COLLECTED PAPERS ON GENDER AND CASH TRANSFER PROGRAMMES IN HUMANITARIAN CONTEXTS

COMPILED BY THE CASH LEARNING PARTNERSHIP
ACKNOWLEDGEMENTS

The relationship between gender and cash based assistance in humanitarian contexts is poorly understood. All too often, interventions are designed based on assumptions rather than evidence.

To realise the potential benefits of cash based assistance for everyone, actors from different sectors need to work together, share experiences and apply learning to improve humanitarian action.

CaLP has compiled this collection of research and practice papers to bring together the evidence around gender and cash based assistance. Initially made up of the research presented at CaLP’s Gender Symposium, which took place in February 2018, this collection will continue to be updated as new research becomes available.

CaLP would like to thank the contributors who have submitted their research for inclusion within this collection.

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COVER IMAGE: Refugee women in Uvira, located in the north of Lake Tanganyika in Sud-Kivu Province, gather early to attend to growing crops they cultivate collectively at the Lusenda camp in Democratic Republic of Congo. PHOTO: UNWomen/Catianne Tijerina
## CONTENTS

<table>
<thead>
<tr>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreword</td>
<td>4</td>
</tr>
<tr>
<td>September 2018</td>
<td></td>
</tr>
<tr>
<td><strong>Gender and Cash Based Assistance in Humanitarian Contexts:</strong></td>
<td>5</td>
</tr>
<tr>
<td><strong>An Agenda for Collective Action</strong></td>
<td></td>
</tr>
<tr>
<td>March 2018</td>
<td></td>
</tr>
<tr>
<td><strong>Setting the Stage: What we know (and don’t know) about the effects</strong></td>
<td>7</td>
</tr>
<tr>
<td>of cash-based interventions on gender outcomes in humanitarian settings</td>
<td></td>
</tr>
<tr>
<td>Prepared for UN Women by Claire A. Simon</td>
<td></td>
</tr>
<tr>
<td>September 2018</td>
<td></td>
</tr>
<tr>
<td><strong>Gender and Cash-Based Programming in Malawi: Lessons from</strong></td>
<td>23</td>
</tr>
<tr>
<td><strong>Concern Worldwide’s humanitarian and development experience</strong></td>
<td></td>
</tr>
<tr>
<td>Caoimhe de Barra, Concern Worldwide, and Elizabeth Molloy, C12 Consultants</td>
<td></td>
</tr>
<tr>
<td>September 2018</td>
<td></td>
</tr>
<tr>
<td><strong>How Cash and Food Transfers and Asset Creation Can Contribute to</strong></td>
<td>34</td>
</tr>
<tr>
<td><strong>Women’s Empowerment: Learning from Niger, Kenya and Zimbabwe</strong></td>
<td></td>
</tr>
<tr>
<td>Prepared for World Food Programme by Zalynn Peishi, Independent Consultant</td>
<td></td>
</tr>
<tr>
<td>September 2018</td>
<td></td>
</tr>
<tr>
<td><strong>Reviewing the Linkages Between Gender, Market Assessments and</strong></td>
<td>45</td>
</tr>
<tr>
<td><strong>Market-Based Interventions</strong></td>
<td></td>
</tr>
<tr>
<td>Desiree Zwanck Lwambo and Simon Renk, Vulnerability Analysis and Mapping (VAM) Unit’s Gender and Markets Initiative, WFP West Africa</td>
<td></td>
</tr>
<tr>
<td>October 2018</td>
<td></td>
</tr>
<tr>
<td><strong>Gender and Cash Transfers: Implications of Intrahousehold Decision Making</strong></td>
<td>58</td>
</tr>
<tr>
<td>on Nutrition of Women and Children in Ethiopia</td>
<td></td>
</tr>
<tr>
<td>Linda Anne Lumbasi, Trinity College Dublin/University College Dublin</td>
<td></td>
</tr>
<tr>
<td>October 2018</td>
<td></td>
</tr>
<tr>
<td><strong>“Breaking Barriers to Girls’ Education by Breaking Cycles of Poverty”</strong></td>
<td>70</td>
</tr>
<tr>
<td><strong>Cash Transfers in South Sudan: A Case Study</strong></td>
<td></td>
</tr>
<tr>
<td>Naomi Clugston, Girls’ Education South Sudan/ Charlie Goldsmith Associates</td>
<td></td>
</tr>
<tr>
<td>November 2018</td>
<td></td>
</tr>
<tr>
<td><strong>Tackling the Integration of Gender-Based Violence Prevention and Response</strong></td>
<td>87</td>
</tr>
<tr>
<td><strong>and Cash-Based Interventions</strong></td>
<td></td>
</tr>
<tr>
<td>Tenzin Manell, Women’s Refugee Commission</td>
<td></td>
</tr>
<tr>
<td>November 2018</td>
<td></td>
</tr>
<tr>
<td><strong>Humanitarian Cash Transfer Programming and Gender-based Violence Outcomes: Evidence and Future Research Priorities</strong></td>
<td>97</td>
</tr>
<tr>
<td>Allyson Cross, Tenzin Manell and Melanie Megevand</td>
<td></td>
</tr>
<tr>
<td>November 2018</td>
<td></td>
</tr>
</tbody>
</table>
FOREWORD
FROM THE HONOURABLE MARIE-CLAUDE BIBEAU,
MINISTER OF INTERNATIONAL DEVELOPMENT,
GOVERNMENT OF CANADA

September 2018

While conflicts between states have declined dramatically in past years, conflicts within states – frequently involving non-state actors – are on the rise. The result is human displacement, leaving millions of people with few opportunities, limited access to services and an uncertain future.

It is well known that humanitarian crises exacerbate gender inequalities, and emergencies are experienced differently by women, men, girls and boys. Women and girls shoulder a heavier burden of care for both families and the community at large. They are also at higher risk for abuse, exploitation and violence – including sexual violence – with little protection and limited legal recourse.

As part of Canada's Feminist International Assistance Policy, we have committed to developing and implementing our international assistance in ways that improve gender equality and empower women and girls. We believe that this is the best way to eradicate poverty and drive progress toward achieving the Sustainable Development Goals.

Canada recognises the important role that cash-based assistance can play in humanitarian response. It is an effective and dignified way for crisis-affected families to meet their most basic needs in contexts where the local markets continue to function. Canada continues to advocate for the routine use of cash, and encourages its partners to consider cash assistance when and where appropriate, including by carrying out a gender analysis of any proposed cash activities.

However, the role and impact of cash based assistance on gender equality and women's empowerment is still not well understood. There is an urgent need to address this blind spot, share and apply what we know about the relationship between gender and cash based assistance, and find ways to fill the gaps in our understanding.

Canada is pleased to have supported this volume of collected research papers that are the outcome of CaLP’s Gender Symposium that was held in Nairobi, Kenya on February 21, 2018. This research represents a critical early step to building our understanding of how to deliver humanitarian assistance that is inclusive and effective. I encourage all humanitarian actors to take stock of the learning which is gathered here, apply it and share new learning so that evidence gaps are closed and humanitarian action is made more responsive to the needs of all populations. I look forward to seeing the addition of new research as the collection grows, and with it, our shared understanding.

The Honourable Marie-Claude Bibeau
Minister of International Development,
Government of Canada
GENDER AND CASH BASED ASSISTANCE IN HUMANITARIAN CONTEXTS: AN AGENDA FOR COLLECTIVE ACTION

March 2018

In February 2018, a symposium in Nairobi on “Gender and Cash Based Assistance” brought together 100 senior managers, technical advisors, researchers and other disaster management practitioners with national, regional and global mandates. An agenda for immediate action was identified.

Existing gender inequalities mean that disasters and conflicts impact women, men, girls and boys differently. Cash based assistance is one of the most significant recent developments in humanitarian assistance in recent years. But the relationship between gender and cash based assistance in humanitarian contexts is poorly understood.

All too often, cash based assistance is designed based on assumptions rather than evidence. While learning from development contexts is helpful, the relevance of these findings to humanitarian action is often untested. As a result, many interventions fail to capitalise on opportunities to foster positive gender impacts or, worse still, have unintended negative consequences.

This six-point agenda requires action by different teams within organisations and a collective effort by all humanitarian actors - implementing partners and donors alike. Substantial improvement can only be made if all actors involved in cash based assistance:

1. **Commit to Action.** Gender specific needs and impacts must be fully considered in all cash based assistance, and these considerations must drive real changes in the way we work. This requires leadership commitment, as well as the allocation of adequate staff, time and financial resources.

2. **Fill the Evidence Gaps.** Research is needed to address the multiple evidence gaps that exist. There is need to further examine the impact of different types cash based assistance on gender dynamics in different humanitarian contexts; examine the gender dimensions of markets and how they change during a crisis; explore how different types of cash based assistance can be used to empower women and girls in various humanitarian settings; review how short-term cash based assistance can be linked to complementary initiatives; assess whether cash based assistance can help build a foundation for longer-term recovery and transformative gender programming; consider outcomes when a gender analysis has been applied compared to when not; and determine how the protection impacts (positive and negative) of cash based assistance can be measured in humanitarian settings.

3. **Ensure Assessments Consider Gender Adequately.** Assessments, including rapid and market assessments, must consider gender. Action must be taken to mitigate against gender-based violence or wider protection risks which may result from programmatic decisions. This means intentionally assessing the potential impact of cash based assistance on women, men, girls and boys as distinct groups and recognising diversity within these groups. There is need to avoid assumptions when identifying women or men as the primary recipients of cash transfers within households. Learning needs to be systematically shared and used. These steps must be built into existing procedures, guidance and standards used at every level of humanitarian response.
4. **Design Programmes for Equality.** Simply providing cash does not necessarily result in empowerment or help achieve greater equality. Programmes should be designed to address the causes of inequality, looking for opportunities to link cash based assistance with gender programmes. Building on context-specific analysis, there is a need to intentionally use conditionality and complementary programmes to address gender inequality. Humanitarian actors need to liaise with development actors to ensure that cash based assistance considers and builds on existing gender programmes and does not inadvertently undermine them. These steps must also be built into existing procedures, guidance and standards.

5. **Systematically Monitor and Respond to Protection Issues.** Monitoring protection issues, including the risk of gender based violence, should be the norm in all programmes involving cash based assistance. Findings should be reported to relevant specialists and authorities and acted on with urgency. Protection monitoring must inform adaptations in design and implementation to ensure safety and inclusion. Protection monitoring should be integrated into existing procedures, guidance and standards for cash based assistance.

6. **Build Capacity and Work Together Better.** Cash, gender and protection specialists need to work together to increase understanding of cash and gender in all sectors and ensure quality programming. This may require changing structures or ways of working to support better collaboration. Where needed, investment must be made in staff development to support the mainstreaming of gender and protection into cash based assistance. The best available evidence and guidance on the intersection between gender, cash based assistance and protection should be integrated into existing resources and training courses.

To realise the potential benefits of cash based assistance for everyone, there is need to foster dialogue between cash, gender and protection actors. Actors from different sectors need to work together, share experiences and learning, and address gaps and overlaps. This also requires improving coordination between clusters and cash working groups. We need to create opportunities to learn from government experiences with social protection systems and use evidence from development programmes, testing the learning and ensuring its applicability in different contexts.

Driving forward this Agenda for Action will contribute to delivering on Grand Bargain and other major cash based assistance commitments summarised in the Global Framework for Action. Equally, these actions will contribute to promoting gender equality in line with the commitments made within Sustainable Development Goal 5. Further, the actions are aligned with commitments made in the Core Humanitarian Standards and support the application of established good practice. The need is clear and we have already committed to action to improve the impact of cash based assistance on gender outcomes. Now is the time to act.

The Gender and Cash Based Assistance Symposium was jointly organised by CaLP, the Women’s Refugee Commission, Adeso, Norwegian Refugee Commission and Oxfam. Information and a list of attendees can be found here.

For information about gender and cash based assistance:
- See CaLP’s themed page on gender, protection and CTP
- Contact Karen Peachey, KPeachey@cashlearning.org
SETTING THE STAGE: WHAT WE KNOW (AND DON’T KNOW) ABOUT THE EFFECTS OF CASH-BASED INTERVENTIONS ON GENDER OUTCOMES IN HUMANITARIAN SETTINGS

Prepared for UN Women by Claire A. Simon

September 2018

ABSTRACT

Rigorous studies from the development sector provide evidence that well-designed cash transfer programmes directed to women can positively impact women and girls across a range of protection and empowerment dimensions. In this context, cash transfers have been linked to reductions in intimate partner violence, early and forced marriage, and negative coping strategies. Social cash transfer programmes also demonstrate promise in improving a woman’s income security, bargaining power and decision-making capabilities. However, less is understood around the effect of cash-based interventions on gender outcomes in humanitarian settings. The evidence base in this context is much more limited and mixed. Yet the use of cash in emergency settings is on the rise. Without proper gender considerations, the concern is that cash-based interventions (CBIs) may fail to reach those left furthest behind and possibly limit rather than create the opportunity for greater gender-transformative change. This paper examines the emerging evidence of the effects of cash-based interventions on protection and empowerment outcomes in humanitarian settings. With a gender lens, it explores the opportunities and risks of CBIs on gender outcomes, highlighting outcome areas that have yet to be clearly proven in emergency and crisis settings. Finally, it examines how programme design features (e.g. targeting, complementary programming, the size and duration of the transfer, etc.) may be made more gender-responsive in different humanitarian contexts.
1. INTRODUCTION

With humanitarian crises increasing in number, depth and severity, new approaches to humanitarian action are needed to meet mounting needs and reach those left furthest behind. The situation for women and girls is particularly acute as they are often differently and disproportionately affected by crises. Gender inequalities increase women’s and girls’ vulnerability, so that when a crisis takes place, they are often more exposed to greater loss of livelihoods, security and even lives, both during and in the aftermath of the event.¹ In crisis situations, women and girls also experience an increased risk of gender-based violence (GBV). One study indicates that at least one in five female refugees and internally displaced persons in countries affected by conflict are victims of sexual violence.²

Humanitarian financing, already stretched to its limits, lacks critical investment in gender equality and women’s empowerment. Yet gender-responsive humanitarian assistance has the potential to lead to more sustainable outcomes for women, their dependants and the wider community. Indeed, emerging research shows that the active participation of women in economic life can make peace-building and recovery efforts more sustainable.³ Crisis situations may also present opportunities for new and more progressive gender roles and relationships to emerge, creating space for humanitarian action to foster progress on broader gender equality and women’s empowerment goals.⁴ Within this context, the use of cash-based interventions (CBIs) in humanitarian response is on the rise. Since 2014, there has been a twofold increase in relief funding directed towards cash-based programming.⁵ The rise is due, in part, to a recognition that cash can offer greater flexibility for donors and implementers, and greater dignity and choice for beneficiaries. However, one concern is that without appropriate gender considerations, CBIs may fail to reach those left furthest behind and may possibly limit, rather than create an opportunity for, greater gender-transformative change.

Rigorous evidence on cash and gender from the development sector suggests that well-designed CBIs targeting women can improve a woman’s bargaining power, increase her decision-making capacity and reduce intimate partner violence.⁶ There is also evidence from this sector to suggest that cash transfers can improve the school attendance rates – and delay marriage and pregnancy – of adolescent girls.⁷ How cash transfer programming in humanitarian settings effects gender outcomes, however, remains largely under-researched and not adequately understood. This paper serves as a starting point for understanding gender dynamics in this context by reviewing the evidence to date at the intersect between cash transfer programming, humanitarian action and gender outcomes. After a discussion of methods, the paper organizes the evidence by outcome area, first discussing findings related to protection outcomes, and then addressing broader empowerment outcomes. The paper concludes with a discussion of lessons learnt to inform future programming and action.

“Without proper gender considerations, the concern is that cash-based interventions may fail to reach those left furthest behind and possibly limit rather than create the opportunity for greater gender-transformative change.”

¹ CARE International (2017)
² OCHA (2016)
³ UN Women (2015)
⁴ Brady, C. (2011)
⁵ CaLP (2018)
2. METHODS

This literature review focuses on the evidence of cash-based interventions and gender outcomes in the humanitarian sector. Most of the findings from the humanitarian context come from grey\textsuperscript{8} literature, using programme evaluations, monitoring reports and studies that use a variety of evaluation methods that often do not include – both by design and necessity – a comparative control group.\textsuperscript{9} Given the limited set of robust evidence from this sector, the review also draws on evidence from the development context, which has been comparatively well studied.\textsuperscript{10} The review is not meant to represent an exhaustive search of the literature; nor were the studies herein included or excluded against a set of rigorous methodological criteria. Indeed, this review purposefully includes a broad range of studies and reports to demonstrate emergent findings that may serve as a springboard for discussion about where further research and analysis are required.

Articles were identified through searches carried out via the University of Colorado Libraries journal access point, Google Scholar and the websites of many donor and implementing organizations. Additional resources were identified from the bibliographies of the most relevant articles. These articles were then reviewed and culled based on the following criteria:

- a discussion of gender-sensitive indicators and outcomes
- the use of cash-based programming in humanitarian settings
- the age of the article – most are less than 10 years old
- a clear discussion of methods.

Finally, this literature review was peer reviewed by several researchers and practitioners in the field.

\textsuperscript{8} Grey literature refers to reports, materials and research from government and other institutions that are produced and disseminated outside of traditional academic and commercial publishing channels.

\textsuperscript{9} Limiting the evidence base in this sector is a unique set of circumstances that makes such studies a challenge to design and implement. First, within the context of an unfolding crisis, using a treatment/control design where some are denied benefits can be unethical. Second, in emergency settings where events are rapidly changing and where populations are in transit, it is challenging to keep track of beneficiaries to monitor over time.

\textsuperscript{10} In years preceding this study, there have been several, large, empirical, quantitative multi-year studies of social cash transfer programmes that discuss, in detail, the evidence of its impact. These reviews examine the evidence from studies that use randomized control trials (RCTs) or rigorous quasi-experimental methods to evaluate programme outcomes. In this review, the evidence of impact of cash-based interventions on gender outcomes for the development context is drawn primarily from these papers, most notably the ODI paper by Bastagi, F. et al, 2016: ‘Cash transfers: what does the evidence say? A rigorous review of programme impact and of the role of design and implementation features’.

Celestine, a refugee at the Lusenda camp, leads a dance performance organized by youth at a multipurpose centre in October 2015. The centres also serve as safe spaces for women to feel comfortable and express themselves, without the fear of judgement or harm.

Photo: UN Women/Catianne Tijerina.
In the context of this paper, cash-based interventions are defined using the Cash Learning Partnership (CaLP) definition, which, in the context of humanitarian assistance, refers to ‘the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. CBI covers all modalities of cash-based assistance, including vouchers. This excludes remittances and microfinance… The term can be used interchangeably with Cash Based Assistance and Cash Transfer Programming.’\(^\text{11}\) The section is organized by outcome area, beginning with protection issues and followed by dimensions of women’s empowerment. Each outcome area starts with a brief discussion of the broader evidence from the development context, and then goes on to discuss emerging evidence in the humanitarian context.

“In emergency contexts, pre-existing gender inequalities tend to intensify women’s and girls’ vulnerability, where they are at an increased risk of engaging in poorly paid work or sex work, exposure to gender-based violence, and have less access to protection and health services.”

3.1 Protection outcomes
In emergency contexts, pre-existing gender inequalities tend to intensify women’s and girls’ vulnerability, where they are at an increased risk of engaging in poorly paid work or sex work,\(^\text{12}\) exposure to gender-based violence,\(^\text{13}\) and have less access to protection and health services.\(^\text{14}\) Yet most of the research to date in this sector focuses on ‘do-no-harm’ reporting, where implementers strive to ensure that CBIs do not create additional risk exposure. This section examines the evidence around cash transfer programming and several areas of protection, including gender-based violence, early and forced marriage, early pregnancy and negative coping mechanisms.

3.1.1. Intimate partner violence
A cash transfer can potentially contribute to reducing intimate partner violence (IPV) by relieving overall stress within the household or by strengthening a woman’s position within that household, giving her more choices.\(^\text{15}\) These dynamics, however, are potentially influenced by a complex set of local social norms, such as perceptions of male authority, a man’s role as provider and ideas of shame around divorce, all of which may contribute to overall levels of violence in a household.\(^\text{16}\) Therefore, depending on the context, a CBI that targets women may either increase or reduce the effect of these norms on the risk of violence.

In the development context, cash transfers have been largely associated with a reduction in reported physical violence against women by male partners, although the effects on emotional abuse and spousal controlling behaviour, however, are more mixed,\(^\text{17}\) with some studies reporting greater abuse while others reported a fall or no change.\(^\text{18}\) The precise pathway in which cash

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12 Save the Children (2014)
13 OCHA (2016)
14 World Humanitarian Summit (2016)
16 Heise, 2011
18 Ibid.
transfers may increase non-physical abuse is poorly understood. Some researchers posit that the size of the transfer matters, that with smaller transfer values, the male partner is still likely to be perceived as the primary provider for the family and he is, therefore, less likely to see the cash transfer as a threat. However, when the size of the cash transfer increases to the extent that it represents a significant source of income, discord may rise, increasing the possibility of a backlash.

Within the humanitarian context, there has been little substantive research to date on the risks of intimate partner violence and the protective factors associated with the provision of cash. Indeed, intimate partner violence is rarely considered in a systematic way in programme design, implementation and evaluation. Some initial findings in this area, emerging from the humanitarian sector, are summarized below.

- **The studies reviewed tend to report from a do-no-harm perspective rather than looking at how cash may promote gender-equitable relations that minimize the risks of IPV.** For example, studies of emergency response cash transfer programmes in Swaziland and Malawi noted little evidence of increased IPV resulting from the transfer. However, such reports indicate little about the potential for cash to reduce violence in these settings. One interesting study of a programme in Uganda did have an explicit goal to reduce gender-based violence. This economic empowerment programme included both a cash component and GBV awareness programming. However, on evaluation, the study found no evidence of a reduction in GBV nor of any improvements in gender-equitable relations. The evaluator concluded that the programme design had failed to adequately engage men. However, a subsequent reviewer noted that the evaluator had not considered how the GBV awareness activities might have had a positive impact in reducing the potential for an increase in violence that a cash transfer could possibly trigger.

- **A few studies suggest that the coping behaviours of women can obscure the relationship between cash transfers and the reported incidence of abuse.** Women use many coping mechanisms to limit the potential for physical and emotional abuse by a male spouse. For example, in several studies, women anecdotally reported various ways of diffusing potential violence, such as quickly spending the transfer, giving their partners a portion of the income or reporting issues of GBV to programme staff. These mitigation strategies make it difficult to measure the extent to which cash transfers positively or negatively impact intra-household relations. Exacerbating this issue is that gender-based violence tends to be under-reported. Therefore, how the study is set up to answer this question is of critical importance.

“Several studies reported temporary improvements in household harmony as the extra income relieves the ongoing stress associated with providing for the family. This outcome tends to hold true, regardless of which gender is targeted for the cash transfer.”

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19 One idea is that increased female bargaining power, which serves to limit physical abuse, can in turn provoke emotional abuse (Eswaran, N. and Malhotra, M., 2011, in Bastagli, F. et al, 2016). Rather than violence that could prompt the women to leave, the partner seeks other less conspicuous ways to either channel frustration or to influence how the money is spent. This behaviour may be why some studies report increased emotional abuse in the absence of increased reports of physical abuse (see Bobonis, G. et al, 2013, and Angelucci, M., 2008, in Bastagli, F. et al, 2016).


21 Ibid.


24 Sengupta, A., 2014

25 Ibid.

26 Browne, E., 2014

27 Wasilkowska, K., 2012; Brady, C. (2011)

• More consistent in the humanitarian literature is the potential for cash to reduce household tensions. Several studies reported temporary improvements in household harmony as the extra income relieves the ongoing stress associated with providing for the family. This outcome tends to hold true, regardless of which gender is targeted for the cash transfer. A few studies have reported that cash transfers can increase tensions in polygamous households. For example, a review of four emergency cash transfer programmes in Indonesia, Kenya and Zimbabwe reported rising tensions in polygamous households when only one co-wife was targeted for the programme. In such cases, tensions rose when the distribution of the benefit within the household was thought to be unequal.

• Some studies raise concerns that the purposeful targeting of women can result in men being marginalized, thereby increasing the risk of negative outcomes. For example, a study of emergency cash transfer programmes in Zimbabwe and Kenya noted that men questioned why the implementers ‘preferred’ women and did not want to work with them. The authors go on to caution that the marginalisation of men is a serious obstacle to programmes seeking to take steps towards gender equality and sustainable social change.

3.1.2. Early and forced marriage, pregnancy and negative coping strategies

Theory and evidence from the development sector suggests that regular cash transfers directed to women and girls may help reduce early pregnancy, early and forced marriage, and sexually transmitted diseases by addressing the vulnerabilities that lead adolescents and young people living in poverty to apply negative coping strategies. Programme design components, such as the duration of the programme and the imposition of conditions, are thought to influence the strength and scale of these effects, although there are few studies that test this assumption.

How cash transfers in humanitarian settings affect negative coping mechanisms, such as engaging in survival sex, is also largely unresearched and not well understood. A few studies reported anecdotal evidence that suggests cash can help reduce the incidence of sex work. For example, studies from Kenya and Swaziland noted scattered reports by key informants of a reduction in sex work among women and girls. In contrast, a study of a cash transfer programme in the Democratic Republic of the Congo (DRC) noted the opposite effect. In this latter case, some beneficiaries reported that the cash transfer, one component of an income-generation project, was not enough to stop them from engaging in sex work. In none of these studies, however, was the effect of cash on women’s and girls’ vulnerability to sexual exploitation systematically assessed.

3.2. Women’s empowerment outcomes

In practice, the process of women’s empowerment is based on a range of factors, such as societal norms (e.g. perceptions on the roles of women and men), individual attitudes and personalities, access to resources as well as social networks of support and existing legal structures. A regular cash transfer is, therefore, just one of many factors that may influence this process. Given these complexities, the impact of cash transfers on gender equality and women’s empowerment outcomes is not well understood. This section examines the links between CBIs and women’s empowerment.

29 Brady, C. (2011); Wasilowska, K., 2012; Tabbara, H., 2016
30 Browne, E., 2014
31 Brady, C. (2011)
32 Ibid.
33 Brady, C. (2011), p. 18
35 One exception is a study of the Zomba cash transfer programme in Malawi, which targeted adolescent girls. This study directly compared impacts of conditions on outcome areas related to education, marriage, pregnancy and health. The girls receiving the unconditional cash transfer experienced greater, significant reductions in the above-mentioned outcomes than those who received the transfer with conditions. However, the authors posit the differences may have more to do with the study design than the cash transfer. (See Baird, S. et al, 2013.)
38 DFID, 2015
empowerment outcomes related to women’s decision-making, the burdens on women and psychosocial well-being.

### 3.2.1. Women’s decision-making

In the development context, most of the reported improvements in women’s decision-making remain in the realm of household expenditures and the reported effects are often small and insignificant. Only a few studies show significant results around other domains of decision-making, such as family planning, healthcare and a woman’s right to work outside the home; and the results are also mixed.

**In the humanitarian context, there is some evidence that cash improves women’s decision-making, although it too is mostly in the household arena.** Studies reveal that, in many fragile contexts, there remains a widespread belief that men are the primary decision-makers. For example, a study of a cash transfer programme in Somalia found improvements in the decision-making capacities of women beneficiaries around household expenditures, but only because control over this realm was considered part of the existing social fabric: “Men own the decision-making authority, but women are the household managers.” Similarly, a study in the Democratic Republic of the Congo found that while monitoring surveys indicated that 83 percent of beneficiaries report that decisions are made jointly, focus groups participants (both men and women) noted that men most often made the final decision.

“The literature on women’s empowerment cautions that, given the responsibilities women face in coping with the burden of poverty, targeting them for any type of programming has the potential to increase this burden, adding responsibilities both inside and outside of the home.”

### 3.2.2. Additional burdens and gender stereotypes

The literature on women’s empowerment cautions that, given the responsibilities women face in coping with the burden of poverty, targeting them for any type of programming has the potential to increase this burden, adding responsibilities both inside and outside of the home. Cash transfers are no exception. For this reason, programme design choices may play a key role in determining the size and direction of impact. Rich, qualitative research emerging from Latin America suggests that conditional cash transfers (CCTs) can place an undue burden on women in the form of extra-official requirements, such as requiring hospital births and the use of state-run day care services. The findings underscore the need to clearly understand the underlying drivers of gender inequality and women’s unpaid work within a given context in order to best adapt programming.

There is a growing recognition in the development sector that for CBIs to effect broader transformative change in gender relations, including traditionally ascribed gender roles, they must

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41 Wasilkowska, K., 2012, p. 26
42 Bailey, S., 2013
43 Chant, S., 2008
44 CCTs are cash transfer programmes where the receipt of the transfer is linked to conditions such as regular visits to the health clinic for immunizations or school attendance.
45 Cookson, T.P., 2015
necessarily include men and boys. With the support of UN Women, Promundo, a global leader in promoting gender justice and preventing violence, developed a pilot programme linked to the Bolsa Família cash transfer programme in Brazil that directly engages men and boys. Emerging evidence from the pilot suggests this type of programming is helping to drive more transformative gender-relational change. The intervention included workshops with spousal partners on topics such as violence prevention, women’s autonomy and decision-making, caregiving and economic empowerment. Findings from the pilot evaluation noted substantial changes in the attitudes of both partners towards more equal decision-making about household investments, reproductive decisions and parenting. The study also found that men were spending more time with their children, both in caregiving and in play.46

In the humanitarian context, literature emerging from CBIs in emergency relief is consistent with that of other types of programming, reporting mixed results.

- **Some studies have found that cash-based initiatives can impose additional burdens on women.**47 These burdens often relate to travelling long distances to collect payments or, in the case of cash-for-work programmes, taking time away from family and household duties, such as caring for children or preparing meals. These types of issues are not unique to cash programmes, and some authors argue that they can be mitigated through thoughtful programme design choices.48 For example, programmes can increase the number and location of pay points by working with multiple service providers, or offer complementary services, such as childcare. Furthermore, ongoing improvements in technology, for example, delivering cash transfers via mobile phone, may help mitigate many of these burdens.

- **Cash transfers are often found to reinforce existing gender stereotypes.** These stereotypes emerge in several ways. First, both men and women tend to view women as household managers. Several studies noted that the small amount of the transfer was viewed within this household purview as a way of helping women perform their regular tasks; so, directing this money to women met with little resistance from men.49 A second stereotype focuses on the men where they are viewed as more self-serving and lazy. In this case, it is assumed that men are more likely to spend the money on different priorities that don’t necessarily benefit the family. It should be noted that few studies found any systemic evidence of what is termed ‘antisocial spending’.50 However, of concern is the fact that targeting women without clearly communicating the targeting rules may, inadvertently, perpetuate these stereotypes.

- **The evidence to date on how cash transfers influence the safety of women is limited, largely anecdotal and mixed.** In a study of a cash transfer programme in Nairobi’s informal settlements, some beneficiaries reported improved safety.51 Beneficiaries attributed this increased sense of safety to the choice of transfer modality: SMS via mobile phone. Since the amount and the timing of the transfer were not advertised, recipients could collect the funds according to their own schedules.52 In contrast, a study of a cash transfer programme in Mogadishu indicated that 20 percent of female respondents reported threats of violence.53 For this latter study, authors point to a flaw in programme implementation, where the distribution of cash transfers was not systematically coordinated with other ongoing protection programmes.54

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46 Antonio, C. (2016)
49 Wasilkowska, K., 2012; Brady, C. (2011)
50 Antisocial spending in this case is defined as spending on alcohol, drugs, cigarettes, prostitutes, or other expenditures deemed by society to cause harm to individuals. (See Berg, M. and Seferis, L., 2015, p. 21.)
51 Smith, G. and Mohiddin, L., 2015
52 Ibid.
54 Smith, G. and Mohiddin, L., 2015
3.2.3. Psychosocial well-being
Cash transfers have the potential to give recipients more choice and a greater sense of control, often improving the overall well-being and self-esteem of the beneficiary. These effects are well evidenced and reported in the development literature. In the humanitarian context, there is also ample evidence to demonstrate a positive link between CBIs and the improved well-being of beneficiaries – however, with gendered differences. These findings are summarized below.

- Overall, most studies situated in a humanitarian context reported positive or neutral impacts of cash transfers on psychosocial well-being, for both men and women. Well-being, expressed in terms of a greater sense of dignity and self-worth, were commonly reported among cash recipients of both genders. Beneficiaries often attributed these good feelings to being more able to provide for their families. At the same time, the studies revealed some interesting gendered differences in expressions of well-being. For example, a study of a cash transfer programme in Somalia reported improvements in social status for both men and women beneficiaries manifested through a greater ability to give qaaraan, a form of charity that involves sharing resources with extended family. These feelings of improved social status, however, tended to be reported along gendered lines: women through social functions and men through religious functions.

- In a cash transfer programme linked to safe spaces, women beneficiaries reported positive improvements in social well-being related to relief from isolation. In certain social contexts where women traditionally have limited freedom of movement, life in a refugee camp can become very isolating. Estranged, and without family ties and social networks, and confronted with concerns around camp safety, women are often unable to leave their homes. Cash transfers connected to safe spaces have been found to help reopen social networks. For example, in a review of the cash transfer programme linked to safe spaces in the Za’atari refugee camp in Jordan, women and girls overwhelmingly reported that the cash transfer had helped regenerate community bonds, rebuild social networks and provide relief from isolation and boredom. The opportunity to earn a small amount of cash served as an enticement to bring women to the safe space.

- Evidence emerging from studies of cash transfers in emergency settings shows that community tensions can be exacerbated by poor programme design and implementation. Several studies reported that failures in the communication of programme goals, most notably targeting and eligibility requirements, led to increased community tensions between those selected for the programme and those left out.

“In a review of the cash transfer programme linked to safe spaces in the Za’atari refugee camp in Jordan, women and girls overwhelmingly reported that the cash transfer had helped regenerate community bonds, rebuild social networks and provide relief from isolation and boredom.”

55 Arnold, C. et al, 2011
56 Wasilkowska, K., 2012; Brady, C. (2011)
57 Wasilkowska, K., 2012
58 Tabbara, H., 2016
59 Brady, C. (2011); Wasilkowska, K., 2012; Bailey, S., 2013
3.2.4. Women’s economic empowerment

Evidence from the development sector on the link between CBIs and women’s economic empowerment remains mixed. Positive examples pair the transfer with complementary programming. For example, a pilot CBI in Egypt found evidence of a positive and potentially transformative nature by coupling the cash transfer with sessions on citizenship and employment training.60

Within the humanitarian context, few studies of CBIs in emergency settings systematically report on outcome areas related to labour participation, access to finance, credit, savings and investment. One reason is that, in the context of an emergency, cash transfers more often focus on food security rather than longer-term economic empowerment. There is some limited evidence to suggest that the size of the transfer may be important in realizing economic gains, with small transfers being of limited use as a tool for savings and investment. For example, a study of an emergency cash transfer programme in Somalia found that few recipients reported the ability to save and invest, noting that the amount of money distributed was too small for any meaningful investment.61 Similar results were noted in a review of an emergency cash transfer programme at the Za’atari camp in Jordan, where 87 percent of women reported being unable to save.62

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60 Sholkamy, H., 2011
61 Wasilkowska, K., 2012
62 Tabbara, H., 2016
4. LESSONS LEARNT

Evidence from the development sector and limited evidence emerging from the humanitarian sector suggests that programme design and implementation features may strongly influence gender protection and empowerment outcomes. For gender-responsive programming in humanitarian settings, where conditions on the ground may change rapidly, these considerations are perhaps of even greater importance. Some lessons learnt, or perhaps better described as ‘things to consider for future programming and research’, are summarized below.

- **Rapid emergency assessments should include a gender component to help identify local social and cultural norms around gender relations that may be critical to the implementation of gender-responsive programming.** The roles and responsibilities of men and women within households and communities need to be better understood in order to ensure that CBIs enhance rather than restrict gender equality and women’s empowerment opportunities and goals.

- **Targeting women for CBIs is not in itself gender-responsive.** The key challenges around targeting for cash transfer programmes are twofold: how to define programme eligibility criteria and how to accurately identify beneficiaries for inclusion. In emergency settings, these challenges are often amplified as nearly everyone is in need and living in rapidly changing conditions. This review found that many programmes use some form of categorical targeting (e.g. elderly, female-headed households, households with orphans or vulnerable children) to identify households for inclusion. Programmes use these categories as they tend to be highly correlated with income poverty and are much easier to apply than a more complicated proxy means test. Yet this review found little research on whether this type of targeting works well in emergency settings to reach the most vulnerable. Furthermore, depending on the specific objectives of the programme, this type of targeting may not be appropriate. For example, one study of a cash-for-work programme in the Democratic Republic of the Congo reported categorical targeting resulting in the inclusion of a large number of elderly and disabled women. The work programme, however, centred on building roads, which required heavy labour and was, therefore, inappropriate for the beneficiary pool.63

- **Conditionality, where the receipt of the benefit is linked to certain requirements (e.g. keeping children in school), may not make sense in emergencies where the situation on the ground is changing rapidly.** In humanitarian contexts, using strong messaging may be a more effective way of positively influencing gender outcomes. Combining cash-based programming with awareness-raising messaging and complementary activities around topics such as intimate partner violence and joint decision-making may positively improve female equality and women’s empowerment outcomes.

> “Combining cash-based programming with awareness-raising messaging and complementary activities around topics such as intimate partner violence and joint decision-making may positively improve female equality and women’s empowerment outcomes.”

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63 Bailey, S., 2013
• How the size, frequency and duration of a cash transfer influence gender protection and empowerment outcomes in humanitarian settings is still unclear and needs more research. A key question in humanitarian settings revolves around the purpose of the transfer. If the primary goal is food security, the size, frequency and duration of the transfer may be best considered along the lines of other in-kind programmes: small, frequent and linked to the protraction of the crisis. However, if the objective is to move beyond short-term immediate response to long-term solutions that bridge the humanitarian development divide, then more gender-transformative changes supporting women’s economic empowerment may be crucial, calling for other considerations. For instance, a larger, less frequent transfer combined with complementary programming.

• More research is needed on how best to link cash transfers to complementary programming in different contexts. There are several examples of successes with linked programming such as that from the Za’atari camp in Jordan, where combining cash for work with safe spaces resulted in less social isolation.64 The use of such add-on programming has the potential to enhance the impact of the transfer and lead to greater gender-transformative change and, arguably, improved development outcomes. For example, a cash transfer programme in Lebanon targeted at Syrian refugees linked the transfer with training in budgeting, debt management and banking services. A review of the programme found some evidence that cash paired with financial management training allowed women to save money and better manage debt – thereby reducing reliance on negative coping strategies.65

• The use of technology in the delivery of cash has the potential to improve gender protection and empowerment outcomes, but remains largely under-researched. There is limited emerging evidence that electronic transfers can improve some aspects of women’s decision-making. A study of an emergency cash transfer programme in Niger compared the delivery mechanisms of direct cash and mobile transfers, and found that women receiving mobile transfers were more likely to independently collect the transfer and go to weekly markets.66 However, there remains a concern that the use of technology for payments may unduly exclude vulnerable groups who traditionally have lower numeracy and literacy rates. Some studies suggest that with programme attention to outreach, training and help desk services, these challenges can be mitigated,67 but more research is required.

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64 Tabbara, H., 2016
66 Aker, J. et al, 2016
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GENDER AND CASH-BASED PROGRAMMING IN MALAWI: LESSONS FROM CONCERN WORLDWIDE’S HUMANITARIAN AND DEVELOPMENT EXPERIENCE

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ABSTRACT

The use of cash transfers for development and humanitarian programming has expanded rapidly in Malawi in the last 5–10 years. Malawi is a highly patriarchal context. Gendered social norms rigidly prescribe women’s roles and severely affect women’s agency. Gender-based violence (GBV) is highly prevalent. Concepts of masculinity are deeply tied to social norms around men having control of household assets and income.

There has been a lack of analysis of the impact of cash transfers on power dynamics and gender-based violence in Malawi. In response to this gap, Concern Worldwide has investigated:

- the impact of short-term humanitarian cash transfers on intra-household power dynamics
- the implications of gender norms for the design of livelihoods and resilience programmes that use cash and asset transfers.

In both cases, the research used qualitative methods and was carried out in 2–3 distinct geographical areas with a mix of matrilineal and patrilineal systems.

The first research paper found that short-term emergency cash transfers temporarily improve joint decision-making between women and men at household level, and do not result in increased GBV where cash transfers were made to the usually male head of household. However, changes to intra-household economic decision-making power are typically short-lived, unless a means of continuing to embed such response in longer-term transformational gender norm work can be found.

The second research paper found that where a programme targets the wife as principal beneficiary for long-term and high-value cash and asset transfers, there is a potentially high risk of increased GBV, abandonment and other negative impacts on the household. This is because interventions that empower women to be economically independent are deeply threatening to traditional norms of masculinity in Malawi. However, such long-term programmes can offer an opportunity to implement transformational gender norm change interventions, which are required to address deep-rooted issues around masculinity and power.

This paper therefore asserts that cash transfers can have a life-saving impact, supporting women and men’s basic needs for food and other necessities during a disaster situation, without necessarily increasing GBV. It goes on to argue, however, that programmes such as the long-term Graduation model, which integrate cash-based assistance into wider resilience-raising interventions, provide a means of promoting social norm change and attitude change in the long term, when issues of gender equality are explored and addressed throughout the programme.
1. INTRODUCTION

Concern Worldwide was a pioneer in the use of cash transfers in humanitarian programming and in its application in long-term development programming. Concern undertook the first ever emergency cash transfer programme in Malawi, in Dowa district, in 2005–2006, in the face of significant scepticism. Since then, cash has become widely accepted and the commonly preferred tool in humanitarian response. It is also increasingly being seen as an important component of long-term development programmes, such as the Graduation model, which targets ultra-poor households with cash transfers, as well as the life and technical skills required for sustainable livelihoods development.

Building programmes around cash transfers also enables stronger links to be made between development, humanitarian and social protection programmes. Effective shock-sensitive social protection (SSSP) is increasingly possible when stakeholders using cash in development and humanitarian programmes recognize the need to build common platforms for targeting, delivery and monitoring. This facilitates the potential use of the vertical and horizontal expansion of social protection in times of emergency.

However, underpinning the rise in the use of cash in development, humanitarian and social protection programming lie assumptions in relation to gender, which are often poorly analysed and weakly supported by evidence. A recent literature review on gender and cash transfers, commissioned by Concern Worldwide, identified some of the key gendered implications of cash transfers, noting that:

- There is little research available on the impact of cash transfer programmes on gender dynamics.
- Cash transfer programmes are often based on the assumption that the provision of cash has a positive impact on gender equality.
- Targeting women, rather than men, for cash transfers helps women access basic needs; however, it risks normalizing the stereotype that men are untrustworthy and that they misuse money.
- While cash can increase both women and men’s agency and social status, and reduce stress, there is no evidence that cash transfers, as commonly implemented, are transformative for gender relations.
- Women are supported to improve their performance in delivering their traditional roles as caregivers and household managers. Male and female social status was improved, but within traditional gender norms only, e.g. with both being able to increase their role in community functions assigned to either men or women.
- Gender-related objectives in emergency cash transfer programmes can be tokenistic and unrealistic, as empowerment is a long-term objective beyond the scope of most short-term cash transfer programming.

The report of the High Level Panel on Humanitarian Cash Transfers states that most humanitarian aid is spent in protracted crises. Longer-term cash transfers underpinned by strong gender analysis and resilience-building approaches will, logically, have more impact than stop-start interventions. Malawi offers unique insights due to its current context, where annual humanitarian cash transfers are being gradually transformed into longer-term approaches to resilience-building in recognition of the need to address the chronic poverty underpinning spikes in food insecurity during crisis periods.

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In addition, in Concern’s experience, there is a lack of solid analysis that analyses the different impact of cash transfers on women and men in the context of multiple religious and social systems in one country, e.g. polygamous communities and matrilineal/patrilineal social systems. Malawi has a variety of social systems in a relatively small geographical area and offers an opportunity to understand how the design, implementation and outcome of cash transfer programmes are affected by these dynamics.

The research reports on which this paper is based have sought to understand how short- and longer-term cash transfers can inhibit or support transformation in gender relations. We argue that addressing social norms on gender is essential as part of any programme that uses cash transfers as a tool for livelihoods protection (emergency), or livelihoods and social transformation (development).

2. METHODOLOGY

This paper explores the results of two pieces of research commissioned by Concern Worldwide on, firstly, the impact of short-term humanitarian cash transfers on intra-household power dynamics in 2016, and, secondly, the implications of gender norms for the design of livelihoods and resilience programmes using cash and asset transfers in 2017.

During the 2015–2016 response to a significant hunger crisis, the INGO Cash Transfer Consortium, of which Concern Worldwide is a member, delivered cash transfers to 450,000 of the 2.8 million people estimated as requiring food assistance. As part of the response, Concern Worldwide commissioned C12 Consultants to conduct a gender analysis of the short-term emergency cash transfer programmes in Mchinji and Nsanje districts, which were implemented respectively by Concern and by consortium partner GOAL. The gender analysis sought the perspectives of 218 beneficiaries and key informants (108 men and 110 women) through focus group discussions, interviews, a participatory ‘decision tree’ tool, and a survey exploring gendered attitudes in the project context.

7 INGO Cash Transfer Consortium members: Concern Worldwide, GOAL, Oxfam, Save the Children and United Purpose.
8 Malawi Vulnerability Assessment Committee Report, 2015.
The analysis was rooted in the Moser Framework’s analysis of roles and the distinction between practical and strategic needs, and borrowed from Longwe’s Women’s Empowerment Framework, examining the intervention’s impact across five levels of empowerment: welfare, access, conscientization, mobilization/participation, and control.

In 2017, Concern began implementing a long-term Graduation model in Mangochi and Nsanje, including cash transfers and asset distribution, as well as a component on transforming inequitable gender norms. To inform the development of a methodology to engage men in addressing inequitable gender relations at household level, a formative research study was conducted by C12 Consultants in August and September 2017 in three districts (Mangochi and Nsanje, as well as Phalombe, where Concern Worldwide has programmes but is not implementing the Graduation model), with a total of 261 participants (127 men and 134 women). The participants were consulted through focus group discussions, a decision tree tool, and an ‘ideal man’ activity that examined masculinities, gender norms and roles and the consequences for women and men of deviating from community norms and binary gender identities. This research focused on gender dynamics and masculinities in the private sphere, on the micro-environment of the man himself, on marriage, and on intra-household gender dynamics, exploring issues of gender inequality from the perspective of how masculinity influences these inequalities.

As well as informing the development of training materials to be used throughout the implementation of the Graduation model, this research also had implications for a comprehensive randomized control trial research programme around the Graduation programme that focuses on acknowledged shortcomings in the Graduation model literature – specifically, on the role of gender dynamics – being conducted in partnership with Trinity College Dublin. This research programme will involve three treatment arms of beneficiaries, all of whom will get the basic Graduation package, and a control arm. The first sees the intervention being targeted at an adult woman in the household (meaning that she will receive the cash component and the subsequent business training etc.), the second sees the intervention being targeted at an adult man in the household, while the third sees the intervention being targeted at an adult female in the household, but both she and an adult male (probably her husband) will be provided with training using the Engaging Men and Boys methodology.

This paper combines and explores the findings from both of these reports – i.e. an analysis conducted at the close of a short-term emergency response programme and formative research conducted before the commencement of a longer-term resilience programme – to explore the ways in which the use of cash-based assistance affects and is affected by dominant gendered norms and behaviours. The paper aims to contribute to a wider discussion on how the design, implementation and outcome of both short- and long-term cash transfer programmes are affected by gender dynamics, as well as informing the implementation and design of Concern’s Graduation model.
3. EVIDENCE AND LESSONS
3.1. The impact of cash on male and female gender roles and identities

3.1.1. Men’s power and control of cash
Gender roles are extremely rigid and policed within Malawian society. In the household, men construct and provide, while women utilize and maintain. Men hold control and power over assets and resources within the family and are expected to provide the family’s basic needs, while women are expected to accept the decisions of their husband and are responsible for the vast majority of care work. A man’s provision and control of money was seen as the main way in which a man maintains the upper hand in a household, and underpins his identity as a man: ‘The biggest responsibility of the man is to bring money into the family.’

The 2016 analysis on short-term cash transfers (CTs) found that CTs contributed to meeting men’s practical needs by helping them to fulfil their traditional role as provider. Men described how receiving CTs allowed their communities to view them positively as they were fulfilling their normative roles as men. However, they also emphasized that this improved status was temporary: ‘They look at us as providers… Man is considered a provider. If you get CT, you are providing. Everyone looks at you and is happy. But now it [the cash transfer programme] has ended, quarrels may start.’ However, this occurred in a situation where these men were the targeted recipients of the CT as head of household.

When implementing cash-based assistance, it is necessary to be cognizant of the inherent gendered symbolism attached to cash within Malawian culture. Transactional relationships are ubiquitous, with the physical transfer of cash from a man to a woman loaded with symbolism and meaning, denoting control and dominance. A 2016 study conducted by C12 Consultants for Christian Aid, exploring the gendered dynamics of VSL interventions, found that the very act of a man handing cash to a woman, even in a situation where she is a vendor in the market and he is purchasing goods from her, bestows on him a certain level of control and power over her. Cash, in itself, is not neutral, but conveys power – a means of control over women.

3.1.2. Fragile masculinity
Cash-based assistance interventions that bypass a man and directly target women may subvert traditional rigid gender roles, having both an intentional positive impact (e.g. giving women greater awareness – and possibly control – of household income), as well as an unintentional negative impact (e.g. violence resulting from a man’s need to assert his dominance). Following the 2017 formative research, concerns have been raised within the Graduation programme regarding whether directly targeting women for CTs, and channelling assets and cash into the household through a woman rather than a man, will diminish a man’s status in that household, resulting in backlash, possible violence or even abandonment. The programme will attempt to target this risk through its Engaging Men and Boys training programme, which will explore how men can safely express alternative masculinities and exercise power in their homes and communities in a positive and transformative manner.

“When implementing cash-based assistance, it is necessary to be cognizant of the inherent gendered symbolism attached to cash within Malawian culture.”

9 Male participant, Phalombe, August 2017.
10 Male direct cash transfer beneficiary, Nsanje, May 2016.
12 A woman who earns money is expected to present it to her husband, by getting on her knees and presenting the cash with both hands, in a gesture of submission.
3.2. The influence of diverse marriage practices

3.2.1. Implementing cash transfers in patrilineal and matrilineal communities

Malawi has a wide variety of social systems in a relatively small geographical area, with marked differences in cultural practices noted, in some cases, from village to village, depending on the ethnic group and traditions of the inhabitants. Within Concern’s target districts, significant differences in gendered attitudes exist between areas that follow patrilineal inheritance and marriage practices and those that follow matrilineal marriage practices.

The differences in gendered attitudes between areas can be noted in the statistically significant difference in responses between participants in Nsanje (predominantly patrilineal) and Mchinji (predominantly matrilineal) to the statement ‘Children belong to a man and his family’. In the 2016 study, 61 percent of men and 79 percent of women in Nsanje agreed with this compared with only 25 percent of men and 36 percent of women in Mchinji.13 This difference in attitudes has implications for the level of responsibility that a man feels for his children and, consequently, for the likelihood that a man will invest financially in his children. It also has important implications for our understanding of the term ‘household’ when targeting cash-based assistance. For example, in matrilineal Lomwe communities, where a maternal uncle is seen as having more responsibility and decision-making power over his sister’s children than the actual father of these children, targeting men for CTs may result in a lower likelihood that the cash will be used to meet children’s needs. In these contexts, targeting women directly may also contain a risk, as her husband may feel less obligated to remain with the family if he feels he is not necessary as a provider – resulting in family abandonment.

3.2.2. Cash-based assistance and the risks of increased polygamy14 and multiple relationships

Polygamy is widely prevalent in Malawi, with 98 percent of communities reporting that polygamy exists in their community.15 Polygamy is formally sanctioned in many areas, particularly in the Muslim Yao-populated district of Mangochi, and also occurs informally in the form of men having multiple ‘girlfriends’ or additional families in other areas. The 2017 research raises concerns about there being a link between the targeting of women for CTs and an increase in polygamy or multiple relationships. If a man feels he is not necessary as a provider in the home, then he may look for alternative ways of asserting his masculinity by demonstrating his virility with girlfriends or additional wives. The risk of encouraging polygamy or multiple relationships is not diminished, however, when men are targeted to receive cash. Women in Mangochi reported that men frequently use income earned as a household through farming to fund additional marriages or relationships, indicating a risk that cash transfers could be used for a similar purpose.

A 2008 evaluation of cash transfer programmes in Mchinji district also noted a risk of widows or divorced women benefiting from CTs being targeted for remarriage by men who wished to gain control of their CT income,16 demonstrating further how CT programming can interact with and influence polygamous practices.

3.2.3. Targeting polygamous households for cash-based assistance

The 2016 research raised practical issues relating to the targeting of polygamous households for CT programming. General humanitarian practice for cash-based assistance recommends that each wife of a polygamous family be targeted, where they are eligible. However, communities in Malawi

14 While polygamy is illegal in Malawi under the 2015 Marriage, Divorce and Family Relations Act, polygamous marriages still commonly occur under customary law.
viewed polygamous families as a single unit and ruled that it would be unfair for each ‘branch’ to be targeted, as the husband would be viewed as benefiting several times, through each of his wives. In general, polygamous men were viewed as better off. The ability to marry more than one woman was considered a marker of wealth, and so they were viewed as less in need of CTs, although this is not always the case, with first wives frequently being abandoned in favour of a newer wife, or with family dynamics in combined families leaving younger wives with little power. Power and control over cash transfers in polygamous families was seen to lie with the man, who would be responsible for sharing the CT between the family branches. Using community-based targeting\textsuperscript{17} as a targeting approach limits any changes to this approach, as community members considered it right and fair to target a polygamous family just once, regardless of the number of wives and children in that family.

There are deep-rooted cultural connections between polygamy and the use and control of cash, as formal polygamy was justified in many communities on financial grounds. The argument is that a man will have multiple sexual partners, but that by marrying these additional partners, rather than having girlfriends, he retains control of the money he gives them: ‘Man who has several girlfriends, he spends a lot on these girlfriends. Wives, he doesn’t spend so much, when he spends, he spends “within”. [With] several wives, [he has] control of money.’\textsuperscript{18} The exchange of money was ubiquitous in relationships. However, a man retains control of the money he gives to his wife but not of the money he gives to his girlfriends. CT income means men can afford to have more girlfriends and transactional sexual relationships. It is possible that if CTs are a longer-term ongoing intervention, then men may be encouraged to marry these additional girlfriends to maintain control of CT income. The above points demonstrate the need to understand fully the gendered context of target communities in order to address possible challenges and mitigate against any unintentional consequences.

“There are deep-rooted cultural connections between polygamy and the use and control of cash, as formal polygamy was justified in many communities on financial grounds.”

3.3. Gendered impact of short-term cash transfers

3.3.1. The impact of cash transfers on women and men’s practical needs

The gender analysis of the 2016 short-term cash transfer programme found that CTs helped women and men meet their practical needs, giving men a sense of purpose as a provider and allowing women to fulfil their traditional roles as wife and mother. Some female participants reported improved standing within their communities. CTs helped them contribute to community events and allowed them to share with their neighbours – a social coping strategy that allows them to leverage support from friends and family if their situations are reversed in the future. Men reported that they were looked upon more favourably within the community as they were seen to be fulfilling their masculine role of provider. Male and female participants said they no longer needed to beg their families or neighbours for support, and were less reliant on doing \textit{ganyu} (daily hired labour) in their wealthier neighbours’ fields. However, these changes to their status were found to be temporary and did not last beyond the CT period.

\textsuperscript{17} As is the common practice in Malawi, mandated by the Government of Malawi’s JEFAP (2010) guidelines.

\textsuperscript{18} Male participant, Nsanje, August 2017.
3.3.2. The impact of cash transfers on household decision-making

In the research on short-term CTs, both women and men mentioned that joint decision-making took place when deciding how to spend CTs: ‘It is a joint decision. Money comes in, we do programming as a pair’;19 ‘We make a joint decision after the money is in’.20 However, significant disparities existed between women and men’s perceptions of who has the final say about decisions, including food and clothing purchases and large investments. Some 83 percent (Nsanje) and 48 percent (Mchinji) of men stated that decisions regarding food and clothing purchases were made jointly with their wives. In contrast, only 50 percent (Nsanje) and 22 percent (Mchinji) of women reported the same thing. This could indicate that women and men have different ideas about what constitutes a joint decision. Qualitative data indicated that while discussion does take place between husbands and wives, the final say rests with the husband. Husbands may perceive a decision that has been preceded by joint discussion as a joint decision even when it is they, themselves, who have the final say, while women may see it not as a joint decision, but, rather, as their husband’s.

When commenting on short-term CTs, women and men said they were more likely to engage in joint discussions about how to spend CT money than income from other sources. The interim period between selection and distribution contributed to this by giving families an opportunity to plan for their spending, while sensitizations by Concern prior to distributions emphasized joint decision-making at household level. Informing both women and men of the value of CTs in financial terms meant that women were aware of the amount of money coming into the household (which is not always the case with other sources of household income), thereby allowing them to make suggestions to their husbands as to how the money should be spent.

Greater exploration of what constitutes a joint decision is required, as many CT programmes are rooted in the assumption that CTs increase joint decision-making without unpacking the complexity of suggestion, negotiation, compromise and power within decision-making processes between husbands and wives.

19 Male indirect cash transfer beneficiary, Nsanje, May 2016.
20 Female indirect cash transfer beneficiary, Nsanje, May 2016.
3.3.3. The impact of cash transfers on women and men’s strategic needs
In terms of the impact on women and men's strategic needs, the study found that CTs promote dialogue in decision-making in the home, with beneficiaries reporting that food had to be prioritized by the household when they received CTs, reducing the likelihood of the cash being subject to negotiation and compromise. In the short term, CTs were found to have helped to improve husband and wife relationships by reducing stress, encouraging joint decisions and allowing men to spend more time with their families and less time seeking casual labour elsewhere.

The research found evidence that there is truth in some of the stereotypes around CTs regarding women and men's behaviour, with both women and men able to pinpoint examples of the misuse of cash by men, and the responsible use of cash by women. While these stereotypes are over-simplistic, ignoring them entirely could reduce the positive impact that CTs have on households. To counteract this, village-based targeting committees developed an informal system where village civil protection committees (VCPCs) decided whether the husband or the wife should be the named beneficiary, based on an assessment of the man's reliability and use of alcohol. This system was implemented implicitly and allowed the men whose wives were selected to cite benign reasons as to why they themselves were not selected, e.g. not having an adequate ID card, or being likely to be away from home seeking work. This allowed them to save face, thereby minimizing pushback about directly targeting the women in these households. The VCPC's subjective assessment of men's reliability, while controversial, maximizes the utility of cash transfers at household level, while ensuring that harmful stereotypes regarding men's misuse of cash are not normalized. As with the targeting of polygamous households, discussed above, this finding further demonstrates the influence that the gendered beliefs and attitudes of community members, in this case VCPC members, can have over the targeting process in CT programming.

The above point demonstrates some of the complexities of whether to target men or women within a household, as the delicate dynamics of balancing men's traditional role as provider with the desire to promote women's control over household assets can come into conflict. Short-term or rapid-onset cash transfer programming has gendered implications, and addressing social norms on gender is essential. In the Malawian context, annual food crisis emergencies have been occurring each lean season for many years, and so most organizations delivering short-term CTs tend to be based in Malawi in the long term, delivering repeated short-term programmes year-on-year. This means that CT implementers have opportunities to take long-term approaches to short-term interventions, considering issues of social norm change on gender within repeated cycles of short-term programming.

“Short-term or rapid-onset cash transfer programming has gendered implications, and addressing social norms on gender is essential.”

3.4. Potential gendered effects of longer-term CTs in development (Graduation) programming
While research has been carried out on the gendered impact of short-term CT programming, less is known about the effects of long-term CT programming on gender relations and dynamics at household and community level in development programming, including the Graduation model developed by BRAC in Bangladesh. The randomized control-trial-based research on Concern’s long-term Graduation model in Malawi will provide an opportunity to explore the ways in which long-term cash-based assistance in development programmes can influence gender relations.

The formative research for the Graduation model conducted in 2017 found that men suffer intense approbation from the community, in the form of mocking or name-calling, if they fail to fulfil their role as provider. Men whose wives were considered to be the family breadwinner were
viewed unfavourably and described as ‘useless’ and ‘not a man’. Research conducted for Christian Aid in 2016 found that when women are seen as providing for the family through VSL-related business activities, it can be emasculating and threatening to men’s sense of themselves. A threatened sense of masculinity can result in a need to express other culturally acceptable forms of masculinity, such as demonstrating physical strength or being seen to ‘control’ one’s wife, manifested through violence. It may also result in a loss of position in the family for men and, ultimately, family abandonment. As assets and cash will be channelled through the wife in two out of three treatment arms in the Graduation programme, the risk of violence or abandonment for women whose husbands feel that their dominant role in the household is threatened must be considered. Provision will made within programme design to address this issue, such as by including intensive training on transformative norm change for women and men, and by strengthening linkages to reporting, referral and response systems within the community and district to deal with any violence that does occur.

This long-term programme is deeply rooted in an understanding of the way in which cash and masculinities interact, through the formative research, and is taking steps to invest in a man’s understanding that the cash and assets transferred through the programme are resources for the household. By investing in thorough gender analysis and considering the implications that gender norms have for programming, this intervention avoids basing its approach on assumptions and stereotypes about men’s behaviour, i.e. that men are untrustworthy and misuse money. It aims instead to empower both members of a couple to explore the ways that rigid gender norms or identities limit them, providing transformative ways of being a man or a woman.

Owing to the randomized control trial (RCT) taking place with the Graduation model in Mangochi and Nsanje, Concern does not have the freedom to implement this intensive social norm change programme with all Graduation beneficiaries. In the treatment arms that are not receiving the intensive training, Concern is adopting a response-based mitigation strategy, forming better linkages to GBV and social support services, to counter negative consequences such as violence and abandonment. However, the RCT will enable Concern to determine whether a gender-transformative approach to cash-based assistance works, or whether the response-based mitigation strategy is enough, as men are afraid of the consequences of committing GBV. The formative research conducted prior to the commencement of the programme has flagged the challenges relating to gender dynamics that this programme faces, and Concern now has the opportunity to address these challenges within the constraints of the programme design.

4. CONCLUSIONS AND RECOMMENDATIONS

Changes in gender norms will often be met with resistance in households and communities. Cash-based assistance can disrupt the balance of gender roles in households and communities resulting in pushback as communities and individuals attempt to preserve traditional gender norms, hindering or even reversing progress made towards gender equality. Implementers of cash-based assistance must take account of the ways in which their interventions will subvert or alter traditional power structures, and provide support to mitigate against unintended, negative consequences, such as increased gender-based violence, increased polygamy/multiple relationships, and family abandonment, while exploring opportunities to promote gender equality in a sustainable manner through programming.

Programme planners should be aware of the ways in which the specific cultural context will influence the effectiveness of cash transfers and the extent to which cash is used to benefit the family. Cash transfer programming should acknowledge and consider the different vulnerabilities faced by women and men in patrilineal and matrilineal marriages, as well as the different vulnerabilities faced by women in communities where polygamy is either formally or tacitly accepted.

Generalizations about polygamous households, e.g. about a husband’s responsibility to each of his wives, and about the family’s perceived wealth, may prevent members of vulnerable polygamous households, particularly women, from accessing cash transfers despite stringent targeting criteria developed by programme planners. Programmes need to recognize and be prepared for the fact
that planned interventions may run contrary to the intentions of the programme planners as they are filtered through existing values,\textsuperscript{21} demonstrating the need to fully examine the ways in which traditional gendered attitudes and assumptions can influence targeting procedures and limit the effectiveness of CT programming.

Cash transfers can have a life-saving impact, supporting women and men’s basic needs for food and other necessities during a disaster situation. Short-term CTs can also result in a temporary boost in women and men’s standing within their homes and communities, and provide entry points for discussion on, and promotion of, joint decision-making. However, to achieve substantial change requires long-term approaches, such as the Concern Graduation programme, which integrate cash-based assistance into wider resilience-building interventions and which address gender equality with both women and men using a transformative norm change approach.

\textbf{BIBLIOGRAPHY}


HOW CASH AND FOOD TRANSFERS AND ASSET CREATION CAN CONTRIBUTE TO WOMEN’S EMPOWERMENT: LEARNING FROM NIGER, KENYA AND ZIMBABWE

Prepared by Zalynn Peishi, Independent Consultant

September 2018

ABSTRACT

Food Assistance for Assets (FFA), a programme of the World Food Programme (WFP), addresses the immediate needs of women and men, and their communities, through food and/or cash-based transfers, while building or rehabilitating productive assets to realize long-term food security and resilience to shocks and stressors. In 2016–2017, WFP conducted a five-country study to explore the potential for WFP’s FFA programmes to support women’s empowerment. Using qualitative methods, the study documented changes experienced by women and men as a result of their engagement in WFP’s FFA programmes. The study countries included Niger, Kenya and Zimbabwe.

Seven domains of change, from the individual to community spheres, were reported. For women, empowerment was experienced through:

1. better organization, social cohesion and mutual support
2. a recognition and strengthening of their roles in the public sphere
3. improvements in intra-household dynamics, including decision-making
4. reduced workload and hardship
5. improved skills and confidence
6. improved livelihoods and increased income
7. a greater understanding of, and ability to exercise, their rights.

Changes occurred due to several FFA and complementary actions working synchronously, rather than as one single intervention. The cash (and food) transfers were necessary but insufficient in themselves to lead to women’s empowerment. The transfers needed to be combined with assets, work, the establishment of committees, awareness raising, technical training and other actions. Transfers provided both immediate relief and space for women and men to invest efforts in their livelihood productivity, in order to realize sustained food security and improved livelihoods.
1. INTRODUCTION

From June 2016 to April 2017, a five-country study to explore the potential for WFP’s Food Assistance for Assets programmes to empower women and improve women’s nutrition was conducted. The aim of the study was:

- to assess changes (outcomes or impacts) related to women’s empowerment and women’s nutrition, and to what extent they occurred
- to examine the causal linkages that may explain how and why these changes occurred in the lives of women
- to identify the key success factors, be they FFA programme actions, complementary actions or contextual factors, which led to the observed changes.

The study also examined how FFA may contribute to the protection of women by avoiding harm and having a positive effect on people’s safety and dignity, on household dynamics and on social cohesion.

This study was not designed to be an impact evaluation or a performance assessment. Instead, it was an exploratory exercise to understand the potential of how FFA and complementary actions can empower women and improve their nutrition. To achieve this, qualitative methods inspired by the Participatory Impact Assessment and Learning Approach (PIALA) and the Most Significant Change (MSC) technique were employed to understand why and how the complex transformative processes of women’s empowerment and improved nutrition occurred in each context. This paper presents two arguments for CaLP symposium, ‘Gender and Cash-Based Programming in Africa’, summarizing findings from the three African case studies, from Niger, Kenya and Zimbabwe. While the study examined nutrition-sensitive actions and outcomes, this paper only discusses the women’s empowerment actions and outcomes.

2. ARGUMENT

For the symposium, ‘Gender and Cash-Based Programming in Africa’, two main arguments were presented:

1. Cash-based transfers, provided through programmes such as FFA, can contribute to empowering women. While transfers and the assets created are necessary to provide immediate relief and space for women and men to invest efforts in realizing sustained longer-term food security and livelihoods, they are more effective when combined with other actions. Examples of actions studied include the establishment of committees, awareness raising, technical training, savings groups and value chain facilitation.

2. Inappropriately determined transfer values can influence the participation ratios of women and men in FFA programmes. When transfer values were low and insufficient to meet the household’s food needs, men were less likely to participate in the FFA programmes. A high ratio of participation by women in FFA programmes may not be a sign of gender transformation or women’s empowerment; rather, it signifies pre-existing cultural norms where a lower value is placed on women and their labour relative to men.

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1 Intended and unintended, and positive and harmful changes were examined.
2 Countries are listed in the order that they were studied.
3. METHODOLOGY AND EVIDENCE METHODOLOGY

This study used a case study approach covering five countries (three are discussed here), employing qualitative methods and drawing on secondary data. The primary information sources were:

- semi-structured interviews
- focus group discussions (FGDs)
- site visits to FFA assets
- observations of FFA processes
- sub-national multi-stakeholder participatory workshops in each country
- a global sense-making workshop

Data from these information sources contributed towards four main areas of work:

(i) contextual analysis
(ii) process analysis
(iii) analysis of changes and causal links
(iv) recommendations

Each country case study covered three sites. The countries were selected based on the WFP country office’s willingness and resources to participate. Each country office was asked to select three sites where results had been observed in empowering women. A ‘positive deviance’ approach was applied, given the focus on understanding what actions and factors needed to be in place for successful cases to occur. Given this purposive sampling, rather than being representative, the study sites were often the ‘best’ or ‘better’ examples of FFA programmes.

The five study countries were Niger, Kenya, Zimbabwe, Guatemala and Sri Lanka. The following are summaries from the three study areas in Africa:

- **Niger – West Africa.** Zinder, near the Nigerian border, is an agro-pastoralist area that is currently experiencing typical to good years following drought years. The programme, which started in 2014, has a focus on resilience. The communities visited were predominantly Hausa-speaking and Muslim. While men had typically migrated to Nigeria each year for work, this practice had markedly decreased at the time of the study.

- **Kenya – East Africa.** Kilifi county, in coastal Kenya, is a low-potential mixed farming area with entrenched poverty. The programme, implemented since 2009, focuses on building resilience. At the time of the study, the area had experienced two consecutive poor or failed harvests. The study sample was predominantly Christian, and polygamy was a common practice.

- **Zimbabwe – Southern Africa.** Mwenezi district in southern Zimbabwe is a low-potential mixed farming area with cattle and rain-fed maize and beans. The area is one of the poorest districts in Zimbabwe. The communities studied were predominantly Christian. Many young able-bodied men in Zimbabwe migrate to the cities and to South Africa to work, returning once or twice a year. The programme, which is implemented in annual cycles, focuses on building resilience.

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3 Examples of FFA assets examined in this study include soil-water conservation structures (e.g. zai pits, bunds, troughs), water infrastructure (e.g. water pans, micro-dams, irrigation tanks and canals, laundry wash basins), livelihood assets (e.g. cattle dip tanks, vegetable gardens, agroforestry) and community roads.

4 The study sampled three sites, comprising three women-only FGDs and three men-only FGDs, as analysis has found that 80 to 90 percent of themes are discoverable in three FGDs. See Guest, G. et al. (April 2016) ‘How Many Focus Groups Are Enough? Building an Evidence Base for Nonprobability Sample Sizes’, Field Methods, vol. 29, issue 1, 2017. Available at: http://journals.sagepub.com/doi/abs/10.1177/1525822X16639015.
The scope of the study included FFA and complementary actions. FFA actions included planning processes, such as the Three-Pronged Approach (3PA\(^6\)), the establishment of asset management committees, participation in asset creation activities, technical training, transfers and productive assets. Where there were complementary actions that were implemented in parallel with FFA, whether by WFP or by other actors, these were also studied for their contribution to changes. Examples of complementary actions in the study include awareness raising,\(^6\) agricultural extension, training in food preservation, cooking classes, group farming, value chain facilitation, enterprise development, savings and loan groups, latrine construction, and linkages with health services and women’s services.

EVIDENCE

Argument 1, presented at the symposium, is that cash-based transfers, provided through programmes such as FFA and complementary actions, can contribute to empowering women.

The study observed seven domains of women’s empowerment changes, from the individual to community spheres. For women, empowerment was experienced through:

1. better organization, social cohesion and mutual support
2. a recognition and strengthening of their roles in the public sphere
3. improvements in intra-household dynamics, including decision-making
4. reduced workload and hardship
5. improved skills and confidence
6. improved livelihoods and increased income
7. a greater understanding of, and ability to exercise, their rights.

The extent to which each of these changes varied from country to country, and how they were influenced by FFA and complementary actions and contextual factors, is outlined in Table 1. The results here reflect findings from a sample of three sites in one geographical area of each country case study. They do not necessarily reflect changes across WFP’s work across the country. It is also important to note that many of the documented changes were also experienced by men. Women’s empowerment is not a zero-sum game. Where FFA programmes empowered women, they empowered men too.

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\(^6\) 3PA refers to the Three-Pronged Approach to resilience building. It brings people, governments and partners together to identify the context-specific actions required, using converging analyses, consultations and participatory approaches. It is made up of three processes that take place at different levels: Integrated Context Analysis (ICA) at the national level, Seasonal Livelihood Programming (SLP) at the sub-national level and Community-Based Participatory Planning (CBPP) at the local level.

\(^6\) Awareness raising was conducted on a wide range of topics. Examples include women’s rights, sexual and reproductive health and rights, gender-based violence (GBV), nutrition and diet, hygiene and the use of mosquito nets.
Table 1. Women’s empowerment changes and the extent to which they were reported in each country case study

<table>
<thead>
<tr>
<th>Changes</th>
<th>Niger</th>
<th>Kenya</th>
<th>Zimbabwe</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Women are better organized and experience better social cohesion, mutual support and solidarity</td>
<td>üüü</td>
<td>üüü</td>
<td>üüü</td>
</tr>
<tr>
<td>2. Improvements in the recognition of women, women’s roles and leadership in the public sphere</td>
<td>üüü</td>
<td>üüü</td>
<td>üüü</td>
</tr>
<tr>
<td>3. Improvements in intra-household dynamics</td>
<td>ü ü ü</td>
<td>ü</td>
<td>üü</td>
</tr>
<tr>
<td>4. Reduced women’s workload and hardship</td>
<td>üüü</td>
<td>ü</td>
<td>üüü</td>
</tr>
<tr>
<td>5. Women have improved skills and confidence, and changed perspectives</td>
<td>ü</td>
<td>üüü</td>
<td>üüü</td>
</tr>
<tr>
<td>6. Women have improved livelihoods, earn more income, and have reduced financial dependence</td>
<td>ü</td>
<td>ü</td>
<td>ü</td>
</tr>
<tr>
<td>7. Women have a better understanding of their rights and can exercise them</td>
<td>ü</td>
<td>ü</td>
<td>ü</td>
</tr>
</tbody>
</table>

Note: No tick indicates that no change occurred; ü indicates that the change occurred to some extent (i.e. changes occurred for a small proportion of women participants, or limited change was experienced by most women); üü indicates that change occurred to a moderate extent (i.e. changes occurred for many but not all women, or moderate change was experience by most women); üüü indicates that change occurred to a significant extent (i.e. significant change occurred for most women).

Figure 1. Overall women’s empowerment impact pathway for FFA and complementary actions

Please note: Given the multiple interactions between and among the various factors and effects, detailed arrows have not been drawn in.

<table>
<thead>
<tr>
<th>Actions</th>
<th>Enabling factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women in committees</td>
<td>Women able to participate in FFA or have livelihoods</td>
</tr>
<tr>
<td>FFA work in work groups</td>
<td></td>
</tr>
<tr>
<td>Transfers</td>
<td></td>
</tr>
<tr>
<td>Assets</td>
<td></td>
</tr>
<tr>
<td>Technical training</td>
<td></td>
</tr>
<tr>
<td>Complementary livelihoods support and financial services</td>
<td></td>
</tr>
<tr>
<td>Awareness raising</td>
<td></td>
</tr>
</tbody>
</table>

Actions and enabling factors »

- Women are better organized and experience better social cohesion, mutual support and solidarity
- Improvements in women’s roles and leadership in the public sphere
- Improvements in intra-household dynamics, including decision-making, roles and workload, recognition and harmony
- Reduced women’s workload and hardship
- Women have improved skills and confidence, and changed perspectives
- Women have improved livelihoods
- Women have a better understanding of their rights and can exercise them, for example, in relation to freedom from violence, and sexual and reproductive health and rights

» Immediate effects »

- Changes in gender norms
- Women have improved status in the public sphere
- Women have improved status in the household
- Women earn more income and reduce financial dependence
- Women have freedom from violence and better sexual and reproductive health

» Flow-on effects »

Women are socio-economically empowered

» Goal
From the information collected through this study, seven key success factors were identified, including both FFA programme and/or complementary actions, which led to the observed changes. Put another way, women were empowered when this factor, or a combination of these factors, were in place.

Table 2. Key success factors and their occurrence in the study

<table>
<thead>
<tr>
<th>Women were empowered when the FFA programme (and complementary actions):</th>
<th>Occurrence in the study</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. actively supported the free and fair participation of women in FFA activities</td>
<td>In some programmes</td>
</tr>
<tr>
<td>2. used the 3PA to analyse the context and ensure that programming was gender-transformative and empowers women</td>
<td>In most programmes</td>
</tr>
<tr>
<td>3. actively promoted women’s social cohesion and organization</td>
<td>In some programmes</td>
</tr>
<tr>
<td>4. actively promoted women’s leadership and engagement in community decision-making</td>
<td>In some programmes</td>
</tr>
<tr>
<td>5. reduced women’s workload and hardship</td>
<td>In some programmes</td>
</tr>
<tr>
<td>6. supported women’s livelihoods and reduced women’s financial dependence</td>
<td>In some programmes</td>
</tr>
<tr>
<td>7. supported women’s access to information on rights and referrals (for gender-based violence and sexual and reproductive health and rights) and the ability to exercise their rights</td>
<td>In some programmes</td>
</tr>
</tbody>
</table>

The second argument presented at the symposium is that transfer values can influence the participation ratios of women and men in the FFA programme. Cash-based transfers, provided through programmes such as FFA, can contribute to empowering women and improving their nutrition. Across the three countries, the transfer values (in US dollars) were compared to women’s participation. Acknowledging imperfections in the country comparisons and the small sample size, the evidence suggests that the lower the transfer value, the less likely it is that the men will participate in FFA work (see table below).

Table 3. The relationship between transfer value (for each day of participation in asset creation) and women’s participation across the three study countries

<table>
<thead>
<tr>
<th>Country case study</th>
<th>Transfer value per day of participation in asset creation</th>
<th>Women’s participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Niger</td>
<td>Equivalent to US$8.10 per day</td>
<td>Under 5 percent</td>
</tr>
<tr>
<td>Zimbabwe</td>
<td>US$3.67 per day x 15 days per month</td>
<td>Over 50 percent</td>
</tr>
<tr>
<td>Kenya</td>
<td>Equivalent to US$0.97 per day</td>
<td>About 70 percent</td>
</tr>
</tbody>
</table>

---

7 Imperfections in this comparison include not taking into account purchasing power parity or local wage rates in each context.

8 Despite the small sample size, qualitative results support the argument that men are more likely to participate if the transfer value per day of FFA participation is higher.

9 These transfer values are from one geographical area of each country case study. They do not necessarily reflect transfer values across WFP’s country portfolio.

10 As per project reporting, the work requirement in Niger was 13 days per month for seven months. A transfer of US$67 per month was provided for 11 months of the year (4 months unconditional transfer). This is the equivalent of US$737 for 91 days of work, or US$8.10 per day of work.

11 At the time of the study, the work requirement in Kenya was 12 days per month for 12 months of the year (a total of 144 days). A transfer of US$20 was provided for only 7 months of the year, coinciding with the food gap. This is the equivalent of US$140 for 144 days of work, or US$0.97 per day of work.
For example, among the three countries presented, Kenya had the lowest rate of male participation as well as the lowest transfer value; and it was this reason, coupled with delays in payment, that was cited by men in focus groups as a key reason for not participating in the programme. In addition, many of the men who participated in FFA programmes (particularly elderly men) do so because they are unable to obtain other higher-paying work. In fact, men had indicated that a dual approach of having men working for a daily or weekly income further away from home, and for women on FFA activities closer to home for a lower but regularly paid income, was part of many households’ livelihood strategy.

When the transfer value is relatively low, a high ratio of participation by women in FFA may not be a sign of gender transformation or women’s empowerment, but, rather, it may signify pre-existing cultural norms where a lower value is placed on women and their labour relative to men. A higher rate of participation by women may indicate that most men are not interested in participating in the FFA programme, as it is perceived as being inferior due to the availability of better-paying alternatives. In some countries in the study, women participated because they felt they had no other prospects nearby. Women may have participated so that the community could benefit from the asset, and this reflects a social norm that places a different value (evidenced through the quantity and nature of the compensation) on women and men’s labour and time.

In Kenya, men indicated, in focus group discussions, that they would increase their participation if the transfer value also increased. This highlights another risk: that if transfer values are raised, women may be pushed out of the programme. This may, in turn, reduce women’s control over the transfer, in addition to the many other benefits of their participation. For example, in the sites visited in Niger, where the transfer value was relatively high, fewer than 5 percent of FFA participants were women.

Transfer values are typically set to fill a food gap or to ensure parity with social protection instruments, and WFP and other actors are not always able to change the transfer value. However, as the evidence in this study suggests, there is an inverse relationship between the transfer value and women’s participation. This creates a dilemma for development practitioners, who seek, amongst other objectives, to ensure the sufficiency of the transfer and women’s empowerment.

Consequently, this raises three questions for future research:

- Is there an optimum transfer value where both women and men participate, and no one group is effectively excluded, while still addressing the competing demands of adequacy, efficiency and appropriateness?
- How would this optimum transfer value be determined?
- If the transfer value is relatively low, are there other non-monetary incentives or benefits that can be provided for women to improve their longer-term food security and livelihoods, such as technical training, soft skills training, access to credit and access to markets?

The WFP study recommended further research to identify and understand the actions and contextual factors that support fair transfer values and women’s participation. In the absence of such research, actions to be taken include:

- promoting women’s fair participation in FFA activities
- establishing transfer values in line with the WFP ‘Cash and Vouchers Manual’ and the FFA programme guidance manual
- providing non-monetary incentives and benefits for participating women, such as
technical training, soft skills training, access to credit and access to markets

- monitoring gender participation ratios and, as necessary, understanding the dynamics and decision-making behind who participates; if required, take corrective action to promote women’s participation.

4. LESSONS

4.1 Conclusions

The aim of the study was to explore the potential of how FFA and complementary actions can empower women. This study found that FFA programmes can indeed transform gender dynamics and empower women. FFA supported women’s empowerment through the following actions:

- **Gender-transformative planning processes**, such as the 3PA, including Integrated Context Analysis (ICA), Seasonal Livelihood Plan (SLP) and Community-Based Participatory and Planning (CBPP). Good planning and quality assets were critical to achieving women’s empowerment outcomes. Planning resulted in women’s empowerment outcomes when women and men were equitably involved in CBPP (or other planning processes), and when the plans were developed with strong gender equality and empowerment elements in mind.

- **Committees**. Women were empowered when they held key leadership positions in community committees that oversaw FFA works (Kenya) or asset management (Zimbabwe). Leadership in FFA can result in women having a greater role in community decision-making and governance. When committee members are trained in skills such as leadership, management and conflict resolution, it increases women’s confidence in carrying out their leadership roles (Zimbabwe).

- **Participation in asset creation activities**. The process of bringing women and men together to work on a shared (group or community) asset provided valuable opportunities for women (and men) to form new friendships, to establish and be part of support networks, and to reinforce their sense of self-efficacy and self-worth (Niger, Kenya and Zimbabwe). Women reported using new networks to support each other in times of crisis and to seek or provide advice. Workplaces can model gender relations, with women and men working together as equals (Zimbabwe). Work arrangements need to be mindful of women’s needs, particularly of the nutritional and health requirements of pregnant women and lactating mothers.

- **Assets**. Assets, when strategically selected to reflect the needs and priorities of women and men, can significantly reduce women’s workload and hardship – particularly in relation to unpaid domestic work, such as carrying water – create opportunities to generate an income, and improve diet. Water-harvesting assets, such as dams and ponds, can reduce a woman’s workload by up to three hours a day. When layered with additional assets, such as wash basins and nutrition gardens, this can create an ‘asset package’ that yields significant change for women’s lives (Zimbabwe).

When women and men’s long-term and equitable access to the assets are secured, they are more likely to be able to invest their energies and resources in them (Kenya and Zimbabwe).

“The process of bringing women and men together to work on a shared group or community asset provided valuable opportunities for women (and men) to form new friendships, to establish and be part of support networks, and to reinforce their sense of self-efficacy and self-worth.”
“This study has found that women's participation in FFA activities is a necessary precondition, but not a guarantee, of women's empowerment. Greater effort and understanding is required for WFP to realize its ambition for its food assistance programmes, including FFA, to be gender-transformative and to empower women.”

- **Transfers.** Transfers provide immediate relief and provide space for women and men to invest efforts in their longer-term food security and livelihoods. Transfers can reduce men's migration for work (Niger). As men's migration significantly increases women's workload, the transfer therefore indirectly reduces women's workload and hardship. Cash transfers may be used differently when provided to a man or a woman (Zimbabwe). Messaging around the use of the cash increases the chances of joint decision-making between women and men (Zimbabwe).

- **Awareness raising.** Awareness raising on gender equality and sexual and reproductive health and rights for both women and men can, potentially, improve knowledge and change attitudes and practices (Niger and Zimbabwe). Awareness raising can be used to promote joint decision-making in households, as well as a redistribution of unpaid care and domestic work within households (Zimbabwe). FFA can serve as a platform from which other actors provide messaging, referrals or service delivery, for example on GBV and sexual and reproductive health and rights (Niger, Zimbabwe). When women and men are introduced to other actors – government entities, health centres, civil society organizations – FFA programming builds their networks and enhances their ability to seek services beyond the life of the programme (Zimbabwe).

- **Technical training.** Many women and men identified the technical training they received, for example, in agriculture, soil-water conservation and construction, as being the most significant FFA action to bring about changes in women's empowerment. As well as providing the opportunity to develop knowledge and skills, training has empowering, confidence-building and resilience-building effects.

- **Complementary actions.** Agricultural extension, group farming, value chain facilitation, savings and loan groups and latrine construction are just some of the complementary actions with reported success in empowering women.

### 4.2 Recommendations

While the study confirmed the potential for FFA programmes to empower women, there remain areas for improvement across WFP's FFA programmes globally. Over the past years, FFA has focused on promoting women's participation and leadership. This study has found that women's participation in FFA activities is a necessary precondition, but not a guarantee, of women's empowerment. Greater effort and understanding is required for WFP to realize its ambition for its food assistance programmes, including FFA, to be gender-transformative and to empower women.¹²

To advance women’s empowerment, the following issues need to be addressed:

1. **Promote women’s participation, social cohesion and leadership.** Women’s participation in FFA activities, including FFA work, technical training and complementary services, is a precondition for their equitable benefit and empowerment. This study found that women’s participation in FFA activities brought many benefits, including better social cohesion, women’s organization, women’s leadership, improved skills and transformed gender dynamics.

   Further action is required of FFA programmes to promote women’s participation, social cohesion and leadership. Examples include ensuring that women are not overburdened (e.g. ensuring flexible and appropriate work times, tailored and appropriate work norms), women’s work teams, women’s group assets, supporting women’s membership of FFA committees and providing training to FFA committee members to foster leadership skills. Further work is required to systematize and take these actions to scale across FFA programmes globally.

2. **Use appropriate transfer values.** Across the programmes studied, the transfer value seemed to impact the participation ratios of women and men in FFA work. When transfer values were low, men were less likely to participate in the FFA work. In these situations, a high ratio of participation by women in FFA may not be a sign of gender transformation or women’s empowerment; rather, it could signify pre-existing cultural norms where a lower value is placed on women and their labour relative to men. Therefore, although the transfer value is generally based on other considerations, and is not designed to impact gender participation, it may, inadvertently, do so. When setting the transfer value, there needs to be careful consideration and monitoring.

   Action is required to ensure women’s place in FFA activities, even when the transfer value is increased. Alternatively, action is required to ensure that women receive other non-monetary incentives or benefits to improve their longer-term food security and livelihoods, such as technical training, soft skills training, access to credit and access to markets.

3. **Promote women’s skills, livelihoods and income.** Across many communities, women and men described the skills gained from the FFA programme as leading to lifelong change. Livelihoods and income were high priorities for women across the five countries. It was particularly important for women heads of household, who are usually solely responsible for providing for their families.

   FFA has significant potential to improve women’s skills, livelihoods and income through both FFA and complementary actions delivered by partners. Supportive FFA actions include assets that support women’s livelihoods or save labour, and technical training. Supportive complementary activities include training (e.g. livelihoods and financial management), value chain facilitation and access to credit. This is a nascent area of work within WFP’s programming toolbox, and the study highlighted both successes (e.g. brokering relationships with agricultural exporters and FFA groups) and pitfalls (e.g. confining women’s livelihood options to small-scale and unprofitable ventures). Further work is required to develop WFP’s capacity and partnerships in this area and linkages with FFA programmes.

4. **Use FFA as a platform for messaging and awareness raising on rights and referrals.** The study highlighted the potential for using FFA programmes as a platform for awareness raising on a wide range of topics, including women’s rights, GBV, sexual and reproductive health and rights, malaria prevention, diet, hygiene, care practices, infant and young child feeding (IYCF) and child growth monitoring. WFP can potentially act as an enabler, with awareness raising delivered by partners such as government or other service providers. This appeared to be most successful when partners provided awareness raising to both women and men – and not only to women.

   Despite the potential benefits, only a few FFA programmes currently deliver awareness-raising initiatives. Further work is required to document good practice and develop guidance and partnerships to take this to scale.
5. Impact pathways and measurement. Although WFP staff have a clear vision of how their FFA projects contribute to women’s empowerment, the study found that FFA projects currently do not universally have project-level impact pathways documenting how FFA (and complementary) actions empower women. Mechanisms to measure changes in women’s empowerment are limited.

To improve the quality of programming, with tangible and empowering impacts, putting in place impact pathways and indicators is essential. Findings from monitoring during the life of the programme can inform adjustments to implementation.

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REVIEWING THE LINKAGES BETWEEN GENDER, MARKET ASSESSMENTS AND MARKET-BASED INTERVENTIONS

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ABSTRACT
This paper underlines the need for gender-informed market analysis to design responses to food insecurity, such as cash-based transfers (CBT), that have the potential to affect economic empowerment. Based on assessments carried out by WFP and partners, the authors point towards gaps in awareness, capacities and accountability and funding that reduce the availability of gender-informed market data. The authors, citing evidence on some of the main issues related to gender and markets based on case studies carried out by the Vulnerability Analysis and Mapping (VAM) Unit’s Gender and Markets Initiative across the West African region, make the case – and highlight some innovative tools – for a deeper understanding of social dynamics in households, communities and markets in order to know them better to support them better.
1. INTRODUCTION

Market-based interventions can bring important contributions to sustainable food systems and build resilience. Participation in markets is not only a means for men and women to secure their livelihood, but it also enables them to exercise agency, maintain dignity, build social capital and increase empowerment. Markets and cash-based transfers (CBT) are directly linked. CBT can make important contributions to enhancing economic empowerment at household and community levels and give incentives for changing the way certain market actors behave.

A focus on building resilient markets through CBT and other components can support preparedness, and recovery and rehabilitation stages of the Humanitarian Programme Cycle. This should minimize the need for emergency response and support early recovery through resilience-oriented and market-based activities.

However, to affect positive change through market-based programming, it is essential to understand the complex social dynamics that govern market systems and the way they interlink with households and communities. These dynamics are inherently gendered, meaning that boys, men, girls and women hold different roles and responsibilities in society and are affected by political, legal, cultural and economic forms of discrimination that shape their participation and their agency as market actors.

WFP’s regional Vulnerability Analysis and Mapping (VAM) Unit’s Gender and Markets Initiative aims to build the evidence base for the impact and the transformative potential of gender in West African food markets. It further seeks to strengthen WFP and partners’ commitment to, accountability for and capacities in integrating gender into market analysis and design of market-based interventions so that they can have an empowering impact on food insecure individuals and communities in West and Central Africa. The initiative takes a systems perspective that allows for close examination of social networks and value chains and the development of new tools that can be easily integrated into existing market assessments to make gender differentials visible and comprehensible to analysts and decision-makers.

This article highlights some of the main issues identified and lessons learned with regards to the need for gender-informed market analysis for CBT programming. It presents the evidence from regional case studies that clearly shows the powerful impact of gender differentials in markets. The paper concludes that these findings can only be produced by applying gender-informed methodologies.

“Boys, men, girls and women hold different roles and responsibilities in society and are affected by political, legal, cultural and economic forms of discrimination that shape their participation and their agency as market actors.”

1. See more on this subject at http://www.cashlearning.org/markets/markets
2. See more at https://resources.vam.wfp.org/node/106
2. ARGUMENT

In 2015, the Gender and Markets Initiative took stock of what we then knew about gender in market analysis and more specifically, the roles of women in West African food markets. A secondary data review analyzed 36 WFP and partner market assessments undertaken between 2010 and 2016 and concluded that only 50 percent included gender dynamics. This was true to varying extents at all stages of the assessment process (data collection, analysis and reporting), with the largest gaps found in analysis and reporting. The market section of food security assessments often included a gender aspect in disaggregating data and information on consumers. However, the main market actors were described as traders, without specification on whether they were men or women. Only 7 percent of the assessments contained a full gender analysis.

Why wasn’t more done to understand the gender dimension within markets assessments, when it has been shown that gender analysis is a prerequisite for delivering well-tailored assistance to those most in need? Through a regional consultation that took place in March 2016 with over 30 WFP, other UN and partner staff, as well as interviews with WFP staff from 12 different countries in the region, three main gaps and challenges in gender analysis were highlighted and solutions were identified.

2.1 Gaps in awareness of the need to integrate gender and market analysis

WFP VAM assessments conducted in West and Central Africa rarely include sex and age disaggregated data or gender analysis because staff are not aware of the implications and significance of this transversal theme. Gender therefore is regarded and treated as an additional obligation rather than an integral element of sound analysis and programming. As a result, when gender specificities are taken into consideration, it is in a limited manner that does not compel programmatic recommendations to address gender-based or age-related issues.

To address this, the Gender and Markets Initiative carried out 12 case studies in West Africa to provide staff and partners with evidence on the gendered disparities existing in markets, households and communities in terms of access to capital, to productive resources and to decision-making power, amongst other issues. Studies were carried out in urban and rural environments, in communities affected by internal displacement and migration as well as by conflict or crisis. The next chapter presents some of the findings from these studies to underline the value added of taking gender into account.

2.2 Gaps in skills and capacities, as staff was not trained on how to use existing tools and guidance

Guidance materials on food security and market assessments currently in use in WFP and partner interventions contain a limited amount of clear and comprehensive information on how market analysis and assessments can be gender-informed. Importantly, the link between market dynamics and gender is not clearly articulated, and guidance does not provide adequate analysis to support market-based internal assessment teams to fully integrate gender into analysis. As a result, materials fail to provide practitioners with the information needed to meet standards in gender-informed data collection, analysis and reporting.

Food security actors struggle daily with issues in obtaining the right data from the right sources. Obtaining data for the region, for example on cross-border movement of food, food stocks in markets, and on food insecurity, is tedious and demanding, and there are important funding

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1. World Food Programme (2016), Gender and Markets in West Africa: Secondary Data Review. Dakar: WFP Regional Office for West and Central Africa. URL: https://docs.wfp.org/api/documents/WFP-0000036201/download
3. For the full workshop report, see https://resources.vam.wfp.org/node/104
4. https://resources.vam.wfp.org/node/106
gaps. This holds especially true when data on vulnerable groups such as women and youth are required. One of the main issues is the practicality of including further disaggregation in assessments, as this can simply mean adding pages to already long questionnaires, which increases assessment time and raises costs. Another issue is that partners, and often even WFP colleagues lack awareness of why this data is needed and also lack the capacity to analyze and use it. If more rigorous measurement systems are to be employed – as may be required in social impact partnerships – we need greater investments into data coordination, collection, analysis and management.

Staff may not fully grasp what questions to ask and where to look for the right kind of information. Assessment teams may collect sex and age disaggregated data and even gender-specific data, but then lack direction on how to analyze and interpret the data in reporting. Consequently, the Gender and Markets Initiative developed tools to improve gender analysis and reporting capacity among staff: one example is the “Gender Analytical Framework for Assessing Value Chains” that can be adapted as needed to support the humanitarian programme cycle.7

2.3 Gaps in accountability for integrating gender
Due to weaknesses in clear prioritization and direction from management, staff responsibilities for integrating gender are not sufficiently clarified and enforced. It was observed that programming staff do not prioritize gender during the planning stage for assessments, thus frequently omitting direction to assessment teams on what information is needed, which in turn results in a lack of gender-informed data needed for decision-making.

Action is needed at all levels of organizational and programme management to inform and design programmes that contribute to engineering gender equality in markets, households and communities. Within organizations, a standard route of communication should be established between assessments and programmes to clearly communicate on gender-related information needs before an assessment is conducted. This route would also be used by assessments to share findings before an intervention is designed. The same is true for supply chain management which plays a crucial role within food security and market-based interventions.

At the government level, efforts should be taken to work collaboratively towards developing government capacity to collect, analyze and report on key gender figures in markets and value chains. This, in turn, will benefit regional and global bodies that use the data collected by governmental and other actors, for example for food security classification.

“Why wasn’t more done to understand the gender dimension within markets assessments, when it has been shown that gender analysis is a prerequisite for delivering well-tailored assistance to those most in need?”

7 For more information on this tool, visit http://documents.wfp.org/stellent/groups/public/documents/ena/wfp287833.pdf
3. METHODOLOGY/EVIDENCE

This chapter presents the most relevant findings from eight out of 12 case studies carried out in 2016 and 2017 in West Africa to illustrate the deeply gendered dynamics in markets.8

3.1 Value chains and gender

The case study focusing on Ghanaian markets underlines the gendered roles and responsibilities of women and men in agricultural value chains.9 Women traditionally produce and trade agricultural commodities. Men participate in value chains where more capital and resources are required, and profit margins are higher. The informal food markets in legumes (soybean, cowpea) and cereals (millet) are dominated by women when it comes to small-scale production, transformation and trade, while men dominate the wholesale trade. But even for commodities traded mostly by women, male value chain actors tend to enjoy greater profits than their female counterparts. Women can often only play a greater role in formal markets and value chains through participation in farm-based organizations, allowing them to pool investments, secure more favourable marketing conditions, reduce risks, increase agency and social capital, strengthen participation in decision-making processes and heighten acceptance for advocacy and social organizing.

Women and men generally face the same challenges and constraints in the agricultural value chain, though these tend to be more exacerbated for women than for men. Key constraints for women entering, operating and expanding within agricultural value chains relate to insufficiencies in:

- capital (including land ownership);
- access to credit and financial services (in part due to limited or lack of capital but also to financial institutions limited knowledge on adequate services in rural areas);
- skills and knowledge in agro-technology;
- extension services;
- access to labor, storage facilities and, primarily for aggregators and transportation infrastructure.

Gender disparities are clearly observed through the comparative advantage men enjoy at most stages of the agricultural commodity value chain.

As stated by OECD, CBT interventions need to take many of these issues into account, as greater equality in land and asset ownership and financial access has positive impacts on family nutrition, education, food security, agricultural productivity and women’s well-being. Conversely, low rates of female ownership and decision-making power over land and assets have been correlated with an increased vulnerability to poverty among women and their families and reduced income-generating opportunities for women.10

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8 Online library of all case studies and short summaries: https://resources.vam.wfp.org/node/103
9 Pepper, Analee (2016), Value Chain Development, Gender and Women’s Empowerment in Ghana. Dakar: WFP Regional Office for West and Central Africa. URL: https://docs.wfp.org/api/documents/WFP-0000022433/download/
3.2 Cash as economic empowerment

As studies in Chad\textsuperscript{11} and Mali\textsuperscript{12} have shown, women's lack of financial access is a pervasive problem. In Chad, WFP's CBT initiatives have stimulated the local economy both on IDP (internally displaced people) sites and in host communities. The emergence of economic opportunities, especially for women, through small-scale trading and the creation of seasonal jobs for youth were positive effects of CBT. However, as the value of cash transfers was fluctuating, they were not a reliable source of support. It could be observed that recipients had to adopt strategies that further undermined their livelihoods (such as seasonal out-migration or taking debts) and made them increasingly vulnerable. This, in the long run, may have compromised the level of empowerment of households, especially for women.

In Nigeria, a Gender and Markets study examining urban street food vendors in Maiduguri found that many of the vendors were internally displaced women who found it to be a viable activity to gain more independence, feed their children and have a sense of purpose instead of remaining in perpetual limbo in an IDP site.\textsuperscript{13} In Côte d'Ivoire, a case study showed that street food is an important source of food for mostly male low-income and migrant workers in Abidjan, but women owners work under precarious conditions and under high protection risks.\textsuperscript{14} In both cases, cash injections could bring the necessary seed money to boost the activities of small-scale entrepreneurs.

\textsuperscript{11} Sy, Oumar and Niare, Abdoulaye (2017), Genre et l'accès et l'utilisation des services de crédit, de capitaux et d'assurance au Mali. Dakar: WFP Regional Office for West and Central Africa.
\textsuperscript{12} Salami, Abdoul Ali (2017), Transferts monétaires, autonomisation et genre au Tchad. Dakar: WFP Regional Office for West and Central Africa.
\textsuperscript{13} Sclama, Greg and Aguiari, Sabrina (2017), Gender and Urban Street Food in Maiduguri, Nigeria. Dakar: WFP Regional Office for West and Central Africa. URL: https://docs.wfp.org/api/documents/WFP-0000050370/download/
\textsuperscript{14} Simao, Johana (2017), Gender and Urban Street Food in Abidjan, Ivory Coast. Dakar: WFP Regional Office for West and Central Africa. URL: https://docs.wfp.org/api/documents/WFP-0000050371/download/ (French version)
The below graph shows that access to capital and credit remain key constraints for traders in the Lake Chad Basin (there is no data available for women in Niger). Women are more affected by these issues than men, although these constraints are also a major hindrance to male market actors, especially in rural areas.

![Figure 1: Key constraints for men and women’s market access in the Lake Chad basin](image)

Market-based programming such as CBT can thus alleviate some of the issues food insecure populations face in accessing markets and thriving in them. However, we need to be careful not to equate economic gains with economic empowerment. As markets and communities are complex systems, CBT cannot constitute a stand-alone measure but needs to be tied in with other components, such as support to women’s farm-based organizations, advocacy, sensitization and education. This is especially important when the goal is to affect empowerment at the household level. One way to measure empowerment is to evaluate whether women gain more decision-making power. However, even this indicator can be misleading, as it may not reflect the true level of agency women hold.

For example, Chadian women can use the earnings from their own entrepreneurial activities as they see fit, whereas Malian women must ask their husbands’ permission. This gives the impression that Chadian women enjoy greater empowerment than Malian women. However, a deeper look at the gendered responsibilities of women within the household reveals that this capacity remains almost entirely in principle and is seldom realized in practice. The reason for this is two-fold; one, only few of the women interviewed in Chad are able to engage in profitable entrepreneurial activity; and two, the economic obligations Chadian women face in their roles

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15 Source: WFP RBD, ACF, et al. (2016) Lake Chad Basin Crisis Regional Market Assessment. See also: Pepper, Analee; Brunelin, Stéphanie and Renk, Simon (2016), Assessing Gender and Markets in the Lake Chad Basin Region. Dakar: WFP Regional Office for West and Central Africa. URL: https://docs.wfp.org/api/documents/WFP-0000022434/download/

within the household entirely consume any disposable income they might be able to accrue, so that their financial freedom is in practice highly constrained.\textsuperscript{17}

A similar dynamic lies at the heart of WFP’s demand-driven, pro-smallholder procurement programs (Purchase for Progress or P4P). Working mainly with farmers’ organizations and other partners, P4P provides training and assets to improve crop quality, facilitates access to finance and promotes marketing. An example from Mali has shown that while there were several factors that would indicate relative empowerment of the Malian women in the P4P communities, not having access to agricultural implements and labor when they are critically needed reduced women’s capacity to fully benefit from the programmes. More specifically, at the crucial times of planting and harvesting, men have the right to use machinery and other productive assets first, resulting in higher yields for men. To fulfil P4P purchase quotas, women then needed to buy a part of the crops produced by men. As with the Chadian example, it is not sufficient to consider empowerment factors separately, but in interaction with each other and with consideration of which factors determine actual behavior change.\textsuperscript{18}

“Action is needed at all levels of organizational and programme management to inform and design programmes that contribute to engineering gender equality in markets, households and communities.”

\textsuperscript{17} See Boyer, Micah (2017), Gender, Markets and Women’s Empowerment in the Sahel Region: A Comparative Analysis of Mali, Niger, and Chad. Dakar: WFP Regional Office for West and Central Africa. URL: https://docs.wfp.org/api/documents/WFP-0000022437/download/

\textsuperscript{18} Ibid.
3.3 Cash for work, food for assets, and the issue of overburdening

Given that women are already placed under high labor burdens including unpaid household work across West Africa; it is crucial to ensure that participation in CBT programs which encourage community participation are not taking away from productive labor otherwise expendable toward agricultural obligations or care work. As the below graph shows, in Cameroon, 75 percent of women traders in the market were also responsible for cooking meals at home, against 4 percent of men traders.19

![Figure 2: Male and female trader’s responsibilities for cooking food in their homes (Cameroon)](image)

Is it enough to say that women themselves are choosing to participate, given the lack of other options, and the possible lack of agency within the household, or within the village once the chief has pledged community participation? Should it be assumed that women, or the poor more generally, know where the limit of their ability lies before they cause themselves or their household economies harm? And to what extent are their decisions based on informed choice rather than economic hardship? For example, women may be making calculations that participation is worthwhile to have access to external funds or donors in future, even when harmful.

In the marketplace context, there are concrete steps that any intervening actor can take to alleviate the double burden placed on women simply by making market spaces more gender-transformative. The example of Cameroon has shown that two of the main constraints for women to participate in markets is the absence of adequate sanitation and hygiene facilities and the absence of childcare facilities or appropriate spaces for their young children. In advocating to improve on these conditions, actors can levy the necessary investments to accommodate the specific needs of women and children in the market space. In sum, gender analysis leads to better programmes and better outcomes.

3.4 Social capital and social networks

In terms of promoting innovative approaches, there is operational risk in considering power primarily as a constraining force rather than a force enabling action. In development, gender analyses seldom fully include considerations of men’s roles and the performance of masculinity, and this omission tends to simplistically relegate men to the role of antagonist or oppressor. In the context of the case studies, WFP and its partners should be particularly on guard against ready-made assumptions.

As an example: a large part of the justification for women-focused CBT has been evidence that women invest household earnings in ways more in line with development objectives than men (i.e. nutritive objectives). In the Sahel, this line of evidence is often paired with studies showing that large proportions of male earnings are spent on luxury goods such as tea. However, in the local cultural

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19 Source: Yossa, Thaddée (2016), Agricultural Value Chains and Gender in Northern Cameroon. Dakar: WFP Regional Office for West and Central Africa. URL: https://docs.wfp.org/api/documents/WFP-0000022430/download/
context tea purchases may be an essential investment in social capital and therefore necessary for household resilience and livelihoods.\textsuperscript{20}

This example shows that gendered trends in economic behavior are rooted in social relationships, and without a deep understanding of the relational nature of behavior, it would be misleading to draw conclusions about the similarity of economic behavior. To explain certain trends better, the Gender and Markets Initiative has begun to collaborate with OECD who are doing ground-breaking research on Social Networking Analysis (SNA). \textsuperscript{21}

SNA is a relational approach to understand the structure of social, economic, and political interactions. It focuses on making the links between people visible, which is especially valuable for understanding support networks, social ties and how cash may affect them. SNA is increasingly recognized as a useful approach to understanding how development and humanitarian interventions affect local communities.

SNA could explain how gender inequalities are reproduced through social norms that limit women’s choices and opportunities. A gendered system of relationships at the household and community level significantly shapes women’s participation in markets. This system constrains women’s access to information on price and market conditions, new consumer demand, and news of border closures or existence of untapped market opportunities. Understanding how gender is embedded in a wider system of socially mediated norms and practices and how the relations defining men and women’s position in the social structure may cause disparities is, therefore, of the highest importance for development and humanitarian agencies such as the WFP.\textsuperscript{22} In examining both the individual autonomy of social actors and their structural constraints, SNA is an excellent analytical tool for local and regional actors to develop more effective, tailored initiatives that can enhance humanitarian response in West Africa.

\textsuperscript{20} Boyer, Micah (2017), Gender, Markets and Women’s Empowerment in the Sahel Region: A Comparative Analysis of Mali, Niger, and Chad. Dakar: WFP Regional Office for West and Central Africa.


\textsuperscript{22} Ibid.
Figure 3: Examples of mapping supply chains by role and by gender using Social Network Analysis (SNA).
4. LESSONS

The preceding discussion of case studies and tools has provided a representation of the richness that is missed out when gender analysis is not adequately integrated into market assessments. In light of the above findings, the main recommendations to CBT practitioners and partners, as well as other actors that seek to carry out market assessments and design market-based programmes are to:

- Leverage greater investments into gender-informed market data coordination, collection, analysis and management.
- Integrate gender coherently and across the board into assessments and studies.
- Strengthen actors’ accountability for integrating gender into all areas of their work, emphasizing leadership and a common vision that strengthens commitment and clarity of purpose.
- Create two-way communications systems specifically oriented towards gender issues between assessment/monitoring/evaluation and programming teams.
- Strengthen actors’ capacities for gender-informed market analysis and for the design of market-based interventions that empower women and vulnerable populations, ideally through on-the-job coaching and communities of practice.
- Revisit assumptions about gender, empowerment and food security through continuous engagement with the latest research and participation in the global discourse on these topics.
- Test new approaches to understand intra-household and intra community linkages e.g. SNA and promote initiatives filling the knowledge gap between gender and markets.
- Choose integrated and simple approaches that combine various components – including CBT – into a unified whole and that allow to address the complexities of gender inequalities.

Most importantly, there needs to be a deeper exchange between local civil society, local market actors and the private sector for a truly participatory approach to market assessments and market-based interventions. Investments need to be made into innovation, fostering out-of-the-box thinking and identifying the best solutions for cost- and time-saving, gender-informed market analysis that leads into gender-informed response. There also needs to be a better understanding of where to find women food retailers in markets, who they are, what they sell, and how to connect them to consumers.

WFP is increasingly focused on support for smallholder farmers\(^\text{23}\) and is investing in learning and innovation\(^\text{24}\) to adapt policies and programmes based on evidence from the field. There is potential for WFP’s beneficiary database, SCOPE, to evolve to include millions of individuals, allowing WFP to serve them more efficiently. There are also increasing efforts among UN and other humanitarian partners to share and pool data, looking to create joint databases and, at the same time, the Global Partnership for Sustainable Development Data is gaining traction.

However, more needs to be done to save lives and to change lives. Better data on markets can feed into better solutions. For effective CBT programming, it is essential to understand the complex social dynamics that govern food systems and the way they interlink with households and communities. It is in coherently assessing social impact and social change that a sound evidence base can be created and integrated partnerships and strategies that work can develop.

\(^{23}\) Visit [http://www1.wfp.org/smallholder-market-support](http://www1.wfp.org/smallholder-market-support) for more information.

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GENDER AND CASH TRANSFERS:
IMPLICATIONS OF INTRAHOUSEHOLD
DECISION MAKING ON NUTRITION OF
WOMEN AND CHILDREN IN ETHIOPIA

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October 2018

SUMMARY
This paper presents the analysis and findings of a qualitative study on Ethiopia’s Productive Safety Net Programme. Specifically, it focuses on the Integrated Nutrition Social Cash Transfer (IN-SCT) pilot programme funded by Irish Aid and implemented by UNICEF in the Southern Nations, Nationalities and Peoples (SNNP) region of Ethiopia. The research was conducted in two districts (Halaba and Shashego) in the SNNP region. The study explored how cash transfer conditionalities and targeting influence intrahousehold decision making and examined the implications of the same on the nutrition of pregnant and lactating women (PLWs) and children under two. The data presented in the paper is based on individual interviews with married couples in 21 households and 10 key informants, and two focus group discussions. The study found that while both spouses are eligible to receive the cash transfers, it is mainly the husbands who collect, indicating that women have limited access to the cash transfer resources. The study also found that women bear the main responsibility for observing the ‘soft’ conditionalities of cash transfer programming, thus reinforcing existing gender norms of women being responsible for care functions in the home. Using dietary diversity and meal frequency as indications of nutrition adequacy, the diet consumed by PLWs and children under the age of two was found to be inadequate. Therefore, while most couples indicated that they decide together on how to spend the cash transfers, it was evident that PLWs had limited control over this decision making in a way that can positively influence their own nutrition and that of their children. The study concludes that the interaction of the PSNP targeting and ‘soft’ conditionalities with pre-existing gender norms influences intrahousehold decision making, affecting the nutrition of PLWs and children under two. The study recommends exploring opportunities for enhancing women’s access and control over cash transfer resources particularly during pregnancy and lactating periods.
1. INTRODUCTION

Both academic and development literature indicate that social protection has increasingly become a popular strategy with more and more countries using social protection interventions to protect their people against poverty, vulnerability and inequality.1 While there are varying definitions of social protection across the literature,2 the underlying notion in all of them is the aim of reducing vulnerability and improving living and economic standards of the poorest members of society.

Currently in its fourth phase (July 2015 – June 2020), Ethiopia’s Productive Safety Net Programme (PSNP) is one of the largest social protection programmes in Sub-Saharan Africa (SSA).3 PSNP is a non-contributory public works social safety net programme aimed at enhancing food security for Ethiopia’s most vulnerable citizens. The public works component entails the development of community assets such as roads, water infrastructure, schools and clinics. The programme provides food insecure households with cash and/or food transfers in exchange for labour-intensive public work in the case of households with labour capacity, or unconditional cash and/or food transfers (direct support) for labour constrained households. Direct support recipients include orphans, pregnant and lactating women, households with older members, and other labour-constrained households such as those with people living with HIV and AIDS, and the majority of female-headed households with young children.4 This study specifically focuses on the Integrated Nutrition Social Cash Transfer (IN-SCT) pilot programme funded by Irish Aid and implemented by UNICEF. Operating under the umbrella of PSNP, the aim of the pilot is to increase direct support recipients’ uptake of social services by improving their knowledge, attitudes and practices regarding nutrition, sanitation and health through the use of nutrition-sensitive interventions such as Behaviour Change Communication (BCC) sessions and linking them to health and other social services.5

Several studies have shown that cash transfers have positive impacts on the well-being of members of poor households.6 These benefits include: helping to reduce the incidence of preventable diseases; increasing access to health care; improving maternal welfare; and enhancing food security and improving nutrition levels both in dietary quantity and quality.7 However, most of the available evidence on the impact of cash transfers for nutrition is based on programmes that explicitly target women as the main recipients of the transfer on behalf of their households (e.g. Mexico’s PROGRESA, Brazil’s Bolsa Familia, South Africa’s Child Support Grant and Zambia’s Child Grant Program).8 Targeting women is based on the assumption that women prioritize the needs of children unlike men and can generally be relied upon to spend the money

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8 Fenn, B. and Yakowenko, E. (2015), Literature review on impact of cash transfers on nutritional outcomes. Field Exchange 49. Available online: https://www.ennonline.net/fex/49/literatureview
they are given in accordance with children's needs.9 Indeed, several studies on cash transfers that target women have reported positive impact on nutrition, especially for children.10

While several studies indicate positive nutrition outcomes as a result of targeting women, there is evidence that giving money to men also leads to improved nutrition.11 There is however much less evidence from programs in which either spouse is eligible to receive the transfers on behalf of the household, like in the case of PSNP. While some studies have shown that the person that collects the transfers has more control over decision making with regards to its expenditure, others have shown that it does not matter who collects the transfers.12 This calls attention to the process of intrahousehold decision making on how to spend the cash transfers. Similarly, while several studies have shown that conditionality in cash transfer programming encourages better nutrition behaviour, and thus greater impact,13 much of the available evidence is based on programmes that apply hard conditionality.14 Meanwhile, several unconditional cash transfer programmes in SSA, including PSNP, are experimenting with conditionality,15 albeit 'soft' conditionalities16 in the form of sensitization campaigns and community trainings to promote positive behavioural changes.

Finally, most of the evaluations on the impact of cash transfers on nutrition tend to view the household as a single unit and therefore fail to analyse nutrition based on individual dietary needs. The few assessments that focus on nutrition impacts for women focus on women as a homogenous group even though women, especially those in rural areas and those who are pregnant and lactating, are more vulnerable than others in terms of decision making and access to nutrition. This study not only examines the implications of the gendered nature of intrahousehold decision making on nutrition of women and children but specifically targets pregnant and lactating women and children under the age of two who are considered most vulnerable considering their unique nutritional requirements.

“Targeting women [for cash transfers] is based on the assumption that women prioritize the needs of children unlike men and can generally be relied upon to spend the money they are given in accordance with children’s needs.”

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12 Ruiz-Arranz et al. (2002).
14 Hard conditionalities entail strict enforcement and penalties such as withdrawing the transfers when recipients do not adhere to the conditions.
16 Soft conditionalities involve recipients being informed of the conditionalities and encouraged to undertake them, but no penalties are enforced if they do not take them up.
2. PROBLEM STATEMENT

Previous Ethiopia PSNP impact assessments indicate the success of the programme in reducing poverty, improving food security and increasing household level diet diversity. Other assessments find improvement in food security but only for households that received PSNP for more than four years. However, despite evidence suggesting visible progress, poverty, malnutrition and vulnerability remain high in Ethiopia. Malnutrition remains high, as the 2016 Ethiopia Demographic and Health Survey (EDHS) shows; 38 percent of children were stunted (height-for-age), 10 percent were wasted (weight-for-height) and 24 percent were underweight (weight-for-age). Similarly, a situation analysis of the nutrition sector in Ethiopia found that 22 percent of women of child-bearing age are undernourished (BMI>18.5) and anaemic (Hb<12 g/dl). This is a serious concern since research shows that a malnourished woman is more at risk of giving birth to a malnourished child and children of malnourished mothers are often malnourished themselves. Previously, a 2008 contextual gender analytical study of PSNP highlighted several gender issues within the programme including the fact that pregnant and lactating women were not treated systematically despite their special needs; women in male headed households were less able to access resources than women in female headed households, and males – particularly those in polygamous households – had far greater power than women. Four phases later, gender equity is one of the principles guiding implementation of PSNP, but provisions intended to enhance women's equal participation and increase their full benefit have not been fully realized. All the above factors hinder women and, by extension, their households from achieving the intended benefits of PSNP. This study assumes that participation in PSNP should lead to improved food security and nutrition due to the increased household income. However, several factors such as programme design, size and timeliness of the cash transfers, and recipients using the money for purposes other than food security could limit PSNP's efforts to improve food security and enhance household level diet diversity. This study argues that the interaction of pre-existing gender norms with cash transfer conditionalities and targeting influences intrahousehold decision making on expenditure of cash transfer resources, hence nutrition of PLWs and children under the age of two.

As such, the objective of the study was to assess:

1. How PSNP targeting and ‘soft’ conditionalities influence intrahousehold decision making on allocation of cash transfers.
2. The implications of the gendered nature of intrahousehold decision making on nutrition of pregnant and lactating women (PLWs) and children under the age of two.

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19 MOA (2014a).


25 Ibid., 24
3. METHODOLOGY

This study employed a qualitative approach that focused on generating data from the natural setting in order to allow for high level of interpretive, holistic and reflective reasoning.\textsuperscript{26} Data for the study was collected through primary sources as well as secondary sources. The primary data came from interviews (in-depth individual interviews and key informant interviews) and focus group discussions. Secondary data was obtained from peer reviewed journals, PSNP reports and other related literature.

The study focused on Halaba and Shashego, two woredas (districts) in the SNNP region of Ethiopia. The two woredas were purposively sampled due to the presence of the IN-SCT pilot programme and the target kebeles (neighbourhoods) within both woredas were purposively sampled based on their proximity to, and accessibility for, the research team. The study participants, married men and women in PSNP households in the two woredas, were selected through random sampling. Specifically, PSNP recipients in male headed households who are expecting a child, and/or have a child under the age of two were targeted. Based on the selection criteria, a total of 32 individual interviews were conducted separately for couples from 16 households. Two focus group discussions, held separately for men and women, were also conducted for 10 PSNP couples. The study targeted married couples therefore the sample consisted of an equal number of male and female respondents.

To confirm the accuracy of the respondents’ information, 10 key informants with relevant responsibility in relation to the study objectives at the woreda and regional level were identified through purposive sampling and interviewed and included:

- Shashego: Woreda Office for Labour and Social Affairs (WoLSA) Head; PSNP Focal Person; Social Worker; and Social Cash Transfer (SCT) Coordinator.
- Halaba: Social Worker; SCT Coordinator; and Gender and Social Development Focal Person.
- Regional level: Gender, Social Development and Nutrition Regional Coordinator (Food Security Office); Regional Programme Coordinator, Social Cash Transfer Pilot Programme (ALSA, SNNPR); and M&E Specialist, UNICEF SNNPR Office.

“To assess the underlying intrahousehold gender dynamics in decision making on cash transfers, the respondents were each asked to state who has the final say on how to spend the cash transfer income. The majority (94 percent) of the couples stated that they decide jointly on how to spend the cash transfers and there was no contradiction from the spouses despite being interviewed separately.”

4. KEY FINDINGS
To address the research objectives, the key findings will be presented in three broad categories as follows: (i) gender and cash transfers, (ii) intrahousehold decision making and (iii) nutrition.

4.1 Gender and cash transfers (i.e. targeting and conditionalities)
4.1.1 Targeting
While many cash transfer programmes target either men or women, in the case of PSNP, both spouses in male headed households are eligible to collect the cash transfers. This study therefore sought to establish whether both spouses have equal access to the cash transfer resources. The respondents were asked which of the spouses regularly collects the transfer on behalf of the household. The study found that in the majority (50 percent) of the instances it was the husbands that regularly collect the transfers. There were several (31 percent) instances where both the husband and wife collect the transfers and few (19 percent) instances where the wife regularly collects the transfers. This finding shows that while both spouses are eligible for the transfers, the husbands have more access than the wives. In the few instances where women collect the transfers, their responses showed that they only do so when their husbands are unavailable. Some of the reasons they gave included:

- ‘When husband is busy’;
- ‘Because the husband is not available’;
- ‘I am responsible to do this because I participate in public works’.

This position was supported by the response of one of the husbands whose wife collects: ‘I am not listed in Public Works as household head so she is responsible for receiving the transfer. I also have health problem.’

Reasons given by those where both husband and wife collect the transfer include:

- ‘We alternate depending on who is available’;
- ‘We both receive because we think that both husband and the wife are the same’.

The above responses show that some of the couples have an appreciation of gender equality with regards to accessing the cash transfer resources.
4.1.2 Soft conditionalities

As defined earlier, soft conditionalities refers to a situation where recipients are informed of the programme conditions, basic monitoring is implemented but no penalties are enforced if the conditions are not fulfilled. In the IN-SCT pilot programme, the soft conditionalities include antenatal care visits, obtaining postnatal care and vaccinations, and attending monthly growth monitoring for children family planning sessions and health, nutrition and sanitation BCC sessions. Based on the pre-existing gender norms, the study assumed that women would bear the most responsibility for observing the set conditionalities.

To assess how the IN-SCT soft conditionalities influence intrahousehold decision making, the respondents were asked to mention approximately how many BCC sessions they had attended over the previous six months. While this study did not enquire about formal education levels of the recipients, the information from the sessions was considered a form of informal education with the potential to enhance decision making with regards to nutrition because these sessions are where they obtain the knowledge necessary to make informed decisions that may have direct implications on nutrition.

From the interviews, the study found that while the majority of the women had attended an average of 3-4 sessions, the majority of the men had attended only 1-2 sessions with more than 50 percent of them having not attended even one session. This finding shows that more women than men accessed nutrition-related information through the BCC sessions. Some of the reasons the men gave for not attending included being too busy, a lack of information, or misinformation that the BCC sessions were only for women. It was also found that the sessions were conducted separately for men and women. Key Informant Interviews confirmed that the main reason for conducting separate sessions was the assumption that women would be afraid or embarrassed to speak about issues such as sex, family planning or other sensitive issues in front of their husbands. While this assumption was justified based on pre-existing gender norms, further probing of the respondents revealed that the beneficiaries would appreciate having joint BCC sessions for general issues like nutrition. Those that preferred joint sessions gave the following reasons:

- ‘To decide together it is better to attend together’ (Female)
- ‘We will have the same understanding of what we learn and it can help us plan together’ (Female)
- ‘Because we share the common knowledge on issues that we learn at BCC sessions’ (Female)
- ‘When women attend alone, the men may not believe or accept what they say’ (Male)
- ‘If am told alone the wife may miss the information or not believe me’ (Male).

4.2 Intrahousehold decision making
To assess the underlying intrahousehold gender dynamics in decision making on cash transfers, the respondents were each asked to state who has the final say on how to spend the cash transfer income. The majority (94 percent) of the couples stated that they decide jointly on how to spend the cash transfers and there was no contradiction from the spouses despite being interviewed separately. This view was further confirmed during the Focus Group Discussions where all respondents in both the female and male groups also said they decide jointly. Notably, men had more access to the cash transfers, women had more access to nutrition-related information – both of which are important for improving nutrition of PLWs and children. Due to study limitations, it was not possible to investigate the extent and nature of ‘joint’ decision making. The nutrition status of the PLWs and children as presented in the next section suggests that even if decision making is done jointly, resulting food choices remains the same. Further, access to nutrition-related information has not necessarily resulted in behaviour change, implying that external factors constrain the ability of the respondents to implement what they have learnt. The study found that these constraints include poverty, limited access to the recommended nutritious foods and cultural practices.

4.3 Nutrition
Nutrition, as conceptualised in this study, comprises of both food security and access to health and environmental services such as sanitation and hygiene. The nutrition status of women and children was assessed using (i) dietary diversity as an indicator of food security and (ii) interview responses to questions regarding participation in the programme’s soft conditionalities. FAO’s 24-hour recall method was used to measure household dietary diversity and particularly for women and children. Dietary diversity is defined as the number of foods or food groups consumed over a given period, in this case the previous day. 24-hour recall was considered appropriate because it is less subject to recall error and conforms to the recall period used in many dietary diversity studies. It is also a relatively simple way to obtain data as it only requires the respondents to mention the foods that were eaten by the various household members during the previous day. The questions were asked to both spouses to compare the accuracy of their recall. The foods were regrouped into the various food groups that constitute an adequate diet and then the average number of food groups eaten by individual household members was calculated. As dietary diversity was not the focus of this study, analysis of the findings does not go into the detail of calculating dietary diversity measures, and only presents a general picture of the type of diet consumed by women and children in the selected households.

29 Ibid., 28
Notably, most of the households had at least three meals a day. However, the majority of the households lacked dietary diversity and were having local bread (made out of maize flour) with either coffee or cabbage for all three meals. Secondary data analysis from Berhane et al. (2014), which showed that only 12 percent of children in Ethiopia receive the minimum dietary diversity 24 hours prior to their interview(s), supports this.31 Similarly, there was no distinction in what was eaten by pregnant or lactating women and children under the age of two. Even in cases where there was a malnourished child, the families still fed them the same food as the others. In some cases, the government provides families with Ready to Use Therapeutic Food (a nutrient rich mixture for malnourished children) but parents end up feeding all the children on it, limiting its availability to the malnourished children who require it most. Further, cultural practices such as serving the husband first or the best part also limits access to nutritious foods for PLW’s and children under the age of two. Based on the household diets seen above, there is a gap between the availability of nutritional knowledge and its application at the household level.

“There is a need to empower pregnant and lactating women to be able to make decisions that positively influence their nutrition and that of their unborn children or infants.”

5. CONCLUSIONS AND RECOMMENDATIONS

This study assumed that the gender of the cash transfer recipient (targeting) had an influence on intrahousehold decision making on its expenditure. The study found that it did not matter which spouse collects the transfers as the majority of respondents indicated that the money still gets to the household. However, in view of the low dietary levels of PLWs and children under the age of two, and challenges in implementing learning from the BCC sessions, this study concludes that women’s access to the cash transfers and participation in joint decision making has limited influence on their own nutrition and that of their children. Therefore, there is a need to empower pregnant and lactating women to be able to make decisions that positively influence their nutrition and that of their unborn children or infants. Besides temporarily shifting PLWs from public works to direct support to allow them sufficient time to care for themselves and their children – as is currently practiced in PSNP – the study recommends exploring opportunities for enhancing women’s access and control over cash transfers particularly during pregnancy and lactating periods.

The study assumed that conditionality of cash transfers affects nutrition outcomes. Whereas available research evidence indicates improved household nutrition where hard conditionalities are applied, this study paints a bleak picture for the use of ‘soft’ conditionalities as applied in the IN-SCT pilot programme. Whereas the IN-SCT pilot has been able to disseminate information on the value of proper nutrition and child care, this information has been delivered to more women than men thus making it difficult for couples to have joint understanding for informed joint decision making. Therefore, while most female respondents are aware of proper nutrition behaviour, there is an obvious disconnect in the implementation of what they have learnt.

While it is evident that the social cash transfer programme has improved the food security of beneficiaries in Halaba and Shashego, full nutritional benefits are yet to be realized. Ensuring food security is a starting point, recipients need to be supported in practising proper nutrition and dietary habits. Notably, nutritional knowledge has been offered through multiple sources but little is being done to enhance recipients’ capacity to implement that knowledge at the household level. The nutritional uptake of recipients can therefore be improved by promoting the use of home gardens and diversifying food production through providing access to seeds of nutritious foods.

Based on the research design and limitations of the study, it is difficult to say with certainty that the current low levels of nutrition for PLWs and children under the age of two is due to the interaction of cash transfer targeting and conditionalities with pre-existing gender norms on intrahousehold decision making. The findings of this study leave room for further and more rigorous research on how cash transfer programmes, particularly those that target both men and women and apply soft conditionalities, influence intrahousehold decision making about the nutrition of women and children. There is also room for further research to determine the real extent of ‘joint’ decision making among recipients, which was beyond the scope of this study.
BIBLIOGRAPHY


ABSTRACT

This paper examines UK Aid-funded cash transfers made as part of the Girls’ Education South Sudan programme, focused on improving girls’ access to education by offsetting or reducing economic and social barriers.

Evidence from a unique fully disaggregated near real-time national dataset on school enrolment and attendance in South Sudan (see: https://sssams.org/ct/profile.php) shows the impact of cash transfers on enrolment and attendance, in particular through drawing back girls who had dropped out of school midway through their primary education.2

Evidence from survey data shows the effects of these cash transfers on the economic empowerment of girls and women, and as part of a wider programme of attitudinal and behavioural change.

This paper examines possible reasons for the effectiveness of the programme, despite the relatively low value of the cash transfers and the challenging context in which the programme was implemented. It also examines the transferability of learning to other fragile and conflict-affected states, specifically highlighting the lessons related to remote programming and low unit cost approaches.

1 Quote from a Cash Transfer recipient at St Kizito Primary School Juba, South Sudan
Author and declarations of interest
Naomi Clugston is one of the 2017 cohort of Charlie Goldsmith Associates Fellows; she joined the team in South Sudan in 2017. Charlie Goldsmith Associates is the member of the Girls’ Education South Sudan consortium leading on cash transfers, capitation grants, the South Sudan Schools Attendance Monitoring System (SAMS - www.sssams.org) and knowledge, evidence and research. Girls’ Education South Sudan is funded with UK Aid from the UK government and run by a consortium led by BMB Mott MacDonald/Cambridge Education, working with Ministry of General Education and Instruction (MoGEI), South Sudan. This paper does not necessarily reflect the views of the programme, UK Aid or MoGEI.
1. EXECUTIVE SUMMARY

The cash transfer component of the Girls’ Education South Sudan (GESS) programme was implemented in the Republic of South Sudan (RSS) at a time of high insecurity and economic collapse. It was implemented in a context where social and cultural norms and economic constraints mutually reinforce to reduce the priority given to girls’ education by poor families. It provided CTs of a relatively low value compared to those provided in other relevantly similar programmes. Despite the low values, research suggests that the cash transfers contributed to an increase in the proportion of girls enrolled in school from less than 40 percent in 2014 to 44.4 percent in 2017. This increase occurred in the context of a 63 percent overall increase in reported enrolment between 2014 and 2017.

This paper considers three possible explanations for the impact of the GESS CT programming.

Firstly, interviews conducted with CT recipients across RSS demonstrate that some of the most prominent barriers to girls’ education are economic. In particular, they cite the cost of shoes, uniform, fees and learning materials as barriers to access. This paper argues that, because the GESS CTs were specifically designed to cover the cost of such items, they have been able to improve access to education for girls from families that could not afford them. This paper also recognises that GESS CTs were not able to incentivise all out of school girls to enrol in school, suggesting that there may be factors other than limited purchasing power that prevent some girls from enrolling.

Secondly, at the time of implementation, RSS faced substantial and ongoing economic decline. During this time very few families in RSS enjoyed regular access to funds and many had suffered recent negative economic shocks. As a result, this paper posits that the relative value of the CTs increased, enabling them to provide a stronger incentive for action than might have been expected given their absolute size or had a similar programme been implemented in a more ‘steady’ context.

Finally, the impact of the cash transfer component, despite the context of high insecurity, was possible due to the system used to administer it; the South Sudan Schools Attendance Monitoring System (SAMS - www.sssams.org). This is a near real-time data management information system, which gathers information on the enrolment of individual pupils by name, and tracks pupil attendance using an SMS reporting system. It is designed for fragile contexts, where physical access is difficult, and recipients have limited resources and low connectivity.

This paper concludes by reflecting on lessons learned, recognising some of the limits of the programme, and offering recommendations for future CT programming. It also argues that, given the relative complexity of the context in which the GESS programme was implemented, the tools and techniques used during this programme could likely be transferred to other challenging contexts with success.

3 See: www.girleducationsouthsudan.org and www.sssams.org
2. INTRODUCTION

Girls’ Education South Sudan (GESS) is a programme dedicated to eliminating barriers to girls’ education and promoting gender equality throughout the South Sudanese education system.⁴ The GESS programme ran for five years and, as it was drawing to its conclusion, we sought to address two key questions:

— What was the impact of the cash transfer (CT) component of the GESS programme in terms of girls’ access and participation in education?
— And crucially, why was this the case?

These questions are important because finding effective and cost-efficient methods of getting hard-to-reach children into school is key to laying the foundations of sustainable development. In countries suffering from conflict-fatigue, where a state of humanitarian emergency has become the norm and where barriers to peace and economic growth remain, this need is particularly acute.

In light of these questions, this paper is divided into two parts:

The first considers the impact of the CT component of the GESS programme by examining interviews with CT recipients and their communities, and data collected from a unique fully disaggregated near real-time national dataset on schools’ enrolment and attendance in South Sudan. Analysis of these sources suggests that the CT programming was able to improve girls’ enrolment in school despite the context of high insecurity in which it was implemented and the relatively low value of the CTs available.

The second explores the question of why this improvement was possible and reflects on the limits of the programme’s impact. It concludes that:

— The CTs were designed to alleviate the specific economic barriers that had previously prevented CT recipients from accessing education.
— In the context of the economic crisis faced by South Sudan, CTs were able to cover the cost of more items than would have been possible under more favourable economic circumstances and thus have an exceptional impact relative to their monetary value.
— The system used to administer the GESS CT component was built to withstand the challenges that the context posed.

⁴ GESS is an initiative of the Ministry of General Education and Instruction (MoGEI) of the Government of the Republic of South Sudan (GRSS). It is funded by UK aid from the UK government. MoGEI is supported by a consortium led by BMB Mott MacDonald/Cambridge Education, including BBC Media Action, Charlie Goldsmith Associates and Winrock International. GESS works at the local level through six state-based NGOs, referred to as State Anchors.
2.1 Research methodology

2.1.1 Understanding the impact of GESS cash transfer programming

To answer the questions posed by this research paper, GESS used qualitative and quantitative techniques to better understand the impact of the programme from the point of view of those it was intended to support. Interviews and surveys were conducted with recipients, their families, their fellow students and their teachers at regular intervals over the course of the programme. These research activities took place face-to-face with recipients in their language of choice. This technique enabled participants to articulate their experience of the impact of GESS in the way they felt most confident.

Over 521 semi-structured qualitative interviews were conducted with female CT recipients, male learners and teachers in 20 individual schools across all the 10 former states of South Sudan. GESS conducted these interviews at broadly 6-month intervals from 2015 throughout the duration of the programme. Participants were selected randomly within the categories of “CT recipients”, “Male learners” and “Teachers” in order to ensure a diversity of informed perspectives. GESS also conducted quantitative surveys with recipients across 179 randomly selected schools in South Sudan every 12 months, to better understand what the transfers were used for. Finally, GESS conducted quantitative analysis of a uniquely disaggregate near real-time dataset of individual pupil enrolment and attendance data from between 2013-2018, building on previous work done by the GESS programme and by Lee Crawfurd.

The number of interviews conducted were relatively limited due to the challenges associated with travelling throughout the country and in order to reduce survey fatigue among participants. As a result, opinions gathered from these surveys provide a snap shot of those across the country and cannot be used to draw hard conclusions about the views of all CT recipients.

2.1.2 Putting GESS cash transfer programming into context

In order to improve understanding of GESS in the context of other CT programming, a comparative document review of the value amounts of all known CT programming that was similar in terms of educational aims was conducted. This research was also informed by a discussion that followed a presentation made by Patricia Stephenson of Charlie Goldsmith Associates at the Gender and Cash Based Assistance Symposium held in February 2018.

It is recognised that the comparison with similar CT programming may not have been exhaustive and so it is difficult to draw hard conclusions from it but, despite the limitations, the review did produce some useful findings.

“Given the extreme poverty levels and food insecurity experienced by the South Sudanese population, it is unsurprising that during interviews with our cash transfer recipients, the most commonly cited barriers preventing children from accessing education were economic.”

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5 Since the start of the programme, South Sudan has introduced a 32-state system, but the programme was designed to function in the 10-state system and has continued to do so.
6 The Gender and Cash Based Assistance Symposium was organised by CaLP, Women’s Refugee Commission, NRC, Adeso and Oxfam.
3. THE IMPACT OF GESS CTS ON GIRLS’ ENROLMENT AND ATTENDANCE ACROSS SOUTH SUDAN

3.1 An overview of the context in which the GESS programme was implemented

Since before the implementation of the GESS programme in 2013, South Sudan has faced civil conflict and economic decline. Both of these have deteriorated significantly over the course of the programme and had a direct impact on the ability of children to access education.

As fighting across the country escalated and deepened in complexity, the number of internally displaced people and the number of refugees in neighbouring countries increased. In May 2018, these numbered 1.74 million and 2.47 million respectively. It is estimated that the majority of these are children, for whom displacement often leads to a disruption in education. Interviews conducted with students across the country support this view, suggesting that in areas where violence is rife students are less likely to go to school either because staying at home is deemed safer or because proximity to the fighting causes their families to move to different areas.

The economic crisis faced by South Sudan has also had a direct impact on children’s ability to attend school. This is because families often live in extreme poverty, limiting the availability of funds that could be used to send children to school. According to the World Bank, the rates of extreme poverty across South Sudan have risen to 65.9 percent, with the ongoing conflict and economic decline contributing to severe food insecurity for six million people and the declaration of famine in 2017. Given the extreme poverty levels and food insecurity experienced by the South Sudanese population, it is unsurprising that during interviews with our CT recipients, the most commonly cited barriers preventing children from accessing education were economic.

Against the backdrop of ongoing conflict and economic collapse, the education system has struggled to operate. South Sudan continues to have one of the highest estimated rates of school-age children out of school in the world, with at least 2.2 million school-aged children estimated to be out of school. According to estimates from Charlie Goldsmith Associates, calculated using population projections from census data from the National Bureau of Statistics, 68.6 percent of school-age children in South Sudan remain out of school.

3.2 An overview of the GESS CT programming:

Between 2014 and 2018 the CT component of the GESS programme supported at least 284,601 individual girls in years Primary 5 (P5) to Senior 4 (S4) across all of the 10 former states of the Republic of South Sudan, providing them annually with unrestricted CTs that were lightly conditioned on enrolment and attendance in school. The CT programming focused on girls because, at the time of the programme’s conception, they were considered the most at risk of exclusion from school. A desk review of other CT programming that also focused on improving educational access revealed that the GESS CT values were lower than many other relevantly similar programmes (Figure A). It was not possible to find details of the transfer value for each of these programmes, but where the values were available, GESS CTs were consistently lower.

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8 http://www.internal-displacement.org/countries/south-sudan
**Figure A**

<table>
<thead>
<tr>
<th>Name of Programme</th>
<th>Country</th>
<th>Cash Transfer Amount</th>
<th>Distributed to</th>
<th>Focused on</th>
</tr>
</thead>
<tbody>
<tr>
<td>Girls Education South Sudan&lt;sup&gt;13&lt;/sup&gt; (2013-2018)</td>
<td>South Sudan</td>
<td>£18/year (approx. $24/year)</td>
<td>Girls</td>
<td>School enrolment and attendance</td>
</tr>
<tr>
<td>Keep Girls in Education&lt;sup&gt;14&lt;/sup&gt; (2012-2018)</td>
<td>Malawi</td>
<td>5,000 MK/per term (approx $9/term)</td>
<td>Girls</td>
<td>School enrolment and attendance</td>
</tr>
<tr>
<td>Orphans and Vulnerable Children (part of the Hunger Safety Net programme)&lt;sup&gt;15&lt;/sup&gt; (2008-2011)</td>
<td>Kenya</td>
<td>$20/month</td>
<td>Households</td>
<td>School expenditure Health expenditure Food expenditure</td>
</tr>
<tr>
<td>Girls' Education and Women's Empowerment and Livelihood Project&lt;sup&gt;16&lt;/sup&gt; (2015-2020)</td>
<td>Zambia</td>
<td>$198-$396/year</td>
<td>Schools</td>
<td>Covering the cost of school fees</td>
</tr>
<tr>
<td>VAS-Y Fille!&lt;sup&gt;17&lt;/sup&gt; (2013-2016)</td>
<td>Democratic Republic of the Congo</td>
<td>$30/year $20/year $9/year</td>
<td>School examination board</td>
<td>School fees School-related items Exam fees School enrolment and attendance</td>
</tr>
<tr>
<td>Zomba Cash Transfer Programme (2008-2009)&lt;sup&gt;18&lt;/sup&gt;</td>
<td>Malawi</td>
<td>$4-10/month $1-5/month</td>
<td>Parents Girls</td>
<td>School enrolment and attendance</td>
</tr>
<tr>
<td>Tayssir Programme&lt;sup&gt;19&lt;/sup&gt; (2008-2010)</td>
<td>Morocco</td>
<td>$8/month/child in grades 1 &amp; 2 $13/month/child in grades 5 &amp; 6</td>
<td>Households</td>
<td>School enrolment and attendance</td>
</tr>
<tr>
<td>Progresa-Oportunidades&lt;sup&gt;20&lt;/sup&gt; (1997-2001)</td>
<td>Mexico</td>
<td>$10/month (Grade 3 Primary) $37/month (Grade 3 Secondary)</td>
<td>Households</td>
<td>School enrolment and attendance</td>
</tr>
</tbody>
</table>

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17 Unpublished information
3.3 Evidence of Impact

3.3.1 Increased enrolment and attendance

Both the research conducted directly by GESS and independent impact analysis from Lee Crawfurd, document the positive impact that the CT component of the GESS programme appears to have had. In particular, it has contributed to improving gender equality within schools by increasing the enrolment and attendance of girls in P5-S4 across South Sudan. Since the launch of the GESS programme the national total enrolment recorded by the Government of the Republic of South Sudan (GRSS) through the South Sudan School Attendance and Monitoring System (SAMS) has risen from 928,000 in 2014 to almost 1.7m in 2018.21 Further, girls now make up 46.06 percent of pupils, up from less than 40 percent in 2014.22 According to a rigorous difference-in-differences analysis undertaken by Crawfurd on the impact of GESS between 2014 and 2016, GESS CTs and capitation grants made schools more likely to remain open, increase their enrolment numbers, and increase attendance rates despite the prevalence of substantial ongoing levels of violence and conflict.23

Female students at a school in Lainya County, South Sudan, where the GESS programme was implemented. Photo: Andreea Câmpeanu.

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21 www.sssams.org
22 Ibid.
23 Crawfurd, L. (2016)
3.3.2 Increased back-to-school figures

As well as increasing the enrolment and attendance of girls in school, GESS CTs also seem to have drawn out-of-school girls back into education. As Figure B illustrates, the number of girls in P5 is higher than the number of girls being promoted. This is not the case for boys in the same way that it is for girls. Although this could have been caused by girls being promoted to P5 early in order to receive CTs, Figure C illustrates that girls and boys are dropping out of school at a consistent rate in the younger years. This suggests that the higher number of girls in P5 than those being promoted is a consequence of out-of-school girls re-joining the education system rather than being promoted early.

Figure B

Two girls outside their school in Lainya County, South Sudan. Photo: Andreea Câmpeanu.
3.3.3 GESS as the only major programme focused on increasing girls’ enrolment and attendance in school

Finally, over the course of the programme, GESS has been one of the only major programmes supporting the education system, with £60m funding over five and a half years. The other two major funders of the Republic of South Sudan’s education system during this time have been the Government of the Republic of South Sudan (GRSS), which has suffered from severe budgetary constraints, and UNICEF. UNICEF’s main education-focused programme is the “Back to Learning Programme”, which is focused on education in emergencies and in particular on education in Protection of Civilian (POC) sites. Along with the evidence provided by analysis of data collected on SAMS and research conducted by Crawfurd, the fact there were no other major programmes focused on increasing girls’ enrolment supports the view that the GESS programme was heavily responsible for the increase in girls’ enrolment witnessed over the course of the programme.
3.3.4 Higher impact in primary schools than secondary schools

As illustrated by Figure D, the GESS CT component had its greatest impact with girls in years P5-P8. Over the course of the programme years P5-P8 saw an increase in enrolment of 173 percent, a figure substantially higher than that for girls in S1-S4, where the programme saw an increase in enrolment of 44 percent. ²⁴

**Figure D**

Possible reasons for this include:

- **GESS CTs were not high enough to offset the direct costs of secondary education.**
  The direct costs of secondary education, which include the cost of textbooks and learning materials, are higher than those of primary education. The flat rate of CTs across all years may have meant they were not set at a level high enough to cover the cost of secondary education.

- **GESS CTs were not high enough to offset the opportunity or perceived opportunity costs of sending girls to secondary school.**
  Some communities may face higher opportunity or perceived opportunity costs when sending their girls to secondary school than when sending them to primary school. This reflects the way societal roles, responsibilities and expectations placed on girls often increase as they get older. For example, research conducted by UNICEF showed that 9 percent of girls in RSS were married by the age of 15 but that 52 percent were married by the age of 18.²⁵ This implies that between the ages of 15 and 18, the pressure to get married increases significantly. This pressure could stem from, among other factors, the desire to move a girl into an environment that is perceived as safer than the one her family can provide, the idea of bringing pride to one’s family, or because the size of the potential dowry offered if the girl gets married outweighs the benefits of an annual CT. GESS CTs may have had a lower impact on improving enrolment and attendance in secondary schools because the value of the CTs for secondary school girls was not set high enough to offset the increasing opportunity and perceived opportunity costs of sending girls to school as they get older.

²⁴ This is notable because most evidence to date regarding the impact of CT programming in Sub-Saharan Africa, relates to support for girls in secondary school. However, in Fragile and Conflict Affected States (FCAS) in Sub-Saharan Africa – notably South Sudan, DRC and Somalia, for which there is in any case less research – there are substantial numbers of out-of-school girls at primary level. Primary-level focused CT programming might therefore be more appropriate for these contexts.

The limited supply of secondary schools across South Sudan means that even if the demand for secondary school had increased, the supply was not able to meet it. According to the South Sudan Schools Attendance Monitoring System (SAMS - www.sssams.org), although there are over 4600 primary schools nationally, there are fewer than 400 secondary schools. These tend to be situated in urban areas, which makes access to secondary education particularly challenging for children from rural communities. Limited investment in secondary school infrastructure and teachers means that even if the demand had increased, the supply has not been able to meet it. Investment into secondary school education is needed to ensure it is a genuine option for primary school leavers.

Limited employment prospects may have limited the perceived value of secondary education
Limited employment prospects for individuals regardless of their education level means that the perceived value of secondary education may have been too low to be offset by the value of the CT.

This paper recommends that future programmes which aim to increase the enrolment of girls in secondary schools, should conduct research into the specific barriers that girls face to secondary school access. This will support such programmes to develop efficient strategies that overcome these secondary school-specific challenges.

“GESS CTs may have had a lower impact on improving enrolment and attendance in secondary schools because the value of the CTs for secondary school girls was not set high enough to offset the increasing opportunity and perceived opportunity costs of sending girls to school as they get older.”

Students at work at a school in Lainya County, South Sudan. Photo: Andreea Câmpeanu.
4. THE EFFECTIVENESS OF THE GESS CT PROGRAMMING

This paper identifies three main explanations for the level of impact achieved by the GESS CT programming despite the context of conflict and the low-value of the cash transfers.

GESS CTs were designed to cover the cost of school-related items. This enabled parents with educational aspirations for their children but insufficient funds to cover the cost of these items, to send their girls to school.

Over the course of the programme, GESS conducted interviews with CT recipients from each of the 10 former states of South Sudan. A 2017 summary report of these interviews found that financial barriers were the most commonly cited barrier that learners faced to accessing quality education.26 The report also suggests that CT recipients across the country often came from families who had educational aspirations for their girls but faced financial barriers that prevented them from sending them to school. For these families, CTs were used to help ensure girls were able to purchase the education-enabling items that they needed to access education.

“Part of the reason [girls] stay at home is because of the costly barriers to entry; school fees and school clothes…Cash Transfers are very important as they contribute to reducing these costs.” (Female student, Yabongo Evening School, WES).27

As the value of the GESS CTs were designed specifically with the aim of covering the cost of education-enabling items – a lack of which CT recipients cited as one of the main barriers to education – this paper suggests that they were able to improve girls’ access to education despite being relatively low in comparison to other similar programmes.

Despite the impact of the GESS CT programming on some families, there are an estimated 63.8 percent of school-age girls who are still not enrolled in school.28 It remains unclear why the GESS CTs have not been able to incentivise these girls to enrol. Potential reasons include:

- The value of the CTs was not high enough to offset the direct, opportunity, or perceived opportunity cost of sending these girls to school
- These girls live in areas where physical access to school is difficult or dangerous
- Social factors prevented girls from enrolling. For example, since only girls in P5 and above were eligible for GESS CTs, CTs would not have been able to incentivise enrolment for girls who had not attended lower primary. In such cases older out-of-school girls may have preferred to stay out of school rather than to go to lower primary with children much younger than themselves, especially in areas where they were not able to access Accelerated Learning Programmes.29 Since the age profile of primary school girls in South Sudan is often much higher than in many comparable countries, with 18 years old being a relatively common age for girls to complete primary school, this factor may be particularly relevant.

26 GESS. (2017, forthcoming)
27 Ibid.
29 Accelerated Learning Programmes were run by GESS to enable older girls to cover the Primary School Syllabus at an accelerated rate with other girls of similar ages.
Further research is needed to better understand the factors that prevent girls from accessing school in South Sudan. Improved understanding would support projects to develop tools and techniques that encourage more out-of-school girls to enrol in or return to school. In order to prevent an increase in enrolment being too great for the education system to cope with, it is important that any such initiative be implemented in tandem with one that acts to support the education system’s response to an influx of learners.

Due to the economic crisis, CTs were able to cover the cost of more items than would have been possible under more favourable economic circumstances and thus had exceptional impact relative to their monetary value.

In 2014, South Sudan suffered an acute economic collapse, which has only deepened since. This has had a devastating impact on the population, with the UNDP estimating that at least 80 percent of the population are living on an equivalent of less than US$1 per day. While unemployment remains high, even those with jobs often experience an acute lack of income. Over the course of the programme GESS worked with civil servants, including teachers, across South Sudan who experienced periods of over six months without receiving their salary. In many cases, the value of these salaries had been reduced to single digit US Dollars per month. In such a context, where poverty levels have risen and access to funds is limited, it follows that a lower-value CT would be able to cover the cost of more items than would have been possible under more favourable economic circumstances. As a result, the GESS CTs were able to have an exceptional impact relative to their monetary value, which may not have been achieved in other contexts. This is particularly the case since the behavioural change upon which access to the CT was conditioned, was relatively low cost to the recipient.

4.1 The GESS CT programming was implemented using a system resilient to the challenges of South Sudan

The GESS CT programming was implemented using data on individual pupils collected through the South Sudan’s School Attendance Monitoring System (SAMS - www.sssams.org). This is a near real-time data management information system that was designed and rolled out by the Ministry of General Education and Instruction (MoGEI) and GESS. It is used by national, state and county officials, partners and schools themselves, to support the management of schools and the allocation of resources. SAMS supported the successful implementation of the GESS programme in two specifically useful ways:

1. It was designed to adapt to the challenges posed by fragile contexts where recipients have limited resources and low connectivity. For example, data could be sent using multiple tools via multiple channels. The preferred method of communication was via SMS, using basic, feature or smart phones but in cases where there was low connectivity or a lack of resources, hard copies of the documents required to receive payment could be sent via state partners operating in the area. This enabled the programme to overcome geographical barriers to reporting and participation.

2. It promoted and supported behavioural change. By requiring enrolment and attendance reporting, SAMS contributed to ensuring schools focused on registering students, and managing attendance. As such, it was able to promote a culture in schools where enrolment and attendance are considered important by both students and teachers.

5. CONCLUSION

To conclude, this paper argues there are three key reasons that the GESS CT programming was able to improve girls’ enrolment in school, despite the context in which it was implemented and the low value of the CTs relative to other relevantly similar programmes.

- The CTs were able to alleviate the economic barriers that had previously prevented recipients from accessing education.
- The economic crisis faced by South Sudan enabled the cash transfers to cover the cost of more items than would have been possible under more favourable economic circumstances and thus have an exceptional impact relative to their monetary value.
- The system used to administer the GESS CT programme was built to withstand the challenges that the context posed.

However, while acknowledging the increase in the proportion of girls enrolled in school from 40 percent of pupils in 2014 to 46.06 percent in 2018, future projects with similar aims would benefit from conducting research in the following areas:

- Specific barriers that girls face to enrolling in and attending secondary-school. These barriers might require either a larger CT or the use of other techniques to incentivise secondary school enrolment for girls.
- Other non-economic barriers to education that prevented the GESS CTs incentivising enrolment for the remaining 63.8 percent of school-age girls who did not enrol in school over the course of this programme.

Based on the evidence presented here, it seems reasonable to believe that similar techniques to those used during the GESS programme, with adaptations based on findings from the suggested research, would likely succeed in achieving similar aims in other fragile and conflict affected states. The transferability of the techniques used in this programme seem high due to the following:

1. The disaggregated reporting system and cash-led programming used by GESS has a comparative advantage in contexts where the costs of monitoring and non-cash/on-site activities are high.
2. The administrative system used by GESS is designed to function in contexts where access is costly or arduous, and where SMS or paper-based reporting can ‘leap over’ access constraints. In contexts where potential recipients of a CT programme face similar challenges around resources and connectivity, a programme of this nature is likely to be resilient.
3. The GESS programme used existing institutions and structures to ensure efficient implementation and points of access for recipients. Schools are uniquely cost-efficient points of contact for reaching large numbers of people. By focusing on and encouraging investment in education, such programmes combat current and future expected poverty levels by increasing the likelihood of future employment. Further, education-focused CT programming provides clear opportunities to address other goals such as social protection and humanitarian assistance in a cost-efficient way.
4. The GESS CT programming was designed to work in contexts with constrained financial services. The cost and ease of implementation for a programme of a similar nature is likely to be much more favourable in contexts where systems such as Mobile Money or other less constrained financial services are present.
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ABSTRACT

Efforts to prevent and respond to gender-based violence (GBV) should be regarded as a priority for all actors in every humanitarian response operation from the very outset. By mainstreaming GBV considerations in cash-based interventions (CBIs) throughout the programme cycle, and by utilizing cash within GBV case management services, cash can be optimized as a tool to enhance the protection of crisis- and conflict-affected populations, and to mitigate their risks of recurrent violence, promote their recovery and build their resilience.

Between 2016 and 2018, the Women’s Refugee Commission (WRC) undertook a 17-month action research project to assess how cash and GBV programming are currently integrated in humanitarian settings, to develop and test practical and adaptable guidance and tools, and to build the capacity of cash and GBV actors. This article shares the key findings from WRC’s stock-taking research, as follows:

1. While there has been progress on cash and protection, the integration of cash and GBV programming has yet to be widely addressed and represents the next frontier.

2. Cash, gender and GBV actors are siloed within agencies and across communities of practice, impeding clarity over roles and responsibilities, the development of successful approaches, and effective coordination efforts.

3. Prevailing anxiety about integrating cash and GBV programming, including the view held by some GBV actors that cash, in itself, is risky, and the view of some cash actors that the protection sector is intimidating, inhibit actors from working together to develop the required skills and build up the evidence to move forward.

4. Good practice and nascent programming exist and can be scaled up and institutionalized.

5. Resource gaps, including staffing and donor funding, represent challenges to generating learning and building up evidence.

6. Persistent poor practice undercuts the potential of cash: a lack of gender and protection analysis, the perpetuation of one-size-fits-all programming, missed opportunities to pair cash with complementary services for gender-transformative and protective outcomes, and a failure to establish and utilize GBV referral pathways.
7. Cash and GBV practitioners need practical field resources for staff capacity-building, assessments and monitoring.

1. INTRODUCTION

Efforts to prevent and respond to gender-based violence (GBV) should be regarded as a priority for all actors in every humanitarian response operation from the very outset. The evidence on cash and gender, as well as on cash and GBV, is nascent and mixed. Cash and GBV prevention and response practitioners need to work together to build up evidence and optimize cash-based interventions for enhanced protection from GBV. Cash, as a modality, is not inherently risky, but by ignoring gender dynamics, unequal access to and control over resources, and the potential GBV risks and protection benefits associated with the introduction of cash, and by failing to ensure that risk mitigation mechanisms are in place, programmers may cause unintended consequences for cash recipients, for their households and for their communities. When the risk of GBV in cash-based interventions is not taken into account, then recipients may face associated risks. The nature of these risks depends on context, age, gender and diversity. By mainstreaming GBV considerations into CBIs throughout the programme cycle, and by utilizing cash within GBV case management services, cash can be optimized as a tool to enhance the protection of crisis- and conflict-affected populations, to mitigate risks of recurrent violence, promote recovery and build resilience.

How can GBV considerations be mainstreamed within CBIs? Cash actors need to take steps to mainstream GBV considerations within CBIs in order to get cash right from the start. In doing so, any associated risks of GBV can be prevented and mitigated. These steps include:

- conducting comprehensive and participatory assessments of associated protection risks (e.g. domestic violence) and benefits (e.g. school enrolment for adolescent girls) disaggregated by sub-population;
- tailoring programme design (e.g. adjusting the delivery mechanisms employed, the value, duration and frequency of cash transfers, the mitigation mechanisms deployed, and the complementary activities and services paired with cash) for different sub-populations (e.g. women with disabilities and LGBTI individuals) to reduce the likelihood and impact of associated risks;
- undertaking robust protection monitoring integrated within post-distribution monitoring;
- adapting programme design and implementation, as required, if monitoring raises any red flags.

By mainstreaming GBV considerations in CBIs throughout the programme cycle, and by working closely with GBV actors, it is possible to ensure that any risks associated with cash transfers are mitigated for recipients and that the protective benefits of cash are maximized.
How can cash be utilized in GBV responses? Cash can be a key component of survivor-centred GBV case management services in humanitarian settings. In contexts where core GBV response services (e.g. health and legal services) have associated costs and are not available for free, cash transfers can support GBV survivors to access relevant services and recovery. Cash can be life-saving; it can help a survivor of GBV meet the costs associated with fleeing an abusive relationship (e.g. rent, temporary shelter, transport, food and clothing). Cash can also help meet urgent needs and, therefore, reduce exposure to GBV risks (e.g. to mitigate an imminent threat of early marriage for adolescent girls whose families are struggling to meet their basic needs and who are likely to engage in negative coping strategies). To ensure that cash referrals are appropriate to meet the protection needs of survivors, and that the introduction of cash assistance minimizes the risk of any further exposure to harm, cash must be tailored (e.g. adjusting the delivery mechanisms employed, the value, duration and frequency of cash transfers) and closely monitored through a GBV case management process.7

Coordination among cash and GBV actors at all levels is essential in order to build the right capacities and to develop systems and procedures that effectively meet the specific needs of diverse populations, including the most marginalized (e.g. women and adolescent girls, LGBTI individuals and persons with disabilities).8

Between 2016 and 2018, the Women’s Refugee Commission (WRC) undertook a project to build the capacity of humanitarian actors to mainstream protection in cash-based interventions, and to utilize CBIs for protection outcomes, specifically, protection from GBV. The project was funded by the US State Department’s Bureau of Population, Refugees, and Migration. WRC assessed how cash and GBV programming are currently integrated in humanitarian settings, engaged in key partnerships to develop and pilot practical and adaptable guidance and tools, and provided technical assistance to cash and GBV actors in order to enhance practice remotely and in the field in multiple humanitarian settings.9

In the following sections, the paper will present WRC’s key findings from assessing current practice on integrating cash and GBV programming, as well as articulate calls to action for cash actors, GBV actors and donors in humanitarian settings to advance practice.10

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7 Ibid
8 Ibid
9 WRC and its partners, the International Rescue Committee (IRC) and Mercy Corps, developed the ‘Toolkit for Optimizing Cash-based Interventions for Protection from Gender-based Violence’. The toolkit supports cash and GBV practitioners, on the one hand, to mainstream GBV considerations within CBIs, and, on the other, to utilize cash, where appropriate, within the delivery of GBV case management. This toolkit assists practitioners in collecting the requisite situational protection information on risks for affected populations through an age, gender and diversity lens, identifying community-based or self-protection mechanisms, informing tailored and protective cash-based interventions and preparing a monitoring system that is based on identified protection risks. The toolkit comprises two sections. Section I includes a focus group discussion/interview tool and accompanying guidance to assess and mitigate potential risks, as well as a post-distribution monitoring tool and guidance to monitor risks. Section II includes a protocol to assess and address the needs of GBV survivors for cash assistance within GBV case management services, as well as a post-distribution monitoring tool and guidance to monitor risks. The toolkit was piloted across three emergency settings with four implementing partners and was revised based on lessons learnt: in Somalia, with African Development Solutions (Adeso); in Jordan, with Mercy Corps and IRC; and in Niger, with Save the Children. WRC presented the toolkit during CaLP’s Gender and Cash Symposium in Nairobi, Kenya, held on February 21, 2018 during the marketplace session. The toolkit is available at wrc.ms/cashandgbv.
10 Findings, learning and recommendations from the three pilots are captured in a series of case studies. The case studies are available at wrc.ms/cashandgbv.
2. METHODOLOGY

WRC conducted a literature review to assess current practice, identify good practice and examine critical gaps with respect to GBV mainstreaming as well as utilizing CBIs to achieve GBV outcomes in humanitarian settings. In addition, WRC conducted a series of key informant interviews (KIIs) to inform its practitioner toolkit and advocacy efforts. WRC, using purposive and then snowball sampling, interviewed cash, gender and GBV experts at agencies researching or implementing cash and/or GBV programming in humanitarian settings. KIIs took place in person, over the phone and via Skype with over 40 respondents across 20 humanitarian agencies from November 2016 to January 2017. Interviews and analysis were undertaken by a team of three WRC senior staff with technical expertise in cash, protection and research methods. An interview guide was used and running notes were taken during interviews, which were then written into a condensed transcript, coded and analysed.

This review built upon recent literature reviews on cash and protection to include more recent publications, and focused specifically on cash and GBV.

Informants included independent consultants, lead researchers, technical advisers at global and regional level and in-country programme coordinators and managers.

Agencies included: African Development Solutions, Canadian Foodgrains Bank, CARE, Cash Learning Partnership (CaLP), Danish Refugee Council, FAO, G-insight, Haitian Red Cross, International Federation of Red Cross and Red Crescent Societies (IFRC), IRC, Mercy Corps, Norwegian Refugee Council (NRC), Overseas Development Institute (ODI), Oxfam, Save the Children, UNFPA, UNHCR, UNICEF, UN Women and the World Food Programme (WFP).
3. FINDINGS

The key findings from WRC’s stock-taking research are as follows:

1. **While there has been progress on cash and protection, tackling the integration of cash and GBV programming represents a new frontier.** A number of resources exist on cash and protection, for example, the ‘Guide for Protection in Cash-based Interventions’, the ‘Risks and Benefits Analysis Tool’ and the ‘Training on Protection in Cash-Based Interventions’. Some institutionalization efforts have taken place and, while nascent, momentum is picking up on the integration of cash and GBV programming.

2. **Cash and GBV actors are siloed within agencies and across communities of practice.** Within agencies, it is rare for cash and GBV actors to work closely together across departments. This is attributed to organizational structure and culture; any exceptions were ascribed to leadership. Across agencies and communities of practice, collaboration is minimal. Actors across both sectors acknowledge that coordinating bodies lack a unified vision about the integration of cash and GBV programming. This siloing impedes clarity over roles and responsibilities, the development of successful approaches and effectively maximizing human and financial resources.

3. **Prevailing anxiety about integrating cash and GBV programming inhibits actors from building the required skills to collaborate effectively, and the evidence to move forward.** Despite evidence that cash in itself is not risky, some donors and practitioners remain apprehensive. There is, seemingly, more buy-in for mainstreaming GBV considerations into cash-based interventions than utilizing cash as a tool within GBV case management for protection outcomes. This situation is underpinned by a lack of understanding by each sector of the other domain and its methodology. It is a chicken-and-egg scenario: without cash and GBV actors beginning to explore mutual problems together, they cannot build up the required evidence base and skills to integrate programming. Hesitancy to conduct action research and implement protective pilots is rationalized as “doing no harm”, when, in fact, a failure to address the economic drivers and factors of GBV with cash assistance when it is needed may be harmful.

4. **Good practice and nascent programming exist.** Existing guidance should be institutionalized. Several agencies are leading the way, mainstreaming GBV in CBIs and/or utilizing cash within GBV programming in humanitarian settings; these successful approaches should be scaled up.

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14 See footnote 4.
5. **Resource gaps, including staffing and donor funding, are challenges to generating learning and building up evidence.** Diminishing funds for humanitarian response in the face of unprecedented levels of displacement means that research agendas, like the integration of cash and GBV programming, may be less of a priority. Longer-term project horizons, sufficient staffing to support large caseloads and longer-duration cash assistance programmes are needed to ensure that recipients, including GBV survivors, can safely graduate from cash assistance.

6. **Persistent poor practice undercuts the potential of cash.** Despite established best practices, there continue to be shortcomings in the way that cash and GBV actors operate and implement programming, as outlined below:
   - A lack of initial and ongoing gender and protection analysis – these analyses are rarely integrated.
   - One-size-fits-all cash programming is pervasive, despite evidence that cash needs to be tailored to meet specific needs and ensure protection.
   - Cash and GBV actors are missing opportunities to pair cash with complementary activities and services for gender-transformative and protective outcomes.
   - Cash staff are often untrained in the basics of gender and, rarely, in protection – and even more rarely in the basics of GBV prevention and response, such as the survivor-centred approach, which is critical to tailoring cash for GBV survivors.
   - GBV staff are often untrained in the basics of cash programming and, as a result, are unfamiliar with when, how and why cash is delivered in different settings, thereby impeding the process of identifying entry points for integrated programming.
   - It is commonplace that GBV referral pathways are unestablished; where established, they are often underutilized by cash actors due to the one-directional or multi-directional absence of coordination and a lack of staff capacity-building.

7. **Cash and GBV practitioners need practical field resources** for staff capacity-building, assessments and monitoring. There is a demand for adaptable and modular field resources to capture the requisite information on the protection risks and benefits associated with cash. Practitioners are hungry for guidance and tools that can be adapted to context, and that help them deepen the assessment and monitoring activities they are already doing, rather than adding steps across the programme cycle, in the face of urgent needs and limited resources.\(^{19}\)

“Within agencies, it is rare for cash and GBV actors to work closely together across departments... Siloing impedes clarity over roles and responsibilities, the development of successful approaches and effectively maximizing human and financial resources.”

\(^{19}\) WRC and its partners have begun to address these needs. See footnote 3.
4. CONCLUSION AND CALLS TO ACTION

Working together, agencies delivering cash and GBV services and their practitioners can coordinate to enhance their individual and collective impact. By mainstreaming GBV considerations in cash programming throughout the programme cycle, and by utilizing cash within a GBV case management approach, cash can be optimized as a tool to protect crisis- and conflict-affected populations.

4.1 Cash Actors

To mitigate any associated risks of GBV, cash actors need to collaborate with GBV actors to assess and monitor individual and household-level risks of GBV associated with the introduction of cash assistance, and to mitigate these risks with protective programme design. Cash actors must incorporate protection monitoring into post-distribution monitoring and adapt programming throughout the implementation phase, if monitoring raises any red flags, in order to ensure safety and inclusion. Cash actors need to proactively engage and collaborate with GBV actors at field level in order to mainstream GBV considerations within CBIs across the programme cycle. This may mean adjusting the delivery mechanism, the value and frequency of cash transfers, as well as complementary activities and services. Cash actors should seek out and establish partnerships with GBV case management service providers to integrate cash as a tool, where appropriate, to better meet the protection needs of GBV clients.

4.2 GBV Actors

In their support to GBV survivors, GBV actors can identify when cash can be used as a tool in case management. When core GBV response services – for example, health or legal services – are not available for free, cash can become a key aspect of a survivor’s recovery. Establishing referrals with cash actors is equally as important as health or legal referrals. GBV actors need to collaborate with cash actors to develop partnerships and context-specific protocols to tailor the financial component of case management in order to promote access and ensure safety. GBV actors should lead in the monitoring of cash assistance for GBV survivors to ensure that the introduction of cash promotes access to relevant services and does no harm. Service provision should be adapted as needed. GBV actors should coordinate with cash colleagues to ensure GBV mainstreaming within CBIs across the programme cycle.

“Practitioners are hungry for guidance and tools that can be adapted to context, and that help them deepen the assessment and monitoring activities they are already doing, rather than adding steps across the programme cycle, in the face of urgent needs and limited resources.”


21 Ibid
“Donors should require cash providers who are soliciting funds to demonstrate analysis and mitigation of any associated GBV risks within their programme design, as well as monitoring plans for implementation.”

4.3 Donors

Resources are needed to push further into this frontier. Support is needed for additional research on, and the scaling-up of, the integration of cash assistance into GBV programming. Dedicated funding streams will help move protective programming forward. Donors must consider the unique parameters required to successfully utilize cash within GBV response, which include, but are not limited to: longer-term project horizons to ensure that survivors of GBV have access to sufficient support and can safely graduate from GBV case management services; and the new costs associated with emergent practice, including start-up costs, additional staff, capacity-building and institutionalization efforts. Donors should require cash providers who are soliciting funds to demonstrate analysis and mitigation of any associated GBV risks within their programme design, as well as monitoring plans for implementation. Grant reporting should include disclosure of any associated protection risks that arise during implementation, the effectiveness of mitigation mechanisms, and adaptations taken during delivery to ensure safety and inclusion.22

As cash and GBV programmers, we have to ask ourselves: Are we collecting data on the protection risks and benefits associated with cash throughout the programme cycle? Are we being responsive to ensure that cash programming is tailored to promote access, safety and inclusion? If the answer is no, then we have a lot of work to do. If the answer is sometimes, then we need to borrow from leading examples and institutionalize them across operations. Commitments, like those articulated within ‘Gender and Cash Based Assistance in Humanitarian Contexts: An Agenda for Collective Action’,23 need to become our modus operandi. If the answer is yes, then well done for leading the pack – but don’t hoard knowledge, skills and practice. Instead, share with partners and colleagues to build their capacities to mitigate the risks of recurrent violence for affected populations, promote their recovery and build their resilience.

22 Ibid
BIBLIOGRAPHY


1. INTRODUCTION

The use of cash transfer programming (CTP) in humanitarian contexts has grown significantly over the past few years (CaLP, 2018). CTP is recognized as an important component of humanitarian response that, in the right contexts, can make use of scarce resources efficiently and effectively, stimulate local economies, strengthen the dignity and choice of crisis-affected populations, and address multiple sectoral outcomes at once (Arnold et al., 2011; Creti and Jaspars, 2006; Gairdner et al., 2011; Venton et al., 2015). While cash and voucher transfers have been studied in development contexts and in meeting nutritional and shelter needs in humanitarian crises, evidence on the ability of CTP to meet other sectoral objectives and cross-cutting humanitarian issues is less robust. In the protection sector specifically, little conclusive evidence is available on the ability of CTP to address sub-sectoral outcomes in general, and gender-based violence (GBV) in particular.

1 This research was undertaken by Allyson Cross, Ekaterina Shaleva, Ana Sanchez-Canales, and Rashad Nimr, all recent graduates from the London School of Economics and Political Science (LSE), with guidance from the Women’s Refugee Commission (WRC) and the International Rescue Committee (IRC). Special thanks to Stefan Bambacher at Cash Learning Partnership (CaLP), Cassondra Puls at WRC and Alexandra Blackwell, Sheree Bennett, and Sana Khan at IRC for their key contributions.

2 Cash Transfer Programming (CTP) refers to all programs where cash (or vouchers for goods and services) are directly provided to beneficiaries. In the context of humanitarian assistance, the term is used to refer to the provision of cash or vouchers given to individuals, household or community recipients; not to governments or other state actors. CTP covers all modalities of cash-based assistance, including vouchers. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). The term can be used interchangeably with Cash-based Interventions, Cash-based Assistance, and Cash and Voucher Programming.

3 Protection comprises all activities that ensure the full respect for the rights of all individuals, without discrimination and in accordance with international human rights, relevant bodies of law, and humanitarian law. Protection is central to and must be mainstreamed in all humanitarian actions. Direct protection actions are the legal and primary responsibility of the state; however, humanitarian organizations may play a role in ensuring these obligations are met when the state is unable to (Kemp, 2016).

4 Sub-sectors include Gender-based violence, Child protection, Mine Action, and Housing, Land and Property.
Theory and practice make similar underlying arguments for the use of CTP in emergency contexts. Theories such as the entitlement approach view some emergencies as sociopolitical phenomena that income support can help to address (de Waal, 2006; Sen, 1999). Practitioners and stakeholders in humanitarian response agree that cash can be effective in meeting people’s needs, as it can increase access to basic goods and services and integrates humanitarian response within the local economy (Gairdner et al., 2011). However, CTP’s limitations, such as its inability to promote long-term behavior change, also are recognized as tempering its potential benefits.

In 2016, major donors and humanitarian agencies signed the Grand Bargain, which included commitments to increase CTP in humanitarian aid in an attempt to improve the effectiveness and efficiency of humanitarian action (IASC, 2015). The Cash Learning Partnership (CaLP)’s Global Framework for Action consolidates cash commitments and recommendations made in the Grand Bargain as well as the Agenda for Cash, ECHO’s 10 Principles, The Report of the High Level Panel on Humanitarian Cash Transfers, and the IASC Strategic Note on Cash Transfers in Humanitarian Contexts within six global objectives. This report seeks to contribute specifically to global objective six: strengthen the evidence base and invest in innovation.

More robust evidence is needed on when and how CTP can deliver desired outcomes, especially for critical areas with less formal research, such as in crosscutting issues like protection and GBV. Literature reviews on CTP and protection highlight the need to understand better how the size, frequency, and duration of CTP can influence GBV outcomes in humanitarian settings (Hagen-Zanker et al., 2017; Berg and Seferis, 2016). Building evidence on the utilization of CTP to achieve GBV protection outcomes is central to the work of the Global Protection Cluster (GPC) Task Team on Cash for Protection, as well as a priority for its member organizations, including those involved in this study: Women’s Refugee Commission (WRC), the International Rescue Committee (IRC), and the CaLP. This report seeks to outline what evidence exists on CTP and the prevention and mitigation of GBV in humanitarian settings and recommend priority areas for future research.

1.1 Unpacking GBV

GBV has multiple definitions in academic, humanitarian, development, and human rights practices (Read-Hamilton, 2014). In this report, GBV is defined as an umbrella term for a harmful act that is perpetrated against a person’s will and that is based on socially ascribed (i.e., gender) differences between males and females. It includes acts that inflict physical, sexual, or mental harm or suffering, threats of such acts, coercion, and other deprivations of liberty (IASC Guidelines, 2015, p.5). GBV is inclusive of: sexual violence, encompassing rape, sexual assault, genital mutilation, sexual torture, exploitation, or intimate partner violence (IPV); early and forced marriage; and any physical or mental violence that targets individuals based on their gender. In humanitarian practice, GBV is primarily associated with violence against women (VAW) rather than with a holistic embodiment of gendered violence (Dolan, 2015). GBV has also been used to indicate similar violence against the lesbian, gay, bisexual, transgender, and intersex (LGBTI) community as well as against men and boys. Sivakumaran (2007) argues that sexual violence against men is

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5 The entitlement theory indicates that some disasters occur when individuals cannot establish ownership over productive resources (endowments) and when the exchange conditions are such that individuals cannot use their resources to survive. This is argued to be a sociopolitical problem, for example, a famine occurring when there is plenty of food available, but the endowments of individuals and the exchange conditions are such that they cannot exchange their resources for food or must sell food produced to higher-price markets, thereby contributing the shortage. In this way, the famine is driven by an inability to command power over and mobilize resources to make up for local shortages.


12 IPV is a catch-all term as defined by the WHO. See http://apps.who.int/iris/bitstream/handle/10665/77432/WHO_RHR_12.36_eng.pdf?sequence=1.
used as a gendered attack in order to feminize, homosexualize, and reduce reproductive capacity. As Lewis (2009) emphasizes, understandings of GBV should inevitably include violence against real, perceived, or imputed sexuality, sexual orientation, and gender identity. While this report utilizes an inclusive definition of GBV, it inevitably focuses on women and girls as this population faces disproportionate risks in humanitarian emergencies (DFID, 2013).

1.2 GBV in Emergencies

Little research has been conducted or consolidated to highlight best practices in GBV emergency programming (Bhuvanendra and Holmes, 2014). While the use of sexual violence in conflict zones has been well documented, other forms of GBV, such as intimate partner violence (IPV), early and forced marriage, and sex work, are also exacerbated in conflict and emergency settings (Hossain et al., 2014; GBV AoR, 2018). Types of interventions include advocacy, group training, livelihood programming, psychosocial support, batterer interventions, home visitations, community mobilization, and cash and voucher transfers (Arango et al., 2014); however, the ability of CTP to address the various forms of GBV has not been well researched. Ultimately, all programming must be survivor-centered, ensuring respect, safety, and work to shift culture, change laws, and train health workers who may be unprepared to address these concerns. Furthermore, engaging men and boys in addressing root causes of gender inequity—as well as considering the intersectionality of gender and other factors (such as age or disability) to understand the multiple and compounding sources of violence and discrimination—are essential.

1.3 GBV and Cash Transfer Programming

Evidence on the impact of CTP on gender relations is limited, inconclusive, and largely context- and household-specific (Harvey and Pavanello, 2018). GBV violations not only traumatize survivors, but also undermine societal resilience and can negatively impact the recovery of households and communities (IASC, 2015). Mainstreaming GBV considerations in CTP and complementing case management services with cash assistance where appropriate can help optimize CTP as a tool to enhance protection in humanitarian crises (WRC, 2018).

The next section presents the research objectives and questions. The third section discusses the methodology, while the fourth section presents the evidence maps. The fifth section provides a descriptive overview of the evidence considered. The sixth section analyzes CTP in the literature, its impact on GBV outcomes, and themes such as spillovers and limitations. The seventh section delineates key gaps and recommendations for priority areas of research. Section eight offers concluding considerations.

"While the use of sexual violence in conflict zones has been well documented, other forms of gender based violence, such as intimate partner violence, early and forced marriage, and sex work, are also exacerbated in conflict and emergency settings."
2. RESEARCH OBJECTIVES AND QUESTIONS

This report provides an overview and analysis of evidence on the impact of CTP on preventing and mitigating GBV and suggests gaps that should be prioritized for future research. The evidence draws primarily on available literature, such as programme evaluations and reviews, meta analyses, case studies, and practitioner or external-consult produced reports. This report aims to:

- provide an evidence map that displays the CTP intervention modality, GBV outcome, direction of impact, and quality of study for the available evidence;13
- review the included literature, analyze the evidence of CTP in addressing GBV outcomes, and aggregate key findings;14 and
- identify evidence gaps and suggest areas of future research.

To fulfil these objectives, this report will address the following questions:

1. How have various CTP modalities been targeted towards or otherwise impacted GBV outcomes?
2. Is there evidence of gender targeting affecting the impact of CTP on GBV outcomes?
3. Is there evidence of positive or negative spillovers resulting from CTP for GBV outcomes?
4. What are the major limitations of CTP in addressing GBV outcomes and what considerations should be made or additional programming implemented alongside CTP?
5. What are the main evidence gaps and what further research is required to determine the applicability of CTP in addressing GBV outcomes and inform best practice?

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13 Impact refers to an effect or influence that can be directly or indirectly associated with an intervention being considered.
14 Outcome refers to the consequence or change, intentional or coincidental, resulting from the intervention.
3. METHODOLOGY

3.1 Search Protocol

3.1.1 Interventions and Outcomes

The interventions examined for this project include modalities of CTP as determined by the CaLP for a separate report following the same methodology and structure (see Table 1). The focus is on household-level interventions; grants to organizations providing support services are excluded.

The GBV outcomes examined (see Table 1), defined in consultation with members of the Global Protection Cluster Task Team on Cash for Protection, including WRC, IRC, and CaLP, were identified based on general GBV outcomes.

Table 1.

<table>
<thead>
<tr>
<th>Interventions</th>
<th>Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multipurpose Grants (MPG)</td>
<td>Reduction in Risk or Exposure to Gender-based Violence</td>
</tr>
<tr>
<td>Unconditional Voucher (UV): Commodity</td>
<td>1. Improved distribution of household decision-making power</td>
</tr>
<tr>
<td>Unconditional Voucher (UV): Value</td>
<td>2. Reduction in intimate partner violence</td>
</tr>
<tr>
<td>Conditional Cash Transfer (CCT)</td>
<td>3. Reduction of risk or exposure to sexual harassment, exploitation, or abuse</td>
</tr>
<tr>
<td>Conditional Voucher Transfer (CV)</td>
<td>4. Reduction or prevention of forced and early marriage</td>
</tr>
<tr>
<td>Cash for Work (CfW)</td>
<td>5. Increased asset ownership or control over resources</td>
</tr>
<tr>
<td>Voucher for Work (VfW)</td>
<td>Access to Services</td>
</tr>
<tr>
<td>Cash for Assets (CfA)</td>
<td>6. Gender-based violence survivor access to response and recovery services</td>
</tr>
<tr>
<td>Voucher for Assets (VfA)</td>
<td>7. Access to reproductive health services</td>
</tr>
<tr>
<td>Shock Responsive Social Protection</td>
<td>8. Access to psychological/mental health services</td>
</tr>
<tr>
<td>Mixed Modality</td>
<td>Risky Coping Strategies</td>
</tr>
<tr>
<td>Cash Plus</td>
<td>9. Sex work</td>
</tr>
<tr>
<td>Cash for Training (CfT)</td>
<td></td>
</tr>
<tr>
<td>Voucher for Training (VfT)</td>
<td></td>
</tr>
</tbody>
</table>

For a full description and definitions of interventions and outcomes, see Appendix 1.
3.1.2 Inclusion and Exclusion Criteria

Inclusion was based on evidence of an impact a CTP intervention had (as listed above) on one of the pre-defined GBV outcomes (also listed above). The review excluded best practice documents, toolkits, and general guidelines, but included meta-analyses and literature reviews. Delivery mechanism and targeting were not considered for exclusion. Finally, only documents produced after 2005 and available in English were analyzed.

3.1.3 Data Retrieval and Review

A comprehensive set of academic databases was used to identify peer-reviewed literature. Following this, the CaLP and ALNAP libraries were searched for relevant publications. The search terms were defined based on the interventions and outcomes.

Studies were evaluated for research quality in addition to direction of impact within an intervention-outcome pairing. The indicators used to determine research quality were adapted from DFID guidelines (see Figure 1).

Figure 1.

<table>
<thead>
<tr>
<th>Quality Indicator</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conceptual framing</td>
<td>Do the authors address existing research and how the current study fits into this context?</td>
</tr>
<tr>
<td>Transparency</td>
<td>Is there a clear explanation of the research design and methodology? Does the author state how, when, and from where/whom the data is collected? Does the author provide and justify framework for their analysis?</td>
</tr>
<tr>
<td>Redundancy</td>
<td>Is there triangulation of data? From how many different types of sources does the author collect data?</td>
</tr>
<tr>
<td>Validity</td>
<td>Is the study internally valid? Externally valid? When looking at the analysis, is there room for confounding variable or reverse causality bias? Is the measurement valid? Or does the indicator not represent a good measurement of the outcome?</td>
</tr>
<tr>
<td>Reliability</td>
<td>Are the indicators being measured correctly? Is there an incentive to misreport data from either the respondent or surveyor side? If so, does the author address this concern?</td>
</tr>
<tr>
<td>Cogency</td>
<td>Is there a clear logical thread that runs through the study from conceptual framework to data and analysis to conclusion? Do the authors discuss the caveats of the study?</td>
</tr>
</tbody>
</table>

Classification
The studies were classified into high, medium, and low quality as per the following:

- **High**: Studies meet 4–6 of the above categories, or otherwise the equivalent (i.e. partially meet the equivalent across all fields, but not to the fullest extent across 2–3)
- **Medium**: Studies meet 3–4 of the above categories, or otherwise the equivalent
- **Low**: Studies meet fewer than 3 of the above categories

16 Such as JSTOR (https://www.jstor.org)
3.2 Limitations and Challenges

Factors such as the infrequency of humanitarian organizations establishing a baseline and short humanitarian programme cycles make it extremely difficult to measure the causal impact of programs in emergency settings. The recent scale up of CTP as a transfer modality in humanitarian interventions means that both mainstreaming GBV in CTP and integrating CTP in GBV interventions are still in a nascent stage.17 There is often a lack of clear distinction of the impact of a CTP intervention on a pre-defined GBV outcome. In many studies included in this report, GBV outcomes were identified anecdotally in focus group discussions (FGDs) with crisis-affected communities, rather than as a deliberate outcome that was explicitly targeted and measured. Most studies that focused on gender outcomes provided an ex-post review of how CTP impacted GBV, rather than purposefully integrating GBV outcomes and programming into the intervention design and implementation.

Furthermore, the fact that many GBV outcomes carry cultural stigma and are sensitive to discuss (e.g., sexual abuse and IPV) can lead to underreporting. An understanding of what is considered GBV in different cultural contexts also impacts reporting behavior; for example, emotional abuse or unequal control over or access to resources may not be viewed as GBV without sensitization programming. Finally, if beneficiaries believe certain practices may be considered in a negative light (e.g., early and forced marriage) and may affect their beneficiary status, they may be less likely to report it.

The overlapping nature of many humanitarian disasters makes it difficult to disentangle how CTP responds in specific types of emergencies. For example, internal displacement and refugee status may both be present in a conflict-based protracted crisis that is experiencing famine.

Finally, another limitation of this review is the exclusion of non-English language documents.

17 The majority of literature focus on determining best practices and were excluded from this study.
4. EVIDENCE MAP

<table>
<thead>
<tr>
<th>INTERVENTIONS</th>
<th>Reduction in Risk or Exposure to Gender-based Violence</th>
<th>GBV Survivor Access to Response/Recovery Services</th>
<th>Risky Coping Strategies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Decision-making</td>
<td>Early or Forced Marriage</td>
<td>Ownership of Assets</td>
<td>Intimate Partner Violence</td>
</tr>
<tr>
<td>Multi-Purpose Grant (MPG)</td>
<td>7</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Mixed Modality</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted Transfer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unconditional Voucher (UV): Commodity</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unconditional Voucher (UV): Value</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conditional Voucher (General)</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conditional Cash Transfer</td>
<td>1</td>
<td></td>
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<tr>
<td>Cash for Work</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Voucher for Work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash for Assets</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Voucher for Assets</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash for Training</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Voucher for Training</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unclassified</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Plus</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Direction of impact Positive to Negative**

- Positive high
- Neutral high
- Negative high
- Positive medium
- Neutral medium
- Negative medium
- Positive low
- Neutral low
- Negative low

**Quality of Study:**

- High to Low
5. DESCRIPTIVE OVERVIEW

This review identified 28 studies that met the inclusion criteria, from which 52 intervention-outcome pairs were identified. The sections below delineate the characteristics of included studies, such as the spread of modalities, outcomes, direction of impact, use of conditionality, research methodology, and quality.

The majority of evidence in the report relates to the impact of CTP on risk or exposure to GBV; less evidence has been collected on the impact of CTP on access to survivor services and coping strategies. While policy, implementation, and toolkit documents on CTP and GBV exist, this report is focused on better understanding the body of evidence on the impact of CTP in achieving GBV outcomes.¹⁸

Fourty three percent of studies were concentrated in Sub-Saharan Africa, while 25% were focused in the Middle East, relating primarily to the Syria response. Eighteen percent of studies were reviews of multiple interventions that spanned more than one region. One to two studies were undertaken for interventions in South/Central Asia, South America and Europe. No studies undertaken in South East Asia met the inclusion criteria.

5.1 Modalities¹⁹

The most common intervention modality was multipurpose cash grants (MPGs), comprising 64% of the recorded interventions. The heavy representation of MPGs in the sample is not surprising, given their increasing popularity due to their flexibility in meeting multiple outcomes across sectors. Reporting on GBV outcomes for MPGs was often picked up in FGDs, key informant interviews (KIIs), and surveys, rather than as an intentional objective of the intervention and monitoring plan. Cash plus made up 8% of the intervention-outcome pairings, although this comprises four outcomes recorded from one intervention.²⁰ Mixed-modality, conditional cash and vouchers, cash for work, and unconditional vouchers (value and commodity) made up 2–6% of interventions each. Ten percent of studies were not explicit about the type of modality used and reviewed multiple CTP interventions. In these cases, the intervention is labeled as unclassified. While the majority of interventions were not designed to meet GBV outcomes, 45% of the studies focused on analyzing GBV or gender dynamics ex-post.

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¹⁸ See Walking the Talk: Cash Transfers and Gender Dynamics and Multipurpose Cash and Sectoral Outcomes.
¹⁹ See Appendix I for definitions of modalities.
²⁰ See Integrating Cash Transfers into Gender-based Violence Programs in Jordan: Benefits, Risks, and Challenges.
While this report can make observational analyses about the direction of impact across modalities and outcomes, it does not allow for direct or robust comparison of the merits of any intervention modality over another—especially given the heavy weighting of MPGs. Only two of the included studies undertook a direct comparison of modalities, focusing on the differential impact of multipurpose cash versus vouchers.

### 5.2 Outcomes

Of the eight outcomes considered in this report, evidence was identified and included for seven. No evidence was found for access to reproductive health services. Evidence on household decision-making was the most common (52%), which may be due to the prominence of household decision-making as a measurement of empowerment, as a proxy for the mitigation of IPV, and/or as an indicator for GBV mainstreaming or gender-related outcomes.

Furthermore, household decision-making tends to be less sensitive to discuss, as compared to engagement in sex work, experiences of early and forced marriage, sexual harassment, and sexual violence. Reduced intimate partner violence was the second most common outcome (23%), and often related to reduced stress over finances, resulting in fewer instances of verbal and physical altercations. Asset ownership and control of resources was represented in five studies (9%) and mostly related to new productive asset ownership by women as a product of CTP. Four studies (6%) reported on early and forced marriage, and highlighted that CTP could only deter the practice in crisis rather than address a systemic problem or change underlying attitudes/beliefs that normalize it. Engagement in sex work, access to response and recovery services, and exposure to sexual harassment, exploitation, and abuse were represented in only one or two studies, demonstrating the dearth of evidence on CTP in addressing these outcomes.

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21 In general, there is crossover between improved household dynamics and IPV; however, for the purpose of this study IPV was only recorded as an outcome when studies stated that there was less mental or physical abuse and fewer altercations among partners.
5.3 Direction of Impact
Overall, 71% of the interventions had positive results, while 25% were neutral and 4% were negative. The prevalence of positive outcomes is promising; however, 17 of 37 interventions with positive impact were concentrated in intra-household decision-making. While this is reflective of the concentration on intra-household decision-making as an outcome, it also indicates a weaker evidence base for the positive impact of CTP on other GBV outcomes.

Most interventions with positive impact on decision-making targeted women as beneficiaries. Neutral impact is concentrated in three outcomes: household decision-making, IPV, and early and forced marriage. This is not surprising due to the complex and systemic nature of these issues. Interventions with negative impact were found in IPV (one study) and exposure to sexual abuse, exploitation, and harassment (one study). In the former, this had to do with increased competition for control over resources, while the latter related to women’s vulnerability to exploitation and abuse by gatekeepers.

5.4 Conditionality
Evidence on conditional programming is limited, especially as it pertains directly to comparing conditional and unconditional CTP. While most programming was unconditional, conditionality was referenced in some systematic or literature reviews, but was not clearly delineated to be included as a separate intervention. Only three studies explicitly discussed conditional programming (Pertek, 2016; Peishi, 2018; Hidrobo et al., 2014). The limited set of evidence prevents conclusions about the merits of conditionality on GBV outcomes; however, section 6.2 attempts to outline GBV considerations within conditional programming, based on available evidence.

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22 Neutral refers to no impact derived rather than inconclusive or mixed evidence.
23 “Conditionality” refers to activities or obligations that must be fulfilled in order to receive assistance (e.g., minimum child attendance in school or engaging in work). It does not refer to targeting criteria.
5.5 Methodology

Most included studies come from grey literature, consisting of internal and contracted programme reviews and evaluations. Only one study, a systematic review of CTP in humanitarian interventions, appears in a peer-reviewed journal. This indicates a paucity of academic research on the interaction of CTP and GBV in humanitarian settings. Given the nature of humanitarian response, this is not surprising—there often are few resources to construct baseline measurements, while FGDs and KIIs prove to be convenient and informative methods for the quick collection of feedback and data. Further, IASC guidelines (2015) warn against collecting prevalence or incidence data on GBV in emergencies due to security concerns for survivors and a lack of available or accessible recovery and response services. These considerations indicate it may be difficult or inadvisable to conduct methodologically rigorous and robust analyses on GBV outcomes; however, this study more heavily weights quality on triangulation of data, clarity of methodology, and clear discussion of study limitations than on quantitative data or experimental/quasi-experimental design.

5.6 Quality

Studies are spread relatively equally between high, medium, and low quality. These determinations are based on the study design and methodology, and not on the inclusion of GBV in programme design. While quality somewhat reflects organizational time and budget constraints that may limit the sources, duration, and frequency of data collection, the heavy representation of protracted conflict and internally displaced persons (IDPs)/refugee crises may offer an opportunity for more rigorous research and evaluation. Those studies indicated as high and medium quality collected data from multiple sources, were clear about the limitations, and often attempted to provide comparison to or feedback from a host or non-beneficiary group. The studies classified as low quality, while still providing valuable feedback from crisis-affected communities as well as insight and design considerations for CTP, are less rigorous in design.

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24 See Cash Based Approaches in Humanitarian Emergencies: A Systematic Review.
6. ANALYSIS

6.1 Impact and Cash Modality of Intervention

Understanding how cash modalities impact GBV outcomes differently—and how modalities may impact men and women differently—is important for evidence-based programming in the humanitarian sector. For example, women and men may face different challenges in registering as a beneficiary or in collecting or using cash, leading to differential impacts of the same intervention.

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25 "Cash modality" refers to the different types of cash or voucher transfer, e.g., conditional (cash for work, etc.), unconditional, restricted, unrestricted, multipurpose, etc. A single transfer can generally be categorized in terms of several of these variables, e.g., a conditional, unrestricted transfer (CaLP, 2018).
While MPGs had a high incidence of positive impact, this was concentrated in achieving more equitable household decision-making. Commonly, MPGs that targeted women led to women having a greater say in how CTP income was spent; though in some cases this led to their partners feeling emasculated, thus increasing threat or exposure to violence or fighting. MPGs were also commonly associated with reduced tensions in the household around spending, which was therein associated with reduced emotional and physical IPV. Furthermore, MPGs often had a neutral impact, indicating that results are still mixed on the use of MPGs in achieving GBV outcomes. This is not surprising, as MPGs are intended to meet a variety of outcomes and do not always integrate sector-specific or crosscutting issues into programme design. The one study that reported a positive impact associated the favorable impact with cash plus programming, focusing on the integration of cash into targeted GBV programming to achieve several GBV outcomes (Yoshikawa, 2015).

"The one study that reported a positive impact associated the favorable impact with cash plus programming, focusing on the integration of cash into targeted GBV programming to achieve several GBV outcomes."

This IRC programme in Jordan was designed to build women’s resilience to GBV by meeting basic needs and facilitating access to targeted protection services. An MPG was integrated through a GBV case management referral system and accompanied by counselling, psychosocial support, and gender discussion groups. Integrating CTP within case management, where appropriate, helped prevent imminent threats and provided access to health and safety services. Women also reported that the psychosocial activities strengthened their confidence and skills in decision-making and negotiation. Anecdotal evidence from beneficiaries also suggested that male attendance at gender discussion groups helped decrease violence and enable dialogue on how to spend household income.

A cash for assets (CfA) programme that included livelihoods trainings, GBV awareness trainings, and the establishment of community asset management committees found the additional programming to be integral to improving women’s empowerment (Peishi, 2018). The positive impacts associated with the cash plus and CfA interventions suggest that a priority area for research should be on how to best pair CTP and psychosocial support/referral services across different contexts.

Three studies compared cash to vouchers. Aker (2013) experimentally compared cash and vouchers in the Democratic Republic of Congo. While the intervention and study were not designed to integrate GBV outcomes, evidence suggested the transfer modality did not affect intra-household decision-making. Around 94% of both cash and voucher recipients, who were primarily female, reported being responsible for spending the transfer and having made decisions about expenditures jointly with their partner. However, there was no baseline data, and thus it was unclear if the interventions changed household decision-making. Another experimental study indicated that a CCT and CVT intervention in Ecuador led to a reduction in light to moderate physical and sexual violence at similar rates, but that vouchers did not impact controlling behaviors (Hidrobo et al., 2014). However, this was found to be consistent with food transfer outcomes, indicating that increased resources may impact income-related, stress-induced GBV, rather than an impact attributed to any form of CTP.
As GBV mainstreaming in CTP and the integration of CTP into GBV programming are institutionalized, there is opportunity for more robust evaluations of CTP and GBV outcomes. This could help improve the field’s understanding of which programme design considerations and GBV services pairings have the largest impact on leveraging various forms of CTP to meet GBV outcomes.

6.2 Conditionality

Conditionality was not prevalent in the body of evidence reviewed. One study in Afghanistan (Samuel Hall, 2015) referenced a cash for shelter programme that transferred cash to women for safer shelter, thus enabling some to escape cycles of violence and lead more independent lives. While women were able to achieve better acute security, female-headed households remained the most vulnerable IDPs. Another study found that a CfW programme did not make considerations for beneficiaries who fell ill or were injured on the job and did not consider how to tailor programming for pregnant or lactating women. Furthermore, some evidence suggested work requirements led women to have a double burden, rising as early as 3 a.m. to complete home duties prior to their CfW obligations (Berg et al., 2013). Conversely, a CfA programme in which men and women were paid for work on community assets (e.g., wells) reduced workload and hardship for some women by reducing the time it took to perform daily duties (Peishi, 2018). The ability of conditionalities to strengthen CTP’s desired outcomes and/or transformative impact on gender relations is complex and appears context-specific. More evidence on how conditionalities affect women and men differently is important for design considerations.

6.3 Gender-based Targeting

A common rationale for gender-based targeting in the literature is that women are more likely to spend transfers for the good of the household, while men are more likely to spend on temptation goods like alcohol, tobacco, or other women than on their partners/household members. However, this is largely based on assumptions, rather than on consultations with communities regarding who in the household should be targeted. This assumption has been refuted in some research with little evidence supporting systematic anti-social male spending (Slater and Mphale, 2008). Some literature argues that gender targeting normalizes this type of behavior where it does exist (Wasilkowska, 2012).

Targeting women is also often pursued because female-headed households tend to be more vulnerable than other households. However, in some contexts, targeting women without their participation in targeting approaches can exacerbate vulnerabilities. For example, in Somalia, where women were targeted as beneficiaries, women reported feeling scared or worried to travel to get physical cash from distribution points as they felt it would put them at risk (Brady, 2011; Wasilkowska 2012; Hedlund et al., 2013). Furthermore, targeting women is sometimes undertaken with the aim of increasing their empowerment, decision-making power, and to tackle deeply-rooted causes of GBV grounded in unequal power relations among genders. However, in some contexts, this can be seen as undermining men’s power, which may place women at greater risk of violence (WRC, 2018). When engaging in gender-based targeting, it is important to address how cash may increase pre-existing vulnerabilities.

Moreover, gender-based targeting may reinforce traditional gender norms. For example, when additional income is viewed as income that one gender typically manages rather than facilitating participation in decisions on expenditures they did not traditionally manage, targeting may not serve to shift power relations (Brady, 2011). If targeting reinforces the role of women, but not men, as primary caregivers, it may temper the transformative opportunity in terms of empowerment and decision-making power (Berg and Seferis, 2015). For example,

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26 In this study, the cash for shelter programme is listed as a conditional programme (p.14), but it is unclear what the condition was. Additionally, the author defines restricted or labeled transfers as a conditionality (p.53).
while women in Somalia attributed their improved decision-making power to having been targeted, the authors argued this reinforced gendered roles, as the transfers were perceived as designated for feminine spending (Hedlund et al., 2013). A study in Malawi indicated that the effectiveness of targeting women depended on whether a community was patrilineal or matrilineal. For example, in matrilineal communities, targeting women may not be advisable as this could lead to men—who perceive children as belonging to their partner’s family—not investing time, finances, or effort in rearing their children when they are not tasked with the responsibility to provide (De Barra and Molloy, 2018).

There is no evidence that categorically supports or rejects gender-based targeting; rather, most studies conclude that consultation with both men and women and a deep consideration of the specific context is essential to determine what types of targeting should be employed.

“Eighty percent of the evidence indicates that CTP’s impact on IPV is positive... [yet cash] will not fix the root causes of violent behavior—without being paired with other programme components and implemented for longer durations.”

6.4 Outcome Analysis

6.4.1 Improved Distribution of Household Decision-making Power

Seventy-one percent of interventions that had an outcome classified as household decision-making power had a positive impact on the equal distribution of decision-making power. Studies in Greece (Pavanello, 2018), Somalia (WRC, 2018), and Jordan (Abu Hamed et al., 2017; Pertek, 2016; Yoshikawa, 2015) reported beneficiaries felt improved joint decision-making and/or increased bargaining power in their households following CTP. Two studies on Syrian refugees in Jordan reported that gender conventions were turned upside down among beneficiaries (Abu Hamad et al., 2017; Pertek, 2016). Female beneficiaries felt more independent, self-reliant and able to express their needs. Yet they also felt a double burden as their workload within the household increased on top of their already heavy unpaid care work (Pertek, 2016). Men reported feeling depressed and emasculated (Abu Hamad et al., 2017). In some cases, FGDs indicated that, rather than improving joint decision-making, CTP resulted in some men exerting sole control of the transfer to regain their socially-ascribed role as provider in the household (Ibid). Gendered impacts and changes in decision-making can complicate household relationships and, unless adequately considered, can further constrain women’s protection.

Three studies in sub-Saharan Africa demonstrated that when women received transfers they felt more respected by their partners and their families saw them as more capable of making financial decisions. In Northern Uganda, female CTP recipients reported greater joint decision-making and perceptions of being more highly respected. In Somalia, 50% of women said their husband’s opinion of them changed positively as they recognized their ability to manage money. Sixty percent felt CTP improved their partner and family relationships and that these changes were lasting (Hedlund et al., 2013). However, these impacts are context specific: Wasilkowska (2012) found that IDPs in Mogadishu were twice as likely to report positive changes in their perception of women’s management of money than in rural areas. The author hypothesized this was due to more female heads of households in the urban IDP camps, where gender relations were more atypical—changes in gender dynamics and perceptions of women’s ability to manage money were more easily changed.
Overall, it is important to understand how gender relations work in different contexts when designing an intervention. For example, one study in Lesotho highlights the importance of understanding how the transfer is viewed by the recipients and how that may or may not impact gendered norms or household decision-making (Slater and Mphale, 2008). When the household viewed transfers as a gift rather than as wage income, it was put into a whole wage system managed by the female household head regardless of who received the transfer. This suggests that how income is viewed is an important factor alongside targeting in how CTP impacts household dynamics.

"Three studies in sub-Saharan Africa demonstrated that when women received transfers they felt more respected by their partners and their families saw them as more capable of making financial decisions."

6.4.2 Reduction in Intimate Partner Violence

Eighty percent of the evidence indicates that CTP’s impact on IPV is positive. The most common finding was that a reduction in income-related tension, frustration, and fighting led to a reduction in IPV. Across the studies, IPV tended to increase when there were not enough resources to meet basic needs, when there was unemployment, and when heads of households felt powerless to provide for their families.

In Uganda (Angeles, 2012), Jordan (Pertek, 2016; Yoshikawa, 2015), Somalia (Wasilkowska, 2012), and Lesotho (Slater and Mphale, 2008), researchers found a reduction in IPV as well as improved overall harmony in the home, highlighting the overlap between household dynamics and IPV. For Palestinians in Gaza and Syrian refugees in Jordan, intra-household violence was attributed to men feeling emasculated by being unable to provide for their families (Abu Hamad et al., 2017; Abu Hamad and Pavanello, 2012). In both cases, CTP helped alleviate tensions in the home. In Afghanistan, 46% of IDPs interviewed said they had experienced violence and that CTP had reduced the frequency of violence experienced (Samuel Hall, 2015). Twenty-eight percent of those who had experienced IPV reported physical beatings; while 41% cited verbal abuse. Feedback from FGDs indicated that, when resources were low, food shortages were viewed as the wife’s mismanagement of resources rather than simply as resource scarcity. Drug addiction was a common problem that exacerbated unemployment, food shortages, and violence (Ibid). The perception that women were to blame for food shortages, combined with factors such as addiction, highlights the potentially temporary nature of CTP’s impact on reducing IPV. Long-term change may require other support programming. Likewise, evidence from conditional vouchers in Ecuador indicated that while there was a decrease in physical and sexual violence associated with voucher receipt, there was no impact on controlling behavior (Hidrobo et al., 2014). This further highlights the speculation that the impact of CTP on IPV is temporary—and will not fix the root causes of violent behavior—without being paired with other programme components and implemented for longer durations.

A programme in Jordan, through which women exposed to IPV were referred to cash assistance (WRC, 2018b), and a cash for shelter programme in Afghanistan, in which cash assistance was intended to secure safer housing (Samuel Hall, 2015), helped women to seek alternative

27 A whole wage system refers to a system of pooling a household’s income into one central pot, regardless of earner or amount, whereby funds are not the sole property of the earner or an individual family member, but rather are distributed in an equitable way or in a way assumed to serve the interests of the family.
accommodation and safely remove themselves from violent homes. In Malawi, women sought recourse with village chiefs when their husbands used transfers for reasons other than household benefit. While the recipient status was re-designated to the wife, men still controlled funds. Using this grievance system reportedly put women at greater risk of violence (Devereaux et al., 2006). In Uganda, community views on GBV, the state of the referral system, and the prevalence of police bribery to register cases prevented many from utilizing available resources (Sengupta, 2014). Promising areas of research include: how to offer different support and pathways for individuals to remove themselves from violent situations; how best to handle anti-social spending and violence; and how this is or may be linked to CTP and other types of support.

One intervention resulted in increased violence. Improved harvests in Uganda due to the investment of CTP funds led to increased IPV as there was a struggle over the control of additional income. Women reported their partners wanted to spend funds on alcohol and other women, which the woman indicated was both physically and psychologically abusive. Men reported gender relations had worsened because the new roles women were taking on were not in line with their expectations of a “good woman” (Sengupta, 2014). This study, while unique in the evidence reviewed, reinforces the notion that additional income alone cannot solve IPV and that more research is required on how to mitigate exposure to GBV alongside and through CTP.

"While it seems that CTP can help delay or prevent early and forced marriage in acute cases where it is seen to alleviate family desperation, it does not change the underlying beliefs that facilitate the practice, highlighting the importance of integrating CTP and GBV programming to address structural factors facilitating the practice."

6.4.3 Reduction of Risk or Exposure to Sexual Harassment, Exploitation, or Abuse

Among Syrians in Jordan, women faced a high risk of harassment on their way to distribution centers (Pertek, 2016). Conversely, there was reported evidence of grants being used for girls’ transportation to school, thus helping them avoid harassment they often faced (Ibid). Another study on Syrian refugees in Jordan indicated that some beneficiaries were able to use their assistance to move away from predatory landlords and avoid aid agencies where they reported staff requested inappropriate relationships in exchange for support, including sexual relationships and marriage (Yoshikawa, 2015). In Somalia, there were reports of rape by militias, exchange of aid for sex, and burglary and looting that was reported to increase during distribution times. Women reported being asked for sexual favors to be added to aid lists, but the extent of this issue was unknown (Hedlund et al., 2013). Another study in Somalia, though not reporting on the impact of CTP on exposure to sexual harassment, exploitation, and violence, recommended allowing the nomination of a collection surrogate (Wasilkowska, 2012). These cases show that design considerations around distribution, storage, and staff-beneficiary interaction can impact the harassment and exploitation beneficiaries face. Ensuring monitoring, referrals, and safe complaint mechanisms are essential so that if exploitation and harassment occur, changes can be made to ensure the protection of beneficiaries.
6.4.4 Reduction or Prevention of Early and Forced Marriage

Four studies reported on CTP and the reduction or prevention of early and forced marriage. Of these studies, 50% were positive and 50% neutral. Among Syrian refugees in Jordan, early marriage was discussed as a coping strategy by families struggling to meet their basic needs as well as a way to secure futures for their daughters; in some cases girls believed this was in their families’ and their own best interest (Abu Hamed et al., 2017). Overall, the report’s results were inconclusive as to the impact of CTP—the lack of baseline data made it difficult to determine if CTP altered the incidence of early and forced marriage. However, other reports in this context found that school-conditional cash transfers helped to prevent early marriage (Pertek, 2016) as well as limited, anecdotal evidence that CTP helped to temporarily delay early marriage (Yoshikawa, 2015). Conditionality should be better researched in its potential role for preventing forced and early marriage.

In a study of CTP in Somalia, 16% of respondents reported MPGs were in part used for girls’ tuition and income-generating investments, reducing the frequency of early marriage in targeted communities (WRC, 2018c). In Jordan, programme staff reported that CTP helped families to move away from landlords who tried to coerce tenants who couldn’t pay rent into betrothing their daughters to the landlord or his family members (Yoshikawa, 2015); however this was unsubstantiated.

While it seems that CTP can help delay or prevent early and forced marriage in acute cases where it is seen to alleviate family desperation, it does not change the underlying beliefs that facilitate the practice, highlighting the importance of integrating CTP and GBV programming to address structural factors facilitating the practice.

6.4.5 Increased Asset Ownership or Control Over Resources

While CTP and livelihoods training has been researched in development contexts, the evidence in the humanitarian space is weaker. Five reports discussed asset ownership or control over resources. Of these, four indicated positive results following CTP. A study in Gaza found that an MPG allowed women—specifically divorcees and widows—to break free from family members controlling their resources (Abu Hamad and Pavanello, 2012). In Somalia, MPGs allowed households, and women in particular, to invest in long-term productive assets (Wasilkowska, 2012). In Uganda, gender-targeted CTP supported women to buy more livestock and/or open a small business (Angeles, 2012; Sengupta, 2014). The intervention was associated with an increase in household income diversity (Angeles, 2012) and was helpful for widows who suffered from patriarchal inheritance laws that prevented them from retaining ownership of their husband’s land (Sengupta, 2014). In these interventions, beneficiaries also had access to resources such as livelihoods training and village savings and loans associations (VSLAs). In Kenya and Zimbabwe, a CfA programme paired with livelihoods training and awareness activities also led to women having more income and financial independence (Peishi, 2018).

In Gaza and Somalia, the evidence on how CTP impacted women was largely anecdotal, while in Uganda the focus on supporting women to have access and control over resources was prominent and better monitored. This could be because the Uganda interventions were more livelihoods-focused, but it does indicate that integrating livelihoods programming may help optimize CTP in achieving this outcome. An additional gap in the literature are the longer-term effects of these programs on increasing asset ownership and resource control. The studies reviewed here are four to six years old; returning to look at medium- to long-term effects could be an informative area of research.
6.4.6 GBV Survivor Access to Response and Recovery Services

Only two studies reported on access to response and recovery services. Among Syrian refugees in Jordan, Pertek (2016) found that restrictions on the movement of women limited their access to services, although it did not discuss the role of CTP in facilitating access. Another report indicated that 50% of clients who had been referred to CTP through women’s center activities, who had participated in gender discussion groups, and who had accessed case management services used cash to access public and private health services, including mental health and shelter (WRC, 2018b). The availability, prevalence, and accessibility of GBV services is a limiting factor. In Niger, a case study on mainstreaming GBV in CTP for improved food security outcomes indicated a lack of partnerships among cash providers and GBV service providers, thereby impeding access to prevention and survivor services (WRC, 2018a).

The lack of evidence may indicate that CTPs are adhering to guiding principles for working with survivors of GBV by respecting client confidentiality and accessing information strictly on a need-to-know basis. It may equally suggest that the integration of CTP into GBV case management services is still nascent and requires greater collaboration and monitoring of both GBV case management interventions and CTP. While some work has been done, more research should be conducted to understand the impact that CTP can have on accessing services and on how referral systems in CTP programs can impact access to services.28

6.4.7 Sex Work

In many settings, refugees have neither the right to work nor access to decent work, and as such may be coerced or choose sex work as a way to meet their basic needs. In such contexts, focus on mitigation of risk associated with sex work as well as working towards changing labor laws is important (Rosenburg, 2016). Only one study suggested an impact of CTP on the prevalence of sex work. This was in a review of CTP and gender dynamics that found unverified, anecdotal evidence from Kenya that indicated CTP led to a decrease in sex work (Brady, 2011). In a review of sectoral outcomes in multipurpose cash programming, Harvey and Pavanello (2018) state that for an MPG to have a meaningful impact on reducing sex work, it needs to be coupled with behavioral change and educational activities, such as sexual and reproductive health courses and livelihoods activities. These kinds of complementary activities were not found in the evidence. Research should seek to better understand how CTP, alongside access to other support, services, and training, impacts reliance on sex work as a coping strategy and improves the safety of those choosing to engage in sex work.

6.5 Spillovers29

6.5.1 Positive Spillover Effects

The most common positive spillover effect across the literature was psychosocial wellbeing. For example, an MPG in Gaza helped reduce anxiety, while increasing security and morale. This feeling was strongest among widows and divorcees who felt they would not survive without the transfer (Abu Hamad and Pavanello, 2012). In Somalia, women were able to spend more time caring for their children, which improved their psychosocial wellbeing. Other evidence on Syrian refugees indicated that CTP helped empower women when they were able to provide for their families (Campbell, 2014), quelled fears of having to return to Syria, increased feelings of confidence and respect (Yoshikawa, 2015), and bolstered confidence to report GBV and enroll girls in school (WRC, 2018b).

28 See Mainstreaming GBV Considerations in CBIs and Utilizing Cash in GBV Response

29 The term “spillover” is used to describe the positive or negative unintended consequences of a particular intervention.
A second positive spillover effect was the increased ability to participate in social activities and community practices. In Lesotho, CTP allowed women to engage in their traditional mourning period, which mandates a period of no work, slaughtering a goat, and buying a new dress (Slater and Mphale, 2008). Evidence from Kenya, Zimbabwe, and Indonesia indicated CTP enabled women to participate more fully and even to take on leadership roles in the community (Peishi, 2018; Brady, 2011). In Somalia and Malawi, CTP increased the respect beneficiaries were given by the community and improved overall community relations (Hedlund et al., 2013; Devereaux et al., 2006). Other studies in Malawi and Somalia found that CTP improved social and community participation for both men and women, but in ways that were consistent with gendered norms (Wasilkowska, 2012). In Jordan, Yoshikawa (2015) found that CTP improved social cohesion among Syrians and Jordanians, primarily by enabling refugees to repay debts to shopkeepers and friends, and to reciprocate favors. The report also argues that greater social cohesion increased the protection of women and girls because of improved community relations.

In Gaza, the national cash transfer programs includes a waiver for higher education. This practice, which allowed women in beneficiary families to continue their studies, was less common among men, and was generally seen as a positive coping strategy (Abu Hamad and Pavanello, 2012).

6.5.2 Negative Spillover Effects

One negative spillover effect was the double burden that befell women who were targeted by CTP or were expected to work more because of changes in gender roles. In Uganda, women became economically engaged but reported their workload increased (Berg et al., 2013). Syrian women in Jordan indicated that they had more responsibilities as gender roles had changed (Abu Hamed et al., 2017; Pertek, 2016).

In Gaza and Malawi, evidence indicates that MPGs had negative effects on community relations due to jealousy from non-beneficiaries and allegations of corruption in the selection process (Abu Hamad and Pavanello, 2012; Devereaux et al., 2006). In Kenya, where food aid was traditionally shared, cash aid was not, thereby upsetting traditional coping mechanisms (Brady, 2011).

Three cases indicated CTP can disturb marital dynamics. In Jordan, unsubstantiated anecdotal evidence pointed to increased divorces in the Syrian community because of targeting single, divorced, or widowed women. Men and women indicated that this targeting provided justifications for women who wanted to initiate divorce as well as for men who wanted to divorce their wife and remarry. However, actual divorce rates were unconfirmed (Yoshikawa, 2015). In Somalia, a small percentage (4%) of women said they witnessed CTP funds being used to arrange second marriages, but that their community was generally against this (Wasilkowska, 2012). A study in Malawi examined an intervention in which women receiving cash or assets faced increased risk of abandonment as they threatened traditional norms of masculinity (De Barra and Maloy, 2018).

6.6 Limitations

CTP is useful when five basic enabling conditions are met: local availability of commodities for basic needs and recovery; existing and functioning markets; beneficiaries’ preference for cash and vouchers; security; and an adequate financial infrastructure (Gairdner et al., 2011). However, in addressing GBV, CTP alone cannot overcome gender-based norms and systems, such as the inability to inherit or own property or community-wide perception of violence and family planning (Angeles, 2012), or address a paucity of existing support services (Harvey and Pavanello, 2018; Berg and Sefaris, 2015).
Several studies found that GBV outcomes were not integrated into CTP design, but rather were secondary or coincidental (Samuel Hall, 2015). Two studies found that limited understanding of what constitutes GBV by beneficiaries and programme staff tempers the ability of CTP to meaningfully integrate GBV programming into CTP (Angeles, 2012; WRC 2018a).

Studies found that traditional gender roles are not challenged or transformed and men are not adequately sensitized to GBV issues or targeting rationale (De Barra and Molloy, 2018; Pertek, 2016; Brady, 2011). Berg et al. (2013) concluded that positive gender impacts often resulted from an adequate intervention design with gender and protection considerations.

Hedlund et al. (2013) found that, in Somalia, the lack of coordination between CTP and protection programs was problematic, especially given reports of frequent rape by militias, incidents of exploitation in exchange for aid, and burglary. On a wider scale, the lack of explicit protection and GBV coordination was noticeable. Overall, there is a greater need to integrate efforts and establish partnerships between CTP and GBV experts and service providers. Greater need for psychosocial support services was also highlighted. In both the Syrian and Afghan contexts, limited networks due to displacement were cited as factors inhibiting resilience (Abu Hamad et al., 2017; Samuel Hall, 2015).

"In addressing GBV, CTP alone cannot overcome gender-based norms and systems, such as the inability to inherit or own property or community-wide perception of violence and family planning, or address a paucity of existing support services."

Gender-specific issues not addressed by CTP extended to the lack of prioritization of menstrual products as a household expenditure; Pertek (2016) recommended providing access to such products as part of programming. A further gap that was neither addressed by CTP nor considered in design was polygamy. Focusing on sub-Saharan Africa, Brady (2011), Berg et al. (2013) and Devereaux et al. (2006) found transfers were not always shared across wives and often only one wife was allowed to register. In Somalia, Wasiikowska (2012) also found that this increased conflict in polygamous households. Another study in Malawi, however, found that polygamous households were viewed as one unit, and thus targeting multiple wives was seen as unfairly beneficial to their husbands who were already viewed as better off (De Barra and Molloy, 2018). Where polygamy is a culturally accepted practice, it should inform CTP. Research should seek to further understand how these dynamics differ from monogamous households.

Diversion was also cited as a limitation, and came up in two programs in Somalia. Wasiikowska (2012) and Angeles (2012) found paying a percentage of the transfer to gatekeepers was common practice. Incorporating safe and accessible complaint mechanisms that allow beneficiaries to report such behavior without threatening their protection should be standard.
6.7 Complementary Programming

When implementing CTP, evidence shows that complementary programming is essential for better GBV outcomes. However, there is little evidence on the best combinations for modalities of CTP, services, and activities. CTP can be paired with sectoral programming in a way that is more effective and reaches more individuals, such as behavior change communication at registration points as well as case management and referral systems integrated into distribution and monitoring (Harvey and Pavanello, 2018; WRC, 2018; Peterman et al., 2017). Brady (2011) found that, while there is a prevalence of gender commitments across programs, few of these commitments are enacted, signaling a need for greater focus on the implementation of gender considerations. Angeles (2012) highlighted that when adequate protection partnerships are not available, formed, or incorporated through referral systems with CTP, GBV impact will be limited.

In Uganda, Angeles (2012) found that most GBV outcomes were impacted through CTP paired with GBV programming and trainings rather than CTP alone. However, the study did note the limitation in this context where GBV trainings had low participation (30%). Sengupta (2014) found that in Uganda, programmatic aspects were limited in impact as men refused to engage in what they thought were women's activities. To maximize programmatic impact, it is vital to engage men and for them to understand the value of the activities. In Lebanon, Campbell (2014) found that financial management training for female heads of household helped increase their self-reliance and capacity to maximize resources, both variables that may help reduce negative coping strategies and exposure to GBV.

The integration of CTP into GBV programming in Jordan demonstrated the importance of case management, counselling, and gender discussion groups as a foundational element of the overall program. The research specifically found that gender discussion groups alongside CTP helped decrease violence and that case management helped reduce imminent threats of violence (Yoshikawa, 2015). Also in Jordan, Abu Hamad et al. (2017) pointed out that beneficiaries recommended increased psychological support and more safe spaces for socialization, where they can discuss their stresses and grieve.

Complementary programming must also include awareness of what encompasses GBV for beneficiaries and programme staff. In both Afghanistan and Niger, Hall (2015) and the WRC (2018a) indicated a lack of understanding of GBV as a serious impediment to the success of CTP and other services in addressing it. Hall (2015) found that 91% of women surveyed about GBV agreed that a husband was justified in beating his wife; this number dropped to 50% after awareness trainings.30 In Lesotho, Slater and Mphale (2008) also found that sensitization training that accompanied CTP allowed men and women to understand household entitlements and budget more equitably.

30 It should be noted that the sampled respondents were not the same group of people.
7. EVIDENCE GAPS AND RECOMMENDATIONS FOR RESEARCH

Preventing and responding to GBV is the responsibility of all actors in all humanitarian response options. This report has sought to lay out the current body of evidence on CTP and GBV outcomes in humanitarian emergencies. Better quality CTP—enabled by a stronger integration of cash and GBV programming—is foundational to building the evidence on cash for GBV outcomes. Having clear GBV objectives at the outset, safely testing CTP across GBV outcomes, and undertaking systematic monitoring and evaluation will advance the field. Doing so will broaden the evidence base across different regions. The gaps that have emerged from this analysis have informed the recommendations for future areas of research detailed below.

7.1 Gap 1: CTP and GBV Outcomes for Excluded, Marginalized Populations

There needs to be more evidence generated on the use of cash for GBV outcomes for diverse crisis-affected populations and subpopulations. The majority of existing evidence focuses on CTP and GBV outcomes for women and girls and does not apply an intersectional approach. Among the research on women and girls, there are few findings for persons with disabilities. LGBTI individuals, who face heightened risk of GBV and for whom cash can be a key element of prevention and response, are wholly unrepresented. In order to better understand and leverage cash for GBV outcomes, future research must be inclusive. An intersectional approach is imperative to effectively build evidence on CTP and GBV outcomes reflecting age, gender, and diversity.

7.2 Gap 2: Cash Modalities and GBV Outcomes

While undertaking robust comparative research on cash modalities and GBV outcomes in humanitarian settings is likely infeasible due to ethics considerations around research in humanitarian settings as well as time and budget constraints, stronger evidence on the potential of various cash modalities to address GBV would be useful. Most evidence reviewed was on MPGs, and this evidence was mixed. Different modalities may affect men and women differently, such as safety concerns around carrying cash or, if the modality changes, how the cash is viewed by and distributed among the household. While some evidence showed that the modality of transfer did not impact IPV, it may affect other types of GBV. Better understanding the implications of various modalities can help inform more appropriate programme design to achieve GBV outcomes.

7.3 Gap 3: CTP and Complementary Services for GBV Outcomes

What emerged clearly from the evidence is the need to pair CTP with access to GBV survivor and support services. Case management, referral systems, gender discussion groups, livelihoods support, and financial literacy training can be strong complements to CTP interventions. Better understanding the combinations of support and services that best complement CTP to address GBV outcomes is an important next step in improving the use of cash in humanitarian emergencies.

7.4 Gap 4: Conditionality and GBV Outcomes

There was little evidence on conditionality and GBV outcomes. Better understanding how conditionality affects men and women is essential if conditionalities are to be employed. Cash for work, for example, has implications for the double burden it may put on female beneficiaries, while school attendance as a condition may help to delay early marriage or keep young boys from being sent to work. A more robust understanding of how conditionality can address or exacerbate GBV in different contexts will strengthen justifications for and against its use and appropriateness in different contexts.
7.5 Gap 5: Long-term CTP Impact on GBV Outcomes

The majority of evidence reviewed looked at immediate, acute, or short-term impacts of cash transfer programming. No studies looked at longer-term impact. While this is somewhat due to the nature of humanitarian practice, protracted settings and longer-term interventions may provide an opportunity to better understand the lasting impacts of CTP in humanitarian emergencies and post-emergency settings. Even in shorter-term interventions, ex-post research could help to disentangle the lasting impacts CTP has had or help better define its limitations. For interventions targeting behavior change, such as seeking to improve household decision-making dynamics or access to and control over resources, there should be investment in understanding if CTP interventions or the pairing of CTP and other services and support can help facilitate lasting change. This will be an informative area for academic research.

"An intersectional approach is imperative to effectively build evidence on CTP and GBV outcomes reflecting age, gender, and diversity."

8. CONCLUSION

CTP is broadly recognized as an important component of humanitarian response. As such, it is crucial to better understand how and when to use CTP in humanitarian emergencies to achieve optimal outcomes. However, little conclusive evidence is available on the ability of CTP to address protection and, specifically, GBV outcomes. This report has aimed to analyze the existing evidence and contribute to building and better understanding the body of evidence on the impact of CTP in achieving GBV outcomes. It has found that the evidence on the impact of CTP on GBV is limited, inconclusive, and largely context-specific.

Mainstreaming GBV in CTP and integrating CTP in GBV interventions in humanitarian settings is still in a nascent stage. As such, GBV programming often is not integrated purposefully into the intervention design. There is a greater need to integrate efforts and establish partnerships between cash and GBV service providers and experts; positive GBV impacts are often the result of an intervention design with adequate gender and protection considerations and programming components.

The body of evidence remains relatively small, with 28 identified studies and their corresponding 52 intervention-outcome pairs. Of these, the quality is mixed. This analysis revealed that CTP has a promising potential to positively impact GBV outcomes. Seventy-one percent of the interventions had positive results, while 25% were neutral, and only 4% were negative.

MPGs were the most frequent cash modality. Given the heavy weighting of MPGs, this report does not allow for direct or robust comparison of the merits of any intervention modality over another. A better understanding of how different CTP modalities impact sectoral outcomes is essential to designing more effective interventions. Evidence reviewed in this report also highlights the importance of complementary programming and services, making this a key priority area of future research.
There was a heavy concentration of evidence in improved household decision-making. An overall positive impact of CTP was also found for reduction in IPV. The most common mechanism was that a reduction in income-related tension, frustration, and fighting led to a reduction in IPV. There were many studies that indicated a neutral impact of CTP on GBV outcomes. This is not surprising due to the complex and systemic nature of GBV. Evidence suggests that the ability of CTP to drive better gender relations is highly context-specific due to the entrenched nature of gender norms and expectations and gains are often temporary.

Regarding the reduction or prevention of forced and early marriage, the results were inconclusive as to the impact of CTP. Most positive or anecdotally positive evidence indicated a short-term, limited impact that helped to delay early marriage or reduce the practice of early marriage as a coping strategy for family and daughter survival.

One area where CTP had the potential to put beneficiaries at risk was when they faced harassment and/or exploitation from gatekeepers and authorities related to collection. Mitigating the ways in which CTP may exacerbate beneficiaries being harassed, exploited, and abused (e.g., by diversifying delivery mechanisms, strengthening protection from sexual exploitation and abuse training, policies, and procedures, and improving the safety and access of accountability and complaints mechanisms) is an important design consideration.

CTP cannot overcome limited consideration in programme design of gender-based norms and systems or replace nonexistent or low-quality support services. However, better design and integration of CTP and GBV programming can catalyze the impact of CTP to support resilience and increase access to services. Complementary programming is essential for CTP to have a more profound impact on GBV outcomes, although there is little evidence on the best combinations for modalities of CTP, services, and activities. Overall, it is important to understand gender relations in different contexts when designing an intervention.

A key recommendation to strengthen the evidence base for CTP on GBV outcomes is that evaluations should examine CTP interventions in a way that draws a clearer connection between intervention modality and outcome. Finally, the report identifies five key gaps in the literature on CTP in humanitarian contexts that could help donors, policymakers, and practitioners working on CTP, protection, and gender with evidence-based guidance: (1) CTP and GBV outcomes for excluded, marginalized populations; (2) comparing different CTP modalities and their impact on GBV outcomes; (3) combinations of CTP and complementary services to achieve GBV outcomes; (4) the use of conditionality in achieving GBV outcomes and (5) longer-term impacts of CTP interventions on GBV outcomes. Further research in these areas will help to build a more thorough and sound body of evidence to inform humanitarian policy and enhance practice.
# Appendix 1. Intervention and Outcome Definitions

Table 2. Intervention Definitions

<table>
<thead>
<tr>
<th>Intervention</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Multipurpose grants (MPG)</td>
<td>MPG (sometimes called CBIs and MCAs) are defined as a transfer (either regular or one-off) corresponding to the amount of money a household needs in order to cover, fully or partially, a set of basic and/or recovery needs. They are, by definition, unrestricted cash transfers. The MPG can contribute to meeting a Minimum Expenditure Basket (MEB) or other calculation of the amount required to cover basic needs, but can also include other one-off or recovery needs.</td>
</tr>
<tr>
<td>Unconditional voucher (UV): Commodity</td>
<td>All vouchers are a form of restricted transfer. Commodity vouchers restrict purchases to specific commodities or services.</td>
</tr>
<tr>
<td>Unconditional voucher (UV): Value</td>
<td>All vouchers are a form of restricted transfer. Value vouchers can be used to purchase a range of goods or services up to a certain value through selected stores, traders, and service providers.</td>
</tr>
<tr>
<td>Conditional voucher (CV)</td>
<td>Conditional transfers are interventions where something needs to be done in order to receive the transfer or future installments. This category would be for conditional transfers that do not fall into specific categories below and where payment is received in the form of a value or commodity voucher.</td>
</tr>
<tr>
<td>Conditional cash transfers (CCT)</td>
<td>Conditional transfers are interventions where something needs to be done in order to receive the transfer or future installments. This category would be for conditional transfers that do not fall into specific categories below and where payment is received in the form of a cash transfer.</td>
</tr>
<tr>
<td>Cash for work (CfW)</td>
<td>Cash payments provided on the condition of undertaking designated work. This is generally paid according to time worked (e.g., number of days, daily rate), but may also be quantified in terms of outputs (e.g., number of items produced, cubic meters dug). CfW interventions are usually in public or community work programs, but can also include home-based and other forms of work.</td>
</tr>
<tr>
<td>Voucher for work (VfW)</td>
<td>Voucher provided on the condition of undertaking designated work. This is generally paid according to time worked (e.g., number of days, daily rate), but may also be quantified in terms of outputs (e.g., number of items produced, cubic meters dug). VfW interventions are usually in public or community work programs, but can also include home-based and other forms of work.</td>
</tr>
<tr>
<td>Cash for assets (CfA)</td>
<td>Cash payments provided to participants for taking part in projects to create community or public assets, such as irrigation systems, roads, etc. CfA is a form of conditional transfer and a subset of CfW, relating to those work programs that create assets.</td>
</tr>
<tr>
<td>Voucher for assets (VfA)</td>
<td>Voucher payments provided to participants for taking part in projects to create community or public assets, such as irrigation systems, roads, etc. This is a form of conditional transfer and a subset of CfW/VfW, relating to those work programs that create assets.</td>
</tr>
<tr>
<td>Cash for training (CfT)</td>
<td>Cash payments provided for participating in a specified training session or series of training sessions. This is a form of conditional transfer.</td>
</tr>
<tr>
<td>Voucher for training (VfT)</td>
<td>Voucher payments provided for participating in a specified training session or series of training sessions. This is a form of conditional transfer.</td>
</tr>
<tr>
<td>Complementary programming / Cash plus</td>
<td>These terms refer to programming where CTP is combined with other modalities or activities. Complementary or plus interventions may be implemented by the same agency/agencies providing CTP, or potentially by other agencies working in collaboration. Examples might include provision of training and/or livelihood inputs, or behavioral change communication programs.</td>
</tr>
<tr>
<td>Shock responsive social protection</td>
<td>To be included only where social protection systems have been used in support of humanitarian assistance. Development social protection programs will be excluded.</td>
</tr>
</tbody>
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31 See full glossary [http://www.cashlearning.org/resources/glossary#CFT](http://www.cashlearning.org/resources/glossary#CFT)
<table>
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<tr>
<th>Outcome</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Improved distribution of household decision-making power(^{32})</td>
<td>An increase in decision-making power (e.g., regarding one's body, marital status, and social, economic, or political resources) or otherwise a more equitable distribution of power between members of a household in making decisions.</td>
</tr>
<tr>
<td>Reduction in intimate partner violence(^{33})</td>
<td>A reduction in physical, sexual, and emotional abuse enacted by one's intimate partner. This is commonly self-reported by women or by men indicating they are perpetuating less violence towards their spouse and children.</td>
</tr>
<tr>
<td>Reduction of risk or exposure to sexual harassment, exploitation, or abuse(^{34})</td>
<td>A reduction in the actual or threatened intrusion of a sexual nature under unequal or coercive conditions, and sexual exploitation—defined in turn as any actual or attempted abuse of a position of vulnerability or differential power or trust for sexual purposes (e.g., requests for sexual favors or unwanted verbal or physical conduct).</td>
</tr>
<tr>
<td>Reduction or prevention of forced and early marriage(^{35})</td>
<td>Reduction in marriage of an individual against their will, or reduction in formal marriage or informal union before the age of 18.</td>
</tr>
</tbody>
</table>
| Increased asset ownership or control over resources\(^{36}\)              | Mitigation of economic abuse, where abuser's control of victim's finances prevents victim from accessing resources, and/or abuser works to maintain control over victim's earnings and prevent them from achieving self-sufficiency or financial independence. The increase can occur in one of two ways:  
1. Women being able, supported, or legally allowed to possess or generate assets and income equal to that of men; or  
2. When women do generate or possess assets, they are able to gain new control of those resources.                                                                                                           |
| Access to response and recovery services\(^{37}\)                        | Improved access to services, such as psychosocial support, delivered through a local organization or social services actor, ensuring survivors are informed of their options and that the issues they face are identified and responded to in a coordinated way.                                                                                     |
| Access to reproductive health services                                  | Access to lifesaving reproductive health services for survivors of: sexual assault or rape who need to receive emergency health care within 72–120 hours to prevent HIV and other sexually transmitted diseases, tend to wounds, and obtain forensic evidence (depending on the consent of the survivor and local laws); nonsexual physical assault that may have resulted in acute injury, bleeding, or pain, including pregnant women and girls who may need emergency obstetric care. |
| Access to psychological/mental health services\(^{40}\)                  | Access to services that help survivors of disaster and trauma cope with the psychological and social processes that affect them and their communities to promote psychosocial well-being and prevent or treat mental disorder.                                                                                           |
| A reduction in sex work as a risky\(^{41}\) coping strategy or engaging in sex work made safer | A reduction in sex work as a coping strategy by individuals engaged in sex work (who are acknowledged to have agency where not coerced via violence and exploitation) to meet basic needs, or engaging in sex work in a safer manner than before (e.g., access to education or sexual and reproductive health services).\(^{42}\) |
## APPENDIX II. INCLUDED STUDIES

<table>
<thead>
<tr>
<th>Title</th>
<th>Type of Study</th>
<th>Location</th>
<th>Intervention Modality</th>
<th>Outcome</th>
<th>Direction of Impact</th>
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<tr>
<td>Learning Brief: Gender Study—Conditional Cash Project for Vulnerable Syrian and Jordanian Children in Irbid, Jordan Iman Sandra Pertek (2016) Islamic Relief</td>
<td>Programme Review</td>
<td>Jordan</td>
<td>CCT</td>
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<td>Cash and Vouchers: A Good Thing for the Protection of Beneficiaries? Michelle Berg, Hanna Mattinen, Gina Pattugalan (2013) WFP</td>
<td>Review</td>
<td>Chad, Jordan, Ecuador, North Darfur, and Pakistan</td>
<td>Multiple</td>
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<td>Programme/Case Study</td>
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<td>Early and forced marriage</td>
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<td>The Somalia Cash Consortium (2013)</td>
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<td>Reduction in intimate partner violence</td>
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<td>Cash Transfers, Gender and Generational Relations: Evidence from a</td>
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<td>Lesotho</td>
<td>Reduction in intimate partner violence</td>
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<td>Pilot Project in Lesotho Rachel Slater and Matseliso Mphale (2008)</td>
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<td>Walking the Talk: Cash Transfers and Gender Dynamics</td>
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<td>Indonesia, Zimbabwe and Kenya</td>
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<td>Carol Brady (2011)</td>
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<td>Concern Worldwide and Oxfam GB</td>
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<td>Examining Protection and Gender in Cash and Voucher Transfers</td>
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<td>Michele Berg, Hannah Mattinen and Gina Pattugalan (2013)</td>
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<td>Final Evaluation of the Unconditional Cash and Voucher Response to</td>
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<td>Reduction of risk or exposure to sexual harassment, exploitation, or abuse</td>
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<td>the 2011–12 Crisis in Southern and Central Somalia Kerren Hedlund,</td>
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<td>Nisar Majid, Dan Maxwell, and Nigel Nicholson (2013)</td>
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<td>UNICEF et al.</td>
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<td>Cross-sector Cash Assistance for Syrian Refugees and Host</td>
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<td>Communities in Lebanon: An IRC Program Leah Campbell (2014)</td>
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<td>International Rescue Committee</td>
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<td>Cash or Coupons? Testing the Impact of Cash Versus Vouchers in DRC</td>
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<td>Multipurpose Cash and Sector Outcome— Afghanistans Case Study</td>
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<td>Optimizing Benefits and Mitigating Risks of CBI and GBV Programming: Case Studies from Irbid and Mafraq</td>
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<td>Mainstreaming Gender-based Violence Considerations in Cash-based Interventions—A Case Study from Lower Juba, Somalia</td>
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<td>Understanding the Interaction between Women’s Economic Empowerment</td>
<td>Anasuya Sengupta (2014)</td>
<td>Uganda, MPG</td>
<td>Programme Evaluation</td>
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<tr>
<td>and Gender-based Violence: Study on ACF’s Cash Transfer Programme in Northern Uganda</td>
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<td>Women’s Economic Empowerment: Learning from Niger, Kenya and</td>
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APPENDIX III. OTHER REFERENCES


Existing gender inequalities mean that disasters and conflicts impact women, men, girls and boys differently. Cash based assistance is one of the most significant developments in humanitarian assistance in recent years. But the relationship between gender and cash based assistance in humanitarian contexts is poorly understood.

All too often, interventions are designed based on assumptions rather than evidence. As a result, many cash based interventions fail to capitalise on opportunities to foster positive gender impacts or, worse still, have unintended negative consequences.

To address this challenge, there is a need for dialogue and information exchange between cash, gender and protection actors. This collection of research papers aims to build the evidence base for gender and cash transfer programming. It will help humanitarian actors to share the latest and best evidence and address the multiple gaps that still exist.