

IMPROVING CASH-BASED INTERVENTIONS  
MULTIPURPOSE CASH GRANTS AND PROTECTION  
Enhanced Response Capacity Project 2014–2015

# Protection Outcomes in Cash Based Interventions

## A Literature Review



# Protection Outcomes in Cash Based Interventions: A Literature Review

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**January 2015**

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## Acronyms

<b>ACF</b>	Action Contre la Faim	<b>IFPRI</b>	International Food Policy Research Institute
<b>ADESO</b>	African Development Solutions	<b>IFRC</b>	International Federation of the Red Cross/Red Crescent
<b>ATM</b>	Automated Teller Machine	<b>IGA</b>	Income-Generating Activities
<b>CAAFAG</b>	Children Associated with Armed Forces and Armed Groups	<b>IPV</b>	Intimate Partner Violence
<b>CaLP</b>	Cash Learning Partnership	<b>IRC</b>	International Rescue Committee
<b>CBI</b>	Cash Based Intervention	<b>KG</b>	Kilogram
<b>CCCM</b>	Camp Coordination and Camp Management	<b>LEGS</b>	Livestock Emergency Guidelines and Standards
<b>CCCT</b>	Community Based Capital Cash Transfer	<b>MMT</b>	Mobile Money Transfers
<b>CCT</b>	Conditional Cash Transfers	<b>NGO</b>	Non-Governmental Organization
<b>CFW</b>	Cash for Work	<b>ODI</b>	Overseas Development Institute
<b>CGAP</b>	Consultative Group to Assist the Poor	<b>PSN</b>	Persons with Specific Needs
<b>CT</b>	Cash Transfer	<b>SMS</b>	Short Message Service
<b>CTP</b>	Cash Transfer Programming	<b>UCLBP</b>	Unité de Construction de Logements et de Bâtiments Publics
<b>DFID</b>	Department for International Development (United Kingdom)	<b>UCT</b>	Unconditional Cash Transfer
<b>DRC</b>	Danish Refugee Council	<b>UNDP</b>	United Nations Development Programme
<b>FAO</b>	Food and Agriculture Organization	<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>GBV</b>	Gender Based Violence	<b>USD</b>	United States Dollar
<b>GSRDC</b>	Governance and Social Development Resource Centre	<b>W+</b>	Women Plus
<b>HPG</b>	Humanitarian Policy Group	<b>WINGS</b>	Women's Income Generating Support
<b>IASC</b>	Inter-Agency Standing Committee	<b>WFP</b>	World Food Programme
<b>ID</b>	Identification	<b>WRC</b>	Women's Refugee Commission
<b>IDP</b>	Internally Displaced Person		

## Glossary

### Types of cash-based interventions<sup>1</sup>

**Unconditional cash transfers (UCT):** A direct grant with no conditions or work requirements. No requirement to repay any money, and people are entitled to use the money however they wish.

**Conditional cash transfers (CCT):** A condition is attached as to how the money is spent, e.g. for reconstruction of a shelter or waiver of payment for school fees; or money is received after a condition is fulfilled, e.g. children enrolled at school (rare in humanitarian settings). Cash for Work, where payment (cash or vouchers) is provided as a wage for work, usually in public or community programmes, is a form of conditional cash transfer.

**Voucher (cash or commodity):** A voucher is a paper, token or electronic card that can be exchanged for a set quantity or value of goods, set either in cash (e.g. 13 United States Dollars (USD) or commodity or services (e.g. 5 kilograms (kg) of cereals or milling of 10 kg of food aid grain). Redeemable with selected vendors or in fairs.

**Microfinance:** Microcredit. A loan where the reimbursement of the total sum, including interest, is required over a given period of time. Not considered as a cash-based intervention per se.

### Delivery modality<sup>2</sup>

**"Cash in envelope" or direct cash payment:** Cash handed out directly to beneficiaries by the implementing agency.

**Paper voucher:** Paper token that is handed out directly to the beneficiary and is cashed out in designated outlets.

**Delivery through micro finance institutions and trader networks:** Cash delivered to final beneficiary through a formal or informal institution that acts as a "middle man."

**Bank account:** Personal bank accounts or sub-bank accounts that are used to deposit cash grants. Requires formal ID and often, formal residence.

**Pre-paid card:** Plastic card usable in ATMs, used for cash grants and vouchers. Requires network connection.

**Smart Card:** Plastic card with a chip, valid in point of sale devices, used for cash grants and store purchases. Does not require network connection.

**Mobile Money:** Short message service (SMS) code that can be cashed out in outlets, used for cash grants and vouchers. Requires network connection.

**Mobile Voucher:** SMS voucher code used at shops. Requires network connection.

### Other Terms

**Child Protection** is defined as the prevention of and response to abuse, neglect, exploitation, and violence against children.<sup>3</sup>

**Durable Solutions** include voluntary repatriation, local integration, or resettlement to a third country in situations where it is impossible for a person to go back home or remain in the host country.<sup>4</sup> In

<sup>1</sup> UNHCR (2012) An Introduction to Cash-Based Interventions in UNHCR Operations.

<sup>2</sup> Ibid

<sup>3</sup> Definition of the Global Child Protection Working Group

<sup>4</sup> UNHCR, [www.unhcr.org/pages/49c3646cf8.html](http://www.unhcr.org/pages/49c3646cf8.html)

internally displaced persons (IDP) situations, a durable solution is achieved when IDPs no longer have any specific assistance and protection needs that are linked to their displacement and can enjoy their human rights without discrimination on account of their displacement.<sup>5</sup>

**Emergency cash transfers** refer to cash-based initiatives in humanitarian responses, i.e. the provision of money to individuals or households, either as emergency relief intended to meet their basic needs for food and non-food items, or services, or to buy assets essential for the recovery of their livelihoods. Emergency cash transfers can span the full range of cash interventions and delivery modalities, as well as one-off assistance or multiple transfers, depending on the programme design (target groups, objectives, etc.).<sup>6</sup>

**Financial Inclusion** is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society.<sup>7</sup>

**Gender** refers to the social differences between females and males throughout the life cycle that are learned, and though deeply rooted in every culture, are changeable over time, and have wide variations both within and between cultures. Gender along with class and race, determines the roles, power, and resources for females and males in any culture.<sup>8</sup>

**Gender Based Violence (GBV)** is an umbrella term for any harmful act that is perpetrated against a person's will, and that is based on socially ascribed differences between males and females.<sup>9</sup>

**Intimate partner violence (IPV)** refers to behaviour by an intimate partner or ex-partner that causes physical, sexual, or psychological harm, including physical aggression, sexual coercion, psychological abuse and controlling behaviours.<sup>10</sup>

**Persons with Specific Needs (PSN)** persons who faced heightened protection risks because they have specific needs that require the implementation of measures to ensure their protection, including health and well-being, and because they are unable, or face major obstacles, in accessing existing forms of assistance and services, which could respond to their needs.<sup>11</sup>

**Protection means:** All activities aimed at obtaining full respect for the rights of the individual in accordance with the letter and spirit of the relevant bodies of law, namely human rights law, international humanitarian law, and refugee law.<sup>12</sup>

**Social safety nets (SSNs)**, or "socioeconomic safety nets," are non-contributory transfer programmes seeking to prevent the poor or those vulnerable to shocks and poverty from falling below a certain poverty level. Safety net programmes can include cash transfers (conditional and unconditional, one-off assistance or multiple transfers) and in-kind assistance modalities, as well as provide price subsidies or fee waivers. SSNs can be provided by the public sector (the state and aid donors) or by the private sector (NGOs, private firms, charities, and informal household transfers).<sup>13</sup>

<sup>5</sup> IASC Framework on Durable Solutions for Internally Displaced Persons, The Brookings Institution- University of Bern Project on Internal Displacement, 2010

<sup>6</sup> ECHO, Policy Fact Sheet 2: Cash Transfer, [http://ec.europa.eu/echo/files/policies/sectoral/Cash\\_and\\_Voucher\\_FS2.pdf](http://ec.europa.eu/echo/files/policies/sectoral/Cash_and_Voucher_FS2.pdf).

<sup>7</sup> United Nations Capital Development Fund (2006), Building Inclusive Financial Sectors for Development, United Nations, New York, 2006. The United Nations defines the goals of financial inclusion as follows: Access at a reasonable cost for all households to a full range of financial services, including savings or deposit services, payment and transfer services, credit and insurance; Sound and safe institutions governed by clear regulation and industry performance standards; Financial and institutional sustainability, to ensure continuity and certainty of investment; Competition to ensure choice and affordability for clients

<sup>8</sup> Inter-Agency Standing Committee (2006), "Gender Handbook in Humanitarian Action." page 12.

<sup>9</sup> Ibid

<sup>10</sup> World Health Organization, Fact Sheet Fact sheet, Updated October 2013 located at [www.who.int/mediacentre/factsheets/fs239/en/](http://www.who.int/mediacentre/factsheets/fs239/en/) (accessed November 12, 2014).

<sup>11</sup> UNHCR Handbook for Emergencies, (2007).

<sup>12</sup> Giossi Caverzasio, S. (2001), "Strengthening Protection in War: a Search for Professional Standards." ICRC, page 19.

<sup>13</sup> The World Bank, updated 2015, [www.worldbank.org/en/topic/safetynets/overview](http://www.worldbank.org/en/topic/safetynets/overview).

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# 1 Executive summary

As cash based initiatives (CBIs) become an essential part of humanitarian responses around the world, the humanitarian community has invested in substantial research on cash programming, as well as expanded its analysis and understanding of CBIs. However, there are still gaps in knowledge about the impacts of CBI, particularly with regards to how CBIs may affect individuals and communities beyond material considerations. Hence, there is a need to study CBIs' protection and gender benefits and risks for those assisted, as well as on the wider community. This literature review examines existing research to determine whether the use of cash and vouchers is contributing to the promotion of protection and gender outcomes for beneficiary communities – following the World Food Programme (WFP) and United Nations High Commissioner for Refugees (UNHCR) study (hereinafter the WFP/UNHCR study) (Berg, Mattinen, and Pattugalan, 2013). More specifically, this literature review focuses on the topics listed below – which are of particular interest to the humanitarian community.<sup>14</sup>

- 1 How do programmes using cash or voucher transfers articulate protection and gender objectives, and to what extent cash and voucher transfers were able to achieve them?
- 2 What are the potential protection or gender impacts unique to cash and voucher transfers (as opposed to in-kind assistance) for persons with specific needs (PSN)?
- 3 What are the potential protection or gender impacts of cash and vouchers when combined with other programming, such as financial literacy, livelihoods, and community services?
- 4 How can cash or vouchers contribute to greater resilience, especially with the challenges of displacement?

The review examined a wide variety of case studies; in both emergency relief and development settings, in different regions, using a variety of distribution methodologies, and with a range of agencies (both United Nations agencies and non-governmental organizations (NGOs)). The studies reviewed focus on programmes using conditional and unconditional cash and voucher transfers, as well as cash for work (CFW) programmes.

## 1.1 General Findings: Cash & Protection Outcomes

Many of issues that arose in studies examining CBIs also emerged with in-kind assistance, as observed in the WFP/UNHCR study of 2013 (Berg, Mattinen, and Pattugalan, 2013). The UNHCR/WFP study highlighted issues with identification (ID), access to technology, targeting, beneficiary preferences, additional burdens being placed on women, safety and corruption, concerns with CFW, cash and CBIs creating a disincentive to work, and antisocial spending. Such issues, the study found could be mitigated through programme design that identified and addressed these concerns. This current review found that many programmes still do not comprehensively consider broader protection concerns and more specifically age, gender, or diversity in the initial design, which predictably led to protection risks. However, the research examined did show that even with careful protection analysis and planning, targeting remains slightly more problematic for cash assistance than in-kind assistance, as cash was shared with neighbours or relatives to a lesser degree than food and other in-kind assistance. Moreover, vulnerability criteria in targeting are broad (e.g. women and girls) and often not broken down always by specific vulnerabilities – such as unmarried girls, or boy ripe for recruitment into armed groups.

<sup>14</sup> Since this literature review has been specifically designed to focus on protection and more specifically gender aspects of cash and voucher transfers, it does not cover all areas of concern in determining if cash or vouchers are the appropriate delivery mechanism for aid.

The most common objectives or outcomes set in CBI programming relate to increased material or food security, rather than to a specific protective aim or to explicitly integrating protection into programming. Setting specific protection objectives or outcomes for any kind of programme is seldom done, particularly in non-protection clusters and sectors like food security or shelter. A few programmes have the combined aims of strengthening material security and including protection or gender goals. Thus, few studies of programmes examined in this literature review specifically articulated protection objectives or explicitly integrated protection mainstreaming objectives. However, of those that did have protection objectives, some programmes studied showed promising results. For example, in Haiti cash was used to support durable solutions (Fitzgerald, 2012); and in Kenya, a cash programme that included training and support had the objective of creating orphan-friendly communities (Skovdal et al, 2010).

Other studies revealed that more research is needed. One study found after four years that economic activities did not necessarily lead to empowerment or improvements in well-being in the beneficiaries studied (Blattman et al, 2013). Similarly, another study found that despite efforts to economically empower women and reduce incidents of gender-based violence (GBV), efforts to impact GBV were largely unsuccessful (Sengupta 2014). Nonetheless, there is room for more research, to determine what factors could lead to success.

On a positive note, despite the lack of protection outcomes set for programmes, there is progress in thinking about outcomes in terms of child protection, with some guidelines providing specific indicators to measure CBI's impacts on children in well-being (Save the Children, 2007, Thompson, 2012, and Chaffin, Rhoads, and Carmichael, 2013).

## 1.2 Impacts of CBIs on individuals, households, and communities

Overall, the review found mixed evidence on the impacts of CBI on households. Several studies examined gender dynamics and relations, intimate partner violence (IPV) and GBV, relations in polygamous households, inter-generational violence, and individuals' psychosocial well-being. In general, the studies found that CBIs did not have dramatic impacts on gender relations, given the complex social and cultural roots of these relations, and the fact that gender was not always a specific focus of the programme. The findings are well summarized by one researcher who wrote, "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" (Browne, 2014, p.2).

Likewise with IPV/GBV, the studies reviewed reflect a range of results – some demonstrated no impact on rates of IPV/GBV with CBIs, others showed promising signs of decreases in rates, and still others indicated worrying increases in rates of IPV/GBV (Thakur, Arnold, and Johnson, 2009, cited in DFID, 2011, Blattman et al 2013, Hidrobo et al. 2012.) This range is not surprising given the complex nature of the issue, under-reporting of the problem, and the multitude of factors that can contribute to increased or decreased rates of IPV/GBV. It would be hard to isolate CBIs alone as creating an increase or decrease in IPV/GBV, or to isolate the effects of their impact on particular cases of IPV/GBV.

With regards to polygamous households, problems with CBI programming mainly arose when one wife was targeted and family dynamics were not considered. Inter-generational violence was also reported, particularly when cash was given to older caregivers but ear-marked for children, leading the children to believe it was their money (Slater and Mphale, 2008).

In many cases, CBIs promoted feelings of dignity, and self-worth, but in few cases, there was some stigma where beneficiaries felt lazy or stigmatized (Ressler, 2008, and Hochfeld and Plageron, 2011,

as cited in Skovdal et al, 2013). CBIs did not generally create safety concerns for beneficiaries, and in fact in some cases beneficiaries reported feeling more secure as cash was discreet. Further, despite perceptions to the contrary, diversion of cash assistance by nefarious groups or individuals was not widely found; in one case, it was observed that in-kind assistance was more likely to be diverted than cash (Hedlund et al, 2013, as cited in Dunn, Brewin, Sceik, 2013).

In terms of impacts of CBIs on communities, the evidence was again mixed. In some studies cash was found to cause more social tension in communities than in-kind assistance, as cash tended not to be shared. In other studies, cash brought about no changes in relations in communities, or in positive changes, such as when cash enabled individuals to pay debts and thereby regain social credibility and trust in their communities. Some of the research found that social impacts were not considered when designing CBIs, and were only noted afterwards, relegated to some comments about sharing, stigma, or resentment (MacAuslan, and Riemenschneider, 2011). However, in one study, participants in the programme ranked community and household relations as priorities almost as high as food and education, suggesting their equal importance to material impacts for some beneficiaries (Kardan et al 2010, as cited in MacAuslan, and Riemenschneider, 2011). Finally, cash was not found to be a disincentive to work, and it was found that cash is seldom used for antisocial purposes.<sup>15</sup> In fact, in one study where one group was given cash and the other was not, the cash group had less spending on tobacco than the control group (Lehmann and Masterson, 2014).

### 1.3 Cash and PSN

The use of CBIs to better protect PSN is under-studied. The impacts of CBIs on children and vulnerable women have been most often studied, although the programmes studied seldom set specific protection goals. Very little study has been done on the use of CBIs with respect to the protection of older persons and persons with disabilities. Specific concerns about cash for work (CFW) programming highlighted the fact that projects often lacked safety provisions for workers in the event of injury, and often excluded more vulnerable persons, including older persons and persons with disabilities. While there was only one case study identified with a programme that accounted for these concerns, manuals and guidance on CFW from several agencies discussed the issues, and provided suggestions to address them.

Findings with regards to the impacts of CBIs on child protection issues are mixed. This is unsurprising as many child protection issues are complex, with issues other than economic ones at their roots. CBIs were not found to have positive outcomes on children associated with armed forces and armed groups (CAAFAG), and to have limited impacts on reducing early marriage, and child labour. There was some evidence to suggest that where economics are the root cause of these issues, cash can assist, but sometimes these issues arise as a result of exploitation or power dynamics. It was also found that while child labour was reduced in some cases, it was not always clear that the danger posed by the labour to the child was diminished. Moreover, in shorter-term programmes while the incidences of child labour were reduced, beneficiaries did report that once the cash stopped they would likely send their children back to work (Lehmann and Masterson, 2014). On a more positive note, however, CBIs were found to have positive impacts on care for separated and unaccompanied children, on enrolment in school for children, and in reducing the stress of caregivers.

In terms of impacts on vulnerable women, results were also mixed. As detailed above in household impacts, there is still debate as whether cash and vouchers – particularly in the absence of other programming and other structural societal changes – can impact in any significant way on issues of gender equality and empowerment. Likewise, in examining how CBIs affect those women and

<sup>15</sup> "Antisocial spending" refers to spending on alcohol, drugs, cigarettes, prostitutes, or other expenditures deemed by society to cause harm to an individual.

girls who were in danger of being involved in situations of sexual exploitation or transactional sex, findings were mixed about whether CBIs reduced these forms of exploitation, since the drivers of these activities are once again not purely economic in nature. However, it is noted that most CBIs did not specifically seek to have protective outcomes, and therefore perhaps did not consider gender and gender impacts as thoroughly as they could have. This suggests that there is a need for an increased focus on gender and protection in programme design to have meaningful impacts.

## **1.4 CBIs combined with complementary programming**

The combination of CBI with complementary programming to produce protective outcomes needs more research and to the extent it has been studied, the findings have been mixed. One study found financial training for beneficiaries to be beneficial for women, who gained increased confidence and were able to save funds for the future (Campbell 2014). Other studies showed that advocacy, monitoring, behavioural change activities, and educational activities might contribute to better protective outcomes (WRC, Save the Children, and CaLP, 2012). However, in other studies, the combination of follow-up support by trained community workers, business training and grants for women (and in some cases group formation/training and spousal inclusion) produced positive economic outcomes and reducing poverty, but showed little impact on women's independence, status in the community, freedom from intimate partner violence, or psycho-social well being (WRC, Save the Children, and CaLP, 2012). This led the researchers to conclude that alternative approaches were needed (Blattman et al, 2013).

## **1.5 CBIs and resilience**

Overall, the relationship between CBIs and resilience needs more study although, thus far, it has been found that programmes in emergency humanitarian settings do not generally lead to longer-term resilience, or the ability to withstand shocks and decrease vulnerability. In some humanitarian settings, cash has enabled some beneficiaries to access credit (Dunn, Brewin, and Scek, 2012), as well as to start small businesses (Harvey 2012), which will help protect against small shocks in the short term. In the Haiti case, where support was provided in an early recovery (longer-term) setting for durable shelter solutions, results were promising with some 90% of beneficiaries finding shelter solutions after one year (Fitzgerald 2012).

## **1.6 Conclusions**

A number of key conclusions on CBI programme design emerged from this review, which can strengthen the link between CBIs and protection benefits going forward. At the same time, it is important to emphasize that cash is an assistance modality, and actors should be cautious to equate CBIs alone with a "social protection strategy." Cash should be considered a tool within a broader protection approach – addressing longer-term causes of vulnerability often requires longer-term programming, as well as structural changes and complementary initiatives. Cash or vouchers alone cannot address root causes of protection with individuals, communities, or structural/ institutional issues.

- 1 **CBIs require careful protection programme design.** The literature review highlighted that CBIs have protection impacts, irrespective of whether programmes articulate protection objectives, so it is essential to consider protection impacts in the design – regardless of whether or not the programme’s primary objective is protection-oriented.
  - CBIs should always consider and analyze protection risks, mitigation measures, and benefits. The analysis should look specifically at the gender and social impacts of cash. When protection outcomes are prioritized and routinely considered in the planning of CBIs, it facilitates the understanding of risks involved.
  - It is important to be clear whether a CBI intends to have a transformational impact on protection (including gender, household dynamics, communities, etc.). The minimum standard must be to ensure that CBIs do not lead to greater protection risks (e.g. IPV/GBV), as well as to remain realistic about what CBIs can achieve with regards to protection outcomes (e.g. reduction in IPV/GBV).
  - Objectives should be articulated as changes (economic, needs based, protection based including empowerment, etc.) – and measurable indicators should accompany the objectives. For example, cash transfers are seldom implemented with a reduction in child labour as one of their main objectives, and are therefore typically not assessed in depth against this outcome.
- 2 Ensure careful consideration of targeting beneficiaries for CBIs: risk analysis is key. There should be an in-depth protection and gender analysis, also to consider gendered divisions of labour in programme design (so as not to contribute to negative protection outcomes). Communication and information with target groups/persons of concern during CBI programme planning is a key element of this.
- 3 Social relations and the potential impact of CBIs must be considered before launching CBIs – and arguably, if cash interventions do damage to these relations, they should not necessarily be initiated. Cash not only impacts individuals, but also households and other groups, with wider social ramifications in communities. Therefore clear analysis and understanding of such impacts are critical before embarking on CBIs to determine its appropriateness. At the very least, the key questions about impact on social relations must be asked before implementation.
- 4 CBIs should have a clear exit strategy or transition plan in order to contribute positively to protection benefits. Organizations planning CBIs should consider the sustainability (responsible programming), to determine if phasing out of CBIs can transition to other types of assistance to improve recipients’ situations, or would cause more harm.

## 1.7 Action research recommendations

The knowledge gaps highlighted in this literature review offer key opportunities for the humanitarian community to engage in action research to explore, document, and analyze fundamental issues with regards to CBIs and protection. Below are six thematic recommendations for further research.

### 1.7.1 Designing CBIs with protection as a core element

- When should CBIs have protection concerns as main objectives, and which protection concerns can be addressed by CBIs? How can CBIs be better designed to set protection objectives with measurable indicators? How can CBIs determine what, if any, protective outcomes can result?
- How can CBIs with other objectives (e.g. food security, etc.) more concretely incorporate protection objectives into programme design and analysis?

## CONTENTS

- What type of risk analysis is required to anticipate and mitigate potentially negative and damaging impacts of CBIs?
- What factors lead to success, that is, to enable protection benefits from CBIs?
- Understanding that cash transfers are not apolitical, how do humanitarian actors analyze and integrate concerns about social relations into CBI programme designs?
- How can humanitarian actors assess the impacts of CBIs on communities to ensure a positive impact, mitigating risks and negative impacts?
- How can targeting be done with CBIs to ensure that social jealousy and dis-harmony do not result?
- How can humanitarians structure cash programming and in particular the duration of programming and transfer value, to ensure maximum and measurable protective outcomes with cash. For example, what is the impact of one-off cash versus recurrent cash? How effective is a one-off cash grant? What happens to these individuals and families after having received and used the one-off cash grant?
- If a transfer value is designed to meet basic needs, is it then also sufficient to contribute to protective outcomes?

### **1.7.2 CBIs and complementary programming**

- What complementary programming, alongside CBIs, is best suited to achieve protection outcomes?
- How does the combination of CBI and complementary programming impact social relations and perceptions of targeting in CBIs?
- Cash for Work considerations: How do CFW programmes, which often favour able-bodied people, integrate complementary components designed specifically for women/disabled/elderly? (e.g. Direct assistance to the most vulnerable (cash or in-kind) and CFW for able-bodied men)

### **1.7.3 CBIs and gender**

- How could gender and gender analysis be better incorporated into CBI design?
- How is empowerment specifically defined and do CBIs contribute to women's empowerment, for example? What approaches facilitate this?
- What factors contribute to increasing women's workloads, and what factors diversify roles within the household (strengthening positive coping mechanisms, diversifying asset/income sources, etc.)?
- Can a link be established between CBIs and a decrease or increase in IPV violence?
- Do CBIs contribute to or mitigate effects of "negative" masculinity within a household? (e.g. domestic violence, diversion of cash, etc.)
- What is the impact of CBIs on household violence including IPV, and intra-generational violence?

#### **1.7.4 CBIs and PSNs**

- How can CBIs be better designed to meet the needs and offer protective benefits to persons with specific needs? In particular:
  - How can CBIs be used to reach and support persons with disabilities?
  - How can CBIs be better used to support older persons?

Are certain individuals/groups more at risk with CBIs, and could they be better off receiving other types of assistance? For example, what are the appropriateness and/or relevance of giving cash to disabled or older persons and their households?

Cash for Work considerations: What are the protection impacts on PSNs (particularly persons with disabilities) within CFW?

#### **1.7.5 CBIs and child protection**

- How can CBIs be better used/targeted to contribute to child protection outcomes?
- Specific areas of research could include child labour, care of separated or unaccompanied children, access to education, early marriage, and children associated with armed groups and armed forces, etc.
- Can CBIs be used as an incentive for children and youth to leave armed groups?

#### **1.7.6 CBIs and resilience**

Although humanitarian programming by nature does not address longer-term resilience, CBIs can contribute to early recovery initiatives, as found in a few cases.

- Do economic-focused interventions deliver secondary effects that contribute to resilience? For example, empowerment, health, or social connectedness?
- How do CBIs impact on social relations, and how do social relations in turn impact on resilience and poverty? What does this mean for specific protection concerns such as child protection?

## 2 Rationale and objective of this literature review

This literature review examines existing research to determine whether the use of cash and vouchers is contributing the promotion of protection and gender outcomes for beneficiary communities – following the World Food Programme (WFP) and United Nations High Commissioner for Refugees (UNHCR) study (hereinafter the WFP/UNHCR study) (Berg, Mattinen, and Pattugalan, 2013). More specifically, the literature review focuses on the topics listed below – to determine what has been learned, and where there are gaps in knowledge:

- 1 How programmes using cash or voucher transfers articulate protection and gender objectives, and if cash and voucher transfers were able to achieve them.
- 2 Potential protection and gender impacts unique to cash and voucher transfers (as opposed to in-kind assistance) at the household level and community level, especially for internally displaced persons (IDPs) and refugees, both camp and non-camp based, and host communities.
- 3 The potential protection benefits and risks of cash and voucher transfers given to persons with specific needs (PSN).
- 4 The potential protection and gender impacts of cash and vouchers when combined with other programming such as financial literacy, livelihoods, community services amongst others.
- 5 How cash or vouchers can contribute to greater resilience, especially with challenges of displacement.

### 3 Methodology

This literature review has been specifically designed to focus on protection and more specifically gender. In that sense, it does not cover all areas of concern that need to be considered when deciding if cash or vouchers are the appropriate delivery mechanism for aid. In particular, market impact studies, economic impact studies, the recipients' physical access to markets, financial transfer mechanisms, and cost effectiveness are all important considerations that are not addressed in this review – except for protection implications of these issues. Additionally, although the focus of this review is on specific protection and gender concerns in programmes using cash and voucher transfers rather than general concerns in aid delivery, some of these general concerns are examined briefly when looking at the protection and gender implications of cash and vouchers. Issues such as effective targeting of beneficiaries, security, and corruption concerns are concerns of all aid programming, and are not covered in great depth since they need to be addressed in all types of aid delivery. Finally, this literature review is not meant as a comparative study of in-kind versus cash or vouchers (although some of the studies reviewed did make this comparison), but rather a review of studies of how cash and voucher transfers can positively or negatively impact populations.

In conducting the literature review, a wide variety of case studies were reviewed – in both emergency relief and development settings, in variety of regions, using a variety of distribution methodologies, and with variety of agencies (both United Nations agencies and non-governmental organizations (NGOs)). The studies reviewed include both programmes using conditional and unconditional cash and voucher transfers, as well as cash for work (CFW) programmes. Of note, many of the programmes studied in the literature in humanitarian settings have been shorter term and not large scale, as is the nature of emergency relief. It should also be noted that this review summarizes research from available documentation, without opportunity for verification or triangulation, and not all studies were peer reviewed. Therefore, it is not possible to comment on the accuracy or quality of all of the research done in those studies.

## 4 General Findings

In a literature review conducted in 2011 as a precursor to the WFP/UNHCR study of 2013, several reoccurring protection and gender concerns with regards to cash and voucher transfers were found and analyzed in that study. Some of these were common to both cash based initiatives (CBIs)<sup>16</sup> and in-kind assistance in equal measure, while others, while still found in non-cash based programming, were more pronounced in CBIs.

In reviewing the literature since that original study, some of these issues continue to be raised, which include:

- 1 Problems with documentation/identification
- 2 Access to new technologies/financial inclusion (In terms of how cash or vouchers are delivered using technology that may be unfamiliar to recipients, or using unfamiliar financial services)
- 3 Targeting
- 4 Safety and corruption
- 5 Protection concerns with Cash for Work (CFW)
- 6 Additional burdens being placed on women
- 7 Cash or vouchers creating a disincentive to work and thereby not being sustainable or creating resilience
- 8 Antisocial spending-which could lead to more certain members of the household being left vulnerable
- 9 Beneficiary preference, since the beneficiaries' generally know their protection needs best and what will assist them most.

### 4.1 Documentation/Identification

As observed in previous studies, a lack of personal documentation or identification (ID) can pose problems for some individuals receiving cash if programme design is not well done to account for individuals that lack identification. Problems can arise, since banks, mobile money transfers (MMT), and the like require such documentation (Berg, Mattinen, and Pattugalan, 2013). Most often, programmes using cash and voucher transfers require those without ID to elect a trusted person to collect the cash for them. While in some instances the "trusted person" has cheated some beneficiaries, this has been remedied by having a contractual agreement between the two persons, and close monitoring (Campbell, 2014). As a second solution to the ID issue, bank accounts have been opened in the agency name with a number of beneficiaries, who are entitled to draw on the account up to a certain dollar amount. As a third solution, some agencies have worked with governments to promote obtaining IDs, which in many cases could be seen as a positive protective step as ID can enable citizens to access rights like pension and other government services (Berg, Mattinen, and Pattugalan, 2013). Fundamentally, lack of ID or documentation has not been a barrier preventing the distribution of cash, but rather is a challenge agencies must consider in planning CBIs.

<sup>16</sup> CBIs include both cash and voucher transfers

## 4.2 Access to new technologies/financial inclusion

Some studies have found that new technology used for delivering cash can exclude more vulnerable persons who are illiterate or unfamiliar with such technology. However, with proper programme design, including training for recipients and bank staff, and assistance mechanisms such as help desks, such barriers can be overcome (Berg, Mattinen, and Pattugalan, 2013). For example, in a cash transfer programme for women run in Niger, which has one of the lowest mobile phone ownership rates in Africa and has one of the highest illiteracy rates in the world, especially for women, findings indicate it was possible to train persons to use technology. Early findings in a midterm review by Tufts University revealed that:

- 100% of MMT recipients recognized when they received their funds, through word of mouth, prior notification that the message was coming and the distinctive ZAP transfer tone. Almost 100% of MMT-recipients received the full transfer value, even if helped by a third party.
- Although overall ability to use the phone was extremely low at the beginning of the programme, there were significant improvements over the three months. The vast majority was able to send and receive text messages and use ZAP with some assistance, whilst the remainder could answer and make calls. (Concern Worldwide, 2011, p. 1)

Many of the women beneficiaries in this study were illiterate and did not have electricity. Concern Worldwide arranged to teach women to recognize letters and numbers and the codes for cash, to send and receive text messages, and provided the women with solar powered chargers (McLelland, 2010). Similarly, in an International Rescue Committee (IRC) programme in Lebanon, only some 31 per cent of beneficiaries had previous experience using an Automated Teller Machine (ATM) card, but after a one-hour training and practice session, 59 per cent (each assistance cycle had different numbers) were able to use the card without assistance and almost all were able to use the card with the assistance of family or friends (Campbell, 2014). These studies suggest that it is possible with proper sensitization, training, and tools to overcome some of the barriers vulnerable persons may face in accessing technology.

Besides introducing new technologies, CBIs using technology or other financial services can provide a portal to a wider range of financial services—like bank accounts, savings, and credit to those who previously did not or could not access them (sometimes referred to as “financial inclusion”). As one study observed (Barrientos and Scott, 2008, cited in, DFID, 2011, p.36), “The poor are frequently highly credit constrained because they lack the assets to use as collateral to access loans. Transfers can allow households access to credit on better terms.” However, the authors also caution that, “The links between cash transfers and long term financial inclusion is a new and evolving area of policy research. Early evidence suggests that mechanisms used to deliver cash transfers have the potential to help obtain access to basic financial services for the first time in their lives. Whether these economic benefits are seen in cash transfer programmes will depend on local circumstances and the efficiency of programme design” (DFID, 2011, p.36).

In another study set in a development setting it was found that if beneficiaries got accounts as the result of CBIs, they would keep using them if they suited beneficiaries’ needs and preferences (Bold, Porteous, and Rotman, 2012). This study, however, only studied middle-income countries with longer-term transfers and reasonable levels of financial infrastructure, and observed that the evidence might not apply to low-income countries that often have less financial infrastructure. The study also found that while most beneficiaries did not save or regularly use bank accounts, merely having mainstream financial account “at least creates the potential for recipients to use other financial services (beyond savings) over time, unlike the more limited purpose options. It is clear, however, that early expectations about rapid and automatic take up of financial services, especially of savings, need to be recalibrated”

(Bold, Porteous, and Rotman, 2012, p.22). Inferring from this study, it is questionable whether short-term infusions of cash would encourage persons to keep bank and other financial accounts active for savings after the transfers have ceased. There may be potential for encouraging maintenance of financial services with other programming, which ultimately could lead to some resilience in the case of future shocks, but this would require further research. As one study in Haiti looking at mobile money observed, "a number of NGOs point to the absence of a strong transition plan to encourage and support post-program usage as the primary reason why beneficiaries discontinue use. This transition needs to be driven by the service providers who have a vested interest in maintaining the ecosystem after NGOs' programs finish." The study, therefore, recommends, "Have a transition plan. Be explicit about how your program will fulfil the objectives of financial education and inclusion where they exist. Build in resources for sustainability and work with service providers to manage the transition of beneficiaries to ongoing use"(Bill and Melinda Gates Foundation and Dalberg, 2012, pp. 14 and 17). Like so many other issues arising from CBIs, careful programme design that considers and analyses risks (and mitigation measures) and benefits, and has a clear exit strategy or transition plan is critical to promote financial inclusion.

### 4.3 Safety and corruption

All aid is subject to theft and manipulation. Studies have shown that such issues are not exclusive to CBIs, and can be alleviated with good programme design (Berg, Mattinen, and Pattugalan, 2013). In most cases studied, beneficiaries generally felt that cash – especially if it was transferred electronically – was more discreet and safe than in-kind assistance. For example, in one study conducted in the highly insecure Nairobi slums, women receiving cash reported no safety issues, since no one was travelling with large sums of money, and recipients could collect the money when it was convenient and safe for them (Harvey, 2012). In the IRC study in Lebanon of Syrian refugees (Lehmann and Masterson, 2014, p.34), it was observed that, "... households receiving cash are not at any greater risk of robbery or theft as a result of the transfer." In another study in Somalia, safety concerns were reported—but these mainly related to external factors and the general environment. In that study, it was observed that, "No beneficiaries reported sexual, or gender-based violence as a result of receiving the cash, though this sensitive area is notoriously difficult to assess, particularly in insecure and fragile states such as Somalia. Latent conflicts included beneficiaries reporting an increased fear that their ID cards would be stolen (20 per cent) and that they would experience greater taxation (9 per cent). Rather than reported violence, beneficiaries said they feared violence in the following situations: (1) when beneficiaries travelled long distance to collect the cash, (2) when insecurity in the region increased fears that the cash would be stolen, and (3) when beneficiaries feared that the camp leader or gatekeeper would extract a large amount of cash, or steal identity cards" (Wasilkowska, 2012, p.39). Such circumstances – aside from increased general insecurity – might have been addressed by the changing the delivery mechanism or the location of the transfer.

Likewise, with regards to corruption or the diversion of goods, the research reveals little evidence that CBIs exacerbates either of these phenomena. In fact, another study in Somalia while acknowledging a serious risk of diversion, found that, "... the evaluation team found instances of diversion, but noted that the diversion of cash was less serious than comparable in-kind interventions, contrary to many preconceptions" (Hedlund et al, 2013, as cited in Dunn, Brewin, Scek, 2013, p. 28). In a study in Lebanon conducted by IRC (Lehmann and Masterson, 2014), it was found that there was no household in the sample asked to provide cash to local interest groups, i.e. engage in extortion. Of course, every scenario will be different, but the evidence indicates that careful planning – including a risk analysis that provides mitigation strategies – can avoid such problems.

## 4.4 Targeting

In situations where needs and vulnerabilities exceed the available resources, careful targeting to find the most vulnerable is critical – this does not change with the use of cash and vouchers. However, some studies have found that there is more concern about targeting when using cash and voucher transfers as opposed to in-kind assistance – mostly related to the sharing of assistance. Studies have found that food aid is shared more widely with non-beneficiaries than cash (Harvey and Bailey, 2011), and thus errors in targeting with programmes providing cash potentially become more harmful as fewer non-beneficiaries see any benefit. For example, in a study conducted in Zimbabwe it was found that, “Some respondents felt that community-based targeting – in essence asking the community to select some and not others – caused tensions that then led to deaths through witchcraft, as non-selected households put curses on recipients. Where food was distributed, this tension was mitigated because people shared the food, but this did not occur in cash” (Kardan et al 2010, cited in MacAuslan and Riemenschneider, 2011, p.17).” In another study in Somalia (Wasilkowska, 2012), it was found that there were some problems in targeting, as it led to jealousy, mainly because of the expectation that beneficiaries would share the cash transfer (CT). The same study went on to note, that a critical factor in reducing social tensions between recipients and non-recipients was the effective sensitization of the community on who would be targeted and why – pointing to the fact that this is more related to programme design and implementation than to CBIs inherently. Likewise, another study in Somalia found that using Village Relief Committees prevented negative effects of cash not only by being involved in the targeting, but in managing the complaints mechanisms as well (Study on Cash and Protection in Somalia, 2013).

## 4.5 Cash for Work

In the WFP/UNHCR study several concerns were raised about protection issues in cash for work programming. While identical issues occur in food for work, the protection issues raised remain important concerns, and appear largely to remain unaddressed. Specifically, as observed in the WFP/UNHCR study:

Most CFW programmes did not plan for, or consider how to deal with, workers falling ill or being seriously injured or killed as a direct consequence of the work. Furthermore, agencies had made no provision to compensate for losses to the family in the event of the permanent disability or death of a breadwinner because of a CFW activity (Berg, Mattinen and Pattugalan, 2013, p.7).

The WFP/UNHCR study also found that CFW programmes often excluded individuals with disabilities or other vulnerable individuals, and increased burdens to both men and women.

Few studies published since the WFP/UNHCR study have added to the understanding of what real progress is being made on the ground in these issues. WFP Nepal programme is perhaps one of the few instances where worker safety has been considered. That programme (although for food, would be equally applicable to cash) has developed and implemented technical guidelines with a specific section on health and safety, including providing first aid kits at all worksites, using safety tools in high-risk areas, and providing worker’s compensation (Cavalcante, 2014). It is also an encouraging sign that some manuals are beginning to mention this issue. For example, the Food and Agriculture Organization (FAO), in a working paper mentions the issues stating that, “Wage taxation, insurance liability and government policy all need to be considered” and, “Targeting: CFW jobs are often quite limited in number and consideration needs to be given to who is selected, how long they work for, and how the CFW is eventually withdrawn. CFW can be used to target women and attention needs to be paid to the disabled, elderly and young who may not be able to work” (FAO, 2011, p.39). Similarly, guidelines created in Pakistan for CFW state, “Agencies should put in place mechanisms to ensure

potentially vulnerable groups also benefit from cash for work interventions. These groups include persons with disabilities and those pregnant women who can work" (Early Recovery Cluster, 2011, n.p.). Additionally, FAO has published guidelines (for CFW activities that encourage looking at the "gendered division of labour in the household," although it does not specifically mention barriers men may face, nor persons with disabilities or others who may be traditionally excluded from CFW programming (FAO, 2013, p.9). These guidelines also address labour conditions (p.20), stating that: "...clauses should set the labour standards for the activity, including maximum hours of work per day, safe working conditions, and ensure that there is no child labour, no gender discrimination and no sexual abuse in the workplace." WFP also has developed a comprehensive online manual to guide the design, implementation and monitoring of food for asset (or CFW) programmes. The manual asserts that the health and safety of all those working on and around an activity must always assume first priority. It also makes provision for insurance stating that the contract should include clauses related to insurance and basic safety and health on the worksite (medical kit, protective clothing etc.), and the costs of these clauses should be covered by the contract. Alongside these manuals, the Women's Refugee Commission (WRC) has also published guidelines entitled (2013) Programs: Building A Stronger, Safer Recovery for All to assist agencies to design effective and inclusive cash-for-work programmes in the initial phase of humanitarian response operations. These guidelines address the issues of concern mentioned above.

While all of these documents are extremely encouraging, whether or not most programmes use and implement these guidelines remains largely undetermined by this literature review. Nonetheless, mention in manuals is a positive development towards ensuring better protection of workers and their rights, as well as consideration of specific vulnerabilities and inclusion of such persons in CFW programming.

## 4.6 Additional burdens on women

The WFP/UNHCR study found that some CBIs could cause additional burdens to both men and women. This resulted largely from programme design, since different existing workloads childcare and domestic chores for women, and casual labour for men – were not assessed or factored into programme design. When beneficiaries were forced to travel long distances and wait in order to pick up the cash, this created burdens, which could have been remedied by modifications in programme design considering the issues the beneficiaries encountered, and by doing a comprehensive risk analysis (Berg, Mattinen, and Pattugalan, 2013). According to more recent studies, these problems still present themselves. For example a study done in northern Uganda pointed to the fact that cash programmes that only target women may increase their workloads. In this case, women not only had their traditional domestic chores but also became the breadwinners, leaving men with no roles, and women with more work. The study observed that, "While cash enables the woman to access more labour resources, it has also allowed the opportunity for men to shirk their traditional responsibilities even further. Instead, the cash transfer reasserted the woman's role as the main provider and increased their workload ..." (Sengupta, 2014, p. 19). The study further observed that, although women became more economically independent, they had to increase their activities as they diversified sources of incomes. Another author observed that, "The studies have found that CTs can help with day to day realities, but they are by no means long term, or systemic enough to challenge women's roles, burdens and provide meaningful transformative opportunities or to claim that they are 'empowering.' Moreover, while the money did bring immediate benefits to those receiving it, most said those benefits would disappear when the programme ended" (Brady, 2011, p.23). These findings point to the need to do a careful gender analysis and consider gendered divisions of labour in programme design, which is not always or consistently done by agencies. As observed by one study, "... most CTs take place without any explicit analysis of gender roles and responsibilities, or an understanding of how gender relations work within different households or communities" (Brady 2011, p.12).

## 4.7 Creating a disincentive to work

While all aid runs the risk of creating dependency, there is no evidence thus far to suggest that CBIs are more susceptible than programmes delivering in-kind assistance. Like the findings in the UNHCR/WFP study, more recent studies have also found that cash or vouchers do not create a disincentive to work. An IRC study in Lebanon (Lehmann and Masterson, 2014), while finding a difference in a control group (not given cash) and a treatment group (a group given cash) in terms of work done, concluded that it could not be found that the cash assistance provided generated meaningful disincentives to work, but rather that the difference in working arose because those receiving cash were less likely to engage in dangerous work. Further, in extensive studies conducted in Latin America, the research has shown that cash transfers can play a role in graduation from poverty for those able to work, where implemented with other complementary interventions to promote livelihoods, such as skills training (DFID, 2011).

## 4.8 Antisocial spending<sup>17</sup>

For all of the rhetoric about putting affected populations in charge, we are often still reluctant to relinquish power for fear that cash will be spent in 'antisocial' ways, despite all the research and experience to the contrary. (Johnson 2012, p. 6).

The research continues to reveal that antisocial spending seems to happen infrequently with CBIs.

Fundamentally, as one writer stated, "While there will always be a small number of people who are irresponsible, any form of assistance can be wasted by those intent on doing so" (Bailey, 2013, p. 13).

Thus far, there has not been meaningful evidence that demonstrates cash or voucher transfers led to increases in antisocial spending. In a four-country study (Hoddinott et al., 2013), including Yemen, Niger, Uganda, and Ecuador), researchers found little evidence of antisocial spending, even in Uganda and Yemen where it had been thought cash would be used to purchase alcohol or qhat. Similarly, a study conducted in the Democratic Republic of the Congo (Aker, 2011,b) found that cash households did not seem to buy households did not (Temptation in this context are defined more broadly by the recipients themselves to include alcohol cigarettes and cookies for children). An IRC study in Lebanon (Lehmann and Masterson, 2014, p. 14) observed that, "While it is possible that negative consequences of cash aid arise in certain circumstances, the research shows that, on average, this does not occur." In that study, which compared groups receiving cash with those not receiving cash, it was observed that there was no significant difference in spending on beverages or sweets, but there was a significantly lower amount of tobacco spending by the cash group ("vice goods"). From that it was theorized that, "Given that vice goods are often used to alleviate stress, these results are potential evidence that cash assistance reduces tensions of beneficiaries" (Lehmann and Masterson, 2014, p. 28).<sup>18</sup>

## 4.9 Beneficiary preference

Studies have found that beneficiaries do not have consistent preferences for cash or vouchers versus in-kind assistance, and that various factors drive beneficiary preferences. These factors can include previous assistance received by recipients, market and price dynamics, gender, or security issues (Gentilli, 2014). For example, as a result seasonal of price fluctuations, beneficiaries often prefer food in the lean season and cash around the harvest period. More generally, in-kind transfers tend to be preferred whenever prices are higher (Sabates-Wheeler and Devereux 2010, as cited in Gentilli 2014).

<sup>17</sup> Antisocial spending" refers to spending on alcohol, drugs, cigarettes, prostitutes, or other expenditures deemed by society to cause harm to an individual.

<sup>18</sup> There is no concrete evidence within the study and this theory is based on extrapolation, which is explicitly noted by the authors.

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In a number of societies, women may prefer food, as they are more likely to control it, while men may prefer cash transfers since they would control it (Doss, 2013, cited in Gentili, 2014). Also, what people have been previously receiving influences preferences, as there is a tendency to prefer the familiar to the unknown (Berg, Mattinen, and Pattugalan, 2013). In one study, the longer people were exposed to cash, the more they preferred it, but before the cash was provided, it was by far the least preferred option (Kardan et al 2010, cited in MacAuslan and Riemenschneider, 2011).

However, it should be borne in mind that a number of factors may distort how beneficiaries' preferences are reflected. These include issues such as how the question of preference is posed to beneficiaries, who conducts the survey (e.g., funder of the programme, which may cause beneficiaries to answer what they think the funder wants to hear), expectations by beneficiaries (are they expecting the programme to deliver cash), and the risks and security issues that beneficiaries may encounter. Critically, all of these factors must be considered in determining preferences.

## 5 Specific areas of concern in this literature review

### 5.1 Setting protection or gender objectives/outcomes

The objectives or outcomes articulated for CBI programmes are most often related to increased material or food security, rather than a specific protective aim. Setting specific protection objectives or outcomes for programmes – particularly in non-protection clusters and sectors like food security or shelter – is seldom done. This generally does not change with CBIs. In limited cases there are combined aims of strengthening both material security and setting protection outcomes or gender outcomes. Many studies have made the same observation, and have been critical of this—particularly with regards to gender. As one study examining women’s empowerment and cash transfers succinctly noted “To begin with, gender instead of the cash transfer needs to be the entry point of the programme” (Sengupta, 2014, p.25). Another literature review observed that gender analysis is not deeply integrated into emergency cash transfer programme evaluation, finding that, “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” (Browne, 2014, p.2). Likewise, a further study (Harvey, 2012, p.9) found that, “The lack of gender and social analyses and discussions prior to planning and implementation has demonstrable impacts. There were no clear aims of what the programme could achieve in terms of changing gender dynamics. This led to a focus on technical issues of delivery, logistical issues, and reporting, with little time dedicated to learning from experience.” The same study concluded that, “There are many different approaches to meeting gender needs, challenging unequal gender roles, and supporting women’s empowerment in the long term. They all, however, require clarity about what the problems are and what can be done to address them within specific timeframes or programme phases. This strategic vision needs to be deeply embedded in programmes, shared with all staff and partner organizations, and monitored accordingly” (Harvey, 2012, p.12).

Similar observations about the lack of specific protection objectives and outcomes have come out of studies involving child protection and cash and voucher transfers. One literature review (WRC and Save the Children, 2012, p.9) found that, “...to date very little (cash transfer programming (sic)) CTP has been implemented with the overt intention of achieving child protection outcomes established from the outset.” However, on a positive note, the study did conclude that, “A CTP does not have to target children directly to have positive impacts on their wellbeing. Integrated programming between food security, livelihoods, protection, education, nutrition and health, more holistically addresses needs, promotes better outcomes and reduces the likelihood of recourse to negative coping mechanisms, while also making implementation more efficient” (WRC and Save the Children, 2012, p.32).

Despite a general dearth of specific focus on protection or gender objectives in programmes using cash and vouchers, there are the exceptional programmes that have had protection as a specific objective. For example, one study reviewed a national programme in Kenya that used community-based capital cash transfer (CCCT) with a goal of supporting community orphan care. It is noted, however, that the cash transfer in this instance was part of a larger programme designed specifically for orphan care and was supported by the community project management committee. The community members involved in the programme were trained in skills ranging from project management and book-keeping to activity-specific training such as farming techniques, goat rearing and oxen keeping. Additionally, further support was offered including through workshops on orphan care and support strategies, in which community members were sensitized to these issues. The conclusion of the study

was that while more research was needed about creating orphan competent communities, "Many of the communities participating in this programme had become more united and active in the support of orphaned children following the mobilization of much needed economic, political and social support resources" (Skovdal et al, 2010, p.1). The study concluded that community-based capital cash transfer initiatives could facilitate the building of orphan competent communities—a child protection objective.

In studying a programme that had dual objectives of economically and socially empowering young women in post-conflict Uganda (a combined economic and protection objective), findings were mixed about fulfilling the protection aim of social empowerment, with the study ultimately finding that "Improvements in economic well-being do not necessarily have secondary effects on a woman's health and empowerment" (Blattman et al., 2013, p.59). The study further emphasized that, "If the main objective of a program is women's empowerment, then interventions that target strongly held norms are likely needed. Economic-focused interventions do not seem to deliver secondary effects on empowerment or health or social connectedness, but more research is needed in this area" (Blattman et al., 2013, p.61). Similarly, in different study on a different programme in Uganda – in which the programme originally had the objective of supporting households vulnerable to gender-based violence (GBV) in income-generating activities and enabling access to microfinance, and later added the objective of reducing incidences of GBV at the household and community level, found that although economics improved for targeted women "...these outcomes do not necessarily lend themselves favorable for improving gender relations within the household, or mitigating the effects of 'negative' masculinities in the community" (Sengupta, 2014, p.22).

#### HAITI CASE STUDY: Explicit Protection Objectives for a CBI with promising results

Set in the aftermath of the Haiti earthquake this programmes used cash promotion of durable solutions (in the context of a shelter programme). The programme was designed so that, "... protection was one of the principal objectives – giving each IDP more personal security and protection by helping them leave camp for a better housing situation. Yet protection was also a cross-cutting theme infused into each step of the process" (Fitzgerald, 2012, p.18). The programme offered families in IDP camps in Haiti a choice of three housing solutions; repair of a house in a safe zone (designated by the government), construction of a permanent house or a t-shelter (plus rubble removal if needed) on land either owned by the family or made available by a third party, or a rental support grant (cash). The rental support grant could be used as to rent a safe property of their choice in the neighborhood of their choice either to:

- Enter into a formal rental agreement with a house owner. (This category represented the overwhelming majority of cases in the study).
- Move in with a host family (family or friend).
- Move out of Port-au-Prince to the provinces. Once they arrived at their chosen destination outside Port-au-Prince, these families either used the received funds to rent or moved in with a host family.

Families were given a 500 United States Dollars (USD) rental cash grant for one year. The risk of affecting rental prices was factored into the programme design phase and the decision made was to allow families to 'keep the change' if they found a property for less than 500 USD. This 'keep the change' approach was critical because it incentivized each family to negotiate for their own benefit. In effect, this approach ensured that even though the families were receiving support from a third party, the family still paid the market rate since they had the same personal incentive to find the best rental deal as would any other renter in the market. A surprise visit was paid to families six to

twelve weeks after they left the camps to ensure that they were using the cash grant as intended and if they were, a further 125 USD was transferred to them. It is noted, in many areas, families were given additional livelihood support, psycho-social support, education grants, and the like by various NGOs. Strikingly, in following up the programme after a year, the International Federation of the Red Cross/Red Crescent (IFRC) found that the overwhelming majority of families were able to find their own housing. The IFRC had begun their Rental Support Cash Grant program in August of 2010. As of May 31, 2012, 352 families had come to the end of their one-year of support. The IFRC conducted a survey of these families asking where they were living after support from the rental support program ended. The IFRC found that: 100% of families who responded to the survey had found a housing solution.

- 63% of families were able to negotiate with their own means to stay in the same rental property
- 27% of families were able to find an alternative solution – either by paying rent in another property, or by moving in with family or friends.
- 10 % of families could not be contacted by telephone. Their whereabouts were unclear.

Zero families had returned to a camp. In the worst case scenario the 10% who were unable to be contacted could have ended up in informal settlements but a 90% success rate for durable solutions is quite impressive. Although the results are promising, the report recommends further study, as the initial report was a first-cut analysis of the successes and failures of the programs based on available data, and the majority of the cash rental programmes described the report were still ongoing at the time of its writing. However, the study shows promise that considering protection objectives and setting these as a core objective can lead to success with cash transfers. As the study noted “Respecting the rights of the families in camps and putting protection of the vulnerable at the core of these programs fundamentally changed the nature of camp closure programs for the better” (Fitzgerald, 2012, p.37). In the end, at least based on initial results, the protection outcome of a more durable housing solutions and leaving the camp was achieved for the vast majority of beneficiaries.

Despite some promising findings in limited studies, there is a ways to go until protection objectives are routinely set by agencies, and such objectives can be measured to determine if cash and vouchers really can create positive protection outcomes for populations served. As one study (focused on child protection) succinctly observed, “If cash transfers are to be considered a social protection strategy, they need to move beyond a focus on health and children’s educational gains and also consider the ways they can potentially challenge and transform the social space that leaves children vulnerable” (Skovdal et al., 2013, p. 12).

Although the programmes detailed above are exceptional in that they set specific protection objectives against which to measure success in programmes, protection results did come from some CBIs where specific protection objectives were not set. Such studies are detailed in further sections of this literature review.

An encouraging development was, however, found with regards to child protection. Child protection actors have developed some guidance in terms of setting indicators to measure child protection outcomes – sometimes specific to cash, other times more directed at economic strengthening programming (Thompson, 2012, p.13, and Chaffin, Rhoads, and Carmichael, 2013, p.p. 23-24). In one case, the indicators were evaluated for micro-finance programmes (Save the Children, 2007).

## 1 Setting protection or gender objectives/outcomes

### Main Findings

- Few studies of programmes examined in this literature review specifically articulated protection objectives or explicitly integrated protection mainstreaming objectives. However, of those that did have protection objectives, some programmes studied showed promising results.
- Despite the lack of protection outcomes set for programmes, there is progress in thinking about outcomes in terms of child protection, with some guidelines providing specific indicators to measure the impact of CBIs' on children's well-being.

### Recommendations

- Objectives should be articulated as changes (economic, needs based, protection based including empowerment, etc.) – and measurable indicators should accompany the objectives.
- CBIs should always consider and analyze **protection risks, mitigation measures, and benefits**.

### Research Opportunities

- When should CBIs have protection concerns as main objectives, and which protection concerns can be addressed by CBIs? How can CBIs be better designed to set protection objectives with measurable indicators? How can CBIs determine what, if any, protective outcomes can result?
- How can CBIs with other objectives (e.g. food security, etc.) more concretely incorporate protection objectives into programme design and analysis?
- What type of risk analysis is required to anticipate and mitigate potentially negative and damaging impacts of CBIs?

## 5.2 Protection impacts observed on households and communities

Many studies reviewed evaluated the protection impacts of CBIs on households and communities. However, very few of these programmes had the stated protection objective(s) of improving intra-household or community relations or reducing conflict. Rather, their investigation of such impacts tended to be an afterthought in the greater context of evaluating the material successes of the programme. As was observed in one study (MacAuslan and Riemenschneider, 2011, p.1), "In practice, negative consequences on social relations are often cast as problems to be solved within the framework of the intervention, rather than reasons to reconsider the intervention itself." In that regard, most of studies reviewed pointed to the fact that CBIs that do not consider the complex web of relations in households, communities, and larger society, may have outcomes that reflect this lack of due consideration – such as not improving relations at any level, improving them only in the short-term, or in the worst case damaging them.

### 5.2.1 Household impacts

The studies reveal that the impacts on households and intra-household relations as a result of cash and voucher transfers are mixed. This finding is, however, unsurprising given the many factors that influence human interaction beyond pure economics, and the fact that few programmes were designed with the specific goal of improving household relations or social status.

The studies reviewed generally examine four different types of household relations:

- A Gender dynamics and roles in the household;
- B Relations between intimate partners (including intimate partner violence (IPV)/GBV);
- C Relations in polygamous households; and
- D Inter-generational relations within the households.

Beyond that, some researchers have looked at

- E Psycho-social impacts of cash transfers for various individual household members.

### **Gender dynamics and roles in the household**

Findings on gender relations within the household point to the fact that CBIs alone had minimal impacts on changing complex, deeply in-grained, often and culturally driven gender roles to date. An in-depth study conducted in post-conflict Uganda between 2009 and 2012 on a women's income-generating programme found that "targeting a vulnerable woman to be the recipient of an economic assistance program benefits the household financially, but on average does not empower the woman or improve her well-being in any measurable way in the medium-term" (Blattman et al, 2013, p.6). The researchers found that, "If the main objective of a program is women's empowerment, then interventions that target strongly held norms are likely needed. Economic-focused interventions do not seem to deliver secondary effects on empowerment or health or social connectedness, but more research is needed in this area" (Blattman et al, 2013, pp.60–61).

Initially in the programme design, only women were targeted in the intervention that sought to improve women's economic and social status. However, when few impacts were seen on social status, the intervention was changed from an individual-approach to a household-approach, targeting a woman plus an important household member (and then renamed a 'women-plus' (W+) intervention). W+ programme beneficiaries and their partners received the same training as other beneficiaries in the other villages enrolled in the regular women's-only programme over the same number of days, but W+ beneficiaries also completed additional training modules that focused on communication, joint problem-solving, and gender relations. Many changes were noted after the programmatic change, including that:

- The average woman in the W+ program rated her relationship with her partner 6.2 per cent higher than did the average woman in the regular programme, and,
- A significantly greater proportion of W+ participants reported that their partners helped with many household chores and the rating of her partner's participation in the business was 7.8 per cent higher than in the regular programme.

Overall, in the programme as a whole in both the regular programme and the W+, women reported benefits to the household in terms of income, consumption, savings, and investment in children, but not in terms of greater levels of empowerment. This led the researchers to conclude that although the programme led to relatively large increases in income, there was "...little evidence that a more inclusive role for males in the household leads to better empowerment or economic success, although we see promising improvement in partner support and relationships" (Blattman et al, 2013, p.i). As the researchers observed "Gender norms and attitudes are learned over a long time and are resistant to change. By having men participate in the initial training, watch role-plays, and practice communicating with their partners in front of the group, we aimed to stimulate social learning that would lead to

behavior change. We found modest evidence that this process began for the W+ couples,” and “Overall, while we do not observe changes in women’s empowerment in the medium-term, it is reasonable to think that a program like W+ can lay the foundation for longer-term change. An alternative explanation of the results is that the ‘nudge’ wasn’t a strong enough dose of an intervention to bring lasting attitudinal and behavioural change for women’s empowerment. More testing of intensity and combination of programs targeting communication, skills and norms is needed.”

In some cases, it is argued that certain CBIs reinforced gender stereotypes. For example, some argue that conditional cash transfers (CCTs) requiring that children be taken to school and health check ups reinforce gender stereotypes of women as primary caregivers, while men remain income earners (DFID 2011). One author of a literature review concluded that, “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” (Browne 2012, p.2). Another study found that acceptance of women having cash was “linked to established binary gender roles;” meaning that it was accepted that women could manage small amounts of money for the household, but men were the main managers of money. It concluded therefore that the cash transfers “did little to empower women and men beyond the set perimeters of ‘masculine’ and ‘feminine’ work” (Wasilkowska, 2012, p.45). Another author similarly observed, “Women are seen to be able to manage multiple pressures and use money in the way intended. Men are often negatively stereotyped as self-serving, spending money on themselves, on cigarettes, alcohol and other women... this acceptance of gender stereotypes not only reinforces traditional gender roles for women but runs a risk of normalising this behaviour for men” (Brady, 2011, p. 12).

However, in a few other cases studied there were some indications of possible changes in household relations. A study in Somalia found that some beneficiaries were able to use the cash to invest in long-term productive assets, such as purchasing goats or starting small businesses. It observed that, “Potentially transformative to gender relations was the use of cash to increase women’s bargaining power and access to credit, reduce debts, decrease the migration of men for work and increase the time fathers spent with children”, although these were largely speculative rather than clearly demonstrated (Wasilkowska, 2012, p.8). Similar results were found in a study (Aker et al. 2011) in using mobile transfers that showed that the transfer mechanism allowed women to have greater control over spending of the cash and decision-making in general (since the cash went directly to them), although the study concluded that the results were suggestive, at best, and that more research was needed.

It is clear that while there are some indications such changes can be brought about using CBIs, much more focused programming and monitoring is needed. The findings are well summarized by what one researcher observed “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” (Browne, 2014, p.2). This paper will go on to consider the other factors besides cash or vouchers that may be needed to bring about positive change in gender relations within the household.

### **Relations between intimate partners (IPV/GBV)**

Findings concerning the relationship between CBIs and increased or decreased levels of IPV and GBV are inconclusive. It is unclear whether there is a relation or not between CBIs and increases or decreases in IPV/GBV. This is hardly surprising, given the sensitive nature of IPV/GBV and a general under-reporting on incidences, making it difficult for researchers to get information. Further, the fact that the root cause of IPV/GBV is unequal power relationships, and numerous factors contribute to rates of IPV/GBV – aside from economics – make it difficult to isolate one factor (CBIs) and link it

to increases or decreases. The studies reviewed reflect a range of results from showing no impact on rates of IPV/GBV, to showing promising signs with decreases in rates to, worryingly, increases in rates of IPV/GBV.

Some studies have shown that there is no reported decrease in IPV/GBV using CBIs, even when that is a specific aim of the intervention. A study of an Action Contre la Faim (ACF) programme that was designed for livelihoods and economic development and reducing GBV found that there was no significant decrease in GBV, although the intervention did improve the economic status of women (Sengupta, 2014). The author of the study observed that men commonly perceived ACF's intervention as 'women's' programmes and thus irrelevant to them. Critically, it was observed that programme design was not adequate to address gender relations, and should have made gender rather than cash the entry point—that is, thorough gender analysis should have been done before embarking on the programme.

Similar to the ACF study, Blattman et al, (2013) found that cash grants did not increase the risk of IPV (which was also supported by studies in Latin America and Africa (Thakur, Arnold, and Johnson, 2009, cited in DFID, 2011), nor did it prevent or decrease intimate partner violence. However, it was observed that the cash grant was better than loan based schemes that in other studies reported increases in IPV—with pressures of repayment and interest.

In contrast, some studies have reported decreases in violence. In a study comparing cash, vouchers, and food (Hidrobo et al. 2012) researchers found that all three forms of assistance reduced IPV as they removed stressors, but only cash and food also led to decreases in controlling behaviours, and cash "significantly" decreased violence.

However, in another study (Sengupta, 2014), some women reported instances of violence when the increased financial autonomy provided by cash aid allowed them to plan for separation or make more demands on their partners. In the same study, though, male partners also reduced their consumption of alcohol, and gender relations reportedly improved, out of fear of being abandoned and losing access to the aid delivered to women. Principally, whether or not families experienced any change in their relationships after the cash transfer disbursement depends largely on the nature of relationship, particularly between the husband and wife, prior to the intervention.

Fundamentally, given the sensitive nature of the issue, and the multiple factors that contribute to IPV/GBV, it will likely continue to be difficult to discern the relationship of CBIs and increases or decreases in violence. Nonetheless, as a serious protection issue, it must be borne in mind in designing CBIs, and taken into consideration to see if CBIs can improve the situation or cause more harm.

### **Relations in polygamous households**

In examining polygamous households, CBIs generally affected dynamics in cases where the programmes failed to take account the complexities and inter-relations between the wives and in the extended family. For example, a study in Somalia (Wasilkowska, 2012) found that polygamous households (who made up 10 per cent of total beneficiaries) in which only one wife received cash were more likely to experience intra-household conflict, and splitting the cash may not have been feasible in some households. This might have been prevented if intra-household dynamics had been understood better or investigated in the programme design phase.

### **Inter-generational violence**

Some studies have shown that inter-generational household violence can result from cash or voucher transfers. In fact, the evidence linking cash and vouchers to intra-generational violence was clearer

than the links to GBV/IPV. For example, in a study of a project in Lesotho inter-generational conflicts were reported when cash was distributed instead of food aid. This was particularly true of households where the elderly were taking care of orphans and vulnerable children, although this may have resulted from the way the cash was presented as a certain amount per child causing the children to perceive the money was for them, not their caregivers (Slater and Mphale, 2008). A study comparing food and cash transfers in Zimbabwe (Mutiro and Hobane, 2008) also found there were inter-generational conflicts reported when cash was given. In a study of a cash for work programme in Bangladesh targeting mainly women (80% of participants were women in an area where women did not normally work outside the home), it was observed that while domestic violence was not reported (although this did not mean it did not occur as it is notoriously under-reported), many participants reported pressure and coercion from other sources not to join the programme, especially from their mother-in-laws, extended family members, or religious leaders (Khogali and Takhar, 2001). However, in contrast there were negligible cases of intra-household violence related directly to the cash transfers found in a study in Somalia (Study on Cash and Protection in Somalia, 2013).

### **Psycho-social impacts of cash transfers for various individual household members.**

In addition to examining intra-household relations, a number of studies examined the impacts of CBIs on social well-being, social status, and feelings of dignity. Some of these studies reported that individuals felt increased dignity and more included in society. In a study in the Democratic Republic of the Congo (Bailey, 2014a), some women reported feeling beautiful for having been able to purchase pangas, and felt pride at being able to feed visitors. Similarly, in a study in Somalia (Wasilkowska, 2012), men and women both reported an improvement in their social statuses, with women feeling more included in social functions and men feeling more included in religious functions. Particularly in that culture, where men are expected to give to charity, having cash improved their social status by enabling them to do so, and this was also true for female-headed households who assumed the “male” role of giving to charity. The reported improvements in social status in this study was most often found in those who were marginalized, such as widowed and divorced beneficiaries, agro-pastoralists, agriculturalists, IDPs in camps, older beneficiaries, and women in general—where there was nowhere to go but upwards in terms of social inclusion. In addition to improvements in social status, the beneficiaries in this study also, unprompted, reported improvements in their mental health, including feeling less depressed.

In contrast to these findings, an IRC study of refugees in Lebanon (Lehmann and Masterson, 2014) found that those receiving cash did not report greater sentiments well-being compared to those who did not receive cash transfers. Also, the study undertaken in Uganda between 2009 and 2012 (Blattman et al., 2013) found little improvement in wellbeing despite a reduction in poverty from cash transfers through a skills-based livelihoods programme. Of note, the Somalia study above was shorter-term, and the Uganda study gathered data over a number of years, thus perhaps demonstrating the lack of impacts in the longer-term.

Studies have found some positive impacts on children and their sense of dignity and well-being. One study mention that children being able to go to school and look smart and feel a sense of pride in their appearance (escaping the appearances of being poor) as a positive impact. Likewise the ability for parents to be able to pay school fees on time lessened stress for parents (Skovdal et al, 2013).

However, some instances were observed where cash transfers actually caused recipients to feel shame and stigma. In a study in South Africa (Hochfeld and Plagerson, 2011, as cited in Skovdal et al, 2013) although cash transfers helped women economically, the women felt stigmatized as poor and lazy, and felt ashamed to take the cash transfer. Also, in a study in Kenya (Ressler 2008, as cited in Skovdal et al 2013), recipients of cash transfers kept this a secret for fear of public stigma.

### 5.3 Community impacts

Cash transfers are not apolitical top-ups with impact only on income, but social and political processes with social and political consequences (MacAuslan, and Riemenschneider 2011, p. 22).

CBIs have potential both to affect both the relations within a specific community (like refugees or IDPs), and the relations between a host community and a refugee/IDP community. The impacts of CBIs on communities, in both instances, have shown mixed results.

Some studies including one in Lebanon with Syrian refugees (Campbell, 2014), showed little change in relations between the refugees and the host community. In another study set in Jordan with Syrian refugees (Sloan 2014), cash was found to contribute to social cohesion, as Syrian families receiving cash transfers were able to repay debts to their social networks in Jordan, including close relatives, neighbours, shopkeepers, and landlords. This helped them to preserve these relationships to enable them to draw on them again in times of need. Encouraging results also came in a study set in Zimbabwe (not involving IDPs or refugees) where it was found that transparency in targeting and involvement of community members in the cash transfers encouraged recipients of cash to transform "... from being passive recipients of aid, to agents of change who work for a brighter future of their children" (Skovdal et al, 2013, p.16). At a community level, the same programme was found to have sensitized community members to the needs of orphaned and vulnerable children and to have fostered a sense of collective responsibility for these children. The programme was found to have created more unified and socially cohesive community.

Additionally, there have been several studies (as noted above in the targeting section) that found there was more social jealousy by community members who were not targeted in cash distributions. Although this happened with food as well, some studies found it to be more prevalent since cash is less likely to be shared than food. For example, despite its positive results, the programme set in Zimbabwe detailed above was not immune from jealousy since some received cash and others did not (Skovdal et al, 2013). Also, in a study in Somalia, targeting women led to jealousy and social tensions from neighbours and friends who were not targeted, and who expected that part of the cash transfer would be shared. The study observed that a critical factor in reducing social tensions between recipients and non-recipients was effective sensitization of the community on who would be targeted and why (Wasilkowska, 2012).

Such variants in social behavior are to be expected. As beneficiary interviewed in one of the studies observed, "Where there are people there will always be jealousy. There are people who are naturally jealous and there are people who are not jealous" (Skovdal et al, 2013, p.14). It would be hard to imagine, short of a programme that had blanket targeting, that mixed reactions, including jealousy, would not occur. Nonetheless, it is important to consider the wider impacts of CBIs on communities in order to avoid negative reactions where possible, and to try to impact more positively communities. As authors of one study commented, "Usually, cash transfers are evaluated against their first order effects on poverty or human capital, with their impact on social relations within and between households often relegated to discrete comments on 'stigma,' 'resentment,' and sharing, such as reduction of remittances and other support. Judgments on the desirability of cash transfers therefore normally attempt to balance the benefits for poverty reduction with any negative consequences on social relations. It is rare to find analyses of cash transfers that transcend this to comment on how cash transfer programmes impact on social relations and how social relations in turn impact on poverty. In other words it is rare to find comments on second order effects on poverty, accounting for social relations" (MacAuslan, and Riemenschneider, 2011, p.1). As the authors point out, "Typically, cash transfers are understood principally in terms of their material impact on their recipients – and sometimes on non-recipients who live nearby. Transfers are said to have positive impacts if this material impact is judged to be positive overall. This judgment is normally made on the basis of an assessment of the consumption expenditure,

nutritional status, education levels, health status and livelihoods of recipients and non-recipients. In some cases, this assessment is extended to include, usually through qualitative research, a comment on social tension, jealousy, and stigma. Viewed through this material lens, cash transfer programmes have received glowing evaluations” (MacAuslan, and Riemenschneider, 2011, p.14). The authors caution that social relations must be considered much more carefully before launching cash and voucher transfers, and argue that if interventions do damage to these relations they should not necessarily be initiated.

One study, in particular, demonstrates the importance of considering the impacts of CBIs on community relations (Kardan et al 2010, as cited in MacAuslan, and Riemenschneider, 2011). In an evaluation of a cash transfer programme in Zimbabwe, participants were asked to rank the importance of different types of impacts of the cash transfers (on food, health, education, etc.) out of ten. Intra-household relations was ranked alongside food as 10 out of 10 (making these the most important outcomes to beneficiaries), but also significant was the fact that community relations was ranked the third most important category behind health and education—indicating relational impacts can be as important to beneficiaries as material impacts.

## 2 Protection impacts observed on households and communities

### Main Findings

- Overall, the review found mixed evidence on the impacts of CBI on households. In general, the studies found that CBIs did not have dramatic impacts on gender relations, given the complex social and cultural roots of these relations, and the fact that gender was not always a specific focus of the programme.
- Likewise, with IPV/GBV, the studies reviewed reflect a range of results. It is difficult to isolate CBIs alone as creating an increase or decrease in IPV/GBV, or to demonstrate their impact
- CBIs did not generally create safety concerns for beneficiaries, and in fact, in some cases beneficiaries reported feeling more secure as cash was discreet. In many cases, CBIs promoted feelings of dignity, and self-worth, but in few cases, there was some stigma where beneficiaries felt lazy or stigmatized
- In some studies, cash was found to cause more social tension in communities than in-kind assistance, as cash tended not to be shared. In other studies, cash brought about no changes in relations in communities, or in positive changes, such as when cash enabled individuals to pay debts and thereby regain social credibility and trust in their communities.

### Recommendations

- It is important to be clear whether a CBI intends to have a **transformational impact on protection** (including gender, household dynamics, communities, etc.). The minimum standard must be to ensure that CBIs do not lead to greater protection risks (e.g. IPV/GBV), as well as to remain realistic about what CBIs can achieve with regards to protection outcomes (e.g. reduction in IPV/GBV).

### Research Opportunities

- How could gender and gender analysis be better incorporated into CBI design?
- How is empowerment specifically defined and do CBIs contribute to women’s empowerment, for example? What approaches facilitate this?
- Can a link be established between CBIs and a decrease or increase in IPV violence?
- What is the impact of CBIs on household violence including IPV, and intra-generational violence?

## 5.4 Potential protection benefits and risks of cash and voucher transfers given to PSN.

Like the other areas of focus in this literature review, it was found that CBIs did very little to specifically target the protection needs of those more vulnerable members of society. This is unsurprising given that, as one study observed, “Analysis of gender, disability, and culture is still not routinely done, or is done poorly” (Hutton, Boeser, and Hutton, 2014, p.15). Linked closely to the lack of specific protection or gender outcomes set by CBIs, improving or addressing the protection of PSN often slips between the cracks and happens in pursuant of other goals, rather than by purposeful design. To the extent that CBIs target PSNs at all, some vulnerable persons seem to be more targeted than others. This literature review found that more attention has been focused on the potential impacts of cash and vouchers on vulnerable children and women, and less on other persons with specific needs such as persons with disabilities and older persons. While there have been a number of studies on refugees and IDPs these are integrated in this literature review into the other findings, as they cover a number of varied areas including relations, resilience, and protection outcomes.

### 5.4.1 Children and CBIs

Despite the lack of dedicated focus on PSN in CBIs, cash and voucher transfers have been found to enhance some areas of child protection in certain circumstances, even in the absence of specific protection goals; preliminary indication is that CCTs are more effective than unconditional cash transfers (UCTs), although both have been found to have some positive impacts. Despite there being few CBIs found in this literature review with the overt intentions of child protection outcomes, there have been some indications that CBIs with other goals like food security can have positive impacts on children and child protection issues – although the evidence has not yet been fully or rigorously explored or evaluated (WRC, Save the Children, and CaLP, 2012), and much more research is needed. Although the evidence is promising, it is important to emphasize that most child protection problems have multiple underlying causes, not all of which are improved by simple cash infusion—particularly if the cash intervention is short-term.

Injections of cash have been shown to strengthen care of children who are orphaned, separated, or unaccompanied. In a study done in Kenya, community cash transfers helped to strengthen community care for orphaned children, alongside training and other support by engaging the whole community (Skovdal et al, 2010). Another literature review, examining a case in the Democratic Republic of Congo, found that cash with a tight monitoring system could lead to positive outcomes in temporary care for separated and unaccompanied children even in an emergency context. It was found that cash may have played a role on ensuring that foster children were well cared for (although there was no control group and other factors may have played a role such as a signed code of conduct, training on child care, and monitoring) (WRC, Save the Children, and CaLP, 2012). These preliminary findings indicate the need for further study of the possibilities for child protection outcomes, including looking at longer-term livelihood supports and broader social protection programming in care situations for children.

Both UCT and CCT seem to help children. A literature review found several positive effects of UCTs, including improved nutritional status of children (Malawi, South Africa and Zambia), reduced reports of illness amongst children (Malawi and Zambia) and increased school enrolment and attendance (in Ethiopia, South Africa, Zambia and Malawi) (Adato and Bassett, 2009, as cited in Skovdal et al, 2013). In another case, a CCT programme in Malawi observed significant reductions in risky sexual behaviour, early marriage, and pregnancy amongst young women aged 13-19 years (Baird et al, 2010 as cited in Skovdal et al 2013). A study in Zimbabwe found that conditional cash transfers increased school attendance amongst orphaned and vulnerable children; and increased birth registration of children in households (Skovdal et al, 2013).

Some studies have also found that cash programming have potential to reduce the stress of caregivers in trying to meet survival needs, and as a result reduce physical and verbal punishment of children (WRC, Save the Children, and CaLP, 2012).

Evidence from most studies shows a positive impact of cash transfers on school enrolment rates, (particularly with CCTs) and reductions in school dropouts, particularly for girls, that may suggest steps towards longer-term empowerment (Yablonski and Osk, 2009, as cited in WRC, Save the Children, and CaLP, 2012). However, if there are problems with schools (e.g. overcrowding, insufficient teachers, poor teachers etc.), they may do little, and need to be accompanied by complementary strategies to improve access or quality.

The positive findings are countered by risks with CBIs, including the possibility that children may increase their work at home as their parents engage in CFW and a risk of secondary separation, as children are sent to live with other relatives in order for these relatives to access cash grants (WRC, Save the Children, and CaLP, 2012).

There has also been some evidence that cash can have some influence on reducing early marriage—particularly if there is conditionality linked to girl’s education and employment opportunities. Livelihoods programmes and micro-credit programmes that improve young women’s economic opportunities sometimes give them control over who they marry and when. Given the complexity of the issue, cash alone is unlikely to be an all-encompassing solution, particularly in emergency settings where drivers of forced/early marriage are not always economic. Marriage may be used as a social survival strategy, such as marrying girls off to authority figures in wartime prevent them from getting raped, rape survivors may be forced to marry their rapists, and separated children may see marriage as the only viable alternative if they have no parents or relatives to protect them (WRC, Save the Children, and CaLP, 2012).

A fair amount of studies are devoted to the effect of CBIs on child labour –despite the fact that the reduction of child labour has seldom been a specific goal in CBIs. Overall, the findings have been mixed – cash is not a panacea that addresses the myriad causes of child labour. In particular, certain forms of child labour like sex work or association with armed groups have many causes other than financial ones at their roots, such as vulnerabilities, exploitation, and power, and therefore are unlikely to be solved by cash alone. However, the link between reduction of child labour and cash and vouchers does merit more inquiry as programmes using cash transfers are seldom implemented with a reduction in child labour as one of their main objectives, and are therefore typically not assessed in depth against this outcome. In spite of this, however, there are indications that in some circumstances cash and vouchers –particularly conditional ones—may have a positive impact on reducing child labour. This is, however, put forward with the caveat that while a reduction in child labour is a positive thing, this does not necessarily indicate an improvement of child well-being, since most studies focus on participation in work, with few studies discussing the type of work the child does, or the number of hours the child still works. To complicate matters further, there is substantial variation in the way “work” is defined across different studies. Some studies focus on specific activities (such as work in agriculture), whereas others use a more general definition (such as work in economic activities outside the home or household chores). This lack of clear definition and consistent focus across the studies somewhat confuses the results.

Studies of longer-term cash assistance programmes from development settings in Latin America and the Caribbean have pointed to the fact that cash can be effective in reducing child labour (Tabatabal, and Hamid, 2010, as cited in WRC, Save the Children, and CaLP, 2012). Similarly in Malawi, the Mchinji Social Cash Transfer Programme implemented by the Government of Malawi and UNICEF was found to have reduced child labour (Oxford Policy Management, n.d. as cited in MacAuslan,

and Riemenschneider, 2011). In longer-term settings cash transfers appear to cushion the effect of economic shocks that may lead households to use child labour as a coping strategy (de Hoop and Rosati, 2014). However, it is cautioned that CBIs can actually cause certain kinds of child labour to increase. Increased agricultural productivity as a result of investment in livelihoods assets (e.g. CBIs/ livelihoods grants for livestock) can encourage parents to work longer hours, as can programmes involving other income-generating activities (IGA). Children in such cases may end up providing childcare for their younger siblings or carrying out chores normally done by their parents (de Hoop and Rosati, 2014).

The impact of how cash affects participation in child labour appears to differ by gender. In a paper focused on reviewing studies of child labour and cash transfers, it was consistently found (with one exception in Uruguay) that cash appear to have had a stronger impact on reducing work for pay and work outside the home, for boys than for girls (de Hoop and Rosati, 2014). Girls appear to experience larger reductions than boys in household chores. The researchers commented, however, that some studies did not take into account unpaid work by girls in the home and therefore the comprehensive metrics of how cash affected child labour may have been impacted, and recommends more elaborate survey modules on children's time use to fully understand the impact of cash transfers, particularly on girls' activities.

The researchers in the study cited above also found no correlation between the amount of cash transferred and the reduction in child labour. Reductions in child labor were more pronounced when beneficiaries were poor, indicating that the mitigation of credit constraints, which force households to use child labour, are a key channel through which cash transfers can lower child labour – also considering that poorer households often rely more on child labour.

The study further tried to correlate school participation, child labour, and cash transfers with mixed results, finding that "that changes in school participation are not fully mirrored in changes in child work" (de Hoop and Rosati, 2014, p. 11). That is, although school participation increases it may not necessarily stop child labour in all cases. They authors asserted that that "school participation and child labor are not mutually exclusive activities," although there is "extensive evidence on the beneficial effects of cash transfers on school participation" (Baird et al. 2013; Fiszbein and Schady 2009; Rawlings and Rubio 2005; Saavedra and Garcia 2012, as cited in de Hoop and Rosati, 2014, p.3).

The findings above are largely set in development or longer-term settings, however. By contrast, in emergency scenarios most cash grants are short-term interventions and are unlikely to have longer-term impacts on a complex problem like child labour. It was observed in the IRC study of Syrian refugees in Lebanon that short-term cash had little durable impact in stopping child labour, with some families saying that if the cash stopped they would send their children back to work (Lehmann and Masterson, 2014). The area, however, merits further study to explore the possibilities of how cash combined with other programming may impact child labour in short-term settings.

In examining the relationship between the use of cash or vouchers and children associated with armed forces and armed groups (CAAFAG), findings have not been positive thus far as to whether cash and vouchers act as a deterrent to recruitment of children, incentivize their demobilization, and prevent their re-recruitment. Since the reasons children join armed groups are mixed—including forced recruitment, revenge, seeking the protection of powerful persons, financial gain, gaining power – it is unclear that cash or vouchers alone can impact all of these motivations. In one case in Liberia, 300 USD in cash given to children on their release from armed groups had a number of complications, including intimidation, theft (including reports of commanders who took large cuts), and community resentment of children receiving the money. Some children referred to it as "blood money" and saw it as bad luck, spending it quickly in order to get rid of it – defeating the purpose of the programme

(WRC, Save the Children, and CaLP, 2012, p.17). Overall, it has been found that "evidence strongly suggests that the use of cash transfers to support children's demobilization can expose children to extortion and violence, and creates public resentment that actively undermines their reintegration into home communities" (WRC, Save the Children, and CaLP, 2012, p.29). There is clearly a gap in the research about the potential of CBIs to act as safety net for high-risk children and recruitment.

#### 5.4.2 Women and CBIs

In terms of the impacts of cash and voucher transfers on vulnerable women, gender equality, and empowerment, there is still debate as whether cash and vouchers – particularly in the absence of other programming and other structural societal changes – can impact in any significant way on these issues, as discussed above in the section on household impacts.

Likewise, in examining how CBIs affects those women and girls who were in danger of being involved in or involved situations of sexual exploitation and transactional sex, findings were mixed about reducing these forms of exploitation, as the drivers of these activities are once again not purely economic in nature

These mixed findings were well reflected in a literature review that examined several different CBIs for any reductions in transactional sex as a result of CBIs. Evidence from Uganda, based on randomized controlled trials, found positive effects of a multi-dimensional economic empowerment intervention (which included asset building opportunities, job counseling, mentoring, financial education, and child savings accounts through CBIs) on reducing participants' self-reported sexual risk-taking. In a programme in Kenya, staff administering the programme reported that transactional sex had declined as a result of cash transfers aimed at improving food security. In Swaziland, adults also reported a reduction in young girls engaging in transactional sex as a result of a cash transfers aiming to improve food security after droughts (Ssewamala et al, 2010, Brady, 2011, Devereux and Jere, 2008, as cited in WRC, Save the Children, and CaLP, 2012).

On the other hand, a literature review that examined a study on the causes of GBV against children in the eastern Democratic Republic of Congo found that girls stated that the money given to them as part of a programme of income-generating activities for survivors of sexual exploitation was not enough to deter them from engaging in lucrative sex work (Thompson, 2010, as cited in WRC, Save the Children, and CaLP, 2012). However, that same literature review also examined the World Bank funded Zomba Cash Transfer Program in southern Malawi, and it found good results in reducing HIV and other sexually transmitted infections as well as changes in high-risk sexual behaviour. As the review noted, "The program gave girls and young women aged 13-22 and their parents up to \$15 a month if the girls attended school regularly. A second group received payments without conditions, and a control group received no cash payments. After 18 months the program showed increases in school attendance for both dropouts and in-school girls without a significant difference between conditional and unconditional cash transfer recipients. Girls were also less sexually active and tended to choose safer (and younger) partners. In addition cash transfers may have led to a reduction in transactional sex – an exciting result that has seen a reduction by 60% of HIV prevalence rate and lowered Herpes Simplex Virus 2 infection, even among girls who received unconditional cash transfers" (Ashburn and Warner, 2010, as cited in WRC, Save the Children, and CaLP, 2012, p.15).

Similarly, there were some positive findings in a study set in the urban slums in Kenya, including some anecdotal evidence that women were able to get rid of temporary boyfriends because they had their own money, and that transactional sex had declined or stopped or that women were able to have protected sex for lower rates of pay. However, it was questioned whether these changes were sustainable once the cash stopped. The study observed that, "The lack of gender and social analyses

and discussions prior to planning and implementation has demonstrable impacts. There were no clear aims of what the programme could achieve in terms of changing gender dynamics. This led to a focus on technical issues of delivery, logistical issues, and reporting, with little time dedicated to learning from experience” (Harvey, 2012, p.9).

### **5.4.3 Older persons and persons with disabilities and CBIs**

Although there were some studies looking at impacts on women and children, few studies were found on the impacts of cash and voucher transfers on older persons—aside from some studies observing that new technology may be unfamiliar to them (Berg, Mattinen, and Pattugalan, 2013). This lack of information is hardly surprising given that in the humanitarian field the concerns and need of older persons are often overlooked, and data is not always age disaggregated. In fact, most studies that mention older persons focus on the impacts of cash on orphaned children who are looked after by older persons.

Cash, however, has been used in some development settings to support older persons successfully. In Namibia and Lesotho, social pensions have improved the status of older people without relatives, who might otherwise have been isolated and excluded from community life (Adato and Basset, 2008, as cited in DFID, 2011). HelpAge has used cash in different settings to support older persons, including in Haiti where cash was successfully used to support vulnerable older persons after the earthquake (HelpAge, 2012). In that setting, HelpAge undertook an UCT programme to support 5,500 older persons (over age 65) in spontaneous camps. Despite challenges, including illiteracy and inability to reach banks (both of which the programme was able to overcome), a monitoring process using a random sample of 1,500 beneficiaries showed an overwhelmingly positive response to the cash transfer, with respondents reporting that they used the funds mainly to buy food and pay off debts. However, much more examination is needed both of needs of older persons and of possible impacts of cash and voucher transfer.

Even fewer studies have been done on or mentioned the impacts of cash on persons with disabilities, and thus there is no significant information to report in this literature review). This is a clear indicator that more study is needed on how cash and voucher transfers could impact persons with disabilities.

### 3 Cash & PSNs

#### Main Findings

- The use of CBIs to better protect PSN is under-studied. The impacts of CBIs on children and vulnerable women have been most often studied, although the programmes studied seldom set specific protection goals. Very little study has been done on the use of CBIs with respect to the protection of older persons and persons with disabilities.
- CBIs were not found to have positive outcomes on children associated with armed forces and armed groups (CAAFAG), and to have limited impacts on reducing early marriage, and child labour. It was also found that while child labour was reduced in some cases, it was not always clear that the danger posed by the labour to the child was diminished. However, CBIs were found to have positive impacts on care for separated and unaccompanied children, on enrolment in school for children, and in reducing the stress of caregivers.
- There is still debate as whether cash and vouchers – particularly in the absence of other programming and other structural societal changes – can impact in any significant way on issues of gender equality and empowerment.

#### Recommendations

- There is a need for an increased focus on gender and protection in programme design to have meaningful impacts.
- Ensure careful consideration of targeting beneficiaries for CBIs: risk analysis is key. There should be an in-depth protection and gender analysis, also to consider gendered divisions of labour in programme design (so as not to contribute to negative protection outcomes). Communication and information with target groups/persons of concern during CBI programme planning is a key element of this.

#### Research Opportunities

- How can CBIs be better designed to meet the needs and offer protective benefits to persons with specific needs? (In particular persons with disabilities and older persons?)
- Are certain individuals/groups more at risk with CBIs, and could they be better off receiving other types of assistance?

## 5.5 Combining cash and other programming-impacts on protection.

The combination of cash or vouchers alongside complementary programming to produce protection outcomes is under-explored and the findings are at this point mixed and generally inconclusive about combining CBIs and other programming to produce protection outcomes.

In an IRC study done for Syrian Refugees in Lebanon, financial management training was found to be useful for beneficiaries alongside unconditional cash assistance. In the programme, the IRC provided twelve sessions over the course of six weeks, with each group receiving instruction in micro-level budgeting, debt management and banking services. The study found that, "Financial training improves protection outcomes by empowering women as household decision-makers. When paired with receipt of cash assistance, these women are able to put aside funds for the future, manage debts more effectively, and feel a greater sense of self-confidence. IRC staff have observed that increasing women's self-reliance and capacity to maximize available resources is particularly important, and can reduce use of negative coping strategies and exposure to GBV" (Campbell, 2014, p.13).

However, in contrast, in a study of a multi-dimensional programme (combining CBI and monitoring and follow-up and training and support) in Uganda between 2009 and 2012, little impacts on protection or gender relations were observed. The Women's Income Generating Support Program (WINGS) targeted vulnerable women and provided them with extensive psychosocial services and social networks alongside business skills and grants rather than credit-based assistance. There were three components to the programme (i) a few days of business skills training (ii) an individual start-up grant of roughly \$150, and (iii) regular follow-up by trained community workers. In some places the programme also included some optional components of (iv) group formation, training and self-support; and (v) spousal inclusion, training and support. Despite all of these additional mechanisms, it was observed that while there were increases in business activities, and decreases in levels of poverty, there was little observed impact on women's independence, status in the community, freedom from intimate partner violence, or psycho-social well being. This led to the observation that "Perhaps economic success and empowerment are not closely linked, at least in the short run, for poverty impacts of our magnitude," and concluded that "...organizations looking to empower women or reduce exclusion will need to experiment with alternative approaches" (Blattman et al, 2013, p.i).

In studying cash and voucher transfers impacts on child protection, a literature review that examined several studies found coupling cash with other programming or with advocacy or monitoring could potentially have enhanced impacts on child protection. For example, in the Democratic Republic of Congo, it was observed that alongside cash transfers, a signed code of conduct by caregivers and training on child care may have been factors in ensuring that foster children were well cared for, although there was no control group in this study, and it was not based on rigorous research, it was observed by the authors reviewing it (WRC, Save the Children and CaLP, 2012).

Further, in examining several cases regarding the impacts of cash which had varying degrees of success in preventing risky sexual behaviours, it was concluded that, " In order for cash transfers to have a significant impact on sexual confidence and behaviour, and thus reduce the incidence of sexual exploitation in the form of transactional sex, programmes should last for an extended period and be coupled with behavioural change and educational activities, including sexual and reproductive health courses, as well as long-term support for alternative livelihoods activities through, for example, skills building" (WRC, Save the Children, and CaLP, 2012, p.15-16). Additionally, in examining a case study following the tsunami in Indonesia in which cash transfers were given to support families caring for children, rather than institutions, the authors found that "Short-term cash transfers can lead to sustainable programming if they are accompanied by systematic monitoring, and then followed up with advocacy" (WRC, Save the Children, and CaLP, 2012, p.13). In this case, the result of the programming – giving cash transfers to families caring for children rather than institutions and demonstrating better outcomes for children at reduced cost (combined with advocacy and monitoring) – led to a shift in Indonesian government policy at a national level and long-term investment by the government in family-based care.

Another literature review also affirmed that cash transfers were unlikely to draw people out of poverty in the absence of other complementary initiatives (e.g. skills training or agricultural extension) to promote livelihoods (DFID, 2011). Overall, however, much like other areas of study, there are very limited findings, and more research is needed to determine what complementary programming alongside CBIs will be best suited to achieve protection outcomes.

#### 4 CBIs combined with complementary programming

##### Main Findings

- The combination of CBI with complementary programming to produce protective outcomes needs more research and to the extent it has been studied, the findings have been mixed. Some studies showed that advocacy, monitoring, behavioural change activities, and educational activities might contribute to better protective outcomes.
- However, in other studies, the combination of follow-up support by trained community workers, business training and grants for women (and in some cases group formation/training and spousal inclusion) produced positive economic outcomes and reducing poverty, but showed little impact on women's independence, status in the community, freedom from intimate partner violence, or psycho-social well being

##### Recommendations

- CBIs should have a **clear exit strategy or transition plan** in order to contribute positively to protection benefits. Organizations planning CBIs should consider the sustainability (responsible programming), to determine if phasing out of CBIs can transition to other types of assistance to improve recipients' situations, or would cause more harm.

##### Research Opportunities

- What complementary programming, alongside CBIs, is best suited to achieve protection outcomes?
- Cash for Work considerations: How do CFW programmes, which often favour able-bodied people, integrate complementary components designed specifically for women/disabled/elderly? (e.g. Direct assistance to the most vulnerable (cash or in-kind) and CFW for able-bodied men)

## 5.6 Cash and vouchers: Contributing to resilience?

Resilience is a term frequently used but seldom defined by those in the humanitarian and development communities. Precise definitions of resilience vary depending on context, but there are certain key elements including; the capacity to prepare for a shock or stress, the capacity to accommodate or absorb stress or destructive events through resistance or accommodation, the capacity to maintain or manage certain functions during shock or stress, and the ability to bounce back after shocks or stress (Hargreaves et al, 2012). A good, quite comprehensive definition put forward by the United Nations Development Programme (UNDP) is, "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." Accordingly, "A resilience-based...response therefore needs to address the vulnerability of individuals, communities, and institutions and identify what weakens their capacity to withstand, adapt, recover or transform from shocks and stressors."<sup>19</sup> Therefore, protection, which addresses vulnerabilities, is intricately linked to resilience that strives to reduce individual vulnerabilities.

Most programmes reviewed did not specifically appear to tackle resilience, at either an individual level, or a community or structural level in their programme design. While CBIs were targeted at vulnerable

<sup>19</sup> Consolidated Summary Syria Response E-Discussion (Dec 9 – 20): Assessing vulnerability to crisis in support of a resilience-based development approach Cross-posted on UNDP's CPRP-Net, EE-Net, Gender-Net, Capacity-Net, and the UN Coordination Network Prepared by Johannes Schunter, with the support of the contributors of the e-discussion 12 January 2014, page 1, found at file:///Users/client/Downloads/Consolidated Summary - Syria E-Discussion (9-20 Dec 2013)- Assessing vulnerability to crisis in support of%20resilience-based dev.pdf (accessed October 22, 2014).

people, addressing longer-term causes of vulnerability often takes longer-term programming, as well as structural changes, and complementary initiatives. However, the studies reviewed showed situations where cash enable people to pay down debts, or start a business, or gain some small savings; this increased their resilience at least in the shorter-term, until the cash transfers stopped. As one study in Somalia found, "Importantly, there is evidence that the intervention also allowed households to repay debts, which opened up new lines of credit. This contributed greatly to building household resilience as it put people in a better position in the event of another crisis" (Dunn, Brewin, and Sceck, 2012, p. xii). While being able to repay debts is undoubtedly a positive outcome, the fact that it enabled new lines of credit, thereby creating future indebtedness, did not necessarily point to longer-term resilience, depending on how much debt persons went into. Similarly, in a study of cash transfers in Kenyan slums, the authors noted that some households involved in the programme had started, improved, or revived small businesses, helping them build resilience to future shocks, although it astutely observed that, "Helping women make the transition from a hand-to-mouth existence to running viable small-scale businesses takes a range of strategies and is beyond the scope of what can be achieved by short-term cash transfers" (Harvey, 2012, p.9). Households also sometimes shared goods purchased with cash or gave some goods or money as charity to their neighbours to ensure that if they were in a difficult situation they would be able to call on neighbours or others for assistance – another shorter-term resilience measure.

By nature, humanitarian assistance is meant to be short-term, but at the same time it should link to early recovery and longer-term initiatives. The possibility discussed in a study was to link humanitarian assistance to the longer-term national social safety nets or social protection programmes, thereby assisting in the longer-term to build resilience. In a study done in the Sahel, it was found that,

In order to prevent, mitigate and ensure efficiency in crises, and in the absence of national response mechanisms that tackle chronic vulnerability, humanitarian actors have been led to extend their interventions beyond simply the climaxes of crises, especially with the development of seasonal cash transfer projects, thus substituting state actors. Within this setting, humanitarian actors have worked on coordinating approaches when it comes to rescue and recovery responses in recent years, with the recent implementation of several shared frameworks (whether those are platforms, consortia or simply tacit agreements), such as the Niger Alliance (l'Alliance de Niger) or the Shared Framework for Seasonal Social Safety Nets in Northern Mali (Cadre Commun sur les Filets Sociaux Saisonniers au Nord Mali).

And:

One of the main challenges in using a national social transfer programme to respond to crisis is knowing whether the people affected by the crisis share the same characteristics as the programme's current beneficiaries. A vertical expansion of the programme (increasing the value of transfer payments to the same set of beneficiaries) will be easier than a horizontal expansion (increasing the number of beneficiaries) (Cherrier, 2014, pp.8 and 12).

In this regard, the study suggested that further research be conducted in identifying and eliminating bottlenecks in the implementation of social transfer programmes, and identifying possible roles of local and international NGOs and private sector actors within the framework of existing social programmes. The Cash Learning Partnership (CaLP) also addressed the same issue examining two social protection programmes in Kenya and Ethiopia—trying to link shorter-term interventions with longer-term regular transfers through social safety net programmes. There were challenges both in coordinating the NGO programs with existing government programs, as well as occasional conflicts in the values of humanitarian organizations versus the political aims of the governments involved and concluded that it was not so straightforward and simple (Bailey, 2014a).

In situations of early recovery (when not linking to social safety nets), however, there has been some success with resilience activities. In the study detailed in the section on protection outcomes in Haiti, providing rent subsidies to displaced persons appeared to contribute greatly to displaced persons from the earthquake finding durable housing solutions—as was a stated goal of the programme. In this scenario, the actors involved worked closely with the Haitian government and were successful in supporting the government in longer-term durable solutions that ultimately contributed to resilience – by using intensive follow up and monitoring, considering protection, having longer term grants (enabling beneficiaries to keep the difference if they did not spend the entire amount on housing), and some complementary programming like livelihoods (Fitzgerald, 2012).

Similarly, in the Uganda study of the WINGS programme, although cash did not contribute significantly to empowering women in a social sense or improving psycho-social well being, there were economic impacts with, “dramatic increases in business and reductions in poverty,” (Blattman et al, 2013, p.i) which point towards some resilience to recover from economic shocks – although given the level of poverty which these beneficiaries experience, there is still a way to go until they reach economic stability. Nonetheless, such interventions point to the fact that combining cash with other supports can increase economic resilience.

Fundamentally, however, the studies and programming linking CBIs with longer-term resilience are limited in the humanitarian world, particularly with regards to displacement. Most studies of this nature are set in development settings like Brazil, with the Bosla scheme or Mexico with the Oportunidades programme, which target longer-term issues such as poverty in places with a relatively stable government and structures that enable social safety net programmes to operate. Overall, it would be hard to conclude the short-term injections of cash alone create any form of long-lasting resilience. At best, they acted as a stopgap measure to stabilize individuals facing difficult situations such as displacement, conflict, and natural disasters. Moreover, such short-term cash infusions seldom are able to address root causes with individuals, much less with communities or structural or institutional issues. However, in the longer term, looking at early recovery and linkages to social protection schemes do create some possibilities. As one researcher observed, “Cash transfers alone cannot bring vulnerable households up to a level of resilience where they would not require assistance in the face of a significant crisis. Indeed, this should not be an objective, because by definition crises exceed the capacity of households and individuals to cope. Cash transfers also cannot tackle fundamental issues around poverty, such as land rights and environmental degradation. Cash transfers are best looked at in terms of assisting households to cope with shocks such as poor harvests, minor food price increases and unexpected expenses. The question of whether a short-term cash transfer could have a lasting impact on vulnerability is harder to answer. The scope for learning around this issue is substantial” (Bailey, 2008, p.21).

## 5 CBIs and resilience

### Main Findings

- Programmes in emergency humanitarian settings do not generally lead to longer-term resilience, or the ability to withstand shocks and decrease vulnerability.
- In some humanitarian settings, cash has enabled some beneficiaries to access credit, as well as to start small businesses.

### Recommendations

- **Social relations** and the potential impact of CBIs must be considered before launching CBIs – and arguably, if cash interventions do damage to these relations, they should not necessarily be initiated. Cash not only impacts individuals, but also households and other groups, with wider social ramifications in communities. Therefore, clear analysis and understanding of such impacts are critical before embarking on CBIs to determine its appropriateness.

### Research Opportunities

- Do economic-focused interventions deliver secondary effects that contribute to resilience? For example, empowerment, health, or social connectedness?
- How do CBIs impact on social relations, and how do social relations in turn impact on resilience and poverty? What does this mean for specific protection concerns such as child protection?

## 6 Conclusions

In studying the protection and gender impacts of programmes using cash and voucher transfers, it is important not to over-generalize the results from various studies. There are no guarantees that successes in one programme will translate into successes in another programme in a different setting, given cultural, societal, and political differences. Power and gender roles within households and wider communities are closely linked to culture and often to geography, and sometimes shift during crises, and therefore protection and gender implications of CBIs will very much be influenced by these. Rigorous contextual and protection risk analyses, considering age, gender, and diversity implications and outcomes, are essential prior to commencing programming. Unfortunately, this analysis is still not widely practiced, and material outcomes tend to be prioritized over protection ones; protection consequences remain afterthoughts examined only during monitoring and evaluation. Until protection outcomes are prioritized and routinely considered in the planning of CBIs, it is unlikely that the humanitarian community will understand the full potential (and risks) involved with CBIs.

This literature review highlighted several key learning points regarding CBIs and protection. First, protection considerations and using CBIs to maximize protection outcomes is widely under-studied and under-considered in programming. However, the research has shown in a few of the studies that there is potential for such outcomes, especially complementary programming or activities like livelihoods interventions, training, monitoring, and advocacy are in place. Combining cash with other programming has shown promising results for protection outcomes, and should be explored further to see what combinations lead to greatest impact—including which combinations best promote longer-term resilience. Second, there has not been a great deal of investigation in terms of how to use CBI to maximize benefits to PSN, although there are promising results concerning certain child protection issues like education, and issues to assist vulnerable women in some circumstances, again combined with complementary initiatives. Third, more study is needed to ensure that household and community relations are not negatively impacted by such transfers, and these issues need to be taken consideration in programmes using CBIs, as cash transfers are not simply one-off interventions that have no social, political or economic ramifications in communities or households. Evaluations demonstrate that there is great potential to better use CBIs for protective outcomes in some circumstances, provided programme design is well thought out and prioritizes protection beyond looking to avoid harm, but rather to have meaningful impact.

Humanitarian organizations should explore the full potential of using CBIs to protect beneficiaries. Protection actors should therefore fully engage with other actors to achieve protection outcomes through multi-sectoral programming using CBIs. They will need to ensure that these actors go beyond simply trying to avoid harm, but rather actively incorporate protective outcomes with measurable indicators in programming, as well as incorporate protection and gender concerns into the design of programmes at their outset. Moreover, it will be important to better understand and study what combination of programming is most effective to address protection concerns and promote longer-term resilience a whether that be with cash, vouchers, or in-kind assistance. Finally, while CBIs are only one tool to address protection concerns and will never be able to replace vital services like psycho-social support, their potential for actual protection programming is largely uncharted, and should be explored further.

## 7 Key recommendations for CBIs from the research

- 1 CBIs require careful protection programme design. The literature review highlighted that CBIs have protection impacts, regardless of whether programmes articulate protection objectives, so it is essential to consider protection impacts in the design – regardless of whether or not the programme’s primary objective is protection-oriented.
  - CBIs should always consider and analyze protection risks, mitigation measures, and benefits. The analysis should look specifically at the gender and social impacts of cash. When protection outcomes are prioritized and routinely considered in the planning of CBIs, it facilitates the understanding of risks involved.
  - It is important to be clear whether a CBI intends to have a transformational impact on protection (including gender, household dynamics, communities, etc.). The minimum standard must be to ensure that CBIs do not lead to greater protection risks (e.g. IPV/GBV), as well as to remain realistic about what CBIs can achieve with regards to protection outcomes (e.g. reduction in IPV/GBV).
  - Objectives should be articulated as changes (economic, needs based, protection based including empowerment, etc.) to lead to greater protection risks (e.g. IPV/GBV), as well as to remain realistic about what CBIs can achieve with regards to protection of their main objectives, and are therefore typically not assessed in depth against this outcome.
- 2 Ensure careful consideration of targeting beneficiaries for CBIs: risk analysis is key. There should be an in-depth protection and gender analysis, also to consider gendered divisions of labour in programme design (so as not to contribute to negative protection outcomes). Communication and information with target groups/persons of concern regarding CBI programme planning is a key element of this.
- 3 Social relations and the potential impact of CBIs must be considered before launching CBIs – and arguably, if cash interventions do damage to these relations, they should not necessarily be initiated. Cash not only impacts individuals, but also households and other groups, with wider social ramifications in communities. Therefore, clear analysis and understanding of such impacts are critical before embarking on CBIs to determine its appropriateness. At the very least, the key questions about impact on social relations must be asked before implementation.
- 4 CBIs should have a clear exit strategy or transition plan in order to contribute positively to protection benefits. Organizations planning CBIs should consider the sustainability (responsible programming), to determine if phasing out of CBIs can transition to other types of assistance to improve recipients’ situations, or would cause more harm.

## 8 Recommendations for action research

The knowledge gaps highlighted in this literature review offer key opportunities for the humanitarian community to engage in action research to explore, document, and analyze fundamental issues with regards to CBIs and protection. Below are six thematic recommendations for further research.

### 1 Designing CBIs with protection as a core element

- When should CBIs have protection concerns as main objectives, and which protection concerns can be addressed by CBIs? How can CBIs be better designed to set protection objectives with measurable indicators? How can CBIs determine what, if any, protective outcomes can result?
- How can CBIs with other objectives (e.g. food security, etc.) more concretely incorporate protection objectives into programme design and analysis?
- What type of risk analysis is required to anticipate and mitigate potentially negative and damaging impacts of CBIs?
- What factors lead to success, that is, to enable protection benefits from CBIs?
- Understanding that cash transfers are not apolitical, how do humanitarian actors analyze and integrate concerns about social relations into CBI programme designs?
- How can humanitarian actors assess the impacts of CBIs on communities to ensure a positive impact, mitigating risks and negative impacts?
- How can targeting be done with CBIs to ensure that social jealousy and dis-harmony do not result?
- How can humanitarians structure cash programming and in particular the duration of programming and transfer value, to ensure maximum and measurable protective outcomes with cash. For example, what is the impact of one-off cash versus recurrent cash? How effective is a one-off cash grant? What happens to these individuals and families after having received and used the one-off cash grant?
- If a transfer value is designed to meet basic needs, is it then also sufficient to contribute to protective outcomes?

### 2 CBIs and complementary programming

- What complementary programming, alongside CBIs, is best suited to achieve protection outcomes?
- How does the combination of CBI and complementary programming impact social relations and perceptions of targeting in CBIs?
- Cash for Work considerations: How do CFW programmes, which often favour able-bodied people, integrate complementary components designed specifically for women/disabled/elderly? (e.g. Direct assistance to the most vulnerable (cash or in-kind) and CFW for able-bodied men)

### 3 CBIs and gender

- How could gender and gender analysis be better incorporated into CBI design?
- How is empowerment specifically defined and do CBIs contribute to women's empowerment, for example? What approaches facilitate this?
- What factors contribute to increasing women's workloads, and what factors diversify roles within the household (strengthening positive coping mechanisms, diversifying asset/income sources, etc.)?
- Can a link be established between CBIs and a decrease or increase in IPV violence?
- Do CBIs contribute to or mitigate effects of "negative" masculinity within a household? (e.g. domestic violence, diversion of cash, etc.)
- What is the impact of CBIs on household violence including IPV, and intra-generational violence?

### 4 CBIs and PSNs

- How can CBIs be better designed to meet the needs and offer protective benefits to persons with specific needs? In particular:
  - How can CBIs be used to reach and support persons with disabilities?
  - How can CBIs be better used to support older persons?
- Are certain individuals/groups more at risk with CBIs, and could they be better off receiving other types of assistance? For example, what are the appropriateness and/or relevance of giving cash to disabled or older persons and their households?
- Cash for Work considerations: What are the protection impacts on PSNs (particularly persons with disabilities) within CFW?

### 5 CBIs and child protection

- How can CBIs be better used/targeted to contribute to child protection outcomes?
- Specific areas of research could include child labour, care of separated or unaccompanied children, access to education, early marriage, and children associated with armed groups and armed forces, etc.
- Can CBIs be used as an incentive for children and youth to leave armed groups?

### 6 CBIs and resilience

Although humanitarian programming by nature does not address longer-term resilience, CBIs can contribute to early recovery initiatives, as found in a few cases.

- Do economic-focused interventions deliver secondary effects that contribute to resilience? For example, empowerment, health, or social connectedness?
- How do CBIs impact on social relations, and how do social relations in turn impact on resilience and poverty? What does this mean for specific protection concerns such as child protection?

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This material was developed as part of the European Commission Humanitarian Aid and Civil Protection Department's Enhanced Response Capacity funding (2014–15).

This inter-agency project was led by the Office of the United Nations High Commissioner for Refugees on behalf of its partners: the Cash Learning Partnership, Danish Refugee Council, International Rescue Committee, Norwegian Refugee Council, Save the Children, Oxfam, United Nations Office for the Coordination of Humanitarian Affairs, Women's Refugee Commission, World Food Programme, and World Vision International.



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