

## **Cash for Protection (C4P) Guidance Note for Ethiopia**

### **1. Background and Introduction: Overview of Cash for Protection in Ethiopian Responses**

Ethiopia faces overlapping humanitarian crises, including conflict-driven displacement, climate shocks, and economic instability, which have eroded public services and weakened social support systems. These conditions have heightened protection risks, leaving vulnerable groups, such as women and girls, persons with disabilities, and older people, exposed to violence, coercion and deprivation. With one of the largest internally displaced populations and being the third-largest refugee-hosting country in Africa, access to protection services remains limited. The breakdown of community structures and law enforcement has further contributed to increased violations, while survivors of violence, coercion and deprivation, including survivors of GBV, struggle to access medical care, psychosocial support, legal aid, and safe shelter.

Cash assistance has emerged as a flexible and effective assistance modality in Ethiopia's humanitarian response. This approach empowers individuals to make choices that reflect their needs, supporting self-protection, recovery, and autonomy. Cash can help prevent and respond to protection risks such as child labor, forced / child marriage, and survival sex, and facilitate access to documentation and safe accommodation. Compared to in-kind assistance, cash is often more responsive and adaptable to individual circumstances.

Implementing cash-for-protection interventions in Ethiopia, however, faces several challenges, including the absence of standardized guidance / procedures, limited awareness of the urgency and sensitivity of protection risks including GBV incidents, and the need to align with survivor-centered approaches and organizational financial policies. The time-critical nature of protection cases further highlights the importance of a coordinated and consistent response. To address these gaps, the Ethiopian National Protection Cluster has developed guidelines that outline objectives, principles, eligibility criteria, modality of implementation, payment procedures, and roles and responsibilities. These guidelines provide a practical framework for humanitarian actors to deliver timely, appropriate, and dignified support. The ultimate goal is to ensure that cash-for-protection interventions are effective, accountable, and survivor-centered, thereby improving safety and protection outcomes for individuals at risk.

### **2. The Scope of Cash for Protection in Ethiopia**

Cash for Protection (C4P) is a sectorial, specialized form of cash assistance designed to reduce immediate protection risks for individuals facing violence, coercion, deliberate deprivation, abuse, or exploitation. It is tailored to specific needs primarily through case management and coordinated with other protection services. However, it may also be implemented by protection actors facilitating access to services, provided vulnerability assessments have taken place, and strong referral pathways exist. C4P is not a standalone solution; it must complement broader strategies, including safe shelter, medical care, and psychosocial support. Emergency C4P can address urgent threats when no other support is available,



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helping individuals access essential goods or safe accommodation. Whenever possible, emergency cash should be transitioned to longer-term solutions, such as social protection or livelihoods, to build resilience and address underlying vulnerabilities. Where cash is being given to make up for weak systems and lack of referral mechanisms, it is automatically counted under Multipurpose Cash Assistance (MPCA).

C4P in Ethiopia consists of one-time or multiple cash grants designed to cover the costs of emergency protection-related goods and services for survivors of violence, exploitation, and abuse, particularly within the interagency referral system. However, it is not intended to cover basic needs, which are addressed through MPCA, nor can it address chronic vulnerabilities such as ongoing medical conditions. Instead, it can be provided to individuals or families already receiving or set to receive MPC or sectoral cash other than protection or in-kind assistances, who are identified as having specific protection risks, ensuring they are referred to appropriate services. While MPC primarily addresses socio-economic vulnerabilities, it does not explicitly target protection risks. However, receiving MPC or other sectoral cash or in-kind assistance does not disqualify individuals from C4P if they face acute protection threats. In such cases, a tailored approach ensures that both types of assistance are provided in a complementary manner.

*For individuals and households<sup>1</sup>, C4P is provided as unconditional cash transfers tailored to cover specific protection needs*, including costs for safe accommodation, psychosocial and medical services, and transportation to access documentation, registration sites, or protection services. Ensuring access to these essential services helps address the immediate consequences of abuse, violence, and exploitation.

*For groups, C4P may be provided as conditional cash grants to support self-mobilizing and informal community groups formed by conflict-affected individuals or host communities*. These grants support projects that enhance protection and resilience, including temporary shelter support, safe transportation, and community-led risk-reduction initiatives. Examples include community-based safe houses (e.g. for GBV survivors and persons with legal and physical protection needs), relocation of groups to safer communities, and community-led policing. While C4P is generally unconditional, in some cases, cash support for legal assistance may include a conditional component that requires engagement with legal services to ensure justice<sup>2</sup> and protection outcomes<sup>3</sup>.

| <b>Cash for Protection</b> |  |
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| <b>Objective</b>           | <ol style="list-style-type: none"> <li>1. To address an immediate protection risk/threat by mitigating or reducing the impact or high risk of serious and immediate harm due to emergency shock.</li> <li>2. To address a protection risk by mitigating its consequences or lowering the impact of significant harm stemming from a persistent or unresolved protection threat.</li> </ol> |

<sup>1</sup> Households may be targeted in the case that they are identified as vulnerable to specific protection risks.

<sup>2</sup> Referral Process and Eligibility Determination for Cash-based Interventions UNHCR, South Sudan, 2022 / CBI Eligibility Criteria

<sup>3</sup> Global Protection Cluster Cash and Voucher Assistance for Protection 2023 / Cash and Voucher Assistance for Protection | Global Protection Cluster



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| Unconditional and Unrestricted |   |
|--------------------------------|---|
| <b>Transfer Value</b>          | <ul style="list-style-type: none"> <li>The recommended cash assistance ranges from <b>\$10 to \$150</b> and the <b>programmatic considerations</b> of each organization<sup>4</sup>.</li> </ul>   |
| <b>Durations frequency</b>     | <ul style="list-style-type: none"> <li>Flexible as necessary and customized to the specific protection needs and adjusted to the individual case.</li> </ul>  |
| <b>Transfer Duration</b>       | <ul style="list-style-type: none"> <li>C4P can be a one-time intervention for urgent protection concerns or involve multiple distributions if ongoing or new risks emerge, ensuring sustained protection support when needed. To meet the protection needs, distribution should occur as soon as possible.</li> </ul> |

*\*To ensure cash is not used in isolation, it will be integrated into a broader protection strategy that complements other protection activities. C4P and MPCA are not mutually exclusive—they can be implemented together within the same operation or even within the same household, ensuring a comprehensive response to both immediate protection needs and longer-term vulnerabilities.<sup>56</sup>*

### 3. MPCA vs. C4P

Multi-Purpose Cash Assistance (MPCA) and Cash for Protection (C4P) serve different objectives within humanitarian programming. MPCA is designed to address minimum basic needs by providing unrestricted financial assistance, enabling beneficiaries to prioritize their most urgent needs with dignity and flexibility, which may include food, shelter, healthcare, and education. It offers maximum flexibility and is calculated based on a Minimum Expenditure Basket (MEB) that estimates the cost of essential goods and services. In contrast, C4P specifically targets individuals facing heightened protection risks, such as survivors of gender-based violence, unaccompanied minors, or persons with disabilities. While C4P may include conditionality, such as requiring children to remain in school to prevent child labor, it is primarily guided by a thorough protection risk assessment. The key distinction lies in their purpose: MPCA improves overall well-being and living conditions, whereas C4P focuses on mitigating immediate protection risks and safeguarding safety, dignity, and rights. Understanding these differences helps humanitarian actors select the most appropriate intervention based on the specific needs of affected individuals and communities.

|                  | <b>C4P</b>                      | <b>MPCA</b>   |
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| <b>Needs</b>     | Crucial Protection Needs        | Socio-economic vulnerabilities at the HH level                  |
| <b>Objective</b> | Address urgent protection needs | To support partially or fully HHs' basic and /or recovery needs |

<sup>4</sup> Defined according to Transfer Value across various regions in consultation with regional Protection Cluster coordination teams.

<sup>5</sup> Multipurpose Cash Outcome Indicators and Guide 2022 / CALP-MPC-Outcomes-EN.pdf

<sup>6</sup> Cash for Protection Definition, GPC, Ukraine, 2023 / c4p\_definition\_tipsheet\_june\_2023\_0.pdf



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| <b>Assessment Tool / Targeting Approach</b> | Protection assessment at the individual or household level (incl. protection monitoring); case management  | Household-level Vulnerability Assessment   |
| <b>Eligibility</b>                          | Severity of the protection case and eligibility criteria of the NPC  | Standardized scorecard system based on Socioeconomic vulnerabilities                                   |
| <b>Number of Distributions</b>              | One-off or repeated distributions, depending on the case.  | One-off or three instalments<br>*According to the Cash Working Group SOP                               |
| <b>Amount</b>                               | Customized for each case with a maximum amount   | Standardized transfer value based on the Minimum Expenditure Basket                                    |
| <b>Usage of Cash</b>                        | Unrestricted   | Unrestricted use at the HH's Discretion  |
| <b>Delivery Mechanism</b>                   | Cash in hand, or transfer via a Financial Service Provider.  | Transfer via a cash-in-hand/ mobile transfer/ bank transfer  |
| <b>Conditionality</b>                       | Unconditional with close follow-up by protection partners. Beneficiaries are not required to submit proof of expenditure (e.g., receipts) to access the funds. | Unconditional  |
| <b>Evaluation</b>                           | Case management client satisfaction<br>Protection impact assessments   | Process monitoring: Post-Distribution Monitoring (PDM)<br>Outcome monitoring: Baseline/ Endline survey |

### 3.1. Examples of C4P and NOT C4P

| <b>Cash for Protection</b>  | <b>Not Cash for Protection</b>  |
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| When a person lacks core civil documentation, they face recurring rights violations, including restrictions on freedom of movement, and are at higher risk of arrest and detention. In such a case, cash protection may be used to cover the costs associated with issuing civil documentation, including lawyers' fees, court fees, the cost of civil documents, and transportation to civil affairs | Provision (outside of a case management plan) of cash to purchase other sectoral items/needs, such as pharmaceuticals (sectoral health cash), shelter items, or educational materials (sectoral education cash).<br><br>* For GBV, torture, or physical violence survivors, C4P may be considered to cover urgent needs such as immediate medication or |



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| <p>directorates. Legal assistance, psychosocial support, awareness and outreach, and other protection interventions would accompany cash-for-protection.</p>  | <p><i>emergency shelter when local safe houses are not available to minimize exposure to further harm/risk.</i></p>   |
| <p>Within case management, you have identified the need for psychological support, which in your context is provided by another MHPSS actor in a nearby city. The actor does not provide mobile MHPSS assistance, and your client has several financial barriers and cannot afford transport. Providing regular cash to cover transport costs to access psychological support is a good example of cash-for-protection.</p> | <p>Providing cash for food to a female-headed household, as the sole strategy to mitigate the risk of her engaging in survival sex, when transactional sex is not resulting from a contextualized protection risk analysis or individual protection assessment.</p>                             |
| <p>An at-risk individual may be unable to leave their home, leaving them vulnerable due to a lack of financial means to pay rent (cash for rent). C4P is provided to overcome these financial barriers and enable the at-risk individual to be less physically exposed to a threat.</p>   | <p>Providing cash to cover the basic needs of categories of vulnerable individuals (e.g., people with disabilities). MPCA actors have the responsibility to mainstream protection and disability inclusion within their actions and reach vulnerable categories of the targeted population.</p> |

### 3.2. Eligibility Criteria for Cash for Protection

Cash assistance for protection purposes is provided to individuals who:

- Have been identified as at risk of protection through case management, protection monitoring, or other protection activities. May be identified through referrals (internal, external, or self-referrals) or direct protection activities.
- Are prioritized based on the severity of protection risks, with additional consideration for specific vulnerabilities.
- Have undergone an individual protection assessment and selected by protection actors confirming that cash will reduce risks and achieve a protection outcome.
- Are not targeted through blanket demographic criteria; each case requires individualized assessment.
- Fall within predefined protection risks that can be addressed through cash assistance, while allowing flexibility for evolving needs.
- Receiving other cash assistance, such as MPCA, does not disqualify a household or individual from receiving cash for protection or vice versa, if they have urgent protection needs, as the objectives of the two programs are different.



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In addition to severity, priority may also be given to individuals with a protection risk and with the following vulnerabilities<sup>7</sup>:

|  | <b>Definition</b>   |
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| <b>Single Parent or Caregiver (SP)</b>       | An individual aged 18 or older who has one or more dependents, including biological or non-biological children or other dependents (such as an older person). This single parent or caregiver is the primary provider and/or caretaker.   |
| <b>Woman at Risk (WR)</b>                    | A woman aged 18 or older, single mothers or caregivers, unmarried women, widows, older women, women with disabilities, and survivors of violence.   |
| <b>Child at Risk (CR)</b>                    | A person under the age of 18 who is at risk due to their age, dependency, or immaturity. This includes children in the following categories: child carers, children involved in the worst forms of child labor or other labor, children associated with armed forces or groups, children in conflict with the law, separated or unaccompanied children, children heading households, children in institutional or foster care, children with severe physical or mental disabilities, children in detention, and children subjected to violence, abuse, neglect, or torture  |
| <b>Unaccompanied or Separated Child (SC)</b> | A child under the age of 18 who is not currently in the care of either parent or any previous legal or customary primary caregiver is considered separated. Separated children are those who have been separated from both parents and their primary caregiver, but they may still be with other relatives. Therefore, separated children can include those accompanied by other adult family members. Unaccompanied children, on the other hand, are those who have been separated from both parents and/or other relatives and are not under the care of an adult who, by law or custom, is responsible for their care. |
| <b>People with Disabilities</b>              | Physical, mental, intellectual, or sensory impairments that may be present from birth or result from illness, infection, injury, trauma, or old age can limit a person's ability to fully and effectively participate in society on an equal basis with others. To determine the severity of the condition, whether moderate or severe, an assessment by a specialist or qualified personnel is required.   |
| <b>Serious Medical Condition (SM)</b>        | In isolated cases, where the referral mechanism may not respond to the eminent needs, C4P may apply when directly linked to a clearly defined protection risk/incident that may have health consequences (e.g. GBV), or in situations where there are no health services available that might result in serious harm or exacerbated protection risks.   |

<sup>7</sup> NB: Being in a vulnerability category alone does not justify C4P without an individualized protection risk assessment.



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| <b>People with Specific Legal and Protection Issues (LP)</b> | A person in need of legal protection is someone facing a threat to their life, freedom, or physical safety. This includes individuals who have been subjected to violence and torture, as well as those in detention.   |
| <b>Older Persons</b>   | A person aged 60 or above with specific protection needs beyond their age, including single older individuals and older couples, may face challenges such as being the sole caregiver for others, experiencing health problems, struggling to adjust to a new environment, or lacking psychological, physical, economic, social, or other forms of support from family members or others. |

### 3.3. Defining Transfer Values and Occurrence for C4P

Cash for Protection should be tailored to address specific protection risks for individuals or households, rather than using a fixed amount. The transfer value must reflect the actual cost of goods or services required to mitigate protection risks (e.g., transport, documentation) and account for financial barriers that cannot be addressed through referrals.

- As a general guideline, the amount of cash assistance may not be predetermined and should be within the range or maximum ceiling set by the National Protection Cluster. In addition (unless part of a case plan within case management), while protection resources can, in some instances, be used to cover costs related to shelter, basic needs, or access to health services, the guiding principle is that this should be an exception rather than the rule. Implementers should implement all feasible measures to ensure appropriate referrals are established and to prioritize resources to cover protection-related costs.
- The partner may conduct a market analysis (including costs of commonly required protection goods and services) and conduct a basic market survey in the locations of operation, to understand the average cost of key common goods or services that cash for protection is intended to be used for. This analysis can also take reference from the Ethiopia Minimum Expenditure Basket (MEB) National Reference Guide<sup>8</sup>.
- The recommended approach for calculating transfer values is therefore for protection teams to calculate a tailored transfer amount based on the actual cost of the service/goods that people need in order to meet their protection needs (E.g. in the case of transport to access a service, we should provide the amount of the actual cost of that transport, and in the case of access to documentation, the actual cost of accessing that documentation and or other goods required) plus any other financial barriers contributing to the protection risk that can't be overcome through referral (due to ineligibility, lack of presence of MPCA actors, or low MPCA transfer value, for instance).
  - When implementing a stand-alone protection intervention in areas where MPCA (Multi-Purpose Cash Assistance) is already provided, sub-national clusters should establish or strengthen a referral system so that economic drivers of protection risks can

<sup>8</sup> <https://www.unocha.org/publications/report/ethiopia/ethiopia-minimum-expenditure-basket-meb-national-reference-guide-june-2025>



be addressed through existing cash assistance. Protection and MPCA teams should coordinate (ideally through cluster mechanisms) to ensure safe referrals, understand eligibility criteria, and confirm whether the MPCA actor can handle additional caseload. It is also necessary to review the MPCA transfer value to determine if it sufficiently addresses the economic factors behind protection risks; if not, consider topping up through C4P.

- In areas where no MPCA is available, or referrals are not feasible or safe, the relevant coordination bodies (including the Cash Working Group) should assess whether MPCA or other sectoral interventions can be initiated to meet basic needs linked to protection risks.
- Frequency transfers should also be determined by the protection teams (or case management team), depending on the situation and needs of each case, and monitoring of the case. However, in general, cash for protection can be either one-off or recurrent, depending on the specific case (and case plan).

## 5. Cross-Cutting Consideration

To ensure inclusive, equitable, and responsive Cash-for-Protection programmes, it is critical to integrate both a protection lens and an Age, Gender, and Disability (AGD) approach. This guarantees that assistance meets the needs of all participants, particularly women and girls, older persons, and persons with disabilities.

- **Core Principles of Protection Mainstreaming in C4P:**
  - Dignity: Respect and uphold the rights and autonomy of every individual.
  - Safety: Prevent harm by assessing and mitigating risks associated with cash assistance.
  - Accessibility: Eliminate physical, institutional, attitudinal, communication, and social barriers to equal access.
  - Participation: Ensure meaningful involvement of affected populations in decision-making and all programme stages.
  - Accountability: Maintain transparency and establish feedback mechanisms that are responsive and inclusive.
- **Operational Considerations:**
  - Deliver cash assistance with dignity through diverse distribution methods that account for gender, age, disability, and literacy.
  - Engage representative groups such as women's associations, older persons' associations, and disability organizations to promote meaningful participation.
  - Guarantee accessibility and provide reasonable accommodation throughout the programme cycle.
  - Identify and mitigate risks and barriers linked to gender, age, and disability to uphold inclusion and safety.
  - Recognize that protection risks vary across groups; women, girls, older persons, and persons with disabilities often face heightened risks of exclusion, exploitation, and abuse.



- Apply AGD analysis to ensure programmes are safe, dignified, and inclusive, translating findings into concrete risk mitigation measures.
- Utilize tools such as the UNHCR Protection Risk Analysis Tool to operationalize vulnerabilities into actionable protection strategies.
- C4P interventions can sometimes create tensions between returnees and host communities if assistance is viewed as unequal. To reduce conflict risks, programs should use transparent targeting criteria, engage communities inclusively, and establish clear grievance mechanisms. Supporting social cohesion, such as through shared livelihood opportunities and complementary services, helps prevent friction and promotes longer-term stability. If criteria are met, host communities may also benefit from C4P interventions.

## **6. Risks and Mitigation Measures Associated with C4P**

Key risks associated with C4P are similar to those for MPCA:

- Exclusion and inclusion errors due to weak targeting, limited data quality, access constraints, or barriers faced by vulnerable groups.
- Risk of diversion, coercion, or misuse of assistance by armed actors, community power holders, or other third parties.
- Exacerbated protection risks to beneficiaries, including increased exposure to theft, exploitation, social tension, or intra-household conflict linked to receipt of cash.
- Market distortions and inflationary effects if cash transfers are not accompanied by adequate market assessments, monitoring, and coordination with local systems.