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**Side Meeting**

**Background Paper**

**["Just give them the cash": Gender and Protection in Cash-Based Interventions](#)**

**Moderator:** Kevin SAVAGE, *World Vision International*

**Panellists:** Nils CARSTENSEN, *Danish Church Aid*  
Natalia STRIGIN, *International Rescue Committee*  
Kerren HEDLUND, *UNHCR*

In an effort to improve humanitarian protection and assistance to persons and communities affected by crisis and displacement, a number of innovations have been introduced over the past decade. These have been driven by a need to be more cost-effective as well to more accurately reflect the needs, capacities and priorities of crisis-affected communities. One such innovation is cash-based initiatives (CBIs).<sup>1</sup>

At the same time as the humanitarian community and beneficiaries are promoting cash interventions, some protection practitioners are voicing concerns that cash may have negative protection results, specifically for women. These concerns are held not only by humanitarian practitioners, but by host and donor governments alike. The result is a reluctance to use CBIs even when the response analysis demonstrates they are appropriate and feasible.

However, an increasing body of evidence cites the protection benefits of cash and voucher programming, specifically of the multi-purpose or unconditional cash grant. Benefits documented in studies and evaluations include the reduction of negative coping strategies employed to meet basic needs, reduced security risks due to decreased visibility of aid, increased dignity and choice for refugees and other displaced persons, as well as integration with host populations through market exchange. Positive impacts have also been demonstrated for specific-needs and at-risk groups, not least women and children. Poverty and destitution create tension in the household, one result of which is increased household-level disputes. With a reduction in economic stress, stakeholders (security personnel, couples themselves) report less conflict at household level and increased shared decision-making on the most appropriate use of resources (Table 1). By increasing household income, cash transfers have been linked to increases in children's school attendance and a reduced need for child labour.

Various studies on cash, women and protection also emphasise that many of the protection and gender concerns are equally applicable to in-kind assistance and could be managed by better risk analysis, mitigation and monitoring. The WFP-UNHCR study "Examining Protection and Gender in Cash and Voucher Transfers" (2013) concludes that the shift in transfer modalities from in-kind assistance to cash and vouchers provides an opportunity for agencies to incorporate protection and gender issues more fully into their programming – to address not only new issues arising from cash and vouchers, but also longer-standing protection and gender issues not previously addressed.

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<sup>1</sup> Also known as cash transfer programmes (CTPs), cash-based programmes (CBPs) and cash and voucher programmes (C&V).

Nonetheless, some provocative questions remain:

- As we have done in the past with in-kind aid, should we be targeting women as recipients of cash?
- What evidence is there that the level of household violence and domestic dispute change with the provision of cash versus vouchers or in-kind aid?
- What guarantees do we have that households will purchase what they need with an unconditional cash grant? And how will the different spending choices that men and women make influence the well-being of the household?
- How do CBIs influence gender roles and the relationship between income-earners and dependents and the third-party role of the aid agency?
- If women's gender roles change when given cash, what are the implications when the CBI is over? Does it matter?
- Can CBIs be designed to transform gender roles?
- Can CBIs decrease specific protection risks for women and girls (e.g. early marriage, child labour, transactional sex)?
- Are other interventions required alongside/beyond CBI to achieve protection outcomes for women and girls and to provoke and sustain transformation of gender roles?

Table 1: Evidence to date on protection risks and benefits of cash-based interventions in emergency settings	
Risks and/or benefits	Evidence
<b>Self-reliance, independence, confidence or capacity</b>	<ul style="list-style-type: none"> <li>– Recipients consistently report they feel more dignity when receiving cash and vouchers compared with in-kind assistance.</li> <li>– Cash, and to some extent vouchers, allows recipients to make their own decisions, exercising their right to choose.<sup>i</sup></li> <li>– Where CBIs are regular and sustained, they correlate with reduced use of negative coping strategies, including degrading or dangerous acts, child labour, etc.<sup>ii</sup></li> </ul>
<b>Changes in household dynamics</b>	<ul style="list-style-type: none"> <li>– Cash, vouchers or in-kind assistance have little <i>lasting</i> impact on household dynamics, including gender (e.g. giving cash to women does not necessarily mean that gender relations, roles, or perceptions change or improve).<sup>iii</sup></li> <li>– Short-term changes in gender dynamics depend on cultural and context-specific influences, and can include increased shared decision making, which benefits men and women.<sup>iv</sup></li> <li>– Alleviating financial worries contributes to less violence in the household as a stressor is removed.<sup>v</sup> <i>When the amount of the transfer or assistance is not sufficient</i>, difficult decisions on how to use available resources can result in intra-household conflict.<sup>vi</sup></li> </ul>
<b>Changes in community dynamics</b>	<ul style="list-style-type: none"> <li>– While cash is perhaps less often shared than in-kind assistance, the items purchased with it (e.g. food) are often shared.</li> <li>– If it is known who is receiving cash, recipients may be more frequently asked for charity or loans. While burdensome, this can also increase the recipient's social standing and capital,<sup>vii</sup> with additional protection benefits.</li> <li>– Cash-based interventions facilitate greater interactions between refugees and host communities, as the former purchase goods and services from the latter.<sup>viii</sup> Increasing economic ties between communities can reduce tensions and increase social cohesion during the refugee assistance cycle.</li> </ul>
<b>Likelihood of insecurity and violence</b>	<ul style="list-style-type: none"> <li>– Delivering <i>any</i> assistance in insecure environments carries security risks. These are context-specific and should always be analysed.</li> <li>– Cash can be distributed less visibly than in-kind assistance (e.g. via e-transfers).</li> <li>– When using accounts, recipients do not have to withdraw large sums of money at once, making them less likely to be targets of theft.</li> <li>– Recipients themselves take precautions to ensure safety (e.g. travelling in groups to distributions and spending the cash immediately upon receipt).</li> <li>– Agencies can distribute the cash and vouchers on market days to facilitate quick spending, or increase security during cash distributions.</li> </ul>
<b>Likelihood of fraud and diversion</b>	<ul style="list-style-type: none"> <li>– Fraud and diversion can occur with both in-kind and cash-based interventions.</li> <li>– Banking services, electronic delivery of money, and the reduction in the number of transactions characteristic of in-kind aid<sup>ix</sup> can reduce the incidence of corruption and fraud.</li> <li>– Biometrics (e.g. finger prints and iris scanning) can be used for identity verification.</li> </ul>

	<ul style="list-style-type: none"> <li>– Participatory accountability mechanisms (e.g. complaints mechanisms and internal whistleblowing procedures) can reduce the risk of fraud and diversion.</li> </ul>
<b>Likelihood of privacy violations of refugee data</b>	<ul style="list-style-type: none"> <li>– Very little is known about whether refugee data shared with financial service providers has been abused.</li> <li>– There are legal frameworks (national and international) and technological solutions for data protection. These need to be studied and exploited.</li> </ul>
<b>Likelihood of abuse of assistance and anti-social spending</b>	<ul style="list-style-type: none"> <li>– When benefits (cash, vouchers or in-kind) are targeted to the most vulnerable people, they are usually used to meet basic needs. However, this may not correspond with the agency's (sector-specific) objectives.</li> <li>– Most recipients (men and women) prioritise household well-being. However, recipients may not always spend cash in ways that correspond with aid agencies' objectives (e.g. food consumption, school attendance).</li> <li>– Where small amounts of cash are spent on inviting others to drink tea or beer, this can increase "social capital", fostering goodwill for hard times when recipients might need assistance from others in their family or community.</li> <li>– Where individuals demonstrate anti-social behaviour (e.g. substance abuse or violence), changing the transfer modality has little impact on the behaviour, neither improving nor worsening it.</li> </ul>
<b>Likelihood of exclusion of at-risk groups</b>	<ul style="list-style-type: none"> <li>– At-risk groups may need assistance adapting to a new modality (e.g. general and financial literacy, access to shops, transport).</li> <li>– Persons with specific needs may require help learning to use new technologies.</li> </ul>

<sup>i</sup> The development-based definition of empowerment requires challenging and changing long-standing cultural dynamics. Humanitarian assistance, regardless of type, is unlikely to create sustainable change (WFP and UNHCR 2013).

<sup>ii</sup> See ODI (2010) [Transforming Cash Transfers](#): Beneficiary and community perspectives. Full Country Reports; Save the Children (2012); MacAuslan and Schofield (2011).

<sup>iii</sup> Holmes and Jones (2010); El-Masri et al (2013)

<sup>iv</sup> WFP and UNHCR (2013); UNICEF (2013)

<sup>v</sup> Fernald (2006)

<sup>vi</sup> Oxfam (2013)

<sup>vii</sup> See Livelihood Programming in UNHCR: Operational Guidelines (2012) for more information on the types of assets or "capital" that contribute to sustainable livelihoods (i.e. physical, financial, social, human and natural capital).

<sup>viii</sup> Despite the absence of significant cash transfers, refugee camps contribute substantially to local economies. One study notes that the positive economic impact of the world's largest refugee camp, the Dadaab camp in Kenya, for the host community was USD14 million – about 25 per cent of the per capita income of the province. See Zetter (2012).

<sup>ix</sup> For example: tendering, storage, transport and distribution.