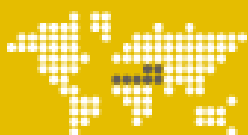




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GUIDANCE NOTE ON GENDER-RESPONSIVE CASH AND VOUCHER ASSISTANCE IN THE OCCUPIED PALESTINIAN TERRITORY

AUGUST 2021



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TABLE OF CONTENTS

Introduction	5
1. Assessment	7
1.1 Access to markets	7
1.2 Availability of goods in the market	9
1.3 Handling cash	10
1.4 Household income and resources	11
1.5 Preferences on types of assistance	12
1.6 Working behaviours	13
1.7 Literacy, numeracy, and comfort with technology	15
1.8 Safety	16
1.9 Documentation	17
2. Programme Design	18
2.1 CVA modalities and their associated gender opportunities and gender risks	18
Unconditional cash assistance/multi-purpose cash assistance	19
Conditional cash assistance (including cash for work)	19
2.2 CVA value and frequency	21
2.3 Targeting	23
Targeting for unconditional cash assistance/MPCA	24
Targeting for conditional cash assistance/CfW	25
2.4 Selection of delivery mechanism	27
Partnerships	27
Considerations for unconditional cash assistance/multi-purpose cash assistance	27
Considerations for conditional cash assistance/cash for work	28
Considering the needs of vulnerable populations	28
2.5 CVA scale	29
Length of the intervention	30
Number of beneficiaries	30

Intensity of programming	30
2.6 Consideration of programme evolution or exit	31
3. Implementation	33
3.1 Registration and community sensitisation	33
3.2 Delivery	35
Engaging beneficiaries	35
Preparing service providers	37
3.3 Complaints and feedback mechanisms	40
4. Monitoring and Evaluation	41
4.1 Promoting gender equality, dignity, and the empowerment of women and girls	41
Equality	41
Dignity	42
Empowerment	42
4.2 Promoting safety and household harmony as well as GBV prevention	44
4.3 Preventing conflict and tension within communities	47
Conclusion	49
Annexes	50
Template GBV Risk Analysis for Cash Voucher Assistance	53
Monitoring and evaluation	54
Staff Roles and responsibilities in implementation	55
Useful documents and forms	56
Cash for work advertisement	57
Beneficiary agreement (contract)	58
Monitoring questionnaire	59
Endnotes	65

ACKNOWLEDGEMENTS

This Guidance Note on Gender-Responsive Cash and Voucher Assistance (CVA) in the occupied Palestinian territory (oPt) was developed to inform national and international actors in the oPt on best practices and lessons learned on gender-responsive cash and voucher assistance programming. The Guidance Note includes practical tools and detailed recommendations to help stakeholders roll out high quality and gender-responsive CVA interventions. UN Women would like to acknowledge and thank the World Food Programme in the oPt, the Cash Working Group and UN Women regional Gender in Humanitarian Action Team in the Arab States for their valuable contributions to the report. UN Women would also like to express gratitude to the Government of Japan for generously funding the development of the report and for their continuous and strategic support to advancing gender equality and women's empowerment in the oPt. Last but not least, the basis of humanitarian action should always be built on the needs of the affected population, to whom the humanitarian community is accountable. We are grateful for all the people who have shared their views and experiences and we will ensure that these voices inform the very core of what gender-responsive humanitarian action is and should be about.

INTRODUCTION

“Where markets and operational contexts permit, cash-based programming should be the preferred and default method of support.”

UN Secretary-General Ban Ki-moon, 2016

While the benefits of cash and voucher assistance (CVA) have been prominently recognized for years, including by the UN Secretary-General, they have yet to reach their full potential across the humanitarian-development-peace nexus. CVA include all programmes where cash or vouchers for goods or services are provided to beneficiaries directly.

UN Women has identified that CVA can bolster women’s social protection. 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).² Gender-responsive CVA can provide a pathway for financial inclusion and independence for women to break down the “leverage of dependency”.³ More specifically, global research (including research undertaken by UN Women) demonstrates that within the CVA spectrum of interventions, cash for work (CfW) programmes can support women’s social and financial empowerment. UN Women has recognized that CfW can be part of a powerful empowerment model when it is delivered through a holistic approach, combined with education, skills trainings, civic engagement, and protection referral services.⁴ Currently, UN Women is implementing cash-based programming (primarily cash for work) in Iraq, Jordan, Lebanon, and Palestine.⁵

UN Women Palestine works to realize the following strategic goals: gender mainstreaming governance, peace, and security; supporting women’s economic security and rights; and

promoting women’s rights and protection against violence. Given the occupied Palestinian territory’s (oPt) unique position on the humanitarian-development-peace nexus, women and girls’ groups in the oPt have singular needs compared to others in the region. With an ongoing military occupation since 1967 and a 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.⁶

According to OCHA, 2.45 million people require humanitarian assistance in the oPt (36 per cent of whom live in the West Bank including East Jerusalem and 64 per cent in the Gaza Strip). The West Bank continues to be subjected to an increasingly coercive environment while the Gaza Strip remains cut off from the outside world.⁷ More specifically, in Gaza the existing political divide continues to fragment the provision of humanitarian assistance, development assistance, and social protection services. National actors, NGOs, and UN agencies support the vulnerable population through social transfers of cash, vouchers, and in-kind assistance.⁸

The COVID-19 pandemic has only exacerbated the humanitarian situation. A lack of control over its borders as well as limited medical resources and capacities have resulted in significant challenges in responding to the pandemic. The outbreak has severely affected individuals and households, particularly the poorest and most vulnerable (including girls, women, and displaced populations) as well as those at risk of falling into poverty. A global recession related to COVID-19 will lead to a prolonged decline in women’s income and employment, with



Photo: Women's Affairs Center -WAC

harsher consequences for already impoverished women such as those in the oPt.⁹ Women are likely to be hit harder than men because of existing biases. On average, they are paid less, hold less in savings, have less job security, and are closer to poverty.¹⁰

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.¹¹

Withholding benefits or inaction is clearly harmful to beneficiaries. 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.¹² To ensure no harm is done and that resilience

is supported, CVA must include needs assessments, tailored assistance, carefully-monitored outcomes, and other critical components.¹³

This guidance note is meant to serve as a functional tool for those operating in the oPt to outline resilience guidelines that support gender-sensitive approaches to CVA interventions. It is organized around the major activities involved in the design and delivery of CVA programming (e.g. assessments, programme design, implementation, monitoring and evaluation). More specifically this guidance note will:

- a) Help support all stakeholders working in this space to support gender-responsive CVA in design and implementation.
- b) Present good practice checklists, tools, and worksheets in each of the major design/delivery programming areas (assessments, programme design, implementation, monitoring and evaluation) to help the country office and its partners roll out high quality cash for work programming.

1. ASSESSMENT

In order for CVA to be useful a number of basic enabling conditions need to be met. These conditions include: the 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.¹⁴ As documented in this guidance note, these conditions generally do exist in the oPt.

In addition to this, however, a gender lens must be applied in order to identify the priority needs, specific vulnerabilities, and capacities of women and girls targeted by CVA. This section will undertake a multi-sectoral, gender analysis identifying vulnerabilities, capacities, and considerations that must be considered to fully inform CVA programming work within the oPt. A few, high-level, good practices should be considered at the outset. These are outlined below.

GOOD PRACTICES CHECKLIST RELATED TO 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.¹⁵
- 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)’.¹⁶
- Engage with local organizations to enhance inclusion, for example, women’s rights organi-

zations, disabled persons’ organizations, child rights organizations, and informal workers’ organizations.¹⁷

- Data collection should be planned with respondents and the timing set based on their availability.¹⁸
- 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’.¹⁹
- 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.²⁰

1.1 Access to markets

Palestinian workers face barriers to movement that have significant human and economic implications. The contiguity of the West Bank is disconnected by over 600 military checkpoints,

gates, and roads exclusive to settlers from Israel. Area C, the sole contiguous part of the West Bank, hosts valuable natural resources (e.g. fertile land, minerals, stones, tourist attractions, and cosmetic products) but remains under the control of Israel and is inaccessible to Palestinian producers.²¹

Women and girls' access to markets are curtailed due to a variety of occupation-related restrictions; cultural values and norms; patriarchal social arrangements and institutions (e.g. the family and marriage institutions); religious interpretations and teachings all which construct multi-dimensional limitations on women, including economic restrictions.²² The geographic and social restrictions facing women create a lack of mobility which limits the ability of women in the oPt, compared with men, to move outside of their local communities, thus reducing their ability to realize business growth opportunities.²³



Photo: UN Women/Sharif Sarhan

According to Palestinian Central Bureau of Statistics (PCBS), women have limited access to and use of assets and resources such as credit. For example, 34.4 per cent of males have a bank account while only 15.9 per cent of females have such accounts. Furthermore, families in vulnerable and marginalized areas have limited access to medicine and family planning services compromising maternal and child health.²⁴

On land and productive resources, only 16 per cent of the women report having a piece of land (as defined as either curtilage, agricultural, barren, or investment land) registered under their name; 9 per cent report that they are partners in a common land registered in the names of a number of family members; 3 per cent report their house is a common property with the husband or other male family members; and 3.4 per cent report sharing the registration of the house with other female and male family members.²⁵ 43.9 per cent of females report the ability to access livestock and poultry sources owned by their family.²⁶

Farmers in the oPt face limitations in accessing information about the market. In a study of 23 communities in the northern part of West Bank (Nablus, Jenin, and Tubas), 97.4 per cent of the vegetable farmers and 90.6 per cent of the sheep/goat dairy farmers reported having access to market information. Only 31.6 per cent of female farmers, however, reported having such access to market information.²⁷ Despite the substantial limitations women and girls encounter in accessing markets in the oPt, studies have demonstrated that women do have the ability to participate in the local market economy and, thus, can readily take part in CVA activities in ways that are consistent with cultural tradition. Women focus groups in this study also revealed that women have been generally excluded from accessing markets as well as directly contacting traders. Connections with small traders have traditionally been established through men (e.g. a husband, son, brother). Moreover, women reported never purchasing agricultural inputs directly, the exception being if their close relatives sell these inputs. Women who indicated the interest in

establishing direct connections with traders, expressed that they lacked the needed information and relationships to sell their produce.²⁸

Despite the substantial limitations women and girls encounter in accessing markets in the oPt, studies have demonstrated that women do have the ability to participate in the local market economy and, thus, can readily take part in CVA activities in ways that are consistent with cultural tradition.²⁹

GOOD PRACTICES CHECKLIST RELATED TO MARKETS:

■ Conduct a gender-sensitive market analysis:

- Assess physical access to markets (e.g. basic goods) and services (e.g. health, labour) using a gendered analysis. Assessment teams should be gender-balanced at the design, collection, and analysis stages. Community consultations (in-person or remote) should include women of various ages as well as adolescent girls.

- Analyze restrictions of movement, including who is affected and how their movement is restricted.³⁰ Ask, for example:

- How far is the market from where women shop?

- How long does it take women to reach the market? Do checkpoints increase the amount of time for women to travel to the market?

- What are the transportation options for women who live too far from the market or if women need help carrying heavy things to/from the market? How much does it cost?³¹

- As the situation and vulnerabilities may evolve over time, decision-making should be made using updated data collection and analysis.³²

■ Determine variations in access to markets for women and girls. For example:

- Do operating hours and/or seasons impact women's access?

- Are there certain periods of time during the year when markets become more difficult to access? Why and what types of women are most affected?³⁴

- Are women of all ages safe in the market and would they be safe to visit at all hours? If not, why not? When would they be safe?

1.2 Availability of goods in the market

The oPt faces widespread, unique limitations on goods due to the ongoing occupation and blockade of the Gaza Strip.

There are numerous restrictions on the movement of goods and on access to natural resources, such as water.³⁵ According to the World Bank, Israeli government restrictions on trade have “stunted the Palestinian economy and impacted the production of exports and importable goods”. Moreover, almost all Palestinian imports and exports transit via Israeli ports and crossing points where delays and security measures can increase costs by an average of \$538 USD per shipment.³⁶

The Israeli governmental policy of a “dual-use” list system bans the importation of technology and critical inputs which continue to limit the availability of critical goods in the oPt. The “dual-use” list system contains 56 items requiring special approval to enter the oPt and an additional 61 items that only applies to the Gaza Strip.³⁷ Despite its responsibilities under international law, the Israeli government, continues to restrict to Gaza, among other goods, needed medical equipment, hygiene kits, ventilators, and other supplies.³⁸ The “dual-use” list also includes agricultural items, like fertilizers, which have been banned from entering the Gaza Strip. These bans on goods in the market, combined with other factors, increase production



costs in the oPt largely impacting Palestinians' access to and production of food.³⁹

The COVID-19 pandemic has presented unprecedented challenges to securing production inputs. A recent FAO assessment of the impact of the pandemic revealed that agriculture, the informal sector, and women-led enterprises are among the most-likely affected sectors.⁴⁰

Despite the tremendous challenges that limit the availability of many critical goods in the oPt, CVA can still support those most in need in accessing the goods they desperately need.

GOOD PRACTICES CHECKLIST RELATED TO THE AVAILABILITY OF GOODS IN THE MARKET:

- Are women able to access goods in a functioning and competitive market-based economy? Confirm that prices are not expected to increase significantly in the coming months.⁴¹
- Analyze access to goods and services with a gender, age, and diversity lens. Compare this information with previous protection needs assessments. Analyze the potential protection risks and benefits of accessing goods in markets in the community and among traders.⁴²
- In addition to programme monitoring, monitor the local market prices of food, critical goods, and services; discuss the gendered impacts of these developments with the beneficiary community as well as traders. Assess how the CVA intervention may affect/has affected local markets positively or negatively, and if any mit-

igation is required (e.g. have there been price spikes which could negatively impact women and girls?).⁴³

1.3 Handling cash

While providing cash and voucher assistance is not inherently risky, a CVA without a thorough assessment of gender dynamics can lead to negative unintended consequences.⁴⁴ Palestinian society experiences complex power dynamics within households, marked notably by a culture where men publicly carry a masculine leadership role and where the real influence of women within households is often hidden.⁴⁵ A recent WFP report documented that 72 per cent of Palestinians believe that 'a man should have the final say in all family matters'. Disaggregated along gender lines, 86 per cent of men support this statement while only 58 per cent of women do.

In a CARE survey of farmers in the northern part of West Bank (Nablus, Jenin, and Tubas), male farmers reported that men control most of the decisions related to: household expenses; visits and social activities; the purchasing of assets; meetings outside the locality; a wife's work in the city; and a wife's work inside the locality. Of those surveyed, only 17 per cent reported that decisions on household expenses could be made by the woman of the house.⁴⁶ The power dynamics outlined here shape the decision-making power that women have in households in handling cash.

In the oPt men are overwhelmingly the main touchpoint for cash and voucher assistance. For example, of households receiving Ministry of Social Development (MoSD) assistance, 78.8 per cent are headed by a male family member while only 21.2 per cent are headed by women (e.g. mother, daughter, or grandmother).⁴⁷ Recent CVA in the Gaza Strip have demonstrated that beneficiaries have used cash to buy food and pay off debts.⁴⁸ Ongoing CVA in the Gaza Strip have highlighted the challenge of ensuring women obtain and control an equitable portion of resources received by a household

as these decisions are subject to household dynamics which, as highlighted above, tend to reinforce a system that favours men having the ‘final say’ on family matters.⁴⁹ All of this, therefore, demonstrates how CVA may contribute to building women’s access to cash, knowledge, social capital, and interactions with institutions and thus introduce additional opportunities for other benefits including self-esteem, self-confidence, self-perception, autonomy, and mobility.⁵⁰

GOOD PRACTICES CHECKLIST RELATED TO HANDLING CASH:

- Assess whether or not women can access cash platforms considered for the CVA project. Review findings from prior cash-related assessments and use findings to inform protection risks and benefits analyses.^{51 & 52}
- Gather situational protection information on the major risks for women beneficiaries (particularly those most vulnerable) in handling cash, including sources of risks and any community-based or self-protection mitigation mechanisms. Review previous protection needs assessments, case management, and feedback mechanisms. Flag any information on economic or livelihoods-related root causes of protection risks.⁵³

1.4 Household income and resources

In 2018, 32.7 per cent of Palestinian households were food insecure. Refugees, the urban poor, small-scale farmers and herders, households with an unemployed head of household, and those with a household member with a disability or chronic illness all face food insecurity and poverty at higher levels.⁵⁴ While only 11.9 per cent of households in the West Bank are food insecure, 60 per cent of Bedouin families in Area C are food insecure.⁵⁵ The reality in the Gaza Strip is even more difficult, as 68.5 per cent of households there are food insecure, with 47 per cent classified as severely food insecure.⁵⁶ A 2019 survey found that 18 per cent of pregnant women and 14 per cent of lactating mothers were malnourished in the Gaza Strip.⁵⁷

It has been documented that women and girls in the oPt live more sedentary lives than men and boys, leaving them more vulnerable to the negative effects inadequate nutrition in their diets.⁵⁸ Additionally, a chronic energy deficit in Gaza makes it difficult for households to refrigerate food items, creating increased expenditures and work for women.⁵⁹

Delayed payments of salary and salary cuts for Palestinian Authority employees (primarily men) have reduced income and resources to households while increasing tensions.⁶⁰ Debt has been identified as the most commonly-reported coping strategy to poverty in Gaza, with significant levels of debt maintained by households.⁶¹ The dearth of economic opportunities for breadwinners and their households have been identified as central drivers of GBV in Gaza, in particular.⁶² In regards to resources passed down through generations in the oPt, such as inheritance, customary practices often result in women often lacking control over their income.⁶³

Experts have highlighted that poverty promotes an increased reliance on extended families rather than nuclear families (it is more cost-effective to live in extended family settings). They also note that current assistance programmes also encourage extended families, as for most assistance sources, larger families have a higher chance of eligibility than smaller families. Both these dynamics can bolster patriarchal household cultures where younger men and women have less independence as older male members feel the need for more control, which can result in domestic violence.⁶⁴

In 2014 7,000 businesses were owned and operated by women in the oPt.⁶⁵ Despite this, an OECD report from 2013 discovered that only 3.5 per cent of working age women established their own businesses in comparison to 16 per cent of working age of men in the oPt.⁶⁶ Moreover, the average daily wage of Palestinian women was 70 per cent of the average daily wage of men in 2018.⁶⁷



society and humanitarian partners to enhance local ownership and implementation capacity.⁷¹

1.5 Preferences on types of assistance

CVA are not new in the oPt and a wide variety of CVA have supported Palestinians providing social protection and reinforcing their resilience. Families depending on assistance provided by MoSD and UNRWA as a primary source of income have reported this assistance to be insufficient in addressing the needs of their families.⁷² Global research undertaken by UN Women highlights the importance of carefully assessing local preferences and the local context when designing CVA.⁷³

Across Palestine, female-headed households are less food insecure (32 per cent) than male-headed households (42.5 per cent), though this lower rate may be due to the assistance female-headed households receive.⁶⁸

A recent UN Women cash for work (CfW) intervention in Gaza selected beneficiaries (women and their families), a majority of whom did not have a source of income at all, in an effort to bolster their resilience; 81 per cent of the targeted women's families were between five to ten individuals.⁶⁹

GOOD PRACTICES CHECKLIST RELATED TO HOUSEHOLD INCOME AND RESOURCES:

- Assessments related to income and resources should be gender responsive. Work should begin by reviewing existing tools assessing vulnerability, poverty, and gender dimensions to reflect on what information/data sets already exist, where they overlap, and where they complement each other.⁷⁰
- Efforts should be made to coordinate and bolster the capacity-building of partners, to strengthen capabilities related to carrying out gender assessments related to household income, resources, and needs.
- All assessments should proactively coordinate with the relevant governing authorities in the West Bank and Gaza (including related to gender, disability, and labour) as well as civil

Recent studies suggest that women have a preference for enhanced cash modalities; ones that can also promote women's dignity, empowerment, and mobility.⁷⁴ A 2020 WFP study across the oPt identified that a 'vast majority of focus group participants and key informants' preferred the cash-based modality and that it must be considered as 'the way forward for all programming.'⁷⁵ A 2020 project undertaken by UN Women in Gaza captured the near unanimous support (98 per cent) of participants for the cash for work model.⁷⁶ This intervention was built on another UN Women project in Gaza which also concluded that enhanced cash for work interventions provide:

'vulnerable women, including women survivors of violence, women with disabilities, and elderly women, the dignity to choose what best suits the individual needs of their households. The benefits to women of CfW were found to be numerous: dignity, empowerment, involvement in decision-making, and increased asset control and promotion of women's mobility'.⁷⁷

In Gaza women have clearly identified their intervention in Jordan that highlighted involving women in the 'implementation of activities and decision-making processes by allowing them to identify and justify the skills they wish to train in... should be encouraged in any voca-

tional training programme in order to achieve sustainable development'.⁷⁸ While preferences will vary based on the local context and humanitarian situation, a number of good practices can be identified for CVA implementers to attend to the different needs of women and girls groups in the oPt.

GOOD PRACTICES CHECKLIST RELATED TO PREFERENCES ON TYPES OF ASSISTANCE:

- A gender analysis, using available data, should be conducted to understand underlying gender inequalities and gender norms as relates to CVA programming.⁷⁹

- CVA implementers should engage women beneficiaries (particularly from vulnerable communities) to assess their assistance preferences. It is important to obtain information with an age, gender, and diversity (AGD) lens. Furthermore, the perceived benefits from CVA (and particularly cash) should be weighed against the perceived risks.⁸⁰ Cash, Gender, and Protection colleagues should work together during such assessments.⁸¹ Assessments should consider asking potential women beneficiaries the following questions:

- What kind of assistance would you prefer to receive (cash, voucher, etc.)? How would you prefer to receive it (cash in hand, bank account, ATM card, etc.)?
- 'What are the two most common ways you receive cash?
- Have you received a cash distribution before? If yes, how? Do you feel this was a safe way for you to receive cash? If no, why?
- If you were to receive cash from us what is your preference for receiving that assistance? Why? For those not selected why?
- How often is best to receive the transfer? Why?
- Will a more/less frequent transfer make it more likely that you will be able to decide how to use the cash without pressure from others?
- Will a more/less frequent transfers of cash

make it safer or less safe for you?

- Do you have a safe place to keep cash? If no, does this affect how you would manage/spend your cash? If yes, how?⁸²
- Does any type of modality expose you to certain risks? If so, what are they?
- If you receive cash, do you think men of the household will forcefully take it from you? Will you be able to keep the cash?
- If the cash is provided to the men of the household, do you receive a share from it? If not, why?
- What barriers do you encounter to receive payments, as relates to banks, e-transfers, mobile money, etc.? ⁸³

1.6 Working behaviours

Unemployment rates remain high across the oPt at 30.8 per cent. Those in the age category between 25 and 34 had the highest rate of labour force participation (63.6 per cent), with men representing 91 per cent but females only representing 35.3 per cent of those participating.⁸⁴ The unemployment rate in the West Bank is 17.6 per cent and 52 per cent in Gaza (in 2018).⁸⁵ That same year, the unemployment rate for women was almost twice the rate for men (53.7 per cent for women compared to 26.4 per cent for men); with educated women having a higher unemployment rate.⁸⁶ The oPt has one of the lowest rates for women's participation in the labour force around the world, 16 per cent in 2020.⁸⁷ PCBS data has underscored that unemployment among women almost doubled from 2009 (when it was 27 per cent) to 51 per cent in 2018.⁸⁸

The oPt has an average family size of 5.1, and child care continues to mainly be the role of Palestinian women.⁸⁹ PCBS data from 2019 illustrates that 17.8 per cent of women's daily time is used to attend to house and child care, in comparison to just three per cent for men.⁹⁰ Moreover, an MoSD survey of families with members with disabilities shows that 91 per cent of the care provided to the family member with a disability is provided by the mother.⁹¹



Photo: UN Women/Sharif Sarhan

An important trend in women's working behaviours relates to the agricultural sector. As the oPt has seen a significant decline in the agricultural sector linked closely to the occupation, Palestinian women have lost employment opportunities without yet gaining alternative employment opportunities.⁹² Today, 22 per cent of women in the labour force work in the agricultural sector, though most of women's labour in the informal sector remains hidden (which likely means that women's contributions in agriculture are much higher than official reports). The World Bank has documented that over 30 per cent of informal agricultural work in the oPt is performed by women as part of their domestic responsibilities.⁹³ PCBS reports that 36 per cent of women were informally employed (as defined as "in the informal sector in addition to wage employees who don't receive any of the labour market rights").⁹⁴

Palestinians working in Area C are much less likely to have access to stable, full employment than those working across the West Bank. While 69 per cent of males 15 and older in Area C were employed to some degree, they were four times as likely to be only partially employed (28 per cent) compared to males across the West Bank.⁹⁵ In Gaza, strict social codes of segregation between men and women still exist, resulting in women and girls being confined to the private sphere of their homes and staying mainly reliant on male family members for their livelihoods. The dire economic situation results in few women running small, tradi-

tional, domestic projects locally.⁹⁶

Despite existing structural limitations on women's participation in the workforce, recent perception studies have demonstrated that a majority of Palestinians believe that women's roles should not be restricted simply to the home. When asked if 'a woman's place is in the home' 54 per cent of Palestinians and 70 per cent of women disagreed with the statement.⁹⁷ This reveals that a vast majority of women are ready to engage in work as well as other opportunities outside of the home.

Recent CfW interventions supported by UN Women in the Gaza Strip demonstrate that increased income and opportunities to work can have significant, positive impacts on their livelihoods, resilience, and well-being. For example, while only nine per cent of beneficiaries had earned income prior to the CfW intervention, '83% of women respondents said that CfW opportunities alleviated their poor livelihood conditions, 71% said their interhousehold tension has decreased due to availability of cash income, and 55% of them reported that the earned income allowed them to participate in decision making at a household level'.⁹⁸ Such overwhelmingly positive results indicate the potential of CVA to positively benefit women and girls in the oPt.

GOOD PRACTICES CHECKLIST RELATED TO WORKING BEHAVIOURS:

- Implementers must ensure the design of the CVA addresses gender and intersectional needs from the outset (e.g. rapid gender assessment, existing data on gender from SP and humanitarian actors/programmes).⁹⁹
- CVA implementers should carefully review previous analyses of women beneficiaries' preferences on types of assistance (particularly from vulnerable communities) in the oPt. Implementers should assess the interest of beneficiaries in CfW modalities as well as their po-



Photo: Women's Affairs Center -WAC

tential needs and limitations in their taking on employment (as relates to ability and age for example).¹⁰⁰

1.7 Literacy, numeracy, and comfort with technology

As women around the world are increasingly able to access mobile phones, financial services, and mobile cash transfer, small 'digital gaps' (the ability to access and adopt new technologies) remain where many women as well as men are unable to access, control, or manage these technologies easily and regularly. CVA, therefore, must be designed to overcome such gaps to reach beneficiaries seamlessly.¹⁰¹

While many have rushed to embrace technology in CVA, research has shown that digital platforms may fail to be sufficiently tailored to meet beneficiaries' needs (e.g. technology, infrastructure, costs, access, literacy). Challenges can be more pronounced for historically-marginalized communities including women, the elderly, the disabled, and the illiterate.¹⁰² In line with Sustainable Development Goal Target 5.b ("Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women") successful CVA should consider complementary interventions and the support that is needed to address these issues especially for those who face the greatest barriers to access, including women.¹⁰³

Additionally, access to the internet and mobile

phone spectrums in the oPt are limited. While 68.4 per cent of men in the oPt have access to the internet, only 60.3 per cent of women do. The oPt also continues to face restrictions on access to mobile-phone spectrums, sites for network coverage, and the ability to import certain telecommunications equipment. The oPt was one of the last places in the Arab region to access 3G (in the West Bank) and 2G (in Gaza); though unlicensed spectrum may be accessible for those in proximity to Israeli networks (4G/LTE services in the West Bank and 3G in Gaza).¹⁰⁴ The need to increase access to the internet and digital literacy for women remains a priority in the oPt.¹⁰⁵

Despite facing access challenges related to internet and mobile phone spectrums, literacy is extremely high in the oPt. In fact according to UNESCO women 15 years old and above are 95.9 per cent literate.¹⁰⁶ This makes the oPt a particularly unique context and likely has helped to facilitate the success of previous CVA. Many multi-purpose cash assistance (MPCA) interventions require beneficiaries to use magnetic strip cards, ATMs, and pin codes – a high-literacy rate makes this possible. Experts have identified that the basic digital literacy needed for MPCA programmes does exist in the oPt.¹⁰⁷

GOOD PRACTICES CHECKLIST RELATED TO LITERACY, NUMERACY, AND COMFORT WITH TECHNOLOGY:

- Assess beneficiaries for literacy, numeracy, and comfort with technology understanding that beneficiary women (particularly those in vulnerable groups) may be unfamiliar with modalities used by CVA projects. Consider how to minimize exclusion due to inability to access the internet, phone, other required technologies (recognizing that 'lower levels of access tend to be found among women and people with disability').¹⁰⁸
- Assess mobile phone and SMS literacy, in particular for the elderly and those with disabilities. Investigate comfort with the most essential mobile phone functions:

- Turning phones on/off;

- Locking and charging phones;
- Checking and adding phone credit;
- How to check and send SMS messages.¹⁰⁹

■ Consider using the Mercy Corps ‘User Capacity Survey’ (based the Cash Learning Partnership published ‘E-transfers in Emergencies: Implementation Support Guidelines’) to assess usage patterns and potential accessibility barriers for potential beneficiaries. The complete tool is included in Annex.¹¹⁰

1.8 Safety

Available information indicates a ‘high prevalence of GBV’ in Palestinian society that undermines human rights and impedes social development.¹¹¹ A 2019 PCBS survey on violence revealed that 57 per cent of currently married or ever married women in Palestine experienced psychological violence by their husbands at least once. 61 per cent of women who experienced violence by their husbands chose to remain silent.¹¹² Furthermore, a 2017 PCBS report concluded that around 5.4 per cent of women and girls in the oPt had at least one impairment – women and girls with disabilities are ‘one of the most marginalized, neglected, violated, excluded and isolated groups throughout the world, who suffer intersectional discrimination of being female, poor, and disabled’.¹¹³ These women and girls are negatively affected by conflict and instability and they face isolation, stigma, and an increased risk of violence or abuse.¹¹⁴ Current pressures in the protracted crisis of the oPt contributes to creating acute forms of gender-based vulnerabilities affecting groups (including widows and women with disabilities) who require access to multi-sectoral responses’.¹¹⁵

Successful CVA must systematically undertake gender-based violence (GBV) risk mitigation analyses. GBV is prevalent across humanitarian crises and has been exacerbated by the COVID-19 pandemic as GBV case management and services are limited due to quarantines, mobility restrictions, and social distancing. As a result of this, it is crucial to identify GBV risks associated with CVA

and ways to mitigate these risks through protective programme design.¹¹⁶

Recent CVA in the oPt have highlighted the potential of CfW programmes to positively impact the safety of women beneficiaries. 93.8 per cent of participants in a UN Women supported CfW project in Gaza expressed that the project helped them participate in decision-making, decrease tensions, and elevate their social position in the household.¹¹⁷

GOOD PRACTICES CHECKLIST RELATED TO SAFETY:

■ CVA implementers must mainstream GBV considerations within CVA throughout the programme cycle, working closely with GBV actors. Including GBV considerations from the start makes it possible to ensure that risks are not being transferred to recipients who are not prepared to manage them and to maximize the protective benefits of cash assistance.¹¹⁸ Steps should include:

- Conducting comprehensive and participatory assessments of protection risks, perceived GBV risks for CVA participants, and risk mitigation mechanism associated with the introduction of cash assistance (disaggregated by sub-population);
- Tailoring programme design for different sub-populations;^{119 & 120}
- Undertaking robust protection monitoring (covered more in the implementation and monitoring and evaluation section of this report);
- Adapting programme design and implementation as needed (e.g. adjusting the delivery mechanisms, amount of CVA, duration of CVA, and frequency of CVA; adapting mitigating mechanisms deployed; or changing the complementary activities and services paired with cash assistance).¹²¹
- Review the differences and overlaps between specific needs, protection risks, and economic vulnerability.¹²²

- Consider both pre-existing and new protection information sources.¹²³

- Budget for support activities (as outlined above) to ensure the inclusion of women and girls groups' safety as part of CVA.¹²⁴

- Consider using the 'Cash & Voucher Assistance and Gender-Based Violence Compendium: Practical Guidance for Humanitarian Practitioners' tool included in the Annex.¹²⁵

1.9 Documentation

Documentation is important to ensure effective programmatic interventions in humanitarian and development contexts. In many scenarios, including refugee or IDP populations, documentation can be a major hurdle for beneficiaries and CVA programmes.

Given the unique historic and political situation in the oPt, as well as the contributions of UNRWA, documentation for Palestinians is nearly universal.¹²⁶ Both refugee and non-refugee populations have unique identification (ID) numbers which support the implementation of assistance programmes. In fact a recent UN Women supported CfW programme identified that 97 per cent of beneficiaries liked accessing their benefits related to their ID and name rather than a bank account.¹²⁷

Despite this situation, it should be recognized that women in certain circumstances may face challenges relating to their documentation. For example, divorced women seeking financial support from any organization have reported facing challenges as their children were registered under names of their ex-husbands, depriving them from accessing support.¹²⁸



Photo: Women's Affairs Center -WAC

GOOD PRACTICES CHECKLIST RELATED TO DOCUMENTATION:

- CVA implementers should assess the situation of potential beneficiaries as relates to documentation, acknowledging women (particularly the most vulnerable) may face challenges presenting documentation. This includes the ability of potential beneficiaries to present current documentation in order to access CVA benefits, including perhaps bank account details. The results of this assessment should be used to inform the selection of the modality (this issue is discussed further in the section on Programme Design).¹²⁹

- CVA implementers should consider how to minimize the exclusion of beneficiaries due to an inability to present documentation (recognizing that lower levels of access tend to be found among women and people with disabilities).¹³⁰ Categories that may face additional challenges in presenting documentation may be divorced or separated women as well as their children (as children are likely registered under their fathers' names and not their mothers' names).¹³¹

2. PROGRAMME DESIGN



Photo: Women's Affairs Centre, UNRWA

The Grand Bargain agreement, which sought to improve the effectiveness and efficiency of humanitarian action, clearly identifies the importance of CVA. It states: 'Where feasible and appropriate, and in line with humanitarian and accountability principles and preferences of affected populations, humanitarian cash and social protection should be delivered and scaled up to meet these needs, alongside other forms of assistance'.¹³² A global recognition that CVA should be scaled up to meet needs has led to their increased application. However, questions remain as to how to best design gender-sensitive CVA.¹³³

To do so, 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.

2.1 CVA modalities and their associated gender opportunities and gender risks

While CVA can take a wide variety of forms (including electronic vouchers, multi-wallet modalities, and restricted cash transfers for specific items), this guidance note will divide CVA modalities into two broad categories: 1) unconditional cash assistance/multi-purpose cash assistance (MPCA) and 2) conditional cash assistance (including cash for work (CfW)).

Complementary interventions, or 'conditions'

added to CVA, have been recognized for their potential to enhance the impact of these transfers. Pairing CVA with programming can have positive outcomes for beneficiaries experiencing GBV. For example, pairing CVA with complementary activities (e.g. psychosocial support, case management, livelihoods support, gender discussion groups) can positively impact survivors of or those at risk of GBV.^{134, 135 & 136} The CfW modality has been used to deliver on UN Women's flagship programme, Women's Leadership, Empowerment, Access and Protection (LEAP).¹³⁷

Unconditional cash assistance and multi-purpose cash assistance

Unconditional cash assistance (UCA) programmes can be any kind of cash assistance given to beneficiaries. MPCA programmes are meant to cover, partially or wholly, the basic needs of households calculated on the basis of need.¹³⁸ These programmes allow beneficiaries the choice to spend cash assistance on the basic commodities they need the most at local markets. A number of noteworthy UCA and MPCA interventions have benefitted or continue to benefit communities in the oPt. The MoSD provides overall strategic guidance for the sector and coordinates the implementation of the Government's Social Development Strategy which includes the National Cash Transfer Programme (NCTP). The NCTP pays eligible households every quarter. UNRWA also has large UCA programmes in the oPt. In the West Bank, UNRWA currently provides cash assistance to more than 60,000 refugees described as 'object' poor refugees. In Gaza, UNRWA is providing top up cash and other assistance as a social safety net to vulnerable groups including female-headed households and elderly with chronic diseases. Additionally, NGOs in the Gaza Strip provide assistance to people on the waiting list of the NCTP, in an effort to support the impact of the NCTP.¹³⁹ In late 2020, WFP began to roll out an MPCA pilot programme supporting both refugee and non-refugee households.¹⁴⁰

The NCTP and MPCA programmes have been celebrated for their ability to provide multi-dimensional support to beneficiaries in need.



Photo: Women's Affairs Center -WAC

Especially during the COVID-19 pandemic, these types of 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.¹⁴¹ MPCA interventions have proven less robust in achieving UN Women's objectives related to women's empowerment. As MPCA programmes often target households (not individuals) and this creates challenges for directly reaching women given that power dynamics in the home usually favor men within families (outlined in the 'Handling Cash' section of this report).¹⁴² MPCA interventions in the oPt may therefore be less able to carry gender-transformative benefits. Highlighting the complexity of this issue, a recent UN Women note on CVA work in Gaza notes that in 'communities where gender roles are strictly defined, women may not retain control over their incomes thus providing cash directly to women may lead to disputes or even violence'.¹⁴³ In fact, findings suggest that while MPCAs help beneficiaries to meet their basic needs, they have mixed results on the prevention, mitigation of, and response to GBV. Research shows that in some cases, results were positive while in other cases it was neutral.¹⁴⁴ Care must be taken with MPCA interventions to ensure gender-transformative benefits and in order to mitigate potential risks.

Conditional cash assistance (including cash for work)

Conditional cash assistance programmes require beneficiaries to undertake additional steps to receive their benefits. Emerging global evidence suggests that adding complementary pro-

gramming may generate long-lasting effects beyond the end of the transfer programme.¹⁴⁵ More specifically:

‘Complementary interventions are add-on activities offered in addition to the cash transfer and usually linked to specific project objectives to enhance the impact of the transfer. For instance, if the cash transfer targets women and has an objective of promoting income-generating activities, the programme may offer capacity-building in financial management, business skills or some type of vocational training. Similarly, if the programme focuses on improved health, implementers may offer health and nutrition awareness activities.’¹⁴⁶

One form of complementary programming which has been adopted by UN Women is the cash for work (CfW) model. CfW is a conditional cash transfer programme that provides temporary employment to vulnerable beneficiaries. While UN Women’s CfW programmes have transferred income, expertise, and support to beneficiaries they have also supported women’s empowerment and resilience.¹⁴⁷ More specifically, Leadership, Empowerment, Access and Protection (LEAP) programming seeks to build empowerment and greater resilience by: ‘(1) providing immediate cash to those in need, (2) fostering engagement in the economy (i.e. by helping beneficiaries build an employment history), (3) enabling access to space outside the home, (4) providing opportunities to engage with peers outside the home, and (5) by offering skill-building experiences on the job’.¹⁴⁸

Recent CfW interventions in the Arab region, including in Jordan and the oPt, have demonstrated their potential. In a UN Women-supported intervention in Jordan, all women beneficiaries ‘felt that their self-confidence and self-esteem increased after joining the programme’. Additionally, the intervention succeeded at impacting ‘culture by changing the mindsets of the refugees’, especially related to gender roles and women’s ability to participate in society and enjoy rights equal to men.¹⁴⁹ A 2020 UN Women sponsored CfW project in the Gaza Strip demonstrated further evidence of the potential for CfW to positively impact women beneficiaries. These included a 91.2 per cent decrease in do-

mestic violence for beneficiaries, a 70 per cent increase in household decision-making power, and a doubling of household income for beneficiaries.¹⁵⁰ Additionally, 98 per cent of respondents reported receiving increased technical skills since the beginning of the project.¹⁵¹ 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).

GOOD PRACTICES CHECKLIST RELATED TO CVA MODALITIES AND THEIR ASSOCIATED GENDER OPPORTUNITIES AND GENDER RISKS:

- Discuss the specific needs, protection risks, and economic vulnerability with potential women beneficiaries in communities as well as with Gender, Protection, and Cash colleagues.¹⁵²
- Compare risks and benefits of unconditional assistance, conditional assistance, other modalities, as well as no intervention.¹⁵³
- Discuss response options and preferences with the different categories of beneficiaries, explaining options and modalities available.
- Consider whether the CVA will create or exacerbate protection risks and benefits for women, households, and communities. Assess how new risks may be mitigated by affected communities, CVA implementers, and government through use of complementary programme activities. Consider alternative delivery mechanisms for certain individuals or groups as necessary; if no safe, feasible delivery mechanisms exist for CVA, consider in-kind assistance.¹⁵⁴
- Embed monitoring mechanisms related to identified gender-related protection risks and gender-related benefits into programme processes.¹⁵⁵
- Incorporate gender-sensitive data protection principles throughout the programme cycle. Carefully consider gender-sensitive personal data protections as well as the risks of sharing beneficiary data with other actors.¹⁵⁶
- Regarding the selection of complementary

programming for women beneficiaries, ensure that accredited professional trainings are used for skills development to ensure quality and impact. UN Women recommends using training materials developed by partners such as UNESCO, ILO, and others.¹⁵⁷

- Regarding CfW interventions:
 - Structure CfW around UN Women’s LEAP Theory of Change, as part of a holistic intervention, including women’s economic empowerment, women’s political participation, and protection services. CfW programming should be combined with efforts to build ‘longer-term, sustainable empowerment opportunities’ so CfW is a ‘pathway to more sustainable economic opportunities’.¹⁵⁸
 - Consider linking women beneficiaries with potential employers through apprenticeships and job placements; ensuring that work is appropriate for women given their age/ability.
 - Consider supporting women in starting businesses at the end of the intervention.¹⁵⁹

2.2 CVA value and frequency

Evidence in recent years points to the importance of carefully calibrating CVA value and frequency. Intentionally crafted, CVA can support gender-transformative changes that move towards longer-term solutions and bridge the humanitarian-development divide.¹⁶⁰ In fact, in development contexts, there is growing evidence that the ‘size, frequency, and timing of transfers can influence the effect of any given outcomes, including those related to protection and women’s empowerment’.¹⁶¹ Additionally, the impact of cash assistance varies by individual. Single women, for example, may find a certain value acceptable to meet and support their family needs while women who are divorced or widowed with children may have different needs. Cash assistance should therefore be tailored to the needs and profiles of women, rather than taking a ‘one size fits all approach’.¹⁶² These findings are quite relevant in the Palestinian context.

In the oPt there is a robust effort to coordinate the value and frequency of CVA. While

different implementing agencies take different approaches, there is broad coordination by actors such as the MoSD and the Gaza Cash Working Group (CWG). The MoSD’s NCTP provides households classified as the extreme poor and vulnerable with a monthly allowance (paid on a quarterly basis) of between 60 EUR to 150 EUR based on the Proxy Means Test Formula (PMTF).¹⁶³ In Gaza the CWG has designed a Unified Vulnerability Assessment Tool (UVAT) which captures general vulnerability including gender considerations as informed by the Protection Cluster. UVAT is meant to support the harmonization of targeting criteria specifically for unconditional and unrestricted cash in Gaza.

In the conditional cash assistance/CfW space, recent UN Women-supported initiatives in Gaza have targeted the most economically-disadvantaged beneficiaries by fixing wages at an amount lower than the market rate to ensure CfW projects ‘attract only the most economically disadvantaged women’.^{164 &165} This approach has successfully supported vulnerable women ‘without causing unwanted economic ramifications such as dependency or competition’.¹⁶⁶ The CWG has developed some basic CWG standards mainly related to fixing the price of wages.¹⁶⁷ While this approach has worked in the Palestine context, it has faced challenges in that it has provided skilled, unskilled, graduate, and uneducated women the same wage amounts.¹⁶⁸ Another UN Women supported CfW intervention, in Jordan, did so, setting up wage rate that varied based on different classifications as listed below.¹⁶⁹

Classification	
Semi-skilled	No specialised knowledge or heavy physical activity required
Skilled	Some training and skills required
Highly skilled	Technical skills, education or prior experience required
Piece rate	Compensation based on a specific task completed
Technical	Advanced skills and training required



Photo: Women's Affairs Center -WAC

In development contexts, growing evidence suggests the size, frequency, and timing of CVA can affect outcomes, including outcomes related to the protection and empowerment of women.¹⁷⁰ For instance, evidence suggests that a large cash transfer directed to women beneficiaries may be perceived by male partners as a threat, if the transfer amount surpasses what the male partner earns.¹⁷¹ Such tensions are heightened in Palestine where men experience unemployment rates of 26.4 per cent.^{172 & 173} Men's unemployment is likely even higher due to the COVID-19 pandemic. Including programming as a part of CVA can help mitigate this phenomenon and can positively impact women's empowerment and ability to cope with difficult dynamics in the home.¹⁷⁴

Such programming, and/or the employment experience provided by CfW projects, especially benefit beneficiaries with disabilities. Beneficiaries with disabilities have reported experiencing a strong appreciation for the opportunity to be outside of their home, and as a result, some have even suggested programming that is a longer duration with a lower monthly value (equally the total value by the

end of the intervention). In this line of thought, an extended CVA programme is better than a shorter, higher-paid programme.¹⁷⁵

GOOD PRACTICES CHECKLIST RELATED TO CVA VALUE AND FREQUENCY:

- Implementing organizations should examine the results of beneficiary assessments carefully, particularly looking at responses from women and the most vulnerable in determining the value and frequency of CVA assistance. Some studies have revealed that women (especially those vulnerable to GBV or with disabilities) may prefer longer programmes with smaller payments to provide a longer opportunity of getting out of the home. In all cases implementers should ensure that programme design mitigates potential gendered risks identified in assessments.¹⁷⁶
- Ensuring close coordination related to value and frequency is critical to maximizing the potential of CVA. Poorly-calibrated CVA value or frequency could have negative effects on women, particularly those who are at risk of GBV as a cash transfer directed to women beneficiaries

may be perceived by male partners as a threat, especially if the transfer amount surpasses what the male partner earns.¹⁷⁷ Such tensions are potentially heightened in emergency settings where men have lost their livelihoods and thus should be considered carefully.¹⁷⁸ To mitigate this risk, implementers should work closely with leading organizations in this area (e.g. MoSD, WFP, UNRWA, Cash Working Group (CWG), INGOs) and use tools like the CWG developed UVAT (in Gaza), something that is discussed more in the section of this report on targeting.

- CVA implementers should design and adjust the frequency and the amount of transfers to address the local economic drivers of vulnerability.¹⁷⁹ Programmes should allow for ‘ad hoc adaptation of amount, frequency and duration as protection risks change or arise’ – which may relate to dynamics in a woman’s home (e.g. GBV, divorce, separation).¹⁸⁰ Programmes should also factor in seasonal changes as different seasons may require different transfer frequencies and amounts (e.g. winter, summer, seasonal flooding).¹⁸¹

2.3 Targeting

One of the first and most critical questions for any CVA is: who will benefit from the programme? Successfully determining programme-eligibility criteria and how to identify beneficiaries must be done carefully to ensure the intervention’s impact.¹⁸²

As has been highlighted in other parts of this guidance note, in the oPt context the MoSD’s NCTP targets beneficiary households based on economic need, using an objective proxy means test formula.¹⁸³ Many other CVA in the oPt follow this approach and even select beneficiaries from the NCTP waiting list.¹⁸⁴

Some factor in the food consumption score (FCS) to reach food insecure households, because households living below the deep poverty line were also food secure.¹⁸⁵ Groundbreaking work has been carried out by the Cash Working Group (CWG) in Gaza, which synthesized vulnerability assessments and scoring criteria

from eight organizations to create a Unified Vulnerability Assessment Tool (UVAT) endorsed by the CWG. The UVAT is intended to ‘support the harmonization of targeting criteria for unconditional and unrestricted cash... delivered across sectors in Gaza’. UVAT is recommended to be used by all organizations providing cash and voucher assistance in Gaza for targeting purposes. Gender considerations were contributed by the Protection Cluster to incorporate protection and gender considerations.¹⁸⁶

In addition to coordination with existing targeting mechanisms, CVA targeting must take additional steps to meet the specific needs of diverse populations, particularly underserved and/or physically and socially vulnerable women and girls. Targeting should consider a wide variety of critical dimensions in assessing vulnerability criteria; a full list is included in the checklist below.

Some CVA in the oPt have implemented projects targeting quotas of women, which in a recent West Bank CfW project was at least 50 per cent.¹⁸⁷ Setting an explicit objective can be one way of bolstering women’s empowerment through CVA.¹⁸⁸ However, a joint research study on GBV in CVA by Mercy Corps, WRC, and IRC indicates that setting an ‘arbitrary ratio of women-to-male targeted’ could potentially put women at risk. This study highlights that targeting should consider more informed methods, such as utilizing rapid needs assessments, collaborating with community partners, and asking households who should be targeted including engaging men on discussions of equitable targeting.¹⁸⁹

Rapid needs assessments have been utilized effectively in recent UN Women-supported CfW projects in the Gaza Strip. These assessments worked with women community-based organizations (CBOs) in five governorates to identify the needs of and nominate vulnerable women through focus group discussions and follow-up interviews. The process demonstrates how collaborating with community partners can help identify vulnerable women from marginalized communities (including in Area C and the access-restricted areas (ARAs)).¹⁹⁰



Photo: Women's Affairs Center -WAC

Recent research has also demonstrated that targeting men and boys in CVA can have gender-transformative benefits for women and girls. One case is Brazil's Programa Bolsa Familia (the largest conditional cash transfer programme in the world) reaches nearly 47 million people, 93 per cent being women. With the support of UN Women, a pilot intervention focused on education sessions targeted to beneficiaries, their partners, and professionals working with beneficiaries (health clinic workers, ministry officials, and education leaders) found substantial changes in the attitudes of both partners towards more equal decision-making regarding household investments, reproductive decisions, and parenting.¹⁹¹ This approach sought to bring about gender-transformation by recognizing women to be part of a community and empowering them through a CVA approach that also targeted men.

Targeting for unconditional cash assistance/MPCA

MPCA interventions targeted at the household-level can face challenges targeting women as households are often selected through processes that assess their economic situation and do not sufficiently factor in gender dimensions. A recent ECHO report on CVA in the oPt highlights that 'further analysis is required to

better understand intra-family vulnerabilities, in order to guide evidence-based targeting decisions'.¹⁹²

Another study by Mercy Corps, IRC, and WRC highlights the importance of targeting vulnerable women, particularly those experiencing GBV. The study underscores that MPCA can be a key component of survivor-centred GBV interventions in humanitarian settings, stating that:

In situations when core GBV response services (e.g., health or legal services) have associated costs and are not available for free, cash transfers can facilitate access. When clients of GBV case management (i.e., survivors of GBV) are prevented from accessing services due to limited financial resources, cash can help support their recovery and ensure their safety. Cash can be lifesaving; for example, it can help a survivor meet the costs associated with fleeing an abusive relationship, such as rent, temporary shelter, transportation, food, clothing, etc.¹⁹³

Selecting women experiencing GBV for MPCA programmes can be lifesaving as cash can help stabilize survivors' lives and begin to move beyond violence.

Targeting for conditional cash assistance/CfW

Targeting for conditional cash-assistance programmes, must consider the needs and limitations of beneficiaries. In CfW programmes, targeting must ensure that beneficiaries selected are well-suited for the employment opportunities the programme is skilling for. For example, elderly and women with disabilities should be paired with employment opportunities that avoid heavy labour.¹⁹⁴

CfW programmes in the Palestinian context have provided low wages that have helped target those most in need. The interventions reach the most economically disadvantaged 'since only those who have no other means of income will accept the lower wages of CfW programs.'¹⁹⁵ Targeting for CfW interventions should not be provided to those under the age of 18 to respect labour laws.

Targeting GBV survivors in conditional cash assistance interventions that provide programming can provide survivors with protection, safe spaces, counseling services, a social network, and skilling that can help prevent violence from reoccurring. UN Women supported CfW programming interventions in the oPt have demonstrated exactly that.¹⁹⁶

As CfW interventions are temporary in nature, they should seek to target a greater number of individuals through a rotation system.¹⁹⁷

GOOD PRACTICES CHECKLIST RELATED TO TARGETING:

■ Targeting should consider a wide variety of critical dimensions in assessing vulnerability criteria including:

- Lives in/manages a female-headed household or is the household's only breadwinner;
- women survivors of violence;
- single, widowed, divorced, separated, or women otherwise vulnerable to food security and exploitation;
- has a high dependency ratio (i.e. large num-

ber of children and/or other dependents);¹⁹⁸

- women in vulnerable situations (e.g., displaced, living in caravans, living in a damaged/destroyed house, or hosted by family members in a difficult economic and social situation);
- women with disabilities (as well as household members living with them);
- women who live in Gaza/ARAs and Area C/the seam zone;
- households at risk for forced marriage or child labour;
- registering individual women within polygamous households as unique beneficiaries;
- household includes pregnant or lactating women;
- LGBTI individuals;
- and others while working deliberately to preserve beneficiaries' confidentiality and safety.^{199, 200, 201 & 202}
- Other recommended eligibility requirements should include: economic situation (those living under the poverty line); age 18 and above; not currently engaged in another CVA project; and for CfW projects skills and work experience should be considered.

■ Rather than setting an arbitrary ratio of women-to-male (e.g. 50:50), targeting should consider more informed methods (e.g. rapid needs assessments, collaborating with community partners) on who should be targeted, including engaging men on discussions of equitable targeting.²⁰³ Rapid needs assessments can help identify and nominate vulnerable women from marginalized communities.²⁰⁴

■ Implementers should try to use a combination of targeting methods (e.g. community-based, administrative) to improve access and inclusion. If community-based targeting is not feasible, communities should at least be engaged in the targeting process by providing feedback on:

- Targeting indicators, criteria, and approach and whether it will work (or generate com-



Photo: Women's Affairs Center -WAC

plaints);

- How questions on specific indicators should be asked;
- Whether any important factors in vulnerability or vulnerable groups have been left out;
- Questionnaires and data collection tools.²⁰⁵

■ Targeting should consider providing education sessions to beneficiaries' partners and professionals working with beneficiaries (e.g. government, community organization workers, and education leaders) in order to bring about gender-transformation in men and communities.²⁰⁶

■ Targeting for CfW programmes must ensure that the beneficiaries selected are well-suited for the employment opportunities the programme is skilling for (i.e. do not pair elderly and women with disabilities with heavy labour employment).²⁰⁷ Additionally, targeting for CfW interventions should not be provided to those under the age of 18 to respect labour laws.

■ CVA implementers should establish and publicize a complaints and feedback mechanism

for the wider community (beneficiaries and non-beneficiaries) before targeting has been carried out to ensure greater transparency and community sensitization.²⁰⁸ The targeting process should be as transparent as possible to avoid allegations of beneficiaries being chosen based on nepotism rather than a standardized criteria.²⁰⁹

■ CVA projects should build in the flexibility to accept ongoing protection referrals, beyond the initial assessment and targeting, from protection actors.²¹⁰

■ Implementers should always identify people with specific needs or protection risks and refer them to other avenues of assistance should CVA not be relevant for their case. This may include pregnant and lactating women or the elderly given that these circumstances may not correlate with economic vulnerability.²¹¹

■ When appropriate, consider using UVAT for targeting, as a first step to ensure targeting only the most socio-economic vulnerable. Further criteria (like gender dimensions) can be then applied in a second stage to further narrow down selection.

2.4 Selection of delivery mechanism

Women's needs and priorities must be meaningfully considered when designing CVA. In accordance with the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) Articles 13 and 14 (as well as other relevant legal instruments), measures must be undertaken to eliminate discrimination against women and ensure their equal access to the opportunities and benefits of humanitarian action, social security programmes, economic opportunities, etc. Interventions need to be chosen (and/or complemented with other programming) to ensure no beneficiary is put in harm's way. CVA delivery mechanisms should be selected that provide equitable access to a diverse set of women and men including across age and ability spectrums.²¹² This section will highlight key components needed to create gender-transformative interventions.

Partnerships

UN Women global best practices have highlighted the importance of using partnership models for CVA. A recent UN Women publication on the subject stated:

'[UN Women] use a partnership business model for delivering CVA, partnering with UN sister agencies and INGOs with advanced and matured systems for delivering effective CVA.... [UN Women should] Adopt a strategic role to achieve gender-transformative CVA by ensuring gender equality and women's empowerment dimensions are central to the UN-system programme design, quality control, monitoring, oversight, evaluation and learning....'²¹³

This study emphasizes the need for UN Women to partner with UN agencies and INGOs on CVA, focusing on advising these initiatives to ensure they centre gender equity and women's empowerment. Through this partnership approach, UN Women is more frequently using CVA in its humanitarian and resilience work around the world, including in Arab region. Moreover, UN Women has globally recognized the importance of building the capacity of national women's organizations in the delivery of

humanitarian services. UN Women's Palestine Country Office has also highlighted the benefit of partnering with a smaller number of specialized partners.²¹⁵

Given multiple dimensions and factors that impact the success of CVA programming, it is particularly critical that CVA programming is aligned and coordinated with other groups in the cash sector (e.g. Cash Working Group, MoSD, UNRWA, WFP, INGOs).²¹⁶

Considerations for unconditional cash assistance/multi-purpose cash assistance

CVA programmes in the oPt choosing the unconditional cash assistance modality, should carefully review options for best contributing to gender-transformative interventions. In accordance with Article 13 of CEDAW, women have a right to equal access to benefits in areas of economic and social life. One observation from a recent WFP study of the oPt suggested that registering cash transfer cards in the name of the women of the household alone may not sufficiently lead to an improvement in gender relations and enjoyment of rights.²¹⁷ The study, however, recommended that this issue be further explored in detail in future specialized studies. The same study suggested potential risks with approaches that put the burden of applying for assistance solely on women. The public perception that women would automatically be qualified for assistance may possibly increase family pressure on women to represent the family, and may not necessarily provide additional leverage/power within existing family structures. This issue may depend on local circumstances and should also be investigated further, to ensure no harm is done as part of CVA interventions. Alternatively, a recent UN Women-supported CfW project in Gaza, revealed near unanimous support (97 per cent) of women beneficiaries for receiving cash from the bank using their ID and name. Given that beneficiary women usually do not have their own bank accounts, they highlighted that receiving cash from the bank using their ID and name was a smooth and easy way to access benefits at the bank without additional challenges.²¹⁸ More reflection and research is neces-



Photo: Women's Affairs Center -WAC

sary to encourage change on this topic in order to change this status quo.

Considerations for conditional cash assistance/ cash for work

CVA programmes in the oPt should consider including activities that proactively support women's empowerment while improving women's socio-economic conditions.²¹⁹ A recent UN Women sponsored project in Gaza demonstrated how trainings (including financial training, women rights, and time management) that were part of the CVA improved protection outcomes empowering women as household decision-makers.²²⁰ Building on this, another CfW intervention in the West Bank, will provide sub-grants to NGO partners to implement projects employing targeted vulnerable populations, including at least 50 per cent women.²²¹ Setting an explicit objective to serve women beneficiaries, can bolster women's empowerment through a CVA.

CfW interventions should ensure that they are not limited to one certain skill set but strive to

offer a variety of work opportunities, including tailoring programmes for particularly vulnerable groups.²²² Pairing beneficiaries with the right employer can help women develop professional relations, potentially remain employed at the end of the CfW, and could help women save money in transportation cost.²²³ As GBV risks and incidence are rising during the COVID-19 pandemic, COVID-sensitive CfW interventions may offer additional benefits in mitigating GBV for beneficiaries; GBV referral pathway information should be a part of information sharing for agencies implementing.²²⁴ While such trainings have had proven positive impacts on beneficiaries, implementing organizations should ensure that trainings do not overburden women who have already loaded schedules.²²⁵

Considering the needs of vulnerable populations

CVA delivery must consider and seek to support the needs of women and girls, particularly vulnerable, non-traditional beneficiaries. While a full list is included in the targeting good practices checklist, these include female-headed



Photo: Women's Affairs Center - WAC

households, the elderly, and people with disabilities.²²⁶ Efforts should be considered to ensure older people and persons with disabilities are automatically eligible to simplify processes.²²⁷

When selecting CfW modalities, efforts should be made to factor in location as well. For example, beneficiaries in Gaza and Area C/the seam zone can often face mobility challenges. Beneficiaries located in peripheral areas may have to travel long distances (perhaps in part to save on transportation costs) in order to access benefits.²²⁸ Digital payment systems can help better reach these beneficiaries.²²⁹

GOOD PRACTICES CHECKLIST RELATED TO SELECTION OF DELIVERY MECHANISM:

- Review section related to beneficiaries' preferences in the Assessment section of this note and incorporate beneficiaries' preferences in selecting a delivery mechanism.
- Include affected communities as participants in all phases of the programme cycle. Ensure that crisis-affected populations identify their own protection risks and benefits and self-protection mechanisms. Consider if the programme could be community-led. Explain programme goals to all community members, including non-beneficiaries.²³⁰
- Consider partnering with women's organizations to strengthen the gender-sensitivity of the CVA. Such partnerships can reinforce national and local capacities.²³¹
- CVA implementers should consider including complementary programming to support LEAP priorities, particularly if specific protection objectives are part of programme design.

CVA can contribute to protection outcomes.²³²

- Implementers should acknowledge that registering cash transfer cards in the name of the women of the household may not alone necessarily lead to an improvement in gender relations and enjoyment of rights. This issue must be further explored in the local context as part of the selection of the delivery mechanism.²³³

- When considering delivery mechanisms, implementers should consider providing women beneficiaries with different options that suit their circumstances, including to access their benefits at the bank using their ID and name.²³⁴

- CfW interventions should ensure that they are not limited to one certain skill set but strive to offer a variety of work opportunities, including tailoring the programmes for particularly vulnerable groups.

- CfW interventions should focus on employment opportunities where the goods and services produced provide a social good and fulfill market needs. To the extent possible, local authorities should be involved in the CfW design, implementation, and monitoring phases. Work projects should be linked to community/public works and/or be linked to producing or delivering shared social goods.²³⁵

- As GBV risks and incidents are rising during the COVID-19 pandemic, COVID-sensitive CVA interventions should consider offering additional benefits in mitigating GBV for beneficiaries, including GBV referral pathway information.²³⁶

2.5 CVA scale

Once a modality and delivery mechanism has been selected, programme implementers must consider the question of the scale of intervention. Many external considerations will factor into the decision-making process around determining the scale of a CVA programme. These include the scale of need, donor requests, financial constraints, and other administrative issues. Moreover, other factors including ensuring the prevention of conflict and tension within communities should be considered (this topic is explored further in the section on Monitoring and Evaluation in this report).

In addition to the above dimensions, scale should be assessed on three dimensions when determining interventions in the oPt: the length of the intervention, the number of beneficiaries, and the intensity of the programming.

Length of the intervention

In the Arab region, UN Women has supported CfW interventions for as short as 10 days (for example in Iraq) and as long as one year (for example in Jordan and Lebanon) where restrictions exist on refugees working.²³⁷ A number of recent CVA programmes in the region and Palestine have recommended a cycle of six months or longer. A latest Mercy Corps study suggested that ‘greater impact would likely be seen over 8-10 months, and would be more likely to alleviate financial burdens’.²³⁸ The WFP MPCA launched in October 2020 is a 10-month pilot with the potential for extension.²³⁹ The UN Women regional programme endorses a six-month long CfW programme.²⁴⁰ Two recent interventions in the Gaza Strip, supported by UN Women, have both indicated that a six month or longer programme can provide women beneficiaries the chance to improve their livelihood over the longer term and ‘is more effective and impactful’ as well as predictable.^{241 & 242} Women beneficiaries of these two programmes highlighted that longer programmes can extend gender protection benefits (i.e. the opportunity for them to be out of the house in an empowered setting). When asked for their preference, 74 per cent of beneficiaries in UN Women’s 2020 CfW project in Gaza stated they would prefer a 12-month long intervention.²⁴³ Some women even suggested extending the length of the programme with a lower monthly value (in total equaling the same amount of money) in order to maximize these gender protection benefits. Beneficiaries with disabilities highlighted this point in particular, as they benefit in unique ways from the opportunity to be outside their home.²⁴⁴

Implementing organizations should be aware, however, of the tradeoffs of longer-term cash programmes, such as one-year long programmes. Such longer-term CVA may risk raising the expectations of beneficiaries and the risk of conflict at the end of the programme if

the programme lasts too long; something that is particularly difficult for beneficiaries in the oPt context where, as previously discussed, unemployment for women is extremely high.²⁴⁵

Number of beneficiaries

Many external considerations (i.e. donor requirements, financial constraints, and other administrative issues) factor into the decision-making processes around determining the number of beneficiaries served by a CVA programme. A good practice is for implementing organizations to coordinate CVA programming with other organizations, in particular the largest ones as well as leaders in the sector (e.g. MoSD, UNRWA, WFP, CWG, Gaza Protection Consortium, Mercy Corps, NRC). Many CVA determine the number of beneficiaries based around needs on the MoSD waitlist. The COVID-19 pandemic, however, has seen a dramatic increase in need in the oPt.

A WFP, Gaza Protection Consortium (GPC), Mercy Corps, and NRC MPCA programme launched in October 2020 serves nearly 1,500 refugee families and 1,144 non-refugee families) from Gaza. Beneficiaries were shared with WFP and the GPC from the MoSD’s waitlist (the criteria of which is being below the government determined deep poverty line). Given that households are overwhelmingly headed by men, this project did not explicitly target female beneficiaries.²⁴⁶ Recent UN Women projects have selected in the range of 250 total women beneficiaries.²⁴⁷ Other significant factors in the total number of beneficiaries that can be selected are the intensity and costs of associated programming.

Intensity of programming

The dimension of the intensity of programming relates only to conditional cash assistance where the condition to receive assistance is programming. In CVA with programming, implementing organizations should consider the intensity of the programme’s intervention when investigating the scale of the programme. The intervention should be calibrated based on multiple dimensions including preferences of beneficiaries, their varied needs,

abilities, educational levels, location, and availability.²⁴⁸ A recent CfW programme in Gaza provided interventions that sought to improve their employability skills in report writing, CV writing, project management, interview skills, communication skills, life skills, gender equality, women rights, and labour law. As highlighted previously, this project yielded robust benefits for women beneficiaries.²⁴⁹ Implementing organizations, however, must ensure to balance beneficiaries' needs with the potential to overburden beneficiaries' schedules and workloads.

Additionally, more intense programming (e.g. income generation training, business planning training) would require that the beneficiaries have a greater level of literacy. While WFP has begun to investigate the use of ewallets (increasingly popular with banks), more technologically-complicated programming would require greater familiarity with technology (digital literacy). WFP has seen a positive impact for women from the nutritional awareness programmes they have previously carried out and expressed an interest in carrying out more intense programming, particularly in Gaza and the south of the West Bank.²⁵⁰

GOOD PRACTICES CHECKLIST RELATED TO CVA SCALE:

- Implementing organizations should examine the results of beneficiary assessments carefully, particularly looking at responses from women and the most vulnerable in determining CVA scale. Some studies have revealed that women (especially those vulnerable to GBV or with disabilities) may prefer longer programmes to provide a longer opportunity of getting out of the home. In all cases implementers should ensure that the scale of the programme does not exacerbate gendered risks identified in assessments.²⁵¹
- Consider projects that are six months or longer to provide women beneficiaries the chance to improve their livelihood over the longer term.
- Coordinate the number of beneficiaries selected based on needs as well as ongoing projects led by others (e.g. the MoSD, UNRWA, WFP,

CWG, Gaza Protection Consortium, INGOs).

- In regards to the intensity of complementary programming provided, implementing organizations should ensure beneficiaries' needs are balanced against the risk to overburden women beneficiaries who already carry heavy workloads at home. Implementers should recognize that more intense programming would require greater levels of literacy, numeracy, and digital literacy.

2.6 Consideration of programme evolution or exit

Humanitarian interventions are by their nature unsustainable. However, the protracted conflict in the oPt and ongoing occupation create an unique setting where humanitarian interventions seek to create sustainable progress on development.²⁵² Integrated approaches across the development, humanitarian, and peace-building nexus can enable a whole of system approach.²⁵³ As a result, engaging with development organizations from the onset, ensuring complementarity between humanitarian cash programming and longer-term livelihood opportunities can graduate beneficiaries, including women, from poverty.²⁵⁴

While CVA interventions in the Palestinian context, both conditional and unconditional, have demonstrated the ability to have immediate positive impacts on beneficiaries the deep-rooted challenges presented by the protracted conflict make it difficult for beneficiaries to reshape their economic futures.²⁵⁵ The decision to evolve a programme or to exit it, should therefore be made after a careful examination of the situation in the Palestinian context and the potential consequences for women and girls. Just as decisions on wages, selection criteria, procedures, and agreements should be coordinated across all INGOs and initiatives, the decision to evolve or exit a programme should also be made in coordination with the other groups working in the CVA space in Palestine, many of whom have been highlighted in this report.²⁵⁶

In considering programme evolution, implementing organizations must ensure that pro-



programming is relevant to beneficiaries and ensuring that the voices of beneficiaries, particularly historically-marginalized women have a sense of ownership over decision-making.²⁵⁷ To maximize CVA' effects, development literature underscores the need for the careful review of programme designs, ensuring that design and implementation adjust to fit the evolving context; something that is particularly important during the COVID-19 pandemic.²⁵⁸

In considering a programme's exit strategies, implementing organizations must take care to centre the needs of women and girls. While a limited CVA project may not be able to address the structures that create GBV concerns for women in the oPt in the long-term, financial support through CVA interventions can help support and protect GBV survivors in the oPt as well as help prevent violence from re-occurring.²⁵⁹ Exiting strategies should seriously consider these implications. In conditional cash assistance or CfW modalities, exit strategies should endeavour to link women to follow-up economic opportunities to ensure that they and their families are not put at risk when the programme ends.²⁶⁰ CfW graduates have a greater chance to gain employment after benefiting from a CfW opportunity (something women, as has been described in this report, face structural barriers to) and CVA programmes should seek to maximize their beneficiaries' employability chances.²⁶¹ While financial resources provided for CVA programming are generally short-term in nature, the impact of these inter-

ventions can last long after their end.

GOOD PRACTICES CHECKLIST RELATED TO CONSIDERATION OF PROGRAMME EVOLUTION OR EXIT:

- Review section related to beneficiaries' preferences in the Assessment section of this note and incorporate beneficiaries' preferences in considering programme evolution or exit. Analyze potential shifts in household and/or community dynamics and women's realities (including changes resulting from the introduction of assistance). Engage communities, especially women beneficiaries, regarding whether or not the programme should evolve or end.²⁶²
- Confer with other CVA implementing organizations in the oPt regarding a potential evolution or exit of the current programme, considering the gendered impact of such a decision.
- If evolving CVA programming, ensure the design and implementation adjust to fit the evolving context for women, including the most vulnerable.²⁶³
- If exiting CVA programming, implementing organizations must take care to centre the needs of women and girls. CVA programming should seek to build longer-term, sustainable empowerment opportunities.²⁶⁴ CfW programming should consider linking women beneficiaries with potential employers through apprenticeships and job placements or support women in starting businesses at the end of the intervention.²⁶⁵

3. IMPLEMENTATION

The persistent and extensive occupation, which has resulted in severe controls over movement (e.g. physical barriers, economic flow), has had clear implications on gender dynamics inside and outside of households, changing relations, behaviour, aspirations, and development outcomes.²⁶⁶

The implementation of CVA programming in this context must therefore apply a gender lens to account for these dynamics as well as the priority needs, specific vulnerabilities, and capacities of women and girls in the oPt. This section will undertake a multi-sectoral, gender analysis to help inform CVA implementation in the oPt. Given the COVID-19 pandemic, the below guidance should also consider guidelines prepared by the CWG in the ‘CVA and COVID19 Tip Sheet’ accessible at: <https://www.humanitarianresponse.info/en/operations/occupied-palestinian-territory/document/cva-and-covid19-tipsheet-august-2020>.

3.1 Registration and community sensitization

Given that CVA are by and large short-term interventions, it is particularly important to sensitize beneficiaries to this fact at registration. A UN Women regional note on CfW in the Arab States concludes that ‘[c]onsiderable attention should be paid so that women beneficiaries do not perceive and view CfW as a source of long-term employment and rely on CfW employment positions as their primary source of income and thus create a negative feeling of dependency’.²⁶⁷ A good practice, therefore, is to have beneficiaries and implementing organizations sign agreements acknowledging the duration and nature of the intervention at registration. Time should be taken during this stage to answer any questions the beneficiaries may have.

Additionally, when serving beneficiaries that are vulnerable women, care should be taken to simplify the application, registration, and renewal processes to reduce adding to women’s burdens. Practically, this means carrying out registration in locations that are easily accessible by underserved and vulnerable women – many of whom may face challenges traveling in the oPt context.²⁶⁸ Research on other CVA projects in different parts of the world have revealed the potential for sexual exploitation and abuse (SEA) by aid and non-aid actors at registration points.²⁶⁹ Implementers must ensure that registration points are safe spaces for all beneficiaries, but particularly vulnerable women.

Given the protracted nature of conflict, registration should be implemented in a way that factors in the potential of a programme extension. Registration should add beneficiaries to organizational rosters to reduce the burden going through the same process each time a new intervention is implemented.²⁷⁰

A crucial part of community sensitization and registration is community outreach. Humanitarian NGOs have highlighted the urgent need to develop a list broader than the MoSD’s for potential CVA beneficiaries in the Palestinian context.²⁷¹ Should such an initiative take place, and/or when CVA implementers are beginning community sensitization and registration there should be concerted, gender-sensitive efforts by implementers to reach out to potential, vulnerable, women beneficiaries. Particular efforts should be made to connect with women, in particular those in situations highlighted in the list in the targeting portion of the programme design section of this report.

As women in these circumstances may not have full access to all information sources, efforts must be taken to reach them. Previous UN Women CfW projects in the Gaza Strip highlighted that CVA opportunities should be posted ‘similar to job advertisements to avoid depriving any vulnerable women from such opportunities’. The same project highlights the following avenues to reach potential beneficiaries: CBOs’ notice boards, advertisements at public locations, banners, flyers, verbal communication by members of local committees, meetings, and direct discussions through case management programmes.²⁷²

Another essential component to community sensitization is clearly communicating targeting criteria to beneficiaries, staff, and the broader community, in order to mitigate potential tension within communities. Several studies have demonstrated that failures in communicating cash-transfer programme objectives, most importantly targeting and eligibility requirements, to local communities have led to increased tensions between beneficiaries and non-beneficiaries as well within households.^{273 & 274}

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) in order to ensure men do not feel excluded. Recent UN Women global research on this topic has determined that ‘few studies find any systemic evidence of what is called “anti-social spending” by men when compared to women. CVA implementers should not emphasize stereotypes that suggest men are ‘irresponsible’ and ‘spend money on [things] that do not benefit the household’. Perpetuating such stereotypes may actually increase tensions and the potential for violence.’²⁷⁵

GOOD PRACTICES CHECKLIST RELATED TO REGISTRATION AND COMMUNITY SENSITISATION:

- A failure to adequately communicate CVA programme objectives and eligibility criteria locally can result in increased community tensions. Therefore, criteria for selecting participants in the CVA project must be commu-

nicated to beneficiaries, communities, local community-based organizations, and others.²⁷⁶

- Implementers should carefully examine the channels and messaging to most effectively reach target groups, ensuring that:

- Messages are accessible for the most vulnerable women who may have limited access to technology and limited mobility.

- Communications channels selected (e.g. SMS campaign, radio, public posting) are accessible for the most vulnerable women who may have limited access to technology and limited mobility.

- The strengths and weaknesses of existing social assistance information systems are comprehensively assessed. Analyze if these were used, who would be left out and how could that risk be mitigated?²⁷⁷ How can these systems be leveraged to reach beneficiaries? Can UN agencies/INGOs/NGOs help fill gaps?²⁷⁸

- Sufficient efforts are made to access those potential women beneficiaries living in Gaza/ARA and Area C/seam zones.

- CVA opportunities should be publicly advertised by implementers in community centres, distribution sites, houses of worship, etc. Advertisements should include the following information:

- The total number of households/individuals who will be selected for the CVA;

- Application process and the timeline to apply (which should be a minimum of five days); Including application forms and clear instructions on where and when to submit them;

- Criteria and/or qualifications required;

- Terms of reference (TORs);

- Duration of the project;

- If CfW project:

- Classification of skill level (semi-skilled, highly-skilled, etc.);

- Work location;

- Working hours.²⁷⁹

■ Regarding registration:

- Ensure that enrolment is simple and accessible, particularly for vulnerable women's groups with less access to information and mobility.²⁸⁰ Consider the benefits of making elderly women and women with disabilities automatically eligible to simplify processes for them.²⁸¹

- Increase registration capacity (e.g. establish new registration centres, recruit additional staff, recruit supporting partners, providing training and quality assurance) to ensure gender-sensitive registration.²⁸²

- Provide special support to increase accessibility for vulnerable groups (e.g. take registration into communities, covering costs of transportation) especially to support the simple registration for those women beneficiaries living in Gaza/ARA and Area C/seam zones.²⁸³

■ Additionally, as part of the registration process, agreements between the partner organization and the beneficiary should be signed at the start of the project to ensure no miscommunication. A gender-sensitive approach should be taken when reviewing agreements with the beneficiary answering all questions the beneficiary may have.²⁸⁴ Implementers should include data protection, confidentiality, and opt-out clauses in service agreements and SOPs. While a template for this agreement is attached in the annexes of this report, the following information should be collected: beneficiary name; ID number/copy of identification card; phone number; address; and certificates.

■ Implementers should also raise awareness within the beneficiary population and wider community regarding standards of behavior they should expect from the humanitarian organization's staff, partners and third-party representatives.²⁸⁶

3.2 Delivery

The effective delivery of CVA programming must be built upon a harmonized approach by relevant actors to build systems rather than take ad hoc approaches simply to satisfy the short-term goals of individual donor strategies.²⁸⁷ Such an approach, coordinated amongst

cash, protection, and GBV clusters/working groups aligned with the MoSD's Strategy for Social Development is critical to delivering gender-sensitive CVA in the oPt and around the world.^{288 & 289} A strong step in this direction, has been the cooperation agreement in the oPt between UN Women and WFP for collaborating on supporting the government to achieve gender equality and women's empowerment in multiple areas, included gender-transformative CVA.²⁹⁰

Another important dimension requires the use of robust partnerships in delivery, a topic described at length in this guidance note (see the selection of a delivery mechanism section under programme design).

Engaging beneficiaries

Some studies have found that cash-based initiatives can impose additional burdens on women (e.g. travelling long distances to access benefits, taking time away from family and household duties). These burdens, however, are not unique to cash programmes and may be mitigated through programme design choices including increasing the number and locations where beneficiaries can access benefits as well as offering complementary services like child-care. Technology may be helpful (such as transferring benefits via mobile phone), though, as has been highlighted it may require a level of digital literacy which some vulnerable women may not be skilled in. Studies from other parts of the world have found that the use of private SMS messages via mobile phones – where the amount and timing of the transfer was not publicly announced – increased beneficiaries' feeling of safety and allowed beneficiaries to collect the funds on their own schedules.²⁹¹

From a gender perspective, electronic payments can improve physical safety and reduce time spent on collection; however, they do reduce the opportunity to conduct risk assessments and provide complementary programming.²⁹¹

WFP Palestine reports beneficiaries successfully

using ATMs and pin codes to access MPCA benefits. In this case, WFP has also provided training as needed.²⁹³ Other studies in the region have also reinforced these findings as a cash-transfer programme in Lebanon found significant improvements in the ability to use an ATM card after a one-hour training and practice session.²⁹⁴

The use of mobile phones to contact CVA beneficiaries should consider the realities in the Palestinian context which present limitations. For example, WFP Palestine reported that many families share one mobile phone number, and messages about benefits can confuse beneficiaries in situations where multiple family members register under the same number. Additionally, many in Palestine often change SIM cards and/or mobile numbers which can create challenges for accessing benefits, particularly for vulnerable women who may have limited access to their own personal mobile phone. Mobile phones, of course, present costs for beneficiaries who by definition face substantial economic challenges.²⁹⁵

Experts have identified that diversifying delivery mechanisms can help accommodate specific needs of different beneficiary populations.²⁹⁶ The CWG published guidance last year on how to support the needs of populations during the COVID-19 pandemic.²⁹⁷ Furthermore, UN Women has innovated to address some of these issues by using new technologies to reduce barriers for beneficiaries in the Arab states. During the COVID-19 pandemic in Jordan:

‘UN Women’s innovative blockchain cash-disbursement system has proven to be a reliable and resilient system, because it can be managed remotely. As a result, UN Women is one of the agencies in Jordan that has been able to seamlessly and remotely ensure cash continues to reach 213 Syrian refugee women involved in its cash-for-work programmes at the Oases women’s empowerment centres in the camps... iris-scanning technology identifies and links to each woman’s account on UN Women’s blockchain. Women can choose to save their money, receive cash-back, or purchase food and essential supplies. The Iris-Guard system involves no physical contact

and beneficiaries need not touch any buttons, making it a safer and more hygienic method.²⁹⁸

While the context in the oPt is significantly different (almost all Palestinians have documentation), iris scanning and blockchain technologies may simplify some things for beneficiaries and should be considered for the oPt context as well. It should be noted, however, that this option may not necessarily reduce the burden of traveling for women beneficiaries to access benefits.

In this same Jordanian example, UN Women has highlighted the benefits of providing safe spaces for women and girls as part of CVA. Three UN Women Oases (safe spaces for women and girls) are multipurpose spaces where women can work, socialize, and access protection and empowerment programmes. Such spaces present the potential to help women and girls regenerate community bonds, rebuild social networks, and provide relief from isolation and boredom, particularly during the COVID-19 pandemic.²⁹⁹

Research on CVA in the Arab region has demonstrated that including complementary programming can create better outcomes, particularly on the issue of GBV. A 2014 study in Lebanon found that ‘financial management training for female heads of household helped increase their self-reliance and capacity to maximize resources, both variables that may help reduce negative coping strategies and exposure to GBV’.³⁰⁰ The UN Women CfW project in Gaza described the importance of conducting ‘information, sensitization and awareness-raising workshops for couples and families about the CfW modality to ensure that women are given supporting roles during the CfW participation instead of more domestic burdens’. Such programming can amplify the impact of CVA programmes and support women’s empowerment.³⁰¹

While safe spaces and complementary programming have traditionally been provided for women and girls as part of conditional cash-as-

sistance programmes (such as CfW), they could potentially be provided in unconditional CVA as well. This is a particularly important consideration as evidence suggests that ‘cash-based interventions through safe spaces for women can improve social well-being related to relief from isolation’.³⁰²

Preparing service providers

In addition to engaging beneficiaries in thoughtful ways, CVA projects must prepare service providers to ensure the intervention does no harm to beneficiaries and reaches the gender-transformative potential of cash assistance. In fact, a recent WFP study of the Palestinian context has called for further research into the types of training and capacities that should be developed to raise the awareness and gender sensitivity of service providers.³⁰³ There are a number of important dimensions which should be considered on this topic:

1. Implementing organizations with the necessary capacities to implement such projects should seriously consider local, women-led, organizations to deliver CVA projects.³⁰⁴ UN Women Palestine has already done so as a variety of capable organizations exist in the Palestinian context.

2. Providers must vet staff, partners, contractors, and service providers (including beneficiary employers in CfW modalities) to ensure the prevention of sexual exploration and abuse (PSEA) of beneficiaries.³⁰⁵ Furthermore, personnel should be provided with PSEA trainings before beginning CVA to build capacities, awareness of ethical practices of documenting information, as well as support the safety of survivors and confidentiality of their cases.³⁰⁶

3. Funding must be included to ensure GBV prevention, tracking, and response in CVA. As CVA staff are often untrained in gender, protection, or GBV prevention and response, GBV experts should be recruited and a pool of experts trained on this topic.³⁰⁷ Additionally CVA staff should receive training on basic concepts of gender, GBV, GBV prevention, SEA prevention,

and response to underscore zero tolerance for GBV and the availability of assistance for survivors.³⁰⁸ This can also improve the process of identifying entry points for integrated programming.³⁰⁹

4. High-quality, confidential, and effective referral networks (including referral pathways to protection/psychological services) and systems related to SEA and GBV should be put in place. This could include establishing referral focal points in the beneficiary community (as those at risk are often more likely to approach peers than to implementing partners). Safe spaces for beneficiaries to discuss issues within their communities with skilled protection facilitators should be established.³¹⁰

5. Delivering benefits through modalities which reduce the harassment and exploitation beneficiaries face.³¹¹ This includes mitigating the potential for beneficiaries to be harassed, abused, and/or exploited by gatekeepers and authorities involved in CVA delivery, such as diversifying delivery mechanisms (as described above); strengthening SEA training, policies, and procedures; and bolstering accountability and complaints mechanisms (as further investigated later on in this section).³¹²

6. Global research on this topic has found that women can be targeted as beneficiaries when receiving benefits from distribution points.³¹³ Implementers should analyze security risks (including SGBV) for beneficiaries accessing distribution points (including ATMs).³¹⁴ If women beneficiaries must pay for transportation to access their benefits, this cost should be included in their transfer.³¹⁵ Sufficient efforts should be made to ensure simple access to benefits for women beneficiaries living in Gaza/ARA and Area C/seam zones.

7. This is an important lesson, however, delivery in the Palestinian context has rarely been designed to provide physical cash to beneficiaries.

8. To reduce individuals' power over beneficiaries, separating the responsibilities and reporting lines between staff creating payment lists and those distributing benefits.³¹⁶

Global data demonstrates that in contexts with high, male unemployment, such as the oPt, employment opportunities targeting women may increase structural violence against women such as domestic abuse.³¹⁷ This context demands that the above dimensions be reviewed and implemented during CVA in the oPt.

GOOD PRACTICES CHECKLIST RELATED TO DELIVERY:

- Implementing agencies should carefully review the good practices noted in the section above, particularly as relates to engaging beneficiaries and preparing service providers.

- In the process of selecting beneficiaries:

- Those shortlisted should have their eligibility verified using available databases; any inconsistencies should be addressed immediately. The verification process is essential step to ensuring the integrity of the CVA.

- After reviewing all applications, implementers should create a short list of potential beneficiaries to interview. Home visits should ideally be included as part of the verification process. They are particularly important in assessing conditions faced by women beneficiaries and household dynamics. Home visits, however, may be difficult to conduct during the COVID-19 pandemic.

- Interviewing beneficiaries as part of the selection process presents an opportunity to collect information about the applicant's household circumstances, vulnerability status, education, and – for CfW modalities – their technical qualifications. UN Women recommends implementers use a panel of two to three staff members from a partner organization and UN Women if feasible. For CfW modalities the applicant may be asked for a sample of work for the opportunity they are interviewing for. Implementers should always prioritize candidates according

to their vulnerability status rather than their skillset.³¹⁸

- If considering delivering CVA benefits through debit/prepaid cards, ensure the following conditions are met:

- Provide a training on ATM usage and merchant transaction processes.

- Ensure beneficiaries have the literacy, numeracy, and comfort to use ATMs

- Arrange for support (e.g. a feedback phone service) particularly important early on in the rollout of the CVA.³¹⁹

- Efforts must be made to reduce the burdens participating in a CVA can place on women (e.g. travelling long distances to access benefits, taking time away from family and household duties). Mitigation strategies include:

- increasing the number and locations where beneficiaries can access benefits;

- offering complementary services like child-care; using technology (transferring benefits via mobile phone), which could allow beneficiaries to withdraw funds in different or safer locations at their convenience and to store funds.³²⁰ This may require, however, a level of digital literacy which some vulnerable women may not be skilled in.

- Rosters can be created of those who applied and passed the selection criteria, including women beneficiaries, to avoid undertaking the above process each time a new position is needed.³²¹

- Programme implementers should analyze the potential risks and mitigation factors for SEA and illegal taxation by financial service providers, employers or others involved in the delivery process.³²²

- Consider using UN Women's 'Staff Roles and Responsibilities in Implementation' templates in establishing staff roles during CVA delivery.³²³

- Consider using a set of useful documents and forms prepared by UN Women during CVA delivery.³²⁴

3.3 Complaints and feedback mechanisms

The first rule of any CVA intervention should be to ensure that it does no harm.³²⁵ To help realise this principle, complaint and feedback mechanisms must be in place to quickly and effectively respond to any allegations of wrongdoing within the CVA.³²⁶ In other contexts, it has been documented that one reason beneficiaries fear reporting SEA instances is because they fear potentially losing assistance.³²⁷ Feedback mechanisms are critical, therefore, to ensure that if exploitation and harassment occurs changes can be made to ensure the protection of beneficiaries and not their punishment.³²⁸ Efficient complaints mechanisms can create a mutually-beneficial channel of communication between UN Women, partners, and beneficiaries.³²⁹

There have been multiple types of mechanisms utilized in the oPt. Three examples include:

- **In the 2020 UN Women-supported CfW project**, where implementing partners set up a ‘free hotline, complaint boxes and other tools for beneficiaries to raise concerns or grievances with employers’. Additionally, partners updated and advanced policies related to: anti-corruption; security and safety; taking human rights-based approaches; codes of conduct; complaint mechanisms; and monitoring, evaluation, accountability and learning (MEAL).

Despite such initiatives, exit group surveys revealed that participants ‘reported not being aware of the available feedback mechanisms, including PSEA reporting channels, highlighting the need to raise awareness and encourage feedback’. As a result, one recommendation at the end of the project was to increase orientation and awareness about complaints, feedback mechanisms, and PSEA reporting channels.³³⁰

- **The WFP MPCA** programme operates a hotline for feedback/complaints. It accepts calls 12 hours a day, seven days a week. As has been described earlier in this note, the hotline serves as a mechanism to help beneficiaries troubleshoot accessing their benefits (e.g. if a benefit card is not working, if beneficiaries have difficulties with their PIN number, if they have questions about programme updates sent out by SMS). WFP has received calls about gender-

related power dynamics within the household, specifically an incident where a woman requested registering her mobile with a benefit card (in addition to her husband’s mobile number) to know more about what transactions were being made (her husband was not sharing this information with her). As demonstrated in this case, feedback mechanisms provide channels for women to convey their concerns in real time. Another way WFP has historically assessed and monitored implementation is through household visits. Due to the COVID-19 pandemic this has now shifted to monthly phone calls by WFP’s Monitoring & Evaluations Officer and team of monitors.³³¹

- An ongoing **World Bank CfW project in the West Bank**, maintains a standard World Bank **[grievance and redress mechanism](#)**, which accepts complaints from communities and individuals about project-level grievances through email, SMS, phone calls, and complaint forms. In addition to this, complaints can be submitted to the **[independent World Bank Inspection Panel](#)** which determines ‘whether harm occurred, or could occur, as a result of WB non-compliance with its policies and procedures’.³³²

These interventions, as well as others around the world and in the Arab region, have highlighted a number of good practices and considerations which should be factored into creating gender-sensitive feedback and complaint mechanisms in CVA.

GOOD PRACTICES CHECKLIST RELATED TO COMPLAINTS AND FEEDBACK MECHANISMS:

- CVA implementers should establish and publicize a complaint and feedback mechanism for the wider community (beneficiaries and non-beneficiaries) before targeting has been carried out to ensure greater transparency and community sensitization.³³³

- The mechanism should include at least: a 24-hour confidential hotline and a lock box at implementation sites to lodge complaints.³³⁴
- The organizational focal point for the mechanism should record complaints in a standardized

log-form and provide a copy to the beneficiary making the complaint. The focal point should inform the beneficiary about what steps will be taken and a timeframe for when the beneficiary can expect to hear feedback.³³⁵

- All complaints should be treated with the highest degree of confidentiality and implementers must actively act upon all allegations of abuse.³³⁶ Trusted affiliates should be engaged to act as a check and balance with other actors to ensure that grievances, particularly those of more vulnerable groups, are addressed.³³⁷

- Efforts should be made to ensure equal access to complaints and appeals for women and the most vulnerable populations.³³⁸

- Implementers should increase orientation and awareness for beneficiaries about complaints, feedback mechanisms, and PSEA reporting channels at the start of the CVA to ensure they are utilized throughout the project.³³⁹

- CVA implementers should ensure that staff

know how to deal with different types of feedback, including referrals for psychological and protection services and support.³⁴⁰

- Implementers should carry out spot checks at payment points and continuous reviews of the project including work conditions/work sites for CfW projects.³⁴¹

- UN Women employees overseeing CfW beneficiaries should ensure they adhere to all of UN Women's most recent guidelines and organizational requirements (organizational code of conduct, etc.). CfW beneficiaries should also adhere to all of UN women's most recent guidelines and organizational requirements. Employees or beneficiaries who break these commitments should be held accountable to organizational guidance.³⁴²

- At the end of CVA projects, implementers should conduct exit interviews and/or surveys with beneficiaries to identify any systemic issues or conditions in order to track any positive or negative impacts'.³⁴³

4. 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. Furthermore, gender-responsive humanitarian interventions that prioritize the equality, safe participation, leadership, and economic wellbeing of women are interventions that result in effective humanitarian outcomes. 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.³⁴⁴

UN Women's recent Gender Sensitive Resilience Capacity Index (GS-RCI) work measures the critical dimension of resilience, an important objective of CVA interventions in humanitarian settings. Successful monitoring systems can utilize GS-RCI learnings to help address 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.³⁴⁵

This guidance note will seek to highlight three important gender-sensitive dimensions that center the rights and needs of women and girls. Monitoring and evaluating frameworks must incorporate them when creating CVA, particularly in the case of Palestine. These three dimensions are: first, promoting gender equality, dignity, and the empowerment of women and girls; second, promoting safety and household harmony as well as GBV prevention; and third, preventing conflict and tension within communities.

4.1 Promoting gender equality, dignity, and the empowerment of women and girls

Ongoing monitoring of the impact of CVA on gender equality, dignity, and the empowerment of women and girls is critical to ensure CVA are reaching their potential and contributing to gender-transformative impact. It is also an important component in engaging beneficiaries to ensure CVA programmes are attuned to the evolving realities facing beneficiaries in a volatile context.

Equality

CVA have demonstrated clear potential to positively impact gender equality including in terms of more equal decision-making abilities. An analysis of 28 studies conducted on cash transfer programmes in humanitarian contexts (primarily in Sub-Saharan Africa and the Middle East) revealed that 71 per cent of these interventions had a positive impact on 'the equal distribution of decision-making power' in the household.³⁴⁶ In the Palestinian context the ability to earn income, for example in CfW interventions, 'increased the status of women both within their household and the community and can provide greater decision-making authority over household spending decisions' as was discovered in a 2019 UN Women supported intervention. These findings are in line with findings from a 2018 WFP multi-country study that examined how CfW projects increased women's individual and joint decision-making in intrahousehold dynamics.³⁴⁷

A 2016, IFC-supported, lending and 'mini-MBA' training programme for women-owned en-



trepreneurs in the West Bank and Gaza also demonstrated how CVA can increase equality for women in the oPt. Results of the project demonstrated that bank lenders' staff 'gained a more positive perception of women as customers... who now view women entrepreneurs as good clients. This change in perception represents a departure from traditional views that fail to recognize a woman's capability to run a business. This change in perception has increased the women's trust in the bank.'³⁴⁸ Such interventions demonstrate how CVA can successfully contribute to gender equality in the oPt.

Implementers must be aware, however, of possible negative consequences on women's equality as well. Results from a UN Women-supported CfW project in 2020 revealed that '35 per cent of the targeted beneficiaries... confirmed that, in some cases, women increased their time spent on domestic work, doing the work at night to be able to go to work during daytime'. An increase in a woman's workday can mean an increase in the unequal burden she carries in the household and the demands on her time.³⁴⁹ Implementers, therefore, must vigilantly monitor and evaluate CVA projects impact on women beneficiaries and household dynamics to ensure they do not contribute to increased inequality.

Dignity

The active participation of women in economic life makes peacebuilding and recovery efforts more sustainable. To this point, humanitarian interventions must offer opportunities for

women to rebuild their lives in dignity.³⁵⁰

UN Women research investigating the gendered impact of cash transfers in humanitarian contexts has found a positive or neutral impact on the 'psychosocial well-being for both women and men'. This well-being was 'expressed by improvements in feelings of dignity and self-worth [as].... Beneficiaries often attribute these good feelings to the increased ability to provide for their families'. Moreover, cash transfers had the potential to improve the psychosocial well-being of beneficiaries as it gave them 'more choice and a greater sense of control, often improving the overall well-being and self-esteem of the beneficiary'. In development contexts evidence suggested that cash transfers 'can help improve social status and self-esteem and even mitigate social exclusion'.³⁵¹ This global research underscores the prospect of CVA and their ability to positively impact women's sense of dignity.

Evidence in the oPt also demonstrates how CVA have improved women's sense of dignity in the local context. A 2019 UN Women-sponsored CfW intervention that was paired with additional training/capacity-building resulted in a majority of women participants expressing feelings that they were 'no more a burden to their families', were 'gaining respect', and that being 'more involved in the financial decisions around spending within the household was... a boost to self-esteem'.³⁵² These results in the oPt capture how CVA can improve and revive women's dignity even within the constraints of the protracted conflict.

Empowerment

Empowerment can be defined as 'the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them'.³⁵³ The process of women's empowerment is based on a range of factors including societal norms, individual attitudes, access to resources, social networks of support, and existing legal structures.³⁵⁴ UN Women defines women's economic empowerment as 'the ability of



Photo: UN Women/Sharif Sarhan

women to bring about positive changes in their lives and societies as a result of their participation in economic activities'.³⁵⁵ Furthermore UN Women highlights activities that support women's economic empowerment, including their ability to 'function effectively in the economy; participate in labour and product markets on equal terms with men; shape the gender division of labour within the households and the labour market; accumulate their own assets; and influence governance and institutional structures that inform the relationship between the market and the state and the processes that determine the pace of economic development'.³⁵⁶ Women's economic empowerment cannot be achieved without women having agency in other areas of their lives. According to UN Women while a woman's agency might be individually held, it is 'created and supported by collective action, which seeks to transform defunct institutions that maintain traditions of gender inequality and gender-based power relations'.³⁵⁷

Evidence suggests that well-designed cash transfer programmes can improve various dimensions of women's economic empowerment. A 2016 ODI review of cash transfer programmes found a positive, statistically-sign-

nificant improvement in labour participation by women in four separate studies.³⁵⁸ In the Palestinian context, assessments have demonstrated that CVA can support the empowerment of women beneficiaries. UN Women's 2019 CfW project in Gaza found that the intervention 'helped women to have an elevated social status due to their ability to take part in income-generating activities' and to participate in the 'decision-making authority over household spending decisions'.³⁵⁹ In fact 83 per cent of respondents said that the CfW opportunity 'alleviated their poor living conditions'; 71 per cent said their 'intra-household tension [had] decreased due to the availability of a cash income', and 55 per cent reported that the 'earned income elevated their social status within the family and allowed them to participate in decision-making'.

Beneficiaries also commented that they were confident they could 'apply the knowledge gained from the training and would be able to transfer knowledge gained from training to other women in the community'.³⁶⁰ The UN Women 2020 CfW project in Gaza re-affirmed this and 'found that CfW intervention combined with training improves protection outcomes and empowers women as decision-makers in their households'.³⁶¹ As has been



Photo: Women's Affairs Center - WAC

investigated further in other parts of this note, a negative spillover effect of CfW programming can be 'the double burden that befell women who were... expected to work more' with employment and household duties.³⁶²

An earlier intervention in Gaza proved that MPCA grants allowed women 'specifically divorcees and widows—to break free from family members controlling their resources...'. This intervention also discovered a positive effect on 'psychosocial wellbeing... [which] helped reduce anxiety, while increasing security and morale. This feeling was strongest among widows and divorcees who felt they would not survive without the transfer'.³⁶³

In terms of women's empowerment as relates to early and forced marriage, research in the Arab states has shown that 'school-conditional cash transfers helped to prevent early marriage (Pertek, 2016)' and that there has been 'limited, anecdotal evidence that [cash-transfer programmes] helped to temporarily delay early marriage (Yoshikawa, 2015)'.³⁶⁴

GOOD PRACTICES CHECKLIST 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, so-

cial cohesion, and interconnectedness) and also capture the impact of CVA efforts on women empowerment and decision making, tolerance to GBV, livelihoods, and wellbeing.³⁶⁵

- Consider using the 'Monitoring and Evaluation tool' included in the annexes.³⁶⁶

Systematically collect and analyze sex-, age, and disability-disaggregated data (SADDD) across the programme cycle.³⁶⁷ 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.^{368 & 369} Confidentiality and protection of personal data should be ensured, particularly for women who may face additional risks.³⁷⁰

- 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/CfW employment in addition household duties).^{371 & 372}

- Rigorously analyze and publish gender-focused learnings to better inform gender-transformation in CVA work in the oPt.

- Vet and monitor project partners, contractors, and other participants (including employers in CfW modalities) for PSEA.³⁷³

- 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 SEA.³⁷⁴

4.2 Promoting safety and household harmony as well as GBV prevention

The issues of safety, household harmony, and GBV have been covered throughout this guidance note. However, it is critical to ensure a thorough assessment of these issues when carrying out the monitoring and evaluation of CVA, particularly in the oPt.

Literature on women's economic empowerment presents that in the short-term 'increases in economic freedom can potentially lead to increases in violence, particularly when a man feels threatened by his inability to meet his gender-prescribed role to support the family'. This differs, however, in the longer-term where women's economic empowerment theory suggests that 'as a woman asserts greater control over resources and as both partners see the value of the woman's contribution, violence should decrease'.³⁷⁵

This theoretical framework is borne out in global data on this topic. A 2016 ODI review of cash transfer programmes found that 'cash transfers are largely associated with a reduction in reported physical violence against women by male partners' citing 'robust evidence from seven quantitative impact evaluations from Latin America and Africa around the link between cash transfers and physical abuse'.³⁷⁶ A study on Humanitarian Cash Transfer Programming and GBV outcomes revealed that eighty per cent of evidence 'indicates that [cash-transfer programme]'s impact on [intimate partner violence (IPV)] is positive'. The same study discovered that the most common finding was 'that a reduction in income-related tension, frustration, and fighting led to a reduction in IPV'.³⁷⁷

Despite these generally-positive findings, some cases have shown that 'a large cash transfer directed to women beneficiaries may be perceived by male partners as a threat, if the transfer amount surpasses what the male partner earns'.³⁷⁸ This effect is 'potentially heightened in emergency settings where men have lost their livelihoods and thus should be considered carefully'.³⁷⁹ A few studies have shown that CVA projects can increase tensions in polygamous households where only one co-wife was tar-

geted for the CVA programme. In such cases, 'tensions rose when the distribution of the benefit within the household was thought to be unequal'.³⁸⁰ Still other assessments have determined that 'the evidence on the impact of CTP on GBV is limited, inconclusive, and largely context-specific'.³⁸¹

In the oPt context, the UN Women 2019 CVA project in Gaza discovered that the 'prevention of intra-household tension and violence is closely interlinked to the household's socio-economic circumstances'. There were several positive results including a 'decrease (or pause) of tensions inside the family, and increase of asset control and promotion of women's mobility'.³⁸² At the same time in a 'few cases... women did not have control over their income and providing cash directly to women may have led to disputes or even violence'.³⁸³ Despite an overall positive impact on women's lives, including as relates to GBV, the imperative to 'do no harm' demands that all steps are taken to ensure women receive the full, positive benefits of CVA programming. Other research has identified that providing training and other programming (such as gender discussion groups, case management, psychological support, and safe spaces for socialization) alongside CVA programming can help reduce 'imminent threats of violence'. As highlighted elsewhere in this note, CVA implementers must be trained and prepared to understand and address GBV issues to ensure the gender-transformative effects of CVA programming.³⁸⁴

GOOD PRACTICES CHECKLIST 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.³⁸⁵ 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.³⁸⁶
- Establish diverse and anonymous communi-



cation/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.³⁸⁷

- 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.³⁸⁸

- Ensure an initial and ongoing gender and protection analyses.³⁸⁹ Use several sources and methods (e.g. focus group discussions, household questionnaires, anonymized population data) to triangulate information and provide a more comprehensive picture.³⁹⁰ 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.³⁹¹

- 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.³⁹² Examples of red-flag indicators for CVA that could be included in a monitoring system:

- Have there been any changes in negative coping mechanisms as a result of the CVA (according to beneficiaries and other community members)?
- Have beneficiaries reported any unintended consequences of the CVA that may require programme adaptation and/or that would require beneficiary referral to psychosocial, mental, or physical health staff?
- Have there been reports of increased intimate partner violence linked to injection of cash in the household?
- Have there been reports of increased tensions within or between communities as a result of the intervention?
- In case of red-flag incidents indicating serious protection risks or violations:
 - Halt activities that are causing harm.
 - Check-in with beneficiaries and other community members.
 - Identify self-protective or existing, community-based local mitigation measures that are already in process or that could be supported, if this would not contribute to further harm or stress.



Photo: UN Women/Sharif Sarhan

- Adapt, redesign, and pause the programme if necessary. Provide referrals as necessary.
- If there is no feasible mitigation measure or revision of programme design, halt the programme. Incidents should be quantified (e.g. number of reports or percentage of the population reporting) for reporting purposes.³⁹³

4.3 Preventing conflict and tension within communities

When CVA projects are implemented, there is the potential that providing cash assistance (whether conditional or unconditional) to some members of a community but not others may create tension. This topic has been explored methodically throughout this guidance note, particularly in sections related to programme design (targeting and programme evolution or exit) and implementation (community sensitization). It can stoke tensions if beneficiaries receive different amounts of cash through different CVA projects. Studies have shown that '[n]egative effects included... deterioration in community relations due to jealousy from non-beneficiaries and allegations of corruption in the selection process; and reports of un-

settled marital dynamics resulting in divorce, second marriages, or abandonment'.³⁹⁴ In the oPt, programme reductions or exits in some cases (for example related to UNRWA benefits) have faced vocal public resistance and stoked tensions.

The most evident gender dimension on this topic relates to potential divisions that may develop between women and men within communities. As captured in above the section on household harmony and GBV, CVA projects that select women but not men may exacerbate frictions between women and men within a community.

Despite public perception to the contrary, recent UN Women global research on this topic has found that:

'few studies find any systemic evidence of what is called "anti-social spending" by men when compared to women. CBI implementers should not emphasize stereotypes that suggest men are 'irresponsible' and 'spend money on [things] that do not benefit the household'. Perpetuating such stereotypes may actually increase tensions and the potential for violence.'³⁹⁵



CVA projects should not stoke tensions by perpetuating this unproven stereotype. Implementers should sensitize and train their teams to communicate clearly about why women have been targeted (and men have not). It is critical that men do not feel excluded in CVA as the ‘marginalization of men is a serious obstacle to programmes seeking to take steps towards gender equality and sustainable social change’.³⁹⁶ These dynamics underscore the importance of monitoring and evaluating CVA programming to ensure that CVA do not result in negative conflict and tension within households and communities or for women and girls.

GOOD PRACTICES CHECKLIST PREVENTING CONFLICT AND TENSION WITHIN COMMUNITIES:

- To effectively monitor conflict and tension within communities, CVA implementers should review good practices outlined in this note related to a) complaint and feedback mechanisms; b) promoting gender equality, dignity, and the empowerment of women and girls; and c) promoting safety and household harmony as well as GBV prevention.

- As has been highlighted elsewhere in this note, CVA implementers should refer commu-

nity members (individuals or households) to alternative activities/services should they not qualify for the CVA project.

- To ensure CVA can identify and mitigate any unintended negative developments, a monitoring and evaluation framework should assess:

- If the correct beneficiaries are receiving the intended amount at the intended time;
- If women are empowered economically and socially due to the CVA project;
- If the selection of beneficiaries was done in a transparent manner;
- What beneficiaries are spending their cash on;
- If there are any unintended impacts on the lives of targeted community due to the CVA;
- If communication with the community regarding the CVA is sufficient and effective;
- The impact of the CVA on the local economy;
- (In CfW modalities: if outputs produced under the CfW activities are as per agreed quality).³⁹⁷

CONCLUSION

Palestinian women and girls have for generations faced internal and external challenges placing multi-dimensional limitations on their security, livelihoods, resilience, and potential.³⁹⁸ 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.³⁹⁹

CVA present unique benefits which, as has been highlighted throughout this guidance note, are particularly well-suited for the unique context of the oPt, especially in light of the COVID-19 pandemic. CVA programming with empowerment-related interventions (such as LEAP programming) can help create an enabling environment for social and political empowerment while supporting asset replenishment and financial security.⁴⁰⁰ 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 must also include men and boys.⁴⁰¹ CVA complementary programming should consider targeting men and boys in the oPt in order to drive more transformative change in gender relations.

Despite a general increase in the use of CVA

world-wide, implementers face at least three challenges to achieving the gender-transformative potential of cash assistance. The first challenge is a common one: donor funding. Donors do not regularly allocate sufficient funding to CVA projects to support gender mainstreaming. More broadly, funding is a major hurdle to successful CVA interventions, as indicated by a global survey of key informants in 2020 which highlighted that limitations in achieving outcomes often result from transfer values that are insufficient to meet needs (due to limited funding).⁴⁰² A second challenge is the technical disconnect between CVA experts and gender experts who often do not share sufficient technical understanding of each other's work. A third challenge is the limited (or even nonexistent) gender and protection analyses carried out to inform programme design.⁴⁰³ To truly reach the potential of CVA to contribute to gender-transformation, these three structural issues must be addressed by CVA practitioners as well as donors.

Finally, 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 of combining CVA with different complementary services to achieve improved gender outcomes; as well as the longer-term impact of CVA on gender outcomes.⁴⁰⁴ A better understanding of these and related dynamics will help policymakers craft more effective, gender-responsive, cash-based, assistance projects in the oPt.

ANNEXES

Please note: The below annexes present a variety of tools developed that should be considered by CVA implementers. They are presented as examples only. As these tools have been developed for specific contexts (sometimes in other parts of the region and the world) they should be reviewed carefully and updated specifically for the local context of the CVA implementer.

ANNEX 4

User Capacity Survey¹

Introduction and Purpose

This tool will help you assess usage patterns and potential accessibility barriers for potential e-transfer users (participants and vendors). It should be customized for local contexts.

Instructions

Complete the survey with targeted number of potential participants. Ensure a mix of youth, elderly, male and female respondents.

E-TRANSFER INFRASTRUCTURE SURVEY

SURVEYOR DETAILS

Name	
Date of survey	
Time of survey	
Area or region where survey is used	

RESPONDENT DETAILS

Sex of respondent	
Age of respondent	
Community (if different from where they are being surveyed)	

Survey questions begin on the following page.

1. Do you (or your family) own a mobile phone?
 - ☐ Yes, my own personal phone with personal SIM, SKIP to Q7
 - ☐ Yes, I share a phone with at least 1 other person, CONTINUE to Q2
 - ☐ No CONTINUE to Q2
2. Why do you not own a personal mobile phone?
 - ☐ Don't know how to operate
 - ☐ Not having enough money to buy a mobile phone/ It is expensive
 - ☐ It is time consuming
 - ☐ Don't have network coverage
 - ☐ Any other--please specify
3. Do you own your own SIM card?
 - ☐ Yes, my own personal SIM
 - ☐ Yes, one that I share with at least one other person
 - ☐ No
4. If your family shares the phone, who normally has possession/control over the phone?
 (Defined as having in his/her possession 75% of the time or more)
 - _____ age of family member who controls the phone
 - _____ sex of family member who controls the phone
 - _____ relationship of family member to respondent (can be self)
5. Do you have access to that phone?
 - ☐ Yes, whenever I need or ask to use it
 - ☐ Sometimes, but not all the time
 - ☐ On rare occasions
6. Does your family use multiple SIM cards for the family phone?
 - ☐ Yes
 - ☐ No
7. Do you know how to receive SMS/texts?
 - ☐ Yes
 - ☐ No

8. Do you know how to send SMS/texts?
- ☐ Yes
- ☐ No
9. Are you able to make and receive calls on mobile phone?
- ☐ Yes
- ☐ No
10. Do you have access to internet on mobile phone?
- ☐ Yes
- ☐ No
11. Who is your network provider?
- ☐ (Insert option 1) _____
- ☐ (Insert option 2; add additional options if available) _____
- ☐ Any other--please specify _____
12. Do you have coverage from this provider at your home?
- ☐ Yes
- ☐ No
13. If you do not have coverage at home, how far do you have to travel to get access?
- _____ (distance in kms)
14. How far do you have to travel to reach the closest local market with basic food items?
- _____ (distance in kms)
15. In the past 12 months, have you used a mobile device to...?
- ☐ Pay bills
- ☐ Send money
- ☐ Receive money
- If yes to Q15, ask: How far are you located from a service point (the place where you do the cash deposit and cash withdrawal transactions)?
- ☐ <1km
- ☐ 1-5km
- ☐ >5km
- If yes to Q15, ask: which provider(s) or service(s) did you use? _____

Annex 4: Template GBV Risk Analysis for CVA

GBV/CVA RISK CATEGORY	GBV RISKS (CONTEXT-SPECIFIC)	POTENTIAL GBV TYPES	INDIVIDUAL AND COMMUNITY MITIGATION MEASURES	HUMANITARIAN ACTOR MITIGATION MEASURES	POTENTIAL BENEFITS IN THIS AREA
PARTICIPATION AND INCLUSION (PARTICULARLY REGARDING INFORMATION DISSEMINATION AND AWARENESS)					
SAFE AND DIGNIFIED ACCESS (PARTICULARLY REGARDING DELIVERY MECHANISMS OF CVA)					
CONFIDENTIALITY OF PERSONAL DATA OF SURVIVORS AND PERSONS AT RISK					
SOCIAL NORMS AND PARTNER, HOUSEHOLD & COMMUNITY RELATIONS					
OTHER (CONTEXT-SPECIFIC)					

Regular monitoring of cash for work interventions is critical throughout the programme cycle. This is to:

- Ensure quality programming to beneficiaries;
- Reduce the risk of fraud; and
- Understand effect and impact for fundraising and donor reporting.

To this end, **country-level systems must be created to track and monitor** the following:

1. Input and output level

- Number of cash for work beneficiaries per month
- Name of receiving beneficiary
- ProGres number – case & volunteer ID
- Dates (start & end) of CfW assistance
- CfW classification (semi-skilled, skilled, highly skilled, piece rate labour, technical)
- CfW sector
- Received incentive (per hour or per piece rate)
- Total monthly amount on CfW activities

This can be done through Excel spreadsheets at a minimum, or if funds are available, low technology online systems can be created. Support from the UN Women Regional Office can be sought on this.

All data must be stored in ways to ensure confidentiality and do no harm.

Output-level indicator monitoring should be undertaken monthly by project staff and verified by the Project Manager or UN Women in the case of an implementing partner.

2. Outcome/impact level

Impact of the cash for work programming on:

- Individual and household financial security (e.g. level of income)
- Individual and household food security
- Engagement in household and community decision-making
- Levels of gender-based violence

Outcome-level monitoring can be done annually/biannually once there is an established baseline. The best practice is for this monitoring to be done by an external expert so that beneficiaries feel comfortable answering survey and discussion questions honestly.

Staff structure will vary depending on the context and size of the cash for work programme. Additional staff members can include advisors on gender, security and other crosscutting issues, as well as engineers and other technical assistants. However, the list below outlines some of the key positions that may be needed:

Key staff roles when implementing a cash programme (for the organization doing the direct implementation, either UN Women or a UN Women partner)

- **Programme Manager** is responsible for overall planning and oversight including training staff, assessing risks of CfW programming and determining partnership approaches. This person should have previous experience with humanitarian cash programming.

- **Technical Coordinator** plans and supervises day-to-day programme activities, such as determining the areas of work, the size and number of cash transfers and the method of cash transfer, and registering and communicating with beneficiaries. This person reviews the aggregated payment list provided by the project associate to cross check that it is accurate, that people are being paid for hours worked, and that all of those being paid are 'real' people.

This person could be the same person as the Programme Manager, depending on the size of the programme.

- **Programme/Project Associate** collects timesheets, aggregates monthly payments based on hours worked and produces a final cash for work payment sheet at the end of each month, to be submitted to the Technical Coordinator for verification. This person also oversees day-to-day work, addressing any challenges with production, etc.

- **Financial Manager/Associate** handles the physical cash or alternative payment method and prepares financial reporting, including cross checking payment requests with disbursement reports.

- **Monitoring Officer** develops monitoring and evaluation procedures, conducts assessments, and contributes to reporting.

Key community roles

- **Community Representatives** help select appropriate CfW projects, disseminate information, define selection criteria for beneficiaries and select beneficiaries, and provide feedback on programme implementation and impact. These representatives can also oversee cash distributions where appropriate.

- **Site Supervisors and Group Leaders** help supervise work groups, manage work activities, record attendance, and facilitate payment to their work groups.

During the programme lifecycle, a number of documents and forms will be used. Examples of these documents are listed below. Templates are available in Appendix I.

Application form: The application form should be standardized and include all basic biodata, registration, educational and professional experience information.

Beneficiary agreement (contract):

All CfW opportunities should have a contract, whether the position is on a short-term or long-term rotation. Copies of the beneficiary agreement should be provided to UN Women and partners and to the beneficiary. The agreement should include the period of engagement, the compensation stipend, TORs, UN Women's Code of Conduct, and complaint mechanism information.

Compensation receipt:

After payment, the beneficiary should receive a payment receipt.

Incident report form:

An incident report should be used to report any issues or problems impacting or involving CfW beneficiaries.

Termination letter:

If UN Women and partners do not wish to continue working with the CfW beneficiary, UN Women and partners should provide an appropriate notice period.

Certificate of participation:

A recommendation letter or certificate of participation could be provided to CfW beneficiaries at the end of their rotations.

Monitoring Questionnaire:

An example questionnaire to assess results and impact that has been used in Za'atari camp is included.

Cash for Work Advertisement

UN Women is announcing the availability of cash-for-work opportunities. Applications are now being received for the below positions and the deadline for applications ends on DATE at TIME.

Applications can be submitted at any UN Women centres.

1. **LIST POSITION(S)**, eg. ...
2. [47 professional tailors, five days a week, 1 year]
3. [30 professional jewelers, two days a week, 6 months]
4. [25 guards, 7 days a week, 6 months]

These opportunities are open to **ELIGIBILITY CRITERIA**. Identification of people for the next cycle of the programme will be done based on the previous skills and experience, and the below eligibility/vulnerability criteria. Priority will be given to people according to a) their vulnerability status, and b) their skills.

Eligibility criteria

1. **LIST CRITERIA**, eg. ...
2. [The applicant is a resident in Za'atari camp.]
3. [The applicant is registered with UNHCR in Za'atari Camp.]
4. [The applicant has a high dependency ratio (large number of children and other dependents).]
5. [The applicant's family members have one or more vulnerabilities (disability, persons with special needs, prolonged medical conditions).]
6. [The applicant is the only breadwinner in the home.]
7. [The applicant lives in or manages a female-headed household, is a widow, a single woman or otherwise vulnerable to food security and exploitation.]
8. [The applicant has related experience/skills or education with the offered job.]
9. [The applicant has no immediate family members working with UN Women in Za'atari camp.]
10. [The applicant helps ensure geographical diversity in those hired.]

Applications should be completed in hard copy and submitted to a UN Women centre. When submitting the application, please make sure to have your ID card with you.

Applications can be submitted any time up to DATE. DATE at TIME is the deadline for all applications.

All application will be dealt with under no harm and confidential manner.

A committee will be formed to review the applications. All shortlisted applicants will be contacted for an interview.

Beneficiary Agreement (Contract)

BENEFICIARY AGREEMENT

Date: _____

Beneficiary Name: _____

Location: _____

I, the undersigned, _____ agree to participate in UN Women's cash-for-work programme as a programme beneficiary for the duration of one year in the following role: _____.

This one-year duration begins on _____ and will end on _____ with no expectation of renewal.

Signed,

Programme beneficiary

UN Women staff member (Name and Signature)

Monitoring Questionnaire

This was developed by UN Women in Jordan to be implemented annually with the data stored in a confidential data base and analysed by an independent expert.

MONITORING QUESTIONNAIRE

Informed consent: I have been informed about the purpose of this monitoring exercise. I have also been informed that my participation in this exercise is voluntary, and I can choose to terminate my participation at any point. I have also been informed that I will not gain any direct benefits (financial or otherwise) from participating in this research. I understand that my data will be kept secure.

Signature:

Date:

Gender: Female / Male

I. Basic Demographic Data

1. How old are you?
 - a. 15 – 18
 - b. 19 – 30
 - c. 31 – 45
 - d. 46 – 60
 - e. 61 +

2. What level of formal education have you attained?
 - a. None
 - b. Primary school
 - c. Intermediate school
 - d. Secondary school
 - e. Vocational training
 - f. University education
 - g. Higher education

3. How long have you been in Za'atari?
 - a. Less than two months
 - b. Two to six months
 - c. 6 - 12 months
 - d. 1 – 2 years
 - e. 2+ years

II. Household

4. What's your marital status?
 - a. Single
 - b. Married
 - c. Divorced
 - d. Widowed\
 - e. I don't want to answer or NA

5. Currently, how many members are in your household?
 - a. 1-3
 - b. 4-6
 - c. 7-9
 - d. 10+

6. How many children (under the age of 18) are in your household?
 - a. 1-3
 - b. 4-6
 - c. 7-9
 - d. 10+

7. How many men/boys are in your household?
 - a. 1 - 3
 - b. 4 - 6
 - c. 7 - 9
 - d. 10+

8. How many women/girls are in your household?
 - a. 1 - 3
 - b. 4 - 6
 - c. 7 - 9
 - d. 10+

III. Cash for Work

9. Does your household have a source of income?
 - a. Yes
 - b. No

10. If yes, who is generating income in your household?
- a. Male members
 - b. Female members
 - c. Both a & b
11. What are the top three things that YOUR FAMILY currently spends money on (ranked in order)?
- a. Food
 - b. Water
 - c. Electricity (generators)
 - d. Phone credit
 - e. Personal items (clothing, jewelry...)
 - f. Items for children
 - g. Objects for the house (furniture, kitchen utensils...)
 - h. Other: _____
12. Currently, do you have a job through the cash-for-work programme?
- a. Yes
 - b. No
13. If yes, did this opportunity contribute in improving the household economic situation?
- a. Yes
 - b. No
14. Linked to q12, if yes, Are you able to save any of your income?
- a. Yes
 - b. No

IV. Women's decision-making and empowerment

15. Have you felt that women's work at the oasis affected her ability to take decisions and become more empowered?
- a. Excellent
 - b. Good
 - c. Fair
 - d. Bad
 - e. Very bad

V. Services provided through the oases

To what extent do you agree with the following statements?

16. "Access to the services of the oases is easy"

- a. Agree
- b. Neutral
- c. Disagree

VI. Safety and SGBV

17. "I feel safe at the oases"

- a. Agree
- b. Neutral
- c. Disagree

18. "I am able to move freely in the camp"

- a. Strongly agree
- b. Agree
- c. Neutral
- d. Disagree
- e. Strongly disagree

19. Have the oases services contributed to raising your awareness on SGBV?

- a. Yes
- b. No

20. How do you assess the protection and referral mechanisms in place?

- a. Effective
- b. Ineffective

21. Do you feel that there had been a decrease in the domestic violence cases as a result of the programme awareness-raising activities?

- a. Yes
- b. No

VII. Business and livelihood promotion skills

22. Have you participated in business skills trainings?

- a. Yes
- b. No

23. If yes, how would you rate these trainings?
- a. Effective
 - b. Ineffective

VIII. Civic education and women committees

24. How do you assess the effectiveness of women committees at the oases?
- a. Effective
 - b. Ineffective

IX. General decision-making

25. I think I play a significant role in making decisions that impact my HOUSEHOLD.
- a. Strongly agree
 - b. Agree
 - c. Neutral
 - d. Disagree
 - e. Strongly disagree
26. I think I play a significant role in making decisions that impact the CAMP.
- a. Strongly agree
 - b. Agree
 - c. Neutral
 - d. Disagree
 - e. Strongly disagree
27. Do you think women should have a decision-making role in her family?
- a. Yes
 - b. No
28. Check all that apply: "It is important for women to have a say in decisions related to..."
- ☐ How household income is earned and spent
 - ☐ Children's education
 - ☐ Decisions of girl's marriage
 - ☐ Decision to work
 - ☐ Decision to sell belongings
 - ☐ Working outside the house

X. General question on the effectiveness of the program

29. How did the programme affect you? Check all that apply:

- ☐ Financial benefit
- ☐ Met new friends/formed a community
- ☐ Learned new skill
- ☐ I do not see my family as often as I want to
- ☐ I am working both inside and outside the home. I am tired.
- ☐ Increased my awareness about services available at the camp
- ☐ Created more tensions within my family
- ☐ Provided me with skills and opportunities to become more involved in my community
- ☐ Provided me/family members with a safe space to spend time outside the house
- ☐ Increased my awareness about sexual and gender based violence
- ☐ Other: _____

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