determined **and should be in line with the maximum amount/ceiling set by the National Protection Cluster**. 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 purposes.
- *Transfer Duration:* Cash for protection can be a one-off intervention when it is intended to address an immediate protection concern, but it can also include repeated distributions if there are new or ongoing protection issues that need to be addressed, or if multiple transfers are needed to address the identified protection risk. Hence a case-by-case approach should be applied to determine whether a one-off payment or multiple installments are appropriate given the protection concern at-hand.

d. Monitoring and impact evaluation

In the event Cash for Protection is implemented outside the Case Management framework (*mobile teams, community centers, community networks*), at the very minimum one follow-up visit need to be conducted after the provision of cash assistance. Overall, more visits are recommended. The purpose of the follow-up visit is:

- 1- *Impact evaluation:* to measure if the cash assistance provided effectively produced the intended protection outcome, reduced the persons’ exposure to protection risk(s), addressed underlying vulnerabilities or alleviated the impact of rights-violations.

These follow-up actions constitute an integral part of the cash intervention and should therefore only be conducted by trained protection staff, who have the knowledge and skill to monitor how the situation of the persons is evolving and how the provision of cash assistance has effectively addressed, reduced or mitigated their exposure to protection risks.

⁸ While providing the cash to the persons themselves can be comparatively more empowering, there is a risk of the cash being used for other expenses than the ones intended, for instance by covering basic needs instead of protection-related services. In contrast, direct payment to service providers allows more certainty that the assistance provided will produce a protection outcome, but it increases reliance on humanitarian partners and may be less empowering.





4. Link with other protection activities:

Community-based activities: Community-based protection activities can support the implementation of cash for protection by sharing information about this type of assistance in affected communities and by facilitating the identification of individuals or households in need of such assistance by community-based protection committees. However, given the sensitivity and complexity of this intervention, the decision on a person's eligibility, the actual provision of cash assistance and the impact evaluation, should solely be done by the protection staff of partner organizations.

Protection monitoring: Protection monitoring informs direct responses to identified protection needs. As protection monitoring leads to the identification of individuals or households who require protection assistance, cash for protection can be one of the direct responses to the protection risks and needs identified.

Access to services: Cash for protection may be a means to ensure meaningful access to protection services when the persons cannot access these services due to barriers related to the cost of services or transportation, including with regards to the issuing of legal documentation. The use of cash for protection to enable access to protection services ensures that the person effectively accesses the different types of services and assistance s/he needs.

Case management: Case management is a complex, holistic and long-term approach that follows a 6-steps process¹⁴ and requires the repeated provision of multiple protection services over an extended period, following a person-centered approach through case planning. When cash assistance is provided to an individual as one of type of support under a broader case plan, it is then integrated into the overall case management process and should be considered as such. However, cash assistance for protection can also be provided outside of a case management process, either as one-off intervention to address an immediate protection issue or through multiple distributions to address underlying vulnerabilities.

5. Link with MPCA

a. Differences

As indicated before, MPCA aims to address generic socio-economic vulnerabilities instead of specific protection risks or incidents. While MPCA may contribute to improving the overall situation, well-being and resources of the concerned households, addressing protection risks is not the explicit and direct objective of MPCA. The table below summarizes the key differences between cash for protection and MPCA.

	Cash for protection	MPCA
Needs	Urgent Protection Needs	Socio-economic vulnerabilities on HH level
Objective	Address immediate/urgent protection need	Improve the ability to meet basic needs
Assessment tool/ targeting approach	Protection assessment at the individual or household level (incl. protection monitoring); case management	Household level Vulnerability Assessment
Eligibility	Vulnerability Guidance & Criteria of the National Protection Cluster	Standardized scorecard system based on Socio-economic vulnerabilities
Number of distributions	One-off or repeated distributions, depending on the case	One off or multiple instalments
Amount	Tailored for each case with a maximum ceiling amount	Standardized transfer value based on the Minimum Expenditure Basket
Purpose	To address urgent protection needs	To support partially or fully HHs's basic and /or recovery needs
Usage of Cash	Unrestricted	Unrestricted used at the HH's Discretion
Delivery Mechanism	Cash in hand, or transfer via an FSP	Transfer via an FSP (Over the counter/ hawala/ cash in hand/ mobile transfer/ bank transfer)
Conditionality	Unconditional with close follow up by protection partners	Unconditional
Evaluation	Case management Protection impact assessments	Process monitoring: Post-Distribution Monitoring (PDM) Outcome monitoring: Baseline/ Endline survey



b. Complementarities

While cash for protection and MPCA are two distinct types of interventions, they are not mutually exclusive. Both cash for protection and MCPA can be provided to the same individual or households, either one after the other or simultaneously, in the cases as follows:

1. When some persons, who are facing protection concerns related to a specific risk or incident, also have a number of generic socio-economic vulnerabilities which hamper their capacities to meet their basic needs. In this case, the protection actors who first identified the persons could refer them to MPCA actors as the

provision of MPCA will likely avoid that the cash for protection is used to meet basic needs. The provision of MPCA will also complement the positive impact of cash for protection by reducing the likelihood of the persons using negative coping mechanisms to deal with their protection issues.

2. When some persons, who are receiving MPCA, remain unable to overcome their socio-economic vulnerabilities due to underlying protection issues. In such cases, MPCA actors could refer the persons to protection partners, for them to conduct a more in-depth protection assessment and provide a wider range of protection services, as required. While protection actors may or may not provide cash for protection depending on the case, a more comprehensive protection response will direct additional resources that may enable addressing underlying protection issues that cannot be effectively addressed by MPCA alone.

Annex I – Examples of application of cash for protection

This annex provides a series of practical examples of how cash can contribute a protection outcome when individuals are facing protection risks or have been subjected to rights violations. This list aims to illustrate both the responsive and remedial effect of cash for protection. However, the examples included below are only indicative of some situations that protection partners may encounter. The list is by no means exhaustive. It is important to note that Cash for Protection is one of the modalities available to address the identified protection risks. It should be part of a comprehensive protection strategy that includes a range of protection interventions and approaches to address protection risks. These interventions/approaches can include joint interventions with MPCA, Shelter, CCCM and other clusters; provision of other protection services including legal assistance (including civil documentation), case management, and referrals for critical services.

- When a household faces an immediate risk of eviction by the landlord due to an inability to pay the rent. In such a case, cash for protection may be used as a short-term intervention to avoid the immediate risk of eviction and associated protection risks and may be complemented by MPCA or cash for shelter as possible mid-term responses once the household's situation has stabilized and the immediate protection risk mitigated. Additionally, the immediate risk for eviction should be carefully identified and documented. Often, one-off cash assistance is given to HHs that are not paying the rent, but without an immediate risk for eviction. One-off or multiple instalments of cash for protection won't address the root causes of rental debts. While it is recommended to intervene for emergency cases, a careful referral to shelter partner should be implemented.





- When a person is a survivor of abuse and violence, such as arbitrary arrest, domestic violence etc., and needs to be relocated to a safe location. In such a case, cash for protection may be used to cover the various costs associated with the relocation, such as transportation, provisional hotel arrangement or rent, etc. as way to ensure the person's access to a place of safety. The person would also need to be provided with other protection services in addition to cash assistance for addressing their comprehensive protection needs effectively.

- 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.

- When a person is a survivor of abuse and violence, including GBV, and needs to access various types of assistance and services to help him/her recover from a traumatic experience and restore his/her sense of self and humanity. In such a case, cash for protection can be used to cover a wide array of expenses, including the cost of the services or assistance themselves (medical interventions, medical equipment, psychological consultations etc.) as well as the cost of transportation to access assistance.

- When a person has had his/her HLP right violated, such as damage or destruction of his/her home or property and needs support to be able to reclaim and fulfill his/her rights. In such a case, cash for protection may be used to cover all the costs associated with the legal proceedings, including lawyers' fees, court fees, cost of documentation, cost of transportation to the court, etc.

