

GENDER EQUALITY UPDATE 34

CASH IN RAPID RESPONSE
MARCH 2022

*Relief Distribution at CAC Nepal with support from UN Women.
Photo Courtesy: Uma Bista*

OVERVIEW

With countries continuing their struggle against the overwhelming impact of the COVID-19 pandemic that has upended the global economy, governments are resorting to cash assistance as a key approach to balance the loss in incomes. According to World Bank estimates, 340 cash transfer measures, both digital and non-digital, were implemented in 156 countries by September 2021.¹ Further strengthening cash transfer initiatives, government-led social assistance payments in response to COVID-19 have globally benefited 1.8 billion people, including 1.1 billion new social assistance payment recipients.²

In 2016, world leaders, United Nations agencies and humanitarian agencies came together to improve the efficiency and effectiveness of humanitarian action, resulting in 51 commitments known as the Grand Bargain.³ Increasing the “use and coordination of cash- based programming” was one of the primary goals of this summit.⁴ A key result from the Grand Bargain has been the growing use of cash transfers in humanitarian response. Preliminary findings from the Development Initiatives Global Humanitarian Assistance report indicate that world-wide volumes of humanitarian cash and voucher assistance grew by 68 per cent from 2016 to 2018, to a total of USD 4.7 billion.⁵

Cash transfer programming (CTP), the facilitation of cash or vouchers to vulnerable people, is increasingly used as a critical approach in humanitarian action and offers targeted opportunities for women. This type of programming allows the receivers the voice and power to determine their own needs, and the agency to plan their own humanitarian response, while also supporting local economies and businesses. Several studies have confirmed the potential of the cash transfer approach in improving gender outcomes and empowering women in emergency contexts. Surveys also indicate that women mention cash as the most needed resource in times of crisis.⁶ According to the

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**ROSHANI SHRESTHA, JOINT
SECRETARY, MINISTRY OF WOMEN,
CHILDREN AND SENIOR CITIZENS**

**“Cash assistance has proven to be an
effective response that has helped
empower women, increase their mobility
and improve their livelihoods.”**



Photo: Roshani Shrestha

global humanitarian community, cash-based assistance, is considered the most effective and accountable form of rapid response to emergencies or crisis situations as opposed to other measures, like in-kind aid.⁷ It has been found that cash interventions can help vulnerable groups or individuals sustain themselves in the long run. Women are generally more financially disadvantaged than men. According to a UN Women report, for every 100 poor men globally, there are 118 poor women, and the ongoing pandemic has worsened that ratio.⁸

In Nepal, women have been traditionally deprived of financial opportunities, whereas men have accounted for over two-thirds of the new wage jobs added to the economy since 2008.⁹ With the COVID-19 pandemic further exacerbating the situation of women across the country, the Government of Nepal (GoN) in coordination with development partners has been extensively working towards prioritizing women and female-headed households from marginalized and excluded groups to implement cash assistance during relief distribution. More recently, in November 2021, the GoN prepared guidelines for the distribution of cash incentives to poor households affected by COVID-19.

¹ “Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures.” World Bank.

<https://documents1.worldbank.org/curated/en/295321600473897712/pdf/Social-Protection-and-Jobs-Responses-to-COVID-19-A-Real-Time-Review-of-Country-Measures-September-18-2020.pdf>

² “Social Assistance Payments in Response to COVID-19: The Role of Donors.” CGAP. <https://www.cgap.org/research/covid-19-briefing/social-assistance-payments-response-covid-19-role-donors>

³ The Importance of Acting on Grand Bargain Commitments for a Meaningful Focus on Gender in Cash and Voucher Assistance: Responses to the Covid-19 Pandemic. <https://gbvguidelines.org/en/documents/the-importance-of-acting-on-grand-bargain-commitments-for-a-meaningful-focus-on-gender-in-cash-and-voucher-assistance-responses-to-the-covid-19-pandemic/>

⁴ “Initiative: Grand Bargain,” Agenda for Humanity. <https://www.agendaforhumanity.org/initiatives/3861>

⁵ The Grand Bargain: Fostering NGO’s and frontline responders’ engagement. <https://www.grandbargain4ngos.org/workstreams/increase-the-use-and-coordination-of-cash-based-programming/>

⁶ What Women Want: Developing Gender-Inclusive Cash Transfer Programming. <https://www.csis.org/what-women-want-developing-gender-inclusive-cash-transfer-programming>

⁷ Cash Assistance. <https://www.ri.org/issues/cash-assistance/>

⁸ From insights to action: Gender equality in the wake of COVID-19. <https://www.unwomen.org/en/digital-library/publications/2020/09/gender-equality-in-the-wake-of-covid-19>

⁹ Job quality in Nepal is improving, but women lag behind. <https://blogs.worldbank.org/jobs/job-quality-nepal-improving-women-lag-behind>

Unemployed workers from the unorganized sector, poor street vendors, daily wage workers, agriculture laborers, rickshaw pullers, public transport laborers and families who lost breadwinners to the pandemic are eligible for the government's cash assistance.¹⁰ Further, a UN Common Humanitarian Cash Framework has been developed with the aim of harmonizing programming and facilitating data interoperability and system development for cash assistance across UN agencies.

On 13 January 2022, the 26th Gender in Humanitarian Action Task Team Meeting was organized to identify the importance of cash in rapid response during the COVID-19 Humanitarian Crisis and challenges in distributing and accessing cash from the perspective of Gender Equality and Social Inclusion (GESI). This Gender Equality update highlights the impact of cash assistance in emergency settings, the relevance of cash in rapid response, digital access, government uptake on cash-based transfers to communities and a good practices checklist to promote gender equality in humanitarian cash and voucher assistance.

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NAVANITA SINHA,
HEAD OF OFFICE, A.I., UN WOMEN

“If designed well and as part of a more holistic, robust, and universalized approach to social protection, cash transfers even have the potential to offset discriminatory social norms and harmful practices.”



Photo: UN Women/Uma Bista

MAKING CASH TRANSFERS GESI RESPONSIVE



Vulnerability criteria: The incorporation of gender dimensions into the vulnerability criteria is crucial to help mitigate targeting errors for cash transfer services to women and excluded groups.



Top up value to address specific needs of women and excluded groups: The incorporation of gender dimensions into the minimum expenditure basket and transfer value calculation shall prove useful to meeting the specific needs of women and excluded groups. For this, additional top up value should be factored in to meet the specific needs of pregnant women, lactating mothers, survivors of gender-based violence (GBV), women with disabilities and other vulnerable groups, and to support childcare services.



Flexible Delivery mechanisms: Flexible delivery mechanisms are the key to channeling cash to most marginalized women and excluded groups, as formal channels require legal identity documents that women and excluded groups without citizenship cannot access. Alternative channels such as remittance and voucher assistance could enable women and excluded groups to access cash and voucher assistance (CVA). Partnering and coordinating with local governments to recommend those without citizenship can serve as alternative means to helping them access cash through remittance.

¹⁰ Government readies guidelines for cash grant to the pandemic-hit poor. The Kathmandu Post. <https://bit.ly/3q4TJ9T>



Accompaniment support: Due to deeply rooted patriarchal social norms, women and excluded groups do not possess identity documents such as citizenship certificates. It is thus important to ensure streamlined cash transfer services to enable easy access to women and marginalized groups and provide necessary accompaniment support, which enables them to access cash assistance and social security schemes. Since women and marginalized groups lack access to the financial resources necessary to secure vital registration, travel to the bank and open bank accounts, factoring these considerations into cash assistance support are key to the success of such initiatives.



Community sensitization on gender issues and cash assistance: Given the patriarchal construct of society, women's roles are often limited to unpaid household work. As a result, they often lack information and are deprived of community support. Targeted community sensitization is important to reach out to women and marginalized groups in the community in coordination with the local government. Community sessions that include sensitization will be key to generating awareness about accessing cash assistance, feedback and redressal mechanisms, as well as sharing information on criteria for the selection of vulnerable households, which will help avoid any potential backlash/risk to those receiving cash support.



Community Feedback Mechanisms (CFM): Ensuring accountability is crucial while delivering cash assistance to women and marginalized groups. The provision of a complaints and feedback mechanism serves this purpose by addressing community-level issues and grievances. For instance, UN Women collaborated with the World Food Programme (WFP) on CFM by sharing a toll-free number with project participants to gather and address complaints and feedback.

IMPACT OF CASH ASSISTANCE FOR THE LGBTIQ+ COMMUNITY IN RAPID RESPONSE

- **Voice and agency:** Community members are now regular participants in meetings and programmes hosted by local governments.
- **Increased access:** As a result of relief distribution, which included cash assistance, the community members now have access to local government representatives.
- **Participation:** The official recognition of community members in relief distribution interventions paved the way for their participation in upcoming government initiatives.
- **Resilience:** With the cash received, community members have been able to pursue alternative livelihood opportunities, such as buying livestock and expanding small grocery businesses, and partially constructing small houses, thus addressing the challenges of renting.



ASHMITA RANA, TRANSGENDER WOMEN'S RIGHTS ACTIVIST

"The cash support programme" helped us escape hunger and grief. It has catered to our most immediate needs."



Photo: Ashmita Rana

- **Bank account and citizenship:** The cash assistance programme has facilitated the opening of bank accounts for community members, which in some cases has included facilitation support to acquire citizenship certificates and identity documents.

¹¹ UN Women in coordination with UNDP and World Food Programme supported women and excluded groups with cash assistance as part of its COVID-19 Response Strategy. The cash support programme support aimed to enable the most vulnerable and excluded households to cope with immediate survival needs, achieve financial autonomy while physical distancing and mobility restrictions impair their income generating ability, and respond to the specific needs of women and excluded groups, especially persons with disabilities.

RELEVANCE OF CASH IN RAPID RESPONSE

Photo: Cecial Adhikari



CECIAL ADHIKARI, EMERGENCY RESPONSE SENIOR MANAGER, MERCY CORPS

“Cash support is flexible in terms of meeting the unique needs of different households. Previously, humanitarian agencies decided on the commodities/ aid to be distributed but now that decision can be made by the affected people and they can receive aid that they deem necessary for themselves.”

- **Flexible:** Flexibility in addressing a range of needs since the needs of one household may differ from another.
- **Efficient and transparent:** Since transfers are digitized, the barriers of transportation and accessibility are substantially lowered.
- **Supports local economy:** Commodities from external markets are not promoted, resulting in a boost for local markets.
- **Room for innovations and appropriate technologies:** With the private sector introducing new innovations in cash transfers, even the needs of people living in Nepal's most remote areas are being met through digitization.
- **Integration with existing systems:** Individuals who have not been included in the government's social security systems, as well as economically vulnerable groups in disaster-prone areas, can be pre-identified and accessed in a timely manner under disaster-related social security mechanisms.
- **Digital delivery:** Relief in the form of cash can be accessed even without vital registration. For instance, Mercy Corps partnered with Khalti and Prabhu Bank to make cash transfers hassle-free through the help of their local agents.

DIGITAL ACCESS

- **Modality:** There are two ways to transfer cash. The first method is through bulk transfers to bank accounts and the second is by way of Khalti's account and wallet. Through Khalti's local agents, recipients can easily access cash transfers.
- **Customization:** Based on the requirements of development partners, customized platforms can be created. One such initiative is the Bazaar platform within the Khalti application, in which digital vouchers were made available for farmers in coordination with agrovets.
- **Planning:** Since Khalti provides real-time reporting and tracking, it supports efficient and effective decision making to inform future planning.
- **Innovation:** The Khalti application is already equipped with essential features, like call centers. Additionally, a digitized system is being developed based on the requirements of various agencies, such as the United Nations Development Programme (UNDP), the United Nations Capital Development Fund (UNCDF), the International Labor Organization (ILO), Mercy Corps, and Adventist Development and Relief Agency (ADRA).

- **Mitigating fraud:** Khalti's call centers work to address trust issues regarding digital transactions, thus mitigating fraud.
- **Challenges:** The beneficiary data verification process is time consuming since it requires manual operational work and substantial amounts of cash can only be disbursed through multiple agents.

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ARVIND SAH, CO-FOUNDER, KHALTI

“With the help of technology, access to cash can be made hassle-free.”



Photo: Arvind Sah

CONVENIENCE, CHALLENGES AND RECOMMENDATIONS

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RISHI ACHARYA, UNDER SECRETARY, MINISTRY OF FEDERAL AFFAIRS AND GENERAL ADMINISTRATION

“Cash assistance is important to make crisis response quick, efficient, and participatory. It facilitates livelihood, speedy recovery and rehabilitation.”



Photo: Rishi Acharya

CONVENIENCE

- **Opportunity:** to receive goods and services of one's choice.
- **Facilitates:** systematic and effective relief distribution.
- **Enables:** quick, efficient, and participatory crisis response.
- **Catalyzes:** speedy recovery, rehabilitation, and livelihood.

CHALLENGES

- **Inequitable access:** With the existing predominant male society in Nepal, cash transfers are usually handed over to male figures. Discriminatory practices based on gender which involve culture and traditions hinder financial access for women.
- **Mobility:** Mobility for women in some communities is restricted thus impeding cash assistance.

- **Voice and agency:** Limited voice and participation of women and other vulnerable in the decision-making process.

RECOMMENDATIONS AND WAY FORWARD

- **Approaches:** Effective monitoring of cash assistance; Improving legal, policy and institutional framework; Alignment with gender equality approaches; One door system in cash aid distribution.
- **Enhanced coordination:** Ongoing coordination with the Cash Coordination Group for the development and approval of a sample procedure plan on cash assistance implementation for local level governments.
- **Disaggregated data:** With the conclusion of the census, data is being analyzed from the perspective of males, females, third genders and other groups which will be crucial for the smooth and effective implementation of relief programs.

GOOD PRACTICES CHECKLIST: PROMOTING GENDER EQUALITY IN HUMANITARIAN CASH AND VOUCHER ASSISTANCE (CVA)



ASSESSMENTS

- A gender analysis, using available data, should be conducted to understand underlying gender inequalities and gender norms including factoring in the impact of COVID-19 and resulting policies.
- For new assessments, the sample of respondents in assessments should 'reflect the diversity of the target population (e.g., women, men, adolescent girls, adolescent boys, including persons with disabilities and their caregivers, elderly persons, self-identified LGBTI individuals).'
- Engage with local organizations to enhance inclusion, for example, women's rights organizations, disabled persons' organizations, child rights organizations, and informal workers' organizations.
- Data collection should be planned with respondents and the timing set based on their availability.
- Efforts should of course be taken to embed gender considerations in assessments, including carrying out a joint assessment with actors that may have broader capacities in relation to this.
- Focus group discussions and key informant interviews should be conducted in safe, private, and dignified settings. Steps should be made to ensure privacy and confidentiality. 'Data collectors should be the same sex as the respondents (unless the respondent prefers otherwise). If facilitating focus groups, groups are expected to be of the same sex and within relevant age brackets.
- Data collectors obtain informed consent from respondents before beginning. Data collectors should fully explain the methodology and precisely how data will be used. Requests for consent should be communicated in the appropriate languages including options for opting out.
- All assessments should be undertaken considering best practices for operating during the COVID-19 pandemic.
- Data should be stored in accordance with data security protocols.

Source:

Guidance Note on Gender-Responsive Cash and Voucher Assistance in the occupied Palestinian Territory, pg. 7. <https://palestine.unwomen.org/sites/default/files/Field%20Office%20Palestine/Attachments/Publications/2021/08/CVA%20Guidance%20Note%20-%20final1-min.pdf>



PROGRAMME DESIGN

- Ensure sex- and age-disaggregated data (SADD) for targeting and reporting.
- Ensure CVA adequately addresses safety concerns of all recipients.
- Ensure CVA addresses accessibility issues for women and different marginalized groups.
- Ensure the CVA implementer has an effective gender policy in place.
- Ensure the diversity of programme staff.
- Ensure programme staff receive training in GBV awareness and prevention.
- Identify and mitigate safety and gendered opportunity costs faced by women and girls and other populations who may be vulnerable.

Source:

How to promote gender equality in humanitarian cash and voucher assistance. Guidelines for Grand Bargain Cash Workstream. <https://interagencystandingcommittee.org/system/files/2020-05/UN%20Women%20-%20How%20to%20promote%20gender%20equality%20in%20humanitarian%20cash%20and%20voucher%20assistance%20-%20Guidance%20Note.pdf>



IMPLEMENTATION

- Ensure that outreach and community sensitization materials and efforts include clear explanations (in the local language) of who is targeted for the programme and why.
- Develop a plan in advance on how to communicate programme details to the community, and in particular, hard-to-reach populations within communities.
- For programmes targeting women, be sure to communicate programme details to spouses and partners or other gatekeepers such as sons or in-laws.
- Ensure that communication around the CVA includes information on GBV referrals and whistleblowing.
- During programme registration, consider providing transportation, child-care, or other services to the registration site.
- Provide a way for individuals without proper identification to register for the programme.
- Ensure that registration systems can collect, and store recipient data disaggregated at a minimum by gender and age.
- Ensure that recipient data is secure.

Source: Ibid.



DELIVERY

- Operationally, strive to have women play an equal role in the CVA delivery process, while remembering to accommodate for any additional burdens this may entail (e.g., child care, mobility issues).
- If delivery is by cash or voucher in hand (manual), seek to involve women in tasks such as marking envelopes with recipient names, counting, and dividing cash among envelopes, distributing envelopes to recipients, and notifying recipients of payment arrival.
- If delivery is via a bank account, seek to involve women to help facilitate the opening of bank accounts, securing proper identification, and notifying beneficiaries of payment arrival.
- If by E-transfer, seek to recruit and use women payment agents within communities and involve women in the notification of payment arrival.

Source: Ibid.



MONITORING AND EVALUATION

1. Promoting gender equality, dignity, and the empowerment of women and girls

- Consider using UN Women's Gender-Sensitive Resilience Capacity Index (GS-RCI) to measure key determinants of resilience (i.e., access to basic services, access to assets, adaptive capacity, social cohesion, and interconnectedness) and also capture the impact of CVA efforts on women empowerment and decision making, tolerance to GBV, livelihoods, and wellbeing.
- Systematically collect and analyze sex, age, and disability-disaggregated data (SADDD) across the programme cycle. Implementers should ensure project and area specific participatory gender and protection analyses are carried out throughout the project cycle. Put in place monitoring and evaluations mechanisms for CVA disaggregated by gender, age, disability, other relevant vulnerability criteria, and contain inclusion metrics as much as possible. Confidentiality and protection of personal data should be

ensured, particularly for women who may face additional risks.

- Vigilantly monitor and evaluate CVA projects' impact on women beneficiaries and household dynamics to ensure they do not contribute to increased inequality.
- Monitor women's outcomes for unintended consequences related to GBV, the complex social norms governing household dynamics, and the 'double burden' that CVA may saddle women with more work (i.e., CVA programming/Cash for Work (CfW) employment in addition household duties).
- Rigorously analyze and publish gender-focused learnings to better inform gender-transformation in CVA work.
- Vet and monitor project partners, contractors, and other participants including employers in CfW modalities for Protection From Sexual Exploitation and Abuse (PSEA).
- Conduct a gender audit to assess human resources procedures, recruitment processes, culture, the working environment, products, services, and payment in terms of gender sensitivity and responsiveness. Additionally, having a gender-balanced staff at all levels should also be examined as it can enhance protection for beneficiaries from Sexual Exploitation and Abuse (SEA).

2. Promoting safety and household harmony as well as GBV prevention

- Consider complementary programming for the CVA to help positively influence household harmony, GBV prevention, communication skills, and negotiations away from violence. Include men and boys in this programming to achieve additional gender-transformative benefits for women and girls such as changing attitudes towards more equal decision-making in households.
- Establish diverse and anonymous communication/feedback mechanisms for meaningful inclusion (more information on this is outlined in the section related to complaint and feedback mechanisms). Depersonalize monitoring so that respondents are more comfortable reporting protection issues, including GBV.
- Collaborate with cash actors to ensure GBV mainstreaming within CVA across the programme cycle. Set up comprehensive, intersectoral referral systems to refer beneficiaries as needed.
- Ensure an initial and ongoing gender and protection analyses. Use several sources and methods (e.g., focus group discussions, household questionnaires, anonymized population data) to triangulate information and provide a more comprehensive picture. If possible, gender analyses should include the full family to understand household dynamics. Implementing organizations should look carefully at 'household harmony' to ensure a holistic, multi-sectoral response.
- Review analyses and risk matrices on a weekly basis (e.g., during staff meetings) and update these as needed to ensure ongoing risk analysis and mitigation.

Source:
Guidance Note on Gender-Responsive Cash and Voucher Assistance in the occupied Palestinian Territory, pg. 41. <https://palestine.unwomen.org/sites/default/files/Field%20Office%20Palestine/Attachments/Publications/2021/08/CVA%20Guidance%20Note%20-%20final1-min.pdf>

