

Gender issues in Cash transfer programmes







18/07/2009

Need for the study

Discussions on cash transfer programming often centre around.....

- Technical assessments to design response strategies
- The use and misuse of cash
- The delivery mechanism used and its cost effectiveness
- That cash transfers give choice to people, whereas 'in-kind' transfers restrict choice
- That cash transfer meet a range of needs of affected populations

However, there is one aspect we often miss in our technical discussions –

- How do CTPs effect/change the lives of men and women?
- Whether the processes we follow in our programming, help in transforming gender power relations in the household and community?

Purpose of the study

To assess the changes in gender power relations within households and in the community, as a result of emergency cash transfer programmes.

To review the processes followed by agencies in emergency cash transfer programming and analyse their adequacy from a gender perspective

Methodology

Qualitative approach

Interviews with staff, partners, government staff (where possible), key informants

Focus group discussions with men and women (joint as well as separate)

Review of secondary information



Location of the study and contextual information

Study countries

Indonesia	Kenya	Zimbabwe
Sudden onset Disaster – earthquake 2010	Sudden onset -Food price rise – 2009-2010	Protracted crises 2010
Rural	Urban	Rural
Oxfam GB	Oxfam GB and Concern Worldwide	Concern Worldwide
Short term (3 months) 2010	Long term (more than 12 months) 2009-2010	Medium term (5 months) 2009-2010

Features of the programmes

	Indonesia	Kenya -Oxfam	Kenya - Concern	Zimbabwe
Total beneficiaries (hh)	6000	3000	2000	1900
Purpose of CTP	Shelter + other needs	Food security	Food security	Food security
Targeting method	100% coverage in areas with 80% damage to houses	Vulnerability criteria plus random checks in 10% households for verification	Vulnerability criteria plus crosschecking with key informants	Community based targeting
Recipients	Women	Mostly women	Mostly women	Women
Amount transferred	Based on damage Severe damage -- 84 USD for light damage, 168 USD for heavy damage + 2USD transport	Approx 30% of hh food basket – USD 6	Approx 30% of hh food basket – USD 6	Based on MFE – approx.USD 6.4-6.8
Type of CTP	One off cash transfer and community grant	monthly cash transfer	Monthly cash transfer	Monthly cash transfer
Delivery mechanism	Envelopes	Mobile phone	Mobile phone	Envelopes
Presence in the area before the programme	No	No	Yes	Yes

Findings (Changes in the lives of men and women)

Gender relations are complex and unique to contexts, however, there are some common threads

In general –

What did men and women feel about cash as a tool?

- Cash transfers were appreciated by men and women as a means to support households in times of crisis.
- The experience of receiving cash was empowering for women who received cash and handled big sums for the first time in their life, particularly in Zim.
- Gave breathing space to women and released the pressure to earn and feed family, particularly in urban slums.
- Increase in temporary peace and harmony in households as some basic needs were met through cash transfers.
- Men faced lesser pressure from their wives to provide cash income
- Lack of exposure and power renders women more vulnerable to demands for 'thank you money' from those in power.

Findings (Changes in the lives of men and women)...contd.

What were the opinions of men and women about women receiving cash?

- Men and women were positive about women receiving cash, however, men in 2 countries commented on the special attention given to women in cash transfer programmes.
- It is not clear whether men will have the same opinions if the value of transfer is increased.

Who took decisions regarding the use of cash ?

- Decisions on the use of cash were rarely taken by women alone, except in case of women headed households.
- In general, cash transfers ensured that the expenditures were discussed within the households. This is in contrast to normal situations where men play their traditional roles of providers in households.

Who controlled the cash?

- Women negotiated with male relatives in order to retain control of cash eg. Giving some cash to men, buying essential items as soon as they received cash etc.

Sustainability of these changes over a longer term is not clear

Findings (Process of programme design and implementation)

- The design of cash transfer programmes is rarely based on a thorough gender analysis – instead it is often based on untested assumptions about men and women.
- In most cases, emergency cash transfer programmes reinforce gender stereotypes and do not use the opportunity to transform gender power relations eg. Links with banks or enhance access, control and ownership of assets.
- Consultations and feedback with communities before and during programme implementation either does not exist, or is too complicated or not sensitive to power relations eg Zimbabwe.
- While women are typically targeted in CTPs, not enough efforts are made to support women's needs eg reducing the distance of travel, provision of child care etc.
- Gender segregated data is not collected consistently as a part of monitoring and M&E is usually tightly focused on the utilisation of cash.
- Innovations in cash delivery mechanisms are very useful in efficient and safe transfer of cash, however, many eligible women are excluded from CTPs, due to lack of necessary documents such as ID cards.
- Agencies do not invest enough in building capacities of staff on gender issues. It is often unclear who is responsible/accountable for ensuring gender issues are understood and addressed in programmes.
- Staff are new, spread thinly and often overworked in an emergency context
- Partner appraisals do not focus adequately on equality/gender issues, as a result partners tend to take these lightly during implementation

Key Recommendations

- Make clear organisational commitment to gender from the start
- Planning must take account of gender relations and realities
 - Conduct gender analysis as a part of emergency preparedness plans and use this for planning an emergency response programme.
- Ensure definitions and concepts are well defined in proposals and be clear when to target women, why and what is to be achieved.
- Delivery of cash needs to take women's specific needs into account
- Invest in training staff/partners in gender issues and encourage space for open dialogue on gender issues.
- Involve men and women equally in programme design and implementation

Thank you

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