

# Gender Equality and Gender-Based Violence Risk Mitigation in Cash and Voucher Assistance

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## Vanuatu Case study

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Vanuatu is one of the world's most remote locations and particularly vulnerable to cyclones and other natural hazards. More than 70% of the population is dependent on subsistence agriculture.<sup>1</sup> The risks of gender-based violence (GBV) are severe with up to 60% of women reporting intimate partner physical and/or sexual violence.<sup>2</sup> Meanwhile, acceptability of this violence is widespread among both men and women and in the community leadership. Although up to 80% of all women work to earn money, their access to bank accounts, savings and assets remain limited. Oxfam and their humanitarian partners working in Vanuatu are therefore seeing great potential to capture women's economic empowerment through the integration of gender equality and GBV into Cash and Voucher Assistance (CVA).



© Arlene Bax/Oiv. A registered vendor makes a transaction with a registered beneficiary using her e-voucher card.

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<sup>1</sup> <https://www.oxfam.org/en/what-we-do/countries/vanuatu>

<sup>2</sup> [UNWOMEN](#) facts and figures on Women in Vanuatu; Call-Based Survey: Vulnerable Livelihoods and Income Impact. Covid-19 and TC Harold, Survey Report, September 2020, Vivian Fischer for Oxfam.

**Oxfam's Unblocked Cash project**<sup>3</sup> is based on the blockchain technology to enhance humanitarian delivery and digital inclusion. The project is led by Oxfam to promote the use of CVA in humanitarian response in Vanuatu and tackle the lack of access to financial service providers and financial inclusion in an environment termed 'cash naïve' by implementing actors, (i.e., people are not used to humanitarian assistance in the form of CVA and some areas have an economy that is not fully monetised). The Unblocked Cash project provides an unrestricted electronic voucher to participants that can be used within a network of contracted vendors. The blockchain system was developed through community consultations with a strong outcome level focus, prioritising women's safe access to CVA, financial inclusion and women's economic empowerment.<sup>4</sup>

The project is developed in response to Tropical Cyclone Harold that hit Vanuatu in April 2020 as well as the economic impacts of COVID-19. Although Vanuatu had their first registered case of COVID-19 only in November 2020, the economic shock of the pandemic is severe due to Vanuatu's high dependence on tourism.<sup>5</sup> This has resulted in major losses in income particularly across small business and the informal sector, where many women in the labour force earn their income.

The Unblocked Cash project includes several layers of gender equality and GBV risk mitigation considerations in the CVA design, implementation and monitoring.

- **Project period:** September 2020 – March 2021
- **Targeted rights holders:** Up to 5,000 households across 3 provinces and numerous islands. These are targeted against vulnerability criteria established with the communities including people living with disabilities, single mothers with more than one child, households impacted by natural disasters and families displaced by tropical cyclone Harold (April 2020), households impacted by COVID-19, female and male widowers under 60 years, and elderly over 60 years.
- **Targeted vendors:** 400-600 national vendors focusing particularly on informal and small vendors who are typically women.

## Practical steps taken to ensure GBV risk mitigation and gender responsiveness in the Unblocked Cash Project

**Working in consortium:** Oxfam has built a consortium with various locally established NGOs and the Vanuatu Red Cross. Through blockchain technology, the consortium has simplified the CVA delivery mechanism to make it more accessible to different stakeholders' participation without pre-existing or long-term expertise

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<sup>3</sup> UnBlocked Cash: Piloting Accelerated Cash Transfer Delivery in Vanuatu, [Research Report](#), October 2019, Björn Rust for Oxfam; Project Unblocked Cash. Revolutionising Humanitarian Cash Transfers in Vanuatu, [Report](#), 2019, ConsenSys Solutions.

<sup>4</sup> <https://views-voices.oxfam.org.uk/2019/09/blockchain-technology-cash-pacific/>

<sup>5</sup> Vanuatu Economic Outlook Report, September 2020, Vanuatu Chamber of Commerce and Industry.

in CVA modalities. This has increased project coverage in Vanuatu and consequently the number of rights holders reached with CVA.

**Capacity building of teams:** From September to November 2020, all staff together with 17 national and local partners<sup>6</sup> in the consortium were trained on CVA with the support of UNFPA and Vanuatu Women's Centre to ensure gender mainstreaming and GBV risk mitigation in the project implementation. The training components related to gender and GBV particularly focused on:

- Understanding the basics of GBV
- Cultural norms and gender roles
- Recognising personal bias
- How to safely respond to reports of GBV and using referral pathways



© Arlene Bax/Oiv. A single mother after having received her e-voucher card

**Designed for women with security in mind:** The e-voucher modality established by Oxfam provides more security and comfort for women due to its discreetness. The design also responds to anxieties of risks especially related to women carrying cash over long distances.<sup>7</sup> Over 90% of the beneficiaries in the programme are female.

**Framing 'recipient' criteria to promote women's roles:** Oxfam successfully increased the targeting of female primary recipients by changing the targeting from 'head of household' to 'the one doing the shopping in the household'.

**GBV risk mitigation at core:** The project generally seeks to mitigate GBV risks that may occur from the CVA and also to utilise CVA to mitigate the risks of GBV in the right's holder's life, particularly related to economic stress. To mitigate any perceived or real risks of GBV for the women included, both husband and wife are requested to come to the initial distribution to confirm that they agree on the primary recipient (also if the husband is the primary recipient).

**Wide sensitisation on project throughout communities:** A comprehensive dissemination strategy supports the general community awareness of the vulnerability criteria and targeting priorities, for example through awareness sessions during distributions, SMS blasts to all households, radio jingles, community posters, and messaging through community structures such as churches.

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<sup>6</sup> Partners: World Vision, Red Cross, Adventist Development and Relief Agency (ADRA), Vanuatu Christian Council (VCC), Conference of Churches of Christ in Vanuatu (CCCV), Vanuatu Disability and Promotion Association (VDPA), Vanuatu Society with People with Disability (VSPD), Save the Children, Vanuatu Business Resilience Council (VBRC), Viewpoint Exploration Vanuatu (ViewPX).

<sup>7</sup> Vanuatu Cash Transfer Feasibility Assessment, Oxfam in Vanuatu, February 2019.

**The role of Vanuatu Women’s Centre in the project:** The Women’s Centre has been engaged from the onset of the programme as an independent actor focused on:

- Engaging in programme design focusing on contextual and updated knowledge on vulnerabilities and GBV risks, trends and impacts for survivors in Vanuatu.
- Engaging in training of Unblocked national and field level partners and staff as well as training of staff working in the call centre.
- Taking referrals and responding to GBV cases.
- Supporting the design of monitoring approaches in the Unblocked project

**Market Mamas and women’s economic empowerment:** In addition to GBV risk mitigation, the project intends to privilege small, local vendors including informal vendors who are often women, known as “market mamas”, in Vanuatu. The vendors are provided with smartphones and trained on how to accept payments using the e-vouchers and reimbursed on a weekly basis, rather than monthly. This enables the participation of smaller businesses that do not necessarily have enough liquidity to restock without frequent reimbursements. The Unblocked partners encourage informal vendors in Vanuatu to open bank accounts to support their digital financial inclusion. The process of empowering female vendors is supported by the Vanuatu Business Resilience Council which is also a consortium member. The council plays a critical role in identifying eligible vendors based on needs (e.g., food, shelter), train the targeted vendors on technology and enhance their digital literacy, and support trouble shooting and individual support for vendors when needed.

## Integration of GBV-CVA linkages in MEAL systems

Oxfam has established a comprehensive MEAL system to collect real-time and outcome-level data for this project. The MEAL tools have been developed based on existing global and contextual tools<sup>8</sup>, in close consultation with national and field level staff, and from a pilot in 2019. A final review was done from the Women’s Centre to ensure that sensitive questions around GBV in relation to CVA were appropriate.

Other areas where the MEAL strategy focus on GBV in CVA are:

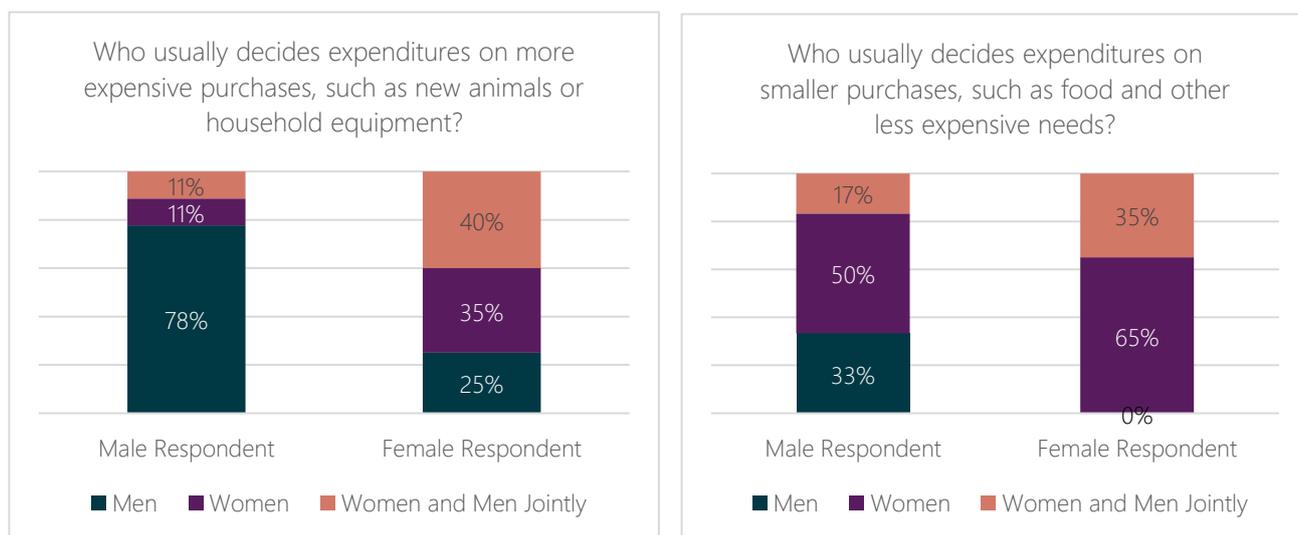
- Training with partners on how to collect data with female respondents (e.g., selecting a safe location for the interview and how to discuss sensitive data).
- Baseline and endline surveys with recipients that focus on exploring specific risks related to the e-voucher modality, including negative changes to household decision-making structures related to financial expenditures and intimate partner violence as a result of the e-vouchers.

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<sup>8</sup> IRC 2019, [Safer Cash Toolkit](#); IRC 2018, [Humanitarian CTP and GBV outcomes](#); Oxfam 2017, [How to guide and measure women’s empowerment](#); Vanuatu Women’s Centre 2011, [Vanuatu’s National Survey on Women’s Lives and Family](#), the Cash Learning Partnership’s [Programme Quality Toolkit](#).

- Data collection with informal vendors on GBV including on developments in intimate partner violence related to them being individual business owners and the increased income they gain from the project, jealousy from other vendors, and their ability to save money from the project.

Figures 1 and 2: Examples of data collected through the MEAL system established by Oxfam in Vanuatu



Meanwhile, the project captures real-time monitoring data from the e-voucher dashboard, which can be disaggregated by gender, vulnerability criteria, age, participant type (i.e. vendor, beneficiary) and location. The dashboard data can be used, for example, to link transactional behaviours to reports of GBV and the collected monitoring data. This function is also used to better analyse men’s and women’s purchasing behaviours, down to when they shop, how quickly money is spent and what categories of items are purchased, driving better gender analysis in programme processes and outcomes.

A last component of the MEAL strategy is a Call Centre, which operates on behalf of the consortium as a feedback and complaints mechanism, though as an independent entity. The Call Centre is established with the primary aim of giving immediate and efficient feedback to complaints. The Call Centre staff are trained on referral pathways and on how to safely and appropriately respond to calls reporting GBV or observations of GBV. The Call Centre makes referrals to the women’s centre where experts are available to respond. Both the Call Centre and the women’s centre have free hotlines. The Call Centre can share proxy indicators with Oxfam and partners, for example to report an increase in GBV reported from a specific area supporting the consortium’s ability to respond immediately to increases in risks.

Oxfam generally highlights the advantage of the blockchain mechanism that by decreasing time spent on in-person disbursements (through regular online top-up of cards), there is more time to spend on improving the programme and to actually focus on what is happening on the ground. This is furthermore supported by the broad engagement of partners with presence in the communities.

Figures 3,4 and 5: Other examples of data collected and analysed by Oxfam in Vanuatu

