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Global Protection Cluster
Task Team on Cash for Protection



HOUSING, LAND AND PROPERTY AND CASH AND VOUCHER ASSISTANCE TIP SHEET

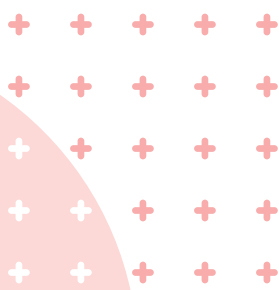




This tip sheet summarises key points to reflect on HLP programmes when considering the support of Cash and Voucher Assistance (CVA) for the achievement of HLP outcomes. It is intended to assist HLP Area of Responsibility coordinators and partners to highlight linkages between Cash and Voucher Assistance and HLP activities and consider ways CVA can be used to minimise protection risks and enhance protection benefits.

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INTRODUCTION

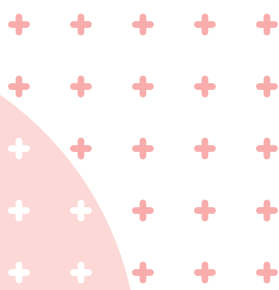
Housing, land and property (HLP) refers to the right to adequate housing, the right to security of tenure, protection from forced eviction, protection of the most vulnerable and marginalized persons, participation in housing-related decision-making processes for those whose shelter has been affected by disaster or armed conflict. According to the Norwegian Refugee Council (NRC 2016), Housing, Land, and Property (HLP) rights, *“are about having a home, free from the fear of forced eviction; a place that offers shelter, safety, and the ability to secure a livelihood.”* HLP rights allow individuals to be free from tenure insecurity, help them overcome barriers to obtaining legal documentation, and protect against inadequate housing. Adequate housing includes but is not limited to: availability of services, materials, facilities, and infrastructure; location, affordability, security - whether it be in ownership or rental agreements.

Cash and Voucher Assistance (CVA) refers to the provision of assistance to individuals, groups or communities through cash and vouchers, as an alternative modality to doing in-kind distribution or direct service provision. CVAs are not a programme, they are a modality that contributes to the achievement of programmatic results (such as enabling populations to meet basic needs, assist with livelihoods recovery, or improve access to services). CVAs are used when target populations access to goods and services are hindered by insufficient income/money.

Market-based exchanges can play a positive role in the *de facto* integration of displaced persons with host population. Fostering

economic connections, including through CVA, across different social *strata* may increase displaced persons access to social and economic capital. Combining CVA with other types of programming and services strengthen protection services and generates benefits that go beyond the duration of cash assistance and are an integral part of durable solutions. **Do no harm** approaches must guide all context analysis and decision making about whether to adopt CVA as well as the design and implementation method of the chosen intervention(s). The participation of the targeted population as well as that of other persons with ingrained knowledge of the socioeconomic aspects of the context of intervention is crucial to inform its design and implementation processes.

Careful context analysis, considerations and preferences of affected population must play a prominent role in the design of CVA. The pros and cons of the different delivery mechanisms and modalities should be considered as a basis for informed decision making, with special attention to the existing and potential barriers to access. The socioeconomic characteristics of targeted populations, as well as their preferences should play a prominent role in the design of CVA, together with foreseeable impacts and results of the intervention. Where the existing infrastructure of banking and telecommunication services as well the possibility of acquisition of mobile phones pose significant barriers to access, alternative approaches of CVA delivery must be considered, either as a short-term or medium-term measure. Special consideration should be given to issues such as gatekeeping and the supply market of the goods, in case of



HLP SPECIFIC PROGRAMMING CONSIDERATIONS

Reasons to coordinate CVA and HLP programming include, but are not limited to the following:

- 1 For safe and healthy living environment for persons of concern, which includes basic protection from living in overcrowded or unhygienic conditions and access to basic services.**
- 2 To provide protection to persons of concern from range of risks including eviction, exploitation and abuse, overcrowding, poor access to services, and unhygienic living conditions.**
- 3 For self-reliance, allowing persons of concern to live constructive and dignified lives.**

Tenure systems and Security of Tenure

Tenure systems describe² the relationship that people have with a particular parcel of land, a building (or a unit within a building), or a specific natural resource, such as water. The rights and obligations comprised in tenure systems are often referred to as HLP – Housing, Land, and Property rights. Displacement is intrinsically related to HLP rights, as conflict or disaster force people to leave their homes, lands, and the natural resources they use for livelihoods and cultural purposes. Therefore, developing a proper understanding of tenure systems is at the core of efficient and quality humanitarian practice and a pre-requisite for any shelter

and settlements programming for the achievement of immediate, recovery and more durable solutions.

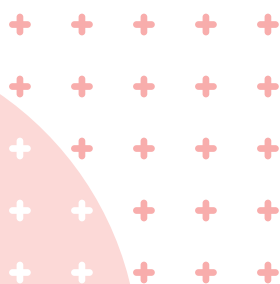
Security of tenure is the ability of people to hold and protect their rights to housing, land, and natural resources. As a core component of the basic human right to adequate housing, security of tenure is inherently linked with shelter during displacement - being at the centre of humanitarian protection. CVA can be a useful tool in programmes that seek to enable access to, and exercise of HLP rights, contributing to the achievement and maintenance of security of tenure.

CVA and Security of Tenure in displacement

The suggestions below are ways where CVA can support security of tenure in displacement settings. It is best to use context specific information, needs assessment findings and assess the programme's budget carefully to ascertain the most appropriate

combination of support for the target groups: As often, deciding to intervene in only one area, ie. Paying rent for X period and not the other incidental costs to secure a tenure can end-up causing more harm to the target groups.

² Norwegian Refugee Council - NRC Demystifying 'Tenure' for Humanitarian Practitioners June 2021 at <https://www.globalprotectioncluster.org/sites/default/files/2023-04/Demystifying-Tenure-LFS-Annex-2021-1.pdf>



The combinations of assistance of how CVA can be used are:

- Supporting collective or individual initiatives of land purchases for IDPs settlements;
- By paying a rental deposit (bond) and/or sustain integral payments over the length of tenure or over a specific time as deemed appropriate by case workers, needs assessment or other findings;
- Covering the cost of legal representation with the cost of other formalities such as registration fees and taxes and land certificates.
- Contribute to address HLP disputes and support access to the existing dispute resolution mechanisms, making for a very effective tool for prevention of forced evictions, as it enables people either to stay or to relocate in a safe and dignified manner.
- Cover the costs of legal assistance and legal

representation, transport to attend court hearings, visits to cadastral/land register office to follow application procedures for title, deeds, or other HLP-related documentation.

A literature review (War Child Canada, 2020³) of the use of CVA in HLP programmes, found the following outcomes:

- Security of Tenure - Increased occupancy rates of rehabilitated shelter units (although this depends on a variety of factors not just security of tenure)
- Possession of tenure records (written or verbal)
- Decrease in threats of eviction
- Decreased incidences of eviction
- Improved perceptions of tenure security
- Decrease in number of disputes
- Resolution of disputes between tenants and their landlords

CONTEXT ANALYSIS FOR DESIGN OF CVA AS SUPPORTING TOOL IN HLP PROGRAMMES - HLP SPECIFIC ISSUES AND CROSS-CUTTING ISSUES

CVA for HLP - specific issues to consider in the context analysis

In order to achieve effective HLP outcomes in humanitarian programmes, when carrying out the context analysis, use the evidence found to inform the decision to use CVA as well as its design and implementation methods.

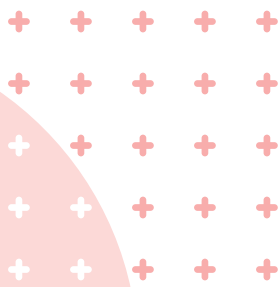
Factors that must be included in the analysis are:

- Analyse the evolution of local tenure arrangements before and after the arrival of the displaced persons at the host

community. Know the HLP legal framework evolution over time.

- Analyse the market dynamics linked to population displacement, i.e., for whom the influx of population presents economic and political opportunities, such as landlords who rent land for displaced persons settlements, cultivation, and pasture and on whose land investment in infrastructure, and WASH facilities will take place.

³ Bidor, Ali; Sajeda, Win; Brett, Collins Cash and Voucher Assistance (CVA) & Housing, Land and Property rights - Evidence & Future Research Priorities in Humanitarian Settings, War Child Canada July 2020 available at <https://www.calpnetwork.org/publication/cash-and-voucher-assistance-cva-housing-land-and-property-rights/>



- Identify the crisis-specific HLP issues, such as HLP governance, dispute resolution and grievances as a root-causes of the crisis, the weaponization of HLP institutions and regulations, the use of HLP to assert dominance and legitimacy.
- When analysing tenure systems, no matter where the land, immovable property or natural resources are located, consider these tenure systems as **assets management systems** because they are meant to guide the economic exploitation of the mentioned assets, determining, for example who has the right to do what, who makes decisions, who reaps the results of the economic exploitation, what are the duties entails.⁴ It is important to acknowledge that for many peoples, land is not perceived as a commodity; it comprises culture, relationships, ecosystems, social systems, spirituality, and law. In these contexts, analysis of tenure systems should be grounded on a comprehensive understanding of tenure, where multiple rights' holders exercise different productive activities over an area commonly held by all the members of that community (see definition of **commons** in footnote 8);
- Understand how the tenure systems connect with the local economy, for example, by assessing the inflation rate and how this assessment interacts with the findings of the needs assessment.
- When working with CVA for rent/leases it is paramount to consider the local legislation

ruling on the matter. The rule about lease lengths, setting minimum and maximum periods, often determine the percentage and period of raising the rent cost, while leaving the specific contracting period and price to be determined by the will of negotiating partners. CVA operators can and should coordinate with HLP operators to provide legal assistance, support negotiations with landlords to fix or even freeze the raising of prices, advocate with local authorities to support the adoption of longer lease periods or a slower rate of raises in the lease prices, when a freeze is out of question, etc.

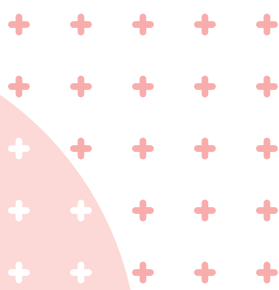
- Other aspects to consider are local politics, institutions, local power dynamics, social structure, as well as with local ethnic composition, culture, and tradition - specifically, with marriage and inheritance rules and practices, as these directly affect women, youth, and children.⁵

The interaction of CVA with the relevant market system should be assessed⁶ not only before designing the intervention. In fact, the impact that CVA has on local land and housing markets, on the existing infrastructure, on the market for construction materials, should be subject to continuous monitoring and evaluation to prevent market distortions that can result in undue economic exploitation of refugees and IDPs and harm to host communities.

⁴ Global Protection Cluster – Housing, Land and Property Assessing Housing, Land and Property Issues – A Generic questionnaire 2021. <https://www.globalprotectioncluster.org/sites/default/files/2023-04/Assessing-HLP-Generic-Questionnaire.pdf>

⁵ Global Protection Cluster – Housing, Land and Property Assessing Housing, Land, Property and Natural Resource Tenure Issues For Displacement Affected Women – A Generic questionnaire 2021. <https://www.globalprotectioncluster.org/sites/default/files/2023-04/DWHL-Questionnaire-Final-2021.pdf>

⁶ Task force (UNHCR, NRC, IFRC, IOM, REACH) with the support of CashCap/NORCAP and the Shelter Sector – R4V- Rental Housing Market - Field handbook for collaborative market assessments - Latin America and the Caribbean August 2022 at <https://www.r4v.info/en/document/field-handbook-rental-housing-market-assessment-latin-america-and-caribbean#:~:text=The%20field%20handbook%20for%20collaborative.Latin%20America%20and%20the%20Caribbean>



CVA for HLP cross-cutting issues in the context analysis

CVA AND GENDER: WOMEN'S SECURITY OF TENURE

All over the world women are met with gender specific challenges that demand a more varied range of interventions to guarantee their ability to decide on land use and benefit from the land. This means ensuring more gender-equitable laws as well as gender sensitive training and capacity-building. Although land titling⁷ of women's land rights is important, a document formally recognizing women's rights alone does not guarantee greater tenure security for women. It is necessary to expand the range of interventions, seeking to address internal and external constraints women face when exercising their land rights.

CVA interventions will need to be context specific to address the identified barriers to women's security of tenure.⁸ Examples of barriers include:

- **Higher rates of illiteracy and language barriers** could be addressed by combining in the CVA intervention, both the support to security of tenure and literacy and language learning initiatives;
- **Lower rates of civil documentation** can be overcome by combining in the CVA intervention both support for security of tenure and documentation initiatives focusing on women and girls.
- **Informal or customary law unions and polygamous marriages**, particularly when these are not legally recognized. CVA interventions can support the formal

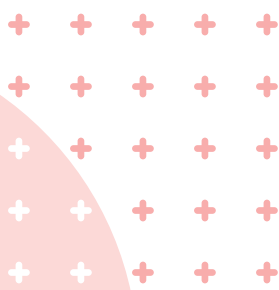
recognition of customary law unions – for example, by covering its costs - together with specific advocacy initiatives for the State to formally recognize them. Nevertheless, where polygamous marriages are illegal and therefore cannot be recognized, other measures to support security of tenure for the women involved are required, under careful consideration of the cultural issues involved.

- **Customary laws** usually discriminate against women even if the land is jointly titled by statutory institutions:
 - Prohibit women from ploughing;
 - Place management power on husbands;
 - Divorced women receive less land and of inferior quality;
 - Inheritance laws may exclude women from receiving land;
- Women have **less access to technical assistance, irrigation, technology, and extension and credit services**, which could be addressed by initiatives to provide these technical assistance, extension and credit services that focus specifically on women and girls.
- Women are disproportionately affected when **title formalization excludes common resources** because individual titling goes against collective tenure. Even when the commons⁹ are formally recognized as part of the lands held collectively by the community, if women

⁷ Land titling is the process of formal recognition and documentation of land rights on a deed recorded at a public registry office.

⁸ La Viña, Celine Salcedo *Beyond Title: How to Secure Land Tenure for Women* - World Resources Institute 2020 at <https://www.wri.org/insights/beyond-title-how-secure-land-tenure-women>

⁹ Commons is the term used by ecology scientists and professionals to describe communally held and used natural resources. Its use was popularised by ecologist Garrett Hardin in his influential 1968 article called "The Tragedy of the Commons".



are excluded from the officially recognized governance body, the perception or experience of tenure security is reduced.

CVA for housing assistance can enable women to flee domestic violence and contribute to protect girls from early marriages.¹⁰

Usually, HLP regulations and institutions do not deal with the rights of minors as such, their rights are governed by national civil law that rules with civil capacity of natural persons. These regulation puts minors under the responsibility of either their parents,

an extended family member or a legally determined public authority (often the District Attorney Office/Parquet). Minors do have rights but require assistance of their responsible persons to exercise them. Where there is a minor heading a household, in many countries' regulations, if this person is between 16 and 18 years of age, they can be emancipated, which means have their civil capacity recognized and considered adults for legal purposes. These are other example of demand for legal services and for coordination with partners that can provide them.

WOMEN BUILD THEIR SHELTERS

In Sudan, a shelter program¹¹ for Tigrinya refugees was supported by a cash for work modality of CVA with women making up to 64% recipients. Women's participation in the construction works was decided in a community consultation. A training for women on masonry work was organized to enable them to build their own houses, so the skills could eventually be a source of work for them. The training had the participation of a female architect, a female engineer, and a female trainer. After successful completion of training, the women formed female-only crews, to reinforce and improved their newly acquired skills on construction. The women built their own houses, with the kitchens and showers inside their houses, which improved their safety. They kept on improving their houses and working to build houses for other refugees in the settlement.

CVA AND CLIMATE CHANGE

In many regions, climate change and its resulting extreme weather events are making vast areas inhabitable, affecting the human rights to housing, to self-determination and to life, with direct and profound impacts on the availability, the quality and the value of existing land, property and the natural resource basis that enables many peoples' livelihoods and the preservation of their cultural identities. In February 2023, the

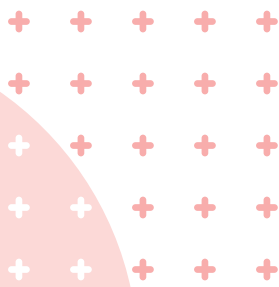
United Nations Security Council gathered to discuss the risk for international peace and security¹² presented by the unprecedented levels of displacement that the predicted sea-level rise can bring about if climate mitigation and adaptation measures are not implemented: **1.2 billion people** according to the Institute for Economics and Peace.¹³ An "existential threat" to coastal communities, coastal cities and island

¹⁰ UN Women Addressing violence against women and girls through social protection - a review of the evidence 2023 at <https://www.unwomen.org/sites/default/files/2023-03/Policy-brief-Addressing-violence-against-women-through-social-protection-en.pdf>

¹¹ Gomez Patricia, Providing foundations for women to build their homes... build their lives. Implementing the gender approach in shelter projects in Sudan Medair July 2022 at <https://sheltercluster.org/global-shelter-cluster/documents/providing-foundations-women-build-their-homes-build-their-lives>

¹² 9260TH Meeting* (AM & PM) SC/15199 14 February 2023 <https://press.un.org/en/2023/sc15199.doc.htm#:~:text=Therefore%2C%20the%20Council%20must%20act,weather%20due%20to%20rising%20tides>.

¹³ <https://www.economicsandpeace.org/wp-content/uploads/2020/09/Ecological-Threat-Register-Press-Release-27.08-FINAL.pdf>



nations, climate change is already pushing for the revision of the concept of refugee enshrined in International Law, in Human Rights Law and in International Humanitarian Law.¹⁴ The displacement climate change is causing interacts with the conflict-related displacement and is inseparable of the natural disaster induced displacement - to which many humanitarians are presently responding. The countries that are most exposed to climate shocks are those who have received less funding for adaptation and mitigation – precisely those affected by protracted crisis. Climate change is a crisis threat multiplier, for interacting with other issues that trigger and sustain conflict. As

NRC¹⁵ puts it: *“the breadth and complexity of HLP risks arising from conflict, disasters and climate change are intrinsically related and mutually reinforcing”* as climate change and it resulting disasters create and exacerbate HLP disputes, aggravate governance issues and State volatility. Therefore, it is of utmost importance that the issue of climate change is mainstreamed in the context analysis, as well as in the design and choice of CVA in support to HLP interventions, and in its monitoring and evaluation.

CVA FOR RENTAL ASSISTANCE

When disaster strike in urban areas, rental assistance is sometimes one of the most

RENTAL ASSISTANCE

Summary overview of advantages and disadvantages of rental assistance programme¹⁶

ADVANTAGES

1. Can quickly enable access to safe and adequate accommodation through the use of existing infrastructure, which can be particularly useful in urban areas where other options can be limited.
2. Can empower households who directly receive rental payments, helping promote dignity and choice (especially when families are responsible for negotiating the rental amount with the landlords).
3. Often provides an opportunity for households to integrate into the wider host community, increasing their social capital and bolstering their social inclusion and resilience.
4. Rental payments can act as a cash injection to stimulate the local economy, reducing tension between households receiving rental support and the host community.

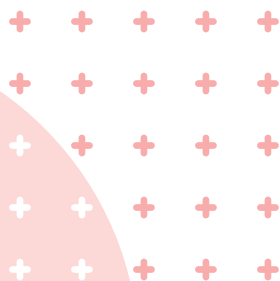
DISADVANTAGES

1. If households are not able to continue paying rent once assistance ends, this can lead to further displacement and the adoption of other negative coping mechanisms.
2. Where supply of safe and adequate accommodation is insufficient, opportunities for rental assistance programming are limited. In these circumstances, rental programmes could lead to inflated prices, forcing people to rent homes which do not meet minimum requirements, driving overcrowding and increasing tensions with people in host communities as rents rise and they compete for the same rental accommodation.
3. Some groups may find it hard to access rental housing because they are discriminated against. This could be because of migration status, ethnicity, cultural factors, religion, gender, or disability amongst other factors.

¹⁴ UNHCR Data reveals impacts of climate emergency on displacement staff April 22nd, 2021. at <https://www.unhcr.org/us/news/stories/data-reveals-impacts-climate-emergency-displacement>

¹⁵ Norwegian Refugee Council in collaboration with the Global Protection Cluster Housing, Land and Property rights Policy brief: Housing, land and property in the context of climate change, disasters and displacement June 2023 <https://www.nrc.no/resources/briefing-notes/Housing-land-and-property-in-the-context-of-climate-change-disasters-and-displacement/>

¹⁶ Dewast, Caroline & Dalgado, David Step-by-step guide for rental assistance to people affected by crises Table 1 pg 7 International Federation of Red Cross and Red Crescent Societies, Geneva, 2020 at https://cash-hub.org/wp-content/uploads/sites/3/2021/07/IFRC_2020_Step-by-Step-Guide-for-Rental-Assistance.pdf



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viable assistance methods to support displaced families to have access to a dignified shelter solution. This form of financial support provides a contribution to vulnerable households for payment of rent (partially or fully, and/or covering utility bills), enabling these families a secure shelter, for a determined period.¹⁷ Despite being a short-term solution, CVA for rent enables displaced families to access adequate and dignified housing until they can provide for themselves. Although this is not a durable solution, it benefits displaced families and host communities alike, recognizing that host communities are also impacted by the crisis, have vulnerabilities and sometimes, regard displaced persons as competitors for the few resources available. It is key to plan for effective exist strategies, for example tapering down the cash support per month to focus on the sustainability of the program and enable families to be self-sufficient or also complement rental assistance with other services, such as livelihoods opportunities or access to training and other work related

opportunities, so they can continue paying the rent after the duration of the assistance.

CVA IN RELOCATION AND RESETTLEMENT

One common argument against receiving refugees is the burden that a sudden influx of population places on locally available public services at the entry points in the country of refuge and in settlement sites where refugees end up settling in for a much longer period than anticipated. CVA is a powerful tool to prove otherwise, as it not only enables displaced populations to contribute to the local economy, but it can also offer them the means to resettle in other localities that are better equipped and where they can find better integration opportunities. CVA also offers great opportunities for humanitarian actors to coordinate with different tiers of host country government, civil society, and private sector to promote durable solutions for displaced persons. It is key to consider complementary legal support for securing households' tenancy rights through legal documentation.

SUPPORT TO PRINCIPLED RELOCATION

In Brazil, UNHCR¹⁸ Multipurpose Cash Grant (MGG) is a protection tool that promotes social and financial inclusion of forcibly displaced people from Venezuela and other countries until they start receiving the assistance Brazilian government avails to families in situation of vulnerability and extreme poverty - including asylum-seekers, refugees, and migrants - or they can support themselves. Seeking to reduce the burden placed by the influx of displaced persons from Venezuela on the public services of entry point municipalities, Welcome Operation has a relocation strategy that supports the voluntary, safe, and organized relocation of migrants and refugees to other cities in Brazil, offering displaced persons access to new opportunities for socioeconomic and cultural integration. Upon entry in Brazil, displaced persons are registered and receive shelter, medical assistance, and vaccination according to the national immunization schedule. Before being relocated, participants receive documentation, including a national work permit and an entry in the Individual Taxpayer Registry (CPF). Upon relocation, they receive shelter, family and social reunification, information about work opportunities offered by private sector program partners and are included in the National Minimum Income and Social Assistance Programs.

¹⁷ Shelter Cluster Yemen Cash for Rent - Guidelines for Yemen June 2023 at <https://sheltercluster.org/yemen/documents/cash-rent-guidelines-yemen>

¹⁸ <https://www.unhcr.org/news/press-releases/after-5-years-brazil-relocation-strategy-benefits-over-100-000-venezuelans>

CVA IN RETURNS

HLP rights are central in post-conflict and transitional justice programming, offering a great opportunity to use CVA to address HLP issues for returnees and contribute to the recovery efforts in post-crisis periods. It can support communities while long-term income opportunities and livelihood opportunities are created and restored, alleviate financial constraints, and enable communities to recover, repair or rebuild their houses and other assets, such as restoring natural resources, as described above. CVA can also be of critical importance in returnees' ability to seek redress and compensation for damages to their properties and productive assets.

In Afghanistan, seeking to improve access to basic services and infrastructure in areas where to Afghan refugees and IDPs return, UNHCR and partners have designated 80 Priority Areas of Return and Reintegration¹⁹ (PARRs), where they link community-based protection initiatives to medium to long-term development objectives, facilitating access to durable solutions for returnees and channelling multisectoral interventions that span the humanitarian-development nexus to help stabilize communities and promote resilience and self-reliance.

HOUSING AND LAND PURCHASES UPON RETURN

An assessment²⁰ of the impact of different amounts of CVA in support of returnees in Afghanistan, found that the impact of cash assistance on home ownership, legal documentation, and consumption patterns was large and statistically significant. Recipients revealed to be more likely to have civil documentation, enrol children at school, to have higher rates of employment, and to own property. The main difference found between the groups that received different amounts - 150 USD and 350 USD - was that the group that received the higher value also used the assistance to build a house or to buy land, whereas these investments had a lower rate in the group that received the smaller amount.

Integrating HLP and CVA in humanitarian programming

This section highlights initiatives where CVA can complement HLP programming, together with programs for legal services for protection, to make for a stronger and more secure enjoyment of HLP rights, as well as for more durable solutions for refugees and IDPs.

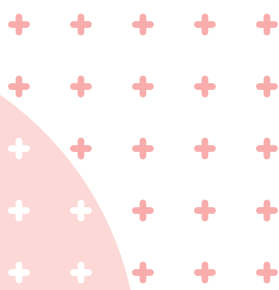
can positively affect secure access and conservation of soil, forests, pastures, game, aquifers, and other natural resources that enable livelihoods. In its Sectoral Guide for Ecosystems and Ecosystems Services, the Green Climate Fund acknowledges the role of CVA as a community-based financing method to expand access to climate finance for vulnerable and rural populations and

CVA AND LIVELIHOODS

Cash transfers to displaced communities

¹⁹ UNHCR Priority Areas of Return and Reintegration in Afghanistan 2022 at https://ssar-platform.org/sites/default/files/2022-10/parrs_september_2022.pdf

²⁰ Esper, Hisham; Krishnan, Nandini; Wieser Christina More Is Better- Evaluating the Impact of a Variation in Cash Assistance on the Reintegration Outcomes of Returning Afghan Refugees Policy Research Working Paper 9897 Poverty and Equity Global Practice World Bank Group January 2022 at <https://documents1.worldbank.org/curated/en/191991641827471161/pdf/More-Is-Better-Evaluating-the-Impact-of-a-Variation-in-Cash-Assistance-on-the-Reintegration-Outcomes-of-Returning-Afghan-Refugees.pdf>



provide secure tenure rights and sustainable use of ecosystems²¹, contributing to address the environmental effects of disasters or

conflicts as well as to socialise community environmental management .²²

PROTECTION OF HOUSING AND LIVELIHOODS THROUGH ENVIRONMENT RESTORATION

Green Climate Fund Vaisigano Catchment Project in Samoa is a Cash for Work Program – CfWP that engages local community members, contracted as field assistants, on watershed rehabilitation, environmental protection and reforestation of critical and vulnerable sites and reserves.²³ Participants learn skills that are useful at home and within their community, while reforesting areas as protection against floods and storms that otherwise would render the affected areas unsuited for housing and livelihoods.

CVA AND CIVIL DOCUMENTATION

A person without civil documentation does not exist in the legal world, because they cannot be identified in a way that distinguishes unequivocally that person from the others.

An identification document must be informed in any kind of written contract - such as those referring to leases or purchases of property – and for signing any legally valid deed. This makes the possession of civil documents a usual precondition for access to the majority of public and humanitarian services – including those referring to the full exercise of HLP rights.

Documentation issues that may arise include:

- Absentee landowners/landlords and competing ownership claims
- Secondary occupation of property without the consent of the original owner
- Undocumented and illegal HLP transactions and fraudulent property documentation

- HLP disputes, in particular around rental agreements and inheritance issues
- Lack or loss of HLP documents

CVA modalities can be tailored to address specific documentation needs, such as direct payments to the institutions that provide these documents, vouchers, conditional cash transfers, etc, so the recipient gets proper identification and becomes eligible for services and capable to exercise their HLP rights.

CVA AND DISASTER RISK AND REDUCTION – DRR

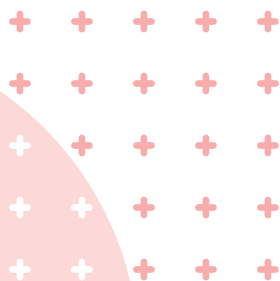
The International Federation of Red Cross and Red Crescent Societies²⁴ estimates that the financial and human cost of disasters is likely to double by 2050 putting 200 million people per year in need of humanitarian assistance to due to the climate and weather-related disasters at US\$29 billion **extra** cost to a humanitarian system that is under financial strain. Worse, this estimate

²¹ GCF. Ecosystem and Ecosystem Services Sectoral Guide. Sectoral Guide Series. Yeonsu: Green Climate Fund. 2022 https://www.greenclimate.fund/sites/default/files/document/gcf-ecosystems-and-ecosystem-services-sectoral-guide-consultation-version-1_0.pdf

²² Food Security Cluster Cash and Markets Working Group Cash for Work Guidance Note 2019 <https://fscluster.org/sites/default/files/documents/gfsc-cmwg-cash-for-work-guidelines-july-2019.pdf>

²³ Laufale'ainā Lesā Cash for Work Programme — Beyond Money Vaisigano Catchment Project, Green Climate Fund, Samoa Ministry of Environment and Natural Resources, UNDP 2023 at https://www.samoagovt.ws/wp-content/uploads/2023/07/Cash-for-Work-Programme-Success-Story_UNDP-MNRE-GCFPM-4July23-issued.pdf

²⁴ Where it matters most: Smart climate financing for the hardest hit people IFRC, Geneva, 2022 at <https://www.ifrc.org/document/making-it-count-smart-climate-financing-most-vulnerable-people>



considers only the humanitarian cost resulting **specifically** from climate and weather-related disasters, excluding both related crises and the threat multiplying effects of climate change on existing vulnerabilities. The small amount of international climate finance that is committed to local action tends to avoid fragile and crisis-affected areas, perpetuating a funding model that is conflict-blind rather than conflict-sensitive. CVA can play an important role financing disaster preparedness and response as well as in climate change adaptation and mitigation,

due to CVA capacity to enable communities, local governments, and civil society/ humanitarian actors to design and implement measures, policies, and programs to prepare for, mitigate and respond to extreme weather events and natural disasters. CVA can fund early and predictable action and may be scaled up to be pre-positioned to act before a disaster hits its peak, joining up anticipatory action initiatives, to manage the shocks that cannot be avoided through CCA and DRR investments.

LEARNING IN PRACTICE

In Northeast Nigeria, the International Rescue Committee - IRC partnered with local authorities and the local agencies in charge of meteorology and hydrological services to create a flood-risk monitoring platform that incorporated indigenous knowledge, hydrological data, meteorological data, and satellite information to set evidence and forecast-based thresholds for triggering anticipatory cash payments. A network of community-based early warning information shared data on flood risks with community members and local stakeholders. Eventually, IRC carried out an assessment of the impacts of “anticipatory cash” (cash transfers to households before the onset of a shock) compared to cash transfers after a shock occurs. Results revealed that anticipatory cash reduced negative coping strategies, increased pre-emptive climate adaptive actions, and enhanced investment in productive assets compared to households that received cash after peak flooding occurred. The findings suggest that large, one-time anticipatory cash transfers can build households’ climate adaptive and resilience capacity, making them a promising intervention to reduce household vulnerability to future climate shocks.

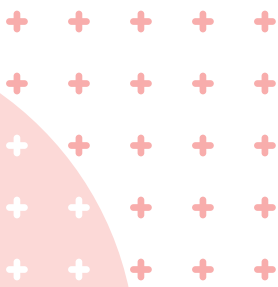
CVA AND MINE ACTION

CVA has proved to contribute to mitigate the risk for communities who live in lands contaminated by mines and EO by affording affected populations means to pursue alternative livelihoods. Specific considerations, key terminology and messages, and a summary of the latest available evidence on the relevance of CVA

for protection outcomes in Mine Action, are provided and further explored in the tip sheet on CVA for protection outcomes in Mine Action produced by Global Protection Cluster’s (GPC) Task Team on Cash for Protection (TTC4P) and Mine Action Area of Responsibility (AOR).

²⁵ IRC and IFPRI (2023). *Acting Before Disaster Strikes: The impacts of anticipatory cash transfers on climate resilience in Northeast Nigeria*. Research Brief. New York, USA <https://www.ifpri.org/publication/acting-before-disaster-strikes-impacts-anticipatory-cash-transfers-climate-resilience>

²⁶ Global Protection Cluster, Global Protection Cluster Task Team on Cash for Protection, *Hand in Hand for Aid and Development and the Women’s Refugee Commission Cash and Voucher Assistance for Achieving Protection Outcomes in Mine Action - Evidence mapping and recommendations for future action* December 2020 <https://www.globalprotectioncluster.org/sites/default/files/2022-11/cash-voucher-assistance-for-protection-outcomes-in-mine-action.pdf>



Other resources

- *Additional resources on CVA and Protection are available on the [Global Protection Cluster – Task Team on Cash for Protection Task Team \(TTC4P\) E-Library](#).*

