

Helpdesk Research Report

Evidence of impact of emergency cash transfers on gender and protection

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27.02.2014

Question

What is the level and type of evidence on the impact of emergency cash transfers on gender and protection?

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1. Overview

This rapid review gathers together reports which provide evidence on the gendered and protection impacts of cash transfers (CTs) in emergency and humanitarian contexts. It aims to provide a guide to the **level and type of evidence** which is available, as much of the work written on this topic relies on assumptions or is not evidence-based.

This is not a comprehensive review, but an overview of the most relevant studies. There are many studies written on CTs in emergencies, and CTs and gender, but these have been excluded from this review as they do not directly speak to the nexus of these three issues. Many of the 'CTs in emergencies' papers reviewed for this report had no findings on gender, which indicates a research gap which should be addressed as a standard part of programme monitoring and evaluation.

This report only includes studies with a clear methodology and rigorous analysis. The 11 papers described below are mainly programme evaluations conducted either internally or by commissioned external consultants. None of the papers are published in peer-reviewed academic journals, although some papers have been internally peer-reviewed and/or are written by academic experts. The literature is therefore mostly grey and strongly based on small-scale, individual programme evaluations. These tend not to be 'rigorous' to the 'gold standard' of randomised control trials, because these are impractical and potentially unethical in humanitarian contexts (expert comments). It is difficult to produce a counter-factual case to

compare results, so the most rigorous studies are those which use a case-control methodology and compare two or more different treatment groups. This is probably the highest standard that can be expected in emergency situations. Many studies use mixed-methods, often combining a household survey or baseline survey with focus group discussions and interviews. Nearly all of the evidence comes from Sub-Saharan Africa, and a large amount responds to drought and food security issues. Very often in this subject area, studies compare the use of cash against food aid, or cash-and-food.

The major trends and gaps in the evidence in this report are:

- On the whole, **'gender' is used to refer to women**. More recent papers include more analysis of how CTs impact men, especially on if they find it disempowering for women to be favoured as beneficiaries. Generally, the literature takes a woman-centric view of gender.
- **Gender analysis is not deeply ingrained** into emergency CT programme evaluation. Many papers include a short section on gender impacts, but do not use gender as a major analytical lens. Most programmes do not have gender equality or women's empowerment outcomes in their stated objectives. Where they do, they are often treated as a minor goal, without clear paths of implementation or criteria for success.
- Many evaluations look at how men and women control and spend cash differently, and not on the wider gendered impacts of how they use it.
- Many evaluations take the approach of assessing whether CTs are damaging to women, rather than looking at whether they are empowering. Thus results are grounded in the 'do no harm' principle, but do not offer positive evidence on empowerment.
- There is still a debate over whether CTs are empowering for women. The general conclusion is that they can be, but there is no overarching approach which facilitates this. The literature is fairly consistent in agreeing that **CTs can empower women economically**, but this is not rigorously evidenced.
- The results from CTs **do not appear to be transformative for gender relations**. Women tend to be targeted as beneficiaries in their role as household managers and mothers, and are empowered to fulfil these roles more effectively. No study reported significant or long-term change in women's roles or behaviours.
- This report uncovered **no studies which looked at the longer-term effects** of emergency CTs, more than a few months after the programme ended.
- Intra-household effects on gender are given as: reductions in domestic violence; and better relations between spouses and other household members. Most papers agree that **cash has had positive effects on intra-household conflict**. The evidence is unclear whether cash improves women's bargaining power within the household, and there is evidence that (Hidrobo et al, 2012) CTs had no effect on women's decision-making power.
- Community-level effects on gender are given as: increased social capital; increased ability to contribute financially to community events; and increased social status. It is commonly agreed that food and in-kind assistance is shared more readily than cash, except in Wasilkowska (2012), where cash was shared among communities in Somalia. There is only weak evidence on this area of analysis.
- There is little literature in this report which specifically looks at protection and gender. Where this is mentioned, it is mostly in the context of women's security.

2. Literature

Berg, M., Mattinen, H., & Pattugalan. (2013). *Examining Protection and Gender in Cash and Voucher Transfers*. World Food Programme and the Office of the United Nations High Commissioner for Refugees Assistance.

<http://documents.wfp.org/stellent/groups/public/documents/communications/wfp260028.pdf>

This is the first substantive study conducted specifically on the gender and protection impacts of CTs. The research first conducted a literature review, then undertook eight country case studies¹ to examine issues raised in the literature review. The study countries were selected to provide a broad variety of contexts, programme types, beneficiary groups and transfer modalities. Data was collected through focus group discussions with beneficiaries and non-beneficiaries and key informant interviews. This paper states that its main findings are equally applicable to in-kind assistance, and some are generalisable more widely. Gender and protection impacts mostly relate to programme design, and could be addressed through including beneficiaries in design, and thorough gender and protection analysis. The main findings are:

- Dignity: CTs and vouchers promote dignity and choice; however they are often too small in value to create a change in social status. Unconditional CTs provide more dignity than assistance which has restrictions or conditionalities.
- Empowerment: CTs and vouchers provided no empowerment where the community had experienced a large-scale disaster. Small steps towards empowerment were more feasible where communities had experienced less severe emergencies.
- Safety of beneficiaries (and staff): This was not a major concern, although some cash-for-work activities needed better protection for their workers.
- Equal access to assistance: several issues were raised (identification, targeting, corruption, cost and distance), but most were to do with design and implementation rather than cash and vouchers per se.
- Participation of beneficiaries: most beneficiaries did not participate in designing programmes.
- Inclusion: the study raises serious issues about the inclusivity of cash-for-work programmes (CFW), as these have a tendency to leave the most vulnerable behind. The CFW programmes studied did not always include a gender analysis, but usually only counted the numbers of women participating.
- Impacts on social dynamics (at the household and community levels): There was no change in women's status within households. Many women reported problems with the amount of time needed to collect the cash or vouchers, and the need for extra childcare. Men in CFW found they could not also work in second jobs. Some positive effects on social networks were seen, although cash and vouchers were not shared as widely as food assistance. There were no negative outcomes such as jealousy from non-beneficiaries or disincentive to work.
- Beneficiary preferences: overwhelmingly, respondents stated a preference for cash over other types of assistance.

¹ Bangladesh (WFP), Chad (UNHCR), Ecuador (UNHCR and WFP), Jordan (UNHCR), Kenya (WFP), Pakistan (WFP), the State of Palestine (WFP), and the Sudan (North Darfur, WFP).

- Polygamy: the programmes studied allowed second and third wives to claim CTs as a separate family, thus avoiding conflicts between wives.

Brady, C. (2011). *Walking the Talk: Cash Transfers and Gender Dynamics*. Concern Worldwide and Oxfam GB.

<http://policy-practice.oxfam.org.uk/publications/walking-the-talk-cash-transfers-and-gender-dynamics-131869>

This report examines the impacts of cash transfers on gender dynamics within households and communities, as an attempt to ascertain whether predicted improvements in women's empowerment are justified. The research consisted of a literature review, NGO programme evaluations and three country studies of different emergency contexts: Indonesia (rapid onset, earthquake, rural), Kenya (rapid onset, food price spikes, urban) and Zimbabwe (protracted crisis, rural). Interviews were conducted with frontline staff in the UK and in-country, and with beneficiaries and non-beneficiaries, including both men and women. Women were the primary beneficiaries, but none of the programmes had stated aims on women's empowerment or changing power relations.

The report finds mixed impacts and insufficient consideration of gender inequality and gender analysis in programme processes. On the whole, women experienced increased self-esteem and confidence, and improved intra-household relations, with better communication between spouses. Men faced less pressure to bring in an income. However, CTs tend to reinforce women's traditional roles, and were seen as helping them to cope 'better' rather than change their status. Male roles had negative stereotypes. A major weakness in the programmes was a lack of gender analysis in design and implementation. Only the Indonesian programme included a gender analysis. Staff in the three countries were not clear about the meaning of empowerment or how to promote gender equality, and key issues for women were not included in project design. Recommendations revolve around better gender analysis and training. The paper notes that some other problems for women were the lack of formal identification papers and distance to distribution points.

The paper notes that current programming treats gender in a tokenistic way, simplistically targeting women as beneficiaries. Gender impact monitoring is not conducted. It concludes that these CTs did not support women's empowerment.

Slater, R., & Mphale, M. (2008). *Cash transfers, gender and generational relations: evidence from a pilot project in Lesotho*. Report for World Vision International.

<http://www.odi.org.uk/resources/docs/2574.pdf>

This paper uses World Vision's experience in response to Lesotho's drought-affected food security crisis in 2007 to 2008. Drawing on the findings of fieldwork with beneficiaries and non-beneficiaries, this paper uses a comparative approach to explore the impact of cash transfers on gender relations. It aims to assess whether cash has a negative effect, as assumed in the literature. These assumptions are that women are less likely to control cash and that men may use cash for anti-social spending (cigarettes, alcohol). This paper finds that CTs have generally positive effects for women, mainly in reducing intra-household conflict.

The programme provided CTs to two constituencies, food transfers to two, and cash and food to a further two constituencies. This provides a comparative approach for evaluating impacts. The researchers conducted focus group discussions with male and female groups of beneficiaries and non-beneficiaries, as well as in-depth individual interviews.

The major findings are:

- Gender relations in Lesotho have worsened since male migrating mine workers have returned from South Africa. Women were reluctant to give up their autonomy in decision-making, and men felt emasculated. Managing cash is therefore not a new or empowering experience for women. In Lesotho, most male beneficiaries give the cash to their wife as household manager.
- Cash transfers do not significantly increase anti-social expenditures (alcohol and cigarettes), but do reduce gender conflicts and tensions within households. Cash appears to reduce conflict more than food aid.
- Women will give food to neighbours but will only loan cash. Cash has enabled families to participate in community events.

Hidrobo, M., Hoddinott, J., Margolies, A., Moreira, V. & Peterman, A. (2012). *Impact Evaluation of Cash, Food Vouchers, and Food Transfers among Colombian Refugees and Poor Ecuadorians in Carchi and Sucumbíos, Final Report*. International Food Policy Research Institute and the World Food Programme.

http://documents.wfp.org/stellent/groups/public/documents/liaison_offices/wfp254824.pdf

This report evaluates the WFP programme providing food security support to Colombian refugees and poor Ecuadorians in Ecuador. The programme used cash, food vouchers, and food transfers, conditional on attending nutritional trainings. The evaluation aims to test which worked best for household food security indicators. The programme ran in a rural and urban site. The programme targeted women, with 70 to 80 per cent female beneficiaries.

This evaluation has a fairly rigorous design using randomised stratified clusters for control and sample groups receiving the different types of transfers. A baseline survey was conducted in March 2011, and a follow-up survey six months later. Around 20 households were selected for interviewing from each cluster, totalling over 2,000 households at baseline and endline.

The main findings from the impact analysis are:

- Overall, receiving any of the transfer types leads to a significant decrease in intimate partner violence.
- Only cash or food led to significant decreases in controlling behaviours (vouchers had no effect).
- Receiving a food transfer leads to a weakly significant positive impact on the experience of disagreements regarding child health.
- None of the interventions had an impact on women's decision-making indicators.

Wasilkowska, K. (2012). *Gender Impact Analysis: Unconditional Cash Transfers in South Central Somalia*. The Somalia Cash Consortium.

<http://www.alnap.org/resource/7988.aspx>

The Cash Consortium is a group of four NGOs (Action Contre Faim, Adeso, Danish Refugee Council and Save the Children) that came together in mid-2011 to coordinate their aid response to the drought crisis and use unconditional cash grants to meet the basic food and non-food needs of the most vulnerable households in South Central Somalia. There are several studies from this consortium evaluating this programme. This study focuses on the gender impacts, and there are few mentions of gender in the other papers reviewing this intervention. This paper emphasises that the study is about power and control over resources and both men's and women's roles.

The programmes' beneficiaries were 80 per cent women. The study uses quantitative and qualitative data collection tools, including eight focus group discussions, 109 questionnaires and 31 interviews, and in total, 204 beneficiaries were consulted across three research sites, including IDP camps in Mogadishu. Local Somali speakers collected most data. NGO staff were interviewed in Nairobi. The main findings are:

- Intra-household relations improved. There was very little reported conflict over cash. There were tensions in social relations, particularly from non-beneficiaries.
- Polygamous households (10 per cent of total beneficiaries, all in IDP camps in Mogadishu) in which only one wife received cash were more likely to experience intra-household conflict.
- The community approved of targeting women, as a result of their roles as household managers. This appears linked to the agencies' efforts in sensitising communities on targeting rationale beforehand. Men and women agreed that women should control the transfer of household goods.
- This study shows a high degree of sharing cash among the community, which is against most other research.
- Men and women both experienced increased social status in traditional areas. Female-headed-households, including divorced and widowed women, saw the greatest proportional increases in social status. The ability to contribute financially to the community and charitable giving appears to play a strong role in improving social status.
- Beneficiaries reported increased perceptions of risk of theft and taxation, although there was no increase in reported incidences.
- The small value of the transfer ensures women's ability to control it – it is perceived as too small to create changes in gender relations or for men to feel it worthwhile to assume control.
- Several impacts are listed as potentially transformative in the long term: some women invested in long-term productive assets; cash increased women's bargaining power and access to credit; reduced debts; decreased men's migration for work and increased the time fathers spent with children.

This paper emphasises that increases in women's visibility and social status develop along gendered lines and springboard from pre-existing social norms. As such, CTs do not play a transformative role but only improve women's standing within existing norms. CTs did however play a stronger role in changing perceptions within the female-dominated IDP camps – where women are forced to assume previously masculine roles, this can facilitate a change in perceptions of their abilities.

Devereux, S., & Jere, P. (2008). *“Choice, Dignity and Empowerment?” Cash and Food Transfers in Swaziland: An Evaluation of Save the Children’s Emergency Drought Response, 2007/08*. Institute of Development Studies, Brighton, UK.

<http://www.ids.ac.uk/files/dmfile/SwazilandEDR2008FinalEvaluation.pdf>

The Emergency Drought Response project introduced cash transfers as a response to the food crisis of 2007/08 in Swaziland. 6,000 households received food and cash monthly for six months, while 1,400 households received food rations to the same value, thus serving as a control group. The programme had a comprehensive monitoring and evaluation system which included baseline and endline surveys as well as monthly monitoring. Three sets of focus group discussions occurred throughout the programme, with beneficiaries and non-beneficiaries. This final evaluation study drew on this monitoring and also interviewed 1,225 cash and food recipient households, 491 food only recipient households and 68 child-headed households. It hypothesised that women are empowered by receiving cash, and contains a section on impacts on women.

90 per cent of households registered a woman as the cash recipient and bank account holder. Women who collected the cash usually decided how it would be spent, even those in male-headed households. Men interviewed tended to agree with giving the cash to women, as they ‘knew what to buy’. The cash was overwhelmingly spent on household basic needs. There were no reports of gender-based violence as a result of CTs. Some adults reported that girls were no longer engaging in transactional sex, as they had enough cash to meet their needs. The paper concludes that women were empowered by receiving cash.

Devereux, S., Mvula, P., & Solomon, C. (2006). *After the FACT: An evaluation of Concern Worldwide’s Food and Cash Transfers Project in three districts of Malawi*. Brighton, UK, and Lilongwe, Malawi: Institute of Development Studies (IDS), University of Sussex, and Concern Worldwide Malawi.

http://www.ids.ac.uk/files/Devereux_et_al2006_FACT_Evaluation_Report_June.pdf

Concern Worldwide implemented its Food and Cash Transfers project (‘FACT’) in three districts of central Malawi as a complementary humanitarian intervention during the food crisis of 2005/06. The project delivered a food package plus cash equivalent to the cost of buying the same package of food, each month for four months. It reached 5,000 households. This study draws on continuous quantitative project monitoring and evaluation with beneficiaries and non-beneficiaries. The evaluation team also conducted focus group discussions, interviews, and case studies in 14 communities of beneficiaries and non-beneficiaries. The study includes a section on how the transfer affected social relations including gender.

The transfer was usually collected by household heads, rather than targeting women. Most female beneficiaries gave the money to their husbands, although a significant proportion kept the money themselves. These women expressed distrust that men would spend the money responsibly. Where this actually happened, women were encouraged to report the misuse of transfers to the headman and Concern committee – a number of women did so. This paper emphasises that it is important to consider who controls transfers within the household, and to provide mechanisms to tackle gendered impacts.

The evidence in this paper supports the idea that women tend to spend money on their household more than men do. However, it was mainly men who made the spending decisions. Within households, men and

women sometimes experienced tensions over the use of cash. Women tended to share food more frequently than men, while men were more likely to either give or lend small sums of money to other men. Within households, food rations appeared to be under the control of women while cash was under the control of men.

Truelove, S. & Duncalf, J. (2012). *Final evaluation Somalia. Humanitarian Coalition East Africa Drought Appeal.*

<http://www.alnap.org/resource/7980>

This paper reports on CT programmes funded by Save the Children (STC) and Oxfam in Somalia in the drought and food security crisis of 2011. The paper draws on programme reporting and internal documents, internal and external evaluations, and a longer paper². The researchers also held discussions with stakeholders in Nairobi and Somalia (but not with beneficiaries). Both programmes aimed to provide for basic food needs.

The paper includes a short section on gender impacts. Both programmes had a high proportion of female beneficiaries. The evaluations reported that women reported fewer arguments in the household as a result of improved finances. STC reported that 49 per cent of households made financial decisions jointly.

Harvey, P., & Bailey, S. (2011). *Cash transfer programming in emergencies. Humanitarian Practice Network, Overseas Development Institute.*

http://www.odihpn.org/index.php?option=com_k2&view=item&layout=item&id=3218

This comprehensive paper gives an overview of good practice for implementing CTs in emergencies. It has a short section on gender, which highlights that there is little conclusive evidence which can be applied across contexts. It notes that evaluations have not tended to find negative effects on gender relations, and that there is a small evidence base that CTs will have positive impacts. The paper provides some case study examples which show these benefits and which possibly have transformative effects on gender relations.

Harvey, P. (2007). *Cash-based responses in emergencies. Overseas development institute (ODI). Humanitarian policy group (HPG).*

<http://www.odi.org.uk/sites/odi.org.uk/files/odi-assets/publications-opinion-files/265.pdf>.

Policy briefing paper available at: <http://www.odi.org.uk/sites/odi.org.uk/files/odi-assets/publications-opinion-files/319.pdf>

This paper is the final product of a three-year research project looking into when the option of giving people money instead of, or as well as, in-kind assistance is feasible and appropriate. It draws on an initial literature review and discussion paper; a case study of a cash project in Ethiopia; a study on the use of vouchers in agriculture; a desk review of responses in Afghanistan; a project documenting learning from cash-based

² Dunn, S., Brewin, M. & Scek, A. (2013). *Final monitoring report of the Somalia cash and voucher transfer programme - Phase 2: April 2012-March 2013.* Humanitarian Policy Group.

<http://www.odi.org.uk/sites/odi.org.uk/files/odi-assets/publications-opinion-files/8521.pdf>

responses to the Indian Ocean tsunami; a conference held in the UK; a study for Save the Children in Sri Lanka; and evaluations of Oxfam programmes in Zambia and Malawi.

It has a short section on how CTs impact gender. It states that there is evidence that cash enhances caring practices, which benefits children. It may support women's safety where cash is used to remunerate host families supporting displaced people. In the wider literature, there is reasonable evidence that cash received by women will improve household welfare, particularly of children.

Key websites

- Cash Learning Partnership: <http://www.cashlearning.org/>
- ALNAP: <http://www.alnap.org/>
- ODI Humanitarian Policy Group: <http://www.odi.org.uk/programmes/humanitarian-policy-group>

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Suggested citation

Browne, E. (2014). *Evidence of impact of emergency cash transfers on gender and protection*. (GSDRC Helpdesk Research Report 1091). Birmingham, UK: GSDRC, University of Birmingham.

3. About this report

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