This document outlines key considerations and learning to be used when planning to deliver and/or delivering cash assistance to refugees, internally displaced persons, asylum-seekers, returnees and stateless people. It is primarily intended for UNHCR staff and partners and should be read together with other cash and protection related guidance.1
INTRODUCTION

Cash assistance is an essential part of the humanitarian response to crisis. Improving choice, dignity and accountability, cash assistance can support basic needs during the recovery of livelihoods activities, helping ensure that vulnerable populations do not resort to negative coping mechanisms due to poverty. When women and girls have equitable access to and control over resources, and are able to meaningfully participate in and influence decision-making processes, they are rendered less vulnerable to sexual exploitation and negative coping strategies, such as child marriage or forced labour. Equitable access to cash assistance also has the potential to facilitate a genuine and positive transformation in discriminatory gender relations, roles and attitudes. Cash assistance must therefore be designed in a way that considers safe and equitable access for diverse groups of women, men, girls and boys in line with UNHCR’s Policy on Cash-Based Interventions.¹

Despite the progress made ensuring women’s meaningful role in leadership and management structures, societal norms enforcing restrictive gender roles pose the greatest challenge to women’s participation. Other hindering factors include low literacy rates, language barriers and domestic responsibilities. Experience has shown that women are frequently included at the assessment phase of programme design, however they are less likely to be included during the design and implementation phases. Therefore, women of diverse age and backgrounds must be meaningfully engaged and consulted at all stages of the operations management cycle of cash assistance. For that reason, one of the standards to be met to advance gender equality as per UNHCR’s updated Age, Gender and Diversity Policy² (2018), is to ensure 50 per cent of participants are female in all management and leadership structures under UNHCR’s authority, and to advocate for partners, including governments, to achieve the same.

SUMMARY OF KEY CONSIDERATIONS AND LEARNING

+ Cash assistance can render women and girls less vulnerable to sexual exploitation and negative coping strategies, and have a positive impact on intra household relations.

+ In societies with unequal gender dynamics and entrenched gender roles, cash assistance alone has a minimal impact. It needs to be combined with other interventions.

+ Close and context-sensitive attention to gender and vulnerability in design, implementation and monitoring is essential for every cash assistance initiative.

+ Use this step-by-step guidance in your needs assessment and desk review, risk vulnerability and capacity analysis, eligibility criteria and targeting, market analysis, modality and delivery mechanisms, design and implementation, and monitoring.

+ Apply the UNHCR Tool for Participatory Assessment in Operations,³ the Cash and Protection Risk Assessment³ and regular gender analysis to identify key opportunities, challenges and solutions for cash and gender.

+ Always ensure appropriate feedback mechanisms and monitoring, including through disaggregated data by sex, age, disability and other diversity characteristics where relevant.

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² UNHCR Tool for Participatory Assessment in Operations. Available at: http://www.refworld.org/docid/462df4232.html

³ As part of the standard operating procedure for cash and the feasibility assessment. Available at: http://www.unhcr.org/5a8429317.pdf

⁴ UNHCR Policy on Cash-Based Interventions. Available at: http://www.unhcr.org/581363414.

⁵ UNHCR Policy on Age, Gender and Diversity Policy 2018. 10. Available at: https://bit.ly/2v9hwrh
Examples of how cash assistance contributes to protection and gender equality:  

✔ Promotes gender equality by providing an opportunity to adapt the frequency, amounts, mechanisms and means of registration for cash transfers to the diverse and specific needs of women, men, boys and girls.

✔ Strengthens local economies, benefiting both the displaced population and the host community. The provision of cash can influence market demand for goods and services to better respond to the specific needs of women and girls.

✔ Promotes self-reliance by assisting women and men entrepreneurs, including those facing multiple forms of discrimination (such as on the basis of disability, sexual orientation or gender identity), to begin, rebuild or expand their livelihoods capacity, thereby improving chances of recovery, independence and resilience.

✔ Facilitates a shift in gender relations, roles and attitudes by making women the primary beneficiaries of cash assistance where possible, thereby contributing towards improved health and nutrition, education and other protection outcomes for all members of the household.

KEY GENDER CONSIDERATIONS IN CASH ASSISTANCE DESIGN

1 Needs assessment and desk review

✔ Conduct a gender analysis as part of the cash assistance feasibility/needs assessment by gathering information about gender relations, responsibilities and power dynamics within the community before and during displacement. This includes developing an understanding of cultural dimensions, socioeconomic conditions, legal frameworks, service accessibility (legal rights, education, livelihoods, health, ownership and control of assets), community structures, protection risks and coping strategies as they apply to women, men, girls and boys from diverse backgrounds.

✔ Undertake a participatory assessment with women, men, girls and boys to better identify risks, specific needs, capacities and priorities. During the assessment equal representation of women and girls should be maintained, and the methodologies used should allow them to participate in a meaningful manner, such as through separate focus group discussions led by a facilitator of the same sex, or through home visits and individual interviews.

✔ Assess the intersection of gender relations with multiple structural inequalities arising from disability, ethnicity, religion, sexual orientation and gender identity.

✔ Collect and analyse sex, age, disability and other diversity-disaggregated data, where relevant, on needs, priorities and capabilities relating to cash assistance.

✔ Consider how gender affects the ability of beneficiaries to influence decision-making around cash assistance at the household level.

✔ Consult existing sources of information, such as census, labour force surveys, health surveys, humanitarian assessment reports, protection reports, gender analysis reports and gender country profiles (i.e. UN-Women, Oxfam, FAO, CARE).

What are the traditional gender roles? Who within the community is responsible for making decisions on the use of resources? Who bears the domestic responsibilities of child-minding, household chores, collection of water and firewood and subsistence farming? Is it socially acceptable for women to be the decision-makers and managers of household finances? How do other aspects of diversity (e.g. age, disability) impact on these gender roles?


8 UNHCR Tool for Participatory Assessment in Operations. Available at: http://www.refworld.org/docid/462df4232.html
EXAMPLES FROM THE FIELD

GENDER ANALYSIS IN RWANDA

In Rwanda, during the process of shifting to cash assistance for core relief items in Kigeme refugee camp, UNHCR conducted a gender assessment with refugee households. Participants highlighted, in what they considered a confidential space, that if cash were given in lieu of hygiene items, sanitary pads were likely to be de-prioritized by both women and men in favour of food, clothing and other needs. UNHCR expressed concern that this could compromise refugee girls’ school attendance and increase the risk of survival sex. Focus group discussions were therefore conducted in Kigeme camp. Some of them, however, contradicted the assessment findings. Based on the different sources of information, UNHCR in consultation with the refugee population selected cash assistance as the modality of choice for the provision of sanitary towels. Regular monitoring and proper mitigation measures were also put in place. A key takeaway is that a thorough gender analysis should critically consider various sources of information to better understand concerns and challenges faced by women, men, girls and boys.

Risk vulnerability and capacity analysis

- Use the needs/cash feasibility assessment and desk review to inform the risk vulnerability and capacity analysis.
- Analyse the results of the participatory assessment with women, men, girls and boys to better identify risks, vulnerabilities, capacities and priorities.
- Based on the results of the assessments, analyse how other aspects of diversity (e.g. disability, age) intersect with gender, including by ensuring that participatory assessment includes women and girls from diverse backgrounds.
- Analyse the distinct needs, capacities, including digital and financial literacy, and preferences of women, girls, men and boys post-crisis.
- Determine the specific protection risks for women, men, girls and boys caused or exacerbated by the crisis. For example, loss of identity documents, sexual and gender-based violence, or child labour.
- Consider how gender affects the ability of the affected population to safely access cash assistance.
- Conduct a Protection Risks and Benefit Analysis, evaluating the protection areas of safety, access, data protection, individuals with specific needs, and household/community dynamics on the basis of the gender analysis.

Will women, girls, men and boys incur new risks due to participation in a cash assistance programme? How are these risks different for different women and girls (e.g. older women or women with disabilities)? If risks are envisaged, are there ways to create indirect benefits such as improving household nutrition or identifying opportunities for direct participation in complementary activities or services (i.e. spaces for women and girls or training for heads of households)? Are women experienced in managing cash? Is financial literacy support required? Do women with disabilities, or lesbian, bisexual or transgender women, face specific barriers? Are needs met equitably? How do women and men help or hinder each other in meeting their needs and fulfilling their rights? Who perpetrates violence against whom? How do institutions and community structures meet the needs, uphold rights and prevent, mitigate and respond to violence?

EXAMPLES FROM THE FIELD
CASH AND GENDER IN NIGER

In Niger, Save the Children International in partnership with the Women’s Refugee Commission piloted focus group discussion tools for assessing and mitigating the risks of gender-based violence in cash-based interventions. Seventy-four individuals participated in the discussions, including a number of sub-populations (women over 55, women with disabilities, men over 55, men with disabilities, adolescent girls and adolescent girls with disabilities, adolescent boys and adolescent boys with disabilities). The findings suggested that cash assistance could potentially increase the risk of domestic violence related to household decision-making and expenditures in addition to increasing the divorce rate, which could leave a woman destitute. Some examples of risk mitigation strategies put forth included: community advocacy to denounce sexual and gender-based violence (SGBV) and sensitization around SGBV, consulting women on family dynamics to identify the preferred recipient of cash assistance (husband or wife), monitoring women’s and girls’ safety throughout the project and providing a strong and safe referral mechanism to access SGBV prevention and response services.

EXAMPLES FROM THE FIELD
CASH IN JORDAN THROUGH AN AGD APPROACH

An example of accountability mechanisms is the comprehensive Age Gender Diversity Mainstreaming Participatory Assessment conducted annually to identify and analyse the protection risks of groups considered vulnerable by UNHCR Jordan. Through this qualitative exercise, which includes focus group discussions and key informant interviews (facilitated by volunteers and refugees), key risks are identified with specific consideration of age, gender and diversity, which include some socio-economic dimensions. The assessment is geographically comprehensive and leads to a detailed report on specific topics chosen by refugees. The study not only informs planning and programming decisions across all interventions, it provides a space for refugee communities to openly share information on key thematic areas that are critical when developing short- and long-term responses, as well as to identify gaps in protection and access to services. This product also informs the cash assistance programme on an annual basis, as well as the validation of the Vulnerability Assessment Framework.

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10 Toolkit available at: https://bit.ly/2EMaG1F
11 Evaluation Synthesis of UNHCR’s Cash Based Interventions In Jordan 2017. Available at: https://www.unhcr.org/5ab0c0677.pdf
3 Eligibility criteria and targeting

- Determine whether the programme will provide universal assistance (all women, girls, men and boys) or targeted assistance (to specific groups) based on information gathered through assessments, desk reviews and analyses of sex, age, disability and other diversity-disaggregated data where relevant.

- Recognize that targeting may stigmatize certain groups (for example: SGBV survivors; lesbian, gay, bisexual, transgender and intersex (LGBTI) persons), exposing these groups to further risks, and may not be appropriate.

- Employ a rights-based approach in the targeting process to include, to the greatest extent possible, a wide array of participants (age, gender and other diverse and relevant characteristics such as disability, ethnicity, sexual orientation and gender identity, as contextually appropriate and in a manner that does no harm) in an effort to reflect and respond appropriately to the specific needs identified.

4 Market analysis

- Pay particular attention to women’s safe access to markets, freedom of movement, distance, seasonality and market hours of operation.

- Assess gendered aspects to accessibility to various financial and/or credit sources.

- Evaluate gender roles and norms in the market environment, among market actors (traders, producers, importers, wholesalers) and protection-related services (health, legal, transportation, education).

- Consider how gender roles affect access to essential goods and services.

5 Modality and delivery mechanisms

- Determine the essential characteristics (amount, duration, frequency, transfer mechanism) of a cash assistance programme to ensure safe transfers to women and men.

- Consider gender aspects when choosing appropriate timings for cash transfers.

- Recognize that diverse needs may require adapted or alternative mechanisms for registering and receiving cash assistance.

EXAMPLES FROM THE FIELD
INCREASING GIRLS’ ENROLMENT IN SCHOOL IN PAKISTAN

UNHCR provides cash assistance to girls in the grades 9-12 of secondary school in refugee villages in Balochistan province. Sensitive to the unique cultural constraints placed on girls in the area, UNHCR has developed separate girls-only classrooms with female teachers. All schools with students receiving cash assistance must also have separate latrine facilities for girls and be located within two kilometres of the refugee villages. This final point allows girls to walk to school in groups rather than take public transport. By ensuring that gender-responsive approaches are included in programme design from the very beginning, combined with the financial reward for school attendance, cash assistance can increase girls’ enrolment and retention.

6 CASH ASSISTANCE AND GENDER

Do women, men, girls and boys have safe access to the market? Do all women, men, girls and boys frequent and trade at the market equally?

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13 Cash for education A global review of UNHCR programs in refugee settings. Available at: http://www.unhcr.org/5a280f297

Do these features consider ease of movement and familiarity with technology (i.e. ATMs, mobile phones)? Do women and men have the required identification documents, access to financial institutions and access to technology to be cash recipients? Are there any women and girls who may experience different barriers in accessing delivery mechanisms (e.g. due to difficulties with mobility, vision or hearing, or lack of familiarity with technology)? Are women’s household duties or seasonal agricultural responsibilities taken into account?
In 2013, the International Rescue Committee (IRC) started cash transfer programming as part of the urban Women’s Protection and Empowerment programme in Jordan, seeking to use cash as a tool to build women’s resilience towards gender-based violence by meeting their basic needs and providing targeted protection services. Initially cash assistance was successfully distributed as cash in hand but, as the Syrian response grew, a cash feasibility assessment was undertaken to identify a more suitable transfer mechanism. Pre-paid ATM cards were ultimately selected due to the wide availability of ATMs, improved payment monitoring capabilities and the ability to maintain confidentiality of personal information. Ninety per cent of cash recipients were female-headed households. Focus group discussions revealed that 10 per cent of the targeted population faced challenges using ATMs; of these, nearly half did not know how to use the card. Older and illiterate cash recipients had more difficulties using ATMs despite extensive training. As a result IRC staff accompanied individuals directly to ATMs. Because the numbers were not significant, cash in envelopes could also have been considered for this sub-population.

**Design and implementation**

- Ensure a demonstrable link between the gender-specific needs identified for the cash assistance, project activities and tracked outcomes.
- Use the Inter-Agency Standing Committee’s (IASC) Gender with Age Marker to ensure coherence between needs, activities and outcomes during design and implementation.
- Utilize the findings from the gender analysis and other preparedness data.
- Inform women, men, girls and boys of the resources available and how to influence the project’s decision-making process.

- Ensure that information is provided in multiple and accessible formats (e.g. for women who are illiterate or who have hearing or visual impairments).
- Consider additional support that may be required to ensure equal access to cash assistance and services (e.g. childcare and transportation).
- Provide and/or facilitate participation of colleagues/partners in gender training courses to develop and strengthen their capacity on gender equality, including on conducting gender analyses.

**The IASC Gender with Age Marker**

The IASC Gender with Age Marker was launched at the ECOSOC Humanitarian Affairs Segment in New York on 21 June 2018. The framework provides a structured method to reflect on the ways in which humanitarian programming addresses gender- and age-related differences and can be applied broadly from national strategies to project proposals. This marker improves upon the original IASC Gender Marker by expanding its scope to include age, and supports learning and adaptation by including a self-monitoring feature. It considers women, girls, boys and men of different age groups in key programmatic areas such as needs assessment, adapted assistance, adequate participation, feedback and complaints processes and satisfaction, among others. More information is available at: [https://iascgenderwithagemarker.com/](https://iascgenderwithagemarker.com/)

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**What additional support do older women or women with disabilities need to access cash assistance?**
- Are older women responsible for childcare and/or other domestic duties?
- Are there specific barriers faced by LGBTI persons when accessing cash assistance?
- Can women engage in activities complementary to cash assistance to support resilience and self-reliance?
- Does communication on the cash assistance consider how it might mitigate gender-related household or community tensions?
- Are referral pathways to available complementary services (i.e. psychosocial support, livelihoods support, case management) identified?
- Are referral mechanisms integrated into the cash assistance programme?

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EXAMPLES FROM THE FIELD
CASH AND SGBV IN LEBANON

A study in Lebanon explored UNHCR’s cash assistance contribution to mitigating and addressing SGBV risks. Protection cash assistance is a targeted support designed specifically to address a protection incident or vulnerability. The assistance was found to be an effective SGBV risk mitigation and prevention tool and highly appropriate for SGBV survivors due to its discrete nature. Examples of positive outcomes include enabling survivors to move away from abuser(s) and to rent for themselves and their children; to undergo surgery or cope during the recovery of a family member and to search for another job or house to escape abuses by their employer or house owner. Findings suggest that factors enabling the success of cash assistance in SGBV programming include functioning complementary services, thoughtful case management plans, and counselling on safety and empowerment issues, including gender, and monitoring.

EXAMPLES FROM THE FIELD
CASH AND GENDER STUDY IN UGANDA

In Uganda, WFP and UNHCR conducted a joint cash and protection review exploring the protection and gender equality implications of cash transfers to recipients of such transfers and the wider community. The study highlighted several risks and opportunities in terms of cash and gender, among those specific protection observations regarding young men feeling of exclusion as well as inter-generational tensions. The findings have been translated into concrete recommendations on how to improve ongoing cash transfers for food assistance, as well as informed the design, implementation and monitoring of UNHCR’s multi-purpose cash grants.

Monitoring

✓ Ensure monitoring data is disaggregated by sex, age, disability and other diversity characteristics where relevant.
✓ Use the IASC Gender with Age Marker during monitoring of project activities with the purpose of informing programmatic adjustments where required.
✓ Consult diverse women, men, girls and boys in monitoring the positive and negative consequences of the overall response and specific activities. When protection concerns are identified during the monitoring process, refer to relevant colleagues for response and possible adjustments in programme implementation.
✓ Develop and maintain accessible feedback mechanisms for women, men, girls and boys from diverse groups as part of cash assistance projects.
✓ Ensure that all women, men, girls and boys are able to provide sensitive or confidential feedback in a safe environment. In the case of women and girls, ensure that they can speak to female staff if necessary.
✓ Use data collected from feedback mechanisms during implementation to inform the next operational programme cycle and to make programmatic adjustments where necessary.

Has the cash assistance programme contributed to meaningful participation and a transformative approach including promotion of women’s leadership?
EXAMPLES FROM THE FIELD
CASH AND GENDER IN GREECE

In Greece, a Mercy Corps gender assessment quoted in UNHCR Multipurpose Cash and Sectoral Outcomes: Greece Case Study\(^\text{15}\) revealed that the majority of male and female beneficiaries interviewed perceived an improvement in well-being within the household accompanied by a decrease in intra-household tensions as a result of the multipurpose cash assistance.\(^\text{16}\) Refugees interviewed by UNHCR greatly valued the ability to buy food as it enabled families to eat meals that were closer to their taste and needs than those served in catered sites. Some women also expressed appreciation for being able to use their cooking skills, something they had not done since they fled their countries of origin. In addition, food preparation and cleaning were seen as useful tasks that alleviated daily boredom. UNHCR is also improving gender analysis through monitoring of multipurpose cash assistance in Greece,\(^\text{17}\) including a focus on protection. Field Offices, such as Thessaloniki and Attica, have recently trained their protection field staff on qualitative methods to support in-depth, qualitative work and analysis to deepen understanding of gender-based access to multipurpose cash and risks of fraud.

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\(^{15}\) Available at: [http://www.unhcr.org/5b2cfa1f7.pdf](http://www.unhcr.org/5b2cfa1f7.pdf)

\(^{16}\) Gender Assessment. Mercy Corps Cash Assistance Programme, May 2017, quoted in [http://www.unhcr.org/5b2cfa1f7.pdf](http://www.unhcr.org/5b2cfa1f7.pdf)

OVERALL RESEARCH ON CASH AND GENDER

Despite encouraging data from several contexts, there is insufficient evidence on the effects of cash transfers in general on equitable gender relations and women’s empowerment. The study Evidence of impact of emergency cash transfers on gender and protection\(^{18}\) concludes that while cash transfers can have a positive effect on these dynamics, “but there is no overarching approach which facilitates this”. A literature review by the Cash Learning Partnership (CaLP) Protection Outcomes in Cash-Based Interventions\(^{19}\) highlights that “findings on gender relations within the household point to the fact that cash assistance alone had minimal impacts on changing complex, deeply in-grained, often and culturally driven gender roles”.

Multi-Purpose Cash and Sectoral Outcomes: a Review of Evidence and Learning\(^{20}\), a study commissioned by UNHCR, states that “in many contexts, women have been targeted as the primary recipients of cash transfers in an effort to promote gender equity and enable women to have an influence on decision making on how cash is spent. Evidence on whether this is appropriate is limited and highly context-specific”. A case study from Jordan\(^{21}\) by the Women’s Refugee Commission, International Rescue Committee and Mercy Corps suggests in some contexts that “targeting women as cash transfers recipients may be seen as undermining men’s power and place women at risk of violence. For this reason, close and context-sensitive attention to gender and vulnerability in design, implementation and monitoring, as described in this document, is essential for every cash assistance initiative.

EXAMPLES FROM THE FIELD
CASH AND GENDER IN AFGHANISTAN

A case study in Afghanistan\(^{22}\), part of a review commissioned by UNHCR to investigate the contribution of multipurpose cash assistance in meeting sectoral outcomes, showed that repatriation cash grants were unable to redress entrenched gender norms. The study found that a majority of female returnees were not consulted by their husbands on the purchase of parcels of land with the repatriation cash grant. Only in Kabul did some female returnees state that they had been consulted. When asked, some women said that if the cash grant had been delivered to them, they would have handed it over to their husbands, as they would not have known how to manage such a large sum. The limited decision-making power of women was also apparent in focus group discussions related to rent. Female returnees in Noor Khodda neighbourhood of Mazar-e-Sharif said they did not know why they returned to the area as their husbands had taken the decision; nor did they know the cost of the monthly rent paid with the repatriation grant. These findings indicate that the provision of cash assistance alone cannot change ascribed gender roles and societal norms.

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20 Available at: http://www.unhcr.org/5b28c4157.pdf
21 Optimizing Benefits and Mitigating Risks of Integrating Cash-Based Interventions and GBV Programming: A Case Study from Jordan. Available at: https://bit.ly/2C91bYT
22 UNHCR Multipurpose Cash and Sectoral Outcomes: Afghanistan Case Study, 2018. Available at: https://www.unhcr.org/5b2cfab97.pdf
UNHCR recognizes that forced displacement has different impact on individuals with respect to age, gender and diversity characteristics. Understanding and analysing the ways in which these characteristics influence their experience of forced displacement and their protection situation is central to UNHCR’s work. Gender is an important feature because ascribed gender roles and societal norms determine the barriers individuals may face or the privileges they may enjoy, whether it be in the area of protection, assistance or solutions. UNHCR has been actively promoting gender equality for decades and continues to be cognizant that it is fundamental to the well-being and rights of refugees, asylum seekers, internally displaced persons, returnees and stateless persons. For example, cash assistance programmes should be designed to mitigate issues related to gender such as additional work burdens for women or men in cash-for-work programmes, or adapted information dissemination for women who are unable to read. Although the focus of gender equality is often on women and girls, gender inequality can also impact some men and boys, and LGBTI persons of concern negatively. Thus it is vital to promote equal rights, well-being and equitable access to services and assistance for all persons of concern in a manner that recognises differences amongst them, and resultant inequalities and discrimination, and responds in a manner that is informed by these realities.

Key Considerations and Learning

UNHCR AND GENDER

Gender refers to the socially constructed roles for women and men, which are often central to the way in which people define themselves and are defined by others. Gender roles are learned, changeable over time, and variable within and between cultures. Gender often defines the duties, responsibilities, constraints, opportunities and privileges of women, men, girls, and boys in any context. Gender equality refers to the equal enjoyment of rights, responsibilities, and opportunities of women, men, girls and boys. Combatting discrimination based on sexual orientation and gender identity is inextricably linked to gender equality, as it challenges negative gender stereotypes and systemic discrimination arising from prejudice. Gender equality, a core commitment of UNHCR, implies that the interests, needs, and priorities of all genders are respected.” Taken from UNHCR Age, Gender and Diversity Policy 2018, 16. Available at: https://bit.ly/2v9hwrh
RESOURCES


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