



# GENDER EQUALITY AND CASH TRANSFER PROGRAMMES IN CRISIS<sup>i</sup>

## WHY DOES GENDER EQUALITY MATTER IN EMERGENCY CASH TRANSFER PROGRAMMES (CTPs)

Conflicts and natural disasters affect women, girls, boys and men differently; they have different needs, perceptions and experiences which need to be considered by humanitarian actors in ensuring that appropriate assistance is delivered to all segments of the population without putting any group at risk. In crises, subsistence needs change as does the ability of women and men to earn a livelihood. The impact of any crisis on women, girls, boys and men, including drought and famine, will depend on their distinct vulnerabilities and capacities to respond. In the same manner, Cash Transfer Programmes (CTPs), as with all humanitarian response activities, have the potential to increase, reinforce or reduce existing inequalities between women/girls and men/boys.

CTPs are seen increasingly as a flexible, cost effective way to address food insecurity, to benefit local markets, and potentially to empower marginalized groups including women. More and more agencies are targeting CTPs to women in households as a way to promote responsible use. The assumption is that, since women are traditionally responsible for the welfare of children (i.e. school and nutrition) and for domestic food consumption, they are more reliable in terms of using resources to increase household welfare. However, data on the impact of targeting women for CTPs is not conclusive in terms of whether or not they increase food security; whether or not they empower women through increased household decision-making and say over allocation of income transfers; and whether or not CTPs challenge or reinforce traditional gender roles and related inequalities.

The following note outlines gender-related lessons learned from past CTPs and provides tips on key gender considerations when designing and implementing CTPs in the context of drought and famine response programmes.

## LESSONS LEARNED FROM PAST CTPs

A 2011 report by Oxfam and Concern noted that the impact of CTPs targeting women depended on the setting, as power relations and gender roles within households and the community are culturally and geographically specific.

Overall, **positive benefits** of CTPs targeting women include:

- Both men and women welcome CTPs as a means to support households in times of crisis;
- The experience of receiving cash is an important social and individual experience for women;
- CTPs increase intra-household discussion on how to spend the money;
- CTPs ease the pressure on both women and men to earn money to feed their family;
- In Kenya, the use of transactional sex for food by women and girls reportedly declined.

Overall, **negative impacts** of CTPs include:

- Community relations do not necessarily improve, and in some cases worsen as a result of the programmes (i.e. no sense of community participation, ownership or real understanding of the CTP, which led to divisions and jealousy within the community, a sense of community alienation and disempowerment, and an erosion of community sharing practices, which are traditional and critical safety nets (i.e. while women would traditionally share food handouts, they would not share cash));
- CTPs also tend to reinforce rather than challenge women's traditional household and social roles (i.e. women and girls were expected to carry the burden of food provision and to manage CTP payments responsibly, often in the face of multiple pressures and claims);
- Male roles are imbued with negative stereotypes (e.g. irresponsible) and, at times, CTPs, marginalize men;

## CTPs that target women could exacerbate domestic violence where it already existed;

CTPs targeting women also rarely change gendered patterns of decision-making and food distribution within the household. For example, it was observed that some men took money that women receive from CTPs or some women and children received less food bought with the cash in the CTPs than male household heads (this was exacerbated in polygamous households, where daughters-in-law live in the paternal home or women receive less food because of their lower status).

Many of these negative impacts were due to **challenges in the programme design**. For example:

- A gender analysis was not conducted prior to the design/implementation of the CTP to understand how money was divided,



controlled and used within households;

- CTP design generally lacked clarity about dynamics within shared and polygamous households;
- Terminology of target groups was not always clear (i.e. “head of household”);
- The impact of programmes was not analyzed, followed through or measured;
- CTP distribution mechanisms did not take into consideration issues of location and timing, which have an impact on who has access;
- Communication with the community was not clear. For instance, it was not made clear why women were the main beneficiaries of CTPs and what the expectations were associated with this targeting;
- Complaints mechanisms were not in place, or when they existed, were only staffed by men so women did not feel comfortable reporting concerns.

## RECOMMENDATIONS

Given the lessons summarized above, staff planning CTP programmes in crisis contexts should take the following issues into consideration when designing and implementing the response<sup>1</sup>:

I. Ensure the design of the CTP is **informed by a participatory gender and social analysis**<sup>ii</sup>.<sup>2</sup> Given the short time frame for response and the challenge of humanitarian access characterizing many crises, staff might consider drawing data for this analysis from pre-existing studies and reports or from analysis carried out by NGOs currently implementing CTPs. Ideally, this can be verified through (remote) consultations with different members of the community, including holding separate consultations women and men. The gender and social analysis should:

- be sensitive to local coping strategies and understand local priorities, as CTPs are unlikely to be successful when the community does not agree with the criteria or processes for beneficiary selection. **If the community perceives the targeting to be unfair, considerable damage can be done to community dynamics.**
- include an **understanding of who is benefitting and managing resources and an assurance that women’s social roles and relations will not be damaged by the interventions.**
- ask questions about who in the household makes decisions and controls cash and how community decisions are reached.
- **ensure the participation of women, men, boys and girls in the assessment and ensure there are both males and females on assessment teams.** Consultative participatory approaches will help promote legitimacy for the initiative among the community and, if done properly, can avoid alienation, which can have unintended consequences. In situations of limited humanitarian access, staff might consider conducting remote consultations through local implementing partners.

II. Ensure that **targeting criteria** are context specific and that terminology such as ‘single women’ ‘married women’, ‘head of household’ and ‘polygamous families’ is clearly defined. Ensure that targeting addresses the distinct needs of shared and polygamous households effectively.

III. **Communication with different members of the community** about procedures should be clear and related accountability explained. For example, programmers should develop with and/or explain to the communities what the criteria for targeting is and why and what the expectations are associated with this targeting. Consulting with the community in developing the criteria can help ensure cultural and social relevance. Media of communication should be tailored to different audiences, including illiterate audiences or those who may have limited mobility due to security, cultural, social or other factors.

IV. Ensure that **distribution mechanisms take gender considerations into account** – for example, if considering using mobile phone technology for facilitating distribution, ensure that women and men have equal access to that technology. Ensure that distribution points take into consideration location, time and safety issues, to ensure ease of access and to minimise overburdening beneficiaries.

V. Establish **accountability mechanisms, including complaints procedures.** Ensure that both women and men staff the complaints section, so that different members of the community feel comfortable reporting.

VI. Set both **qualitative and quantitative indicators and systemically monitor** them. Given challenges in humanitarian access, staff may have to be creative about remote monitoring such as through local implementing partners. Regardless of who carries out monitoring, it should ideally include **routine consultations with women and men** (together and separately) to find out how CTP has benefitted the household, what has changed for women and men, what are spending and consumption patterns, how have household relations improved or deteriorated, how existing coping strategies and household and community relations were strengthened, and whether negative behaviours arose.



## FOR FURTHER GUIDANCE

- For more information on gender, livelihoods and CTP in emergencies, see:

Berg, Michelle, Mattinen Hanna and Gina Pattugalan. *Cash and vouchers: a good thing for the protection of beneficiaries?* Forced Migration Review. Issue 44. September 2013. Available at: <http://www.fmreview.org/detention/berg-et-al#sthash.NIVvFBWD.dpuf>.

Brady, Carol. *Walking the Talk: Cash transfers and gender dynamics*. Oxfam GB and Concern Worldwide. Oxfam Research Reports. 12 May 2011. Available at <http://policy-practice.oxfam.org.uk/publications/walking-the-talk-cash-transfers-and-gender-dynamics-131869>.

BRIDGE. *Gender and Food Security: Towards Gender-Just Food and Nutrition Security*. Institute of Development Studies UK. Nov 2014. Available at <http://www.bridge.ids.ac.uk/ids-document/A69889?lang=en>.

Campbell, Leah. *Cross-sector cash assistance for Syrian refugees and host communities in Lebanon: An IRC Programme*. April 1st 2014. Available at: <http://www.cashlearning.org/resources/library/410-cross-sector-cash-assistance-for-syrian-refugees-and-host-communities-in-lebanon-an-irc-programme>.

FAO. *Livestock Emergency Guidelines and Standards (LEGS) - 2nd edition*. Feb 2015. Available at <http://www.fao.org/emergencies/resources/documents/resources-detail/en/c/177304/>.

Pasteur, K. *Gender analysis for sustainable livelihoods frameworks, tools and links to other sources*. 2002. Available at: <http://www.eldis.org/go/topics/resource-guides/livelihoods-and-social-protection/gender/introduction&id=41450&type=Document#.VSX1ZOG3t0d>.

Sengupta, Anasuya. *Understanding the interaction between women's economic empowerment and gender based violence: Study on ACF's cash transfer programme in northern Uganda*. August 18th 2014. 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>.

Women's Refugee Commission. Report on a panel discussion on: *The Link between Livelihoods and Gender-based Violence in Displacement Settings* (27th January 2010, Permanent Mission of the Principality of Liechtenstein). Available at: <https://womensrefugeecommission.org/resources/document/562-gbv-livelihoods>.

World Food Programme (WFP) and the United Nations High Commissioner for Refugees (UNHCR). *Examining Protection and Gender in Cash And Voucher Transfers. Case studies of the World Food Programme (WFP) and the United Nations High Commissioner for Refugees (UNHCR)*. March 2013. Available at <http://reliefweb.int/report/world/examining-protection-and-gender-cash-and-voucher-transfers-case-studies-world-food>.

- For more **CTP guidance and resources**, go to <http://www.cashlearning.org>.
- For more information on the **Gender Marker** go to [humanitarianresponse.info](http://humanitarianresponse.info).
- For the shortened e-learning course on *Increasing Effectiveness of Humanitarian Action for Women, Girls, Boys and Men*, register at <https://trainingcentre.unwomen.org/course/view.php?id=35>.
- For Myanmar-specific support please contact Maria Caterina Ciampi, Senior Inter-Agency Gender Capacity (GenCap) Advisor, IASC Gender Standby Capacity Project, hosted by OCHA in Myanmar, by calling +95 (0) 92 62 77 3419 or by sending an email to [caterina@un.org](mailto:caterina@un.org).



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i The majority of these recommendations are drawn from Walking the Talk: Cash transfers and gender dynamics. Oxfam GB and Concern Worldwide, Oxfam Research Reports, (see Brady, Carol. 12 May 2011) the Concern/Oxfam report (May 2011) with supplementary information from UNICEF

ii This should include: analysis of whether and why women are especially vulnerable to poverty; understanding of women's role in relation to control over, decision making about, and access to food and cash; analysis of differences between male and female headed households; addressing polygamy including relationship between wives; understanding of the way money is divided, controlled and used within households.