

TOOLS: Considering age, gender and diversity in cash-based interventions

KEY ACTION

Humanitarian organisations must recognise that cash recipients interact differently with Financial Service Providers according to their age, gender and diversity. Cash-based interventions should take this into consideration to ensure that all cash recipients can successfully access their assistance and benefits based on the same rights.

GUIDANCE: [UNHCR Cash Assistance and Gender](#)

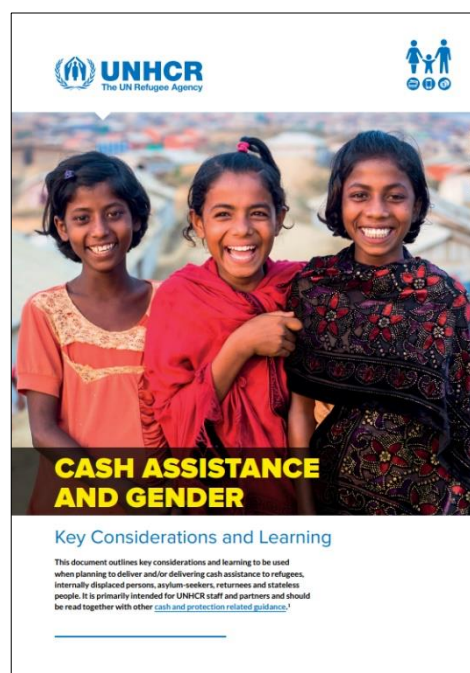
What is in this tool?	This guidance offers considerations on how to integrate gender in cash assistance programmes, supported by numerous country examples (Rwanda, Niger, Pakistan, Jordan, Uganda, Greece, Lebanon and Afghanistan).
How?	You can use this document as a checklist to ensure you properly consider gender-related issues in cash assistance. While it is not focussed on the power dynamics with financial service providers, some aspects are relevant for your analysis of risks of abuse of power.
When?	Review during planning phase or during programme implementation.

Risk vulnerability and capacity analysis (p. 4)

- 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)?
- Are women experienced in managing cash?
- Is financial literacy support required?
- Do women with disabilities, or lesbian, bisexual or transgenderwomen, face specific barriers?

Modality and delivery mechanisms (p. 6)

- 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)?

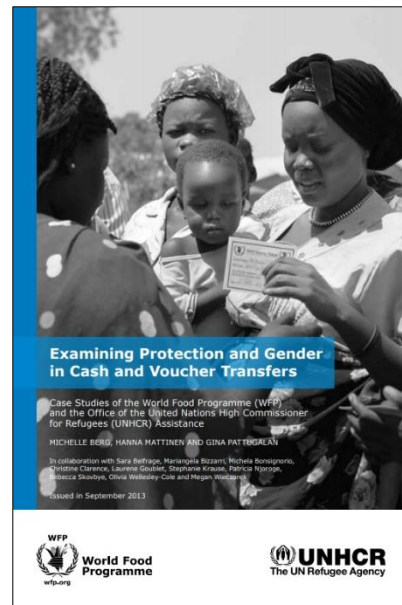


CASE STUDY: [WFP-UNHCR: Examining Protection and Gender in Cash and Voucher Transfers](#)

What is in this tool?	This case study explores ten protection and gender issues that may arise in the context of cash and voucher transfers.
How?	The ten issues presented in this case study should be addressed and any associated risks mitigated when planning a cash intervention.
When?	Throughout the programme lifecycle and, in particular, during needs assessment and analysis as well as design and planning phases. Communities should also be consulted during implementation and evaluation.

The issues presented can be categorised into the broad themes of:

- Dignity (p. 3)
- Empowerment (p. 4)
- Safety (p. 4)
- Equal access to assistance (p. 5)
- Exclusion of the most vulnerable/lack of gender focus (in CFW activities) (p. 6)
- Social dynamics (p. 6)
- Accessibility of technology, data protection, and confidentiality (p. 7)
- Beneficiary preferences (p. 8)
- Communities should be consulted on any additional issues they foresee within their context

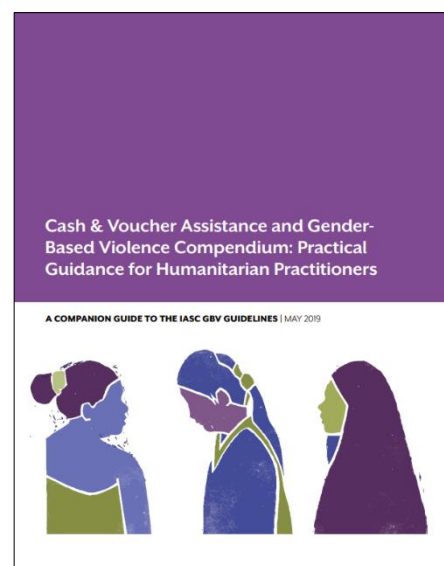


GUIDANCE: [Care's Cash & Voucher Assistance and Gender-Based Violence Compendium \(Practical Guidance\)](#)

What is in this tool?	The Compendium is intended as a companion to the 2015 Inter-Agency Standing Committee (IASC) Guidelines for Integrating Gender-Based Violence (GBV) Interventions in Humanitarian Action and its companion resource, the GBV Pocket Guide.
How?	You can use this document to integrate GBV risk mitigation and in some cases GBV prevention into Cash & Voucher Assistance (CVA) interventions as well as to integrate CVA into GBV prevention and response when appropriate.
When?	Throughout the programme cycle.

The document helps practitioners to:

- Differentiate between GBV risk mitigation in CVA, and potential ways in which CVA can contribute to GBV prevention and response.
- Identify practical actions that CVA/technical sector actors and other humanitarian actors can take to identify and mitigate the risks of GBV in CVA (see Part 2).
- Identify practical actions that GBV specialists can take to incorporate GBV-protective CVA in their GBV programming (see Part 3).

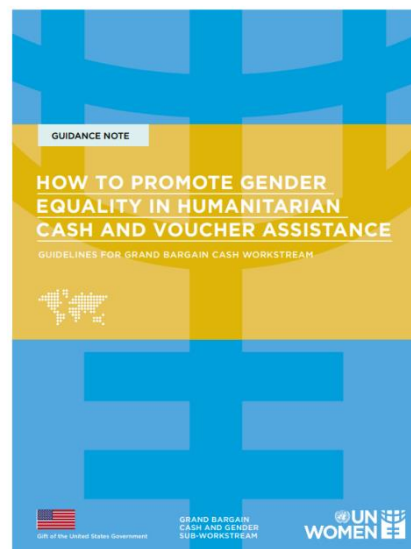


GUIDANCE: [UN Women’s How to Promote Gender Equality in Humanitarian Cash and Voucher Assistance](#)

What is in this tool?	These guidelines provide hands-on, practical guidance on how to recognise and address challenges to implementing gender-responsive Cash and Voucher Assistance (CVA) in humanitarian contexts and to effectively integrate gender into CVA in humanitarian responses.
How?	You can use this document to assess to what extent your programme is taking into account gender equality, address inequalities and promote equitable gender roles.
When?	This guidance is especially relevant for the assessment, programme design and implementation phases.

These guidelines help practitioners to:

- Identify where CVA might be gender-blind, failing to acknowledge the different roles of women, men, boys and girls and therefore not adequately responding to their diverse needs.
- Transition to CVA that is gender-responsive, where gender differences are recognised and inequalities are actively redressed.
- Find ways to promote gender-transformative CVA that works towards redefining women and men’s gender roles and relations to create greater equality.



Further reading:

GUIDANCE: [IASC Guidelines on Including Persons With Disabilities in Humanitarian Action](#)

See chapter 8 of this guidance document on what actions to take to systematically include people with disabilities in cash and voucher assistance all along the programme cycle.

