



UNHCR
The UN Refugee Agency



GUIDANCE ON PROMOTING CHILD PROTECTION OUTCOMES THROUGH CASH-BASED INTERVENTIONS

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GLOSSARY

A child is any person under the age of 18 as defined in Article 1 of the Convention on the Rights of the Child.

Unaccompanied children have been separated from both parents and other relatives and are not being cared for by an adult who, by law or custom, is responsible for doing so.¹

Separated children have been separated from both parents, or from their previous legal or customary primary caregiver, but not necessarily from other relatives. These may, therefore, include children accompanied by other adult family members.²

Child protection in UNHCR means protecting and advocating against all forms of discrimination; preventing and responding to abuse, neglect, violence and exploitation; ensuring immediate access to appropriate services; and ensuring durable solutions in the child's best interests.³

Child protection outcomes are achieved when the risk to the affected child is reduced as a result of an intervention or activity.

A child protection objective is the deliberate and intentional effort to enhance children's safety and well-being through programmatic interventions.

Children at risk are those at heightened risk of violence, exploitation, abuse or neglect as a result of exposure to risks in the wider protection environment and/or risks resulting from individual circumstances.⁴

Risk drivers are factors that perpetuate and underpin threats to an individual or group of people.

The Best Interests Procedure (BIP) is the UNHCR case management framework for asylum-seeking and refugee children. It may also be applied to other children of concern to UNHCR in certain circumstances.⁵

The Best Interests Assessment (BIA) is an assessment made by UNHCR or partner staff taking action with regard to individual children, except when a BID is required, designed to ensure that such action gives a primary consideration to the child's best interests.⁶

Cash-based interventions are all interventions where cash or vouchers for goods and/or services are provided to individuals, households or community recipients and not to governments or other state actors. The term can be used interchangeably with cash-based transfers and cash transfer programming.⁷

Multipurpose Cash Grants (MPGs) are a regular or one-off transfer corresponding to the amount of money that a household needs to cover, fully or partially, a set of basic and/or recovery needs that cover different sectors, such as shelter, food and livelihoods. Multipurpose Cash Grants are by definition unrestricted cash transfers.⁸

Dependency ratio is the number of people in a household that are able to work compared to the number of people in the household that are unable to work and therefore dependent on the income of those that can.

¹2021 UNHCR Best Interests Procedure Guidelines: Assessing and Determining the Best Interests of the Child (UNHCR, 2021)

²Ibid.

³UNHCR, [A Framework for the Protection of Children, June 2012](#).

⁴2021 UNHCR Best Interests Procedure Guidelines: Assessing and Determining the Best Interests of the Child (UNHCR, 2021)

⁵Ibid.

⁶Ibid.

⁷UNHCR [Strategy for the Institutionalisation of Cash-Based Interventions 2016-2020](#).

⁸Ibid.

INTRODUCTION

1.1. Rationale

The increased use of cash-based transfers over the past decade has brought opportunities for efficiency gains in humanitarian aid, greater choice and flexibility for people receiving assistance and increased transparency, while providing an opportunity to support local economies. Pledges to further increase the use of cash-based interventions by donors, non-governmental organizations and agencies, including UNHCR, were made as part of the Grand Bargain in 2016. In the wake of these commitments, UNHCR developed its Policy on Cash-Based Interventions⁹ and a Strategy for the Institutionalisation of Cash-Based Interventions 2016–2020 that commit the agency to further scaling up cash assistance.

Children continue to make up approximately 40 per cent of people forcibly displaced.¹⁰ The question of how cash-based interventions involve and impact children is fundamental in the context of an increasing reliance on cash as the preferred transfer modality. As cash-based interventions increase in number and complexity, issues related to how cash transfer programmes offer new opportunities and challenges for creating protection outcomes for children, as well as questions around how cash can be leveraged to support child protection interventions, are more relevant than ever.

This guidance has been developed to assist the use of cash-based interventions to further child protection outcomes. It draws on existing knowledge and practice from UNHCR and other sources, and reflects input from a number of UNHCR stakeholders in country operations, at the regional level, as well as the Global Cash Operations and the Field Protection Service's Child Protection Unit at headquarters. The guidance also reflects the work recently carried out by the Cash Transfer and Child Protection Taskforce of the Alliance for Child Protection in Humanitarian Action¹¹ and seeks to link with ongoing work within other inter-agency platforms. It likewise draws on lessons from research conducted by UNHCR in Egypt, Jordan and Lebanon between 2018 and 2019 on the impact of cash-based interventions on protection outcomes.

Protection and cash

This guidance is firmly based on UNHCR's approach to protection¹² and aligns with research and guidance on cash and protection produced by UNHCR and from within the protection architecture, with a specific focus on child protection. It aligns with, and is informed by, guidance produced by the Enhanced Response Capacity Project 2014–2015 on Multipurpose Cash Grants and Protection¹³ joint work between UNHCR and the World Food Programme (WFP) on cash and protection,¹⁴ and guidance issued by the Global Protection Cluster.¹⁵ It moreover draws on relevant guidance within related technical areas including gender,¹⁶ sexual and gender-based violence,¹⁷ education,¹⁸ and Personal Data Protection.¹⁹

⁹ Available from <https://www.unhcr.org/581363414>

¹⁰ [Global Trend: Forced Displacement in 2019](#), (UNHCR, 2020).

¹¹ [Cash Transfer Programming and Child Protection in Humanitarian Action: Review and opportunities to strengthen the evidence](#), (The Alliance for Child Protection in Humanitarian Action, 2019); [Monitoring Child Protection within Humanitarian Cash Programmes](#), (the Alliance, 2019).

¹² See documents in the [UNHCR Protection Manual](#) database.

¹³ See "[Tips for protection in cash-based interventions](#)"; "[Guide for protection in cash-based interventions](#)"; "[Key recommendations for protection in cash-based interventions](#)"; and "[Protection risks and benefits analysis tool](#)" (Enhanced Response Capacity Project 2014–2015).

¹⁴ See "[Joint Guidance for Targeting of Assistance to Meet Basic Needs](#) (UNHCR-WFP); "[Mitigating risks of Abuse of Power in Cash Assistance](#) (UNHCR-WFP); "[Examining Protection and Gender in Cash and Voucher Transfers](#) (UNHCR-WFP, 2013)

¹⁵ Available at "[Cash and Voucher Assistance for Protection: Taking Stock of Cash and Voucher Assistance to Achieve Protection Outcomes in the Protection Sector in Humanitarian Settings](#) (GPC, July 2020).

¹⁶ See "[Cash Assistance and Gender: Key Considerations and Learning](#) (UNHCR).

¹⁷ See "[Cash Assistance and the Prevention, Mitigation and Response to Sexual and Gender-based Violence: Findings from research in Lebanon, Ecuador, and Morocco](#)" (UNHCR, 2019).

¹⁸ See "[Cash for Education: Direction and Key Considerations](#) (UNHCR).

¹⁹ [Policy on the Protection of Personal Data of Persons of Concern to UNHCR](#), (UNHCR, 2015)



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1.2. Objective

This guidance provides key considerations for how cash-based interventions can contribute to the protection of children and be informed by the best interests of the child. Such interventions may take a number of different forms.

This guidance focuses on:

- integrating child protection outcomes within multipurpose cash grants;
- using cash-based interventions for child protection programmes.

It includes key considerations for mitigating risks to children assisted through cash-based interventions, but it is not intended to provide a comprehensive overview of how possible child protection risks arising from cash-based interventions can be addressed. However, mainstreaming of key child protection principles is recognized as a critical prerequisite for meeting programme objectives and ensuring that programmes do not expose children to additional harm. It is recommended that work by other actors covering this aspect be consulted and applied in UNHCR operations as appropriate.²⁰

1.3. Audience

The guidance is first and foremost directed towards child protection, protection, programme and cash-based interventions focal points in UNHCR as well as refugee protection/child protection and cash/livelihood coordination mechanisms. It specifically addresses child protection risks relevant to refugees and asylum seekers and follows the UNHCR operations management cycle for cash-based interventions and child protection responses, including the Best Interests Procedure.

The guidance can, however, also be adapted and used to inform cash-based interventions for other children of concern to UNHCR, including internally displaced²¹ and stateless populations. It may likewise be relevant beyond UNHCR and of use to partners and other actors implementing cash-based interventions in child protection programmes.

²⁰ See "[Child safeguarding for cash and voucher assistance guidance](#)" (Save the Children, 2019); and "[Enhanced response capacity project 2014–2015: Protection risks and benefits analysis tool](#)" (Global Protection Cluster GPC).

²¹ See "[Cash and voucher assistance for protection: Taking stock of cash and voucher assistance to achieve protection outcomes in the protection sector in humanitarian settings](#)" (Global Protection Cluster, July 2020).

Key actions for child protection focal points	Key actions for cash focal points
<ol style="list-style-type: none"> 1. Adjust child protection situation monitoring questions/tools (e.g. assessment, protection monitoring) to include a determination of the feasibility and appropriateness of including cash assistance within the child protection response. 2. Work with cash focal points to define the modalities of cash assistance for child protection cases, whether as part of a multipurpose cash grants or as a stand-alone specific child protection intervention. 3. Train cash focal points on child protection considerations relevant to cash assistance to enable them to integrate these considerations into cash-based interventions and identify cases of children at risk for referral to child protection. Provide technical support as needed. 4. Work with child protection partners to establish criteria for identifying children at risk. 5. Adjust the Best Interests Procedure/ case management tools to examine the use of cash assistance for child protection cases and monitor its impact. 6. In collaboration with cash focal points, establish referral pathways for individual cases identified through the Best Interests Procedure to benefit from cash-based interventions and to receive referrals of children at risk that are identified by cash focal points in the course of implementing cash-based interventions. 7. Plan for exit strategies that include measures to mitigate all adverse effects on child protection when scaling down or ending the cash-based interventions and/or when the child becomes an adult. 	<ol style="list-style-type: none"> 1. Work with child protection focal points to identify i) child protection risks and ii) opportunities to contribute to child protection outcomes through cash-based interventions. 2. Train child protection staff on cash-based interventions and provide technical support as needed. 3. Adjust data-collection tools for assessment and monitoring to capture the pre-existing and new child protection risks and benefits of the cash-based interventions for the protection of children of concern to UNHCR. 4. Include linkages between economic vulnerability and child protection risks in assessments and monitoring. 5. Consider households or individual children at risk when choosing the targeting approach and formulating eligibility criteria. 6. Work with the child protection focal points to i) establish referral pathways for cases of children at risk identified during programme implementation and ii) receive referrals of individual cases identified by child protection for inclusion in cash-based interventions. 7. Plan for exit strategies that include measures to mitigate the adverse effects on child protection when scaling down or ending cash-based interventions and/or when the child becomes an adult.



1.4. How to use this guidance

This guidance outlines the key considerations that must be made by staff working on cash-based interventions and child protection programmes in order to assess how cash-based interventions can contribute to the protection of children of concern. It outlines key recommendations and steps to ensure that cash-based interventions that contribute to child protection outcomes are maximized.

The guidance provides an analytical framework for thinking through the relevant aspects of how to analyse child protection concerns and determine whether cash-based interventions can support child protection outcomes. It includes practical guidance and tools for promoting child protection through cash-based interventions – be it by integrating child protection considerations into cash-based interventions, or by using cash as part of child protection programmes, including the Best Interests Procedure.

The guidance should be used to:

- understand whether child protection risks are linked to economic vulnerability;
- analyse whether cash-based interventions can contribute to child protection outcomes;
- use the Best Interests Procedure/case management to determine child protection cases that can be supported through cash-based interventions and monitor impact;
- take steps to ensure that cash-based interventions are informed by the best interests of the child;
- integrate protection/child protection considerations into the cash-based interventions programme cycle.

Using cash to prevent secondary separation during the COVID-19 crisis

Children face three dangers caused by the COVID-19 pandemic: 1) infection with the virus; 2) the immediate impacts of measures to stop virus transmission (school closures, for example); and 3) the long-term impact of the resulting economic crisis on social and economic development with regard to the Sustainable Development Goals (SDGs).

The impact on children will vary depending on their age, gender, vulnerability, health, disability status, family situation and the wide-ranging, dynamic conditions of their environment.

For children who have been separated from their families or caregivers, movement restrictions have created further challenges by causing additional separation and often making reunification more difficult, or even impossible.

To address the impact of COVID-19, UNHCR and partners in Ethiopia provided two months of cash assistance to vulnerable families to prevent secondary separation, while scaling up the identification of foster families for unaccompanied children.

PROGRAMMATIC CONSIDERATIONS FOR CONTRIBUTING TO CHILD PROTECTION THROUGH CASH-BASED INTERVENTIONS

2.1. Child protection in UNHCR

UNHCR delivers protection to children of its concern by responding to their specific needs and the risks they face. This includes protecting and advocating against all forms of discrimination; preventing and responding to abuse, neglect, violence and exploitation; ensuring immediate access to appropriate services; and ensuring durable solutions in the child's best interests.²²

Child protection risks are the result of an interplay between the presence of a threat, children's relative vulnerability to this threat, and their own or others' capacity to mitigate their exposure to the threat.²³ To understand how to intervene to reduce the risk to children, it is necessary to analyse what or who is causing the problem, why and what motivation they have, and whether there are issues exacerbating the problem such as discrimination, social inequality or a lack of legal protection. These elements can be considered "**drivers of risk**"; that is, factors that perpetuate and underpin the threat.

Drivers of risk are often complex and interlinked with one another. For example, the drivers of child labour may include a combination of poverty, lack of education, lack of adults' prospects for entry into the official labour market, social attitudes, demand for cheap labour and the lack of a protective legal framework.

The complexity of child protection risks requires implementing a range of interventions to address them. Child protection can be enhanced through a range of specialized and non-specialized interventions that contribute to children's safety and well-being. Interventions may contribute to a **child protection outcome** even if they do not incorporate a **child protection objective** per se. The expansion of cash-based interventions presents new opportunities, as well as challenges, to address child protection risks that should be capitalized on to enhance children's safety and well-being.



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²² "A Framework for the Protection of Children", (UNHCR, 2012)

²³ This is often referred to as the "risk equation", which was first conceptualized in "[Protection – An ALNAP guide for humanitarian agencies](#)" (Hugo Slim and Andrew Bonwick, 2005).

2.2. Overview of cash-based interventions in UNHCR²⁴

2.2.1 Types of UNHCR cash-based interventions

In UNHCR, “cash-based interventions” are used to describe the provision of cash or vouchers to meet the needs of persons of concern to UNHCR. Although they can be used alone, they are most often combined with in-kind assistance and services, as part of the response. While not a programmatic objective in themselves, cash-based interventions are often used to i) provide more dignified assistance to people of concern ; ii) increase programme efficiency and effectiveness, and iii) capitalize on the flexibility they provide in terms of programme implementation and use by people of concern.

Cash-based interventions are used across a range of sectors, including education; food and nutrition; shelter; energy; health; education; water, sanitation and hygiene (WASH); livelihoods and self-reliance; and return and reintegration. Within protection, cash may form part of the response for legal, health or transportation assistance, child protection, gender-based violence or other protection interventions and can include emergency protection cash assistance and cash for protection. The majority of UNHCR’s cash-based interventions are provided as multipurpose cash grants that cover a number of basic needs across sectors, allowing households to prioritize their spending based on their individual needs, resources and capacities.

A number of mechanisms can be used to deliver cash and vouchers to recipients. As transfer modalities and delivery mechanisms can be combined in many ways, different solutions can be provided to different groups of people simultaneously.²⁵ The variety of options makes cash-based interventions a flexible solution that can be tailored to the specific needs and risks of persons of concern.

2.3. Contribution of cash-based interventions to the protection of children

To understand whether cash-based interventions in a particular setting can contribute to attaining child protection outcomes, it is important to clarify how such interventions can contribute to child protection and to establish an analytical framework to analyse the causal linkages between cash-based interventions and child protection risks and drivers.

2.3.1 Contribution of cash-based interventions to child protection outcomes²⁶

While cash-based interventions are often not designed specifically to promote a child protection objectives, many nevertheless contribute to child protection outcomes.

They do this by:

- responding to basic needs that, if not addressed, could place children at risk and increase households’ reliance on harmful coping strategies that involve children;
- facilitating children’s access to services to cover one-off or specific and immediate needs, such as transportation, health services or legal support, or their access to other interventions that form part of the child protection response;
- contributing to a greater sense of dignity and empowerment for children by ensuring their participation in cash assistance programmes;
- improving family dynamics and well-being by alleviating financial pressure, reducing family tension and increasing choice and participation for adults, thereby positively influencing the household environment for children.

²⁴ For more information on cash-based interventions in UNHCR, please refer to www.unhcr.org/cash-based-interventions.html.

²⁵ See Annex I for an overview of delivery mechanisms.

²⁶ For further details on the contribution of cash-based interventions to child protection see “Cash transfer programming and child protection in humanitarian action: Review and opportunities to strengthen the evidence” (The Alliance for Child Protection in Humanitarian Action, 2019); “How to make ‘cash plus’ work” (UNICEF, Innocenti Working Paper, August 2017); and “Child Protection and Cash Based Interventions Tip Sheet(GPC).

2.3.2 Establishing a theory of change

To determine whether cash-based interventions can contribute to specific child protection outcomes, the causal linkages between the risk and its drivers must be analysed. This helps assess whether cash may be able to impact either the risk or the driver of the risk thereby lowering the child’s exposure to violence, exploitation, abuse or neglect.

This can be done by establishing a “theory of change” that can help map the causal relationship between:

- risks;
- drivers of risk;
- activity;
- expected outcomes and;
- desired impact.

Figures A and B demonstrate the process of developing a theory of change, using the case of child labour to illustrate the causal linkages that can exist between a child protection risk and household economic vulnerability, among other factors. In this instance, cash assistance is not able to affect the risk (child labour) directly, but it can have an impact on the economic vulnerability that drives the household to rely on income generated through child labour to meet its basic needs. Figure A shows how this analysis must be part of a comprehensive understanding of a given child protection risk, as risks to children are often complex and not exclusively caused by one factor.

Figure A: Mapping of drivers of child labour

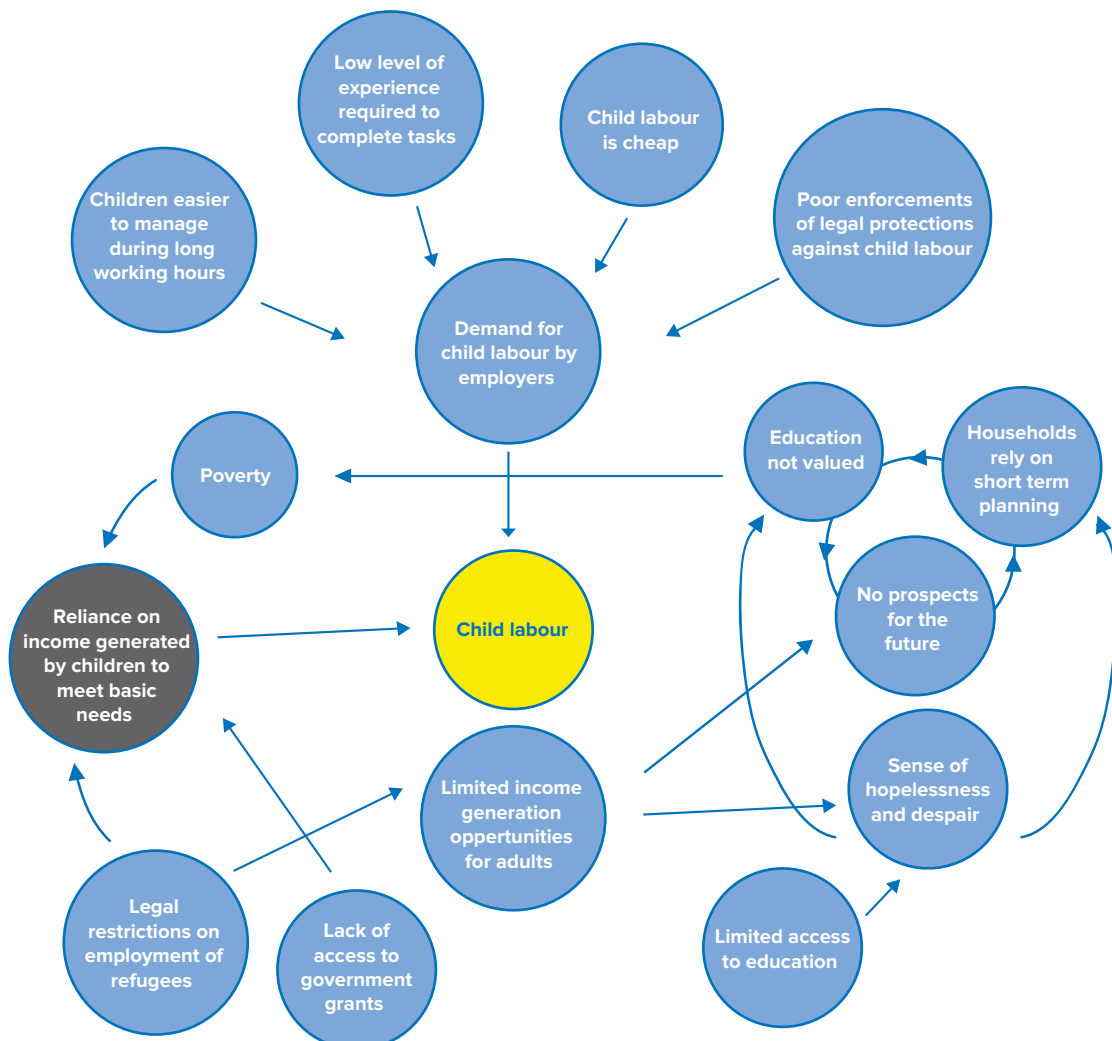
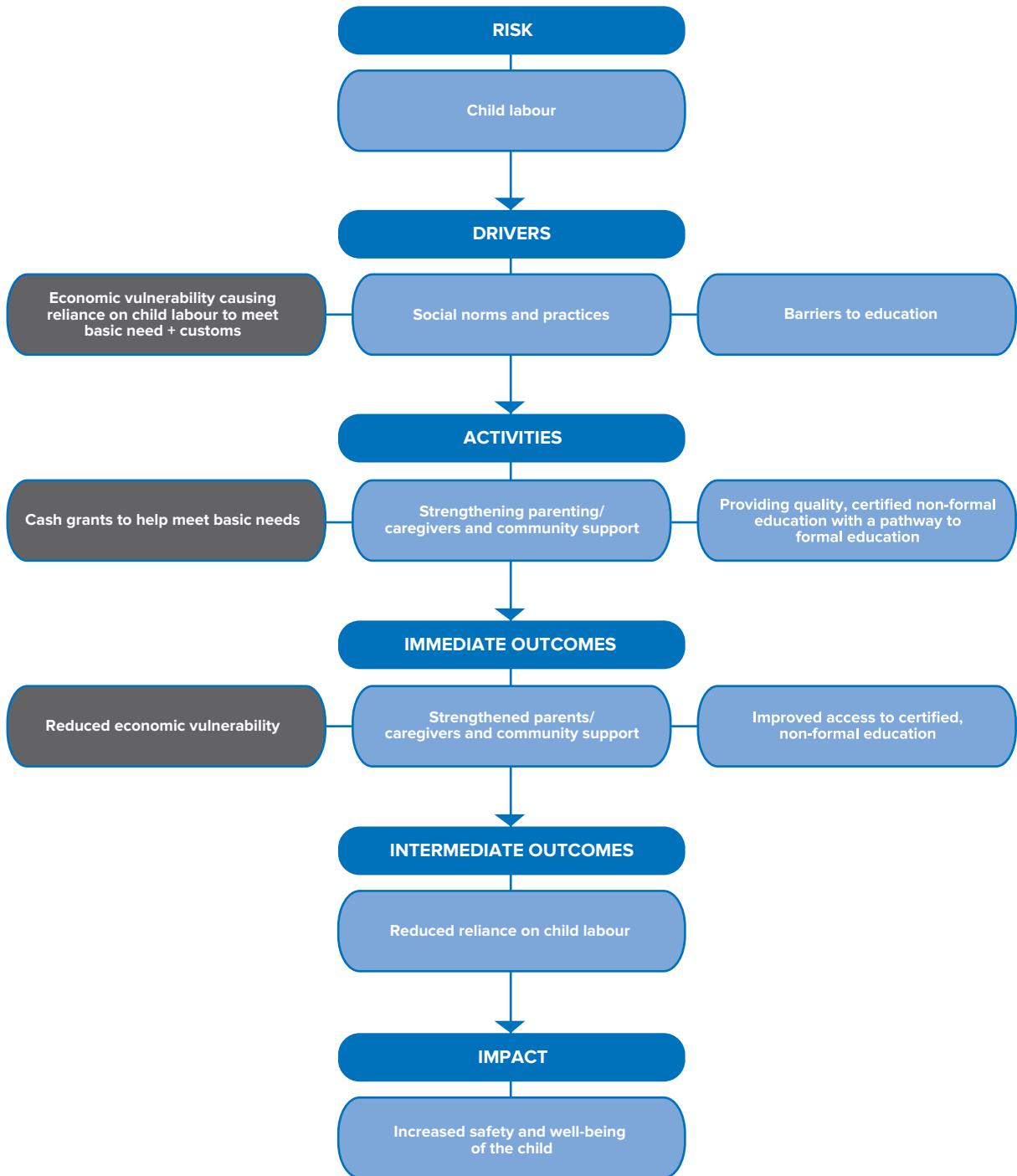


Figure B: Theory of change for child protection



2.4. Key programmatic considerations

2.4.1 Linking cash-based interventions to complementary programmes

To ensure a comprehensive response to child protection risks and achieve a more sustainable impact, cash-based interventions should be implemented in conjunction with relevant protection and child protection services, livelihood interventions and other sectors, as required. If provided on their own, the impact of cash-based interventions will, in the majority of cases, be limited to the duration of the programme and opportunities to foster lasting change for the child will have been lost.

Moreover, as child protection risks are often multidimensional, cash-based interventions alone may not effectively address the protection risks to which children are exposed. As risks to children frequently occur alongside or as a result of other protection risks, they should be understood in the context of social and cultural practices and multiple pressure points that make family members vulnerable. Since a cash-based intervention can only impact some of these aspects, on its own it is frequently insufficient to resolve child protection risks in a comprehensive and sustainable way.

For example, the drivers of child labour may not be exclusively linked to economic vulnerability – they can be driven by a combination of poverty, lack of education, lack of prospects for entry into the official labour market for refugees who are not allowed to engage in income generation, and social norms related to children, gender, work and education, among other factors. As shown in Figure B, cash-based interventions will only be able to address the drivers relating to economic vulnerability (grey box) and will have limited or no impact on other factors that may influence child labour (blue boxes).

Case study: Complementing cash with child protection services in Jordan

The use of cash assistance as a tool for child protection is continuously evolving in Jordan Operation. Child protection case management, through the counselling component, is integral in identifying the protection needs for which cash assistance can be used to mitigate the protection risk present. Cash assistance is dispensed in two forms: as an urgent (one-time) cash payment, or on a monthly basis. In addition, a one-time cash payment linked to the COVID-19 situation was implemented in Jordan.

Given its versatility, urgent cash assistance is used to respond to immediate concerns such as: paying transport costs for counselling sessions, alleviating financial stress on the family (or caregiver in the case of separated or unaccompanied children) and supporting educational interventions.

The most strategic use of the monthly cash assistance linked to child protection is in combating child labour (which causes school absenteeism as well) and in alleviating financial stress on the family which might put the child at danger of abuse.

Key recommendations:

- Consider coupling cash-based interventions with livelihood development initiatives that ensure long-term sustainability beyond the end of the cash-based intervention.
- Link cash-based interventions with protection and child protection services to more comprehensively address the risks to which children are exposed.
- Link cash-based interventions with other programmatic interventions that seek to enhance the same child protection outcome, such as education or health, to ensure a multidimensional approach to addressing risks to children and enhance long-term sustainability.

2.4.2 Conditionality and restrictions

Cash-based interventions can either be unconditional and unrestricted or they can apply one or more conditions or restrictions.²⁷ Among protection actors, cash is frequently hailed as more dignified than in-kind assistance due to the increased choice and consequent contribution to self-determination and empowerment that cash is considered to have. Imposing restrictions and conditionality may therefore seem counter-intuitive, with unconditional and unrestricted cash increasingly considered good practice.

While unconditional and unrestricted cash should be considered the norm and be the first choice, conditionality or restrictions can, in some instances, contribute to stronger child protection outcomes.²⁸ Unconditional and unrestricted cash will usually be spent on meeting the household's most urgent needs. Where a programme objective is to encourage spending on services or commodities that the household does not consider a priority, conditionality or restrictions can be useful.²⁹

For example, households that rely on child labour to meet basic needs may not necessarily use unconditional and unrestricted cash transfers to return children to school. To ensure that cash transfers are used towards expenses related to school attendance, including any reduction in household income when children stop working, cash may be made conditional on school attendance or enrolment.

Awareness-raising and sensitization can sometimes be used instead of conditionality or restrictions to encourage certain behaviours, such as school attendance for girls, or a particular use of the assistance, such as paying school fees. Wherever possible, it is recommended to choose awareness-raising and sensitization over conditions or restrictions as these are often experienced as more dignified approaches and can be equally or even more effective than "hard" requirements. They are also likely to have a longer-term impact that is not bound to the duration of the programme intervention.

Monitoring of outcomes resulting from the application of conditionality or restrictions can be challenging and often implies additional operational costs. Decisions to apply conditionality or restrictions should therefore also include a cost-benefit analysis that considers the limited budgets with which many operations are working. Careful consideration of the type of condition or restriction that is imposed is also necessary, as different requirements are likely to influence outcomes in different ways. For example, making cash-based interventions conditional on school enrolment or school attendance may have greater or lesser impact on the reduction of child marriage or child labour depending on the circumstances.

Unconditional and unrestricted cash transfers are provided to recipients who do not have to fulfil any conditions or requirements other than meeting the targeting criteria. Recipients are entitled to use the transfer however they wish.

Conditionality refers to actions or obligations that the recipients must fulfil in order to receive cash assistance, such as school enrolment of children or participation in work or asset creation.

Restrictions refer to limitations on the use of the cash assistance. This can include limitations on types of goods or services that can be accessed with the assistance or places where assistance can be used. Vouchers are an example of restricted transfers, given their inherent limits on type of assistance and where they can be used.

²⁷ See Cash and Voucher Assistance in [CaLP Glossary of Terms](#).

²⁸ See ["UNHCR MENA protection service: Enhancing child protection services by incorporating cash-based interventions as part of comprehensive programming"](#) (UNHCR, 2020); ["Cash transfer programming and child protection in humanitarian action: Review and opportunities to strengthen the evidence"](#) (The Alliance for Child Protection in Humanitarian Action, 2019); ["Child outcomes of cash transfer programming: A synthesis of the evidence around survival, education, and protection in humanitarian and non-humanitarian contexts"](#) (Save the Children, 2018); ["Cash for education: A global review of UNHCR programs in refugee settings"](#) (UNHCR).

²⁹ ["Child protection and cash-based interventions tip-sheet"](#) (Global Protection Cluster)

Key recommendations:

- Consider whether the desired outcome can be achieved by the provision of unrestricted and unconditional cash. If it can, choose this option.
- Consider which measures are most likely to ensure that assistance contributes to the desired outcome. If this can be achieved through sensitization or awareness-raising, choose this option.
- Conduct a cost-benefit analysis to determine the relative value of applying conditionality or restrictions.
- If conditionality or restrictions are applied, consider what type of conditions or restrictions are likely to have the greatest impact.

2.4.3 Setting transfer values

Regardless of the type of transfer (cash, value or commodity voucher), the size of the transfer (i.e. the amount of cash provided or the number of commodities that can be purchased) will depend on a combination of factors³⁰:

1. What households need to fulfil the objective of the programme (e.g. basic needs, school fees, access to protection services, livelihoods inputs);
2. How much these goods and services cost locally;
3. What households can provide for themselves (through their own income and other forms of support);
4. Whether the household is receiving other assistance (e.g. in-kind food aid, free medical services, free counselling);
5. Additional expenses that households incur in connection with the intervention (e.g. public transport, unofficial fees for services).

The amounts of the transfer provided under a cash-based intervention will largely determine the degree to which the programme objectives can be expected to be reached. If transfer values do not fully cover the gap that households are experiencing in meeting specific needs, or if there are other unmet basic needs in the household to which funds might be diverted, the impact of the intervention will in most instances be reduced.

For example, multipurpose cash grants are calculated based on a minimum expenditure basket to cover basic needs. Due to resource constraints, transfer values are often not sufficient to fully cover the gap that households have in meeting basic needs. If a cash-based intervention has the potential to reduce child labour by helping households meet basic needs, but the transfer value covers only 50 per cent of the gap that households experience, these households are likely to continue relying on income generated by children to cover the remaining gap.

Case study: Impact of transfer values on protection outcomes in Lebanon

Research conducted among Syrian refugees in Lebanon to examine the impact of multipurpose cash on school enrolment, participation in household chores, and child labour found no difference in outcomes between those receiving the transfer and those not receiving it.

The research concluded that this was due to the high economic vulnerability of the intervention that meant that cash assistance was able to cover only the most basic needs, while families were spending the assistance on other priorities as well. The study found that due to the target group's level of poverty and vulnerability, refugees were unable to allocate cash to expenses, such as school enrolment, that would help support child protection outcomes.

Children whose families received the transfer were, however, more likely to feel safe in the workplace compared to working children in households that did not receive it. This was found to be the result of families that received the transfer being able to be more selective in the choice of work in which their children engaged.

³⁰ Adapted from "Operational Guidelines for Cash-Based Interventions in Displacement Settings, (UNHCR, 2011).



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Key recommendations:

- Determine whether transfer values are sufficient to meet basic needs.
- Consider whether remaining gaps can be met through other interventions.
- Explore whether there are alternative ways of addressing economic vulnerability driving risks to children.

2.4.4 Participation of children³¹

Case study: Using child-friendly tools to facilitate children's participation

Participatory methodologies in the form of focus group discussions, community meetings, structured interviews, or home visits are key to ensuring participation. To facilitate children's participation in such processes, the use of specific tools can be employed. In China, for example, UNHCR staff used pedagogical tools, such as drawing, to give children the opportunity to actively participate in the participatory assessment by helping them describe their life in a safe and protected manner.³²

Participation is one of the pillars of ensuring that programmes are accountable to affected people and is at the centre of UNHCR's operational approach.³³ Being consulted on decisions that affect one's life is a right. Moreover, it ensures that people's needs and perspectives are considered, which makes programmes more effective and avoids unintentionally exposing people to additional risks. Having the opportunity to voice one's opinion and be heard is often experienced as dignifying and empowering and contributes to protection.

In line with the [UNHCR Policy on Age, Gender and Diversity](#), boys and girls of different ages should be encouraged to participate even when they are not direct recipients of cash assistance. As with other members of the household, their experiences may differ from those of the head of household or the recipient.

³¹ See the "[Listen and Learn, Participatory Assessment with Children and Adolescents Guide](#) (UNHCR, 2012).

³² "[UNHCR Age, Gender and Diversity Accountability report 2018–2019](#)" (UNHCR, 2020)

³³ "[Operational Guidance on Accountability to Affected People](#)" (UNHCR, 2020)



Children may participate either by being proactively consulted, for example through focus group discussions during participatory assessments or monitoring, or by having the opportunity to voice their concerns and ask questions through a complaints and feedback mechanism. Children's committees or youth committees that are representative of different groups of children can also be useful to ensure that the voices of different children are heard. For participation to be meaningful, basic information must be provided that allows children to form ideas and ask questions about the intervention.

To ensure that cash-based interventions are designed to allow for children's meaningful participation, it is essential that child protection focal points and cash focal points work closely together to conduct consultations and establish referral pathways for child protection cases.³⁴

Case study: Ensuring children's access to feedback mechanisms

A telephone hotline has been set up to support a cash-based intervention implemented for a target group that includes children in foster care and unaccompanied children above 16 years of age. However, as the national legislation prohibits children below the age of 18 from owning SIM cards, only very few children have approached the hotline and there has not been any specific consultation with children.

It is essential that feedback mechanisms are designed to be accessible to children of different ages and with diverse abilities.

Key recommendations:

- Conduct participatory assessments with children to get their views on the programme and consult them as part of monitoring.
- Ensure that key information of relevance to children is provided in a child-friendly manner and through sources that children trust and have access to.
- Ensure that complaints and feedback mechanisms are child-friendly and accessible to children .

³⁴ See [section 3.1](#) for guidance on the engagement of child protection focal points in the operations management cycle for cash-based interventions.

2.4.5 Establishing referral pathways

In order to ensure better integration between cash and child protection interventions, it is recommended that a referral pathway be established to refer cases of children at risk that are identified in the course of implementing cash-based interventions, and to receive referrals of individual cases of children at risk that are identified by child protection teams for inclusion in cash-based interventions.

Referral pathways must establish procedures for the exchange of case information that i) ensure fundamental privacy and personal data protection standards in accordance with UNHCR's Policy on Data Protection³⁵ and ii) guarantee the efficient handling and follow-up of referred cases as appropriate.

Key recommendations:

- Establish basic capacity for cash focal points to identify cases of children at risk.
- Agree on procedures for recording cases and referring them between child protection and cash-based interventions.
- Agree minimum required case information for inclusion of child protection cases in cash-based interventions.
- Ensure that basic privacy and personal data protection principles are respected in all recordings and exchanges of case information.

2.4.6 Optimizing resources to enhance child protection outcomes

Child protection services are fundamental components of addressing risks to vulnerable children and are critical to any intervention that seeks to promote child protection. Nonetheless, in many situations child protection programmes face severe funding shortfalls that limit the ability of country operations to meet the needs of vulnerable children.

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 children than cash assistance alone. In Jordan and Lebanon, multipurpose cash has mitigated violence against children by reducing the need for children to engage in child labour and decreasing family violence.

To ensure that resources are optimized and to ensure complementarity between interventions is capitalized on, cash assistance must be designed and implemented through multifunctional teams that include child protection/protection staff. These teams should ensure that the design reflects the expected child protection outcomes through multipurpose cash and ensure monitoring thereof.

Key recommendations:

- Child protection outcomes should be considered in the design of cash-based interventions, including through Multipurpose Cash Grants (MPGs).
- Budget for child protection is often limited, hence expected child protection outcomes should be included in the overall cash-based interventions plan.

³⁵ "Policy on the Protection of Personal Data of Persons of Concern" (UNHCR, 2015)

GUIDANCE AND TOOLS FOR ACHIEVING CHILD PROTECTION OUTCOMES IN CASH-BASED INTERVENTIONS

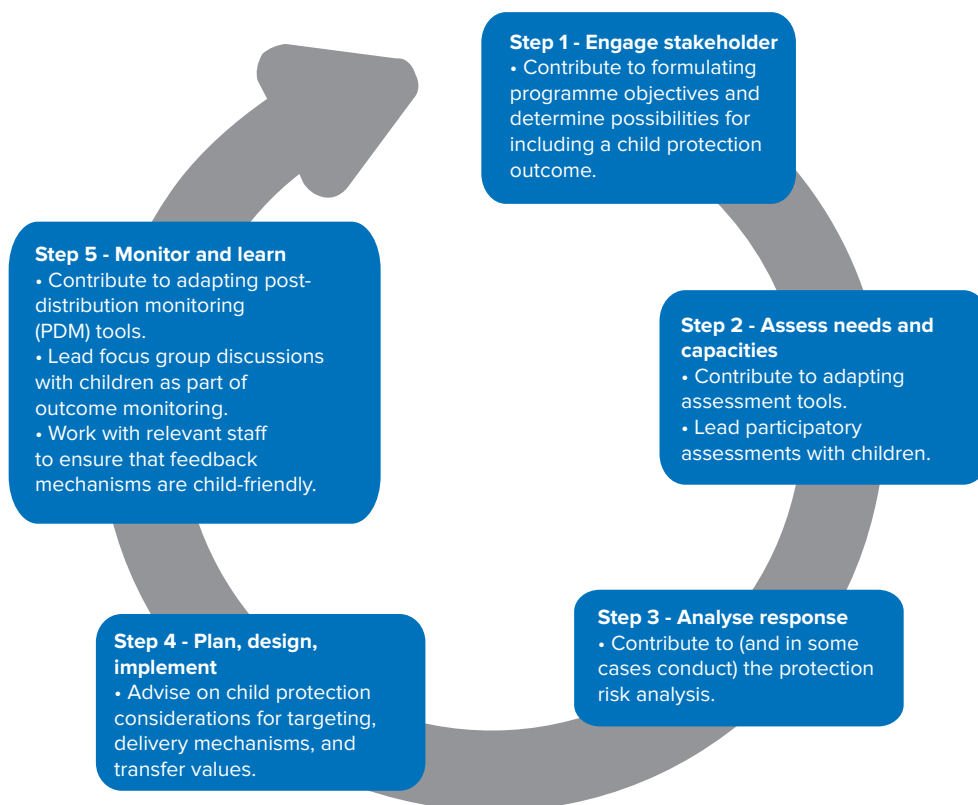
3.1. Integrating child protection outcomes into Multipurpose Cash Grants MPGs

Regarding Multipurpose Cash Grants, the biggest contribution to child protection outcomes will come from the impact such grants have on economic vulnerability, which is a key factor in producing child protection risks in some households. Risks linked to economic vulnerability may include the inability to meet the child’s basic needs and adopting harmful coping strategies such as child labour, school dropout and child marriage.

Multipurpose Cash Grants may also help reduce household tensions that can increase the risk of violence towards children.³⁶ They may also be implemented alongside protection and child protection activities, such as parenting programmes that support parents and caregivers to cope with daily stress, to improve positive parenting skills and to reduce harsh parenting.

In order to capitalize on the potential of Multipurpose Cash Grants to contribute to child protection outcomes, the integration of child protection considerations should receive specific attention at key points of the operations management cycle. This section outlines suggestions as to how this can be done.

Figure C: Contribution of child protection focal points across the cash-based intervention operation management cycle



³⁶ See “Cash transfer programming and child protection in humanitarian action: review and opportunities to strengthen the evidence” (The Alliance for Child Protection in Humanitarian Action, 2019); “How to make ‘cash plus’ work” (UNICEF, Innocenti Working Paper, August 2017); UNHCR key informant interviews, November-December 2019.

Step 1 – Engage stakeholder

Engaging child protection focal points in the multifunctional team

Cash-based interventions in UNHCR require several technical units to be involved in order to ensure proper implementation of the programmes. To facilitate coordination between these units, a multifunctional team is established that involves management, programme, cash-based interventions and livelihoods units, protection and community services; education, finance, security and supply, information and communication services; and human resources.

To ensure that child protection considerations are well-integrated and the possibilities of cash-based interventions to contribute to child protection outcomes fully capitalized on, it is recommended that child protection focal points are involved in the multifunctional team and that the cash-based interventions team works closely with the child protection team throughout the operations management cycle to ensure that the intervention is informed by children's rights and the best interests of the child.

Case study: Cross-sectoral collaboration in Egypt

UNHCR Egypt is implementing cash-based interventions for basic needs, education and protection. For effective collaboration between relevant technical units and overall project management, a multifunctional team was established at the beginning of the project.

For coordination on cash for child protection, all relevant units (including the Child Protection Unit, the Programme Unit, Project Control, and the Cash-Based Interventions Unit) communicate regularly on progress and emerging issues. More complex matters trigger a meeting of the multifunctional team – including on occasion the need to invite other technical expertise from units such as Finance

All cases that are referred through protection services are assigned a specific needs code in proGres.

Capacity-building for child protection focal points

Cash focal points can help facilitate the better use of cash-based interventions in the context of child protection by building the capacity of child protection focal points on the key modalities of cash-based intervention programming. Additional technical support and advice should be provided as necessary.

Step 2 – Assess needs and capacities³⁷

UNHCR, as the lead coordinator in refugee operations, coordinates a multisectoral needs assessment to identify the needs, conditions and capacities of persons of concern as well as host communities. This includes a context analysis based on secondary sources and primary data collection from a combination of observations, key informant interviews (community and household) and focus group discussions.

To assess whether cash-based interventions can contribute to the prevention of and response to child protection risks, the assessment should determine the potential of cash-based interventions to:

- ensure children's basic needs are covered;
- reduce harmful coping strategies involving children by responding to their basic needs;
- contribute to children's sense of empowerment and dignity by strengthening child-friendly accountability mechanisms;
- improve the household environment for children by reducing household stress through alleviating financial pressure points and increasing choice and participation for adults through accountability mechanisms.

³⁷ For more information on assessments, see the UNHCR "[Needs Assessment for Refugee Emergencies \(NARE\)](#)" checklist; the "[Child Protection Rapid Assessment Toolkit](#)" (Global Protection Cluster, 2012); and the UNHCR "[Needs assessment handbook](#)".

In order to determine this, the following should be established through the assessment:

At the onset of a crisis:

- The main protection risks to which children are exposed;
- The categories of vulnerable children;
- The ability of households to meet basic needs;
- The reliance on children’s involvement in harmful coping strategies to meet basic household needs;
- The preferences for transfer modalities;
- The preferences and accessibility of two-way communication channels including information sharing, consultations and feedback mechanisms for adults and children;
- The protection concerns for children linked with different transfer modalities.

For protracted crisis, also assess:

- The impact of gaps in meeting basic needs on household stress levels.
- The impact of household stress on children

Rather than conducting an independent assessment to determine whether cash can contribute to child protection, the assessment should draw on protection and multisectoral assessments, as well as specific child protection assessments that are being planned or have already been completed.

A **data-collection tool for assessment** is included as [annex II](#).

Step 3 – Analyse response³⁸

The analysis of the data collected during the assessment should serve the purpose of identifying risks and determining whether cash-based interventions may be useful to help mitigate these risks. This analysis should be supported by the development of a theory of change, as outlined in [section 2.3.2](#).

³⁸ Additional tools for analysing protection risks relevant to cash-based interventions are included in the “[Guide for protection in cash-based interventions](#)” (Enhanced Response Capacity Project 2014–2015). Although not specifically focusing on child protection, these tools are likewise useful for understanding the child protection risks relevant to cash-based interventions.

Key issues to consider:

- **Identify main risks to children:** Analyse data from both primary and secondary data collection and consider whether pre-influx risks may continue or be exacerbated in the current situation. Consider the impact of household stress on children. Identify risks related to different transfer modalities.
- **Identify the drivers of risk:**³⁹ Consider pre-influx social practices, pre- and post-influx harmful coping mechanisms, general security environment, access to education pre-and post-influx, inability to meet basic needs, limitations on access to livelihoods, and service provision.
- **Identify main categories of vulnerable children:** Consider unaccompanied and separated children, children caring for elderly or sick household members, child-headed households, child survivors of sexual and gender-based violence, children with chronic illnesses or disabilities, children from socially excluded or marginalized groups, and children in families with a high dependency ratio.
- **Identify risks associated with economic vulnerability:** Consider harmful coping mechanisms (in particular those involving children), the impact on children of household stress related to inability to meet basic needs, household reliance on unstable or dangerous sources of income (such as credit in shops, loans, money in turn for favours). Use the theory of change model to analyse these factors.⁴⁰
- **Determine which of the risks associated with economic vulnerability can be mitigated by cash assistance:** Consider drivers of risk and analyse the impact of cash assistance. Consider the principle of the best interests of the child in determining the use of cash assistance.⁴¹

Step 4 - Plan, design, implement

Programme design

When designing the programme components and initiating implementation, the following steps should be considered:

- Determine the availability of complementary child protection services as well as education or livelihoods programmes to which interventions can be linked for greater impact and longer-term sustainability.
- Consider the usefulness of conditionality or restrictions in contributing to child protection outcomes.
- Ensure child-friendly provision of information on the programme, including information on personal data protection rights, through trusted and accessible sources.
- Establish child-friendly and accessible feedback mechanisms.
- If child protection services are absent due to operational challenges, consider mainstreaming child protection into other protection services and working with education and other relevant sectors targeting children.
- Develop an exit plan that details a strategy for phasing out assistance. This should include a communication strategy, a plan for gradual withdrawal of assistance, complementary interventions needed to ensure long-term sustainability beyond the end of the cash-based intervention, and a plan for particularly vulnerable individuals or households that may require continued assistance.

³⁹ See section 2.1 for an explanation of drivers of risk.

⁴⁰ See section 2.3.2 for guidance on establishing a theory of change.

⁴¹ See sections 2.3.2 and 2.4.1 for guidance on analysing drivers of risk and the impact of cash assistance on them.

Targeting⁴²

Targeting is the process that determines which individuals or households of concern to UNHCR are eligible to receive cash assistance that addresses their needs and supports their capacities and rights. To ensure that the targeting process considers possibilities for contributing to the safety and well-being of vulnerable children of concern, it is important that child protection considerations are taken into account when choosing the targeting methodology and in the selection criteria used for household and individual targeting.

UNHCR operations use three main targeting approaches, either alone or in combination:

Administrative targeting: The eligibility criteria are determined and applied by UNHCR or a partner. Administrative targeting can be used for cash-based interventions, as well as for risk-prevention programmes that aim to assist individuals or households at particular risk, including vulnerable children of concern. Administrative targeting includes geographical targeting (targeting specific geographic locations or entire areas) and demographic targeting (based on sociodemographic,⁴³ economic⁴⁴ or other vulnerability characteristics⁴⁵).

Community-based targeting: Community members or leaders determine the eligibility criteria, which are validated through additional data collection. As with administrative targeting, demographic characteristics may be part of formulating the eligibility criteria. Communities can be involved in generating the lists of persons of concern to UNHCR that is further validated by the implementing agency.

Self-targeting: Selection of participants is not actively done but relies on programme incentives and conditionality that encourages those most in need to participate. Persons in need must participate in the programme in order to receive assistance.

To ensure that child protection considerations are included in targeting, the following considerations should be taken into account. These should be further refined based on context-specific analysis using the assessment results and the analysis done by applying the theory of change.⁴⁶

- The choice of targeting approach should consider whether vulnerable children of concern that should benefit from the assistance will be included when a particular approach is used;
- When demographic characteristics are used to determine eligibility – either through administrative targeting or community-based targeting – the inclusion of the following criteria should be considered:
 - unaccompanied children;
 - screened foster families in need of assistance to enable them to take in children;
 - child-headed households and children caring for older persons or people with disability;
 - households with children that have a high dependency ratio;
 - households with children that are dependent on unsustainable or dangerous sources of income;⁴⁷
 - households where children are engaging in harmful coping mechanisms;
 - households with children that have a high rate of household tension related to economic vulnerability;
 - households with children at risk and survivors of violence, abuse and neglect.⁴⁸

⁴² See [Guidance on Registration and Identity Management, section 7.4 Registration and assistance management](#) (UNHCR) for an overview of targeting in UNHCR.

⁴³ Includes factors such as age, gender, household size and the household dependency ratio.

⁴⁴ Includes factors such as income, expenditure and household assets.

⁴⁵ Includes factors such as nutritional status, disability and chronic illness.

⁴⁶ See section 2.3.2 for guidance on establishing a theory of change.

⁴⁷ This includes income from engaging in negative coping strategies or reliance on sources that are unreliable or unsustainable such as savings, remittances, support from friends/family or loans.

⁴⁸ This is context-specific and should be defined in each setting.

- When community-based approaches are used, ensure that vulnerable children of concern are not excluded due to stigma or marginalization. Unaccompanied children, particularly those living on the street, may be particularly vulnerable to exclusion.

The households with individual cases of vulnerable children of concern that will receive cash assistance should be identified by the child protection team/case manager through the Best Interests Procedure.⁴⁹ The targeting approach for child protection cases and the approach used to target for inclusion in multipurpose cash grants as described above will therefore differ.

Step 5 – Monitor and learn⁵⁰

Multipurpose Cash Grants are monitored through post-distribution monitoring (PDM), which takes the form of household surveys and focus group discussions. The PDM includes monitoring of outcomes related to meeting basic needs and reducing harmful coping strategies, and sector-specific outcomes where these are included in the programme.

Objectives related to sensitive protection issues should be monitored through protection monitoring. Monitoring of specific child protection cases, including cases of children that are direct recipients of cash assistance, should be undertaken by the child protection team/case manager as part of case follow-up, as specified in the Best Interests Procedure.⁵¹ It is recommended that sharing of non-confidential information with the monitoring team be agreed as part of the referral pathway.

PDM includes monitoring of:

- households' ability to meet basic needs;
- households' reliance on negative coping mechanisms;
- accountability to persons of concern;
- household stress levels.

To strengthen how child protection considerations are captured in the PDM, the **Sample questions for PDM** contained in annex III can be included or questions from the existing PDM Household Survey Template can be adapted. These questions can be used for either household surveys or to guide focus group discussions conducted as part of the PDM.

PDM data analysis

In line with the possible child protection outcomes to which cash-based interventions may contribute, PDM data and child protection monitoring data can be analysed together to determine the degree to which different outcomes have been achieved. Where PDM and child protection monitoring are done in parallel, this is an opportunity to ensure that the monitoring exercises are aligned. Nevertheless, even where PDM and child protection monitoring are not simultaneous or linked, the results of the respective monitoring exercises should be used to inform the other.

⁴⁹ See section 3.2 for guidance on identifying vulnerable cases for inclusion in cash-based interventions.

⁵⁰ Additional guidance and tools on Post Distribution Monitoring are available at <https://intranet.unhcr.org/en/protection-programme/cash-based-interventions/tools--guidance.html>. For non-UNHCR staff, request for access to be sent to hqchipro@unhcr.org

⁵¹ Guidance for monitoring of protection cases is included in [section 3.2](#).

The key elements for the analysis to consider include:

- **Ensuring children’s basic needs are covered:** Consider the PDM results on whether households are able to meet basic needs in a way that is sustainable and safe.
- **Reducing harmful coping strategies involving children by responding to basic needs:** Compare PDM results measuring whether households are able to meet basic needs in a safe and sustainable way with PDM results monitoring household reliance on harmful coping strategies involving children. Compare these findings with those from child protection monitoring of children engaged in harmful coping strategies. Adjust findings for other factors that may drive children’s engagement in harmful practices, such as social beliefs and practices.
- **Contributing to children’s sense of empowerment and dignity by strengthening child-friendly accountability mechanisms:** Consider PDM results on whether children report having access to child-friendly complaints and feedback mechanisms. Triangulate findings with data on the number of children who have used complaints and feedback mechanisms.
- **Improving the household environment for children by reducing household stress through i) alleviating financial pressure points and ii) increasing choice and participation for adults through accountability mechanisms:** Consider PDM results measuring whether households are able to meet basic needs in a safe and sustainable way and results measuring adults’ access to safe and confidential complaints and feedback mechanisms. Compare with PDM results indicating household stress levels to determine whether there is a correlation between this and the first two results. Compare PDM findings on household stress levels with child protection monitoring data of children’s exposure to risks in the household.

Step 6 - Phasing out

Whether because of a reduction in resources or because the intervention has come to its natural conclusion or because the child ages out, the majority of programmes will at some point end or transition to other interventions, which may include national social protection schemes. However, these are often not accessible to refugees and may in some contexts also be time-limited. Planning should be initiated well in advance of the programme’s end, including with the child him/herself, to mitigate any negative impacts that a sudden discontinuation or reduction in assistance may have on vulnerable children.

When the assistance is discontinued, particular care should be taken to avoid a reversal of child protection outcomes that have been achieved as a result of the cash-based intervention. This is a particular concern where risks to children were driven by household economic vulnerability and where no sustainable long-term solution has been found to address this vulnerability. In such cases, child protection risks are likely to re-emerge when the economic situation of the household deteriorates again.

To mitigate this, the following specific actions should be taken.

- Provide clear and early information about the end of the programme and any transitional arrangements that will be put in place.
- Offer counselling and help for individual households/children to formulate a transition plan.
- Wherever possible, cash-based interventions addressing basic needs should link with livelihoods interventions or they should transition to development programmes to ensure the intervention’s long-term sustainability. Where refugees have access to national social protection programmes, these should be considered when determining transitional measures for vulnerable households.
- Whenever possible, continue complementary child protection and other sectoral interventions – such as counselling or access to language, educational or recreational activities – for vulnerable children.



3.2. Use of cash-based transfers as part of child protection programming

Cash-based interventions used as part of child protection programming can take the form of emergency protection cash assistance, cash for protection or basic needs assistance through a multipurpose cash grant.

Cash can be used to:

- mitigate children's involvement in harmful coping strategies to meet the household's basic needs;
- facilitate children's access to services to cover one-off or specific and immediate needs, such as transportation, health services, legal support, psychosocial support, education or other interventions that form part of the child protection response;
- improve the household environment for children by alleviating financial pressure.

Cash-based interventions for child protection should preferably not be stand-alone but linked to other child protection interventions and services in other sectors to ensure that the multiple dimensions of the risks to which children are exposed are addressed. In operations where multipurpose cash grants are implemented or persons of concern have access to social protection, child protection focal points should coordinate with cash focal points to ensure that children at heightened risk in need of cash assistance are included in these interventions.⁵²

3.2.1 Identifying children at risk and assessing the need for cash assistance

Groups of children at risk will be identified as part of the participatory assessment based on which child protection programmes to assist these groups should be elaborated. As part of this process, the linkages between child protection risks and economic vulnerability should be explored and the degree to which cash assistance could form a useful part of the response should be determined by establishing a theory of change⁵³. Focus group discussions can be used for in-depth examination of child protection risks related to cash-based interventions.

⁵² See section 3.1 for further guidance.

⁵³ See section 2.3.2 for guidance on establishing a theory of change.

Please see [Section 3.1 Step 2](#) and the data collection tool.

Stakeholder engagement

The use of cash assistance for child protection requires early and continuous coordination with the relevant government services and a number of relevant stakeholders to ensure that the response is well-coordinated with other cash-based interventions and, where possible and relevant, integrated within them.

Child protection partners

For an effective child protection response, agree with the relevant government services and child protection partners (or child protection coordination mechanism, if one exists) on the categories of children at heightened risk and determine the key services required to prevent and respond to child protection risks, including the appropriateness of using cash assistance.

Cash-Based Interventions Unit

The Cash-Based Interventions Unit or cash focal point will be key interlocutors for child protection focal points engaging in cash-based interventions. Even when cash-based interventions are run specifically for child protection purposes, staff working on cash-based interventions must provide support and expertise on the various modalities of well-functioning cash-based transfers and on compliance with UNHCR's standards, processes and procedures.

Livelihoods Unit

Another key interlocutor is the Livelihoods Unit, which is often responsible for socioeconomic assessments and analysis. These tools are important not only for Multipurpose Cash Grants, but also for assessing the vulnerability of individual households when implementing programmes in response to child protection risks influenced by the household's socioeconomic vulnerability, such as harmful coping mechanisms, family separation or domestic violence. The Livelihoods Unit is likewise fundamental for linking cash-based interventions with livelihoods development to enhance the resilience and self-reliance of vulnerable households, thus ensuring the long-term sustainability of cash-based interventions.

3.2.2 Using the Best Interests Procedure to determine and monitor the use of cash-based interventions

Within the overall group of children at risk, children at heightened risk – including unaccompanied or separated children – who need support through the Best Interests Procedure should be identified. When assessing and determining the interventions required to support this group of children, cash assistance should be examined to determine its usefulness and appropriateness as part of the response to assist these children. The assessment, provision and monitoring of cash, if provided, should be integrated within the regular steps of the Best Interests Procedure. This section outlines the key considerations during the various steps of the Best Interests Procedure to assess, implement and monitor the use of cash-based interventions in child protection programmes.

Figure D: Child Best Interests Procedure⁵⁴



Identification

During the programme planning phase, categories of children at risk among the displaced population are identified based on the information collected through needs assessment and ongoing situation monitoring. These groups will be targeted with appropriate interventions to meet their specific needs.

Among these children at risk, a percentage of children are at heightened risk and may require the sustained interventions of the Best Interests Procedure to prevent or respond to incidents of violence, exploitation, abuse, neglect or family separation.⁵⁵

Identifying individual children for inclusion in cash assistance should be based on an evaluation of risks and vulnerability.⁵⁶ The process should not only focus on specific groups of vulnerable children, such as unaccompanied or separated children, but also consider other children at heightened risk who may require cash assistance to address linked protection risks. This could include children engaged in child labour or children exposed to violence or neglect in the home.

⁵⁴ 2021 UNHCR Best Interests Procedure Guidelines: Assessing and Determining the Best Interests of the Child. (UNHCR, 2021)

⁵⁵ See UNHCR's "Heightened risk identification tool" for further guidance on identifying children at heightened risk. Best Interests Guidelines: Assessing and determining the Best Interests of the Child. (UNHCR, 2020)

⁵⁶ See the "Inter agency guidelines for case management & child protection" for further guidance on determining risks and vulnerability of children.

The following groups commonly experience economic vulnerability:

- unaccompanied children;
- screened foster families or families caring for separated children that are in need of assistance to enable them to care for children;
- child-headed households;
- children at risk of commercial sexual exploitation and/or trafficking;
- households where children are engaging in, or at risk of, harmful coping mechanisms such as child labour or child marriage;
- households with a high rate of household tension linked to economic vulnerability;
- households where women and/or children experience domestic violence and are unable to move out due to economic issues;
- households with children with disabilities, chronic illnesses or other specific needs.

Children and families that experience the above risks should be systematically assessed for economic vulnerability. Other children who face child protection issues may also need to be assessed, depending on the local context and individual situations – for instance, child victims of smuggling may often be extorted by smugglers or others along the route. The decision to use cash assistance should always be based on a determination of the economic vulnerability that underlies a particular risk or represents an obstacle to resolving a risk. Generally, an individual assessment of the economic vulnerability of all children and families should be made prior to providing cash. However, there may be some situations in which the economic drivers of specific child protection issues are so systematic that where available funding allows, cash should be provided in all cases – for instance, for all children being reintegrated into families after release from armed groups or armed forces or commercial sexual exploitation. Economic vulnerability is, as such, a prerequisite for cash-based assistance to be an effective mitigating measure for child protection cases.

Children as direct recipients of cash



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In principle, children should not be the direct recipients of cash-based assistance and, wherever possible, recipients should be an adult member of the household or caregiver. In cases of child-headed households and unaccompanied children who are at least 12 years old and where no adults are present and an immediate family-based care is not possible, the provision of cash to children should be based on an assessment of the child's best interests that includes an assessment of the child's experiences, maturity, risks and protective factors, including community support.

For some children – in particular children that are heads of household and children that are working – handling and managing cash will not be a new responsibility. In such cases, cash-based assistance may contribute to a more dignified experience for the child and help support his or her resilience. It is vital that these children's experience is understood and learned from and that their independence and ability to cope is not undermined.

Regardless of children's prior experience, the direct provision of cash assistance to children can present additional protection challenges, which must be assessed from the outset. These include the potential risk of the child being exploited or cheated, and the possibility that they may not be able to manage their finances well due to a lack of experience and maturity.

Minimum age for children as direct recipients of cash

Children **below the age of 12** should never be the direct recipients of cash-based assistance, but they can receive cash assistance through their families or caregivers. If the child is unaccompanied, emergency alternative care such as a shelter, a transit centre or emergency foster care should be identified.

Children aged **between 12 and 14 years** may be considered for restricted direct cash assistance⁵⁷ based on an assessment of the risks, experiences and maturity of the child. If the child is unaccompanied, emergency alternative care should be identified, such as a shelter, transit centre or emergency foster care.

Children **15 years old and above** may be considered for all forms of cash-based assistance that is deemed to be safe and appropriate based on an assessment of the risks, experiences and maturity of the child. If the child is unaccompanied, emergency alternative care should be identified, such as a shelter, a transit centre, emergency foster care or supervised independent living.

When determining the feasibility of using cash assistance and its impact on a child's protection, there should also be a review of relevant national legislation and practices that may affect children's ability to receive and use cash, such as national standards for the age at which children can legally open bank accounts. Each social context and displacement situation will be different, calling for a contextualized approach to cash assistance for children.

In cases where there are concerns regarding the child's ability to handle cash or potential risks the child may be exposed to as a result of receiving cash, these should be mitigated either through programme adjustments or complementary interventions. This could include i) targeted monitoring of children that receive cash, ii) coupling cash assistance with counselling for children on how to use cash and identify any problems they may encounter, iii) imposing use restrictions on cards or vouchers that are provided, or iv) other similar measures aimed at mitigating risks to children derived from the provision of cash. If it is not possible to mitigate potential risks through programme adjustments, alternative arrangements such as in-kind assistance should be made to ensure that children's needs are addressed. Children should never be excluded from assistance as a result of concerns over providing them with cash directly.

⁵⁷ See Table 1.1.

Best Interests Assessment (BIA)

The Best Interests Assessment (BIA) assesses the protection concerns facing an individual child, defines the risk and protection factors in their environment, and identifies the actions and services required to address those risks. Therefore, the provision of cash assistance to address a specific child protection risk facing a child should be determined through a BIA. Where economic vulnerability is a significant factor in creating or exacerbating a protection risk or where economic vulnerability is an obstacle to resolving a risk, for example by accessing services, a cash-based intervention should be considered.⁵⁸



⁵⁸ See section 2.3.2 for guidance on developing a theory of change.

In order to assess whether a cash-based intervention can prevent and address child protection risks of an individual child, the BIA should establish the following:

- **Households with children at heightened risk:**
 - the reliance on children’s involvement in harmful coping strategies to meet basic household needs;
 - the impact of gaps in meeting basic needs on household stress levels;
 - the impact of household stress on children;
 - preferences for transfer modalities.

- **Additional considerations for unaccompanied children and children supporting elderly or vulnerable caregivers (children as direct recipients of cash):**
 - the child’s maturity;
 - the child’s previous experience handling cash;
 - numeracy skills;
 - budget management skills;
 - the child’s access to different delivery mechanisms;
 - national legal frameworks and protection processes applicable to providing cash assistance to children;
 - availability of community mentoring and support for the child;
 - safety concerns for children associated with different transfer modalities.

The **Sample questions for inclusion in the comprehensive BIA** contained in annex IV can be integrated in the **BIA** and used to analyse the above linkages between economic vulnerability and child protection risks.

Case planning and implementation

The result of the BIA will determine the appropriateness of using cash, and inform the frequency of the transfer, the transfer value, and the choice of delivery mechanism, and any associated protection risks. Where referral to existing cash-based interventions is considered, the BIA will help determine the appropriateness of existing measures to respond to the child protection case in question.

The Case Plan should detail clear needs and expected results linked to cash-based interventions, including any referral to services and follow-up that may be deemed required.

The child (and caregiver) should be fully involved in the case planning and clear roles and responsibilities for all involved actors should be documented in the Case Plan.

Frequency of the transfer

Cash-based interventions as part of child protection programmes can either be one-off or limited transfers for specific and usually immediate needs, or regular transfers to address the basic needs of the child or household over a period of time.

One-off or limited transfers: Transfers that are one-off or limited to a few payment cycles are typically used to cover specific and immediate needs such as relocation, health, transport or other forms of assistance.

Regular transfers: Regular transfers are typically provided over a period of time to provide general assistance to the child or household to cover basic needs. This can be done either by including the child or household in an ongoing multipurpose cash grants or by using a separate cash-based intervention.

Transfer value

In order to be effective in addressing child protection risks, transfer values must be sufficient to meet the gap that households experience in meeting basic needs. Any remaining gaps are likely to impact the degree to which the child protection outcomes will be achieved.⁵⁹ This should be considered when child protection cases are referred for inclusion in multipurpose cash-based interventions. Child protection focal points should work with cash colleagues to ensure that the needs of child protection cases are considered when determining transfer values, as well as when resource constraints require that a prioritization be made among households eligible for inclusion in the multipurpose cash-based intervention.

Where transfer values vary between different categories of households, this may in some cases mean that child protection cases are among households that receive a higher transfer value than other participants in the programme. If this is the case, careful monitoring is required to ensure that higher transfer values for child protection cases do not encourage caregivers to pursue strategies that place children at risk in order to access higher transfers.

Assessing risks and choosing child-friendly delivery mechanisms for children receiving cash directly

In cases where children are the direct recipients of cash assistance, special consideration must be given to children's access and safety related to different delivery mechanisms.

The plethora of different mechanisms available to cash-based transfers allows for a high degree of tailoring to the needs and capacities of the recipients. This facilitates finding safe and appropriate ways of delivering cash assistance to children directly when this is required.

Options to mitigate the risks when providing cash to children include: providing cash-in-hand as opposed to mobile money where children do not have access to phones; distributing commodity vouchers rather than cash where children may struggle to manage cash; putting in place ATM (cash machine) restrictions on cash cards to limit spending on non-essential items, among other initiatives.

Where individual child protection cases are referred for inclusion in pre-existing multi-purpose cash grants as part of the child protection response, the accessibility, safety and appropriateness of existing mechanisms must be evaluated in terms of the needs and circumstances of the child, the context, and the applicable national legal framework. Where existing mechanisms are found not to be appropriate, feasible or safe, alternative delivery mechanisms or transfer modalities should be identified.

⁵⁹ See section 2.4.3 on setting transfer values.

Table 1.1: Overview of key considerations for conducting a risk assessment of different delivery mechanisms when providing cash assistance to children

Type of mechanism	Potential risks to children	Advantages
Direct cash payment	<ul style="list-style-type: none"> - Safety of children carrying cash, including risks of theft - Safe access for children to distribution points 	<ul style="list-style-type: none"> - No use of technology - Immediate access to assistance - Face-to-face assistance available
Delivery through an agent	<ul style="list-style-type: none"> - Safety of children carrying cash, including risks of theft - Risks of fraud or abuse by agents - Safe access for children to distribution points 	<ul style="list-style-type: none"> - No use of technology - Immediate access to assistance - Face-to-face assistance available
Pre-paid card	<ul style="list-style-type: none"> - Safety of children carrying cash, including risks of theft - Risk of theft of card - Risks of fraud or abuse by agents - Safe access for children to distribution points - Ability of children to operate cash machines 	<ul style="list-style-type: none"> - Greater flexibility in when to access assistance - Allows for smaller amounts to be accessed as and when needed, thereby reducing risk of theft
Smart card	<ul style="list-style-type: none"> - Risks of fraud or abuse by retailers 	<ul style="list-style-type: none"> - Lower visibility - Greater flexibility in when to access assistance - Less likely to be damaged, lost or stolen
Mobile money	<ul style="list-style-type: none"> - Children's access to mobile phones and potential legal restrictions - Children's confidence using mobile phones - Risks of fraud or abuse by retailers 	<ul style="list-style-type: none"> - Lower visibility - Greater flexibility in when to access assistance - Less likely to be damaged, lost or stolen
Bank account	<ul style="list-style-type: none"> - Age restrictions for opening a bank account - Availability of ID and proof of residence - Risk of fraud or abuse by bank staff 	<ul style="list-style-type: none"> - Lower visibility - Lower risks of theft - Face-to-face assistance available - Offers secure location for cash - Might offer possibility to save
Paper vouchers	<ul style="list-style-type: none"> - Risk of theft or transfer to another person - Safety of children carrying cash, including risks of theft - Risk of fraud and abuse in outlets 	<ul style="list-style-type: none"> - No use of technology - Greater flexibility in when to access assistance
Mobile or e-voucher	<ul style="list-style-type: none"> - Risk of theft or transfer to another person - Access of children to mobile phones 	<ul style="list-style-type: none"> - Less visible, with lower risk of theft - Avoids the need to carry cash - Greater flexibility in when to access assistance - Lower risk of diversion to non-intended uses - Less likely to be damaged, lost or stolen

Follow-up and review

As part of case follow-up, the case manager should ensure that the child and their family are accessing services and that cash assistance is having a positive impact on their situation, as outlined in the Case Plan. In the event that progress is not achieved as expected, any necessary changes can be introduced during the case review. This can include measures such as offering sessions on life skills or financial management for families struggling to manage the cash they receive effectively or sensitizing parents or caregivers to the importance of prioritizing spending on the child's welfare.

Key aspects to review include:

- experiences with receipt of cash/card/voucher and usage;
- experiences when accessing shops/retailers/markets;
- ability to meet basic needs;
- reliance on negative coping strategies;
- safety concerns;
- household tensions.

The **Sample follow-up and review form** in [annex V](#) can be used to guide the review.



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Case closure

Usually, cases are closed when the protection goals of the child (and their family) outlined in the Case Plan – including results linked to cash assistance – have been met. Whether because of a child ageing out (reaching 18), a reduction in resources, or because the changes linked to cash-based transfers have been achieved, all cash-based transfers will at some point end and planning for this should be included in the Case Plan.

Specific actions should include:

- Providing clear, accessible and early information about the end of the programme and any transitional arrangements that will be put in place;
- Formulating an exit/transition plan together with the child and, if relevant, the caregiver, where one is present;
- Providing counselling and helping the child and, if relevant, the caregiver plan for the discontinuation of cash transfers as soon as the operation decides to discontinue the cash assistance or, at a minimum, six months in advance of the end date.
- Linking, wherever possible, cash-based interventions addressing basic needs with livelihoods interventions or social protection programmes to ensure long-term sustainability of the impact;
- Continuing, if possible, other services such as counselling when cash transfers are discontinued, during a transitional phase;
- Developing a plan for how the child and, if relevant, the caregiver will manage after all assistance has ended, together with the child and, if relevant, the caregiver.

Continuity of assistance after children turn 18

When a child turns 18, they are no longer considered a child and therefore do not fulfil the criteria for receiving assistance aimed at mitigating child protection risks. In most cases, however, turning 18 does not mean that the socioeconomic conditions that led to their vulnerability have dramatically changed. Young adults will often continue to face similar vulnerabilities and similar risks even after they have become adults from a legal point of view.

In order to ensure that vulnerable children are not left unassisted after they turn 18, child protection focal points should work with cash and/or protection staff as relevant to ensure that such cases are systematically referred and assessed for inclusion into ongoing cash programmes whenever their socioeconomic situation requires this. This process should be initiated well in advance of children turning 18 to avoid gaps in assistance.

In line with [UNHCR's Best Interests Procedures Guidelines](#), in cases where the situation of the child warrants continued assistance from a protection perspective even after they turn 18, cash assistance should be considered under a child protection objective until they turn 21.

Annex I: Transfer modalities and delivery mechanisms

(adapted from UNHCR’s Operational Guidance for Cash-Based Interventions in Displacement Settings)

Modality	Mechanism	Description
Immediate cash	Direct cash payment	Cash handed out directly to recipients by the implementing agency.
	Delivery through an agent	Cash delivered to recipients through a formal or informal institution that acts as an intermediary, e.g. money transfer agents, post offices, traders, or microfinance institutions. Does not require recipients to hold an account.
Cash accounts	Pre-paid card	Plastic card usable at cash machines (automated teller machines – ATMs), used for cash grants and vouchers. Requires network connection.
	Smart card	Plastic card with a chip, valid with point-of-sale devices, used for cash grants and store purchases. Does not require a network connection.
	Mobile money	SMS code that can be cashed at various retail or other outlets, used for cash grants and vouchers. Requires a network connection.
	Bank account	Personal bank accounts or sub-bank accounts that are used to deposit cash grants. Requires recipients to have formal identification (ID) documents and often formal residence status.
Vouchers	Paper vouchers	Paper token that is handed out directly to the recipient and can be cashed in designated outlets.
	Mobile or e-voucher	SMS with voucher code or plastic card used at point of sale. Requires a network connection.

Annex II: Data-collection tool for assessment

Factors to assess	Secondary data review		Primary data collection (focus group discussions, key informant interviews, observation)
	<i>Pre-influx in country of origin (baseline)</i>	<i>Post-influx in country of asylum</i>	
Child protection risks	<ul style="list-style-type: none"> - Protection risks that children are exposed to in their country of origin - Harmful social practices and coping mechanisms affecting children, including family separation, child marriage and child labour - Presence of marginalized groups or individuals 	<ul style="list-style-type: none"> - Nature of protection risks that children are exposed to in their current location - Presence of unaccompanied or separated children and child-headed households 	<ul style="list-style-type: none"> - What are the main protection risks that children are exposed to in this location? - What activities do children do during the day? - Are there children arriving/living without adult caregivers? - What are the main sources of stress for people? How does household stress affect children?
Protective factors	<ul style="list-style-type: none"> - Community networks/practices to support individuals and families at risk - School enrolment rates prior to displacement 	<ul style="list-style-type: none"> - Availability of, and access to, social safety nets and national child protection systems - Community networks/practices to support individuals and families at risk 	
Economic vulnerability	<ul style="list-style-type: none"> - Main sources of household income prior to displacement - Proportion of people with special needs in the population, including people who are chronically ill and people with disabilities (household dependency ratio) 	<ul style="list-style-type: none"> - Main sources of household income - Harmful coping mechanisms involving children that households employ to meet basic needs - Proportion of households with a high dependency ratio - Presence of single-parent households 	<ul style="list-style-type: none"> - Do people have access to basic needs (water, food security, health care, shelter and education)? - How do people meet their basic needs? - What sources of income do people have? - Do children contribute to household income? - Are there people with special needs (chronic illness, people with disabilities) in the community (dependency ratio)? - Do some households struggle more than others? Which ones?
Facilitating factors	<ul style="list-style-type: none"> - Previous experience (if any) with cash-based interventions, including modalities and delivery mechanisms 	<ul style="list-style-type: none"> - National legal framework for freedom of movement - Access to education - Access to livelihoods - Ability of adults and children to register with banks and mobile providers 	<ul style="list-style-type: none"> - Which transfer modalities and delivery mechanisms do people prefer? - How do different groups, including children, access information? What are their preferences for how to be consulted and provide feedback?

Annex III: Sample questions for CBI PDM⁶⁰

Factors to assess	Questions for CBI household PDM surveys or focus group discussions (included or adapted from the Tool 1: UNHCR CBI PDM household survey and Tool 2: UNHCR CBI PDM FGD questions)
Ability to meet basic needs	<ul style="list-style-type: none"> - Do people report that they are able to meet their basic needs?⁶¹ - Do they rely on sustainable sources of income?⁶² - Are households able to avoid relying on negative coping mechanisms?⁶³ - Do some households struggle more than others? Which ones?⁶⁴
Reliance on negative coping mechanisms ⁶⁵	<ul style="list-style-type: none"> - Do children attend school? If yes, how many and what ages and sex? - Do children contribute to the income of the household? If yes, how (type of work and how often) and which children (age and sex)?
Household tension	<ul style="list-style-type: none"> - Has the assistance reduced feelings of stress in the household?⁶⁶
Accountability to people of concern ⁶⁷	<ul style="list-style-type: none"> - Do children have access to child-friendly complaints and feedback mechanisms? - Do adults have access to safe and confidential complaints and feedback mechanisms?

⁶⁰ Specific questions should be formulated according to the context and taking into account the potential sensitivity of the issues that are covered.

⁶¹ See PDM Household Survey Template, section G2. To be marked as “Yes”, the response must be “All”.

⁶² See PDM Household Survey Template, section C12. To be marked as “Yes”, responses must exclude “Savings”, “Remittances”, “Support from friends/family”, “Loans”, and any other unsustainable source.

⁶³ See PDM Household Survey Template, sections G3 and G4. To be marked as “Yes”, all answers to G3 must be “No” and answers to G4 must “0” for all options.

⁶⁴ Possible disaggregation categories include unaccompanied children, separated children, child-headed households, and households with a high dependency ratio.

⁶⁵ Similar questions are included in the PDM Household Survey Template, section G3a, c, e, f, g.

⁶⁶ See PDM Household Survey Template, section G1c.

⁶⁷ See PDM Household Survey Template, section I.

Annex IV: Sample questions for inclusion in the comprehensive BIA

Factors to assess	Questions for the direct recipient (adult caregivers/child if unaccompanied or if child-headed household)	Additional questions for children if they are direct recipients (unaccompanied children or child-headed household)	Questions for the child (if not the direct recipient)
Dependency ratio ⁶⁸	<ul style="list-style-type: none"> - How many adults in the household work? - How many dependants⁶⁹ are there in the household? 		
Ability to meet basic needs	<ul style="list-style-type: none"> - What are the main categories of expenditure in the household? - Are you able to cover the basic needs of the household? - Are there any basic needs you are not able to meet? - How do you cover additional unforeseen expenses? - Are you able to provide for the basic needs of the child? If not, why not? 		<ul style="list-style-type: none"> - Are your needs for food, water, shelter, clothes and shoes, hygiene items, medical care, school met? - Are there any needs you have that are not met? - What are the main obstacles to meeting your basic needs?
Reliance on harmful coping strategies	<ul style="list-style-type: none"> - What do you do to cover your household's basic needs? - Are any children in the household involved in covering basic needs for the household? If yes, explain which children and how. 		<ul style="list-style-type: none"> - Do you currently work? - If yes, how many days per week, what type of work? For how long have you been working? - How much do you earn? How do you spend your earnings?
Household tension	<ul style="list-style-type: none"> - How would you describe your relationship with the child/ caregiver/other household members?⁷⁰ - If tense, what is the reason for the tension? 		<ul style="list-style-type: none"> - Do you feel safe at home? - How is your relationship with your parent/ guardian/caregiver?⁷¹ - If tense, what is the reason for the tension?
Preferences and priorities	<ul style="list-style-type: none"> - What is your preferred way of being assisted (cash/card/ voucher/in-kind)? - If you had cash or could buy items using a card, what would you buy? 		
Experience with cash and technology	<ul style="list-style-type: none"> - What is your preferred way of being assisted (cash/card/ voucher/in-kind)? - If you had cash or could buy items using a card, what would you buy? 	<ul style="list-style-type: none"> - Have you previously been in charge of handling cash? - Do you have experience using or are familiar with mobile phones/ATMs/POS (points of sale) 	

⁶⁸ Non-income generating vs income generating members of the household

⁶⁹ Children below the age of 16, any member of the household aged 16 years or above with a disability, older persons who are unable to work

⁷⁰ See Comprehensive BIA Form, section 2c.

⁷¹ See Comprehensive BIA Form, section 2a.

Annex IV continued

Factors to assess	Questions for the direct recipient (adult caregivers/child if unaccompanied or if child-headed household)	Additional questions for children if they are direct recipients (unaccompanied children or child-headed household)	Questions for the child (if not the direct recipient)
Safety concerns related to cash or vouchers		<ul style="list-style-type: none"> - Do you have any concerns about your safety related to reaching distribution point agents/ATMs/banks? - Do you feel comfortable shopping in shops/at the market? - Do you have any concerns about your safety related to receiving cash or vouchers? 	
Family or community support		<ul style="list-style-type: none"> - Do you have anyone who can help you if you have difficulties accessing or using cash/cards/vouchers? 	

Annex V: Sample follow-up and review form⁷²

Factors to assess	Questions for the direct recipient (adult caregivers/child if unaccompanied or if child-headed household)	Questions for the child (if not the direct recipient)
Experience receiving cash/ card/voucher and usage	<ul style="list-style-type: none"> - How much did you receive? - Did you receive it when expected? - Did you have any difficulties receiving or using the cash/card/voucher? - If yes, how were any problems solved? 	
Experience accessing shops/ retailers/markets	<ul style="list-style-type: none"> - How safe did you feel when accessing shops or markets? - How far did you have to travel to access shops or markets? - How satisfied are you with how the retailers/shop owners treated you? 	
Ability to meet basic needs	<ul style="list-style-type: none"> - What did you spend your cash/voucher on? - Were you able to meet all your basic needs? - If not, which ones did you not meet? - Have you received money from any other sources? 	<ul style="list-style-type: none"> - Are your needs for food, water, shelter, clothes and shoes, hygiene items and medical care met? - If not, which ones were not met?
Reliance on negative coping strategies	<ul style="list-style-type: none"> - Have you had to do anything that is dangerous or makes you uncomfortable in order to meet your basic needs? 	<ul style="list-style-type: none"> - Do you contribute to meeting your own or the household's basic needs? If yes, how?
Safety concerns	<ul style="list-style-type: none"> - Have you experienced any safety problems or felt unsafe in connection with receiving cash/card/voucher? - If so, when and why? - What could be done to make you feel safer? 	
Household tension	<ul style="list-style-type: none"> - How is your relationship with the child/caregiver/other household members? - Has the family been able to stay together? 	<ul style="list-style-type: none"> - Do you feel safe at home? - How is your relationship with your parent/caregiver? - How is your relationship with other household members?

⁷² Questions must be tailored to the context. Follow-up should be carried out both with the recipient of the cash transfer and with the child. Where children are the recipients, only the questions for the recipient should be used and the questions should be adapted to the child's age and maturity.

Annex VI: Useful resources

General reference documents

Global Protection Cluster, [Cash and Voucher Assistance for Protection: Taking Stock of Cash and Voucher Assistance to Achieve Protection Outcomes in the Protection Sector in Humanitarian Settings](#), July 2020

Hugo Slim and Andrew Bonwick, [Protection – An ALNAP Guide for Humanitarian Agencies](#), 2005

UNHCR, [Listen and Learn: Participatory Assessment with Children and Adolescents](#), 2012

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UNHCR, [UNHCR Best Interests Procedure Toolbox](#), 2021

UNHCR, [A Framework for the Protection of Children](#), 2012

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The Cash Learning Partnership (CaLP) [Glossary of Terms](#)

UNHCR, [Guide for Protection in Cash-Based Interventions](#)

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Enhanced Response Capacity Project 2014–2015, [Key Recommendations for Protection in Cash-based Interventions](#).

Enhanced Response Capacity Project 2014–2015, [Protection Risks and Benefits Analysis Tool](#), no date

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Michelle Berg and Louisa Seferis, [Protection Outcomes in Cash Based Interventions: A Literature Review](#), 2015

Save the Children, [Child Outcomes of Cash Transfer Programming: A Synthesis of the Evidence around Survival, Education, and Protection in Humanitarian and Non-Humanitarian Contexts](#), 2018

The Alliance for Child Protection in Humanitarian Action, [Cash Transfer Programming and Child Protection in Humanitarian Action: Review and Opportunities to Strengthen the Evidence](#), 2019

The Alliance for Child Protection in Humanitarian Action, [Monitoring Child Protection within Humanitarian Cash Programmes](#), 2019

UNHCR, [Cash Assistance and the Prevention, Mitigation and Response to Sexual and Gender-based Violence \(SGBV\): Findings from Research in Lebanon, Ecuador, and Morocco](#), 2019

UNHCR, [Impact of Multipurpose Cash Assistance on Outcomes for Children in Lebanon](#), 2015

UNHCR, [UNHCR MENA Protection Service: Enhancing Child Protection Services by Incorporating Cash-Based Interventions as part of Comprehensive Programming](#), 2020

UNHCR, [Summary of Findings: Impact of Cash Based Interventions \(CBI\) on Protection Outcomes](#), 2019

UNHCR and WFP, [Examining Protection and Gender in Cash and Voucher Transfers](#), 2013

UNHCR and WFP, [Mitigating Risks of Abuse of Power in Cash Assistance](#), no date

UNICEF and WFP, [“Min Ila” Cash Transfer Programme for Displaced Syrian Children in Lebanon, Impact Evaluation Endline Report](#), 2019

UNICEF, [How to Make ‘Cash Plus’ Work: Linking Cash Transfers to Services and Sectors](#), 2017

World Vision, [Impact of Multi-Purpose Cash Assistance on Child Labour among Syrian Refugee Children in Bekaa, Lebanon](#), 2018