



Cash for Protection Guidelines for Protection Partners

March 2020



Contents

1. Definition and objectives	1
2. Scope of application	1
3. Process and modalities of implementation	2
3.1. Analysis of the protection risks and outcome	2
3.2. Provision of cash assistance	2
3.3. Monitoring and impact evaluation	3
3.4. Link with other protection activities and HRP reporting	4
4. Link with MPCA	5
4.1. Differences	5
4.2. Complementarities	5
Annex – Examples of application of cash for protection	6



Cash for protection: Guidelines for Protection Partners

This document provides guidance and clarification on the implementation of cash for protection activities in Iraq, 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;
- explain the differences and complementarities between cash for protection and Multi-Purpose Cash Assistance (MPCA).

Section 1 and 2 provide a conceptual overview of cash for protection from a programmatic perspective, and section 3 provides operational guidance on the modalities of implementation and reporting under the NPC Humanitarian Response Plan (HRP) 2020.

1. Definition and objectives

Cash for protection is an intervention whereby cash and voucher assistance (CVA) are used as the modalities to address individual or household (HH)-level protection needs. Cash for protection is designed to achieve specific protection outcomes on the basis of an individual case. Consequently, cash for protection can be used in situations wherein an individual and/or HH is at risk of immediate harm, as well as in cases where individuals and/or HHs face protection concerns that negatively impact well-being but that are not necessarily time-specific. Cash for protection can be both a responsive¹ and remedial² action, meaning that it is aimed at 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. It is therefore crucial that the intervention produce a specific, intentional and articulated protection outcome for the individual or HH concerned.

The provision of cash for protection should not be exclusively intended to address generic 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 produce a protection outcome³ by preventing, reducing or mitigating the risks identified.

2. Scope of application

Cash for protection should be provided to address protection needs when the persons are being exposed to specific protection risks or have been 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 to address protection concerns related to a person's life, physical safety, psychological well-being, liberty, dignity and other fundamental human rights.⁴ These include situations where the concerned

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 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.).



individuals or HHs are resorting to negative coping mechanisms generate protection issues, such as accepting exploitative job practices, self-restricting from accessing essential services, using child labor or child marriage, resorting to survival sex etc. due to a lack of resources and alternatives.

Whenever possible and appropriate, humanitarian actors should prioritize the direct provision of assistance to the concerned individuals according to their needs, or referring them to a service provider, such as a public institution or another humanitarian organization, when possible. However, when the persons cannot access the services or assistance needed due to lack of availability or barriers related to cost, distance, discrimination or otherwise, the provision of cash or voucher assistance can be an effective way to ensure that protection needs are met.

The direct linkage between the modality used (cash or voucher assistance) and the protection outcome is thus the categorizing factor of a cash for protection intervention. This will also enable actors to differentiate cash for protection from other cash-based interventions, such as those designed to address sectoral needs (education; food security; livelihoods; shelter; and WASH, etc.)⁵ or generic socio-economic vulnerabilities (MPCA)⁶.

Note: As an illustration of how cash can be used to produce a protection outcome, various examples of interventions have been included in annex 1.

3. Process and modalities of implementation

3.1. Analysis of the protection risks and outcome

The specific protection concerns should be identified 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 assessment 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.

3.2. Provision of cash assistance

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

- **Restriction**⁷: Cash for protection may be either restricted or unrestricted depending on the nature of the case and the specific needs and issues that ought to be addressed. Restricted cash for protection means that it must be used by the persons for the specific purpose for which it has been intended. This notably applies when cash for protection is provided to facilitate access to services by paying services fees, transportation costs, etc. In other cases, cash for protection may be 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.

⁵ Sectoral cash-based interventions include for example: Education: cash for school supplies and transportation; Food Security Cluster: cash for food; Livelihood Cluster: cash for work, assets replacement, and business grants; Shelter/NFI Cluster: cash for shelter repair or rent, and cash for non-food items; and WASH Cluster: cash for non-food items.

⁶ See section 4, p. 5.

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.



- *Modality*⁸: Cash for protection may be provided to the persons themselves or paid directly to a service provider. Both modalities have comparative advantages⁹ 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 a 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.

- *Conditionality*¹⁰: The provision of cash for protection may be conditional or unconditional, meaning that the submission of proof of payments (receipts etc.) may or may not be a requirement. While direct payment to service providers should, by its nature, always be conditional, the direct provision of cash to the persons may be either conditional or unconditional, depending on the situation, the specificity of the case and operational requirements. Conditionality broadly refers to prerequisite activities or obligations that a recipient must fulfil in order to receive assistance.¹¹

- *Amount*: 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. However, whenever possible and relevant, the amount should be standardized when payments are being made to support access to specific services.¹² Ultimately, it is the nature of the protection concern and the specific type of action undertaken that determine whether or not the amount should be standardized.

- *Number of distributions*: 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 underlying vulnerabilities. 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.

3.3. Monitoring and impact evaluation

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 twofold:

1 - *Monitoring*: to assess if new protection issues or risks have emerged and determine if other complementary actions or a repeated provision of cash assistance are required.

2 - *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.

8 Modality refers to the form of assistance – e.g. cash transfer, vouchers, in-kind, service delivery, or a combination.

9 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.

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

11 Conditionality for protection partners in Iraq may include receipts for transportation, legal fees, medical services etc.

12 For instance, legal assistance partners must pay a specific amount to the beneficiary to obtain a given civil document (the price of document might be different depending on the geographical areas/governorates), and in addition they may also want to standardize the price for photos, copies of documents and transportation cost per location.



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 and incidents.¹³

3.4. 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 HHs 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 HHs who require protection assistance, cash for protection can be one of the direct responses to the protection risks and needs identified.

Access to services: Referrals to specialized services which are available from either public institutions or humanitarian actors and which do not require financial assistance from the referring organization should be prioritized whenever possible and appropriate. However, cash for protection may be a mean to ensure meaningful access to services when the persons cannot access 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 services and services referrals are often complementary interventions which can be conducted in parallel to ensure 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.

For the purpose of reporting under ActivityInfo for CP and GBV HRP activities, the provision of cash assistance as part of a case management process should solely be reported under case management indicators, since cash for protection is hereby one of the modalities of the overall process and because there is no separate indicators for cash for protection. In contrast for GP ActivityInfo reporting purposes, the provision of cash assistance under case management should be reported under both activities since there are two separate indicators, and the provision of cash assistance outside of case management should be reported solely as cash for protection (whether emergency cash for protection indicator or cash for protection indicator).

¹³ These processes are distinct from, but complementary to, Monitoring Evaluation Accountability and Learning (MEAL) processes such as post-distribution monitoring (PDM) surveys, which aim to measure the level of satisfaction among beneficiaries about the assistance they received.

¹⁴ Identification and registration; needs assessment; case planning; case implementation; follow-up and case review; case closure.



4. Link with MPCA

4.1. 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 HHs, 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	Protection risks and incidents	Socio-economic vulnerabilities
Objective	Produce a protection outcome	Meet basic needs
Assessment tool/ targeting approach	Protection assessment at the individual or HH level (incl. protection monitoring)	Socio-Economic Vulnerability Assessment Tool (SEVAT)
Eligibility	Ad hoc	Standardized scorecard system
Number of distributions	One-off or repeated distributions, depending on the case	Monthly disbursements, up to three months
Amount	Tailored for each case but standardized for service fees	Standardized based on the SMEB; 400 USD until June 2020; after June 2020 320 USD
Purpose	Restricted or unrestricted depending on the cases to address protection-related needs	Unrestricted – can be used at the HH’s discretion to support general basic needs
Modality	Cash in hand, direct payment to service providers or transfer via a FSP	Transfer via a FSP
Conditionality	Conditional for direct payment to service providers, otherwise unconditional	Unconditional
Evaluation	Protection impact assessment	Post-Distribution Monitoring (PDM)

4.2. Complementarities

While cash for protection and MPCA are two distinct type of interventions, they are not mutually exclusive. Both cash for protection and MCPA can be provided to the same individual or HH, 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. In the Iraqi context, the use of the SEVAT by MPCA partners can potentially facilitate the operationalization of this referral pathway.



Annex – Examples of application of cash for protection

This annex provides a series of practical examples of how cash may be used to produce 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.

- When a HH 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 HH' situation has stabilized and the immediate protection risk mitigated.
- 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.
- 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.
- When a person is a survivor of abuse and violence, including GBV, and needs to access various type 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.