



# Not what she bargained for?

## **Gender and the Grand Bargain**

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Ambitious plans to reform the humanitarian sector are still failing to reach grassroots women's rights organisations or be felt by women affected by crises. For individual aid agencies and the wider humanitarian sector, listening to women and girls, and protecting and respecting their rights, can no longer be seen as an 'optional' aspect of a humanitarian response.

As donors, UN agencies and NGOs review progress on the Grand Bargain, this paper outlines recommendations to promote women's leadership and participation across the humanitarian reform agenda, focusing on the three Grand Bargain workstreams: localisation, participation and cash.

The Grand Bargain process made minimal reference to gender, despite it being agreed in parallel with the World Humanitarian Summit in 2016 at which the same governments, UN agencies and civil society also endorsed five ambitious pledges on gender.<sup>1</sup> Positively, whilst the first round of Grand Bargain annual reports in 2017 included almost no references to gender, there has been increased attention on this issue in 2018 reporting. However, according to ODI's Grand Bargain Annual Independent Report 2018, many signatories referencing gender do so in a limited way; reporting basic actions such as the updating of institutional policies or guidance on disaggregating gender in needs assessments.<sup>2</sup>

We know that much more can and should be done. Below we outline recommendations to governments, UN agencies and NGOs to support work on gender, as well as specific steps that CARE International and ActionAid will make to support the wider effort.

### **1. Localisation:**

**Ensure 'localised' humanitarian funding reaches local women's organisations and other civil society groups that are addressing gender issues.**

The momentum amongst donors and other agencies on localisation has focused on assessing overall levels of funds reaching national actors in general. Anecdotal evidence from some contexts suggests that localised funding predominantly goes to larger, male-dominated NGOs that deliver on large-scale project deliverables, but do not necessarily operate in a gender-sensitive fashion. Meanwhile, smaller local CSOs working on gender and protection issues have not received the same level of support, nor benefited from the shift to multi-year, flexible funding.

**Strengthen participation of local women's groups in humanitarian coordination across all clusters, building on initiatives to develop and roll-out sector-specific gender guidance and localisation efforts under the Global Protection Cluster.**

Grand Bargain signatories could volunteer on a cluster-by-cluster basis to act as 'buddies'



to support the participation of local women's organisations in coordination, preparedness and response processes at global and country levels.

**CARE International and ActionAid pledge to support these efforts by, amongst other actions, facilitating a new 'task team' on localisation in the Gender-based Violence (GBV) Area of Responsibility (AoR), and by working with other stakeholders in the Global Protection Cluster to identify practical steps to empower local women's groups in humanitarian GBV and protection efforts by the end of 2019.**

must be to ensure more gender-balanced humanitarian response teams at all levels, and address obstacles to recruitment and retention of women staff on the ground.

**CARE International and ActionAid will support these efforts by, amongst other actions, increasing recruitment and retention of female staff at all levels of crisis response, including by working with community-based women's rights and women-led organisations to strengthen women's leadership and elevate their voices in the Participation Revolution Workstream and wider efforts at country level.**

## 2. Participation

### **Empower women to participate meaningfully and deliver on Accountability to Affected Populations.**

As long as cases of sexual exploitation and abuse remain unreported and under the radar, or wider accountability efforts fail to track if women and girls have improved access to assistance and protection, we are far from a Participation Revolution.

The recommendations developed by the Participation Revolution Workstream provide an excellent foundation but must be translated into organisational policy and practice. This paper notes several areas for action; notably the importance of donors adopting a more harmonised approach to requirements on gender and women's participation across the project cycle (and resourcing this). The coming year also offers important opportunities to leverage the Humanitarian/Development/Peace Nexus and Global Refugee Compact to promote women's participation (whilst recognising both also present potential risks from a gender perspective).

However, for a step-change to happen, the priority for donors and operational agencies

## 3. Cash

### **Match the momentum on large scale and harmonised cash delivery with investment in the diverse strategies required to ensure gender-responsive approaches to cash programme quality, inclusion and accountability.**

NGOs, including local women's groups, have roles to play in facilitating processes that ensure cash programming reaches and benefits the 'hardest to reach' women and girls, and mitigates potential risks or gaps in the shift towards harmonised cash delivery.

**CARE and ActionAid will work with others to ensure that a Rapid Gender Analysis is routinely carried out as part of a basic needs assessment, and that it informs a comprehensive response analysis, in order to contribute to gender-sensitive and responsive cash programming at scale. CARE has also volunteered to co-facilitate with UN Women efforts on gender across the Cash Workstream.**



## 1. Localisation

**This Grand Bargain commitment relates to increased support and funding tools for local and national responders to become the central actors in humanitarian action.**

Localising humanitarian action involves shifting financial and technical capacity, as well as power and agency, to local and national responders. The shift must have women and women's organisations at its forefront, bringing their invaluable contextual knowledge, skills and resources to emergency preparedness, response and resilience building. This will help reduce the current male-dominated and gender-biased international humanitarian system and make responses to humanitarian crises more effective and gender transformative.

Whilst the focus of wider Grand Bargain localisation debates has largely centred on quantitative indicators of localisation, our interviews with representatives of local women-led groups and women in affected communities highlight acute concerns about the more qualitative aspects of

meaningful partnership, quality of funding and capacity strengthening. They also raise distinct challenges and priorities unique to their work, structure and social standing as women's rights organisations operating within patriarchal norms and structures. Significantly, ODI's Grand Bargain Annual Independent Report 2018<sup>3</sup> notes that no specific actions were reported by the Localisation Workstream in relation to integrating gender into their work.

The priorities and approaches adopted by local women's rights organisations often do not fit comfortably within the parameters of mainstream humanitarian sector programmes. As Amparo Sykioco from Pambansang Koalisyon ng Kababaihan sa Kanayunan (PKKK), a local women-led CSO in the Philippines notes:

**“Humanitarian responses move too fast...their aim is to react and respond, but they do not look at the needs and wants of people. Women should be recognised...they have the capacity to act and yet they are not perceived as first responders. Women responders make sure women's rights are promoted and protected.”**



**Amparo** is Secretary General of PKKK, a coalition of women, small farmers, fishers, and indigenous people. Many of the members have been affected by Super Typhoons in the Philippines.

PHOTO: Niki Ignatiou/ ActionAid



The women-led organisations and women interviewed by ActionAid and CARE note that women affected by crises tend to be framed as victims by international actors, their agency underestimated or ignored. As one staff member at Women Now for Development Syria's community centre in Lebanon told us:

**“Aid agencies shouldn't ask us what the gaps in our needs are, but rather what are our skills and capacities and how can we support you on these? We don't want to be put in the position of saying ‘we need’, we want to be able to say, ‘we do’.”**

International agencies should ensure that they commit to better working with local women-led and women's rights organisations in such a way that allows them to build capacity, skills and leadership, and respect their knowledge and expertise of the context and communities. A December 2017 survey by CARE of such partnerships in five recent crisis responses (Philippines, Pakistan, Mali/ Niger, Lebanon, Nepal) highlighted how these can positively challenge the risk thresholds, attitudes and male dominated structures that continue to define many international actors. But the survey also highlighted numerous obstacles to enabling such partnerships.<sup>4</sup>

There are promising new initiatives on localisation under the Global Protection Cluster aimed at engaging with local women's groups on a more equitable basis; including a new 'task team' on localisation under the GBV AoR, and collaborative learning initiatives led from the Child Protection Area of Responsibility. As other clusters work to develop their own sector-specific guidance and standards on gender and protection, they too should explore options for engaging local women's groups at both global and country levels. Rolling-out the revised IASC Gender Handbook, as well as a new IASC Gender Accountability Framework, will provide further impetus for this.

While the Grand Bargain has resulted in some donors providing multi-year and more flexible funding, the benefits are yet to trickle down to local women-led groups. As Dr Rhouba Mhaissen, Executive Director of SAWA For Development and Aid (a Syrian humanitarian NGO) states:

**“Donors should adopt a more rigorous approach to localisation to ensure that commitments made on this truly translate into increased and better funding to local CSOs, not just UN agencies and INGOs.”**

Increased funding for national or local actors does not automatically translate into resources going to women's rights CSOs or gender-sensitive national humanitarian NGOs. Interviews conducted with local partners and women in the Syria region indicate that the majority of 'localised' funding to national NGOs has been directed to larger, male-dominated actors, which have been able to negotiate larger scale programmes precisely because of their more conservative social and political affiliations. Increased levels of funding being channelled to gender-blind or male-dominated national and local actors, and/or more conservative or government-linked local entities, can reinforce the marginalisation of local women's groups and women's rights agendas. This has a knock-on effect on women's participation, empowerment and leadership.

The need for specialist work undertaken by women-led CSOs and community groups – such as the prevention of violence against women and girls, promoting women's safe spaces and community-based protection initiatives – increases in sudden onset and protracted crises. However, to work effectively on social norms requires more than the typical funding timeframes of three to six months, rather requiring multi-year flexible funding that covers core costs, not just project focussed deliverables.



**Maria Alabdeh, director for Women Now for Development Syria:**

*“The space for civil society in Syria is shrinking every day on the ground, but also unfortunately at international level we are losing space. At the Brussels Conference on Syria this year, Syrian CSOs were invited, but the space for meaningful dialogue feels like it has shrunk. It is not enough to have us just in the room – Syrians and Syrian women – the crucial question is what space and role we are given. Just last month, 12 women’s groups in Idlib published a statement condemning the regime*

*as well as local armed groups for their rights violations, condemning any governing force affiliated with military faction involved in these violations, and asserting the independence of civil society groups. In doing so, they put their lives in danger, and yet today, we face a situation where donors are questioning whether they will continue to support civil society in Idlib, citing their concerns over risk. We call on the donors to recognise that civil society, the future peacebuilders, are there and risking their lives. So, think again and think about alternative options before cutting the funds supporting their work.”*



**Rola** participating in an ActionAid training session in Lebanon.

PHOTO: Tala Al-Shakhanbeh/ActionAid

Rola, 31, is a Syrian woman who fled with her husband and children to Lebanon.

Rola and other women in her community don't feel that they have been consulted in the planning and implementation of responses. She hasn't engaged with the international humanitarian organisations because they are operating far from where

she lives. But Rola states that she has engaged positively with local and national organisations *“because they know the community and the society better. I would like to see more organisations aid communities through locally-owned initiatives and small funded projects to promote economic empowerment, focusing on empowering Syrian refugee women to take on leadership roles”*.



### Women's local leadership and preparedness in action

In Haiti, following Hurricane Matthew in 2016, ActionAid documented how effective women-led preparedness and response can be. As a result of investment in women's preparedness, women leaders immediately responded to the hurricane, mobilising and training others and ensuring that the programme reached the most vulnerable families in an accountable and transparent manner. Women's roles in Haiti were also recognised in the UN Flash Appeal, which had as one of its strategic objectives to *“ensure participation of women in decision-making, protection and dignified access to humanitarian assistance”*.

In responding to sexual exploitation and abuse, the initial focus of donors, UN agencies and NGOs has been on questions of human resource management and accountability – which involves investment in internal processes and reporting and accountability to donor agencies. Whilst supportive of this action, CARE and ActionAid believe, and our interviews with local CSO female staff and women in affected communities affirm, that a comprehensive strategy to address accountability to affected populations – including on SEA – needs to put women's empowerment at its heart. Indeed, an approach to sexual exploitation and abuse that focuses primarily 'inwards' (internal steps within aid agencies themselves) and 'upwards' (between aid agencies and international donors) will be incomplete – the concerns and priorities of women in crisis-affected communities should be raised, heard and addressed safely and effectively.

## 2. Participation

**This commitment relates to the need to include people affected by humanitarian crises and their communities in decision-making, in order to be certain that the humanitarian response is relevant, timely, effective and efficient. Humanitarian organisations must provide accessible information, ensure that an effective process for participation and feedback is in place, and ensure that design and management decisions are responsive to the views of affected communities and people.**

A true 'Participation Revolution' will remain unattainable until the concerns and priorities of women in crisis-affected communities are more effectively heard and addressed by humanitarian agencies. This cannot be stressed enough, given the cases of sexual exploitation and abuse (SEA) exposed over the past year.

The original Grand Bargain commitment on participation noted that effective engagement requires that, *“voices of the most vulnerable groups considering gender, age, ethnicity, language and special needs are heard and acted upon.”* From our conversations with women affected by humanitarian crises, it is clear that the Participation Revolution is yet to be felt where it matters most – at service delivery level. Women expressed negative views on their sense of empowerment, and their ability to participate in decisions that affect them – all of which are central to long-term solutions and gender equity. Women's burden of unpaid care work, a socially constructed role, can increase after disasters and affect their ability not only to participate in decision-making processes, but also restricts their movement and access to basic services.



**Sharareh, an Iranian asylum seeker in Athens who works as a reporter for a media-based platform led by refugees for refugees, confirms that:**

“Humanitarian actors need to include females from within refugee communities in decision-making, improve coordination of the response to prevent duplication of services, and understand cross-cultural issues impacting on those living in refugee camps, including women. To help humanitarian actors understand the pressures women refugees face and the limitations this can have on a women-led response, humanitarian agencies should include local female staff members, including from the affected communities.”

The ODI Grand Bargain Annual Independent Report 2018 suggests that, relative to other Workstreams, progress has been made on gender in the Participation Revolution Workstream. It references how different participants in the Workstream have taken steps to address gender and specifically women’s participation in their accountability to affected populations efforts; citing the example of ICRC reporting on its corporate approach to gender diversity, including in relation to accountability to affected populations and community-based protection programmes. A key step has been the development of Participation Revolution Workstream recommendations on gender and participation, and suggestions to donors on how to incentivise these.<sup>5</sup> For example, Recommendation Nine calls on agencies to, “*work with relevant local and national partners and actors, including through targeted outreach to women-led organisations, in designing participation mechanisms in support of effective design, implementation and monitoring of the response.*” These recommendations, if put into practice, have the potential to stimulate a true Participation Revolution, including for women and girls.

To help deliver on the Participation Revolution recommendations, CARE and ActionAid propose the following areas for increased effort:

### **A ‘Common Donor Approach to Gender in Emergencies’?**

Several donors have strengthened requirements for partner agencies on gender and women’s participation at the proposal design, monitoring and evaluation stages. Canada now requires agencies to integrate a gender analysis into cash programming, and DFID has developed new ‘Minimum Standards on Gender’ for its Syria funding. Looking forward, it would be useful to harmonise these requirements and adequately resource agencies to deliver on them.

All too often, budget-lines for work on gender mainstreaming are the first to be squeezed or cut in negotiations with donors at the proposal stage. One model for harmonisation is for donors to develop a gender equivalent to the “*Common Donor Approach for Humanitarian Cash Programming*” under the Cash Workstream. Another precedent could be a dialogue between donors and aid agencies to standardise budgeting for safety and security aspects of humanitarian programme quality. Dedicated budget lines for gender and protection work should become the norm, not something fought over to maintain, in the standard proposal process.

### **Giving humanitarian action a female face**

Delivering on the recommendations that relate to gender and women’s participation will not be possible as long as field-level humanitarian action is overwhelmingly male-dominated. While the head offices of many aid organisations are staffed largely by women, in emergency contexts humanitarian and security teams are largely



dominated by men. Steps must be taken to tackle the obstacles to recruitment and retention of female staff at all levels. To enable this, we encourage donors and operational agencies to share and promote good practices. Gender marking of humanitarian action at a project level should be matched by accountability for gender equity at organisational and human resource management levels.

### **Leveraging the Humanitarian/ Development/Peace nexus and Global Refugee Compact**

The most significant obstacle to women's participation cited by humanitarian practitioners is that it is, *"too difficult to implement within humanitarian timeframes."* Certainly, rapid on-set crises do represent challenging contexts for implementing participatory programme design, monitoring and accountability processes, and to ensuring disaggregation of data by sex, age and other factors that affect vulnerability and exclusion. However, informants we interviewed for this paper also highlighted that recent momentum on preparedness and protracted crises – notably in the context of work by donors, UN agencies and NGOs on the humanitarian/development nexus and refugee responses – offer important opportunities to mitigate these challenges.

As illustrated by our examples from the Philippines and DRC, investments made in resourcing and supporting local women's organisations and women's participation in longer-term development and resilience efforts can result in more gender-sensitive humanitarian responses. However, informants for this paper highlighted that current UN and donor deliberations on the humanitarian development peace nexus also carry risks, which could undermine women's participation and protection in crisis settings. Efforts to agree a 'common language' across humanitarian, development and peace efforts could help to elevate

gender priorities and catalyse accountability, but the drive for alignment on the 'nexus' agenda risks reducing space and influence for independent civil society actors – including women's groups – and attention to protection concerns, including GBV.

As the Jordan case demonstrates, there are exciting initiatives underway to open up the space for refugee women to participate in decision-making on humanitarian programme design and monitoring. Over the coming year, the roll-out of UNHCR's new action plan for its Five Refugee Women Commitments and the launch of a new Global Compact on Refugees offer important opportunities for UN agencies, governments and NGOs to step up participation by displaced women in the decisions that impact on their access to assistance and protection.<sup>6</sup> The draft Global Compact on Refugees includes commitments to, *"promote the meaningful participation and leadership of women and girls,"* and *"participation of national and community-based women's organisations, as well as government ministries particularly focused on women and children."*<sup>7</sup>

Most fundamentally, our interviews with women in civil society and crisis-affected communities highlight how participation cannot just be left to ad-hoc policy events around International Women's Day or partnerships with a limited number of women's rights organisations at national level (who cannot be assumed to always represent crisis-affected communities). Rather a true 'Participation Revolution' amongst humanitarian agencies requires an operational step-change in how we work and engage with women in crisis-affected communities.





**Luchie** works as one of PKK's women leaders in Samar province, Philippines.

PHOTO: Marian Grace Ticzon / PKK

## Luchie Corales – women-led disaster risk reduction

Luchie Corales is a 39-year-old woman from Basey in Samar province in the Philippines. Prior to her involvement with the local CSO, PKKK, in 2004, she was not aware of her rights and was under the influence of her husband, with no control over the family's budget or opportunities to socialise outside her home. Four years after super typhoon Yolanda struck her community Luchie received relief and training, which served as a catalyst to her development and leadership within the humanitarian response:

*"I am grateful to ActionAid and PKKK for giving me an education about my rights. It was not easy persuading my husband, I felt that he owned my mind, body and life. After presenting reading materials about women's human rights to my husband I finally received acceptance from him. I finally felt freedom."*

As a female leader in disaster risk reduction work, it was difficult to influence officials on the importance

of women's leadership within a humanitarian response. *"We befriended our barangay captain and tried to persuade him and make him realise that women-led DRR committees are always ready to assist the community."* When typhoon Hagupit hit areas of Samar, women-led DRR members were ready to respond, even though they were not called for the emergency coordination meeting. As a result, the barangay captain finally acknowledged and accepted the group. *"It was like persuading my husband. It also took a long time for our barangay captain to finally accept our group... Our hard work and commitment has finally paid off – he now lets us manage 5% of the response budget in our community."* For Luchie, she finally found her peace of mind, but the work doesn't stop there: *"I hope that we can also influence others, even at the municipal level. Palapay is just one out of 51 barangays of Basey. I just hope that they also have committed women leaders to serve their community in times of disasters to prevent another tragic disaster like typhoon Haiyan."*



## Amani – opportunities for refugee women’s voices and participation

In countries neighbouring Syria the space for refugees, including displaced women, to legally register and operate CSOs is constrained. In Jordan, CARE has sought to expand the space for Syrian women to have a voice in decision-making on the assistance and protection provided to them, through establishing ‘Refugee Women Leadership Councils’. Currently present in four urban locations across the country, the women on these councils receive training and mentoring to take on roles in community outreach and gathering feedback on the quality of the aid programmes they access.

One woman involved in the Councils, Amani, told us: *“I have a very complicated life. I’m a divorced mother of three children. He [her husband] would treat me like dirt, kick me out when he felt like it. It was horrible. When the war started, I took my children and went to live with my parents in Daraa.*

*But I faced so many problems there too. So, I decided to take the biggest risk of my life and move to Jordan. Although it was hard at the beginning, I found a lot of support as soon as I found CARE. When they saw that I was a woman on my own and knew that my husband and his family don’t support me or my children any more, I received more support and training. I did many courses on every topic you can imagine and developed myself to the point where I am now teaching English to the women here at the Women Leadership Council. I truly see what effect my lessons have on these women. Especially when I see that one of them is going through a difficult time; my words to her matter, they listen. Lots of women come to me now and ask to invite their friends who want to learn as well. In the future, hopefully not too far off, I want to learn more and eventually become a true leader. I want to change myself so that I can change everything around me.”*



Leveraging participation to improve sexual and reproductive health across the humanitarian/development nexus in DRC

*“This is a culture that did not previously encourage talk of sex. It was taboo. Now they bring students once a week to learn accurate information. In fact, here (in Himbi) they have formed clubs in school that they have linked to visiting the health facility.”* Headmaster in Himbi, North Kivu, DRC

In North Kivu, as part of the Vijana Juu (Stand Up for Youth) project, CARE partnered with religious groups to meet SRH needs of young people, many of whom who grew up around conflict. To enable meaningful participation in the project, CARE implemented the Community Score Card to facilitate ongoing feedback on the project and quality of youth-friendly services. This involved facilitating dialogues between community members (including youth) and service providers to identify challenges in access to services and track progress in addressing these. Through this process, the unmet SRH needs of internally displaced groups near one of the project sites were identified. In response, CARE partnered with ACHDU, a national NGO to conduct community dialogues involving both the host community and internally displaced people around the Mugunga camp. ‘Community counsellors’ were trained on community-based family planning counselling and engaged in the CSC process, and a temporary health post was established just outside the camp and later transitioned to strengthened referrals to the nearby Kishero health facility. Investments were also made supporting youth peer-to-peer mentors, adult champions and

the creation of youth-friendly spaces. As a result, access to SRH services improved for both the host community and IDPs. Indeed, over 180 IDPs, of which 92% were aged 15-24, were provided with family planning services. The Community Counsellors and the referral process continued to work even after the closure of the camps in 2017 as IDPs began to live within the host communities. With additional support from CARE, North Kivu also established the first provincial-level permanent multi-sectoral technical committee on family planning (known by its French acronym CTMP/FP) to advocate with the provincial government and international partners for greater investment in family planning services. Gaps identified in SRH services were costed and used by the provincial governor to provide data to the Ministry of Health and the Ministry of Planning and request increased funding to SRH services through to 2020.



**Jeanette Vumulia** works as a volunteer on CARE’s SRH programme. “It is important to tell the people what is good and what is bad. CARE tells the people that sexual harassment and abuse is bad... We as CARE volunteers also inform pregnant women about medical checks in hospital and CARE arranges appointments for them which I think is important too.”

PHOTO: Thomas Markert / CARE 2018



### 3. Cash

#### **The Grand Bargain committed to scale and maximise the impact of cash-based interventions in crisis-affected communities.**

The ODI Grand Bargain Annual Independent Report 2018 highlights that cash is one of the Grand Bargain Workstreams that has secured the greatest momentum over the past two years. This is exciting and offers significant potential to better empower and protect women and girls in times of crisis. Evidence shows that providing cash to women can be empowering, reducing physical abuse and child marriage, and improving health and economic outcomes.<sup>8</sup> But that potential will not be realised unless specific steps are taken to ensure that cash programming is gender-sensitive and, where possible, gender transformative. This was identified as a priority concern at the Cash Workstream meeting in June 2018. The pace of scaling-up cash programming has not been matched by commensurate steps to ensure programme quality, with only 40% of organisations reporting that they have adequate capacity to implement cash programming at the scale aspired to.<sup>9</sup>

Tshitae, a farmer from DRC, noted the significance on her decision-making when she received cash transfers on behalf of her family:

**“Cash assistance was a big relief for my family and helped us cover our basic needs. As the main recipient of the cash in my family I was able to make decisions on how it was spent. I bought food, clothes and some household items. I also had my farm cultivated, now we are eating farm produce.”**

The past year has seen some important steps taken, notably through a symposium in February 2018 on Gender and Cash-

Based Assistance, which resulted in the launch of an ‘Agenda for Collective Action’ prioritising six key areas for action to better factor gender and protection into cash approaches.<sup>10</sup> Various steps forward have been taken. For example, ActionAid helped to pilot use of a new Toolkit for optimising cash-based Interventions for protection against gender-based violence in regions of Somaliland. This process helped identify risks and programming options for addressing them, such as the risks that some women faced when travelling to markets alone, as well as potential conflicts within the household around spending priorities.

**“The money can cause conflict among family members. It can fuel jealousy among older brothers, knowing their younger sister is receiving more money than them. Older brothers can make fake stories that demean my reputation and force me to surrender all the money. Sometimes, it can lead you to move away from your family and pursue tahriib (illegal migration to Europe).”**

**Amina\*, Crasherka, Somaliland.**

Amongst the options identified to mitigate these risks was the use of mobile money due to the wide usage of mobile phone-based services in rural drought-affected communities. In contexts where women and girls have good levels of digital literacy, economic transfers such as mobile cash can be the safest and most cost-efficient mechanisms. There was also evidence that women spent less time travelling to and waiting for their transfer compared to other mechanisms of delivering cash, thus reducing burden and exposure to risk.<sup>11</sup>

**“Mobile money is safe, you only know the password to access it, it acts as a form of saving sometimes,”**

**Fatima\*, Dhabarmamac, Somaliland.**

\* Name changed to ensure anonymity



## Participatory approaches – a ‘win/win’ for gender and effective programme delivery in Zimbabwe

In Zimbabwe, CARE’s experience of involving community mobilisers – male and female – highlights the importance of factoring gender into cash programming to both address not only gender concerns, but also wider programme quality. Independent evaluations of that programme highlight how critical the role of the community mobilisers – the so-called ‘Gender and Accountability Focal Points’ were.<sup>12</sup> Whilst communities in Zimbabwe had experience of ‘cashing out’ money transfers from remittances, there was less experience and a less clear regulatory framework in place for use of mobile money to purchase goods and services. As the crisis unfolded,

the ‘Gender and Accountability Focal Points’ played a key role in both supporting community members to benefit from and use mobile money. Community education campaigns by the Focal Points also helped in engaging with local authorities to address the regulatory gaps to enable merchants to register and operate mobile money purchasing.

As Ropafadzo Gwenyama, a Gender and Accountability Focal Point, explained to us, their role was also critical in mitigating gendered risks of cash programming too: *“Since gender involves both men and women, I encourage the community to involve their spouses. If the women are the recipients of the cash, we encourage them to sit down and budget as a family, so they meet all the family members’ needs and reduce the risk of gender-based violence.”*



**Ropafadza** at her brother’s house where she lives in a southern province of Zimbabwe. Her community have received emergency cash transfers in response to the drought. Ropafadza is a Gender Accountability Focal Point Person with the CARE cash transfer project and a beneficiary of the project. She is a widow who takes care of her five children and younger sister who is disabled.

PHOTO: Cynthia R Matonhodze/CARE





Elestine outside her home. She has used the cash she received to restart her small business.

PHOTO: ActionAid

### Cash to restore livelihoods

When hurricane Matthew hit Haiti in 2016, it didn't just destroy 67-year-old Elestine's house. It also destroyed her business.

*"Before hurricane Matthew I used to run a small business. I would buy and resell beans, coffee and bananas," she explains. "Since the hurricane, it has not been possible for me to do any commerce. Agriculture has not been practical, the industry was destroyed, so there was no food or livestock being produced."*

She walked for five hours to get to ActionAid's Cash for Commerce distribution, to be able to restart her business. *"I will use the cash for livelihoods I receive today to restart my business. I will buy rice, oil, soap and other miscellaneous items to sell."*

She believes that it is important for women in particular to receive cash support. *"The reason that only women are receiving cash for commerce grants is because women are more proactive about things. They can do more with the money," she says. "Women are more independent and have initiative."*



More work is needed to build on learning from these kinds of approaches and to develop tools that can catalyse gender-sensitive and transformative cash programming at scale. This becomes especially important as some key donors have placed an emphasis on shifting towards harmonised provision of cash, and – where possible – use of a single provider. Adopting a single cash delivery system at national level could risk making particularly vulnerable groups simply ‘invisible’ during assessment and targeting or leave them unable to easily access cash because the specificities of the single platform might not respond to their limitations or needs. As other sectors of humanitarian response have developed minimum standards on gender, age and diversity, so too cash

programming actors would benefit from a similar level of concerted effort at global as well as country levels. Efforts need to shift beyond disaggregating outcomes by gender, for example by looking into risks of sexual exploitation and abuse when using third-party financial service providers. CARE and UN Women committed to facilitating more concerted and joined-up work on gender across the Cash Workstream, but success will depend on engagement by all cash actors – as well as support from other stakeholders bringing gender and protection expertise – to take this to scale.

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## References:

1. The WHS Gender Core Commitments are summarised as follows: [1] Empower women and girls as change agents and leaders; [2] Ensure universal access to sexual and reproductive health; [3] Implement a coordinated global approach to prevent and respond to gender-based violence; [4] Ensure that humanitarian programming is gender responsive; [5] Comply with humanitarian policies on women’s empowerment and women’s rights.  
<https://www.agendaforhumanity.org/core-commitments>
2. ODI Grand Bargain Annual Independent Report 2018; Overseas Development Institute (June 2018)  
<https://www.odi.org/publications/11135-grand-bargain-annual-independent-report-2018>
3. ODI Grand Bargain Annual Independent Report 2018; Overseas Development Institute (June 2018)  
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4. ‘Gender & Localising Aid: The potential of partnerships to deliver’ CARE International (December 2017)  
<https://reliefweb.int/report/world/gender-localising-aid-potential-partnerships-deliver>
5. See: <https://interagencystandingcommittee.org/grand-bargain-hosted-iasc/documents/final-participation-revolution-work-stream-recommendations>
6. See: <http://www.refworld.org/docid/479f3b2a2.html>
7. See: <https://insights.careinternational.org.uk/development-blog/world-refugee-day-a-gender-perspective-on-the-future-un-global-refugee-compact>
8. Cash transfers: what does the evidence say? A rigorous review of impacts and the role of design and implementation features, research reports and studies, July 2016; Francesca Bastagli, Jessica Hagen-Zanker, Luke Harman, Georgina Sturge, Valentina Barca, Tanja Schmidt, Luca Pellerano
9. ‘The state of the world’s cash - cash transfer programming in humanitarian aid’ Cash Learning Partnership (CaLP) and Accenture Development Partnerships (Feb 2018) pg5 <http://www.cashlearning.org/downloads/calp-sowc-report-web.pdf>
10. Five key areas summarized as: [1] Commit to action. Ensure gender-specific needs and impacts are fully considered in all cash-based assistance in humanitarian contexts. [2] Undertake research to address the multiple evidence gaps that exist in relation to gender and cash-based assistance in humanitarian settings. [3] Ensure assessments, including rapid and market assessments, consider gender and mitigate against any gender-based violence or wider protection risks that may result from programmatic decisions. [4] Design programmes to address the causes of inequality, looking for opportunities to link cash-based assistance with gender programmes. [5] Monitor and respond to protection issues, including risks of gender-based violence.  
<http://www.cashlearning.org/thematic-area/gender-and-ctp>
11. Jenny C. Aker, Rachid Boumnijel, Amanda McClelland, and Niall Tierney, “Payment mechanisms and antipoverty programs: evidence from a mobile money cash transfer experiment in Niger,” *Economic Development and Cultural Change* 65, no. 1 (October 2016): 1-37
12. See ‘Managing cash-based programmes in a volatile markets context - The case of delivering cash using mobile money during the Zimbabwe cash liquidity crisis’ (2017) CARE International  
<https://insights.careinternational.org.uk/publications/managing-cash-based-programmes-in-a-volatile-markets-context>



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For more information on ActionAid International and its work on women's leadership in humanitarian action, please visit: [http://www.actionaid.org/sites/files/actionaid/on\\_the\\_frontline\\_catalysing\\_womens\\_leadership\\_in\\_humanitarian\\_action.pdf](http://www.actionaid.org/sites/files/actionaid/on_the_frontline_catalysing_womens_leadership_in_humanitarian_action.pdf)

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