



Protection and Community Services Sector Inside Syria
قطاع الحماية والرعاية الاجتماعية في الجمهورية العربية السورية

Protection and Cash-Based Interventions (Questions and Answers)

Introduction:

This document is prepared by the protection and community services sector in Syria. The aim of the document is to clarify how cash and vouchers assistance (CVA) can be used as a modality for protection programmes. It intends to demonstrate how cash can address protection through, integrated interventions, including protection mainstreaming but above all using cash to achieve protection outcomes, explain the effectivity of cash for protection during emergency situation, in particular COVID-19 response, as well as the risks related to cash assistance and how to mitigate them. The document also provides advice and tips on what protection actors shall consider when planning cash, among other assistance modalities, for protection intervention.

1) What is meant by protection?

Humanitarian protection is about improving safety, well-being and dignity for crisis-affected populations. Protection encompasses all activities aimed at ensuring full respect for the rights of the individual in accordance with human rights law, international humanitarian law and refugee law. Protection refers not only to what is done but also to the way it is done. It involves actively applying the core Sphere Protection Principles to all activities aimed at obtaining full respect for the rights of the individual.

Protection can be seen as having three different dimensions:

- a) Protection is an objective**, which requires full and equal respect for the right of all individuals, without discrimination, as provided for in national and international law. Protection is not limited only to survival and physical security but covers the full range of rights and liberties, including civil and political rights, such as the right to freedom of movement, and economic, social and cultural rights, including the rights to education and health.
- b) Protection is a legal responsibility**, principally of the State. In situations of armed conflict, that responsibility extends to all parties to the conflict under international humanitarian law, including armed opposition groups. Human rights, humanitarian and development actors play an important role in supporting states to fulfill their protection obligations.
- c) Protection is also an activity** taken to ensure the enjoyment of rights. The three types of protection activities can be carried out simultaneously:
 - **Responsive:** to prevent or stop violations of rights;
 - **Remedial:** to address violations, including through access to justice and reparations; and
 - **Environment-building:** to promote respect for rights and the rule of law.

2) What are the Sphere Protection Principles?

Humanitarian practitioners in all sectors should be familiar with the Sphere Protection Principles¹. Integrating these principles throughout the program cycle can help ensure that protection risks and benefits are fully mainstreamed throughout all CVA, as part of all humanitarian assistance and protection.

- Avoid exposing people to further harm as a result of your actions; *Example: In the context of Covid-19, you will put recipients and staff at risk if cash is distributed without taking measures allowing for physical distancing at the distribution point.*
- Ensure people's access to equitable assistance – in proportion to need and without discrimination; *Example: When linking with government-led social assistance (social protection), identify and target groups that may be excluded for different reasons, including due to their location in hard to reach areas they don't have access to registration system due lack of communication, lack of access to phone or internet to register in social protection system. although in need.*
- Protect people from physical and psychological harm arising from violence and coercion; *Example: Protect children from being forced to participate in armed conflict, child labor, forced marriage.*
- Assist people to claim their rights, access available remedies and recover from the effects of abuse. *Example: When without civil documentation, individuals may not meet the requirement of financial institutions' Know Your target requirements. In those cases, it is important to offer alternative, viable ways for them to receive cash assistance.*

3) What is meant by protection risks²?

Protection risks are understood as wider than just something that may happen; it also takes into consideration what is happening, has happened or might happen repeatedly. By applying this approach, protection needs of a given target population are determined by assessing the threats faced³, and the vulnerabilities⁴ and capacities⁵ possessed by the target population in relation to those threats. Protection risks and violations are influenced by age, gender and other diversity factors, which can be exacerbated by a crisis, especially when forced displacement occurs. As such, to enable a more effective overall response, an in-depth and integrated protection risk analysis needs to take into account the specific vulnerabilities that underlie the risks faced by all affected persons, thereby avoiding an exclusive focus on pre-defined categories of persons. In particular, the protection risk analysis should consider the

¹The Sphere handbook <https://spherestandards.org/wp-content/uploads/Sphere-Handbook-2018-EN.pdf>

² IASC (2016). Protection in Humanitarian Action.

³ Threats faced can be defined as violence, coercion, deprivation, abuse or neglect against the affected population / individual

⁴ Vulnerabilities can be defined as life circumstances (e.g. poverty, education) and/or discrimination based on physical or social characteristics (sex, disability, age, ethnicity, religion, sexual orientation, etc.) reducing the ability of primary stakeholders (for example, individuals/households/community) to withstand adverse impact from external stressors.

⁵ Capacities can be defined as experiences, knowledge and networks of primary stakeholders (e.g. individuals, households, communities) that strengthen their ability to withstand adverse impact from external stressors.

different experiences of women, men, girls and boys, and marginalized persons (*e.g. older persons, persons with disabilities, displaced persons or migrants, persons belonging to ethnic and religious minorities or linguistic minorities and/or indigenous peoples*).

The protection risk analysis have informed the definition of key areas for protection mainstreaming, including **safety and dignity; meaningful access; accountability; participation and empowerment**.

4) What is a protection outcome⁶?

A response or activity is considered to have a protection outcome when the risk and vulnerabilities to affected persons are addressed or reduced. The reduction occurs when threats, risks and vulnerability are minimized and, at the same time, the capacity of affected persons is enhanced. Protection outcomes are the result of positive changes in behavior, attitudes, policies, knowledge and practices on the part of relevant stakeholders and duty bearers. Some examples of protection outcomes related to cash intervention include:

- *Cash assistance to protect families, and particularly children, from negative coping mechanisms, some of which may be irreversible. Negative coping mechanisms for children include depriving them from the healthcare they need or not giving them adequate care, withdrawing them from schools, separating them from the family, sending them to work, having them recruited in armed groups, having them married;*
- *Cash assistance in urban areas to protect families from the risk of eviction by giving them means to pay for their rent;*
- *A voucher or a labelled cash transfer to pay for the renewing of the refugee residency;*
- *A cash transfer conditional to being utilized in the community of origin (or other place) and aimed at facilitating reintegration and (re)settlement.*

5) What are cash-based interventions?

In UNHCR operations, '**cash-based intervention**' is any intervention, among other forms of assistance, in which cash or vouchers for goods or services are provided to refugees, IDPs and people in need either as individuals or as representatives of a community⁷. A range of different terms have been used to refer to the use of cash and/or vouchers in humanitarian assistance. Common examples are 'Cash Transfer Programming' (CTP) 'Cash Based Assistance' (CBA) and, 'Cash Based Interventions' (CBI). While those who are more familiar with the sector understand that terms such as CTP and CBI include both cash transfers and vouchers⁸, others may mistakenly associate the term with cash transfers only or may not distinguish between cash transfers and vouchers. In 2018, CaLP switched to Cash & Voucher Assistance as the primary term.

⁶ IASC (2016). Protection in Humanitarian Action.

⁷ UNHCR emergency handbook

⁸ The Cash Learning Partnership

NB – for other Cash assistance -related terminology, refer to CaLP’s Glossary of Terms, available in English, French, Spanish, Arabic and German [here](#).

Cash-based intervention can be delivered via a variety of modalities, where “modality of cash assistance” refers to the form of assistance – e.g. cash transfer, vouchers, in-kind, service delivery, or a combination of these modalities.

The modalities of cash programming are defined in terms of the conditionality attached to it (i.e. what a beneficiary will have to do to get access to that specific cash support) and the restriction after the beneficiary has received the assistance (i.e. on what can the money be spent on). So called ‘education grants’ are a typical example of conditional transfers, with grants usually provided upon proof of attendance to classes. Vouchers (to buy food, or construction materials, or to access other sectorial needs) are instead a typical example of restriction - as you can usually only spend the voucher on certain type of goods.

A multipurpose cash is usually a cash grant that is provided without conditionality and without a restriction in its use. As such, they are an ideal tool to cover the wide range of needs - usually defined under the term ‘basic needs’ – that are typical of both emergencies and protracted displacement or vulnerability at large. For their flexibility, Multipurpose cash grants for basic needs have become a common form of assistance, by far the most common form of cash assistance among both UN agencies and (I)NGOs operations in humanitarian operations, as well as often integral part of most state welfare programmes.

6) How to use multi-purpose cash grants for protection outcomes?

Cash-Based Interventions provides a flexible mechanism for delivery of assistance that enables IDPs and other vulnerable groups to meet their needs with autonomy and dignity, while also supporting local markets and host communities.

Among all types of CVA, Multipurpose Cash (MPC) is the modality which offers people a maximum degree of choice, flexibility and dignity. **MPC are unrestricted cash transfers that recipients can use to cover their basic needs, as they see fit and according to their priorities.** MPC is not designed to be spent in any specific way, contrarily to labelled cash transfers (e.g. labelled for food, labelled for housing); There is also growing evidence that it is more cost-efficient and cost-effective to meet multiple needs. Operational experience suggests that cash assistance complemented with case management and other protection services, provided in a sustained manner, results in a greater positive impact on the welfare of people than cash assistance alone. In several countries, multi-purpose cash have for example led to mitigation of violence against children by reducing the need for children to engage in child labour and decreasing family violence.

In Protection, CVA can help to reduce risks of negative coping mechanisms, such as child labour, and early marriage. Evidence shows that CBI promote children’s attendance in school and ease their parents’ or caretakers’ stress. When used as part of comprehensive

protection interventions, including case management⁹ and psychosocial services, CBI have been shown to contribute to the prevention of and response to GBV, including intimate partner violence.

Cash also brings about several other added value relating to protection outcomes, including supporting people to remain economically active, and service as a vehicle for financial inclusion, supporting access to national service systems through the use of cash assistance, improving the environment for asylum and/ or co-existence through boosting the local economy of host countries, increasing through the use of cash coupled with livelihoods interventions, and furthering inclusion by linking persons of concern to national social safety nets.

In protection programmes, CVA has proven to be most effective when implemented along with other interventions – in-kind, services and cash management - as a responsive and/or remedial action in support of, or in substitution of, duty bearers. As such, in protection programmes, cash assistance can be combined with other interventions to prevent, reduce or mitigate exposure to protection risks, or limit the effects of human rights violations. [In particular, cash for protection can prevent and response to violence, Medical; Mental Health and Psycho-social Support \(MHPSS\); Legal; Security; Cash for return and reintegration.](#)

To maximise protection outcomes, cash assistance must be designed and implemented through multi-functional teams including protection staff which can reflect in the design the expected protection outcomes through multi-purpose cash and ensure monitoring thereof.

7) Cash and protection: how can cva be mainstreamed, integrated and used as a stand-alone activity?

- Protection mainstreaming is the process of incorporating protection principles and promoting meaningful access, safety and dignity in humanitarian programs using CBI, which could be intended to meet one or multiple basic needs and/or support livelihoods.

[Example: Consultations with affected population about the location, routes to/from and security provisions at cash or voucher distribution points, informing subsequent mitigative measures.](#)

- Protection integration is the design of humanitarian programs, including CBI and other activities, to support both protection and assistance objectives, and to actively contribute to reduce the risk and exposure of the affected population. CBI could contribute to economic objectives, protection objectives, or both.

[Example: CBI and complementary activities with economic objectives \(purchase food and other basic needs items, protect or restock assets\) and protection objectives \(prevent negative coping mechanisms including exploitative/ hazardous labour, child labor, GBV\).](#)

⁹ Case management, which is based on social work case management, is a structured method for providing help to a victim/survivor or a protection violation. It involves one organization, usually a psychosocial support or social services actor, taking responsibility for making sure that survivors are informed of all the options available to them and that issues and problems facing a survivor and her/his family are identified and followed up in a coordinated way, and providing the survivor with emotional support throughout the process.

- Stand-alone protection programs have specific protection objectives. They aim to help prevent and respond to protection concerns such as violence, exploitation, deprivation or discrimination and to support beneficiaries to enjoy their rights.
Examples: Case management to survivors that includes medical and psychosocial care, including provision of cash, when required to safely and effectively access this care.

CBIs should be designed, implemented and monitored with protection at their core through the right mechanisms, staff, skills and attitudes to mainstream protection and ensure safe and conflict-sensitive cash interventions.

8) Is CVA standalone activities (as modality) can be considered as a protection solution?

Several studies also indicate that cash alone is not a solution to protection risks but should be part of an integrated package of assistance in an emergency response or protracted displacement situation. Growing evidence indicates that cash is most protective when it constitutes but one part of a holistic response or programme.¹⁰ **Cash for protection should, therefore, be designed and applied as part of a context-specific range of components to support protection outcomes.** For example, Cash alongside legal counselling, behaviour change activities, advocacy, and quality service provision. Furthermore, Cash can be provided as part of individual-, family- and community-level protection interventions;

Cash and vouchers provided alone can be used to buy things, to pay for services (e.g. healthcare, education, transportation, utilities, rent, legal fees), to pay back debts. Hence it protects people from consequences of not doing so, and from having to do things that put them in danger.

In a forcible displacement context, money is not always the solution, or the only solution. Sometimes people need information, (legal) expertise and specialized advice, their rights need to be defended against those who are not respecting them... So, before deciding what response options (CVA is one of them) or what combination of response options is the most appropriate for a specific problem, we need to investigate the causes of the problem.

The causes can be:

- Access to the services and goods that are needed to meet basic needs; this may be due to (a) discrimination; (b) insecurity / poor safety of movements; (c) lack of money; (d) movement restrictions; (e) distance.
- Availability of the services and goods that are needed to meet basic needs
- Quality of the services and goods that are needed to meet basic needs
- Poor / insufficient utilization
- Poor / insufficient awareness

¹⁰ UNHCR, Cash Assistance and the Prevention, Mitigation and Response to Sexual and Gender-based Violence (SGBV): Findings from Research in Lebanon, Ecuador and Morocco.

As you can see, cash only addresses the problem of lack of money, i.e. when people cannot afford to buy / pay for what they need. It's just one of the many different problems that refugees may face.

So: take the protection issue, investigate the causes, find the response options that address the most common causes.

9) Are cash and vouchers an effective modality in emergency response?

In acute emergencies, cash along with access to protection case management and basic service is an effective modality through which crisis-affected populations can meet their basic needs and life sustaining interventions. It is efficient, supports local markets and enables choice; promoting greater dignity for the people we serve. As acute emergencies become situations of protracted displacement, support to livelihoods solutions may replace cash assistance as a more sustainable means of ensuring economic well-being.

The emergency cash component was envisaged as a protection response to increase the coping capacity of vulnerable individuals and/or families facing unexpected and significant shocks, which may be effectively mitigated through a one-time or multiple injection of cash.

Material assistance including cash for protection is essential as it can contribute to the physical legal and material protection of the persons and address protection needs. This is particularly relevant with regards to the heightened risk of negative coping mechanisms that may result from reduced access to assistance and services, as well as reduced economic opportunities due to COVID-19 situation. cash for protection which almost always aims to alleviate an urgent protection risk and therefore is an emergency response but within and outside of emergency programming.

The core purpose of the emergency cash for protection, relating both to increased coping capacity overall and facilitating the avoidance of negative coping mechanisms. It measures the extent to which the emergency cash allowed the vulnerable persons to compensate for a sudden and unexpected need/event and maintain stability in their day-to-day life.

10) What should be considered when planning Cash intervention?

It is a prerequisite that protection partners undertake a thorough **protection risk analysis** which includes **clear articulation of risk, likelihood, impact and mitigation measures**. The analysis should look specifically at **the gender and socio-economic impacts of cash** and consider all stages of the programme cycle. When protection outcomes are prioritized and routinely considered in the planning of CBIs, it facilitates the understanding of risks involved.

- Partners should have in place a data protection policy to ensure that any and all identifying information remains confidential and standards of protection information management are upheld.
- Partners should ensure a safe and reliable referral system is in place in order to address protection risks identified – cash alone is not a solution and is irresponsible and unsafe programming to deliver cash without a comprehensive package of protection support.

- Partners should ensure their staff are trained and capacitated to identify and assess protection risks and address concern. This requires dedicated staffing resources with appropriate training and experience in protection.
- Partners should ensure they have an effective feedback and complaints response mechanisms to ensure accountability to affected communities.
- Partners should ensure they have a well-considered cash delivery procedure with related SOPs that adhere to minimum protection standards.
- All partners should have in place SOPs and documentation prior to the commencement of any programming.

11) Are there risks that arise in CVA?

Research indicates that the risks that do arise in CVAs are usually related to programme design, rather than being inherent to the use of cash¹¹. Good programme design requires [protection risk and benefit analyses](#) to prevent and mitigate risks, and identify opportunities for CVA to support protection.

CVA can be appropriate in any displacement setting where markets are functioning. They have proven to be a [cost-effective](#) tool to allow persons of concern to meet their own needs, facilitating self-reliance during displacement and in the transition to durable solutions. CVA spent by IDPs in a host community can reinforce community relations and contribute to local integration

In during the COVID-19 (and not only then) some risks may also arise from the way we implement the programme. With Covid, we should try to minimize the use of physical cash transfers or paper vouchers, because they require gathering people in physical distributions. Wherever possible we should do electronic transfers. If these are not possible, then we should stagger the distributions in small groups, make sure that all participants maintain 2 meters distance, provide handwashing facilities to be used before entering the site and after, holding the distributions open air, providing staff with hand sanitizers, etc.

Other useful resources for cash Intervention:

WHERE CAN I FIND ADDITIONAL RESOURCES ON:	Links
Cash Working Group within Syria (The google drive is rich of materials and guidelines)	google drive
Key Recommendations for Protection in Cash-based Interventions	Here
Protection outcomes in Cash based Interventions: A literature review	Here
Protection risk and benefit analysis:	Here
Cash feasibility and response analysis toolkit	Here
Case management during Covid-19	Here

¹¹ Global protection cluster

CVA and CP E-learning	Here
Examples of Integrated CVA and CP program	Here
Cash Feasibility, Risks Assessments and contracting during COVID	Here , here , here
Policy on the protection of personal data of person of concern to UNHCR	Here
Mitigation risks of abuse of power in cash assistance in Iraq	Here
UNHCR cash assistance and COVID-19: emerging field practices	Here
Protection in Cash-based interventions training: building capacity to maximize benefits and minimize risks	Here
المساعدات النقدية والقسائم وكوفيد-19: موارد، إرشادات، أحداث وأسئلة	Here
3 things to know about... integrated Cash and Voucher assistance and child protection during COVID-19 Pandemic	Here
Cash & Voucher Assistance and GBV Compendium: Practical Guidance for Humanitarian Practitioners (Arabic)	Here
Child Protection and Cash-Based Interventions Tip-Sheet	Here
Housing, Land And Property And Cash-Based Interventions Tip Sheet	Here
Mine Action And Cash-Based Interventions Tip-Sheet	Here
Gender-Based Violence And Cash-Based Interventions Tip-Sheet	Here
GPC Protection mainstreaming Training Package	Here

For more information about the protection and community services activities in Syria

Contact: Yasin Abbas, Protection Sector Coordinator, abbasy@unhcr.org