Cash assistance is a modality that will be used extensively inside conflict-affected Ukraine and in the regional refugee response, where feasible and appropriate (1). Given that the large majority of Ukrainian refugees are women and children, it is critical to ensure that cash programming does not put this particularly vulnerable population at further risk.

This summary is a joint effort by the Gender-Based Violence (GBV) Sub-Cluster/Working Groups and Cash Working Groups in Ukraine and the regional refugee response and it will revised periodically*. It aims to provide preliminary GBV considerations for humanitarian actors providing cash assistance to conflict-affected residents, IDPs, refugees and host communities. It also outlines key messages and hotline contacts to support cash actors in their coordination with protection counterparts.

The following points are meant to orient cash actors in the way that they mainstream GBV risk mitigation into their programming and should be further contextualized by country and zone.

INCLUSIVE AND SAFE ENROLMENT

Enrolment/registration for cash assistance, if done in person, should be safely organized (screening of who comes into centers, organized queues, management of expectations). Local organizations should be involved and provide support to women and girls with specific needs (e.g. for pregnant and lactating women, elderly women, those with disabilities). GBV/protection actors should be present, and regular monitoring missions jointly with government counterparts and local organizations (where possible) should take place in parallel to regular communication with communities (residents and IDPs inside Ukraine/ refugees and hosts outside) in order to follow up on inclusiveness and identified risks. Cash actors should liaise with GBV coordination mechanisms and be trained on basic response to GBV disclosure and referral pathways.

Cash targeting - the "no regrets" approach inside Ukraine and for refugees - aims to be as inclusive as possible, including for refugees with no formal identification (primarily Roma community members) or those who have fled with only photocopies of passports (which seems to be more widespread) or who otherwise lack formal documents. Cash actors should ensure that these individuals can still access assistance regardless of the delivery mechanism or Know Your Customer regulations; alternatives may be necessary.

There may also be a number of women and children on the move, stuck in places with military operations, and de facto IDPs without yet assigned status who may be left out of enrolment. Unaccompanied and separated children should not be overlooked in cash assistance, and child protection coordination groups can provide guidance on including children and/or their caregivers without increasing their risks.

Age/gender/disability questions and disaggregation have not been systematically included in Cash WG assessment tools, which might lead to missing important differences in access for women and girls and particularly those with intersectional vulnerabilities. Therefore, if outreach to individuals and focus groups is unrealistic, it is encouraged to counter check with partners who work with these different groups.

Whenever local communities/municipalities are involved in identifying hosting households for CVA, it is important to liaise with GBV coordination groups who represent women-led organizations and those representing minorities to ensure that no one is left behind.
INFORMATION DISSEMINATION ALONG WITH CASH

The majority of residents, IDPs, refugees and host communities, have cell phones, internet and social media access.

Given the broad targeting of cash assistance there is huge potential to disseminate GBV-related information within Ukraine, for those on the move, and for refugees.

This should be done in collaboration with government counterparts and local/grassroots organizations, with support from GBV actors. During cash enrolment/registration and distribution, key messages and contacts should be widely shared, including:

- Prevention of abuse/fraud by financial service providers;
- Information on available anti-trafficking support, how to report incidents of SEA or trafficking, and how to access safety when feeling at particular risk of trafficking or SEA being perpetrated;
- Contact details for available GBV and protection services.

Communication should be in relevant languages, child-friendly and accessible. In addition to hotlines and in-person awareness raising through local organizations, the humanitarian community should use social media channels extensively.

Complaints and feedback mechanisms, such as hotlines for complaints about cash assistance or concerns about safety, abuse or violence, should be built on existing mechanisms in place at national level to the extent possible, and should be linked with the relevant GBV referral pathway and give info on SEA mandatory reporting and mechanisms.

ACCESS TO DELIVERY MECHANISMS AND MARKETS

Cash delivery mechanisms should not put women and girls at further risk. Women and girls from certain ethnic groups may be more at risk of discrimination or harassment when accessing delivery mechanisms and/or shops, this should be explored by context.

Women and girls inside Ukraine affected by armed conflict may not have the same access as men to banks, ATMs, shops, etc. and women and girls’ access likely differs by cities, oblasts, and urban-rural areas - even if these institutions continue to function.

Issues such as potential interaction with armed actors, sole care of dependents, or intersectional vulnerabilities such as disabilities should be considered as part of assessments and monitoring of access to delivery mechanisms and markets.

As with enrolment (see above), women and girls on the move, stuck in areas of armed conflict, or de facto but not yet registered IDPs are all at risk of lesser access to delivery mechanisms and markets and context-specific alternatives for these groups should be considered.

Financial or digital literacy does not initially appear to be an issue but some specific groups (such as Roma or older persons) should be considered when designing the CVA, in coordination with local/specialized NGOs.
PROTECTION OF PERSONAL DATA

Cash actors are relying mostly on national bank and postal systems and potentially on money transfer agencies like Western Union to deliver assistance. It is paramount for actors to engage their legal teams in advising on data responsibility and ensure existing government legislations are observed.

In addition, the Ukraine CWG is looking into this and partners are encouraged to align with common approaches in order to minimize access to and leakage of personal data, especially if GBV/protection actors start referring cases for “fast track” cash assistance as is planned in Moldova, for example (whereby protection cases receive cash assistance faster). SOPs for referrals are being developed to ensure that GBV or other protection cases are not stigmatized.

Consider access of minority ethnic groups to different private sector providers such as banks, currency changers, and shops and consider mitigation of additional risks for groups who may face discrimination.

Ensure clear communication that cash beneficiaries should never be asked for extra favors to access their cash nor give up their passports nor identity documents in order to “register or qualify”.

Ethnic affiliation should never be displayed in any way (on debit cards; and minimization of personal data sharing e.g. ID cards) as some groups may face discrimination and/or harassment in hosting countries, and women of minority ethnic groups may be at higher risk of GBV.

VIOLENCE AT HOME / IN THE COMMUNITY

In refugee-hosting countries
The situation of refugees from Ukraine is very fluid, the large majority being in transit.

While some transit or accommodation centers have been put in place, most Ukrainians are hosted by local families or have nowhere to go. Cash actors are in some cases supporting these hosting families in the short term, aligning with government social systems. Over time the situation is likely to create tension and anxiety for host families who take on a financial burden.

Humanitarian actors need to ensure that cash assistance does not create additional tensions with host communities or exacerbate GBV risks for women and children being hosted. There are potential risks of abuse or exploitation by hosting families or individuals, particularly for children separated from their caregivers.

Hotline information, feedback mechanisms and strong referral mechanisms need to be put in place, including access to safe shelters for women and children who need to flee abusive environments, which can be guided by GBV/protection actors. Cash actors in Moldova are already working on mitigation strategies in this regard.
EXIT STRATEGY AND LONGER-TERM RISKS

As cash actors along with Clusters/Sectors think beyond one-off or short-term cash assistance, there is need to incorporate risks mitigation measures in the longer-term solutions and in particular, GBV risks such as survival sex as the conflict and its resulting displacement continues. Cash and Protection actors should advocate for and/or implement complementary programming for the most vulnerable refugees, in alignment with government social protection schemes where possible, and based on a strong mapping of potential risks for women and girls.

Multi-purpose cash assistance (MPC/MPCA) neither specifically targets GBV survivors (in line with best practices) nor does it cover the protection needs of individuals; complementary, sector-specific protection/GBV cash should be considered as needed (2). For all types of cash, cash assistance alone can only contribute to and should be embedded in a broader GBV/protection response in order to make a difference for women and girls (3).

In parallel, GBV and protection actors - along with local actors - should increase availability of protection services, particularly life-saving GBV services such as clinical management of rape, shelters for GBV survivors and PSS/MHPSS services. Finally, cash actors, including staff of complaints and feedback mechanisms/hotlines should get a basic induction on GBV key principles and referrals, and have signed a Code of Conduct.

KEY MESSAGES AND VIOLENCE HOTLINE CONTACTS

NB: It is important to limit the messages to bare essentials and avoid a flood of flyers or multiple messages that will not be read.

Hotlines (for any case of violence):
Ukraine: State Hotline on GBV: 1547 and La Strada hotlines: 0800 500 335 or 116 123 / La Strada for Children: 0800 500 225 or 116 111

Anti-trafficking Hotlines:
Moldova: La Strada: 0800 77 777 and Ministry of Interior 22 25 4998
Ukraine: 527 or 116 123

Additional contacts to get key GBV/PSEA/AAP messages/material in digital format for other countries:
Ukraine: GBV sc: kristesashvili@unfpa.org and for PSEA/AAP: turkovska@unfpa.org
Moldova: GBV swg: robertco@unhcr.org / kinderbaeva@unfpa.org and AAP/PSEA: harrisk@unhcr.org
Poland: PSEA: abuamr@unhcr.org and AAP WG: joanian@unhcr.org
Hungary and Slovakia: PSEA: sena@unhcr.org and AAP: budzisz@unhcr.org

* This document was drafted with inputs from the UNFPA lead of Moldova GBV Sub Working Group, the UNHCR lead of Moldova Cash Working Group, Ukraine GBV Sub-Cluster leads and Ukraine Cash Working Group leads. Please note that this is a living document that will be periodically revised and that further consultations will take place at national level with key actors and additional tools/guidance will be drafted in upcoming weeks.

(2) Ukraine MPC will not target “households with members who are survivors of violence (determined to be too sensitive / not required for cash assistance provision / protection concern for data collection),” which is in line with standard best practices on targeting GBV survivors for cash assistance (only) through GBV case management, not through multipurpose cash targeting schemes (Ukraine Cash WG, March 2022). The Moldova MPC was set at 120 USD/person based on the Moldovan Minimum Consumption Basket for the economically active population, covering basic needs (Moldova Cash WG, March 2022).