

# 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



Featured in Collected Papers on Gender and Cash Transfer Programming,  
compiled by the Cash Learning Partnership

## 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.<sup>1</sup> 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.<sup>2</sup>

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.<sup>3</sup> 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.<sup>4</sup> 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.<sup>5</sup> 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.<sup>6</sup> 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.<sup>7</sup> 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.”

<sup>1</sup> CARE International (2017)

<sup>2</sup> OCHA (2016)

<sup>3</sup> UN Women (2015)

<sup>4</sup> Brady, C. (2011)

<sup>5</sup> CaLP (2018)

<sup>6</sup> Bastagli, F. et al (2016)

<sup>7</sup> Bastagli, F. et al (2016)

## 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<sup>8</sup> 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.<sup>9</sup> 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.<sup>10</sup> 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.



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

<sup>8</sup> 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.

<sup>9</sup> 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.

<sup>10</sup> 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 Bastagli, 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'.

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.’<sup>11</sup> 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,<sup>12</sup> exposure to gender-based violence,<sup>13</sup> and have less access to protection and health services.<sup>14</sup> 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.<sup>15</sup> 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.<sup>16</sup> 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,<sup>17</sup> with some studies reporting greater abuse while others reported a fall or no change.<sup>18</sup> The precise pathway in which cash

<sup>11</sup> ‘Glossary of Cash Transfer Programming’, CaLP website (2017). Available at: <http://www.cashlearning.org/resources/glossary> [Last accessed December 2017].

<sup>12</sup> Save the Children (2014)

<sup>13</sup> OCHA (2016)

<sup>14</sup> World Humanitarian Summit (2016)

<sup>15</sup> Bastagli, F. et al (2016)

<sup>16</sup> Heise, 2011

<sup>17</sup> Bastagli, F. et al (2016)

<sup>18</sup> Ibid.

transfers may increase non-physical abuse is poorly understood.<sup>19</sup> 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.<sup>20</sup> 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.<sup>21</sup>

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.<sup>22</sup> 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.<sup>23</sup> 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.<sup>24</sup> The evaluator concluded that the programme design had failed to adequately engage men.<sup>25</sup> 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.<sup>26</sup>
- **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.<sup>27</sup> 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.<sup>28</sup> 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.”

<sup>19</sup> 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).

<sup>20</sup> Angelucci, M., 2008, in Bastagli, F. et al, 2016

<sup>21</sup> Ibid.

<sup>22</sup> Berg, M. and Seferis, L., 2015

<sup>23</sup> Devereux, S. and Jere, P., 2008, in Bell, E., 2015

<sup>24</sup> Sengupta, A., 2014

<sup>25</sup> Ibid.

<sup>26</sup> Browne, E., 2014

<sup>27</sup> Wasilkowska, K., 2012; Brady, C. (2011)

<sup>28</sup> Berg, M. and Seferis, L., 2015

- **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.<sup>29</sup> This outcome tends to hold true, regardless of which gender is targeted for the cash transfer.<sup>30</sup> 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.<sup>31</sup> 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.<sup>32</sup> 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'*.<sup>33</sup>

### 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.<sup>34</sup> 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.<sup>35</sup>

**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.<sup>36</sup> 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.<sup>37</sup> 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.<sup>38</sup> 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

<sup>29</sup> Brady, C. (2011); Wasilkowska, K., 2012; Tabbara, H., 2016

<sup>30</sup> Browne, E., 2014

<sup>31</sup> Brady, C. (2011)

<sup>32</sup> Ibid.

<sup>33</sup> Brady, C. (2011), p. 18

<sup>34</sup> Kennedy, C. et al, 2014; Handa, S., Halpern, C.T., Pettifor, A. and Thirumurthy, H. (2014); Cluver, L. et al, 2014

<sup>35</sup> 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.)

<sup>36</sup> Brady, C., 2011, and Devereux, S. and Jere, P., 2008, in Berg, M. and Seferis, L., 2015

<sup>37</sup> Thompson, S., 2010, in Berg, M. and Seferis, L., 2015

<sup>38</sup> 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.<sup>39</sup> 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.<sup>40</sup> 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.'*<sup>41</sup> 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.<sup>42</sup>

“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.<sup>43</sup> 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)<sup>44</sup> 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.<sup>45</sup> 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

<sup>39</sup> Bastagli, F. et al, (2016)

<sup>40</sup> Brady, C. (2011); Browne, E., 2014; Berg, M. et al, 2013

<sup>41</sup> Wasilkowska, K., 2012, p. 26

<sup>42</sup> Bailey, S., 2013

<sup>43</sup> Chant, S., 2008

<sup>44</sup> 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.

<sup>45</sup> 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.<sup>46</sup>

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.**<sup>47</sup> 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.<sup>48</sup> 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.<sup>49</sup> 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'.<sup>50</sup> 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.<sup>51</sup> 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.<sup>52</sup> In contrast, a study of a cash transfer programme in Mogadishu indicated that 20 percent of female respondents reported threats of violence.<sup>53</sup> 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.<sup>54</sup>

<sup>46</sup> Antonio, C. (2016)

<sup>47</sup> Berg, M. et al, 2013; Sengupta, A., 2014; Bailey, S., 2013

<sup>48</sup> Berg, M. and Seferis, L., 2015

<sup>49</sup> Wasilkowska, K., 2012; Brady, C. (2011)

<sup>50</sup> 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.)

<sup>51</sup> Smith, G. and Mohiddin, L., 2015

<sup>52</sup> Ibid.

<sup>53</sup> Hedlund et al, 2013, in Smith, G. and Mohiddin, L., 2015

<sup>54</sup> 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.<sup>55</sup> 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.<sup>56</sup> 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.<sup>57</sup> 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.<sup>58</sup> 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.<sup>59</sup>

“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.”

<sup>55</sup> Arnold, C. et al, 2011

<sup>56</sup> Wasilkowska, K., 2012; Brady, C. (2011)

<sup>57</sup> Wasilkowska, K., 2012

<sup>58</sup> Tabbara, H., 2016

<sup>59</sup> 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.<sup>60</sup>

**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.<sup>61</sup> 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.<sup>62</sup>



Yusra came to the Za'atari refugee camp in 2013 and is enrolled in UN Women's Oases programme as an administrative assistant, working to earn money to buy her family meat and vegetables, and to save money for her children's education.  
Photo: UN Women/Christopher Herwig

<sup>60</sup> Sholkamy, H., 2011

<sup>61</sup> Wasilkowska, K., 2012

<sup>62</sup> 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.<sup>63</sup>
- **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.”

<sup>63</sup> 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.<sup>64</sup> 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.<sup>65</sup>
- **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.<sup>66</sup> 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,<sup>67</sup> but more research is required.

---

<sup>64</sup> Tabbara, H., 2016

<sup>65</sup> Berg, M. and Seferis, L., 2015

<sup>66</sup> Aker, J. et al, 2016

<sup>67</sup> Berg, M. et al, 2013

## BIBLIOGRAPHY

- Aker, J., Boumniel, R., McClelland, A. and Tierney, N. (2016) 'Payment Mechanisms and Anti-Poverty Programs: Evidence from a Mobile Money Cash Transfer Experiment in Niger', Research Paper. Available at: [http://www.povertyactionlab.org/sites/default/files/publications/4277\\_Payments-Mechanism-and-anti-poverty-programs\\_Aker\\_Nov2016.pdf](http://www.povertyactionlab.org/sites/default/files/publications/4277_Payments-Mechanism-and-anti-poverty-programs_Aker_Nov2016.pdf) [Last accessed December 2017].
- Alam, A. and Baez, J. (2011) 'Does cash for school influence young women's behavior in the longer term? Evidence from Pakistan', Policy Research Working Paper 5669, World Bank, Washington, DC.
- Alloush, M., Taylor, E., Gupta, A. and Gonzalez-Estrada, E. (2017) 'Economic Life in Refugee Camps', *World Development*, vol. 95, pp. 334–347.
- Ambler, K. and de Brauw, A. (2017) 'The Impacts of Cash Transfers on Women's Empowerment: Learning from Pakistan's BISP Program', Social Protection and Labor Discussion Paper No. 1702, World Bank Group, Washington, DC.
- Antonio, C. (2016) 'Envolvendo mulheres e homens em programas transformativos de gênero de transferência direta de renda com condicionalidades – Bolsa Família', Promundo (unpublished report).
- Arnold, C., Conway, T. and Greenslade, M. (2011) 'DFID Cash Transfers Literature Review', Department for International Development (DFID), London.
- Bailey, S. (2013) 'Evaluation of Concern Worldwide's Emergency Response in Masisi, North Kivu, DRC (2012-2013)', Concern Worldwide. Available at: [https://www.concern.net/sites/default/files/media/resource/evaluation\\_of\\_concern\\_worldwides\\_emergency\\_response\\_in\\_masisi\\_north\\_kivu\\_drc.pdf](https://www.concern.net/sites/default/files/media/resource/evaluation_of_concern_worldwides_emergency_response_in_masisi_north_kivu_drc.pdf) [Last accessed December 2017].
- Baird, S., Chirwa, E., de Hoop, J. and Özler, B. (2013) 'Girl Power: Cash Transfers and Adolescent Welfare. Evidence from a Cluster-Randomized Experiment in Malawi', NBER Working Paper No. 19479.
- Baird, S., Chirwa, E., McIntosh, C. and Özler, B. (2010) 'The Short-term Impacts of a Schooling Conditional Cash Transfer Program on the Sexual Behavior of Young Women', *Health Economics*, 19, 55–68, September 2010.
- Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., Schmidt, T. and Pellerano, L. (2016) 'Cash transfers: what does the evidence say? A rigorous review of programme impact and of the role of design and implementation features', Overseas Development Institute (ODI), London.
- Bell, E. (2015) 'Violence against Women and Cash Transfers in Humanitarian Context', VAWG Helpdesk Research Report No. 68, VAWG Helpdesk, London.
- Berg, M., Mattinen, H. and Pattugalan, G. (2013) 'Examining Protection and Gender in Cash and Voucher Transfers', World Food Programme, Rome. Available at: <http://documents.wfp.org/stellent/groups/public/documents/communications/wfp260028.pdf> [Last accessed December 2017].
- Berg, M. and Seferis, L. (2015) 'Protection Outcomes in Cash Based Interventions: A Literature Review', UNHCR and the Danish Refugee Council. Available at: <http://www.cashlearning.org/resources/library/590-protection-outcomes-in-cash-based-interventions-a-literature-review> [Last accessed December 2017].

- Björkman Nyqvist, M., Corno, L., de Walque, D. and Svensson, J. (2015) 'Using Lotteries to Incentivize Safer Sexual Behavior: Evidence from a Randomized Controlled Trial on HIV Prevention', Policy Research Working Paper No. 7215, World Bank Group, Washington, DC.
- Brady, C. (2011) 'Walking the Talk: Cash Transfers and Gender Dynamics', Concern Worldwide and Oxfam GB, London. Available at: [https://www.concern.net/sites/default/files/resource/2011/05/cash\\_transfers\\_in\\_gender\\_relations.pdf](https://www.concern.net/sites/default/files/resource/2011/05/cash_transfers_in_gender_relations.pdf) [Last accessed December 2017].
- Browne, E. (2014) 'Evidence of impact of emergency cash transfers on gender and protection', GSDRC Helpdesk Research Report No. 1091, GSDRC, University of Birmingham, Birmingham.
- CaLP (2018) 'The State of the World's Cash Report: Cash Transfer Programming in Humanitarian Aid', Cash Learning Partnership (CaLP). Available at: <http://www.cashlearning.org/downloads/calp-sowc-report-web.pdf> [Last accessed February 2018].
- CARE International (2017) 'Suffering in silence: The 10 most under-reported humanitarian crises of 2016', CARE International.
- Chant, S. (2008) 'The 'feminisation of poverty' and the 'feminisation' of anti-poverty programmes: Room for revision?', *The Journal of Development Studies*, 44(2): 165–197.
- Cluver, L., Boyes, M., Orkin, M., Pantelic, M., Molwena, T. and Sherr, L. (2013) 'Child-focused state cash transfers and adolescent risk of HIV infection in South Africa: a propensity-score-matched case-control study', *Lancet Global Health*, 1 (6): e362–e370.
- Cluver, L., Orkin, M., Boyes, M., Sherr, L. (2014) 'Cash plus care: social protection cumulatively mitigates HIV-risk behaviour among adolescents in South Africa', *AIDS*, vol. 28, July 2014.
- Cookson, T.P. (2015) 'Rural Women and the Uneven Process of Inclusion: An Institutional Ethnography of Peru's Conditional Cash Transfer Programme', Doctoral Thesis, University of Cambridge, Cambridge.
- De Walque, D., Dow, W.H., Nathan, R. et al (2012) 'Incentivising safe sex: a randomized trial of conditional cash transfers for HIV and sexually transmitted infection prevention in rural Tanzania', *BMJ Open* 2012;2: e000747. doi:10.1136/bmjopen-2011-000747.
- DFID (2015) 'A theory of change on gender equality and women's and girls' empowerment', DFID PPA Learning Partnership Gender Group, London.
- Doocy, S., Tappis, H. and Lyles, E. (2016) 'Are cash-based interventions a feasible approach for expanding humanitarian assistance in Syria?', *Journal of International Humanitarian Action* (2016) 1:13.
- Gentilini, U. (2016) 'The Other Side of the Coin: The Comparative Evidence of Cash and In-kind transfers in Humanitarian Situations', World Bank Group, Washington, DC.
- Goodman, M., Kaberia, R., Morgan, R. and Keiser, P. (2014) 'Health and livelihood outcomes associated with participation in a community-based empowerment program for orphan families in semirural Kenya: a cross-sectional study', *Vulnerable Children and Youth Studies*, vol. 9, issue 4, 2014.
- Hagen-Zanker, J., Pellerano, L., Bastagli, F., Harman, L., Barca, V., Sturge, G., Schmidt, T. and Laing, C. (2017) 'The Impact of Cash Transfers on Women and Girls', ODI Briefing, March 2017. Available at: <https://www.odi.org/sites/odi.org.uk/files/resource-documents/11374.pdf> [Last accessed December 2017].

Handa, S. and Davis, B. (2006) 'The experience of conditional cash transfers in Latin America and the Caribbean', *Development Policy Review*, 24 (5): 513–536.

Handa, S., Park, M., Darko, R., Osei-Akoto, I., Davis, B. and Diadone, S. (2013) 'Livelihood Empowerment Against Poverty Program Impact Evaluation', Carolina Population Center, University of North Carolina.

Handa, S., Seidenfeld, D., Davis, B., Tembo, G. and the Zambia Cash Transfer Evaluation Team (2014) 'Are Cash Transfers a Silver Bullet? Evidence from the Zambian Child Grant', Innocenti Working Paper No. 2014-08, UNICEF Office of Research, Florence.

Handa, S., Halpern, C.T., Pettifor, A. and Thirumurthy, H. (2014) 'The Government of Kenya's Cash Transfer Program Reduces the Risk of Sexual Debut among Young People Age 15–25', *PLoS ONE*, 9(1): e85473. doi:10.1371/journal.pone.0085473.

Heise, L. (2011) 'What Works to Prevent Partner Violence: An evidence overview'. Available at: <http://strive.lshtm.ac.uk/system/files/attachments/What%20works%20to%20prevent%20partner%20violence.pdf> [Last accessed December 2017].

Independent Evaluation Group (2011) 'Evidence and Lessons Learned from Impact Evaluations on Social Safety Nets', World Bank, Washington, DC.

Kennedy, C. et al (2014) 'Exploring the potential of a conditional cash transfer intervention to reduce HIV risk among young women in Iringa, Tanzania', *AIDS Care: Psychological and Socio-medical Aspects of AIDS/HIV*, 26:3, 275–281, 2014.

Lehmann, C. and Masterson, D. (2014) 'Emergency Economies: The Impact of Cash Assistance in Lebanon', International Rescue Committee. Available at: <https://www.rescue.org/report/emergency-economies-impact-cash-assistance-lebanon> [Last accessed December 2017].

Molyneux, M. and Thomson, M. (2011) 'Cash transfers, gender equity and women's empowerment in Peru, Ecuador and Bolivia', *Gender & Development*, 19:2, 195–212.

OCHA (2016) 'World Humanitarian Data and Trends 2016'.

Ormhaug, C. (2009) 'Armed Conflict Deaths Disaggregated by Gender', PRIO Paper, 23 November 2009, International Peace Research Institute, Oslo (PRIO). Available at: <https://gendertruce.files.wordpress.com/2014/07/international-peace-research-armed-conflict-deaths-disaggregated-by-gender.pdf> [Last accessed December 2017].

Pellerano, L., Jakobsen, M., Moratti, M., Bajgar, M. and Barca, V. (2014) 'Lesotho Child Grants Programme impact evaluation', UNICEF-Lesotho, Maseru, and Oxford Policy Management, Oxford. Available at: <https://www.gov.uk/dfid-research-outputs/child-grants-programme-impact-evaluation-follow-up-report> [Last accessed: December 2017].

Rawlings, L. and Rubio, G. (2005) 'Evaluating the Impact of Conditional Cash Transfer Programs', *The World Bank Research Observer*, 20 (1) 29–55.

Save the Children (2014) 'State of the World's Mothers 2014: Saving Mothers and Children in Humanitarian Crises', Save the Children, Westport.

Sengupta, A. (2014) 'Understanding the Interaction between Women's Economic Empowerment and Gender Based Violence: Study on ACF's Cash Transfer Programme in Northern Uganda', Action Against Hunger and Development Pathways. Available at: <http://www.cashlearning.org/resources/library/447-understanding-the-interaction-between-womens-economic-empowerment-and-gender-based-violence-study-on-acfs-cash-transfer-programme-in-northern-uganda> [Last accessed December 2017].

Sholkamy, H. (2011) 'How can Social Protection Provide Social Justice for Women?', Pathways Policy Paper, October 2011, Pathways of Women's Empowerment RPC, Brighton.

Smith, G. and Mohiddin, L. (2015) 'A Review of Evidence of Humanitarian Cash Transfer Programming in Urban Areas', IIED Working Paper, International Institute for Environment and Development (IIED), London.

Tabbara, H. (2016) 'Restoring Dignity and Building Resilience: Monitoring Report on UN Women's Programming in Za'atari Refugee Camp, June–October 2015', UN Women, New York.

Todd, J., Winters, P. and Stecklov, G. (2012) 'Evaluating the impact of conditional cash transfer programs on fertility: the case of the *Red de Protección Social* in Nicaragua', *Journal of Population Economics*, 25(1): 267–290.

UN Women (2015) 'The Effect of Gender Equality Programming on Humanitarian Outcomes', UN Women, New York.

Wasilkowska, K. (2012) 'Gender Impact Analysis: Unconditional Cash Transfers in South Central Somalia', The Somalia Cash Consortium. Available at: <https://reliefweb.int/sites/reliefweb.int/files/resources/Somalia%20Cash%20Consortium%20Gender%20Study%20Dec%202012.pdf> [Last accessed December 2017].

World Bank (2015) 'The State of Social Safety Nets 2015', World Bank Group, Washington, DC. doi:10.1596/978-1-4648-0543-1.

World Humanitarian Summit (2016), 'Women and Girls: Catalysing Action to Achieve Gender Equality', High-Level Leaders' Roundtable, World Humanitarian Summit, Istanbul, 23–24 May 2016.

Yoong, J., Rabinovich, L. and Diepeveen, S. (2012) 'The impact of economic resource transfers to women versus men: A systematic review', EPPI-Centre, Social Science Research Unit, Institute of Education, University of London, London.