



GENDER IMPACT ASSESSMENT OF CASH TRANSFERS SUPPORT TO VULNERABLE HOUSEHOLDS IN SIERRA LEONE

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ACRONYMS

CTP	Cash Transfer Program
EVD	Ebola Virus Disease
FFP	Food for Peace
FGD	Focus Group Discussion
MAM	Moderate Acute Malnutrition
NACSA	National Commission for Social Action
SNAP	Sustainable Nutrition and Agriculture Promotion
SNAP+	Sustainable Nutrition and Agriculture Promotion Plus
USAID	U.S. Agency for International Development
VSLA	Village Savings and Loan Association

GENDER IMPACT ASSESSMENT OF CASH TRANSFERS SUPPORT TO VULNERABLE HOUSEHOLDS IN SIERRA LEONE

INTRODUCTION

The Sustainable Nutrition and Agriculture Promotion Plus (SNAP+) project is an Emergency Food Security Program funded by the U.S. Agency for International Development's (USAID) Office of Food for Peace (FFP). The program promotes the economic and social recovery of Sierra Leoneans who have been directly and/or indirectly impacted by the outbreak of the Ebola Virus Disease (EVD) between 2014 and 2015. Sierra Leone is making progress toward recovery from EVD, which resulted in a total of at least 14,124 cases and 956 deaths.¹ According to the African Development Bank, 52 percent of those who died of EVD were female.² Those most affected by the outbreak were women and girls because cultural norms dictate that females take care of the sick. Furthermore, women experience ongoing repercussions from the disease, beyond the illness itself, because the EVD outbreak killed so many parents and heads of households. Teenage girls and grandmothers have been forced to step into the role of a parent to take care of surviving relatives, particularly children, in households without a surviving breadwinner.

The main component of the SNAP+ program is to provide unconditional cash transfers worth \$30 per month to 13,588 vulnerable households over a 12-month period to improve household food security. In addition, the program provided economic recovery activities including recovery grants to highly affected farmer producer groups and village savings and loan associations (VSLA) along with enhanced screening of children with moderate acute malnutrition (MAM) and treatment with locally produced nutrient supplements. The Cash Transfer Program (CTP) was implemented in chiefdoms targeted by the ongoing USAID Title II Sustainable Nutrition and Agriculture Promotion (SNAP) program in Kailahun, Bombali, and Tonkolili districts, which were among the worst affected by EVD and experienced the most significant effects on household food security. According to the Emergency Food Security Assessment commissioned by the government of Sierra Leone³ in 2015, 43 percent of the population was food insecure immediately after the Ebola outbreak, with Kailahun district being the most affected at 59 percent.

PURPOSE OF THE STUDY

This report outlines the findings and recommendations from a qualitative assessment carried out to complement and further develop the findings from a recently concluded quantitative study of SNAP+ in order to better understand the driving factors behind behavior during the Ebola crises. The quantitative study, completed in July 2016, assessed how program participants spent the funds distributed from the CTP. The study identified the development of certain coping mechanisms around how cash was spent. After households stabilized their initial food needs by spending a very high percentage of the initial transfers, the study determined that average spending tapered to 30 percent on food and 20 percent on education, with the rest going to health care, income-generating activities, and paying debts. This gender

¹ World Health Organization Ebola Situation Reports <http://apps.who.int/ebola/ebola-situation-reports>

² Ebola: The need for a gendered approach; Geraldine Frasier-Moleketi, Special Envoy on Gender, AfDB <http://www.afdb.org/en/blogs/investing-in-gender-equality-for-africa%E2%80%99s-transformation/post/ebola-the-need-for-a-gendered-approach-13559/>

³ Emergency Food Security Assessment Sierra Leone 2015, World Food Program http://documents.wfp.org/stellent/groups/public/documents/ena/wfp276779.pdf?_ga=1.21225661.720364593.1472132969

impact assessment sought to understand a household's financial decision-making process and the gender and social dynamics that informed those decisions. This impact assessment is intended as a learning opportunity for donors, implementing partners, and other key stakeholders, including government officials, to better inform the design and implementation of cash transfer mechanisms as part of relief and humanitarian crisis response.

METHODOLOGY

The qualitative survey tool developed was designed to complement the findings from the quantitative impact assessment. The key research questions for CTP and non-CTP participants were centered on their coping mechanisms before EVD, as well as trying to understand how they managed during the crisis when their support structures were stressed or broke down. The research questions also tried to understand the correlation between those who received cash and their levels of resilience as the program nears its end. The questions also looked into the factors that cause CTP participants to prioritize education-related expenses and whether there is intra-household consultation on the use of cash. The research questions directed toward children sought to understand the factors that cause them to drop out of school and what activities they engage in if they drop out. The assessment tried to determine whether the use of this cash was different for men and women, and girls and boys.

To identify vulnerable households, the SNAP+ team worked with the village chief, religious and youth leaders, and lead females within the community. Households were selected based on their inability to meet their household needs and whether they were affected by EVD.

The research team was comprised of ACIDI/VOCA's regional gender and youth advisor in consultation with the SNAP+ coordinator, the SNAP+ chief of party, and the SNAP+ program manager. The study was conducted over a period of three weeks. Data was collected through key informant interviews and focus group discussions (FGD) with CTP participants as well as their children. The research team also interviewed members from the same village who were non-CTP participants and worked with the local authorities to ensure those

selected met the criteria of vulnerable households. The research team ensured that all participants provided informed consent, including the parents of children under 18 years old. The FGDs were conducted with both male and female participants in the same group, as the research team decided it would not affect the quality of responses to have them both present. This was based on the fact that the majority of CTP participants were female, with men accounting for only 19 percent. This meant that out of 13,000 CTP participants, the research team did not expect many males to be sampled. A proportional bean counting technique was employed to establish the percentage of cash used for food and education, which had previously been identified as the major categories of use.

SAMPLE

The research team used purposive sampling to select communities that would be interviewed from Kailahun, Bombali, and Tonkolili districts where SNAP+ participants are located. They ensured that the chosen communities had not been interviewed during the cash transfer study in order to avoid survey fatigue. The quantitative cash transfer study examining cash use conducted earlier by SNAP+ interviewed 521 CTP participants and 520 non-CTP participants for a total of 1,041 individuals. This assessment interviewed approximately 10 percent of that sample size in meeting with 120 participants as detailed below. The research team sought to target both male and female children to purposely observe

if there are gender dynamics in decisions about school attendance as well as about activities when children are not in school.

Date	District	Category Interviewed	Male	Female	Male Children	Female Children	Total
11/08/16	Kailahun	Cash Transfer Recipient	3	7	7	3	20
12/08/16	Kailahun	Non-cash Transfer Recipient	3	7	4	6	20
17/08/16	Bombali	Cash Transfer Recipient	0	10	3	7	20
18/08/16	Bombali	Non-cash Transfer Recipient	4	6	4	6	20
23/08/16	Tonkolili	Cash Transfer Recipient	0	10	5	5	20
24/08/16	Tonkolili	Non-cash Transfer Recipient	5	5	5	5	20
		GRAND TOTAL	15	45	28	32	120

CHALLENGES

Although SNAP+ staff and local authorities introduced the study in the local language and clearly explained that the CTP was coming to an end, some study participants had the misconception that the assessment team was registering them as CTP participants. When asked about financial coping mechanisms and their use of money lending services, some participants indicated that they believed participating in the study would result in assistance to pay their debts. Some respondents indicated that they had lost relatives to EVD but did not qualify for the CTP, so they thought the team had come to register them. SNAP+ staff and the local authorities ensured that they explained in the local language that this was not the case and that, in fact, SNAP+ is coming to an end. The village chiefs were able to confirm information about participant vulnerability and their coping mechanisms when the team had doubts. The cases of misconception did not affect participant answers as they were able to still articulate coping strategies.

Another limitation may have been that CTP participants were being careful with their responses out of a fear that they could be de-registered from the program. As a result, they sometimes appeared to paint a very positive picture showing how well they were coping as a result of receiving cash with some explaining how they shared some of the cash with their neighbors. During the interviews with the non-CTP participants, some confirmed that they had received cash gifts or were invited for a meal. These were very small amounts and more useful for building social fabric within the community and did not have a negative financial impact on CTP recipients.

The respondents typically tried to show that they are better placed to cope with crises now that they have been receiving cash. However, the research team was able to cross-check and verify the accuracy of information provided with local village chiefs as well as the SNAP+ field-based teams. Though they are better placed to cope with crises than non-CTP participants, and are sometimes doing better than before the EVD crises, they typically still have some children out of school, and the majority of adults eat only one or two meals a day, choosing to prioritize cash for school expenses and other pressing family needs or emergencies.

CTP is an emergency response designed to temporarily assist communities at their most vulnerable period. This particular one was designed to overlap with SNAP, a FFP Title II development assistance program targeting the same population. In some cases, this may have created misconceptions that

SNAP+ would also run for multiple years as SNAP⁴ had, despite clear messaging from the implementation team.

FINDINGS

COPING MECHANISMS DURING CRISES

This section of the report highlights how participants coped during the EVD and compares CTP and non-CTP participants. The research team found that CTP participants were better placed to cope as a result of receiving the cash, compared to at-risk households that were non-CTP participants. Before EVD, the majority of study participants depended on begging from relatives and friends or borrowing from money lenders with interest rates as high as 50 percent in order to cope with any crises. Crises included death of a family member, illness, or having to procure seed after a crop failure. Food shortages often accompanied these events since families were often forced to sell stored food stocks to quickly raise cash. Out of the CTP participants interviewed, 17 percent were borrowing from money lenders before EVD, and 13 percent borrowed from friends and relatives. The others interviewed indicated that they did not borrow because they could not afford to pay it back, and they had no family assets to sell such as livestock or other things. During EVD, their coping mechanisms collapsed, and the majority could not borrow from money lenders or relatives because they did not have the capacity to pay it back. Non-CTP participants interviewed coped by eating less, with parents skipping meals in order to ensure that their children had at least one meal a day. According to an assessment carried out by SNAP+ in July 2016, 45 percent of CTP participants experienced a period of food shortage in the past year and coped by eating smaller portions (94 percent), eating fewer meals a day (71 percent) and sending their children to eat in another household (30 percent). This confirmed the WFP⁵ study, which found that immediately after the onset of EVD 8 percent of Sierra Leoneans borrowed money or sold household assets (stress strategies) and 19 percent sold productive assets (crises strategies) while 32 percent survived by begging (emergency strategies).

USAID Definition of Resilience

The ability of people, households, communities, countries, and systems to mitigate, adapt to, and recover from shocks and stresses in a manner that reduces chronic vulnerability and facilitates inclusive growth.

During EVD, the government of Sierra Leone put restrictions on movement while affected households were quarantined, thereby making borrowing or begging very difficult as a means of coping with the crises. Limited or restricted mobility is a significant factor that influences crisis coping strategies. Building resilience of communities so that they can better cope without fleeing their homes during periods of restricted movement remains a challenge for humanitarian actors. One female respondent indicated that she would not have been able to cope when her household was quarantined for 21 days if it had not been for the cash program as well as the complimentary food commodities provided by SNAP. It is important to remember that in some instances, cash is not enough to solve the immediate problems that a household may have if there are other restrictions such as quarantines or curfews that inhibit their ability to access markets.

⁴ SNAP is a USAID-funded project whose objective is to reduce food insecurity and increase resiliency among vulnerable populations in Kailahun, Bombali, Tonkolili, and Koinadugu districts.

⁵ Emergency Food Security Assessment, Sierra Leone 2015 (World Food Programme).

Following EVD, none of the CTP participants interviewed borrowed from money lenders as they were better able to cope with any household needs or crises with the cash received. In contrast, 13 percent of non-CTP participants went back to borrowing from money lenders following the EVD crisis, and many of them could not qualify to borrow due to their depressed household state. In the groups interviewed where SNAP had formed VSLAs, participants who were members were able to borrow from VSLAs at a much better rate than from money lenders. The VSLA model encourages small groups to pool their resources on a regular basis and provides basic financial literacy for members to track their deposits and loans. It is based on social capital that allows members to guarantee each other based not only on their savings as collateral but also because all members come from one community or village. In this way, they hold each other accountable to pay back their loans. In this model, members can save as little as \$1 a week and graduate to larger sums as they learn how to invest their loans and successfully run income-generating activities. This model is particularly useful as an empowerment tool for women as it gives them an option to access credit; allows them to build their numeracy and literacy skills; and helps them learn how to make investment decisions. SNAP+ is providing recovery grants to 170 VSLAs that became depleted during the EVD outbreak when members were unable to make their repayments. Restarting VSLA activities will help households regain some of their resilience.

DECISION MAKING ON USE OF CASH FOR EDUCATION

All CTP participants interviewed indicated that they had consulted family members on decisions regarding the use of the cash, whether they were male or female. They also indicated that before EVD, they consulted on all major decisions, not only on use of income. Those they consulted included their spouses, if they were alive and able to make decisions; female participants sometimes consulted their older male relatives, including uncles or brothers. Men who were interviewed consulted their wives, if they were alive and able to make decisions; 2 percent indicated that their wives had mental health issues and therefore could not be consulted.

They also consulted their children, especially older children such as teenagers. This was confirmed when we interviewed the children of CTP participants who said that their households sat down and discussed how some of the spending would be done, including decisions on who would be able to go back to school and who would stay home due to lack of funds. These family discussions led to joint decisions that were based more on the felt needs at the household level and not based on the sex of the child. This was also confirmed by the children who said that when they make any money they give it to their guardians, and it goes toward general household needs. The participants interviewed said this consultative decision making on use of income was a common practice even before the EVD crises and the SNAP+ cash program.

This confirms the results from a previous assessment undertaken by ACDI/VOCA of the cash program where 62 percent of respondents said that the CTP had improved their relationship with their spouse as they consulted on how to spend the cash. In the same assessment, 70 percent of respondents said that the program had changed their relationship with their extended family as they are less of a burden.

EDUCATION AS A SAFETY NET

Although the CTP was designed as an emergency relief and recovery program intended to fund food purchases and allow families to stabilize immediate household needs, the study found that it also had a significant impact on children's access to education. Results determined that 90 percent of children in CTP recipient households indicated that they were able to return to school as a result of the program, which was a significant change because some of them had dropped out for as long as two years. In

contrast, 97 percent of children from the non-CTP households indicated that they had dropped out of school due to lack of money for education. Unfortunately, most CTP participants could not afford to send all their children back to school with the amount received; however, their decision to send specific children to school did not appear to be negatively influenced by gender (i.e., indicating a preference for boy's education). Instead, respondents selected those they felt were high performers or were about to sit for their final exams, regardless of whether the child was male or female.

Both the parents and children of CTP and non-CTP participants expressed the belief that education is a safety net for them and a way out of poverty. They prioritized saving money to spend on education and developed household coping strategies to meet this need, including the following measures:

- Purchasing less food to ensure that they had enough money for school expenses
- Substituting preferred foods for cheaper food items to save money for school expenses
- Limiting meals for adults, while allowing two meals per day for their children so that children had the energy to attend and focus on their studies

Reducing meal portions and purchasing less preferred foods are two of the common coping strategies during food shortages and other crises (WFP 2015). Education was a high priority for CTP participants, and they indicated that the cash funds enabled them to pay for school expenses directly by providing funds that they would not otherwise have had and/or reduced their need to economize through restricted food purchase and consumption in order to pay school fees. In one instance, inclusion in the CTP enabled a parent to avoid putting family land at risk to pay for education. One father noted during a FGD that he was about to mortgage his cocoa plantation to send his son to college, but as a result of the cash program, he was able to pay the fees.

The study found that it is not just the parents who place a high importance on education, but the children also believe that it is critical to their survival and success. When asked what school meant to them, the common response was that this was their one chance to get out of poverty and away from the back-breaking work that their parents were doing on the farms. The youth interviewed had a perception that agriculture is extremely hard work with little or no reward. Many of them said they want to use education as a pathway out of poverty, indicating that they would like to have formal jobs in larger cities such as Freetown or Makeni. Some children had only one caregiver, in many cases a grandmother, and have to do more to support the family than other children their age. When not in school, activities include hunting bush meat (boys), fetching and selling firewood, group labor, producing and selling palm wine, and sometimes mining for gold in small artisanal operations. Other work included agricultural production for food and cash crops. All these activities contribute to household income, mostly for food, though sometimes a little extra can be put aside for school expenses. Girls especially shared how high school education is not easily accessible as they have to travel to the larger towns and live with friends or relatives while attending school. This puts them in a vulnerable position with exposure to sexual and gender-based violence. Girls who are forced to drop out of school due to lack of school fees sometimes become involved in transactional sex in trying to earn money for the family, thereby increasing their chances of getting pregnant. Despite such challenges, both girls and boys still believe that education is one of their best options for getting out of poverty.

RECOMMENDATIONS

MESSAGES FOR BEHAVIOR CHANGE

With unconditional cash transfers, it is important to respect participants' choices of how to spend the money. While cash transfers offer them the dignity and respect that comes with making their own choices, additional information and capacity development in managing household income can be instrumental in ensuring that they are better placed to cope in future crises. In some instances, such as one in which participants spent 20 percent of their cash on school-related expenses, recipients may not have all the information they need to make informed choices. One of the ways to address this is to provide targeted capacity development that will empower recipients in making balanced decisions on how to use their cash, including investments in strategies that will directly improve their resilience to future shocks. One approach can be incorporating this assistance at cash distribution points when participants come to receive their payments. In the SNAP+ program, participants would typically come earlier than required and wait until the cash teams were ready to start their distribution. Time at distribution points is a good opportunity to introduce wraparound services to cash recipients, such as training in the decision-making process for its use.

While many families believe that education is indeed their way out of vulnerability, complementary messaging and capacity development in areas that offer shorter-term coping mechanisms, such as improved health and nutrition and food production, have substantial value. Messaging and basic technical assistance in these areas can complement CTP delivery.

Messaging and capacity development around the importance of developing a savings culture and being able to draw upon this to access cash when needed is another important function that can take place at cash distribution points. The VSLA model has been successful in Sierra Leone through the SNAP development program, and this could be introduced to vulnerable households receiving cash transfers. This model would also provide participants a safer place to store cash and encourage them to make investments, such as off-farm microenterprises, that can lead to more resilient households.

The assessment also found that in some communities in Bombali district, widows are sent back home to their parents and are not allowed to work the land they owned with their husbands. They effectively lose access to the land when their husbands die. Programs such as SNAP+ can promote messaging that educates communities about land rights and laws that protect ownership and access of land—particularly for women—as this is critical for agrarian-based coping mechanisms.

GENDER-SENSITIVE PROGRAMMING

The equitable and safe participation of women and girls in recovery interventions needs to remain a top priority for any emergency or crisis-response program. One of the strengths of SNAP+ was that the staff and cash distribution partners underwent sexual exploitation and abuse awareness training, which enabled them to learn how to prevent, identify, and provide support to victims of exploitation and abuse. The team then developed a hotline, which was set up for CTP participants and any other community members who needed to report any form of corruption or abuse in a confidential manner. The team also set up robust post-distribution monitoring and held assessments after each cash distribution. Thankfully, there were no reported cases of sexual exploitation and abuse.

It is recommended that CTPs follow the SNAP+ example and work with the relevant arms of government that enforce safety for men and women to track, prevent, and/or punish any cases of sexual exploitation and abuse of participants. SNAP+ worked hand in hand with the government of Sierra Leone, particularly the National Commission for Social Action (NACSA) and the anti-corruption unit. NACSA is charged with social protection of vulnerable communities and played a key role in the identification and selection of CTP participants. The identification and selection process was done consultatively with religious and youth leaders, village chiefs/elders, and lead females in the community. This served to reduce tensions in communities, especially for those who were not selected. The communities were also made aware of the amounts of cash being disbursed so that there would not be any room for misappropriation as they knew the amounts that were due to them. The anti-corruption unit was a key partner in sending their representatives to distribution points and ensuring that communities were aware that the government would enforce the law in protecting CTP participants.

While CTPs target and reach vulnerable members of the community, special emphasis should be made to include female-headed households and female orphans. These households and individuals are particularly vulnerable and require additional support beyond provision of cash. With unconditional cash transfers, there should be an effort to provide gender-targeted information on the benefits of food-secure households and guidance on good investments in nutrition and health resilience mechanisms.

Any information provided to participants needs to take into consideration their literacy levels, the medium of communication being used, and also that women and girls often have less access to mobile phones, which are sometimes used to make cash payments. The SNAP+ program ensured that participants did not have to own a phone in order to receive the cash but only needed to have a program-supplied SIM card, which was then used by a contracted service provider to disburse the cash at the payment points. The SNAP+ staff also used posters with cartoons on them, rather than words, to inform communities as to when the payments were scheduled, as well as to provide information on the hotline number and what participants are entitled to. These posters were distributed in public places, such as community centers, churches, and markets, that were frequented by both men and women.

BUILDING RESILIENCE AFTER CRISES

SNAP+ was effective because it was not just a CTP, but rather, it was designed with other supporting activities to promote resilience during an extremely difficult time for the targeted communities. The program provided food supplements to more than 2,000 malnourished children between 2–59 months using a locally manufactured supplement. The supplement was distributed to families with children with malnutrition or at risk of MAM to boost protein and nutrient intake. The program also strengthened the expansion of agricultural production by supporting more than 23,000 farmers with recovery grants consisting of small packages of inputs and production training as access to inputs was curtailed during the EVD crises. SNAP+ also offered jump-start recovery grants to small agribusiness enterprises that were heavily impacted by EVD so that they could resume provision of inputs and other services to producers. Similarly, recovery grants were issued to VSLAs that were established under SNAP and had become depleted during the protracted EVD crisis. These supporting programs ensured that these cash participants were better placed to cope in the event of any other crises.

The effectiveness of SNAP+ was enhanced by linking it to the ongoing SNAP Title II development program, which enabled a number of synergies, including some previously described. When possible, cash transfer emergency programs can be linked to ongoing development projects, even if they are suspended, and benefit from the ties they have established within targeted communities and possibly also from the technical assistance they have been providing. In this case, SNAP+ was linked to the SNAP

development project, which is designed to reduce chronic malnutrition among children under five and enhance livelihoods for vulnerable people, especially women and youth. This project was running in the same regions as SNAP+ and was able to reach more than 30,000 vulnerable individuals with livelihoods sustainability activities such as establishing farmer field schools, adult literacy, numeracy, and vocational skills training. These types of programs can work together in helping communities reduce chronic vulnerability while promoting economic growth.

REACHING AND BENEFITTING WOMEN DURING CRISES

Women typically spend more of the income they control in ways that benefit their children by improving nutrition, health, and educational opportunities. It is worth noting that countries with above-average gender inequality have higher extreme poverty rates.⁶ Through programs like SNAP+, this trend can begin to change as women are identified, selected, and supported to transition out of poverty. This assessment provides further evidence that the participants, a majority of whom were female, spent their cash on food-, education-, or health-related costs.

Ensuring that women are participants is not enough on its own: their inclusion should be coupled with the intention of building women's economic empowerment and equality. The poorer the household, the more time women spend accessing safe drinking water, cooking fuel, preparing meals, and caring for children and the sick—all of which is unpaid labor. This causes women to slide further into poverty with little or no time for economic activities. Women should be supported to join VSLAs, to establish microenterprise-based income, and to improve their agricultural income through extension information and access to appropriate technology.

SNAP+ benefitted from the mother care groups formed under SNAP, which provide nutritional and health training to women in targeted communities. These groups also serve as a social circle and a safe space for women to communicate to each other and share their challenges, particularly in the aftermath of EVD. These social spaces can be useful in passing on information that is sensitive for women in these communities, such as gender-based violence and how to mitigate against it as well as reproductive health.

PRIORITIZING HOW TO SPEND

In unconditional CTPs, participants may feel like they are forced to choose between several high priority expenditures at the household level. In Sierra Leone, it was food and education, and in some cases, adults would eat less food so that they had more money to spend on education for their children. Participants also spent an average of 15 percent of their cash on medical care and 7 percent on repayment of loans.

While meeting immediate and essential needs is important, it is also important to promote activities that support long-term investments, such as production of surplus food crops that can be sold and non-farm income from microenterprises; this type of income can then be used for other priority investments. In this way, the programs address long- and short-term coping simultaneously.

⁶ Gender and Extreme Poverty; Getting to Zero: A USAID discussion series 2015

CONCLUSION

The impact of the SNAP+ CTP program was positive: participants were able to put food on their tables and invest in other areas they considered vital such as enrollment of children in school, medical care, and repayment of debts. Participants were able to meet their immediate and pressing household needs without burdening friends and relatives. This contributes a great deal to their dignity and self-respect and builds their confidence to cope with crises. The SNAP+ team ensured that the project was run in a gender-sensitive manner, and this contributed a great deal to its success as a majority of CTP participants were female. Communitywide messaging allowed them to access the cash safely.

Those participants who received cash said they felt they were in a better position to cope if any crises came their way, and this could be one indicator of resilience: their own belief that they can cope. Those participants who did not receive cash appeared to be more vulnerable to future shocks and were clearly experiencing slower rates of recovery.