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GUIDANCE NOTE ON GENDER-RESPONSIVE CASH AND VOUCHER ASSISTANCE IN THE OCCUPIED PALESTINIAN TERRITORY

EXECUTIVE SUMMARY
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Disclaimer:

This analysis is produced thanks to funding from the Government of Japan. The views and opinions expressed in this document do not necessarily represent the views of the donors, UN Women, the United Nations, or any of its affiliated organizations.

Analysis by: Pushkar Sharma, MPA

Design: UN Women/Yasmina Kassem

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INTRODUCTION

Cash and voucher assistance (programmes where cash or vouchers for goods/services are provided to beneficiaries directly) can bolster women's social protection across the humanitarian-development-peace nexus. Gender-responsive cash and voucher assistance (CVA) can serve as an entry point to deliver multisectoral and/or complementary programming that contribute to economic opportunities, build resilience, empowerment, as well as prevent and respond to gender-based violence (GBV).¹ It can provide a pathway for financial inclusion, independence for women, and can break down the "leverage of dependency".²

Global research demonstrates that CVA interventions can support women's social and financial empowerment. UN Women has recognized that within the CVA spectrum of interventions, cash for work (CfW) programmes can be part of an effective empowerment model when delivered through a holistic approach, combined with education, skills trainings, civic engagement, and protection referral services.³ Currently, UN Women is implementing cash-based programming (primarily cash for work) in Iraq, Jordan, Lebanon, and Palestine.⁴

THE CONTEXT IN THE OCCUPIED PALESTINIAN TERRITORY

Given the occupied Palestinian territory's (OPT) unique positioning in the humanitarian-development-peace nexus, women and girls' groups have singular needs compared to others in the region. With an ongoing military occupation since 1967 and blockade of the Gaza Strip since 2007, Palestinians in the OPT have been systematically exposed to land annexation, restrictions in accessing natural resources, forced displacement, segregation, imprisonment, restricted mobility, and other factors.⁵ The May 2021 escalation of hostilities and the COVID-19 pandemic has only exacerbated the humanitarian situation. National actors, NGOs, and UN agencies support vulnerable populations through social

transfers of cash, vouchers, and in-kind assistance.⁶

The UN Country Team in the OPT has adopted a nexus approach to its humanitarian, development, and peacebuilding efforts which includes "an increased support for basic incomes" and recognizes that "Palestine is well-placed to roll out a universal basic income support scheme". Women, including adolescent girls, have been identified as the most structurally-disadvantaged group in a UN vulnerability assessment and the 2021-2024 Ministry of Social Development (MoSD) sector strategy.⁷

KEY FINDINGS FROM THE GUIDANCE NOTE ON GENDER-RESPONSIVE CASH AND VOUCHER ASSISTANCE IN THE OCCUPIED PALESTINIAN TERRITORY

While cash itself is not inherently risky, a CVA that does not assess gender dynamics, does not weigh potential GBV risks, does not assess potential protection benefits, and does not ensure mitigation mechanisms can lead to unintended consequences.⁸ To ensure no harm is done and that resilience is supported, CVA must carry out needs assessments, tailor assistance, carefully monitor outcomes, and include other critical components.⁹ The Guidance Note on Gender-Responsive Cash and Voucher Assistance in the OPT codifies good practices in order to support stakeholders in gender-responsive CVA across all phases of the programme cycle. It includes detailed recommendations and tools to help stakeholders roll out high quality CVA programming. Each

phase of the programme cycle requires implementors to take specific steps to ensure a gender responsive project. Key findings are outlined here by programme cycle phase.

Assessment phase

- Ensure basic enabling conditions are met such as: local availability of commodities for basic needs and recovery; existing and functioning markets; the preference of beneficiaries for CVA; sufficient security; adequate financial infrastructure; and political acceptance.¹⁰ At this time, these conditions generally exist in the OPT.
- A gender lens must be applied to identify priority needs, specific vulnerabilities, and capacities of

women and girls to be supported by CVA. Multi-sectoral, gender analyses (including a gender-sensitive market analysis and women's access to cash platforms) should be undertaken to identify preferences, capacities, documentation, vulnerabilities, and other considerations to fully inform CVA programming work within the OPT.

Programme design

- To best design gender-sensitive CVA, careful consideration must be taken to ensure the intervention appropriately fits the local context. Programme design must ensure that the programme “does no harm” – that it does not increase the burden women carry.¹¹

- The guidance note primarily assesses two categories of CVA: unconditional cash assistance/multi-purpose cash assistance (MPCA) and conditional cash assistance (including cash for work (CfW)).

- MPCA programmes are meant to cover, partially or wholly, the basic needs of households calculated on the basis of need.¹² During the COVID-19 pandemic, unconditional cash transfers provide women with the greatest flexibility to resume economic activities when it is safe for them to do so. However, unconditional cash assistance can only do so much.¹³ MPCA interventions have proven less robust in achieving UN Women's objectives related to women's empowerment. Care must be taken with MPCA interventions to ensure gender-transformative benefits and to mitigate potential risks.

- Complementary interventions, or conditions added to CVA, have been recognized for their potential to enhance the impact of CVA transfers. Emerging global evidence suggests that adding complementary programming may generate long-lasting effects beyond the end of the transfer programme.¹⁴ CfW is a conditional cash transfer programme that provides temporary employment to vulnerable beneficiaries. UN Women's CfW programmes have transferred income and expertise as well as supported women's empowerment and resilience.¹⁵ A 2020 UN Women sponsored CfW project in the Gaza Strip demonstrated further evidence of the potential for CfW to positively impact women beneficiaries.¹⁶ Such positive findings suggest the possibilities of CfW programming in the OPT context. Despite their potential CfW interventions must ensure that the employment requirements are well-suited for their beneficiaries (i.e. CfW programmes for the elderly should not require strenuous labour).

- CVA value and frequency must be carefully tai-

lored to the needs and profiles of women, rather than taking a “one size fits all approach”.¹⁷ CVA must also be coordinated (including selection criteria, delivery mechanism, number of beneficiaries) across implementing organizations (guided by the Cash Working Group in Gaza for example). Intentionally crafted, the size, frequency, and timing of CVA can affect outcomes and support gender-transformative changes that move towards longer-term solutions and bridge the humanitarian-development divide.¹⁸

- When considering a CVA programme's evolution or exit, implementing organizations should confer with other CVA implementers in the OPT to consider the gendered impact of such a decision as well as the evolving context for women, including the most vulnerable.¹⁹

Implementation

- The implementation of CVA programming must apply a gender lens to account for the unique impact of the occupation as well as the priority needs, specific vulnerabilities, and capacities of women and girls in the OPT.

- Given that CVA are by and large short-term interventions, it is particularly important to sensitize beneficiaries to this fact at registration. Criteria for selecting participants in CVA projects must be communicated to beneficiaries, communities, local community-based organizations, and others in order to mitigate potential tension within communities.²⁰ As a part of sensitization efforts in CVA that target women beneficiaries, efforts should be made to clearly communicate why women have been targeted (and men have not for example) in order to ensure men do not feel excluded. CVA implementers should not emphasize stereotypes that suggest men are “irresponsible” or “spend money on [things] that do not benefit the household”. Research suggests such findings are unfounded and that perpetuating such stereotypes may increase tensions and the potential for violence.²¹

- In serving beneficiaries that are vulnerable women, care should be taken to post opportunities in a wide variety of ways (similar to job advertisements) to avoid depriving any vulnerable women from learning and accessing such opportunities.²²

- Efforts should be made to simplify the application, registration, and renewal processes to reduce adding to women's burdens. Registration should be carried out in locations that are easily accessible by underserved and vulnerable women – many of whom

may face challenges traveling in the OPT context.²³

- Implementers should consider providing trainings on receiving CVA benefits (e.g. ATM usage and merchant transaction processes) to ensure beneficiaries have literacy, numeracy, and the comfort needed to access benefits.
- Given the protracted nature of conflict, registration should factor in the potential of a programme extension (perhaps considering organizational rosters) to reduce the burden of repeating processes each time a new intervention is implemented.²⁴
- CVA projects must prepare service providers to ensure the intervention does no harm to beneficiaries and reaches the gender-transformative potential of cash assistance (for example providers must vet staff, partners, contractors, and service providers to ensure the prevention of sexual exploitation and abuse (PSEA) of beneficiaries).²⁵
- Complaint and feedback mechanisms must be in place to quickly and effectively respond to any allegations of wrongdoing within the CVA as well as to ensure the protection of beneficiaries and not their punishment.²⁶ Efficient complaints mechanisms can create a mutually-beneficial channel of communication between implementers, partners, and beneficiaries.²⁷

Monitoring and Evaluation

- A robust, well-crafted monitoring and evaluation framework that meaningfully engages beneficiaries is critical to assess the performance of any aid intervention. Humanitarian and recovery planning and programming must prioritize gender analyses based on sex- and age-disaggregated data as well as the needs and vulnerabilities of all women, men, girls and boys of crisis-affected populations.²⁸
- Successful monitoring systems can utilize UN Women's Gender Sensitive Resilience Capacity Index (GS-RCI) to help address key determinants of resilience and capture the impact of CVA efforts on women empowerment, decision making, GBV, livelihoods, and wellbeing.²⁹
- Monitoring and evaluation frameworks should also incorporate three dimensions in regards to CVA, particularly in the case of Palestine: first, assessing its gender-transformative impact; second, assessing the promotion of safety and household harmony as well as GBV prevention; and third, assessing the impact on conflict and tension within communities.

CONCLUSION

Palestinian women and girls have for generations faced internal and external challenges placing multi-dimensional limitations on their security, livelihoods, resilience, and potential.³⁰ These limitations have been further exacerbated during the COVID-19 pandemic which has had a clear, gendered impact on women and girls in the OPT. Facing fewer opportunities for employment, increased GBV, protection risks, as well as interruptions to access sexual and reproductive healthcare, humanitarian and development responses must be innovative and gender-sensitive.³¹

CVA present unique benefits which are particularly well-suited for the unique context of the OPT. CVA programming with empowerment-related interventions can help create an enabling environment for social and political empowerment while supporting asset replenishment and financial security.³² The response to the escalation in Gaza and the COVID-19 pandemic presents a moment to invest in training, expertise, tools, and strategic partnerships to strengthen capacity for gender-responsive (and transformative) CVA in Palestine. Moreover, growing evidence underscores that for CVA to lead to broader gender-transformation, they should also include men and boys.³³

The gender-transformative potential of CVA interventions face at least three challenges: donor funding;³⁴ a technical disconnect between CVA experts and gender experts; and limited gender and protection analyses carried out to inform programme design.³⁵ To truly reach the potential of CVA to contribute to gender-transformation, these structural issues must be addressed by CVA practitioners as well as donors.

Further research is needed in order to better understand how gender equity can be bolstered in the OPT through the use of cash assistance. Topics that should be further assessed include: comparing different CVA modalities and their impact on gender outcomes; analyzing the impact on gender outcomes of combining CVA with complementary services; and the longer-term impact of CVA on gender outcomes.³⁶ Better understanding these and related dynamics will help policymakers craft more effective, gender-responsive, cash-based, assistance projects in the OPT.

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