

INCREASING OPPORTUNITIES FOR WOMEN TO BE RECIPIENTS OF UNHCR CASH ASSISTANCE ON BEHALF OF THE HOUSEHOLD

A CORE COMMITMENT



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This document promotes ways to increase opportunities for women to be considered as primary cash recipients on behalf of the household, therefore providing them with equal opportunity as men while strengthening their financial inclusion and empowerment. The paper has four components: i) Commitment and purpose; ii) Current practice; iii) Rationale; iii) The “how to” ie. practical tips for implementation. It is a living document, informed by consultation with operations, and to be strengthened over time based on country experiences.

KEY MESSAGES

- UNHCR is committed to increasing opportunities for women to be recipients of cash on behalf of the household, in line with its internal and UN system-wide responsibility to advance gender equality.
- The AGD Policy states “*Women and girls have equal access to and control over management and provision of food, core-relief items, and cash-based interventions*”.
- The approach does not mean to target women with cash, based on specific vulnerability criteria (ie. as female-headed household). It rather promotes a shift whereby women are considered entitled to collect the cash assistance on behalf of the family.
- In line with the sustainable response, this can facilitate women’s economic empowerment and improved access to individual documentation and financial inclusion. It may also improve resources management in the family.
- To implement such approach, operations may consider a few steps (registration, assessment, implementation, monitoring, advocacy and communication).
- Assessment and consultation with women and men separately are critical to inform a programmatic decision, to understand household dynamics, possible risks - including of GBV-, and preferences.
- Collecting individual registration data of women is foundational. *ProGres* can facilitate the selection of alternative collectors of assistance.
- Analysing the legal and administrative framework and advocating for favourable Know Your Customer requirements concerning women’s access to bank accounts are central.
- Close monitoring of risks and outcomes throughout the process is critical to maximize opportunities and respect the “do no harm” principle and correct course, if needed.
- Several UNHCR operations are moving in this direction and the document captures some encouraging examples and tools.

Commitment and Purpose: Advancing Gender Equality

UNHCR is committed to increasing the opportunities for women to be recipients of cash assistance on behalf of the household. This will increase the overall ratio of women as primary cash recipients of UNHCR’s cash assistance, contributing to its overall goal to advance gender equality.

This commitment is in line with [UNHCR’s Age and Diversity Policy](#) that reads: *Women and girls have equal access to and control over management and provision of food, core-relief items, and cash-based interventions (CBI). Depending on the context, UNHCR operations will increase the percentage of women as the primary recipients of assistance within households receiving material and/or cash-based assistance*”.

Anchored in [UNHCR’s Policy on Cash-Based Interventions 2022-2026](#), the commitment is also in line with [UNHCR’s Strategic Directions 2022 – 2026](#), specifically with the impact area “Empowering Communities and Achieving Gender Equality”. The initiative also responds to the sustained efforts by the UN system to promote gender equality through the new [UN system-wide Gender Equality Acceleration Plan](#).¹

The purpose of this document is not associated to the targeting of women in UNHCR’s cash assistance based on specific vulnerability criteria (ie. female-headed household etc.). This consideration is also critical and will always depend on the assessment of vulnerabilities and prioritization in the context where CBI is implemented. The scope of this paper is rather about a shift in the way UNHCR *delivers* cash assistance, in particular unrestricted cash, to the selected households, by increasing – where appropriate - the percentage of women as the recipients/collectors of the assistance (cash, card, mobile money, bank account etc.) on behalf of the household.

¹ See in particular Action 5.2

This will also not mean to automatically enforce the selection of women as recipients/collectors, but rather to diversify and amplify the options, and moving away from an attitude that considers male members of the family as the implicit collectors of cash assistance. Such decision must be based on consultations with communities, and particularly with women, to obtain their views and analysis on benefits and associated risks, in line with the principle of “do no harm”.

Operations are therefore encouraged to make efforts to provide increased opportunities for women to become the primary recipients within households receiving cash assistance by UNHCR. This course of action will be implemented whenever possible depending on the context, when considered safe and based on the assessed choice of women, their analysis of the associated risks, and their informed consent.

Current Practice

In 2023, 54% of UNHCR’s cash assistance recipients were women.² This ratio was partially due to female headed households being prioritized in the eligibility criteria for unrestricted cash. Women were also often the recipients of “Cash for Protection” interventions (e.g. cash given to female survivors as part of GBV case management).³

In over 35 refugee contexts,⁴ despite systems of individual registration in place, UNHCR automatically selects the male Head of the Household (HH) as the recipient and collector of cash on behalf of the household. This is largely due to the persistence of unequal gender and social norms, resulting in men being traditionally assigned the role of HH and thus becoming the entitled collector of cash on behalf of the household. This default choice may also be the result of discriminatory legislation, which hinders the possibility for women to be the titular of a bank account in their name, although these situations are becoming less frequent.⁵

The practice to select male in the HH as the default collector of the cash assistance excludes the opportunity for women to receive cash assistance in their names on behalf of the household. This may reduce their decision-making power and may hinder future benefits linked to financial inclusion, such as becoming the titular of a bank/mobile money account. This may in turn reinforce gender discriminatory roles and power imbalances and hinder progress towards gender equality and women empowerment.

How it works in practice in UNHCR

When operations target refugee households with unrestricted cash, the default cash recipient is derived directly from proGres based on the designated Principal Applicant (PA) or Focal Point (FP) in the household. In most cases, the man is designated as household focal point/principal applicant and becomes the default cash recipient. In other settings, where proGres may not be used and other enrolment systems are in place (e.g. Kobo), “male” is often by default selected as the head of household. Men also tend to be the main responders of assessment questionnaires to determine cash eligibility.

² Source: CashAssist and proGres

³ See UNHCR internal paper “Cash AND protection and Cash FOR Protection – A UNHCR Perspective” issued on 6th February 2024

⁴ Source: CashAssist and proGres

⁵ <https://ourworldindata.org/grapher/women-can-open-bank-account-same-as-men>

Rationale for Change - Why support women to be the cash recipients on behalf of the household?⁶

Providing the opportunity to women to receive money on behalf of their families - even in male-headed households, can yield several positive outcomes.

Promoting women's access to documentation and financial inclusion in line with CBI and Sustainable Response: It improves and/or encourages i) women's access to the necessary identity documents to open their own accounts, which can be further facilitated when accompanied by legal awareness and counselling on procedures; ii) women's capabilities to use financial services to facilitate their socio-economic inclusion; and iii) financial service providers (FSP) inclination to develop products and services aligned with women's preferences and to mitigate access barriers for women. Ultimately, this may lead to changes in national regulations facilitating women to access and use digital financial instruments.

A "Why not Women" approach to cash in Ecuador

UNHCR Ecuador is implementing a 'why-not-cash for women' approach to ensure that cash as part of protection helps levy dividends in terms of gender equality and family cohesion. Delivered through prepaid bank cards, the cash assistance promotes decision-making by refugees, while mitigating protection risks when receiving and using cash assistance. UNHCR leverages cash to promote women's empowerment and gender equality, providing them with prepaid cards to deliver assistance to families, including where households are headed by men, unless there are specific protection risks to women that were detected through consultations. In 2023, and so far in 2024, **94%** of prepaid cards for cash assistance distributed in Ecuador were delivered to women for assistance on behalf of the household. UNHCR monitoring indicates that this approach is supporting women's role in prioritizing and deciding how to spend the cash assistance, including in households headed by men and without creating conflict. For more information, see [Why-not-cash for women: where assistance meets financial inclusion \(unhcr.org\)](#).

Contributing to close gender gaps related to financial inclusion: According to the [2021 Global Findex report](#), the World Bank database for financial inclusion⁷, **742 million women** remain excluded from formal financial systems. They tend to be the poorest, living in rural areas, least educated, without connectivity, and with limited to no access to a mobile phone. Women in low- and middle-income countries are, on average, 7% less likely to own a mobile phone than men, 15% less likely to use mobile internet and 33% less likely to use mobile money ([GSMA 2022](#)). Using cash as a vehicle for financial inclusion and women empowerment may lead to greater independence, and increased livelihoods and resilience. In many places in which UNHCR works, accompanying measures are required to maximize such opportunities, such as building financial and digital literacy and empowerment.

Contributing to women economic empowerment: Research⁸ highlights that the global GDP would increase by **26%** if women participated in the market economy to an identical extent as men. Cash assistance impact on women's economic empowerment can be measured by factors including household decision-making power over resources, the gender division of household responsibilities and women's income.⁹ It is [well-documented](#)¹⁰ that household finances controlled by women are more likely to be spent on household expenditures like food, water, child welfare and health care.

⁶ Some information in the below paragraphs under why are taken from WFP's document on Advancing Women's Digital Financial Inclusion through Cash Transfers Frequently Asked Questions

⁷ Global Findex is the world's most comprehensive database on financial inclusion. Global Findex 2021 data were collected from national representative surveys of almost 145,000 adults in 139 economies.

⁸ [The power of parity: How advancing women's equality can add \\$12 trillion to global growth | McKinsey Institute](#)

⁹ IRC Cash Relief for Women and Girls, 2017

¹⁰ [Women's Financial Inclusion | CGAP](#)

Key Considerations on GBV Risk Mitigation

Evidence suggests that the ability of cash transfers to drive better gender relations is highly context-specific due to the entrenched nature of gender norms.¹¹ A 2023 desk study highlights that “carefully designed cash transfer programs that send money directly to women on behalf of their households can not only enhance household well-being and increase women’s empowerment but can often reduce the risks of intimate partner violence.¹²” More research is needed to establish unequivocal casual links between GBV risk and CBI. In contexts where rigid gender norms are deeply ingrained, cash transfers to women may increase risks of GBV. In line with the “do no harm” principle, a GBV risk analysis should be conducted as part of the protection assessment prior to CBI assistance. This will inform the decision of prioritizing women as recipient on behalf of the family, and to consider mitigation measures, if needed, through analysis of any potential GBV risk that may arise because of the change in household dynamics.

The “How to” - Practical Tips

REGISTRATION AND KNOW YOUR CUSTOMER (KYC) – CREATE THE CONDITIONS

- **Ensure that registration procedures** as per [UNHCR Guidance on Registration and Identity Management](#) properly **collect the individual biodata of women** (18 years above) members of household during registration or enrolment, including – where feasible – in emergency registration phases. The basic biodata can subsequently be used for “know-your-costumer (KYC)” process by the Financial Service Provider.
- **Indicate systematically in the registration and enrolment tools** who will represent the Registration Group (i.e. Household)¹³ for assistance collection and **include alternative members** ensuring the capturing of data on women, should the HH be the man, and propose them as alternative collectors of assistance.

ProGres Guidance

ProGres can facilitate the selection of alternative collectors of assistance, and some operations have used this alternative. In the Individual Entity in the Registration Module, the user selects the drop down “Related” entities, and then select Individual Roles. CashAssist synchronizes information about alternative cash collectors from proGres. The usage of such records is operation specific.

- **Analyse the legal framework** and the KYC requirements concerning access for women to bank accounts. Based on knowledge and assessments, consider (a) if women have their own **individual identity documents**; (b) if women of legal age can open bank accounts, register e-wallets, or can provide the needed KYC data for over-the-counter payments; (c) if the digital gap constitutes a serious impediment for women to access those financial tools. This can be also done through consultations with legal aid providers and civil society organisations – particularly women-led organisations - on existing legal/ other barriers to obtain individual ID. For more guidance on accessing financial services, see [here](#).
- **Encourage targeted communication and sensitization initiatives** on the importance of ID for women and girls, including for becoming recipients of cash. Leveraging women-led organisations already present and ready to support, such as those awarded the [UNHCR Refugee-led Innovation Fund](#), or those participating in initiatives, such as the Digital Gender Inclusion and Innovation Bootcamp for this purpose. Consider initiatives to improve digital literacy of women to facilitate access to financial services.
- **Advocate with Central Banks, FSPs, telecommunication authorities and other stakeholder for the use of alternative KYC requirements** to include the recognition of functional or alternative IDs (i.e., UNHCR

¹¹ Humanitarian Cash Transfer Programming And Gender-Based Violence Outcomes: Evidence And Future Research Priorities, WRC and IRC 2018

¹² [Prioritizing Women to Receive Cash Transfers: What Are the Implications for Program Design? - Center for Financial Inclusion](#)

¹³ UNHCR uses registration group in the registration, but for cash purposes we refer to Household as CBI recipient.

Registration Certificate) as a valid means of identification to help women open bank accounts, acquire SIM cards, open mobile-wallets, or access over-the-counter transactions. For guidance, please see [here](#).

Increasing female access to mobile money accounts in Jordan

In recent years, UNHCR introduced mobile wallets for refugees in Jordan. This was due to successful advocacy and relations with the Central Bank. As part of this shift, UNHCR introduced the opportunity for households to register several adult cash recipients in the family, including women. Overall access of females to UNHCR Jordan's payment modalities is now 55% (with 6% who are not female headed households in UNHCR registration database). According to the diagnostic study conducted by the Central Bank of Jordan in 2022, female account ownership is 31%, compared to 53% for males. Female refugees' ownership of mobile wallets is 52% according to August 2023 Basic Needs cash program. UNHCR continues to support further female access to financial services and monitors complaints received relating to receipt of cash assistance¹⁴.

ASSESSMENT/ CONSULTATION WITH WOMEN AND COMMUNITIES: A CRITICAL STEP

- **Consult separately with women and men**, as part of the dedicated CBI protection risk assessment¹⁵ or the participatory assessments, on topics such as, local gender dynamics and cultural norms, mobility for women, roles and responsibilities within the household, general preference on assistance modalities, financial and digital literacy. You may use the **UNHCR Gender Analysis Tool for Cash Based Interventions (Tool 4)**.
- **Consult separately with women through KIIs and FDGs¹⁶** before programme inception, **to identify GBV risks** that may increase because of women collecting the cash on behalf of the household. Ensure diversity in female FDGs, i.e., women from older age group, women with disabilities, women from marginalized groups or groups at risk of exclusion. Use consultations with women to inform a **GBV Risk Analysis (see dedicated tool in the GBV Cash Compendium)** to determine if GBV risks are related to specific aspects of CBI (e.g. modality, delivery mechanism, transfer frequency) and adjust those aspects as necessary. Involve GBV workforce, including specialised GBV partners.¹⁷
- **Secure community buy-in for program activities**. Promote community consultations and engage community leaders to explain the aim of the initiative and its possible positive repercussions to ensure that the collection of cash by women doesn't create any backlash nor put them at risk.
- **Use the Post-Distribution Monitoring (PDM)** to take the temperature whether a shift to female cash recipients would be possible, by including targeted questions on the topic (see Iraq example below). Be mindful that there may be some resistance and less openness by men respondents, hence, it is important to ensure that the voices of women are well captured in PDM exercises through an adequately sampling and that the responses of women are analysed separately from those of men respondents when conducting the analysis.
- **Include questions in qualitative or quantitative assessments on financial and digital literacy** and how the needs, gender roles and dynamics of women and men in relation to cash differ. Consider social relations within the household/community that may increase GBV risks or other violence for beneficiaries.

Assessing opportunities for a shift to female cash recipients of MPC in Uganda

To assess a potential shift, UNHCR in Uganda is conducting household interviews using questions as:

- Some people think that when women receive money on behalf of the households instead of men, it may cause conflicts in the household. In your community is this perception, a) true, b) false, c) I do not know, or d) other (specify)

¹⁴ Cash Assistance through mobile wallets; How cash assistance via mobile wallet transformed a refugee's business in Jordan

¹⁵ <https://intranet.unhcr.org/content/dam/unhcr/intranet/protection-operations/cash-based-interventions/documents/english/standard-operating-procedures/partner-cbi-implementation/CBI%20Protection%20Risk%20Analysis%20Mitigation%20Strategy.doc>

¹⁶ CVA: Women and Girls' Safety-oriented Focus Group Discussion Guide

¹⁷ Cash & Voucher Assistance and Gender Based Violence Compendium: Practical Guidance for Humanitarian Practitioners A COMPANION GUIDE TO THE IASC GBV GUIDELINES | MAY 2019

- [Ask if respondent is a male head of household] In your household, would you be open to your wife/daughter/mother/other female relative being the one to receive the money/have the SIM card registered in her name? a) Yes, b) No, c) Maybe, d) I would have to think about it, e) Other (specify). If response a, b, c – ask to specify why very briefly.
- Have you seen any positive changes in the community when women are receiving money on behalf of their households? a) Yes, positive changes, b) No, no changes whether positive or negative, c) No, I have seen negative changes, d) I do not know, e) Other (specify). If response a, b or c – ask to specify why very briefly.

These questions may also be used as open-ended questions in qualitative consultations through focus groups with female and male groups.

IMPLEMENTATION

- If deemed safe, considering the assessment above, **establish the necessary measures for women to be the primary recipients of the assistance** even if the known Head of HH is a male. This includes sensitising registration staff to request HH to consider including husband and wife as recipients; and reflecting the option to shift in the CBI Standard Operating Procedures.
- **Arrange for women to be the account holder** through engagement with the FSP (see under advocacy for guidance) to increase their opportunity to be considered for financial inclusion and their own digital financial accounts.
- **Engage with the wider community, including men**, to promote understanding and transparency concerning targeting women for cash assistance.
- **Ask women through consultation** (in assessment or implementation phase), about their access to delivery mechanisms, particularly in the case of newer technologies implemented by UNHCR in cash assistance such as biometric scans, mobile money or debit cards. Identify any additional safeguards to be put in place for their safe access, such as identify alternative delivery mechanisms for a subset of the target group if necessary.
- If needed, and based on their suggestions during the assessments phase, **adapt the disbursement modalities** to the mobility and timing requirements of women to facilitate them in becoming the recipients/collectors (such as, avoiding certain times of the week; having separate queues for women etc).
- **GBV and gender specialists, including specialised partners, to** organise gender Group Discussion Groups with community members where they can reflect on their own experiences, attitudes and behaviours that condone violence and to create conditions for women to be safe within their homes.¹⁸

Setting up emergency cash with refugee women as cash recipients in DRC

Following the political upheavals in the Central African Republic in the aftermath of Presidential elections in December 2020, over 73,000 Central African asylum seekers fled towards the three northern DRC Provinces of North Ubangi, South Ubangi and Bas Uele in early 2021. During the emergency response, UNHCR and WFP, following rapid focus group discussions with the refugee men and women, made women the cash recipient despite them not being the Head of Household. While the initiative encountered some resistance at the onset by refugee men, systematic sensitization through group consultations and household visits was conducted and communities adapted and fully accepted the approach. At the same time, monitoring did not highlight any increase in violence or risk.

MONITORING

- **Monitor** the safety of delivery mechanisms and modality through presence at the financial service providers, specific questions in **PDMs, analysis of feedback and complaint mechanisms, and additional**

¹⁸ Women's Economic and Social Empowerment (EASE) - GBV Responders' Network

consultations with women during the implementation. Do not include questions that may lead to disclosure of incidents of GBV and focus on perception of risks.

- Consider **systematic anonymous feedback mechanisms and channels** to allow women to report risks (including GBV), constraints, and barriers related to them becoming recipients of cash on behalf of the family.
- **Engage systematically** women-led organisations as well as members of the community in carrying out PDMs or related program monitoring process for UNHCR CBI.
- In evaluations, particularly on UNHCR CBI, include specific elements relating to the challenges/risks, opportunities and impact generated by the decision of supporting women being the recipients/ collectors of UNHCR cash assistance.
- **Ensure that data in PDMs, evaluations, or other impact assessments are disaggregated based on age, sex** and other diversity factors that contribute to potential inequality, so that the impact on women can be analysed.
- Through evaluations, or ad hoc exercises, **compare results of key PDMs indicators** between situations where the shift in approach has been enacted and situations where men remain the default recipients if UNHCR cash assistance on behalf of the household.
- **Collect human stories and testimonies of women and men** that demonstrate the positive impact of the shift in approach.

Assessing opportunities through PDM for a shift to female cash recipients of MPC in Iraq

The Iraq operation is assessing through the PDM a potential shift in approach using questions such as the following ones. These questions may also be adapted for use to assess whether a shift to women as recipients/ collectors of cash on behalf of the family is appropriate, or whether challenges arose after enacting the shift in approach.

- In your opinion, could women be the recipients of cash assistance? Y/N, If no why (open question).
- Can women and children (girls & boys) safely access markets, during any season and at any time of day?
- Do women feel safe while going to and coming from FSP agents for cash-out?
- Based on your knowledge, do you think that women are experiencing increased conflict within family or community members due to receiving cash on behalf of the family?
- Have you either experienced or heard about any negative consequences for women/children as a result of receiving cash?
- Have heard about any women/children who had to do something that made them feel uncomfortable in order to receive cash?

IF the answers to any of the questions are affirmative, the follow-up question should be: Are you aware to whom you can report any misconduct you have faced or witnessed others facing while receiving cash assistance?

COORDINATION AND ADVOCACY

- **Advocate with FSPs and national regulatory authorities for increased access to financial services** for forcibly displaced and stateless persons in general, while ensuring that there are no regulatory barriers preventing women from accessing financial products, including digital. Guidance can be found here.¹⁹
- **Identify and include like-minded male local community leaders**, including traditional, political, and religious leaders, in the organisation of community discussions on the importance of women's participation, ownership and empowerment. The discussion should also include how the wider community can benefit from women's financial inclusion, leading to larger economic gains for the whole community.

¹⁹ Cash assistance and access to formal financial services

- **Ensure that cash initiatives are systematically coordinated** with other ongoing protection programmes. Leverage the expertise of UNHCR gender equality focal points, GBV and other community-based protection staff and experienced protection partners, to set up gender group discussions with communities and women led organisation to contribute shifting discriminatory gender norms that contribute to unequal power relations between men and women.
- Depending on the delivery mechanism, **use cash transfer to women as entry points** for providing them with information on available protection services and information, including on GBV.

Moving towards more female cash recipients in Mauritania

In refugee camps in Mauritania UNHCR is gradually shifting towards considering refugee women as the recipients on behalf of the household of UNHCR unrestricted cash assistance. To start with, UNHCR included targeted questions on the potential shift during eligibility updates and family consultations in the context of registration process, as we as in the PDMs, followed by discussions/ interviews with households. Most of the families have positively embraced the approach, with only a few exceptions having rejected the idea of women receiving the cash on behalf of the household. Men remain cash recipients in those families. Mauritania used similar questions as Iraq PDM exercise below.

COMMUNICATION, TRAINING AND ACCOUNTABILITY

- **Ensure all stakeholders**, within the operation (e.g. registration, protection, CBI staff, management etc.) and outside UNHCR (communities, service providers and authorities, donors), have a clear understanding of the rationale behind UNHCR providing an opportunity for women to be recipients of its cash assistance on behalf of the household. The rationale, the way UNHCR took this course of action, the consultative process followed for decision making, and the risk analysis, should be clear and understood by all engaged.
- **Develop a clear communication strategy**, with appropriate information disseminated in simple, understandable languages and considering the local reality. Explore also alternative communication and multimedia channels such as visuals (posters), videos, animations, radio, etc.
- **Ensure the full involvement of community representatives**, as well as other community structures including women and men groups, other community-based organisations, in designing and implementing the communication strategy.
- **Facilitate women to acquire the necessary information on cash distribution procedures** and services and support initiatives to develop their required skills to use digital financial services. Enhance women's numeric, digital and financial literacy and skills through training sessions, peer-to-peer support, and other community-based activities, by engaging partners and particularly FSPs and women-led organisations.
- **Provide training on CoC and PSEA** to UNHCR staff engaged throughout the cash assistance intervention (assessment, implementation, monitoring), including staff of partners and FSPs.
- **Train all frontline workers including partners and FSPs on Safe Disclosure of GBV incidents** (see UNHCR [Safe Disclosure Facilitation Package \(EN, ES\)](#) | [UNHCR GBV Toolkit](#)).
- **Establish complaints and feedback mechanisms** tailored to the context and profile, to make sure that cash recipients can report any challenges experienced, with particular attention to feedback coming from women recipient of cash assistance.
- **Be ready to course correct if feedback**, monitoring, consultations reveal that the shift creates unacceptable risks for women, while continuing sensitization and advocacy for financial inclusion.

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