

## EXAMINING PROTECTION AND GENDER IN CASH AND VOUCHER TRANSFERS

### Case studies of the World Food Programme (WFP) and the United Nations High Commissioner for Refugees (UNHCR)

#### SUMMARY

##### *Introduction*

In any humanitarian intervention –including those using cash and vouchers – assistance agencies need to identify the most appropriate, effective, and efficient way of helping crisis-affected households meet their needs. In doing so, they need to consider the protection and gender issues surrounding any intervention strategy.

Over the years, many aspects of cash and voucher transfers have been analysed and studied, however, there has not been a substantive amount of study specifically devoted to protection and gender implications – both positive and negative – of such programming. In response, in October and November 2011, WFP conducted a literature review of previous studies of cash and voucher transfers to investigate whether cash and voucher transfers were working towards improving protection of, or at minimum doing no further harm to, beneficiaries, as well as what impacts they could have on gender and community dynamics. In addition, WFP headquarters sent a short questionnaire to their field offices to gather their observations on the impacts of cash and voucher transfers on protection and gender within their own programming.<sup>1</sup>

The initial research revealed ten potential protection and gender issues that arose in the context of cash and voucher transfers. The ten issues included:

- i. identification (not having any and being unable to access aid or technology to get cash),
- ii. targeting (how to include all of the target groups)
- iii. safety (of cash and vouchers, and of beneficiaries and staff) and corruption
- iv. labour issues with cash for work (CFW) activities (such as safety and protection of workers)
- v. household violence (potentially increasing), vi) issues with additional burdens being placed on women
- vi. cash and vouchers potentially creating a dis-incentive to work
- vii. social jealousy – especially since cash and vouchers (or goods purchased with them) may not be shared
- viii. use of technology (especially for older or illiterate persons and confidentiality of data)
- ix. issues with polygamous households (and the sharing of cash and vouchers within such families).

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<sup>1</sup> The 34 countries that responded included Afghanistan, Armenia, Bangladesh, Benin, Burkino Faso, Cambodia, Cote D'Ivoire, DRC, Ecuador, Georgia, Haiti, Iraq, Kenya, Laos, Liberia, Mozambique, Nepal, Nicaragua, Niger, oPt, Philippines, Republic of Congo, Rwanda, Senegal, Sierra Leone, Sri Lanka, Sudan, Syria, Timor Leste, Tunisia, Uganda, Yemen, Zambia, and Zimbabwe.

Most of these issues were equally noted with in-kind assistance, and thus were not unique to cash and vouchers.

Stemming from the initial research WFP – joined by UNHCR– embarked on field research designed to examine cash and voucher transfers in their programmes, in terms of the potential protection and gender implications, in line with the concerns that arose from the literature review.

### **Methodology**

The research teams undertook eight case studies in situations ranging from emergency relief to development across Africa, Asia, Latin America, and the Middle East. WFP and UNHCR selected the countries for the field study to ensure a variety of contexts, different programming types and lengths of programmes, different beneficiary groups, as well as different transfer modalities using cash and vouchers – ensuring that programmes selected had been using cash and voucher transfers for at least a year.<sup>2</sup> The research teams used qualitative research methodologies and gathered information at the community level<sup>3</sup> in focus group discussions (FGDs) with beneficiaries and non-beneficiaries of such transfers.<sup>4</sup> Additionally, the teams conducted interviews with key informants, staff involved in the programmes, and staff of other agencies, including partner agencies. Of note, this study was not designed to be a comparison study of cash or of vouchers and other in-kind assistance (such as food aid).

### **Findings**

Starting from the ten issues arising within the desk review, certain protection issue emerged strongly within the research. Thus, the study presents the findings in terms of how programmes using cash and voucher transfers considered protection and gender issues in programming leading to more protective outcomes – including dignity, empowerment, safety of beneficiaries (and staff), ensuring equal access to assistance, the participation of beneficiaries, the inclusion (or, most often in this study, exclusion) of the vulnerable, particularly in CFW activities, as well as the impacts on social dynamics (both at the household level and the community level). Beyond this, the study examined issues surrounding the use of technology (and its positive and negative consequences), as well as beneficiary preferences, since these issue arose frequently in the discussions. It is important to note that many of the protection and gender issues discussed in this study would be equally applicable to in-kind assistance. However, with the increased use of both cash and voucher transfers, an opportunity exists to address long-standing protection and gender concerns with programming, and thus the findings should be considered with this in mind.

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<sup>2</sup> The eight country programmes selected were the Occupied Palestinian Territory (WFP), Bangladesh (WFP), Chad (UNHCR), Pakistan (WFP), Ecuador (UNHCR and WFP), Kenya (WFP), Jordan (UNHCR) and Sudan (North Darfur, WFP).

<sup>3</sup> Individual cases were not examined by the research teams.

<sup>4</sup> The study did not, however, include children, as the questionnaire used was not designed for use with children. Speaking appropriately with children requires specific training and specially designed questionnaires that were beyond the scope of this study.

### **Dignity**

The research identified several means by which cash and voucher transfers offered dignity or social status to beneficiaries; by promoting choice, by avoiding the humiliation inherent in other forms of aid (such as standing in long queues), by enabling individuals to earn and save cash in bank accounts like their wealthier neighbours, and by allowing beneficiaries to avoid degrading activities that might otherwise have been their only option to support themselves. Most often, beneficiaries interviewed preferred to work for their cash and vouchers as they felt that was more dignified than handouts.

Although cash and voucher transfers often promoted choice and dignity, the study teams and beneficiaries consulted observed that in truly desperate situations the amount of cash and voucher assistance provided was usually too small (relative to the overwhelming difficulty of existence) for recipients to experience feelings of dignity or feel a change in their social status.<sup>5</sup> Further, irrespective of amount of cash or credit provided, cash and voucher transfers could not resolve other issues arising in crisis such as trauma, psychosocial problems, displacement and similar issues, which affected dignity, nor impact the social, political, or economic variables that resulted in such dire situations.

In other cases, though, cash enabled beneficiaries to make choices and prioritise their household needs. Study participants claimed that this gave them a feeling of dignity, whereas pre-decided in-kind assistance did not since many of the items provided were not needed or liked, and were often resold at lesser value to meet more pressing needs.

Despite the above, in some of the cases studied, agencies placing conditions on the cash transfers or limiting choice through vouchers posed a dilemma as to whether such conditions enabled feelings of dignity or were demeaning to beneficiaries. Based on the interviews, the motivation for such conditions or limitations appeared to be a fear amongst some agency staff that beneficiaries would not make choices that benefitted their households. Staff were concerned that beneficiaries would engage in what is sometimes referred to as “anti-social” spending,<sup>6</sup> or that they would spend cash in ways that did not correspond to aid agencies’ intended objectives (such as food assistance with WFP programmes, or sending refugee children to school for UNHCR) to cover other needs. In the case examined in this study, conditions imposed on cash did have the intended effect (e.g. children being sent to school), but it was unclear, and appeared unlikely, that once the cash stopped (and the conditions ceased) the behaviour would continue. Further, the study found that in cases where there were no conditions placed on cash there was little evidence of anti-social spending. Most beneficiaries interviewed said that they spent the cash on food, and other items benefitting the family, although such spending is admittedly hard to verify. However, it was noted, as well, that in some instances, such feared anti-social expenditures appeared to have a positive psychosocial impact, and did not detract from support of the family. That is, in certain cases, men were able to buy their friends drinks increasing their status in the community, and gaining good will for hard times when they might need assistance. Women gained status and self-esteem from the

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<sup>5</sup> Further, irrespective of amount of cash or credit provided, cash and vouchers could not resolve certain other issues arising in crisis such as trauma, psychosocial problems, displacement and the like, which affected dignity.

<sup>6</sup> Anti-social spending is a term used to describe spending on alcohol, drugs, cigarettes or prostitutes or other such spending deemed by the society to cause harm to an individual, to a community or to their environment.

simple act of spending a small amount of money at the beauty parlour. Thus, such practices, in fact, made the participants feel like they had some status and dignity in the community.

### **Empowerment**

Empowerment is a term often used by aid agencies, but seldom defined. There are several definitions of empowerment, and what is clear from the various definitions is that empowerment does not happen instantaneously, and it is contingent on individual, societal, and institutional changes. Thus, in this study it was decided to view empowerment as a continuum. At the beginning of the continuum is knowledge, and at the far end is empowerment realised, defined as “full power and control over decision-making and resources that determine the quality of life, and economic, social, and political decision-making both at the individual and collective level.” In between, steps can be taken towards empowerment. However, sometimes steps backwards also occur if the changes made are not sustainable, or if conditions (personal or external) change.

The research revealed that in cases where the population interviewed had been struck by great calamity (such as war or recent natural disaster) no evidence of empowerment was observed. While cash assistance (in the cases studied) eased some of the financial burdens, it did not come close to empowering beneficiaries or even meeting all of the beneficiaries’ many needs—including psychosocial needs addressing the shocks of war or disaster, losing family and livelihoods. Opportunities to promote empowerment, however modest, were noted to be more feasible where communities had suffered less severe emergencies, or in non-emergency contexts. However, it was uncertain whether these achievements towards empowerment were sustainable.

In one case study in the research, however, stronger indications of movement on the continuum towards empowerment were noted.<sup>7</sup> In this case, women interviewed stated that they felt confident to access government services that they had not accessed before the project. They also noted that they had learned about their rights and were able to assert them in practice. They said they had not done any of these things before the project, and attributed having done them to the project, training, as well as the confidence they gained from support groups.

### **Safety**

Across the cases studies, neither beneficiaries nor any of the other stakeholders who were interviewed mentioned safety as a major concern with cash and vouchers. In many cases, with the use of technology, it was not obvious when individuals were going to get their cash and beneficiaries did not have to take large sums of money at once, making them less likely to be targets of theft. In some cases, beneficiaries (and agencies distributing cash) took precautions to further ensure safety, including beneficiaries travelling in groups to receive their cash, spending the cash immediately after receiving it, and agencies distributing the cash on market days to facilitate quick spending, or having police present at the cash distribution.

Despite no issues with safety reported during the distribution and receipt of cash and vouchers in this study, safety issues did arise with many CFW activities. Most CFW programmes did not

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<sup>7</sup> It is noted that this particular programme took place in a stable development context, and the cash was combined with livelihoods activities and training, human rights training, and group support over a two-year period.

plan for, or consider how to deal with workers who fell ill or were seriously injured or killed as a direct consequence of the work. Additionally, agencies had no provision to provide compensation for losses to the family in the event of a permanent disability or death of breadwinner because of the CFW activity. In such cases, humanitarian standards dictate that humanitarian agencies should minimise the potential harm of their programming to the beneficiaries. Moreover, international labour standards as set out by the International Labour Organisation (ILO) should be considered as upholding the highest standards for worker protection.<sup>8</sup> Yet, there was little consideration by agencies of such standards.

### **Equal access to assistance**

Several variables affected beneficiaries' access to assistance, including having identification (especially in terms of accessing banking services), targeting, corruption, cost, distance (to collect cash and vouchers), and cultural issues. Most issues, however, related to programme design and delivery mechanisms, rather than directly to the use of cash and vouchers.

### **Identification (ID) and access to assistance**

Whilst those lacking national identification cards are sometimes unable to access assistance, the study found that cash could pose additional issues. Not having an ID was particularly problematic when banks were involved in the cash transfer process, since many countries required a national identification card to use banking services. However, sometimes this circumstance provided an opportunity for the agency to assist the beneficiary to get an ID,

### **Targeting**

Making sure the most vulnerable and needy beneficiaries receive assistance is challenging in all aid situations, and is not unique to programmes using cash and vouchers. It was noted in this study, however, that where there was active participation of communities in targeting, as well as clear and well understood criteria for selection of beneficiaries, the results of the targeting were more accepted by communities (including those excluded from programmes).

### **Corruption affecting access to assistance**

Corruption is often hidden and hard to detect. However, interviewees in the study noted a few instances of corruption. These included pre-made lists being brought to targeting meetings, unscrupulous bank agents (who assisted those who had difficulty with cash dispensing machines) taking a cut or charging extra fees that they were not entitled to charge, community leaders taking a cut of the cash or value of the voucher, and increased prices higher stores in which the voucher could be redeemed. However, solutions such as posting price lists or listing amounts to be paid to beneficiaries, training of staff, and more rigorous monitoring could have assisted in addressing such issues

### **Cost, distance, and cultural issues**

Some of the case studies revealed that, the cost of obtaining the cash, or cultural restrictions around obtaining it, were quite problematic and affected access to assistance. Many

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<sup>8</sup> International labor standards refer to conventions agreed upon by international actors, resulting from a series of value judgments, set forth to protect basic worker rights, enhance workers' job security, and improve their terms of [employment](#) on a global scale. For a listing of such standards see <http://www.ilo.org/global/standards/lang-en/index.htm> (accessed February 19, 2013).

participants had to use some of their cash for transport costs just to collect it. In other cases, beneficiaries had to walk or travel long distances to get assistance, leaving children unattended. Finally in some cases, cultural restrictions limiting women's mobility proved challenging for women to collect their cash without the assistance of a male relative.

#### **Exclusion of the most vulnerable/lack of gender focus (in CFW activities)**

The study found some serious ethical and protection dilemmas arising from the CFW programmes examined, including excluding the vulnerable and not thoroughly considering gender issues. By definition, CFW activities target those who are able to work, thereby having great potential to leave the more vulnerable behind. While undoubtedly there will always be some individuals who cannot work and need to be supported by unconditional assistance, agencies should make efforts to include older persons and other such "vulnerable" persons, where appropriate, by diversifying the work done in CFW activities.

Furthermore, the incorporation of gender issues into CFW activities sometimes was limited to ensuring the participation of women. Some CFW programmes boasted success simply because of the percentage of women engaged in work, rather than examining important gender issues such as quality of participation, access to decision-making and resources, and differential impact of project activities on women and men. Some programmes, even while including a high percentage of women, had no provisions to deal with pregnant or lactating women.

#### **Participation**

Participation of beneficiaries in actively designing programmes from the nascent stages was decidedly absent from most programmes studied, which may have impacted their access to assistance. Most often participation of the beneficiaries occurred after the fact in evaluation, or consultation about programming that had already been designed without their input.

#### **Social dynamics**

##### **Household dynamics and gender relations**

The research found that cash and voucher transfers had little impact on household dynamics, including on gender dynamics. Even giving cash to women, while having positive impacts – including allowing them to access bank accounts or some cash on hand, did necessarily mean that gender relations, roles, or perceptions had changed or improved. The study found, however, that women did not need to be the direct recipients of the cash in order for it to have a positive impact on their lives. In almost all cases examined in this study, whether the cash and vouchers were given to men or women, it was reported that women were involved in decision-making about cash and vouchers in their households. This was not necessarily linked to any programmatic issues, rather it appeared to be culturally based.

##### **Household Violence**

Household violence, and particularly gender based violence (GBV) is a sensitive issue in many cultures, and it is therefore difficult to get information about it. While it was acknowledged during some of the FGDs that household violence occurred, the information gathered insufficient to make any conclusive findings about the impacts of cash and vouchers on domestic violence. However, the absence of evidence does not necessarily mean there was no linkage, simply that this study was unable to establish whether a linkage exists. It appeared in some cases, however, that alleviating financial or food security issues may have contributed to more peace and less violence in the household as a stressor was removed.

While the research teams did probe inter-generational violence in the households interviewed, but were unable to gather any information on the subject.

#### *Additional burdens/hardships*

Both cash and vouchers were found to place some burdens on women. Most concerns for women centred around two issues: the time to collect the cash and vouchers that interfered with their domestic chores, and childcare issues with both cash collection and CFW. Many women interviewed often mentioned rising very early (between 3:30 and 4:00 am) to complete their household tasks before heading off to work. For men, the CFW activities posed hardships, since they were working part-time, and this prevented them from being hired for other casual labour to supplement their incomes.

#### *Issues with polygamous households*

Polygamy could be a problem with cash and voucher transfers (as with other forms of assistance) because if each wife and her offspring were not treated as separate households, some wives/children in the household might be neglected. In the country programmes studied where there were polygamous households, and where the households were not treated separately, agencies made provisions to allow the second or third wives to claim their own cash as a separate family unit in cases where they were being neglected. Thus, no issues relating to cash and voucher transfers were observed or mentioned by beneficiaries or other stakeholders.

#### *Community dynamics*

There were very few cases of social jealousy reported by those interviewed in the eight countries. The few cases of social jealousy mentioned by those interviewed in the study were relatively mild in nature (comments), and did not cause harm or threat to beneficiaries.

Distributing cash and vouchers (as opposed to in-kind assistance) did impact sharing of assistance. In all cases, all stakeholders interviewed (beneficiaries, non-beneficiaries and others) reported that both cash- and voucher-based assistance (as well as food purchased with them) was shared less than food assistance. Despite this, social jealous was not reported over the reduced sharing of food in this study.

In some instances, there were positive outcomes with regards to social relations arising from the use of cash and vouchers. In some cases, using vouchers caused interaction between different ethnic groups (traders and beneficiaries) and some interviewed felt that this provided better community cohesion.

#### *Social dynamics- creating a disincentive to work:*

There were no reports that receiving cash and vouchers created a disincentive to work in any of the cases studied. Rather, in some cases involving the receipt of unconditional cash, those consulted expressed a strong desire to find regular employment, since in some cultures handouts are perceived as negative.

#### ***Accessibility of technology, data protection, and confidentiality***

The use of technology was also examined in this study since its use had potential protection consequences, both positive and negative, including excluding some from accessing assistance (such as the illiterate or older persons who had trouble using it), but also creating positive



effects such as increased security of cash and vouchers. Security of data and privacy were also concerns with modern technology that were often not addressed or thought about by agencies. Technology's potential to deliver cash quickly and safely was noted, but without infrastructure and organisation in some countries, it created more problems for beneficiaries (such as in locations like Pakistan where internet outages delayed cash collection). Overall, however, most cash recipients consulted viewed the use of technology positively, and most problems could have been overcome with better programme design and more training.

### **Beneficiary preference**

Overwhelmingly amongst those interviewed for this study, beneficiaries receiving cash stated that they liked receiving cash and preferred it to other forms of assistance. Most often, they said that they preferred the flexibility that cash offered them, and the ability to prioritise their needs for themselves. Although none of the beneficiaries interviewed stated that cash had negative impacts, a minority still preferred food to cash or to vouchers for varied reasons. Instances where cash and vouchers were not preferred largely related to the amounts of cash (some beneficiaries felt they would receive more with food) and inconveniences such as distance, time, and cultural restrictions related to collecting cash or vouchers and buying goods such as food. Additionally, it is noted by the research that beneficiaries often state they prefer the type of assistance they are already receiving, and this could have been a factor in preference in this study.<sup>9</sup>

### **Conclusions**

The shift in transfer modalities of aid from in-kind assistance to cash and vouchers provides an opportunity for agencies to more fully incorporate protection and gender issues into their programming – not only to address new issues arising from cash and vouchers, but also to address longer standing protection and gender issues that have not been previously addressed in programming. Most of the protection and gender issues raised within the context of this study are not new or unique to cash and voucher transfers. Rather, such issues more often relate to programme design, lack of baseline data about protection and gender issues in the programming context, as well as lack of substantive engagement of beneficiary populations in programme design than to the use of cash and vouchers *per se*. Revisiting programme design, to include more inputs from programme participants at nascent stages, in addition to a more thorough protection and gender analysis, would serve to address many of the concerns noted by this study.

Although cash and vouchers were generally viewed positively in all the case studies by beneficiaries and key informants, this is not to say they are always appropriate. As the Good Practice Review, *Cash Transfer Programmes in Emergencies* (2011) notes, “cash transfers are not a panacea.... ultimately listing theoretical advantages and disadvantages of cash transfers in comparison to in-kind relief is not a helpful framework for discussion. The appropriateness of cash transfers depends on needs, markets and other key factors all of which vary from context

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<sup>9</sup> Harvey, P. and K. Savage (2006), “*No Small Change: Oxfam GB Malawi and Zambia Emergency Cash Transfer Programme: A Synthesis of Key Learning.*” ODI. and International Food Policy Research Institute (IFPRI) (2007), “*Relative Efficacy of Food and Cash Transfers in Improving Food Security and Livelihoods of the Ultra-Poor in Bangladesh.*” WFP and DFID.



to context.”<sup>10</sup> Thus, examining context, preferences, and addressing issues and impacts relating to protection and gender are key in determining whether cash and vouchers are an appropriate part of an intervention strategy.

However, one of the core advantages of cash is the flexibility it offers, which does not fit neatly into the sectors by which assistance is organised. Aid agencies with sector-specific mandates should not be afraid to embrace these advantages because of concern that cash provided to cover needs in one sector may be used by beneficiaries to cover need in another they find more important. A more effective coordination between assistance actors could mitigate these internal operating limitations and ensure that the needs of households are covered more comprehensively. Viewing cash and vouchers as one tool in a broader assistance strategy could enhance the protective impacts of cash and vouchers.

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<sup>10</sup> Harvey, P. and S. Bailey (2011), “*Cash Transfer Programming in Emergencies.*” Humanitarian Practice Network, Good Practices Review, Nr.11. ODI.