



# Strengthening the Shock Responsiveness of Social Protection at three levels

Governance, Financing, and Operations

**SPaN**  
Supporting people through crisis

Guidance Package on Social Protection across the Humanitarian-Development Nexus

This Brief contributes to the European Commission Guidance Package on Social Protection across the Humanitarian-Development Nexus (SPaN).<sup>1</sup> It complements several elements of the [SPaN guidance package](#) including Operational Notes No.3 on Stakeholders, No.4 on Operations, and No.5 on Integrated Financing. The think piece draws primarily on experiences of the ‘Improving Synergies between Social Protection and Public Finance Management’ programme (SP-PFM), an EU-funded initiative implemented jointly by the International Labour Organization (ILO), UNICEF, and the Global Coalition for Social Protection Floors (GCSPF).<sup>2</sup> The lessons are relevant for development and humanitarian partners and governments working in the fields of social protection, disaster risk management (DRM), and humanitarian response.

## Key Lessons for Governance

- ▶ It is important to incorporate risk-informed and shock-responsive approaches into social protection policy and coordination mechanisms and integrate social protection into DRM and humanitarian policy and coordination.
- ▶ Building shared understanding and common goals across the social protection, DRM, and humanitarian sectors is key.
- ▶ Government leadership in both social protection and disaster response should be supported, as long as this does not compromise operational independence and other humanitarian principles.

## Key Lessons for Financing

- ▶ Shock-responsive financing starts with sustainable and predictable financing for long-term and comprehensive social protection systems that can be maintained during shocks, while also integrating financing mechanisms for rapid scale up.
- ▶ In donor-dependent contexts, multi-donor funding mechanisms can improve efficiency in shock response by reducing fragmentation and providing a channel for rapid dispersal of funding.
- ▶ Disaster risk financing strategies for social protection should be developed to include ex-ante financing mechanisms such as contingency funds.
- ▶ In addition to timely and adequate funding, shock-responsive financing requires strengthening and adapting financial management and programme delivery systems to ensure resources reach beneficiaries quickly and efficiently.

## Key Lessons for Digital Innovation in Programme Operations

- ▶ Use of digital innovation in social protection can facilitate key results including enhanced access, service provision and transparency, but can also risk excluding vulnerable groups.
- ▶ Based on assessment of risks, capacities, and beneficiary access, multiple approaches to programme delivery may be required that combine digital payment systems with more traditional methods such as cash-in-hand to maximise coverage and inclusion.
- ▶ It is important to test new approaches and to understand how the policy and regulatory context for digital technologies may influence programmatic objectives.
- ▶ Digital platforms introduced in parallel to government systems should have the potential to be accessible to all stakeholders and compatible or interoperable with national systems.

## 1. Integrating Shock Responsiveness into Social Protection Systems

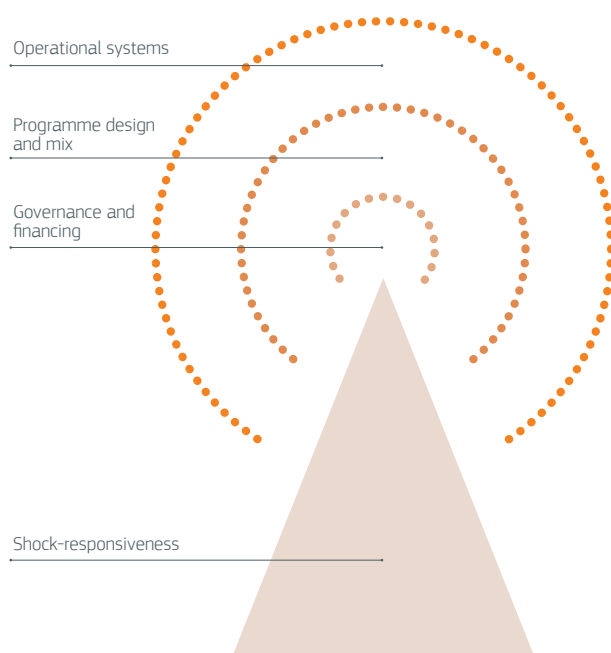
Most countries around the world expanded or introduced new social protection programmes to respond to the socioeconomic impacts of the COVID-19 pandemic.<sup>3</sup> While these interventions delivered much needed support to many, the experiences also exposed the limitations of social protection systems, especially in low-income and fragile contexts, in terms of the coverage, adequacy, comprehensiveness, and timeliness of the assistance provided.<sup>4</sup> As a result, governments and development partners recognise more than ever the importance of strengthening the preparedness and shock responsiveness of social protection to prepare for future crises.

Integrating a preparedness and shock responsive approaches into social protection systems has three main objectives: 1) to enhance the resilience of individuals and households to cope with and recover from future covariate shocks; 2) to ensure the continuity of existing social protection programmes during crises; and 3) to support the timely expansion of coverage and provision to meet new needs in coordination with wider crisis response and recovery efforts.

Strengthening basic components of social protection systems is an important foundation to ensure they are able to respond to shocks and crises.<sup>5</sup> However, specific actions to enhance their preparedness are also required and should be embedded within all elements of the system (Figure 1).<sup>6</sup> Looking beyond the core technical elements of programme design, mix and implementation, this paper focuses on three aspects of social protection systems.<sup>7</sup>

## Figure 1:

*Embedding shock responsiveness within the social protection system.*



Source: Adapted from Barca et al. (2020) and UNICEF (2019)

- ▶ Firstly, the need to ensure that governance systems are **shock-responsive**, the laws and policies that define and regulate social protection, disaster risk management, humanitarian and other relevant sectors, and the linkages between them, as well as coordination between the institutions that design, oversee and deliver programmes.<sup>8</sup>
- ▶ Secondly, the low (and possibly declining) levels of resources available for expanding social protection during crises and the lack of effective **disaster risk financing mechanisms**.<sup>9</sup>
- ▶ Thirdly, **innovation and digital technologies**, which play an increasingly important role in all aspects of programme delivery, but which present risks as well as opportunities.<sup>10</sup>

## 2. Country Experiences and Lessons

This section highlights recent country-specific experiences and lessons from Angola, Ethiopia, Malawi, and Nepal in strengthening the shock responsiveness of social protection governance and financing systems and programme delivery using digital innovation.

### 2.1 Governance

An enabling policy and institutional environment that focuses on coordination and integration between social protection, DRM and humanitarian action, is critical for implementing shock-responsive social protection (SRSP).<sup>11</sup>

Social protection actors should **ensure that** preparedness and the ability to respond to **shocks is incorporated into social protection policy frameworks**, even when the social protection system is not yet able to play a role in disaster response. For example, Angola has a highly nascent social protection system and relies heavily on humanitarian approaches and public works schemes when responding to crises. However, several factors have generated a growing interest among policy makers in SRSP, such as the impacts of the COVID-19 pandemic, establishment of the Kwenda programme, Angola's first national cash transfer scheme, and experiences from several cash transfer pilots. In 2021, the Ministry of Social Action (responsible for social assistance) adopted a new National Social Action Policy (NSAP) that recognises the role of social protection in shock response.<sup>12</sup> In practice, shock response has not yet been strongly integrated into the NSAP operational plan, mainly due to the limited programming options available and weak institutional linkages between social protection, DRM and humanitarian actors. Nevertheless, the policy is an important first step towards formalising the narrative of more sustainable approaches to working across the nexus.<sup>13</sup>

Social protection, DRM, and humanitarian actors should also work together to **integrate social protection into DRM policies and humanitarian action plans**. Following earthquakes in Nepal in 2015, social assistance schemes for vulnerable groups were, for the first time, expanded in response to a shock. As a result, social protection actors began to take greater interest in the role social protection can play during crises, and shock response was integrated into the draft National Framework for Social Protection. In 2019, a new National Disaster Risk Reduction Management Authority (NDRRMA) was established, but officials had little knowledge or experience of social protection and its potential role in disaster response. Capacity building of NDRRMA officials, national consultations, and South-South learning helped to **develop a shared understanding and common goals across social protection and DRM actors** for developing an SRSP and humanitarian cash framework. An NDRRMA technical committee has drafted the framework which is due to be endorsed in 2023.<sup>14</sup> The framework places social protection at the centre of disaster response, with humanitarian cash transfers in a supporting role, thus formalising the links between the social protection and DRM sectors.<sup>15</sup>

Recent experiences in Ethiopia also highlight the benefits of **strengthening linkages between social protection and humanitarian actors within institutional coordination mechanisms** at both national and sub-national levels. Established in 2020 by the Ministry of Women and Social Affairs (MOWSA), the Federal Social Protection Platform (FSPP) includes government institutions, development partners and civil society.<sup>16</sup> It provides a platform to improve coordination and information across both the social protection and humanitarian sectors. In 2021, FSPP stakeholders agreed to scale up shock-responsive elements of the Urban Productive Safety Net programme (UPSNP), strengthen the role of CSOs in delivering services for UPSNP beneficiaries, and assess possibilities for integrating the various safety net management information systems (MIS).<sup>17</sup>

Ethiopia has also strengthened the humanitarian-focused Cash Working Groups (CWG) at both federal and regional levels, and which now include **active involvement of government actors**, rather than just humanitarian partners. The Amhara Bureau of Women, Children, and Social Affairs (BOWCSA), one of the key actors responsible for delivering the Productive Safety Net Programme (PSNP), developed a Humanitarian Cash Transfer Guide, endorsed by the regional government's Emergency Coordination Committee (ECC), for all humanitarian partners to use in the region. This has led to improvements in coordination between humanitarian cash actors and the PSNP, more equitable geographic distribution of support, and improved programme design harmonisation. In addition, dialogue between humanitarian and social protection actors within the federal-level CWG resulted in adaptations to the UPSNP to include internally displaced people for the first time.<sup>18</sup>

## KEY LESSON:

### *Governance*

**Integrate and Collaborate:** As seen in Nepal and Angola, shock response should be integrated into social protection laws, policies, and strategies. Equally, social protection responses must be embedded within DRM policies and strategies. The same goes for institutional coordination – humanitarian actors should be active in social protection platforms and vice versa, including in CWGs. As the case of Ethiopia shows, when successful, this integration can lead to potentially profound changes in ways of working across the nexus.

**Build a Common Language:** Social protection, DRM and humanitarian actors may have little understanding of each other's sectors. The experience of Nepal highlights the importance of taking sufficient time to build

consensus through national dialogue and knowledge enhancement about the potential roles (and limitations) of social protection in crisis response and developing common goals before formalising approaches in policy.

**Promote Clear Leadership:** As shown in Ethiopia, government leadership or co-ownership of social protection platforms and CWGs at both national and sub-national levels can enhance coordination and promote greater levels of harmonisation with national social protection systems and other national priorities. In conflict contexts, however, this may not always be appropriate, if humanitarian principles are put at risk.

## 2.2 Financing

Shock-responsive financing for social protection starts with **developing a sustainable and robust financing system for the social protection system** that can be maintained during crises. Angola, Ethiopia, Malawi and Nepal have all taken steps to increase and strengthen financing sources and public financial management.<sup>19</sup> Furthermore, disaster risk financing (DRF) for social protection must consider how funding sources, financing mechanisms, and financial management systems can support rapid scale-up in response to shocks.

**Disaster risk finance** (DRF) is funding that is arranged in advance (ex-ante) of a disaster, to cover the future costs of preparation, response, recovery, and reconstruction. DRF mechanisms include insurance or disaster bonds and contingency funds or loans and can exist at sub-national, national, regional, or global levels.<sup>20</sup>

Most lower-income countries are heavily dependent on donor funding for social protection, especially during crises.<sup>21</sup> In these contexts, **adopting more efficient external funding mechanisms for long-term social protection has potential benefits for shock response.** In Malawi, for example, the Social Cash Transfer Programme (SCTP), which has integrated mechanisms for both vertical and horizontal expansion, remains approximately 90 per cent donor funded. Multiple donors fund the SCTP in different districts through individual financing arrangements. However, this is inefficient for both regular social protection and for rapid scale-up, meaning that funding for expansion is not necessarily available in the districts experiencing a crisis and requires time consuming negotiations over new funding agreements. To overcome these challenges, Malawi is introducing a multi-donor trust fund (MDTF) for social assistance that will be managed by the World Bank.<sup>22</sup> The MDTF already has commitments from two bilateral donors and interest from several other major bilateral and multilateral donors.<sup>23</sup> In principle, funding arrangements will be more efficient, easier to coordinate, and allow any donor (development or humanitarian) to support localised expansion anywhere in the country with a rapid transfer of funds.

Most funding to expand social protection in response to the COVID-19 pandemic was identified after the crisis occurred through mechanisms such as budget reallocation, deficit financing (borrowing), social insurance surpluses, and external donor assistance.<sup>24</sup> However, mechanisms such as **contingency funds can allow for a more rapid response**, without requiring immediate budgetary trade-offs.<sup>25</sup> This approach is being introduced in Ethiopia, where most funding for drought response is still unpredictable and secured only after assessments and funding appeals. The government is developing a DRF strategy to identify how existing and potential new sources of funding

can ensure more predictable and timely support throughout stable years and during severe drought shocks. In the meantime, the World Bank has incorporated contingent early response financing into its funding agreement with the government for the PSNP. The contingency fund is linked to robust and trusted early warning systems (EWS) with pre-agreed thresholds (defined in the PSNP Scalability Manual and Drought Response Assistance Plan) to trigger the release of funds during periods of heightened food insecurity.<sup>26</sup>

Shock-responsive financing also requires **robust and adaptable systems for public financial management (PFM) and delivery** of social protection.<sup>27</sup> Nepal's draft SRSP and humanitarian cash framework defines financing channels within the government system, whereby funding will go directly to municipalities for small-scale responses but will be managed by central government in coordination with the NDRRMA for large-scale responses. The framework also identifies potential domestic and international funding options but falls short of formally establishing DRF mechanisms for social protection.<sup>28</sup> In Malawi, the introduction of an integrated digital management information systems (MIS) and operational mechanisms including registration, payments, monitoring and grievance and redress, has boosted donor confidence in supporting rapid scale up of the SCTP and has contributed to the shift towards transfer of funds through government systems.<sup>29</sup>

## KEY LESSON:

### *Financing*

**Get the Basics Right:** In any context, establishing sustainable financing for long-term social protection will help ensure service continuity during crises, and provide a foundation for expansion in response to shocks. Where social protection systems do not yet provide a viable response option to covariate shocks, government should focus on financing the expansion of the social protection system rather than specific DRF mechanisms.

**Streamline Funding Sources:** In highly donor-dependent contexts such as Malawi, multi-donor trust funds (MDTF) can provide a more efficient platform for supporting social protection systems, especially during crises. An MDTF can facilitate better coordination and allow any donor (development or humanitarian) to support localised expansion of social protection with a rapid transfer of funds.

**Be Prepared:** Governments and development partners should develop DRF strategies for social protection that identify potential funding sources and multiple, layered financing options with the long-term goal of increasing domestic resources and risk insurance. A first step is to establish contingency funds linked to early warning systems within national budgets and, where necessary, within donor funding agreements.

**Reach Beneficiaries in a Timely Manner:** Effective shock-responsive financing also requires robust mechanisms for accountable management and timely disbursement and payment of funds. Both public financial management systems and programme management information, payment, and monitoring systems must be fit-for-purpose and able to absorb a large and rapid influx of funds. Especially in decentralised contexts, such as Nepal, appropriate channels for efficient funds transfer and reporting are also needed.

## 2.3 Digital Innovation in Programme Operations

Digital approaches to social protection programming can bring benefits in terms of improved beneficiary experiences and outcomes, reduced leakage and inclusion error, enhanced data for programming, and lower operating costs. However, they also come with risks, including the potential to exclude the most vulnerable, violate beneficiary privacy and protection, and undermine more sustainable investments in systems.<sup>30</sup> Recent applications of digital technologies in Nepal, Angola and Ethiopia demonstrate several important benefits (and some risks) of employing both well-established and new digital technologies in shock-responsive programming.

Nepal faces significant challenges in the delivery of social protection in response to shocks, due to the country's geography, low penetration of financial services, a restrictive regulatory environment, and largely paper-based administrative systems. In such contexts, **digital technologies** can provide a range of **alternative approaches to delivering and monitoring social transfers for hard-to-reach populations**. Following the pandemic, several approaches have been trialled in Nepal to improve delivery of cash assistance such as e-wallets and new modalities for monitoring cash transfer delivery. Rahat, the open source blockchain-based digital relief distribution management platform, was trialled by UNICEF and allows beneficiaries to access cash through e-transfer systems or manually, using a QR code at the point of delivery, providing real-time data on the entire process to support monitoring and accountability.<sup>31</sup>

Angola has been introducing digital payments for government cash transfers in a context where the financial and banking sector is underdeveloped. The Kwenda cash transfer programme was planned prior to the pandemic but rolled out just after and had to adapt to provide timely transfers to beneficiaries. While a large share of payments is delivered through digital mobile money accounts, **traditional delivery modalities including cash-in-hand still need to be used** to overcome the lack of connectivity in some areas.<sup>32</sup> Similarly, UNICEF pilot projects have made use of the nascent mobile money service, e-Kwanza. This approach has demonstrated some of the benefits of digital payments to beneficiaries such as increasing financial inclusion and financial literacy. However, there are **many challenges to resolve in what is still a nascent sector**, such as restrictive regulations around maximum e-transfer values and adequate availability of payment agents.<sup>33</sup>

In Ethiopia, with support from development partners, MOWSA introduced a mobile-based monitoring application, using the open source KoboCollect platform, to track COVID-19 top-up payments for UPSNP beneficiaries. Since then, the digital platform has been linked to the MOWSA servers and is being expanded to other emergency programmes including to support registrations. This connection with government servers has **improved government capacity to standardize the management and implementation** of the unconditional cash transfer component of the recent cash transfer programme for internally displaced people, under the UPSNP. It also complements the ongoing roll-out of a digital MIS for the PSNP as a whole (rural and urban components), integrated with registration, payment, and monitoring systems. KoboCollect has significantly **reduced reliance on paper-based processes, provides more secure and faster access to centralised data, while being free, easy to use, and accessible to all stakeholders**.<sup>34</sup>



## KEY LESSON:

### *Digital Innovation*

**Be Solution-Oriented:** In Nepal, Angola and Ethiopia, the primary goal for using digital technologies has been to create broader access and better provision for service users. A clear understanding of what problem needs to be solved (e.g., better data, faster delivery, reaching hard-to-reach populations) helps guide decisions around which digital approach to use. Well-established platforms can often provide off-the-shelf, pragmatic solutions, especially where the wider policy and infrastructure environment for digital technologies is less developed.

**Use Mixed Delivery Methods Where Necessary:** In contexts such as Nepal and Angola, digital technologies, such as mobile money, will not reach all social protection beneficiaries. This gap can be due to low mobile penetration, limited networks, or digital illiteracy. While digital approaches may offer better solutions for some, traditional methods of programme delivery including cash-in-hand may still be necessary.

**Look Before You Leap:** Using new technologies, or established technologies in new environments, can bring important benefits. However, as the case of Angola highlights, digital approaches will inevitably come with limitations and unexpected challenges that can undermine programme effectiveness, especially where links between the digital sector and the related policy and regulatory environment are underdeveloped. It is important to test new approaches and, as far as possible, understand the policy and regulatory issues that may undermine a programme's objectives.

**Ensure Accessibility:** In some contexts, it may be necessary to maintain or introduce parallel programme delivery components outside government systems. The case of Ethiopia has highlighted the benefits of ensuring that any digital platforms and technologies are accessible to all stakeholders and are compatible with current or future government systems, to facilitate strengthening of the social protection system.

## Endnotes

1. The SPaN Guidance Package is available [here](#).
2. More information on the SP-PFM programme is available [here](#). While most examples relate to the COVID-19 pandemic, other contexts, including more acute humanitarian crises, are integrated where appropriate.
3. Gentilini, U., et al. (2022) Social Protection and Jobs Responses to COVID-19. *A real time review of country measures*. World Bank, Washington, D.C., USA. [Link](#).
4. Barca, V., et al. (2020) *Preparing for Future Shocks: Priority Actions for Social Protection Practitioners in the Wake of Covid-19*. Social Protection Approaches to COVID-19: Expert Advice Service (SPACE). DAI Global, UK. [Link](#).
5. European Commission, Directorate-General for International Cooperation and Development (2019) *Social Protection across the Humanitarian-Development Nexus. A Game Changer in Supporting People through Crises*. Publications Office, Brussels, Belgium. [Link](#).
6. Barca, V., et al. (2020); UNICEF (2019) *Programme Guidance: Strengthening Shock Responsive Social Protection Systems*. UNICEF, New York. [Link](#).
7. Adaptable programme design and implementation features that allow for continuity of service provision and (rapid) expansion of social protection have received considerable attention elsewhere. See for example, various reports from [SPACE](#) (Social Protection Approaches to COVID-19: Expert Advice Service); and O'Brien, C., Holmes, R., and Scott, Z., with Barca, V. (2018) *Shock-Responsive Social Protection Systems Toolkit – Appraising the use of social protection in addressing large-scale shocks*. Oxford Policy Management, Oxford, UK. [Link](#).
8. Kebede, D., Bhalla, G., and Grinspun, A. (2021) *Promoting coherence between integrated social protection measures and access to health/nutrition services*. FAO and UNICEF. [Link](#); Gilligan, D. O., et al. (2020) *Impact Evaluation of Improved Nutrition through Integrated Basic Social Services and Social Cash Transfer Pilot Program (IN-SCT) in Oromia and SNNP Regions, Ethiopia: End-line Impact Evaluation Report*. UNICEF Ethiopia, International Food Policy Research Institute (IFPRI), and Ministry of Labour and Social Affairs (MOLSA), Addis Ababa, Ethiopia. [Link](#).
9. Longhurst, D., et al. (2021) *What are future financing options for shock responsive social protection? A technical primer*. Social Protection Approaches to COVID-19 Expert Advice Service (SPACE). DAI Global, UK. [Link](#).
10. Lowe, C. (2022) *The digitalisation of social protection before and since the onset of Covid-19: Opportunities, challenges and lessons*. ODI Working Paper. Overseas Development Institute, London. [Link](#).
11. UNICEF (2019).
12. SP-PFM (2021) Appendix 3, Angola. Improving Synergies between Social Protection and Public Finance Management, Second Progress Report, January-December 2021. [Link](#).
13. Key informant interview.
14. SP-PFM (2021) Appendix 7, Nepal. [Link](#).
15. Although not considered in detail here, it is also important to ensure that the wider policy environment is enabling of SRSP, especially in relation to civil registration and national ID, data protection, and banking and digital payments. See, for example, Barca et al. (2020).
16. The FSSP includes a broad spectrum of government ministries and agencies including the Ministry of Agriculture, Federal Urban Job Creation & Food Security Agency, Ethiopian Health Insurance, Private Organizations' Employees Social Security Agency (POESSA), Public Servants' Social Security Agency (PSSSA), and Ministry of Women, Children and Youth (MoWCY).
17. SP-PFM (2021) Appendix 6 Ethiopia. [Link](#); Key informant interview.
18. SP-PFM (2021) Appendix 6 Ethiopia. [Link](#); Key informant interview.
19. SP-PFM (2021) Improving Synergies between Social Protection and Public Finance Management, Second Progress Report January-December 2021.
20. Ranger, N., and Clarke, D. (2018) What role for disaster risk financing and insurance in the UN Central Emergency Response Fund (CERF)? Centre for Global Disaster Protection. [Link](#).
21. Samson, M. (2019) SPaN Operational Note 5: Integrated Financing. European Commission, Brussels. [Link](#).

22. Msowoya, C. (2022) Project Information Document: Malawi Social Support for Resilient Livelihoods Project Second Additional Financing (P180152). World Bank, Washington D.C. [Link](#).
23. Key informant interview.
24. Bastagli, F. & Lowe, C. (2021) *Social protection response to Covid-19 and beyond: Emerging evidence and learning for future crises*. ODI Working Paper 614. Overseas Development Institute, London. [Link](#).
25. Much less common has been the use of risk transfer mechanisms (market-based insurance) within the social protection sector. See also UNICEF (2023) *Disaster Risk Financing and Social Protection: An Assessment of the Evidence on Pre-arranged Finance for Government Support in Disasters*. UNICEF East Asia and Pacific Regional Office, Bangkok. [Link](#).
26. World Bank (2020) Project Appraisal Document Report No: PAD3737 – Strengthen Ethiopia's Adaptive Safety Net Project. World Bank, Washington D.C. [Link](#).
27. Longhurst, D., et al. (2021).
28. Key informant interview.
29. Key informant interview.
30. Lowe, C. (2022).
31. UNICEF Nepal (2022) Innovation Fund Application Form for UNICEF Country Offices.
32. World Bank (2022) Q&A: *How is Angola Reaching the Poor and Vulnerable During Covid-19?* Brief. World Bank, Washington, D.C. [Link](#).
33. Key informant interview.
34. SP-PFM (2021) Appendix 6, Ethiopia. [Link](#); Key informant interview.



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