

Cash-based interventions



This chapter explains how to integrate gender equality into cash-based interventions (CBIs). You can find information on why incorporating gender equality is important for this sector as well as key standards and resources for future reference.

The chapter begins with an overall checklist which explains key actions which need to be carried out at each stage of the Humanitarian Programme Cycle (HPC) for CBIs. After this checklist, you can find more detail on how to go about gender equality programming in each of the phases of the HPC. This includes practical information on how to carry out a gender analysis, how to use the

gender analysis in the design through to implementation, monitoring and review and how to incorporate key approaches of coordination, participation, GBV prevention and mitigation, gender-adapted assistance and a transformative approach into each one of those phases. Relevant examples from the field are used to illustrate what this can look like in practice.

Why is it important to incorporate gender equality in cash-based interventions?

CBIs — such as cash transfers, cash-for-work, cash grants and vouchers and other delivery strategies — help to foster self-reliance and build resilience. They enable recipients to prioritize their own needs and those of their families. When women and girls have safe and equal access to CBIs, they are better able to meet their basic needs and are much less vulnerable to sexual exploitation, stigma or negative coping strategies such as transactional sex or child marriage. CBI programmes must therefore be designed and implemented in ways that are accessible to women, men, older girls and boys from diverse groups.

Integrating gender equality into CBI programming will achieve the following goals:

- **Promote women's rights and choices and reduce barriers and risks.** The gender-specific needs of women, men, older girls and boys from diverse groups can be met by tailoring the means of registration, frequency, amounts and mechanisms of transfer. For example, the timing and mechanism to distribute cash must consider women's household care duties, ease of movement, perceived stigma for LGBTI individuals, access to financial institutions and familiarity with technology, such as mobile phones.

- **Strengthen local economies, thereby benefiting both the affected population and the host community.**

The provision of cash to be spent in local markets shifts the demand of goods and services towards the needs of recipients. How women and men spend the cash leads markets to better reflect their needs and those of their dependents.

- **Promote economic self-reliance.** Targeted CBIs can particularly assist women and LGBTI entrepreneurs — usually the drivers of informal economic activities — to start, rebuild or expand their means of economic livelihood and improve their chance of recovery, independence and future resiliency.

- **Provide a shift in gender relations towards equality.** Providing regular and consistent income to the female head of a household can improve health, education and other humanitarian outcomes for all members of the household and can strengthen women's self-sufficiency and resilience.

Integrating gender equality and cash-based interventions in the Humanitarian Programme Cycle

This section outlines the necessary actions front-line humanitarian actors from United Nations agencies, local and international NGOs and government agencies should take to promote gender equality in CBIs at each stage of the Humanitarian Programme Cycle.



KEY GENDER EQUALITY ACTIONS FOR CASH-BASED INTERVENTIONS AT EACH STAGE OF THE HUMANITARIAN PROGRAMME CYCLE

1 Needs assessment and analysis

- Collect and analyse sex-, age- and disability-disaggregated data on needs, priorities and capabilities relating to CBI.
- Conduct a gender analysis as part of CBI needs assessments and analyse the findings.

2 Strategic planning

- Integrate gender equality into CBI programme design, utilizing the findings from the gender analysis and other preparedness data.
- Ensure a demonstrable and logical link between the gender-specific needs identified for the CBI sector, project activities and tracked outcomes.
- Apply gender markers to CBI programme designs for the response.

3 Resource mobilization

- Apply gender markers to CBI programmes in the response.
- Include information and key messages on gender and the CBI sector for inclusion in the initial assessment reports to influence funding priorities.
- Report regularly to donors and other humanitarian stakeholders on resource gaps on gender within the CBI sector.

4 Implementation and monitoring

- Implement CBI programmes which integrate gender equality and inform women, girls, men and boys of the resources available and how to influence the project.
- Develop and maintain feedback mechanisms for women, girls, men and boys from all diverse groups as part of CBI projects.
- Apply gender markers to CBI programmes in the response.
- Monitor the access to CBI by women, girls, men and boys and develop indicators designed to measure change for those groups based on the assessed gaps and dynamics.

5 Gender operational peer review and evaluation

- Review projects within the CBI sector and CBI response plans. Assess which women, girls, men and boys were effectively reached and those who were not and why
- Share good practices around usage of gender markers and address gaps.
- Assess impacts on women's/households' self-sufficiency

1 Needs assessment and analysis

Gender analysis takes place at the assessment phase and should continue through to the monitoring and evaluation phase with information collected throughout the programme cycle. Gender markers should be used in this phase to guide the needs assessment and analysis (see section B, pages 52–53 for more information on gender markers). The rapid gender analysis tool in section B (pages 30–39) provides a step-by-step guide on how to do a gender analysis at any stage of an emergency and should be used together with the CBI-specific information in this chapter.

When collecting information for the CBI sector, the gender analysis questions should seek to understand the impact of the crisis on women, girls, men and boys. Standard CBI assessments can be adapted to put greater emphasis on gender and the particular experiences, needs, rights and risks facing women, girls, men and boys, LGBTI individuals, people with disabilities, people of different ages and ethnicities and other aspects of diversity. The assessment should ask questions about the needs, roles and dynamics of women, girls, men and boys in relation to the CBI sector and how the other dimensions of diversity (e.g., disability, sexual orientation, gender identity, caste, religion) intersect with them. The assessment should align with good practice and key standards on coordination, women's participation, GBV prevention and mitigation and gender-adapted assistance, and have a transformative approach as per the table on pages 102–103 on “Key approaches and standards for needs assessment and analysis in CBI programming”.

Sex- and age-disaggregated data (SADD) are a core component of any gender analysis and essential for monitoring and measuring results. To be effective, SADD must be both collected and analysed to inform programming. In circumstances where collection of SADD is difficult, estimates can be provided based on national and international statistics, data gathered by

other humanitarian and development actors, or through small sample surveys. Data gathered and analysed by sex and age can provide a clearer picture of needs, access, and retention in CBIs. Gender- and age-specific data and analysis are key to identifying which groups are being marginalized and for what reasons, and to design an effective response (see more on data in section B, pages 40–43). In addition to using SADD, depending on the context, it is important to disaggregate the data based on other diversity factors, such as ability, ethnicity, language spoken, level of income or education.

Sources for a gender and CBI analysis include census data, Demographic and Health Surveys, gender analysis reports, humanitarian assessment reports, protection and GBV sector reports, as well as gender country profiles, such as those produced by UNHCR, WRC, Oxfam or the Cash Learning Partnership. When SADD are not available or very outdated, there are methods can be used to calculate it (see section B, page 43). For the gender analysis, these should be supplemented with participatory data collection from women, girls, men and boys affected by the crisis and/or the programme such as through surveys, interviews, community discussions, focus group discussions, transect walks and storytelling.

The table on the next page summarizes the key moments during an emergency response where gender analysis should be carried out and what kind of deliverables should be produced. These should be produced at the level of the cluster (with the cluster lead accountable) and/or individual agency (with the emergency response coordinator accountable).

KEY ASSESSMENT TOOLS:

- UNHCR. Guide for Protection in Cash-based Interventions. 2015. <https://tinyurl.com/y78scfyx>

KEY ACTIVITIES FOR GENDER ANALYSIS DURING A HUMANITARIAN RESPONSE

TIMEFRAME	ACTIVITY	DELIVERABLE
Preparedness	Develop gender snapshot/overview for the country, review pre-existing gender analysis from NGOs, the Government and United Nations agencies	Snapshot (6 pager) https://tinyurl.com/ycwk3r7z Infographic
First week of a rapid-onset emergency	Review of gender snapshot prepared before the emergency and edited as necessary. Circulate to all emergency response staff for induction. Identify opportunities for coordination with existing organizations working on gender issues Carry out a rapid gender analysis, which can be sectoral or multisectoral, integrating key questions for the CBI sector (see later on in this chapter for examples). Conduct sectoral or multisectoral rapid analysis and consult organizations relevant to the sector.	Briefing note (2 pager) identifying strategic entry points for linking humanitarian programming to existing gender equality programming https://tinyurl.com/yao5d8vs Map and contact details of organizations working on gender in the country Rapid gender analysis report https://tinyurl.com/y9fx5r3s
3 to 4 weeks after the rapid analysis	Carry out a sectoral gender analysis adapting existing needs analysis tools and using the types of questions suggested later on in this chapter. Carry out a gender-specific analysis of data collected in the needs assessment.	Sectoral gender analysis report https://tinyurl.com/y9xt5h4n

TIMEFRAME	ACTIVITY	DELIVERABLE
2 to 3 months after the start of the emergency response	Identify opportunities for an integrated comprehensive gender analysis building on pre-existing gender partnerships. Ensure there is a baseline that captures SADD, access to humanitarian assistance, assets and resources and level of political participation. Analyse the impact of the crisis, changes in ownership patterns, decision-making power, production and reproduction and other issues relating to the sector. Use the gender analysis inputs to inform planning, monitoring and evaluation frameworks including M&E plans, baseline and post-distribution monitoring. Carry out an analysis of internal gender capacities of staff (identify training needs, level of confidence in promoting gender equality, level of knowledge, identified gender skills).	Concrete questions into (potentially ICT-enhanced) questionnaire. Comprehensive gender assessment report https://tinyurl.com/ybyerydk and https://tinyurl.com/ybsqzvzj Inputs to planning, monitoring and evaluation-related documents 1-page questionnaire Survey report Capacity-strengthening plan
6 months after the response (assuming it is a large-scale response with a year-long timeline)	Conduct a gender audit/review of how the humanitarian response is utilizing the gender analysis in the programme, campaigns and internal practices. The report will feed into a gender learning review half way through the response.	Gender equality review report with an executive summary, key findings and recommendations.
1 year or more after the humanitarian response	Conduct an outcome review of the response looking at the response performance on gender equality programming. This needs to be budgeted at the beginning of the response. The report is to be shared in the response evaluation workshop and to be published.	Gender equality outcome evaluation with an executive summary, findings and recommendations. https://tinyurl.com/p5rqgut

THE GENDER ANALYSIS FOR CASH-BASED INTERVENTIONS SHOULD ASSESS:

- **Population demographics.** What was the demographic profile of the population disaggregated by sex and age and other diversity factors *before the crisis*? And what has changed since the crisis or CBI programme began? Look at the number of households and average family size, number of single- and child-headed households by sex and age, number of people by age and sex with specific needs, number of pregnant and lactating women. Are there polygamous family structures?
- **Gender roles.** What were the roles of women, girls, men and boys of different ages? How have the roles of women, girls, men and boys of different ages changed since the onset of the crisis? What are the new roles of women, girls, men and boys and how do they interact? How much time do these roles require?
- **Decision-making structures.** What structures were used by the community to make decisions before the crisis and what are these now? Who participates in decision-making spaces? Do women and men have an equal voice? How do adolescent girls and boys participate?
- **Protection.** What protection risks did specific groups of women, girls, men and boys face before the crisis? Do any other diversity factors that intersect with gender affect their protection risks? What information is available about protection risks since the crisis began or the programme started? How do legal frameworks affect gender and protection needs and access to justice?
- **Gendered needs, capacities and aspirations.** What are the CBI-related needs, capacities and aspirations of women, girls, men and boys in the affected population and/or programme? This should include an assessment of the unique humanitarian needs of women, girls, men and boys and whether these can be addressed through the distribution of cash; types of labour women and men could undertake in cash-for-work programmes; and access to and functionality of markets, i.e., how markets respond to cash transfers.

POSSIBLE QUESTIONS FOR A GENDER ANALYSIS SPECIFIC TO CBI INCLUDE:

- What additional support, such as childcare and transit, do women need to engage in work activities?
- What additional support do elderly women need to access CBIs? Are elderly women responsible for childcare and/or for looking after their families?
- What specific barriers may LGBTI individuals face when accessing CBIs?
- What are the household attitudes towards women handling cash and deciding on its use? Do women have experience handling cash or is financial training support required?
- Do women and men have the identification documents and/or access to technology that is required to receive the cash?
- What potential activities could women engage in that would increase their self-efficacy and resilience?
- What kind of work is culturally acceptable for women and men? What particular barriers to working do women face? Do lesbian or transgender women face particular barriers?
- Which factors (e.g., amount, duration, frequency, transfer mechanism) are essential to ensure safer cash transfers to women and men?
- Would women, girls, men and boys face new risks, due to involvement in CBIs?
- Who decides which cash-for-work activities should be carried out within the community?



KEY APPROACHES AND STANDARDS FOR NEEDS ASSESSMENT AND ANALYSIS IN CBI PROGRAMMING

Coordination

GOOD PRACTICE

- » The CBI assessment team should work with women's rights, LGBTI organizations and inter-agency/intersectoral gender working groups (if established) to understand what approaches and solutions other agencies are adopting to provide gender equality CBI programming.

BE AWARE!

- » Be aware of possible biases in information collection and analysis. For instance, if women were not consulted, the identified priorities do not reflect the needs and priorities of the whole community.

Participation

GOOD PRACTICE

- » Ensure an equal balance of men and women on the CBI assessment team to ensure access to women, girls, men and boys. Where feasible, include a gender specialist and protection/GBV specialist as part of the team.
- » Look for particular expertise or training by local LGBTI groups where possible to inform the analysis of the particular needs of these groups relating to CBIs.
- » Undertake a participatory assessment with women, girls, men and boys. Set up separate focus group discussions and match the sex of humanitarian staff to the sex of the beneficiaries consulted to better identify their capacities and priorities.
- » Adopt community-based approaches building on existing community structures to motivate the participation of women, girls, men and boys in the CBI programme.
- » Ensure access to childcare to enable the participation of women and girls, who often carry responsibility for care work, in the needs assessment and analysis.

BE AWARE!

- » Advertise meetings through accessible mediums for those with disabilities, low literacy and from linguistic minority groups.
- » Engage female and male translators to assist beneficiaries.
- » Be mindful of barriers and commitments (childcare, risk of backlash, ease of movement, government ban of open LGBTI population in some cultures, etc.) that can hinder the safe participation of women, girls and LGBTI individuals in community forums.
- » Where women, girls, men and boys participate in mixed groups, address any barriers that stem from gender norms such as men's voices carrying more weight.
- » Ensure that meeting spaces are safe and accessible for all.
- » In some contexts, it may be necessary to negotiate with community leaders prior to talking with women community members in order to avoid backlash.

GBV prevention and mitigation

GOOD PRACTICE

- » Use this handbook together with the IASC Guidelines for GBV Interventions in Humanitarian Actions.
- » Train staff on how to refer people to GBV services.

BE AWARE!

- » Don't collect information about specific incidents of GBV or prevalence rates without assistance from GBV specialists.
- » Be careful not to probe too deeply into culturally sensitive or taboo topics (e.g., gender equality, reproductive health, sexual norms and behaviours, etc.) unless relevant experts are part of the assessment team.
- » Always be aware of the ethical guidelines in social research when collecting information directly from vulnerable groups and others.

Gender-adapted assistance

GOOD PRACTICE

- » Identify groups with the greatest CBI support needs, disaggregated by sex and age.
- » Analyse the barriers to equitable access to CBI programmes/services, disaggregated by sex and age, using the data from the gender analysis.

BE AWARE!

- » To identify the differentiated needs of women, girls, men and boys, be aware of potential barriers to their participation in the needs assessment (see participation section in this table for further advice on this).

Transformative approach

GOOD PRACTICE

- » Use the gender analysis to identify opportunities to challenge structural inequalities between women and men, and to promote women's leadership.
- » Invest in targeted action to promote women's leadership, LGBTI rights and reduction of GBV.

BE AWARE!

- » Ensure that any negative effects of actions within the CBI programme that challenge gender norms are analysed in order to mitigate them and to ensure the programme upholds the do no harm principle (see section B, page 88 for more information on this concept).

2 Strategic planning

Now that the needs and vulnerabilities of all members of the crisis-affected population have been identified during the needs assessment and analysis phase of the HPC, this data and information can now be used to strategically plan the response intended to address them.

Using the information and data gathered through the gender analysis process, the programme planner can establish a demonstrable and logical link between the programme activities and their intended results in the CBI sector, thus ensuring that the identified needs are addressed. This information needs to be developed in the results-based framework that will be the base for monitoring and evaluation later on in the programme cycle.

The strategic planning should also take into account the key approaches, explained in the previous HPC phase (needs assessment and analysis) of coordination, participation, GBV prevention and mitigation, and transformative approach. If these have been considered

adequately in that phase together with the gender analysis, the planning should be adequately informed. Gender markers should also be applied at this phase (see section B, pages 52–53 for more information).

At the strategic planning stage, indicators should be developed to measure change for women, girls, men and boys.

Use sex- and age-sensitive indicators to measure if all groups' needs are being met. Check the following: expected results; provision of quality assistance with respect to gendered needs; monitor rates of service access; satisfaction with the assistance provided; how the facilities were used; and what has changed due to the assistance, for whom and in what timeframe. Compare the different rates by sex and age of the respondents.

The following table shows examples of the development of objectives, results and activities with associated indicators based on the outcome of a gender analysis:

Good practice

A cash-for-work project in Bangladesh ran into resistance in the community, because in rural areas of the Muslim country, women are often prohibited from working outside the home. Participants encountered resistance from relatives and religious leaders who did not want them to participate in the projects, which involved burial sites and constructing feeder roads. Once the women began to earn income, their husbands and relatives became much more accepting of the programme, and women felt that their status was improved because of their contribution to household finances and their equal input into spending decisions. When disputes arose, local committee members acted as outside mediators. Despite initial doubts, more than half of the programme's participants were female.

WOMEN'S REFUGEE COMMISSION. 2009. BUILDING LIVELIHOODS: A FIELD MANUAL FOR PRACTITIONERS IN HUMANITARIAN SETTINGS P82



GENDER ANALYSIS QUESTIONS	ISSUES IDENTIFIED	SPECIFIC OBJECTIVES <i>What specific objective is the operation intended to achieve?</i>	SPECIFIC OBJECTIVE INDICATORS <i>Indicators that clearly show the specific objective of the operation has been achieved</i>
What kind of work is culturally acceptable for women and men?	Cultural norms limit the options for women to engage in cash-for-work (CFW) activities.	Women engage in income generating activities and support household financially.	Percentage of women in the affected populations actively engaged in income-generating activities
What barriers to working do women face?	Paternalistic environments women live in do not allow them to access labour market for work (culture, safety, reproductive role, work with other gender). Women have little experience engaging in paid work outside the home. CFW activities take place during the hours when women are heavily engaged in care work. The CFW programme does not accommodate the needs of pregnant and lactating women.		Percentage of women who retain their income-generating activities over a period of 6 months

EXPECTED RESULTS

The outputs of the intervention that will achieve the specific objective

Women safely access CFW interventions in culturally acceptable way.

Male figures are less sceptical and feel more confident about women joining the labour market.

Women and men are trained on skills necessary for income-generating activities.

Childcare services are provided to encourage women to engage in income-generating activities.

Women engage in income-generating activities that suit their working hours.

Appropriate income-generating activities are available for women and men with disabilities and for pregnant and breastfeeding women.

EXPECTED RESULTS INDICATORS (OUTPUT INDICATORS)

Indicators to measure the extent the intervention achieves the expected result

Number and percentage of women who access CFW interventions

Positive change is reported (in focus group discussions) in women's and men's opinion of women's work outside the home over the duration of the programme

Number and percentage of women and men who successfully completed and passed a training course necessary for income-generating activities

Percentage of working women who resort to offered childcare services

Women report (in focus group discussions) being more reassured to leave their children in childcare or with a trusted individual to join an income-generating activity

Percentage increase over the programme intervention period of women engaged in income-generating activities

Percentage of women and men with disabilities and pregnant and breastfeeding women involved with income-generating activities

GENDER-ADAPTED PROGRAMMING ACTIVITIES

Identify CFW activities that are culturally acceptable and safe for women through community consultations (e.g., preparing meals for workers, home repair like painting walls within a compound), while at the same time working to promote women's rights and opportunities.

Raise the awareness of male figures in households on the realities of the labour market and shedding their fears in relation to women's engagement in income-generating activities.

Train women and men with the skills to safely and effectively carry out CFW activities.

Provide childcare as a cash-for-work opportunity for mothers who are exclusively home-based, freeing women to participate in other CFW activities and enhancing the value of women's care work.

Create flexible schedules for women to participate.

Find work solutions for pregnant and lactating women and women and men with disabilities.

GENDER ANALYSIS QUESTIONS	ISSUES IDENTIFIED	SPECIFIC OBJECTIVES <i>What specific objective is the operation intended to achieve?</i>	SPECIFIC OBJECTIVE INDICATORS <i>Indicators that clearly show the specific objective of the operation has been achieved</i>
Which factors (e.g., amount, duration, frequency, transfer mechanism) are essential to ensure safer cash transfers to women and men?	Women do not have identification documents, a bank account or are registered under adult male relatives so cannot receive assistance on their own.	Women are able to support the well-being of their families and are the decision makers when it comes to channels of expenditure.	Percentage of income spent on food, health care and education
Would women, girls, men and boys face new risks, due to involvement in CBIs?	Women targeted for cash assistance identify potential for increased GBV, including intimate partner violence or exploitation at home. Men resentful of changing gender roles which they feel undermines their authority and threatens established household roles and responsibilities. Some LGBTI individuals and young women report obstacles to safely in work environments.	Women, girls and LGBTI are empowered with knowledge and skills to address risks due to their involvement in CBI. Women, girls and LGBTI persons are subject to fewer risks and dangers as a result of their involvement in CBI.	Percentage of women and men who have acquired knowledge and skills as a result of CBI Percentage of women, girls and LGBTI individuals who report feeling safe due to the CBI involvement Decrease in the number of safety/risk incidents reported and addressed through reduced stigma as a result of the CBI

EXPECTED RESULTS

The outputs of the intervention that will achieve the specific objective

Women in need in targeted communities are able to access cash transfers without male assistance through the established official identification and registration database.

Women, girls, and LGBTI individuals undergo capacity-building on topics that would contribute in their empowerment.

Protection services are in place and vulnerable women, girls and LGBTI individuals are linked or referred to them.

Men are more aware of the CBI selection process.

EXPECTED RESULTS INDICATORS (OUTPUT INDICATORS)

Indicators to measure the extent the intervention achieves the expected result

Percentage of women who access cash transfers without male assistance

Number and percentage of women, girls and LGBTI individuals who undergo capacity-building

Number and percentage of women and girls who access protection services

Males report (in focus group discussions) that they are better aware and accept the process of CBI selection

GENDER-ADAPTED PROGRAMMING ACTIVITIES

Establish/adopt official identification and registration databases with women's identification data and information.

Build the self-reliance and resilience of women and girls on topics related to gender equality, women's and girls' empowerment, conflict resolution and livelihoods.

Provide access to targeted protection services including case management, counselling and gender discussion groups.

Create clear communication and feedback mechanisms within households and in communities. Explain participant selection, intended benefits and how recipients can help monitor benefits and risks and reduce the latter, if necessary.

Speak to LGBTI individuals and local groups led by LGBTI persons to identify the specific barriers and actions needed to overcome them.

3 Resource mobilization

Following the strategic planning phase and the production of a results-based framework (log frame) based on the needs assessment and analysis, the next phase in the HPC is resource mobilization.

Key steps to be taken for effective resource mobilization include:

- Humanitarian actors need to engage in advocacy and partnership with donors to mobilize funds for addressing gaps in the particular needs, priorities and capacities of women, girls, men and boys.
- To mobilize resources around priority actions, support the camp coordination and camp management (CCCM) cluster with information and key messages on the distinct needs of women, girls, men and boys and plans developed to meet these needs.
- It is important to consider that costs may differ; for example, if the programme wants women to access CBI but literacy levels are an issue, extra costs may be incurred to adapt the programme.

Gender markers should be used at this phase to assess how well a programme incorporates gender equality into planning and implementation and provide guidance on how to improve the process. There are several different but related markers (See section B, pages 52–53 for more detail on gender markers).

It is also important when developing funding proposals to avoid assumptions and use the gender analysis to justify the proposed programme. In the case of CBI interventions, for example, do not assume that cash transfers for women are always an empowerment tool; do not assume that all gender and age groups have the same access to technology when selecting the transfer methodology; and do not assume that access to and control over cash are the same for all gender and age groups.

4 Implementation and monitoring

Once the resources have been mobilized, the next stage of the HPC is the implementation and monitoring of the programme.

Implementation

In order to ensure that CBI programmes integrate gender equality throughout, the following key actions need to be taken into consideration:

- Tailor programme activities to the specific CBI-related needs, capacities and priorities of all women and girls, men and boys.
- Inform women, girls, men and boys of the available resources and how to influence the programme.
- Develop and maintain feedback mechanisms for women, girls, men and boys as part of CBI programmes.

Note that the ability to safely access these mechanisms can be different for women, girls, men and boys and as such provisions should be made to facilitate their inclusion. Other diversity factors such as caste, age and disability should also be taken into account to ensure access to all aspects of the CBI programme.

To ensure that the programme adheres to good practice, several key standards relating to gender equality should be integrated across the planning, implementation and monitoring stages. These standards relate to the following areas (and are explained in the more detail in the table below).

- Coordination
- Participation
- GBV prevention and mitigation
- Gender-adapted assistance
- Transformative approach

Good practice

As part of an International Rescue Committee (IRC) cash transfer programme in Jordan which began in 2013, women in the focus group discussions perceived that the cash assistance reduced household tensions, and also reduced domestic violence against women and between parents and children. Counsellors and cash assistance officers, who regularly monitor cases and the impact of cash distributions also corroborated a link between cash transfers and reduced domestic violence. However, this does not occur in all cases and there are a few case reports and other research findings of cash exacerbating tensions, highlighting the need for thorough monitoring, preferably through case management, throughout the duration of cash transfer programmes.

UNHCR AND IRC, INTEGRATING CASH TRANSFERS INTO GENDER-BASED VIOLENCE PROGRAMS IN JORDAN: BENEFITS, RISKS AND CHALLENGES, 2015

KEY APPROACHES AND STANDARDS FOR PLANNING, IMPLEMENTATION AND MONITORING IN CBI PROGRAMMING

Coordination

GOOD PRACTICE

- » Identify local women's rights groups, networks and social collectives — in particular informal networks of women, youth, people with disabilities and LGBTI groups — and support their participation in CBI programme design, delivery and monitoring, and ensure they have a role in coordination.
- » Coordinate with the cash working group and other humanitarian service providers to ensure gender-related CBI considerations are included across all sectors and to avoid duplication.
- » Support the Humanitarian Needs Overview and Humanitarian Response Plan using a gender analysis of the situation for women, girls, men and boys relating to CBI and sex- and age-disaggregated data.
- » Coordinate with the gender working group in country when present.

BE AWARE!

- » Be aware that the experiences and needs of LGTBI people may be very different and so coordination with local groups that represent these individuals is important to fully understand their needs and how to tailor a response.

Participation

GOOD PRACTICE

- » Implement a representative and participatory design and implementation process that is accessible to women, girls, men and boys and LGBTI individuals.
- » Strive for 50 per cent of CBI programme staff to be women, including work site supervisors in cash-for-work programmes. There are some situations where there may be a majority of women and girls as the men and boys are left behind or fighting.
- » Ensure that women, girls, men and boys participate meaningfully in CBI programmes and are able to provide confidential feedback and access complaints mechanisms by managing safe and accessible two-way communication channels.
- » Women, girls, men and boys must be able to voice their concerns in a safe and open environment and if necessary speak to female humanitarian staff.
- » Consult diverse women, girls, men and boys in assessing the positive and possible negative consequences of the overall response and specific activities. Include people with mobility issues and their care providers in discussions.
- » Be proactive about informing women about forthcoming meetings, training sessions, etc. and support them in preparing well in advance for the topics.
- » Ensure access to childcare to enable the participation of women and girls, who often carry responsibility for care, throughout the programme cycle.

Participation (continued)

BE AWARE!

- » Avoid placing women in situations where the community is simply responding to the expectations of external actors and there is no real, genuine support for their participation.
- » Be mindful of barriers and commitments (childcare, risk of backlash, no government acceptance of LGBTI individuals, ease of movement, etc.) that can hinder the safe participation of women, girls and LGBTI individuals in community forums.
- » Where women, girls, men and boys participate in mixed groups, address any barriers that stem from gender norms such as men's voices carrying more weight.
- » Ensure that meeting spaces are safe and accessible for all. Where women's voices cannot be heard, look for other ways to get their opinions and feedback.
- » In some contexts, it may be necessary to negotiate with community and/or religious leaders prior to talking with women community members in order to avoid backlash.

GBV prevention and mitigation

GOOD PRACTICE

- » Follow the guidance provided on CBIs in the IASC Guidelines for Integrating Gender-Based Violence Interventions in Humanitarian Action.
- » Prevention and response to GBV is a key cross-cutting priority for CBI programming and requires a coordinated effort across planning, implementation and monitoring of response efforts.
- » Do no harm: Identify early potential problems or negative effects by consulting with women, girls, men and boys, using complaint mechanisms, doing spot checks and, where appropriate, using transect walks around distribution points. Measures to ensure safety, respect, confidentiality and non-discrimination in relation to survivors and those at risk are vital considerations at all times. (See section B, page 88 for more information on this concept.)
- » Employ and retain women and members of other at-risk groups as staff members.
- » Conduct safety assessments at cash-for-work locations and provide safe transport to and from work sites, consulting with women and girls.
- » Train staff on the organization's procedure if they are presented with information about possible cases of GBV, as well as how to orient people to GBV referral services.
- » Reduce protection risks by making sure the quickest and most accessible routes are used by women and girls, such as to markets.
- » Reduce protection risks relating to CBIs identified for LGBTI individuals.

KEY APPROACHES AND STANDARDS FOR PLANNING, IMPLEMENTATION AND MONITORING IN CBI PROGRAMMING (CONTINUED)

GBV prevention and mitigation (continued)

BE AWARE!

- » Avoid CBI approaches that could potentially put women at risk due to social practices around money handling or working roles.
- » Ensure that women at heightened risk have a mechanism to raise their concerns and participate in decisions, while guaranteeing confidentiality regarding their personal situations and without exposing them to further harm or trauma. Mechanisms such as confidential hotlines run outside the community are more effective.
- » If women are selected for programmes, both men and women should be supported by other activities (e.g., livelihoods, gender discussion groups) to avoid deepening household tensions.
- » Don't share data that may be linked back to a group or an individual, including GBV survivors.
- » Don't collect information about specific incidents of GBV or prevalence rates without assistance from GBV specialists
- » The environment in which assistance is provided should, as far as possible, be safe for the people concerned. People in need should not be forced to travel to or through dangerous areas in order to access assistance.
- » Ensure that CBIs are not increasing stigma for LGBTI individuals.

Gender-adapted assistance

GOOD PRACTICE

- » Analyse, share with relevant actors and use the results and data to inform humanitarian response priorities and target the right people. Assess all CBI programming to ensure gender-related considerations are included throughout.
- » Tailor CBI delivery mechanisms (such as mobile phones) to reflect social, economic, communication and physical barriers that hinder women, girls, men and boys from registering to claim and either spend cash or redeem vouchers. (Note that different mechanisms might be required for women, men and LGBTI individuals in the same community.)
- » Verify that women and men have equal access to mobile phones, bank accounts and identification cards, as necessary.
- » Ensure that women and men have the ability to reach registration sites, cash-out distribution sites and the markets. Alternatively, make sure that there are provisions for nominees to collect cash on behalf of those unable to travel.
- » Recognize the needs of women, girls, men and boys with disabilities and impairments (e.g., speech, hearing and visual) in targeting beneficiaries and put in place appropriate alternative mechanisms for registering/receiving cash.
- » Recognize that LGBTI individuals facing public discrimination may prefer more discreet delivery mechanisms, such as mobile phone transfers.
- » Consider the frequency and size of transfers. For example, for safety reasons women may prefer smaller, more frequent cash-out options over one lump-sum cash-out (or vice versa). Women may also prefer a payment schedule that allows them to generate savings or plan how to restart commercial activities or seasonal spending on children's schooling.

Gender-adapted assistance (continued)

- » Diversify cash-for-work opportunities to ensure suitable and safe opportunities for women and ensure equal pay for women and men
- » Provide childcare so women can benefit from cash-for-work programmes on an equal basis with men.
- » Provide dignity kits when women travel for work.

BE AWARE!

- » Do not assume that all will benefit from CBI programming equally. Use the distinct needs, roles and dynamics for women, girls, men and boys (as per the gender analysis) to define specific actions to address each need and consider options suggested by women, girls, men and boys.
- » Special measures to facilitate access by vulnerable groups should be implemented, while considering the context, social and cultural conditions and behaviours of communities. Such measures might include the construction of safe spaces for people who have been the victim of abuses, such as rape or trafficking, or facilitating access for people with disabilities. Any such measures should avoid the stigmatization of these groups.

Transformative approach

GOOD PRACTICE

- » Challenge structural inequalities. Engage men, especially religious and community leaders, in outreach activities regarding gender-related CBI issues.
- » Promote women's leadership in all CBI committees and agree on representation quotas for women with the community prior to any process for elections.
- » Work with community leaders (women and men) to sensitize the community about the value of women's participation in the CBI programme.
- » Raise awareness with and engage men and boys as champions for women's participation and leadership within a CBI programme.
- » Engage women, girls, men and boys in non-traditional gender roles, for example in cash-for-work initiatives.
- » Support women to enable them to build their negotiating skills and strategies and support them to become role models within their communities by working with them and encouraging them to take on leadership roles within the CBI programme.

BE AWARE!

- » Attempting to change long-held gender dynamics in society can cause tensions. Keep lines of communication open with beneficiaries and ensure that measures are in place to prevent backlash.

Monitoring

Monitoring for the CBI sector should measure the access to and quality of CBI assistance for women, girls, men and boys of different ages, as well as the changes relating to women's strategic needs. The monitoring should also look at how the CBI programme has contributed to meaningful and relevant participation and a transformative approach including promotion of women's leadership. As SADD is a core component of any gender analysis (see section 1 above), it is also essential for monitoring and measuring outcomes. Use **gender markers** to assess how well a programme incorporates gender equality into planning and implementation and provide guidance on how to improve the process. Monitoring is a regular, systematic activity that is ongoing throughout the response. The response should be flexible to adapt elements of the intervention activities or the strategy based on the findings from regular evaluation of the monitoring data.

Monitoring of CBI programmes can look at questions such as: Have women reported elevated social status due to their ability to take part in informal savings groups? Have they participated in decision-making alongside men regarding how the cash received would be spent?

Are there different rates of benefit and are they equitable? Have LGBTI individuals been able to access the cash programmes? Have elderly women and men been able to access the CBI programme?

It is crucial to understand how we can strengthen the message that local women leaders should be enabled to influence programme roll-out and monitoring. Monitor rates of service access (e.g., attending financial promotion sessions) according to the sex and age of participants or of households (e.g., delivered cash transfer) as well as check progress on indicators based on issues (e.g., proportion of proposals from women's committees accepted by camp management).

Do no harm (see section B, page 88 for more information on this concept): conduct ongoing consultation with women, girls, men and boys from diverse groups, for example persons with disabilities, and undertake observation/spot checks to identify early potential problems or negative effects (e.g., monitor that cash transfers to women are not putting women and girls at increased risk of domestic violence).

Good practice

In an analysis of cash interventions in emergency settings in Indonesia, Kenya and Zimbabwe, while women were seen as legitimate beneficiaries in all three contexts, the transformative scope of the cash transfer programmes was limited. Rather than challenging traditional stereotyped gender roles and relations, the programmes tended to reinforce them. The cash transfers seemed to serve to assist women perform their typical roles without providing support for deeper change.

ADAPTED FROM OXFAM AND CONCERN WORLDWIDE. 2011.
WALKING THE TALK: CASH TRANSFERS AND GENDER DYNAMICS

5 Gender operational peer review and evaluation

The primary purpose of the operational peer review and evaluation stage is to provide humanitarian actors with the information needed to manage programmes and projects so that they effectively, efficiently and equitably meet the specific needs and priorities of crisis-affected women, girls, men and boys and build/strengthen their capacities (see section B, page 60 for more information). Evaluation is a process that will help to improve current and future CBI programming to maximize outcomes and impacts, including analysing how well the transformative approach has been integrated and whether women's leadership has been promoted, ensuring that strategic as well as practical needs have been addressed.

To ensure people-centred and gender-responsive impacts, it is necessary to review methodologies and processes to determine good practice in providing equal assistance to women and men. Programmes need to be reviewed based on equal participation and access to services of women, girls, men and boys from the onset of programme planning to implementation. It is necessary also to assess gaps in programming, focusing on which women, girls, boys or men were not effectively reached. The use of gender markers (see section B, pages 52–53) helps to identify gaps collectively to improve programming and response.

KEY STANDARDS

1. UNHCR. *Operational Guidance and Toolkit for Multipurpose Cash Grants*. 2015.
<https://tinyurl.com/y87c5wzl>
2. UNHCR. *Guide for Protection in Cash-based Interventions*. 2015.
<https://tinyurl.com/y78scfyx>

KEY RESOURCES

1. Women's Refugee Commission. *Training on Protection in Cash-Based Interventions*. 2015.
<https://tinyurl.com/yc9ngbdj>
2. Women's Refugee Commission. *Inclusive Cash for Work Programs: Building A Stronger, Safer Recovery for All*. 2015.
<https://tinyurl.com/y834frzs>