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Global Protection Cluster
Task Team on Cash for Protection



CHILD PROTECTION AND CASH AND VOUCHER ASSISTANCE TIP SHEET



This tip sheet includes key terminology and messages, a summary of the latest available evidence and various tips on strategy, programme design and cycle management in respect of using Cash & Voucher Assistance (CVA) as an assistance modality for Child Protection outcomes. A list of key related resources is provided.

The tip sheet was produced in close collaboration with Global Protection Cluster's (GPC) Task Team on Cash for Protection (TTC4P), CP Area of Responsibility (AOR) and the Alliance Cash and Child Protection Task Force. It is intended for use by anyone engaged in Child Protection programming, with a particular though not exclusive focus on programmatic staff.

It considers only CVA for child protection outcomes, as opposed to CP-related considerations in other CVA programmes or other sectoral programming in Child Protection, unless it is considered relevant to the mitigating protection risks or enhancing protection benefits.

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What does using CVA for Child Protection outcomes mean?

- ‘Cash for protection’ addresses individual or household (HH)-level specifically identified protection risks or needs using cash and voucher assistance (CVA) as a modality. This tip sheet focuses on the use of CVA to achieve Child Protection (CP) outcomes, as used in the following two ways:
 - **Protection integration**, where protection interventions are implemented alongside CVA to achieve specific protection objectives, and
 - **Standalone protection**, which refers to specialised protection-focused interventions and services.

‘Cash for protection’ is not considered to include **protection mainstreaming**, which means including protection considerations such as participant safety and dignity

throughout the programme cycle in any humanitarian CVA intervention. An example of this is ensuring the safe delivery of multi-purpose cash assistance (MPCA). While MPCA can contribute to CP outcomes, and should always mainstream protection, it is not considered on its own to constitute ‘cash for protection’.

- A variety of views and agency practices exist when it comes to CVA for CP. Some consider that CVA for CP should only be disbursed as part of case management, while others manage programmes that use CVA for CP as part of a mixed approach with CP and other objectives (integrated programming). Points of contention are mentioned in the tipsheet in recognition of the existence of different approaches and concepts.

➔ READ MORE

- [Cash for Protection definitions: Working Document | Global Protection Cluster](#)
- [C4P May 2023 - Rome workshop report | Global Protection Cluster](#)

CASE STUDY 1: IMPLEMENTING AND MONITORING CVA WITHIN CASE MANAGEMENT

Save the Children in Cambodia implemented cash assistance and livelihood promotion in a context where violence against children is prevalent and family separation common, further exacerbated by COVID-19. 14% of target households reported children were separated from caregivers, 10% had children engaged in work, and 36% experienced stress and tension. The project conducted a CVA risk assessment to identify any protection, security and operational challenges associated with distributing cash via mobile money, integrating potential risks into monitoring tools. The interventions were implemented within an existing case management system. Targeting 750 economically highly insecure households, 8 monthly unconditional and unrestricted cash transfers between \$41-78 per household were disbursed to prevent families from resorting to negative coping mechanisms. During this time, 3 PDMs were administered covering 10% of recipients each round. To improve sustainability, families were supported to engage in child-sensitive livelihoods recovery. Case management was provided throughout the intervention. A reduction in child separation from caregivers (1% at endline), child labour (7%), stress and tension in the household (1%) were reported.

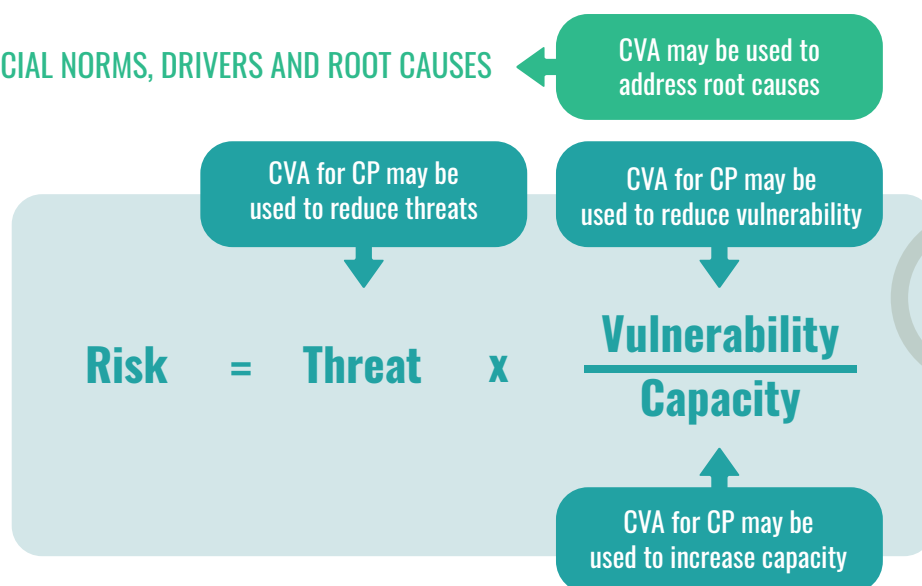
Source: [CVA and Child Protection: Summary of Practice and Evidence from Save the Children Programs 2022-2023](#).



When to use CVA for CP

- CVA is a way to deliver assistance alongside other modalities. The focus should be the child protection risk which needs to be addressed, and the process should start with a child protection risk analysis and a consideration of various ways in which the identified child protection risk can be addressed. This may include cash or vouchers, service provision, in-kind assistance, capacity strengthening and awareness-raising, or a combination of these. Combining CVA with other modalities is known as 'cash+'.
- CVA addresses economic drivers of CP risks. It can:
 - i) Facilitate children's access to services by covering, for example, costs of transportation, health services, legal support, psychosocial support, education, or other support;
 - ii) Improve the care offered to children by alleviating financial pressure and improving family dynamics and well-being;
 - iii) Mitigate children's involvement in harmful coping strategies to meet households' basic needs. However, there is consensus among practitioners that without a clear CP objective, purely socio-economic interventions are not to be considered CVA for CP.
- The protection risk equation suggests that a protection risk is determined by the size of the threat and a person or household's level of vulnerability in relation to their capacity. CVA can be used to reduce the threat, to reduce people's vulnerability, or to increase their capacity. In each case this reduces people's exposure to the risk.

CONTEXT: SOCIAL NORMS, DRIVERS AND ROOT CAUSES



- To determine whether CVA is an appropriate response modality for your intervention, it is crucial to analyse the CP risks and their root causes and drivers in your operational context. Your intervention's theory of change should reflect an understanding of the CP risks and their drivers and demonstrate the steps of how your intervention is going to address the CP risks step by step. The drivers for CP risks are often intertwined, for

example, child marriage could be driven by a combination of economic factors, inability to access education and cultural acceptability. CVA can only address economic drivers of CP risks.

- CVA can be used both to prevent CP risks

(i.e. CVA to reduce the need to rely on negative coping strategies) and to respond to the needs of children who are experiencing or have experienced CP concerns (i.e. CVA to ensure access to services to a child who has experienced abuse).

When CVA for CP may not be appropriate

- CVA alone does not address other types of drivers of child protection risk beyond economic ones, such as cultural norms. Other modalities are more appropriate to address non-economic drivers.
- Contextual and market factors also determine whether a CVA response is appropriate. See below section 'Assessments' on the type of information you need to collect to determine your intervention modality. With this information, you can determine if CVA is the right modality.

➔ READ MORE

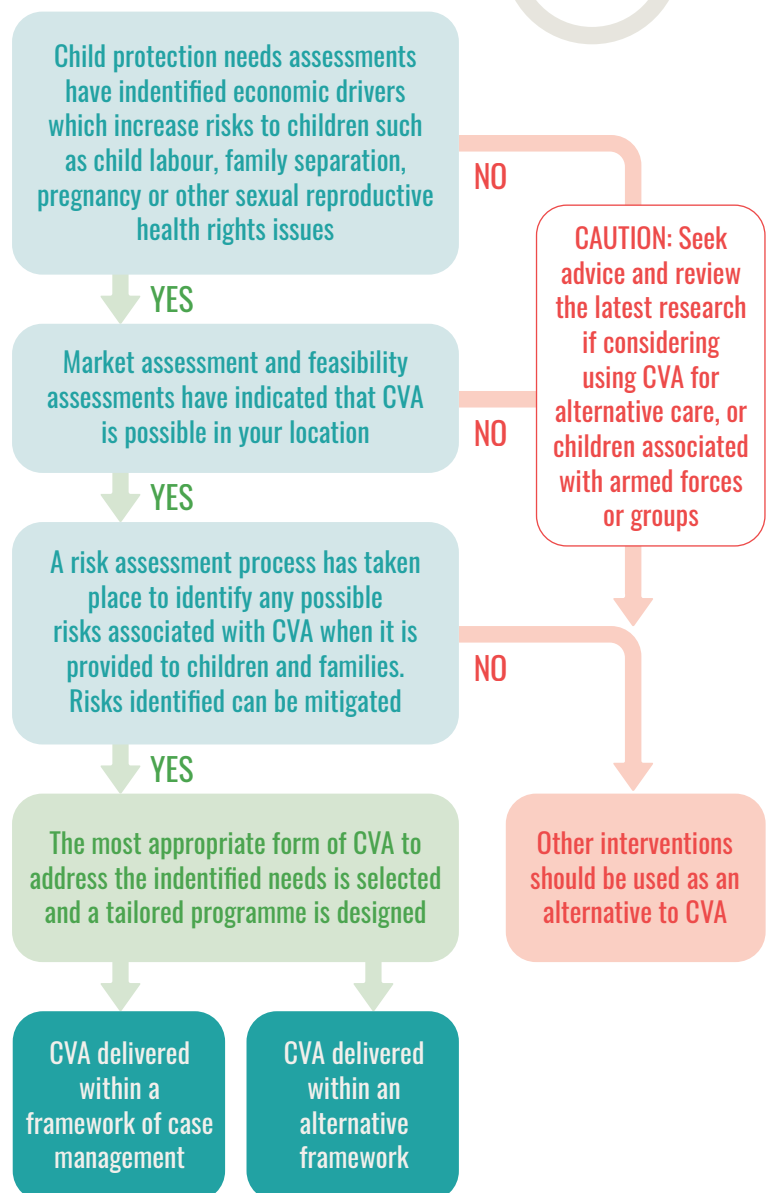
- [Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian Action: Chapter 4. Feasibility checklist: Is it feasible to provide cash and voucher assistance to achieve child protection outcomes in your context?](#)

- You may use this decision tree to determine whether to use CVA in your CP intervention. Note that different organisations may use different tools to determine the intervention modality.

➔ READ MORE

- [Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian, p.26](#)

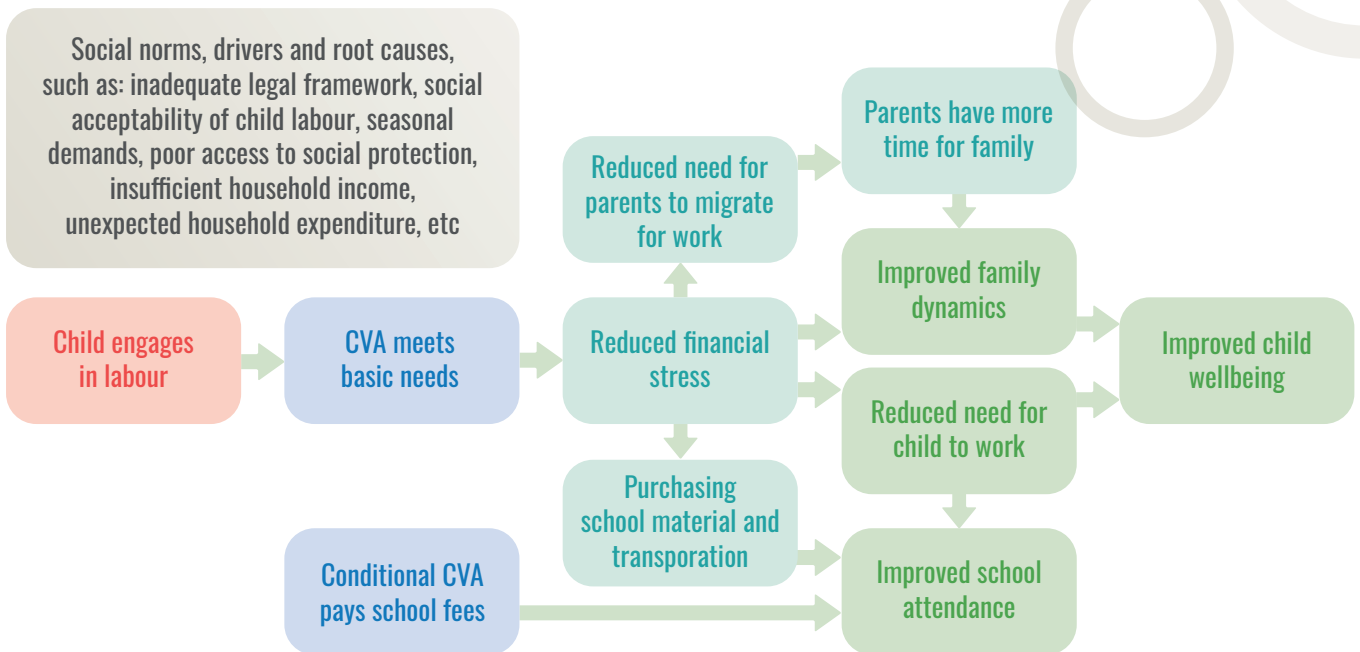
FIGURE 1: Decision tree for using CVA in a CP intervention



Potential pathways for CVA to improve CP outcomes

- CP outcomes that interventions seek to address include the prevention, mitigation and response to the following CP risks: child labour, unaccompanied and separated children, sexual and gender-based violence including child marriage, recruitment into armed forces and armed groups, mental health and psychosocial distress, and physical and emotional maltreatment.
- CP outcomes may be best achieved indirectly, for example, by using conditional cash transfers to encourage children's school attendance which in turn will reduce children's exposure to possible CP risks.
- The below graphs illustrate how CVA can be used to contribute to CP outcomes through various pathways, noting that CVA would only address economic drivers of risk. One main CP outcome presented here is child labour, for which there is relatively much evidence. Evidence is continuously being generated by CP practitioners and you are encouraged to share your experiences to continue building the evidence base.

FIGURE 2: Child labour pathway



➔ READ MORE

- [Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian Action, p.25-26;](#)
- [Guidance On Promoting Child Protection Outcomes Through Cash-Based Interventions | UNCHR, p.7-8](#)
- [CVA and Child Protection: Summary of Practice and Evidence from Save the Children Programs](#)
- [Cash transfer programming and child protection in humanitarian action: review and opportunities to strengthen the evidence | Alliance for Child Protection in Humanitarian Action](#)
- [Cash and Voucher Assistance for Protection: Taking Stock of Cash and Voucher Assistance to Achieve Protection Outcomes in the Protection Sector in Humanitarian Settings | Global Protection Cluster](#)



CASE STUDY2: CVA FOR EDUCATION AND CHILD PROTECTION

Plan International in Egypt targeted 4,170 adolescent boys and girls aged 10-14 to enhance access to quality education for Syrian refugee and Egyptian host communities, thereby reducing protection risks including early marriage, child labour and psychosocial distress. CVA was given to households to address financial barriers to education such as covering tuition and materials in the form of two 'education grants' totalling \$137. But CVA was only one element of the project. Teachers were trained in child-centred teaching methods and schools were rehabilitated. Local Education and Protection committees were established, and initiatives on positive parenting and community peacebuilding were implemented. An assessment found that families used cash transfers for school fees and transportation, but economic barriers remained for more vulnerable groups like adolescents with disabilities. Both CVA and the complementary interventions were effective in enhancing different aspects of quality education and CP, from financially accessing schools to creating a safer school and home environment.

Source: WRC Assessments of Plan International's Adolescent-Focused Cash and Voucher Assistance Projects: Synopsis of Case Studies in Egypt and Central African Republic | Plan International; WRC

Programme cycle

➔ READ MORE

- [Guidance On Promoting Child Protection Outcomes Through Cash-Based Interventions | UNCHR](#)
- [Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian Action](#)

Assessments

- A hybrid assessment covering multiple themes should be carried out in collaboration with CP, CVA and other colleagues involved in the prospective project. It aims to collect information about i) children's needs and situation, ii) the state of local markets, iii) potential protection risks associated with CVA, iv) potential financial service providers, and v) the feasibility of implementing CVA etc. This could mean adapting existing tools such as those linked below or creating another CP tool to integrate CVA and other themes relevant to the project.
 - i) Integrate child protection issues into the needs/situation assessment by seeking information on the extent to which children's needs are covered, child protection risks, harmful coping strategies, and categories of vulnerable children.
 - ii) Integrate child protection issues into the market assessment by considering
 - i) child protection-related goods and services, i.e., child care, child clothes, food, education, health, legal and para-legal services, transport, communication and their cost, availability, adequacy and quality, ii) children's role in the economy, including household economy, ie working children, children buying food and non-food stuff and what risks it can pose to them, iii) access to the market for children and caregivers of different age, gender and ability and safety on the road to and from the market and within the



marketplace itself.

- iii) Consider risks and risk mitigation (See Box 4: Risk assessment and risk mitigation)
- iv) Integrate child protection issues into the financial service provider assessment by considering i) their skills in working with vulnerable individuals including children, ii) their ability to manage and address safety and security risks, iii) possible child labour policies and practices, iv) data protection protocols, and v) ability to apply data protection standards.
- v) The feasibility of CVA (See When to use CVA for CP and when not and Programme design for an assessment of

the delivery mechanism)

- A step-by-step process for conducting CVA for CP-focused assessments:
 - [*Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting*](#) | [*Alliance for Child Protection in Humanitarian Action*](#)
 - [*Guidance On Promoting Child Protection Outcomes Through Cash-Based Interventions, including tools in the Annex*](#) | [*UNCHR*](#)
 - [*Mini Guide Needs Assessment for Adolescent-responsive CVA including tools*](#) | [*Plan International and Women's Refugee Commission*](#)

Programme Design

Out of your comfort zone? Liaise with CVA colleagues from other parts of your organisation, talk to the Cash Working Group representative if one exists, or seek support from the TTC4P HelpDesk.

- CP objectives that are addressed using CVA should focus on meeting short-term CP needs because CVA is a short-term intervention. E.g. mitigation of economic drivers of family separation, immediate risks of child marriage or school dropout, or support victim's access to services. Structural and long-term goals such as changing community perceptions are not appropriate or should be addressed alongside other modalities.
- Households might have greater or longer-term support needs that may have positive impacts on child protection, such as those related to shelter, covering basic needs, and especially livelihoods, which addresses economic vulnerability more sustainably. Consider supporting households with these kinds of interventions alongside CVA for CP.
- Combining CVA with complementary non-CVA CP interventions such as service provision (known as 'cash plus') increases the impact on CP outcomes. These additional CP or other interventions should be linked to your assessment of the needs and causes of CP risks, of which there may be several.
- The most appropriate CVA design to address CP needs is currently considered to be unrestricted conditional cash transfers (unrestricted = there are no restrictions on how participants can use their money, it is up to them; and conditional = meeting a condition in order to receive the cash such as school attendance, attendance in training or PSS session, or other desired outcome). However, conditionality is more complex and costly to manage and should be assessed according to its utility in the context and organisational capacity/costs. Awareness raising on the CP issue may be a good alternative to conditionality. Prioritise not using conditions or restrictions if the CP outcomes can be achieved without them.



RESOURCES

- [Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian Action](#)
- [Guidance On Promoting Child Protection Outcomes Through Cash-Based Interventions | UNCHR](#)
- [Mini Guide Design Adolescent-responsive CVA Programme, including tools | Plan International and Women’s Refugee Commission](#)
- [Money matters: A toolkit for caseworkers to support adult and adolescent clients with basic money management | Save the Children](#)

• Delivery mechanism

- CVA can be delivered to beneficiaries in a variety of ways, including, but not limited to, cash in hand, mobile phone, bank transfer, cheque or through a money transfer company. In some of these cases, money will be transferred through a third party known collectively as a financial service provider (FSP) .
- Explore context-specific recommendations for each delivery mechanism and assess their potential risks and advantages.

➔ READ MORE

- [Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian Action, p. 30-31](#)
- [Cash Delivery Mechanism Assessment Tool | UNHCR](#)

• Targeting:

- Guidance on targeting criteria: [Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian Action, p. 35](#); [Guidance On Promoting Child Protection Outcomes Through Cash-Based Interventions | UNCHR, p.19-20.](#)

- Money does not have to be given to children directly to achieve CP outcomes. It is preferable for CVA to be given to an adult, but exceptions include unaccompanied children, child-headed households, or another strong reason such as one related to safety.
- For decisions to target adolescents, please refer to: Good Practice Brief: 8 key actions to implement adolescent-responsive CVA | Plan International and Women’s Refugee Commission.

➔ READ MORE

- [Cash and Voucher Assistance and Child Protection in Humanitarian Action: Guidance Note on Cash and Voucher Assistance for Child-headed households \(CHH\) and Unaccompanied Children \(UAC\) | Alliance for Child Protection in Humanitarian Action, including a decision tree on whether to include CHH and UAC, key considerations, and practical tools.](#)
- [Guidance On Promoting Child Protection Outcomes Through Cash-Based Interventions | UNCHR, p. 26](#)

• Transfer amount:

- Check if local guidance already exists about quantifying CP needs and services for CVA assistance. The amount for each CP/CVA project should be informed by the CP needs assessment, contextual analysis and the cost of CP services highlighted in the market assessment. These costs include HH basic needs, costs of goods and services, and miscellaneous costs such as cash for transport and communication. Household income and assistance provided by other humanitarian agencies should be deducted from the CP transfer value amount.
- The amount should be sufficient to allow people to address the CP needs identified in the needs assessment and



be accessible in the local markets. For holistic assistance consider targeting the existing CP HH recipients for CVA or long-term interventions i.e. livelihoods support, training, or other interventions highlighted in the needs assessment.

- Determining transfer amounts on group level outside of case management (for example for Minimum Expenditure Basket or other situations where costs are not individualised) requires an analysis of key protection risks and their economic drivers and costs associated with tackling the risk.
- *Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian Action*, p. 37-41
Guidance On Promoting Child Protection Outcomes Through Cash-Based Interventions | UNCHR, p.11-12
- Transfer frequency can be regular, one-off, or a limited number of times. Determine the frequency based on the needs, organisational capacity, project objectives, and FSP capacity and transaction costs

➔ READ MORE:

- *Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian Action*

(value for money).

- Flexibility in the design such as delivery mechanism, transfer amount and frequency of transfers can increase the programme's chances of achieving CP outcomes through being responsive to changing circumstances.
- Set two different types of indicators for your CVA for CP projects:
 - Program indicators that track progress towards desired outcomes.
 - Red flag indicators: indicators that flag potential harm to individuals involved in the intervention or community, to be tracked regularly.
 - More about setting indicators, sample indicators for CP outcomes and red flags: *Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian Action*, p. 32-34
- Establish accountability mechanisms that are child-friendly and adapted to the programme.

CASE STUDY 3: COLLABORATION BETWEEN CP AND CVA TEAMS

The CP and CVA teams in the International Rescue Committee's Democratic Republic of Congo office work closely together to implement CVA for CP throughout the project cycle, including during proposal writing, assessments, drafting SOPs, implementation and monitoring. CP staff consult CVA colleagues with specific problems and ask for advice and ideas on the best approach to implement CVA in given situations since they are aware of the best practices and evidence from the cash working group. In the project design phase, they assess and discuss together possible implementation modalities. CP colleagues in turn are in touch with the CP cluster and are aware of recommended local CP practices. Collaboration throughout the programme cycle has prevented frustrations and contributed to the success of CVA for CP interventions since the expertise of both teams is utilised effectively.



Risk assessment and risk mitigation

- CVA is not inherently riskier than other modalities. It needs to be accompanied by a risk assessment and mitigation approach, a robust monitoring and evaluation strategy, safeguarding and data protection and information-sharing measures. Child protection risks associated with the introduction of CVA are related to context, age, gender and diversity.

Any CVA for CP intervention should be preceded by an analysis of child protection benefits and risks related to CVA. This should determine whether the CVA modality is used and how to prevent and mitigate risks.

RESOURCES

- [Cash and Voucher Assistance and Child Protection for Adolescents: A Monitoring and Evaluation Toolkit | Alliance for Child Protection in Humanitarian Action, TOOL 2.1 Activity for Mapping Cash and Voucher Assistance Risks and Protective Factors with Adolescents](#)
- [Cash and Voucher Assistance and Child Protection for Adolescents: A Monitoring and Evaluation Toolkit | Alliance for Child Protection in Humanitarian Action, TOOL 2.2 Story-Based Focus Group Discussion \(FGD\) with Older Adolescents \(15-17\) and Caregivers to Identify Benefits and Child Protection and Safeguarding Risks Before Starting Cash and Voucher Assistance](#)
- [Toolkit for Monitoring and Evaluating Child Protection When Using Cash and Voucher Assistance | Alliance for Child Protection in Humanitarian Action: TOOL 1: FGD / interview tool to identify CP benefits and risks before starting CVA.](#)
- [Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child](#)

[Protection in Humanitarian Action, p.28-29](#)

- [Guidance On Promoting Child Protection Outcomes Through Cash-Based Interventions | UNCHR, p. 26](#)
- [Cash and Voucher Assistance and Child Protection for Adolescents: A Monitoring and Evaluation Toolkit | Alliance for Child Protection in Humanitarian Action, TOOL 2.3 Adolescent's Protection and Safeguarding Risk Analysis](#)

- Confidentiality and data protection are essential to protect children and their families. Information sharing protocols or SOPs should detail what information can be shared and with whom. Ensure that information on the CP risk is not easily accessible (such as featuring it on registration cards or in referral forms to other departments).

RESOURCES

- [Practical Guidance for Data Protection in Cash and Voucher Assistance: A supplement to the Cash in Emergencies Toolkit | IFRC](#)
- [Data protection and information sharing protocol guidance and template package | Alliance for Child Protection in Humanitarian Action](#)
- [Programme Quality Toolbox: Registration and data protection | CALP](#)

- Adhere to child safeguarding for CVA

RESOURCES

- [Child safeguarding for Cash and Voucher Assistance Guidance | Save the Children](#)
- [Toolkit for Engaging Adolescents in Child Protection and Cash and Voucher Assistance Monitoring and Evaluation | Alliance for Child Protection in Humanitarian Action: TOOL 3: A survey tool for child protection caseworkers](#)



Implementation process

- Draft a CVA distribution plan that takes into account the circumstances of the beneficiaries and their safety. Coordinate the distribution with CVA, finance and other relevant colleagues.
- The cash distribution is to be done by a different person than the one doing beneficiary selection/verification. CVA or other teams may need to be trained on how to deal with children or adolescents. Note that certain tasks, notably those directly dealing with the CP risks, are recommended to only be dealt with by CP colleagues.
- Develop and disseminate information, education, and communication materials that explain recipient entitlements, give contact numbers, describe how to access CVA, share referral pathways, etc.
- Ensure the protection of recipients from sexual exploitation and abuse during implementation– see Box 4: Risk assessment and risk mitigation

➔ READ MORE

- [Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian Action](#)
- [Mini Guide Implementing an Adolescent-responsive CVA Programme, including tools | Plan International and Women 's Refugee Commission](#)

Monitoring & evaluation

- As a minimum, monitoring of CVA for CP interventions should include baseline data collection and post-distribution monitoring (PDM) or regular child protection monitoring e.g. as part of case management.
- If CVA is integrated within case management, discuss how CVA is being used during follow-up case management meetings and how CVA is contributing to child wellbeing.
- PDMs i) track indicator progress; ii) monitor if any risks are realised, iii) provide information about the process, like how beneficiaries perceive the quality and quantity of the support and how money has been spent.

➔ READ MORE

- [Cash and Voucher Assistance and Child Protection for Adolescents: A Monitoring and Evaluation Toolkit | Alliance for Child Protection in Humanitarian Action](#)
- [Designing cash and voucher assistance to achieve child protection outcomes in humanitarian setting | Alliance for Child Protection in Humanitarian Action](#)
- [Guidance On Promoting Child Protection Outcomes Through Cash-Based Interventions | UNCHR, tools in the annex](#)
- [Toolkit for Monitoring and Evaluating Child Protection When Using Cash and Voucher Assistance | Alliance for Child Protection in Humanitarian Action e.g. Tool 3: monitoring for caseworkers](#)



- [Mini Guide Monitoring an Adolescent-responsive CVA Programme, including tools | Plan International and Women’s Refugee Commission](#)
- [Money matters: A toolkit for caseworkers to support adult and adolescent clients with basic money management | Save the Children](#)

Other resources

- [Cash and Voucher Assistance for adolescents: An evidence review of how cash and voucher assistance can achieve outcomes for adolescents in humanitarian settings | Plan International; Women’s Refugee Commission](#)
- [Cash Transfer Programming In The Education And Child Protection Sectors: Literature Review And Evidence Maps | CALP](#)

