CVA FOR PROTECTION

A mapping of IRC’s use of Cash and Voucher Assistance to help achieve protection outcomes

Photo: Aurelie Marrier d’Unienville/IRC | Iraq
INTRODUCTION

Cash and voucher assistance (CVA) is one of the fastest growing evidence-based interventions in the humanitarian community. While CVA is a well-established tool for food security and basic needs outcome areas, there has been a growing call in recent years to explore the uses of cash across sectors to help achieve a range of humanitarian outcomes. Across humanitarian organizations, work is already underway in different sectors to start incorporating CVA into programs. However, apart from large-scale studies, we often do not see all the ways in which this is happening on the ground. As the evidence base for the use of cash across outcomes continues to develop, it is crucial that humanitarian practitioners document and share their experiences using CVA in order to identify best practices and areas for further research.

This brief is a first step in documenting the various ways in which the International Rescue Committee is using CVA to help achieve protection outcomes. The IRC first developed its Cash Strategy in 2015 with a commitment to increase the proportion of humanitarian aid delivered through CVA. To meet this goal, the Cash Strategy calls for ensuring the uptake and delivery of cash across IRC’s key strategic outcome areas: safety, health, education, economic wellbeing, and power. In line with the IRC’s “Cash First” approach, IRC has prioritized using CVA for outcome areas where it will strengthen program delivery. This is best demonstrated in IRC’s protection programs, which have been early adopters of cash due to its flexibility to support individually-tailored responses to restore dignity and build the resilience of individuals.

IRC’s commitment to outcome-driven programming has continued to advance the innovative use of cash to help achieve protection outcomes in the contexts in which we operate. This document, jointly developed by IRC protection and cash teams, highlights examples of where, and how, the IRC is currently using CVA to help achieve protection outcomes. By showcasing these examples, we seek to further promote the use of CVA to achieve protection outcomes by supporting learning across contexts, advancing promising practices and identifying areas for further research and learning.

DEFINING CASH FOR PROTECTION

This document explores IRC’s use of cash and voucher assistance to help achieve protection outcomes, or “cash for protection” for short. The use of cash to help achieve protection outcomes is a relatively new endeavor at the IRC. Like many of our peer organizations, the bulk of IRC’s CVA to date has focused on the achievement of common humanitarian outcomes such as food security and basic needs, defined as the “the essential goods, utilities, services or resources ... [that households require] for ensuring long term survival and minimum living standards, without resorting to negative coping mechanisms or compromising their health, dignity and essential livelihood assets.” Within the IRC, and the humanitarian field at large, there has been a shift to explore the uses of CVA beyond such commonly-associated outcomes. However, while many humanitarian organizations are using CVA in relation to protection programming, there is no

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1 Safety is IRC’s strategic outcome area associated with protection programming, though protection work at IRC is not limited to safety outcomes. In this case study we will refer to protection outcomes, and not safety outcomes, as this is the more widely-used term.
agreed definition on what it means to use cash to help achieve protection outcomes. For example, ECHO’s 2016 Thematic Policy Document on Humanitarian Protection does not explicitly define what a cash for protection program may look like, but rather recognizes CVA as a modality that “may in principle relate” to a broad range of protection responses.\(^2\) ECHO’s treatment of CVA in the context of humanitarian protection focuses on when it may be considered as an assistance tool\(^2\) but does not go so far as to define “cash for protection” or “protection cash” as a working concept. Similarly, UNHCR’s Guide for Protection in Cash-based interventions presents a protection continuum with three levels – protection mainstreaming, protection integration, and standalone protection programs – and shows how CVA can be used in any of these three areas of the protection continuum.\(^3\) This accommodates the view that protection is indeed a cross-cutting issue and that protection outcomes can be achieved across different sectors.

At the IRC, protection is an umbrella term under the IRC’s Violence Prevention and Response Unit (VPRU) which encompasses many different interventions and cuts across several IRC strategic outcomes. However, the bulk of our protection work falls under IRC’s safety outcomes, which we define to be that people are safe at home, at school, in their community and at work and receive support when they experience harm. Through our theories of change, IRC defines safety as the absence of violence and the ability to recover when harm is experienced.

As IRC continues to incorporate CVA into our protection programs, it is crucial that we link these program models to specific outcomes so that we are clear on what protection outcomes we want to achieve and how we want to use CVA to help achieve them. We believe it is important to define what it means for a program model to use CVA to help achieve protection outcomes so that we can understand the support path to scale, and so that we can test our hypotheses on what works best to improve protection outcomes. By defining “cash for protection,” we are better able to leverage CVA in designing, testing, and scaling integrated (cross-sectoral) and stand-alone protection programs that seek to prevent and respond to violence.

\(^2\) According to ECHO, CVA can be considered as a tool when 1) the protection analysis clearly identifies which threats are addressed by the action and how CVA is the most appropriate modality alongside the other components of the program; 2) the logical causality and the process leading to the protection outcome through the chosen CVA modality is clearly and explicitly identified, 3) the CVA is framed in a range of protection activities and processes.

\(^3\) UNCHR adapts the Global Protection Cluster’s protection continuum for CVA as follows: 1) Protection mainstreaming is the process of incorporating protection principles and promoting meaningful access, safety and dignity in humanitarian programs using CVA, which could be intended to meet one or multiple basic needs and/or support livelihoods; 2) Protection integration is the design of humanitarian programs, including CVA and other activities, to support both protection and assistance objectives, and to actively contribute to reduce the risk and exposure of the affected population. CVA could contribute to economic objectives, protection objectives, or both. Example: CVA 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 transactional and survival sex, exploitative/ hazardous labor, child labor); 3) 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.
With the rise of CVA as a tool in humanitarian programs, there has also been increased attention to how to safely deliver CVA without putting clients at further risk. This is otherwise referred to as protection mainstreaming, or “the process of incorporating protection principles and promoting meaningful access, safety, and dignity in humanitarian aid.” While it is critical that we mainstream protection principles within CVA, protection mainstreaming is not the same thing as using cash to help achieve protection outcomes, which is the focus of this document.

In defining what the IRC means by cash for protection, it is important to distinguish both what cash for protection is, and what it isn’t, particularly as it relates to basic needs and livelihoods programs. For a program to be considered cash for protection, it must include all the following:

- Cash or vouchers have been identified as an appropriate modality to address specific protection threats and have been considered alongside or in combination with other modalities (for example, protection services or in-kind assistance);
- The use of cash or vouchers is designed within the program and budget with the purpose of achieving protection outcomes, either as part of an integrated (cross-sectoral) protection program or a stand-alone protection program;
- The program targets or identifies individuals based on protection-based vulnerability criteria or approach (for example, through case management or targeting based on specific identified protection risks);
- The program monitors and reports on protection outcomes

Cash for protection programming does not include:

- When beneficiaries of a protection program who are unable to meet basic needs are referred to a basic needs program to receive cash to meet their basic needs, or to other livelihoods activities that include cash, and are no longer included in the protection activities or measured on protection outcomes;
- Integrated or joint programming\(^1\) with multiple objectives, which includes a cash component that is not designed to help achieve the program’s intended protection outcomes (for example, a program that includes protection case management as well as a separate cash component intended for income generation);
- When meeting basic needs (such as food security) is the primary objective of the program, but the program also includes secondary objectives related to meeting protection outcomes to which the CVA is not explicitly linked

On the final point, we highlight the importance of distinguishing between a program’s primary and secondary objectives in order to draw the line between a cash for protection program and a cash for basic needs program. For example, in a program whose primary objective is to prevent sexual exploitation, for which beneficiaries are at higher risk if they do not meet their basic needs, cash may be provided to help meet basic needs. However, meeting basic needs is a secondary objective on the pathway to meeting the targeted protection outcome of preventing sexual exploitation. By IRC’s definition, we would classify this as a cash for protection program, rather than a cash for basic needs program.
Research on the impact of CVA in humanitarian contexts has largely focused on CVA’s impact on food security and other household economic and health outcomes. CVA has demonstrated positive impacts on food security by stimulating markets, improving access to food, increasing dietary diversity, and ensuring consistent consumption of food. It can also reduce reliance on negative coping strategies by helping households respond to shocks related to illness, unemployment, and market fluctuations.

Less evidence is available on the impact of CVA on protection outcomes in humanitarian contexts; however, findings from development contexts suggest that CVA can positively impact a range of protection outcomes. CVA has been found to be a potential tool to reduce intimate partner violence (IPV), though impact on emotional abuse and spousal controlling behavior is mixed. It can also increase women’s decision-making power and choice on issues such as marriage and fertility, but the reported effects are often small and confined to the household arena. CVA is associated with decrease in child labor for both girls and boys, with larger reductions seen for boys, though impact varies by context. Delivering CVA to young women and girls can help support their enrollment in school and increase their sexual health knowledge, with the potential to delay marriage.

IRC is implementing several projects to help build the evidence base on the uses of cash to help achieve protection outcomes in humanitarian settings:

1) With funding from UK Aid, IRC recently evaluated a three-month cash for basic needs program in Raqqa, Syria to assess the perceived impact of cash on sexual exploitation, IPV, and emotional wellbeing. The research found that the program achieved its planned objective, as women and their families had reduced household food insecurity and reduced reliance on negative coping. While women greatly appreciated the cash transfers, they expressed anxiety over meeting their basic needs once the cash period ended, as with other short-term humanitarian programs, and there was a significant increase in women’s reported depressive symptoms. Additionally, married women reported increased overall IPV and economic abuse. It is important to note that it is not possible to determine whether the changes in reporting on depressive symptoms and IPV were the result of the cash program because of the lack of comparison group in the study design. A possible explanation is that there was increased disclosure of depressive symptoms and IPV at end line because of increased familiarity with surveyors.

2) In North Kivu, Democratic Republic of Congo, IRC’s UK-aid funded COMPASS program piloted a small unconditional cash transfer program for adolescent girls with a goal of reducing girls’ exposure to transactional sex, early marriage, and harmful working conditions. Qualitative research to gather girls’ perceptions of the cash transfer program
and how it has had an impact on their lives found that cash transfers had the potential to reduce risky situations that adolescent girls had to rely on due to their low economic standing. The research also found that in addition to risky and exploitative practices such as child labor or transactional sex, receipt of cash transfers may have the potential to influence experiences of IPV or dating violence given decreased economic reliance.xv

**OVERVIEW OF IRC CASH FOR PROTECTION PROGRAM MODELS**

In 2013 the IRC first began to integrate cash into protection programs in the Middle East to help achieve safety outcomes along the continuum of tailored prevention and response to violence for beneficiaries living in urban refugee contexts. The Syria response was a key driver of IRC’s uptake of cash in protection programs, as displacement in urban, middle-income settings had increased economic contributing factors to violence and posed new challenges for how to respond. Beneficiaries not only had to interact with private landlords or employers, but also faced prohibitive costs to travel to or receive services that might otherwise be free in a camp environment, which provided an opportunity to leverage the versatility of cash to support individually-tailored protection responses. Since then, the IRC has steadily grown its cash for protection programming, deploying a range of program models across all Violence Prevention and Response streams, including Women’s Protection and Empowerment (WPE), Child Protection (CP) and Protection and Rule of Law (PRoL).

IRC staff completed a survey in January of 2019 in order to map out IRC’s current uses of cash in protection programs across the organization. It found that the IRC is currently using cash to help achieve protection outcomes in all the regions in which we operate (Asia, Europe, West Africa, Great Lakes, East Africa, and the Middle East), and in 11 country programs overall. In the Middle East, one hundred percent of country programs (Jordan, Syria, Lebanon, and Iraq) are using cash for protection outcomes.

The current uses of cash for protection at IRC are diverse in both scope and design. For example, in Tanzania, IRC is providing business grants to persons with disability in order mitigate stigma and contribute to their inclusion in the community. In Iraq, IRC is providing cash to help replace lost documents as part of a protection response for displaced households. In Pakistan, IRC gives cash and technical assistance to community protection committees (CPCs) to help implement protection action plans that promote community safety, benefiting the host and displaced population alike and supporting community cohesion. Similarly, IRC is also delivering cash grants directly to communities so that they can start a business, with a primary objective of increasing community cohesion.
SUMMARY OF KEY FINDINGS
Prevention, Response, Amplification

IRC’s cash for protection mapping survey put forward nine different program models currently in use at IRC. While there were similarities between models, we found that no two programs were exactly alike. Each VPRU stream offered a range of models, but there were no strong trends that distinguished the program models of one stream from another. We found a given program model could be used for several different outcomes within IRC’s theories of change. This made it difficult to group the models in a way that was both specific enough to help paint a picture of the key ways in which we are using cash, but also broad enough to accommodate models that are promising but unique to their context in their current form.

In reviewing IRC’s cash for protection program models across geographies and sectors, three overarching uses of cash emerged:

1) Cash for **prevention** of protection risks;
2) Cash as a **response** to ongoing protection concerns, and;
3) Cash as an **amplifier** for protection programs.

This categorization is broad enough to encompass multiple contexts, allowing us to highlight key similarities between program models across VPRU sub-streams, outcomes, and geographies. Within each of these categories, we have examples of program models that are well-documented and for which we have been able to generate research. However, the flexibility of this grouping also allows us to include models that contain similar programming elements but may need additional development or evidence to push them forward as models to be applied in other contexts.

This is not a rigid system for categorizing cash for protection program models. Rather, it provides a framework to discuss a sampling of models that are currently in use at the IRC. It also speaks to the fluidity of protection spectrum, in line with the Inter-Agency Standing Committee’s (IASC) assertion that protection-oriented humanitarian responses must “seek to prevent, mitigate, or end actual and potential risks,” and the understanding that some models may fit in multiple categories depending on the context. We hope this document allows us to have a conversation about how our programs, even if uniquely adapted to their specific context, can still pull learnings from more widely-used and studied models based on their similarities.

In the following sections, we will provide a closer look at each category using examples of current program models. These include IRC’s emergency protection cash in Lebanon and Syria, cash for GBV response in Jordan and Cameroon, and cash for adolescent safety and empowerment in Liberia and Greece.

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4 According to the IASC’s definition of protection, “for a humanitarian response to be protection-oriented, it is essential to understand and seek to prevent, mitigate or end actual and potential risks, including violations of international humanitarian and human rights law, producing the harm that affected persons experience during a conflict or disaster. This requires a continuous analysis of risks people face, of threats, vulnerabilities and capacities of affected persons, and of the commitment and capacities of duty bearers to address risk factors. It also requires the identification of measures to reduce those risks, avoid exacerbating risk, including to stop and prevent violations, avoid reinforcing existing patterns of violence, abuse, coercion or deprivation and restoring safety and dignity to people’s lives.”
**CVA for Protection | International Rescue Committee**

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<thead>
<tr>
<th>Prevention</th>
<th>Response</th>
<th>Amplification</th>
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<tbody>
<tr>
<td>Emergency protection cash</td>
<td>Cash for GBV response</td>
<td>Cash for adolescent safety and empowerment</td>
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<tr>
<td><em>Lebanon, Syria</em></td>
<td><em>Jordan, Cameroon</em></td>
<td><em>Liberia, Greece</em></td>
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**Theme: Prevention**

**Emergency protection cash (Lebanon, Syria)**

This category covers the provision of cash to mitigate or protect against the consequences of recent, serious and persistent protection risks. This involves the use of cash to help meet an urgent need that, if not otherwise met, would put the beneficiary at risk or exacerbate an existing risk of harm.

The IRC’s emergency protection cash programs in Lebanon and Syria provide a good example of how we may use cash to help ensure a person’s safety from harm. The emergency protection cash program was developed as a protection response aimed at increasing the coping capacity of refugee individuals or families by providing a one-time injection of cash to help cover expenses related to an unexpected and significant shock. The expense must be non-recurring in nature – for example, repairing a roof destroyed during severe weather – and recipients must demonstrate limited coping capacity to respond to the shock without exposing themselves to additional protection risks.

<table>
<thead>
<tr>
<th>Prevention</th>
<th>Emergency Protection Cash (IRC Lebanon)</th>
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<tbody>
<tr>
<td>Client description</td>
<td>Individual or household that is meeting basic needs but has limited coping capacity to address additional expenses.</td>
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<tr>
<td>Protection issue</td>
<td>Client faces a non-recurring expense related to an unexpected shock that, if not met, would put them at risk of additional protection violations.</td>
</tr>
<tr>
<td>IRC response</td>
<td>Delivery of one-time payment to help meet specific expense.</td>
</tr>
<tr>
<td>Impact of cash</td>
<td>One-time expense is met, and client is not exposed to additional protection risks.</td>
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The emergency protection cash model was first developed by IRC Lebanon as part of a larger legal counselling and information program and has benefitted 8,656 households since 2015. IRC Lebanon is currently implementing this model in three locations: in Mount and North Lebanon, supported by IRC regional funds, and in North Bekaa with funding from UNHCR. IRC Syria’s program is more recent, launching in the Idleb governorate of Northwest Syria in May 2017 with funding from DfID. To date, the IRC Syria program has provided emergency protection cash to 690 beneficiaries.

In IRC Lebanon’s emergency protection cash program, transfer value is determined on a case-by-case basis, ranging from $50 to $500, but larger amounts can be given when justified by urgent and compelling need. In Syria, the one-time transfer is a fixed amount equivalent to the Survival Minimum Expenditure Basket (SMEB), though the team is currently in the process of re-evaluating transfer value for protection cases. In order to be eligible for emergency protection cash assistance, three key criteria must be met. First, relevance of cash assistance in terms of sustainability, suitability, and safety are assessed. Second, eligible cases must have been recently affected by a sudden and unexpected shock with economic implications such as an urgent medical need, eviction, or relocation. Finally, accepted cases must demonstrate limited
capacity to cope with the shock they have experienced, which may be demonstrated by factors such as household members over 65 or under 18, those with a physical or mental disability, single and unsupported parents, and other factors affecting the families’ ability to overcome the current shock.

The emergency protection cash model differs from a basic needs cash program in that it is intended to help beneficiaries address or mitigate serious harm by providing cash for a specific, non-recurring need. It is not intended to help beneficiaries meet their basic needs as a result of their socio-economic vulnerability. Protection and livelihoods staff work together closely to ensure clear referral pathways to the appropriate programming based on need. During eligibility assessment, clients at risk of regularly not being able to meet their basic needs or that have ongoing or complex protection concerns are referred to basic needs programs or appropriate specialized case management services. Likewise, a client who comes forward to participate in livelihoods activities, but in conversation reveals a specific and non-recurring expense, may be instead directed to an emergency protection cash program.

Referral pathways across IRC programs serve as one of the program model’s key strengths, providing multiple touch-points through which a client may enter the emergency protection cash program. For IRC Lebanon, flexibility in both inclusion criteria and payment amount is also key to the program’s success, allowing IRC to respond to the most urgent cases with a more flexible ceiling than other agencies can employ. In Lebanon, program data suggests positive protection outcomes for beneficiaries as a result of receiving cash, monitoring the extent to which the cash allows clients to compensate for a sudden and unexpected need or event and maintain stability in their day-to-day life. Post-distribution monitoring (PDM) results in the second quarter of 2018 indicated that emergency protection cash had contributed to improved feeling of safety for 89 percent of those assisted. In addition, 73 percent of beneficiaries reported improved families’ resilience to cope with shocks.

Based on monitoring data, this model presents a promising practice for further exploration and learning. More rigorous research on impact and cost analysis would be important to inform potential expansion or adaptation of this programming to other contexts. In Lebanon, funding sustainability has also been an issue, as it is the only emergency protection cash program of its type being implemented by cash partners in country, resulting in a high volume of demand.

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5 Two key indicators are used to measure this: extent to which the intervention resulted in improved feelings of safety for the client; and extent to which the intervention supported the resilience of the client at a crucial time (measured through a combination of composite indicators).
Theme: Response

Cash for GBV response (Jordan, Cameroon)

The second category is the use of cash in response to a specific protection incident. Here, cash is used to help respond to an incident of violence that has already occurred, such as domestic violence.

The use of cash to respond to protection violations is demonstrated in IRC’s cash for gender-based violence (GBV) response programs in Jordan and Cameroon. Since 2013, the IRC has been using unconditional cash transfers in Jordan to help build beneficiary resilience to GBV within its GBV response and prevention program. Cash has been integrated as a key component of survivor-centered GBV case management services, enabling immediate respite from violence or access to core GBV response services otherwise inaccessible due to prohibitive costs or limited financial resources. To date, the program has delivered cash assistance to over 1,731 GBV survivors to support their safety, healing, and recovery from violencexvi.

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<tr>
<th>Response</th>
<th>Cash for GBV Response (IRC Jordan)</th>
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<tr>
<td>Client description</td>
<td>Survivors of GBV enrolled in IRC GBV case management services</td>
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<tr>
<td>Protection issue</td>
<td>Clients have experienced a protection violation and have limited financial resources to access the services they need to ensure their safety and support their recovery.</td>
</tr>
<tr>
<td>IRC response</td>
<td>Cash is delivered within 72 hours to one month of incident, according to urgency of need. Multiple payments, alongside case management services, may be delivered to ensure client is able to access full range of services needed to support recovery.</td>
</tr>
<tr>
<td>Impact of cash</td>
<td>Clients can access core GBV response services that are not available for free (for example, health or legal services), in addition to other interventions to support recovery (for example, interim cash support for client who has relocated from abusive household and is in process of securing a new livelihood).</td>
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In the Jordan program model, cash is considered as a key component to GBV case management services when specific conditions related to economic insecurity are present. First, that core GBV services (such as health or legal services) have associated costs and are not available for free; and second, that survivors of GBV (clients) have limited financial resources, which prevents them from accessing the services or interventions they need to ensure their safety and support their recovery. Response time and amount of cash delivered is ranked on a scale according to a GBV risk assessment of priority cases. In the most urgent cases, for which response is required within 72 hours, the client faces a life-threatening issue related to an incident of GBV and has no access to financial resources to support immediate life-saving intervention (for example, immediate safety and security) or the client requires time-sensitive health services (for example, extensive post-rape care) and has no access to financial resources to receive immediate interventions. In other cases, the client may have already received time-sensitive GBV responses services but requires financial support in order to sustain their safety while in the process of securing longer-term livelihoods opportunities (for example, a survivor of domestic violence who has relocated from the abusive household but requires cash assistance until they establish their livelihood)xviii. In all cases, the cash assistance is tailored to specific need of the client and can be disbursed across multiple payments during the course of GBV case management services.
With funding from Global Affairs Canada’s International Humanitarian Assistance Directorate, IRC Cameroon is also delivering unconditional cash to survivors of GBV in the Far North Region as part of a multi-sectoral response for vulnerable populations impacted by the Boko Haram insurgency. The goal of the cash is to provide timely financial support when survivors’ lives are at risk. Alongside GBV case management services and the provision of dignity kits, a one-time transfer based on the MEB is delivered to help cover expenses such as rent and food when, for example, a survivor is forced to relocate due to domestic violence. Compared to the Jordan model, the cash for GBV survivors in Cameroon is a relatively small component of a larger cash response targeting a range of vulnerable groups.

As with emergency protection cash, there is a clear line between basic needs cash programming and GBV response cash programming. In this model, cash is not used to meet basic needs but to respond to a specific incident of violence. Like emergency protection cash, there are clear referral pathways between protection and livelihoods staff. During assessment, GBV survivors are identified and immediately referred to specialized case management service providers. Non-protection focused cases are directed to cash program staff for screening and registration for regular cash assistance to meet basic needs.

Case management is an essential component to the program, as opposed to emergency protection cash where clients may not necessarily receive a full suite of services.

IRC has generated research on the impact of the Jordan program on perceived protection and resilience outcomes for beneficiaries. A 2015 study found that cash assistance provided alongside individual GBV case management can be flexible and life-saving in preventing an imminent threat of violence from occurring and in ensuring immediate health, safety, and security once violence has occurred. Unlike the emergency protection cash model, where cash alone may be enough to address a specific protection risk, evidence shows resilience and protection from GBV is supported by receiving both CVA and protection services. A 2017 rapid assessment of 496 respondents highlighted the importance of the complementary protection activities, noting that cash transfers without protection activities limit the potential to mitigate GBV.

**Theme: Amplification**

**Adolescent safety and empowerment (Liberia, Greece)**

Our final category is the use of cash to amplify the targeted outcomes of a protection program. This category covers protection programs offering an array of protection activities complemented by CVA. By adding cash, the model seeks to amplify the impact of simply receiving protection services alone. Amongst cash practitioners, this concept is sometimes referred to as “Cash Plus,” or the combination of cash transfers with one or more types of complementary support in order to achieve longer-term and second-order impacts. Following the Cash Learning Partnership, we will refer to this as “complementary programming” rather than “Cash Plus.”
A key area in which IRC is exploring the use of cash as an amplifier is through our protection programs targeting adolescent safety and empowerment outcomes. Two recent programs in Liberia and Greece help us explore the amplification effects of cash further. IRC’s Girl Empower program, implemented in Liberia and Ethiopia with funding from NoVo Foundation, was designed to equip girls with the skills necessary to make healthy, strategic life choices and to stay safe from sexual exploitation and abuse. In Liberia, IRC conducted an impact evaluation to assess the impact of adding cash alongside the standard suite of services. The program was implemented in two treatment variations: one offering activities including mentoring, asset building, and caregiver discussion groups (referred to as “GE,” for Girl Empower), and the second offering all of the same services in addition to participation incentive payment for the girls’ attendance in the program sessions, paid to their caregivers (“GE+”).

Amplification  | Cash for adolescent safety and empowerment (IRC Liberia)  
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**Client description** | Adolescent girls aged 13 – 14 living in rural areas of Nimba County, Northeastern Liberia.  
**Protection issue** | Post-conflict environment has left young adolescent girls at risk of sexual abuse and exploitation, with rates of sexual abuse experienced by young adolescent girls amongst the highest in the region.  
**IRC response** | Weekly mentor-led community-based workshops for adolescent girls on life skills, self-care, and financial literacy, as well as monthly discussion groups for caregivers. In GE+ treatment variation, caregivers also received small cash incentives conditional on the girls’ regular attendance, designed to increase retention in the program.  
**Impact of cash** | Participants who received cash in addition to standard suite of services (GE+) demonstrated amplified protection outcomes compared to those who received services alone (GE).

The evaluation demonstrated positive protection outcomes for both groups, including reduced rates of child marriage and risky sexual behaviors. However, these results were greatly amplified for the group which also received cash, finding that GE+ reduced the likelihoods of marriage and the number of sexual partners in the past 12 months and increased sexual abstinence and condom use in the past 12 months by more than 50 percent compared to GE alone.\(^{xii}\)

IRC’s work with unaccompanied children in Greece provides a second example of how cash, when paired with additional services, may be used to amplify targeted protection outcomes of a program. During the height of the European migrant crisis in 2016-17, IRC Greece managed two “safe zones” providing temporary accommodation and care for unaccompanied children living in refugee sites. Each safe zone held thirty unaccompanied children and was managed 24 hours a day by IRC staff, who provided basic services such as life skills training and school registration, as well as food, clothing, and on-site case management. As the Greece response became increasingly cash-based, humanitarian organizations working in the sites wanted to ensure that unaccompanied children were not excluded from ongoing cash assistance programs. Focus Group Discussions (FGDs) with unaccompanied children and other key informants showed that unaccompanied children were interested in receiving cash to supplement the support that IRC already provided. Key informants, including case workers and other staff working closely with the children, felt that CVA was an appropriate tool to help increase independence, strengthen money management skills and give them more control over their lives. With funding from UNHCR, IRC Greece began with a voucher pilot in one safe zone, but later transitioned to cash. Under an ECHO-funded child protection program, IRC Greece provided pocket money (approximately 30
euros per month) to be spent at the child’s discretion. Cash was provided only to those aged 14 – 18 living within designated safe zone in sites or in government-funded shelters.

In the IRC Safe Zones, cash assistance was closely monitored as part of ongoing sessions with a dedicated social worker. The social worker provided financial skills training and worked with each unaccompanied child to help them manage their money and decide what to spend it on. At the start of the program, IRC staff held a meeting with the unaccompanied children to establish responsible behavior norms within the safe spaces and agree on consequences if the norms were violated. Cash assistance could be delayed or suspended if beneficiaries engaged in activities that threatened their safety or the safety of others, including damaging site properties, participating in illegal activities, or consuming drugs or alcohol.

Documentation of this program model is limited due to the small scale and specific context in which it was implemented. However, anecdotal evidence suggests that the pocket money, in addition to social services, helped beneficiaries prepare for adulthood by giving them experience in financial management. It also provided a measure of choice and control of their lives. For example, even though food was provided in the safe zones, many beneficiaries used the money to buy other food and snacks of their choosing and often used those ingredients to cook together. The assistance also empowered the unaccompanied children by acknowledging their request to be treated more similarly to the adults in the sites.

These two program models demonstrate how cash can amplify the impact of a protection program when paired with complementary services. The models also show how cash may be used to help achieve adolescent safety and empowerment outcomes in two very different contexts. In Liberia, cash was delivered to the caregivers of adolescent girls, whereas in Greece, cash was delivered directly to the adolescents, who were predominately male. The Greece program was also part of a larger national response, which meant that transfer value and targeting criteria were determined by government actors. Given the small scale of the cash pilot in Greece, further study of this model is needed to understand impact and determine how variables such as transfer value and modality can be designed to most effectively deliver on protection outcomes.
Bringing It All Together: Cash for GBV Response in Jordan

This document illustrates some of the ways in which protection programs at IRC are delivering CVA to **prevent** and **respond** to protection incidents, as well as **amplify** protection outcomes in a given program. Given the fluidity of the protection spectrum, a single program can leverage CVA across all three of these categories in order to best meet beneficiary needs. This is demonstrated by IRC’s Gender-Based Violence (GBV) response and prevention program in Jordan, which has been using unconditional cash transfers since 2013 to help build beneficiary resilience to GBV.

**Prevent**

- When a client discloses an imminent risk of violence through a GBV case management process, cash can help mitigate risk and potentially prevent that incident of violence
- Delivery of cash in response to an incident of violence can help prevent future incidences of violence
- Cash combined with gender discussion groups (GDGs) aim to mitigate risk of exposure to intimate partner violence, sexual harassment, threats of sexual violence and early and forced marriage

**Respond**

- Cash, in addition to case management, can help respond to a specific incident of violence by enabling access to interventions needed to ensure client safety and support their recovery, and that are otherwise inaccessible due to prohibitive costs of limited financial resources

**Amplify**

- Cash assistance is integrated into a GBV case management process to ensure the protection benefits of cash in relation to GBV
- Additional services, such as GDGs with male and female heads of the houses, complement the cash assistance. By receiving cash and attending mixed GDGs, beneficiaries in the Jordan program perceived a decrease in domestic violence.

CONCLUSION

Although IRC has been using cash in protection programs since 2013, this document represents a first attempt to take stock of the full range of practices currently in use at the organization. As IRC continues to work towards its pledge to increase the use of CVA across outcomes, and protection outcomes in particular, it is important that we develop a shared definition of what it means to use cash to help achieve protection outcomes and have a clear picture of what this looks like on the ground.

The definition we have provided in this document is not fool-proof. However, it may not necessarily matter that all cash for protection models at the IRC fit all aspects of the criteria all the time. Rather, this work provides a basis for deliberation on how we use cash in programs as a tool to achieve our targeted outcomes. We hope this framing is helpful as interest in using cash in different sectors increases.

IRC programs are leveraging CVA across the continuum of protection responses in order to help prevent and respond to protection risks and to amplify protection outcomes. We are using cash to help achieve protection outcomes in a diverse range of settings, and for a diverse range of target groups. IRC is also striving to test protection program models that include CVA in areas where protection actors have historically been hesitant to engage, such as in the area of adolescent safety and empowerment, and to gather learnings on how to do so safely and effectively.

For those IRC country programs that are currently not using cash to help achieve protection outcomes – a total of 17 reported in the survey – a wide range of reasons were cited, including donor and government restrictions, lack of relevant protection programming within the country, and lack of cash programming overall within the country. Respondents also reported not using cash because the key barriers or opportunities for this type of programming had not yet been diagnosed. These reasons indicate a potential to scale our cash for protection programs by growing evidence on our existing models and investing in cash capacity-building within the protection sector.

In cataloguing these practices, we are aware that evidence gaps still exist and that more rigorous research on impact is needed in order to understand what works and bring these models to scale. To that end, IRC is actively engaged in interagency coordination structures focused on cash and protection, including task forces and working groups within the Global Protection Cluster and the Alliance for Child Protection for Humanitarian Action, with the aim of sector and system-wide evidence generation and learning.

As we continue to build evidence on the impact of cash on protection outcomes, IRC is focusing on several key research questions:

- What is the impact of cash assistance, alone and/or implemented in parallel with complementary gender programming, on intimate partner violence in a humanitarian context?
- What is the impact of cash assistance, alone and/or implemented in parallel with complementary gender programming, on sexual exploitation and abuse and other negative coping mechanisms in a humanitarian context?
Can the impact of protection programs be amplified by using cash to achieve aims?

How does varying the recipient, timing or amount of cash transfers influence protection outcomes?

Crucial to this work is a continued focus on how we can deliver cash safely to beneficiaries. Forthcoming research from the IRC, including the USAID-funded Safer Cash project, will help ensure that CVA is designed, implemented, and measured across sectors in ways that avoid creating further risks and minimize existing protection risks for diverse groups of CVA recipients.
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vi Kabeer N., et al.

vii Buller, Ana Maria; Peterman, Amber; Ranganathan, Meghna; Bleile, Alexandra; Hidrobo, Melissa; Heise, Lori (2018). A mixed-method review of cash transfers and intimate partner violence in low and middle-income countries, Innocenti Working Papers no. 2018-02, 43 (34).


x Cash Learning Partnership, 13.

xi Hagen-Zanker et al, 2.


xix Women’s Refugee Commission, Mercy Corps, and International Rescue Committee (2018), 11


xxi Cash Learning Partnership, “Glossary of Terminology for Cash and Voucher Assistance.” [link](http://www.cashlearning.org/resources/glossary#Complementary%20programming)

Acknowledgements

This paper was produced with the generous support of the Swedish International Development Cooperation Agency (Sida) as part of an initiative to fill specific gaps in knowledge and guidance related to the practical implementation of cash and voucher assistance. The ideas, opinions and comments presented in this document are entirely the responsibility of IRC and do not necessarily represent or reflect Sida policy.

This document was written by Samantha Allen with input from the IRC’s Violence Prevention and Response (VPR) and Economic Recovery and Development (ERD) Technical Units. The author would like to acknowledge the IRC staff who supported data collection and provided review and validation of this document, namely Melanie Megevand, Julia St. Thomas, Angela Marshall, Dora Abdelghani, Alexandra Blackwell, Eleonora Mansi, Joanne Creighton, Brenda Engola, Emily David, Annalisa Brusati, Rocky Kabeya, Ingrid Betzler, Barri Shorey, Emily Sloane, Elizabeth Tromans, Yoann Tuzzolino and Joel Chrisco. Document design was produced by Dashiell Feiler of the IRC.

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The International Rescue Committee responds to the world’s worst humanitarian crises, helping to restore health, safety, education, economic wellbeing, and power to people devastated by conflict and disaster. Founded in 1933 at the call of Albert Einstein, the IRC is at work in over 40 countries and 26 U.S. cities helping people to survive, reclaim control of their future and strengthen their communities.