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# Humanitarian Policy and Practice

Research and Programme Policy



Think Piece 1 – March 2019

# A Feminist Approach to Cash Transfer Programming (CTP)

Cash transfer programming (CTP) has been hailed by humanitarian actors as an effective and efficient method of delivering aid – a view endorsed by the World Humanitarian Summit (2016). But can CTP be relied upon as a gender transformative tool? Has it the potential to enhance women’s empowerment?

## CTP – Definition and modalities

### Definition

ActionAid defines cash transfer programming in humanitarian settings as the provision of cash or vouchers for goods and services that are given to individuals, households or community recipients (not to governments and state actors).

### Modalities <sup>1</sup>

| Category                                          | Description                                                                                                                                                                                                           | Possible provider                                                                    |
|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| <b>Direct cash payments</b>                       | Cash handed out directly to recipients by the implementing organisation                                                                                                                                               | Implementing organisation/ partner                                                   |
| <b>Delivery through an agent/over-the-counter</b> | Cash delivered to recipients through a formal or informal institution that acts as an intermediary. Does not require recipients to hold an account                                                                    | Money transfer agents, post offices, traders, microfinance institutions, banks       |
| <b>Pre-paid card</b>                              | Plastic card usable at cash machines (automated teller machines or ATMs) used for cash grants and vouchers. Can be swiped at point-of-sale devices; always requires network connection for transaction authentication | Banks, non-bank financial service providers, microfinance institutions, post offices |
| <b>Smart card</b>                                 | Plastic card with a chip, valid with point-of-sale devices and ATMs, used for cash grants and store purchases. Can provide offline transaction authentication when network connectivity is off                        | Banks, non-bank financial service providers, post offices                            |
| <b>Mobile money</b>                               | Encrypted code that can be cashed at various retail or other outlets, used for cash grants and vouchers. Requires mobile network connection for transaction completion                                                | Mobile network operator (MNO), banks                                                 |
| <b>Bank account</b>                               | Personal bank accounts or sub-bank accounts that are used to deposit cash grants. Requires recipients to have formal identification documents (ID) and often formal residence status                                  | Banks                                                                                |

## CTP in humanitarian contexts

The use of CTP in humanitarian contexts is rapidly gaining momentum. Over the last decade, evidence from research and programming suggests that cash transfers are an effective form of humanitarian aid, in the right context. Giving people cash is not always the best option; sometimes markets are too weak, or supply cannot respond to the increase in demand for goods and services, giving rise to inflation. Other times, government policies make it impossible for cash to be provided. However, these situations are rare.<sup>2</sup>

CTP is now increasingly-recognised as an important component of humanitarian response. It can make more efficient and effective use of scarce resources, stimulate local economies and strengthen the dignity and choice of crisis-affected populations.<sup>3</sup>

Although in-kind assistance is still dominant in responses to humanitarian crises, mainly because not all humanitarian actors are convinced of CTP's advantages, since 2014 there has been a twofold increase in relief funding directed towards cash-based programming.<sup>4</sup> In 2016, major donors and humanitarian agencies signed the Grand Bargain which included a commitment to increase CTP to improve the efficiency and effectiveness of humanitarian action.<sup>5</sup>

## Has CTP a gender transformative potential?

Research evidence on CTP as a gender transformative tool in humanitarian crises is little and inconclusive. While there is ample evidence from the development sector to indicate that conditional CTP has a great potential to meet women's empowerment outcomes, opinions on whether CTP can be regarded as a gender transformative tool in humanitarian settings are divided. However, the little evidence that presently exists on this theme seems to concur on one crucial issue: although CTP alone cannot bring about social transformative change, when combined with empowerment programming for women and girls – programmes that enhance women and girls' agency, its gender transformative potential increases.

## Humanitarian crisis: a window of opportunity for social transformation

*"I want to send a very clear message from the women in Vanuatu to governments, UN agencies and humanitarian actors, that women from communities like mine want to be part of decision-making in disaster responses. We need support, we need resources, we want training, but most of all we want to participate and be involved in decision-making. It is not sufficient to just consult us, we want space on the table."*

Mary Jack, community leader, Vanuatu (ActionAid Australia)

Evidence suggests that women disproportionately suffer during and after humanitarian crises:

- Women and girls are 14 times more likely to die in a natural disaster than men<sup>6</sup>
- The health needs of women are still often neglected in crises – 60% of maternal deaths occur in countries affected by conflict or disaster<sup>7</sup>
- Two in every three women in a humanitarian crisis has experienced sexual violence<sup>8</sup>
- Of 64 women with disabilities interviewed in post-conflict Northern Uganda, one-third reported experiencing some form of gender-based violence (GBV) and several had given birth as a result of rape<sup>9</sup>
- Between 1992 and 2011, women comprised only 9% of negotiators in formal peace processes and 2% of chief mediators, despite global commitments to women's participation in peace building<sup>10</sup>

While aid agencies have widely recognised women and girls' increased vulnerability at times of humanitarian crises, there has been little acknowledgement of their agency. Many are yet to acknowledge the ability of women to lead or contribute to the development of plans and to responses and recovery efforts that are launched on

their behalf. Women's capabilities and experiences are often underplayed, taken for granted or simply ignored.<sup>11</sup>

Humanitarian crises often lead to the weakening of individual and family coping mechanisms, exposing women and adolescent girls to a greater risk of gender-based violence (GBV). However, they also provide potential spaces to challenge the patriarchal status quo and to strategise alternative ways to transform gender relations and to empower women.

ActionAid's work in the South Pacific islands of Vanuatu has demonstrated how creating a safe space for women in the aftermath of Cyclone Pam motivated them to discuss and mobilise against hardship as well as discriminatory gender norms. As the women grew in confidence, they began to take the lead in advocating directly to duty bearers, developing key messages on the gaps that needed to be addressed. By doing this, they challenged the status quo where leadership roles are reserved for male community leaders.



Women gather at a Women's Information Centre set up by ActionAid in Vanuatu after Cyclone Pam in 2015.

Photo: ActionAid

In March 2015, Cyclone Pam struck the South Pacific island nation of Vanuatu, leaving more than 60% of the population (166,000 people) in need of emergency assistance. ActionAid placed women at the centre of the national disaster response by setting up Women's Information Centres in the worst-affected areas, in partnership with the Vanuatu Government's Department of Women's Affairs and the UNFPA. During a three month period, more than 8,000 women utilised these Women's Information Centres. These safe spaces, which became known as the 'Blue Tents', became a place where women could report their most urgent needs and access information about the support that was available to help people rebuild their

communities and their lives. Several months after the cyclone, ActionAid continued to provide women with safe spaces, to support them, and to increase their awareness and understanding of their rights. The Blue Tents have transformed into community women's forums, called Women Tok Tok Toketa (Women Talk Talk Together), with a membership of more than 4,010 women. As women became more confident, they started to represent themselves and other women in the community forums. They developed strategies to address the protection of women and girls and to generate their own incomes, giving them greater independence and influence at home and beyond.



More than 8,000 women used an ActionAid Women's Information Centre (like the one pictured) in the aftermath of Cyclone Pam.

Photo: ActionAid



Dorothy, 42, the leader of a Women's Information Centre in Vanuatu.

Photo: Solaye Snider/ActionAid Australia

## CTP and its impact on social transformation

Gender transformative change can be measured by examining three broad domains of empowerment:<sup>12</sup>

**Agency:** Individual and collective capacities (knowledge and skills), attitudes, actions, critical reflection, assets and access to services.

**Relations:** Expectations and cooperative or negotiation dynamics embedded within relationships between people in the home, market, community, groups and organisations.

**Structures:** Informal and formal institutional rules that govern individual, collective and institutional practices such as environment, social norms, recognition and status.

Rigorous evidence on the intersection of cash and gender from the development sector suggests that when CTP is combined with economic and social empowerment programming, it can lead to positive and transformative outcomes. A study in Egypt, for example, found that CTP combined with awareness-raising sessions on citizenship rights and employment training for women in the slum areas of Cairo led to a noticeable improvement in broader empowering outcomes for women participants.

An evaluation of this pilot study showed that conditional cash transfers, where material resources were diverted to women who participated in the training, proved to be a progressive vehicle for women's empowerment. "Conditional CTP transfers power as well as money to women,"<sup>13</sup> the report concluded. In this case, CTP strengthened women's citizenship, equipping women with knowledge, spaces and networks with which to claim entitlements. The study also acknowledged that women could not become powerful by cash alone but the combination of cash, service provider support and co-responsibility for household decision-making could together address power disparities.<sup>14</sup> In addition to increasing women's bargaining power, research evidence suggests that CTP, if combined with rights-based and economic empowerment training, can improve women's decision-making capacity and reduce intimate partner violence.<sup>15</sup>

ActionAid's research in Somaliland in 2018, that focused on the impact of CTP on women's empowerment outcomes, found that CTP enabled women to make their own decisions to meet immediate as well as longer-term needs of their

own and their families. Investing in their children's education featured prominently; around a quarter of respondents mentioned using the funds to send their children to school.

Research evidence on the impact of CTP on gender relations in the humanitarian sector has been limited and mixed, too. While there is some evidence that CTP improves women's decision-making, this appears to be restricted to the household sphere. Some studies suggest that in fragile and conflict-affected contexts, CTP has been instrumental in improving women's decision-making capacities around household management in places where household management is socially accepted as within the realm of women.<sup>16</sup>

On whether CTP has the potential to contribute to a reduction in intimate partner violence, current evidence from the development sector suggests that it has, depending on the context. By relieving the stress and/or strengthening a woman's position and her choices within the household, CTP can help reduce violence in the family. However, these dynamics are influenced by other factors such as perceptions of male authority, a man's role as provider and ideas of shame around divorce.<sup>17</sup>

Evidence from the humanitarian sector, on the other hand, tends to be mixed. For example, a study of a programme in Uganda, where the explicit goal was a reduction in GBV and the methodology consisted of a combination of CTP and GBV-awareness programming, found neither any evidence of GBV reduction nor any improvements in gender equitable relations.<sup>18</sup> Several studies of CTP in emergencies have pointed to the difficulty in measuring the extent to which emergency cash transfers can positively or negatively impact gender relations in the household. Women's coping mechanisms as ways of mitigating the risk of intimate partner violence and abuse were found to obscure the findings. These consisted of quickly spending the transfer, giving their partner a portion of the cash or deciding not to report the GBV issues to support staff.<sup>19</sup>

Though limited in substance, literature on CTP in emergency relief emphasises the choice of cash modality, since not all modalities have the capacity to influence women's empowerment outcomes. For example, some studies have found that CTP places additional burdens on women, particularly if they are compelled to travel long distance to collect payments. In the case of cash-for-work programmes, taking time away from family and household duties, such as meal preparations and caring for children, can

also be rather burdensome.<sup>20</sup> Evidence from one study suggests that CTP can actually reinforce gender stereotypes,<sup>21</sup> if the programme staff fail to communicate clearly and convincingly why the programme is targeting women. Among all cash modalities, user satisfaction was the greatest with mobile money or voucher transfers, where the timing of collection and amount of cash were not advertised, and the recipients could collect the funds at a time that was convenient for them. Here, the women reported an increased sense of safety.<sup>22</sup> ActionAid's findings from its Somaliland cash response indicated that more than half of the respondents preferred mobile money for speed, privacy and security reasons.

*"It is safe to keep my money in the mobile, it won't get lost or stolen."*

Woman, Crusherka, Somaliland

*"Mobile money is the most secure and accessible form [of CTP]. You don't need to travel to banks or collect it from someone else. It is much safer."*

Woman, Crusherka, Somaliland

*"Mobile money is safe, only you know the password to access it, it acts as a form of saving sometimes."*

Woman, Dhabarmamac, Somaliland

## Conclusion and lessons learned

How CTP would impact gender equality and women's empowerment in the humanitarian setting is still subject to debate. It is yet to be fully understood, given the currently limited and mixed research and evidence in that sector. More research is certainly needed to upgrade our knowledge on the intersection of CTP and issues of gender in the humanitarian sector, as well as on how best we can link CTP to complementary programming in responding to humanitarian crises. A positive step in this direction is the forthcoming cash transfers pilot project in Kachin, Myanmar, co-led by ActionAid Myanmar and ActionAid UK. Targeting Kachin, a conflict-affected province, the six-month pilot aims to test our gender transformative approach to CTP.

Evidence from current research suggests that CTP in humanitarian contexts is more likely to have a gender transformative outcome if it is provided unconditionally and is integrated into a programme that enhances women's empowerment, agency and sense of safety. Unconditional cash is a preferred option because conditionality would make little sense in an emergency where the situation on the ground is subject to rapid change.

ActionAid's women's protection programming, where women are empowered to lead on the design and implementation of protection mechanisms developed by affected communities, is a good example of where CTP application can help accelerate the women's empowerment results.

### CTP and women-led community-based protection

ActionAid's model of women-led community-based protection aims to enable and support women's leadership and agency – both for local women's rights organisations and for women directly affected by the disaster or conflict – to achieve respect for women's rights to safety and dignity. While acknowledging that loss, disruption and disaster or conflict increase the vulnerability of affected women, the approach fundamentally rejects assumptions that women in emergency contexts lack competency or agency to drive the response agenda. It draws on affected women's experiences as first responders in an emergency, and recognizes their strengths, knowledge and evident capacity. It asserts the capability of women to be drivers in their own recovery and in the recovery of their community – not simply recipients of humanitarian assistance. The approach prioritises the perspectives of affected women and of local women's rights organisations in owning and defining the problems as well as solutions. It seeks the individual and collective empowerment of women and the transformation of the social and structural factors that reinforce women's inequality and subordination and underpin women's vulnerability to gender-based violence. It also recognizes the critical importance of social life and community in achieving women's human rights in safety, security and dignity. With the application of CTP, women's leverage in decision-making can be further enhanced as their purchasing power increases. In an emergency response context, cash transfers can play a significant role in women's protection as they can help mitigate harmful coping strategies that are sometimes adopted or exacerbated by crises. In a protection programme, cash transfers can directly contribute to short-term outcomes, such as women

using cash to avert life threatening protection risks, for example paying for transportation to escape unsafe households or communities, paying to access identification documents in refugee contexts or paying for costs (such as legal, transportation and documentation costs) in pursuit of justice.

The use of technology in the delivery of cash transfers is worth considering at the design stage. Evidence from research, though still limited, indicates that electronic cash transfers can improve women's sense of safety. User satisfaction has apparently been the highest with mobile money transfers, where the timing of the collection and the amount are not advertised, and women can collect cash payments when it is convenient for them. However, a challenge with this cash modality is that it can only be applied in contexts where such facility is widely available. That may not be the case in all emergencies.

Furthermore, it is crucial, as highlighted by research, that programme design takes into account local social and cultural norms. This is critical information that can be derived from a gender-specific rapid emergency assessment that highlights the expected roles and responsibilities of women and men within households and communities. Completing such assessments will ensure that CTP has the potential to enhance rather than limit gender equality and women's empowerment.

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Front cover:  
Emergency food, water and  
dignity kits being distributed  
in Somaliland in 2017.

Photo: ActionAid

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