Violence against women and cash transfers in humanitarian contexts

Emma Bell

24th February 2015

Query: Known impacts of cash programmes on the incidence and effects of VAWG in humanitarian contexts

- What is the evidence base for this work in emergency settings?
- What is the potential for backlash felt by women within their homes and partnerships if they participate in cash transfer programmes? (with an increasingly reliance on this) What are the dynamics at play?
- How should DFID best use this form of intervention to address VAWG in this context?

Enquirer: Richard Boden, CHASE

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1. Overview

Most cash transfer programmes, whether implemented in developing or humanitarian contexts, do not have a specific focus on reducing violence against women (VAW) or improving women’s status within the family. The evidence base is still at an early stage, with only a handful of evaluations of cash transfer programmes having examined the impact of conditional cash transfers on women’s risk of partner violence in any context. Most programmes in emergencies do not report on gender at all despite the fact that cash transfers impact on intra-household dynamics. Some researchers raise concerns that of those evaluations that attempt to assess whether VAW takes place as a result of cash transfer, results may not reflect the level of VAW given the shame attached the issue and the fear that families could be deregistered from the programme as a result. These concerns, together with the lack of studies, make it hard to draw conclusions regarding the impact of cash transfer programmes on violence against women in humanitarian contexts.

However, based on this rapid review of studies, the following conclusions can be made on the dynamics at play and the potential for backlash against women participating in cash transfer programmes (see table below for summary of key studies):

- Cash transfers can reduce tensions in the home, whether a gender perspective is included in programme design or not. However, it is not clear whether less tension in the home translates into less violence.
The few studies that do examine violence against women and in particular intimate partner violence (IPV) find that there is little evidence that violence does increase but no example was found where violence actually decreased (in humanitarian settings).

Generally, cash transfer programmes alleviate intra-household stress and tension over financial or food security issues which contribute to better gender relations and less violence in the home, rather than improving women’s relative status in the home and programmes tend to capitalise on women’s traditional roles as wife and mothers.

The one programme (Concern Worldwide’s Food and Cash Transfers project (‘FACT’) in Malawi) featured in this review that found that tensions and violence increased in the home was a programme that transferred cash to household heads therefore mainly directly benefitting men. Results from this study led a subsequent programme to include a gender component.

One other study, where 70% of the recipients were women, found anecdotal evidence of increased tensions in the household due to men’s concern over the independence women gained from the cash or because women had to ask men for money when men received the cash (World Food Programme cash transfer programme in Kenya).

There is some evidence that other familial relations can worsen as a result of cash transfers, including intergenerational relations and relations between wives in polygamous households due to conflict over who controls the cash.

Women have raised security fears regarding accessing and carrying cash outside the home. Some programmes took measures to address this.

Some options for how DFID should best use cash transfers to address VAW in humanitarian contexts include:

- A gender analysis examining who controls money in the family, what it gets spent on and what social expectations are regarding control of money, to inform project design.
- Monitor the impact of cash transfers on gender relations including violence against women. This will involve having a baseline related to gender issues and domestic violence.
- Include VAW awareness raising as part of cash transfer interventions in humanitarian settings, for example the DECT programme in Malawi.

### Evaluations and their findings regarding intra-household conflict and VAWG

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<th>Conflict and violence in the home</th>
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<td><strong>No gender component / not primarily directed at women</strong></td>
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<td>Cash and Food Transfers Pilot Project to address food insecurity initially in drought-affected households in Lesotho (Slater and Mphale, 2008)</td>
<td>• Reduced gender conflicts and tensions within households</td>
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<td>8 country case studies of WFP and UNHCR cash and voucher programmes in emergency settings. Case studies from West Bank, Ecuador and Pakistan did not specifically target women. (Berg et al, 2013)</td>
<td>• West Bank - increased harmony in the household • Ecuador - no intra-household tension reported • Pakistan - no tensions created in the household</td>
<td>West Bank • Guaranteed source of food each week • Men received the transfer which led to less tensions • Cash either given to women or women</td>
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<td><strong>Cash transfers to Syrian refugees in Lebanon</strong> (Lehmann and Masterson, 2014)</td>
<td><strong>Reduced tensions within the household and between the refugee and host community</strong></td>
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<td><strong>Food and Cash Transfers project (‘FACT’) in three districts of central Malawi as a complementary humanitarian intervention during the food crisis of 2005/06.</strong> (Devereux et al, 2006)</td>
<td><strong>Men and women sometimes experienced tensions over the use of cash</strong>&lt;br&gt;<strong>Some reports of violence as a result of the cash transfer.</strong></td>
<td>n/a</td>
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<td><strong>Primarily directed to women</strong></td>
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<td><strong>8 country case studies of WFP and UNHCR cash and voucher programmes in emergency settings. Case studies from Kenya, Chad and the Sudan largely targeted women.</strong> (Berg et al, 2013)</td>
<td><strong>The Sudan – not negative impact on intra-household dynamics.</strong>&lt;br&gt;<strong>Kenya – some tensions over the use of cash but largely decisions made jointly</strong>&lt;br&gt;<strong>Chad - did not cause household tension</strong>&lt;br&gt;<strong>All - no change in women’s status in the household</strong></td>
<td><strong>The Sudan - decision-making over food redemption and utilization mostly left to women</strong>&lt;br&gt;<strong>Kenya – decisions made jointly however some men did not like women having more power.</strong>&lt;br&gt;<strong>Chad – accepted that women made household spending decisions.</strong></td>
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<td><strong>Three country studies of different emergency contexts: Indonesia (rapid onset, earthquake, rural), Kenya (rapid onset, food price spikes, urban) and Zimbabwe (protracted crisis, rural).</strong> (Brady, 2011)</td>
<td><strong>Improved intra-household relations, with better communication between spouses. However, cash transfers helped women cope ‘better’ rather than changed their status</strong></td>
<td><strong>Men faced less pressure to bring in an income.</strong></td>
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<td><strong>Cash grants to meet the basic food and non-food needs of the most vulnerable households in South Central Somalia during the drought crisis.</strong> (Wasilkowska, 2012)</td>
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<td><strong>The cash was a small amount and intended for household expenditure - women continued to control the cash unchallenged.</strong></td>
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<td><strong>Cash Transfers during the drought and food security crisis of 2011 in Somalia</strong> (Truelove and Duncalf, 2012)</td>
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<td><strong>Cash transfers during the 2012 food crisis in Kenya.</strong> (Oxfam, 2012)</td>
<td><strong>More peace at home</strong></td>
<td>n/a</td>
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<td><strong>The Dowa Emergency Cash Transfer (DECT) project was designed and implemented by Concern Worldwide Malawi.</strong> (Devereux et al, 2007)</td>
<td><strong>Conflicts within families were reduced</strong></td>
<td><strong>Food in the home during the hungry season</strong>&lt;br&gt;<strong>Men were afraid to misuse the money as misuse could risk deregistration</strong></td>
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Cash transfer programme aimed to support the livelihoods and strengthen food security for families returning to their homes after the conflict in Uganda. (Sengupta, 2014)

| Did not significantly diminish VAW or improve gender relations (despite this aim) | Did not adequately engage men |

2. Evidence

Introduction
Cash transfers in humanitarian contexts can help people to recover from shocks caused by natural disaster or conflict and have a positive impact on the local economy. Cash transfers can also improve security by reducing the risk of looting and the logistical challenges for donors of getting goods into conflict-affected parts of the country. They also tend to be more cost efficient than in-kind contributions.¹

The fact that cash transfers are often directed at women, due to the belief that they make better funding decisions than men (Devereux et al, 2007), give them the potential to achieve other development goals including the empowerment of women and girls. In fact, some transfers are tied to compliance with certain conditions such as sending girls to school, attending health services or spending the cash on food and are thus known as conditional cash transfers (CCTs). Others are not tied to beneficiaries meeting any kind of condition but are usually part of wider programmes that offer wider social, health and economic support.

Much of the evidence on cash transfers in humanitarian settings is from Sub-Saharan Africa and focuses on the response to drought and food security issues. Few evaluations examine the long term effects (Browne, 2014). Most programmes do not have a specific focus on reducing intimate partner violence (IPV) or improving women’s status within the family. To date, only a handful of evaluations have examined the impact of conditional cash transfers on women’s risk of partner violence in any context. Indeed, most programmes in emergencies do not report on gender at all. In an evaluation of the DFID funded programme Alternative Responses to Communities in Crisis (ARCC) the author noted that ‘Even if the choice of women as the main recipients of the vouchers has enabled greater dialogue within households as far as purchase selection is concerned, economic activities developed thanks to the project are fundamentally controlled by men (Pasquet, 2012: page 3)’. However, the evaluation includes no gender analysis of the risks and opportunities cash transfers pose for women in such a context.

This review features evaluations from cash transfers in humanitarian (and post-humanitarian contexts due to a lack of evidence) that include a focus on the impact of transfers on gender relations. The report is divided into four sections:

- Evidence of reduced tensions / conflict in the home
- Evidence that VAW does not increase
- Evidence of increased VAW
- Evidence regarding safety concerns (brief section)

It should be noted that evidence is generally non-experimental as randomised control trials are potentially unethical and impracticable in humanitarian contexts. Studies tend to use a case control methodology (Browne, 2014). It is important to note that research on violence in the household remains a sensitive topic and sometimes the research methods are not equipped to capture such sensitive information. Berg et al (2013) note in their study that employed mainly focus group

¹ https://dfid.blog.gov.uk/2014/08/27/show-me-the-money-cash-transfers-in-masisi/
discussions (FGDs), that research participants were reluctant to talk about IPV so the study could not comment on the impact of cash transfers on IPV. Devereux et al (2007) also speculate that low levels of reported VAW may be because of shame or fears that their families would be deregistered from the cash transfer programme.

Evidence of reduced tensions / conflict in the home

Concerns have been raised by development practitioners that cash transfers can heighten tensions in the home because women are less likely to control the use of cash within the household and men may use it for anti-social expenditures, such as alcohol and cigarettes. However, most studies examined in this report show that cash transfers can reduce intra-household conflict (whether an aim of the programme or not) but it is unclear whether women’s bargaining position vis-a-vis men changes. Cash transfers may alleviate intra-household stress and tension over financial or food security issues which contributes to more peace and less violence in the home, rather than improving women’s relative status in the home (Berg et al, 2013; Browne, 2014). Browne, in her review of cash transfers and gender concludes that they tend not to be gender transformative but rather target women in their roles as wife and mother (Browne, 2014). It is possible (and one researcher argues this – Brady, 2011) that the inability of the programmes (featured below) to transform gender relations was because of the lack of gender integration and analysis in programme design.

Programmes that reduced intra-household conflict\(^2\) include:

- **Lesotho: World Vision’s Cash and Food Transfers Pilot Project** This pilot project aimed to address food insecurity initially in 6,500 and subsequently in 9,172 drought-affected households in Lesotho. The project operated between November 2007 and April 2008 in six constituencies in two districts. Slater and Mphale (2008) used a comparative approach to explore the impact of cash transfers on gender relations and found that cash transfers reduce gender conflicts and tensions within households. Further, cash transfers do not significantly increase anti-social expenditures (alcohol and cigarettes) that could worsen intra-household conflict. The authors state that a whole-wage system is employed within households to manage and allocate income from cash transfer programmes, which leads to more equitable household expenditure than is found with wage incomes and social pensions for which other income allocation systems apply (Slater and Mphale, 2008).

- **Lebanon: UNHCR’s Winter Cash Assistance Program for Syrian Refugees** In a scientifically rigorous impact evaluation of emergency cash distribution for refugees, the International Rescue Committee conducted research in partnership with Yale University and the University of Brasilia, focused on Syrian refugees in Lebanon. Last winter, 90,000 Syrian refugee families facing freezing conditions in the Lebanese mountains were given $100 a month through ATM cards by international aid agencies. Families living below 500 meters altitude were given e-vouchers for food, while those living in villages above 500 meters were also given e-vouchers for food, plus the cash to buy winter warmth materials, like blankets and sweaters. As well as positive economic impacts, cash assistance led to reduced tensions within the household and between the refugee and host community (Lehmann and Masterson, 2014).

- **8 country case studies: WFP/UNHCR’s cash transfer programmes** Berg et al (2013) conducted 8 country case studies of cash transfer programmes for the World Food Programme (WFP) and UN High Commissioner for Refugee (UNHCR) Assistance. The study

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\(^2\) The programmes did not specifically aim to reduce IPV although some targeted women as a deliberate attempt to empower women.
was conducted mainly through FGDs with beneficiaries and KIIs. In all but one case, **cash transfers did not cause tensions in the household** and appeared to alleviate stress over financial matters and food security (however, study participants were possible reluctant to talk about violence in the FGDs). This was the case whether the cash was directed primarily at women or not. In one example from Kenya there were reports of some household tension over the money. Either tension was created when women had to ask the men for money or men resented women receiving the cash and gaining more power. There was little impact on gender relations and empowerment more broadly particularly in humanitarian contexts. Overall, beneficiaries were not included in design which was seen as a reason the programmes did not have wider impacts.

Programmes targeting women or with higher proportion of female beneficiaries that reduced intra-household conflict:

- **Indonesia, Kenya and Zimbabwe: Oxfam GB and Concern Worldwide’s cash transfer programmes** Brady (2011) conducted three country studies of different emergency contexts: Indonesia (rapid onset, earthquake, rural), Kenya (rapid onset, food price spikes, urban) and Zimbabwe (protracted crisis, rural). Interviews were conducted with frontline staff in the UK and in-country, and with beneficiaries and non-beneficiaries, including both men and women. Women were the primary beneficiaries, but none of the programmes had stated aims on women’s empowerment or changing power relations. Brady found insufficient consideration of gender inequality and gender analysis in programme processes. **Women generally experienced increased self-esteem and confidence, and improved intra-household relations, with better communication between spouses.** Men faced less pressure to bring in an income. However, CTs tend to reinforce women’s traditional roles, and were seen as helping them to cope ‘better’ rather than change their status. The paper notes that some other problems for women were the lack of formal identification papers and distance to distribution points.

- **Somalia: Cash Consortium’s Food Assistance for Vulnerable Households in South Central Somalia (FAVHSCS) project** The Cash Consortium is a group of four NGOs (Action Contre Faim, Adeso, Danish Refugee Council and Save the Children) that came together in mid-2011 to coordinate their aid response to the drought crisis and use unconditional cash grants to meet the basic food and non-food needs of the most vulnerable households in South Central Somalia. The programmes’ beneficiaries were 80 per cent women. The study uses quantitative and qualitative data collection tools, including eight focus group discussions, 109 questionnaires and 31 interviews, and in total, 204 beneficiaries were consulted across three research sites, including IDP camps in Mogadishu. NGO staff were interviewed in Nairobi. Unconditional Cash Transfers led to **less tension within the household and wider community**, as hunger and malnutrition and the pressures of daily life were lessened. The belief that the cash was a relatively small amount (around $100) and intended for household expenditure ensured that women continued to control the cash unchallenged.³ However, women experienced greater social status in the community as they were able to contribute more financially to the community (Wasilkowska, 2012).

³ The literature on cash transfers in developing (not just humanitarian contexts) also concludes that smaller transfers tend to reduce or not exacerbate tensions in the home as it maintains gender relations unchallenged. This evidence also points to greater violence-related outcomes when the woman has a higher social or economic status than her male partner (Heise, 2012). This suggests that cash transfers (when the programme does not address gender) are most effective when they do not undermine male control.
• **Somalia: Save the Children and Oxfam’s cash transfer programmes** After the drought and food security crisis of 2011 in Somalia, Save the Children (STC) and Oxfam funded cash transfer programmes. This study draws on programme reporting and internal documents, internal and external evaluations. The researchers also held discussions with stakeholders in Nairobi and Somalia (but not with beneficiaries). Both programmes aimed to provide for basic food needs and had a high proportion of female beneficiaries. **Women reported fewer arguments in the household as a result of improved finances** (Truelove and Duncalf, 2012).

• **Kenya: Oxfam and Concern Worldwide’s joint cash transfer programme in Nairobi’s slums:** Oxfam and Concern Worldwide developed a joint programme to address the unfolding food crisis in Kenya. The programme, implemented with local partners in two Nairobi slums, aimed to improve access to food in the short term via cash transfers and to provide further income opportunities and improve livelihoods in the longer term. From October 2009 the programme provided monthly cash transfers to 5,000 households (2,000 in Korogocho and 3,000 in Mukuru) for eight months. A second phase provided cash transfers alongside skills development and training to help poor households set up businesses and engage in more profitable income-earning activities. 80% of recipients were women. Many women also received support from the community health workers and social workers, who provided a source of care, advice, and a way to connect to other services in the slums. The health workers focused on building the women’s self-esteem and confidence, and provided information on a range of issues. Programme monitoring and evaluation data found that there was some evidence that women experienced more peace at home and felt more confident. Others spoke about getting rid of temporary boyfriends because they had enough money to live on. Women also valued the work of the health workers focused on building the women’s self-esteem and confidence, and providing information on a range of issues (Oxfam, 2012).

Evidence that VAW does not increase

For a number of decades concerns have been voiced that cash transfers can exacerbate domestic violence both when men receive them and when women do due to conflict over how the money is spent. The wider literature (not just humanitarian contexts) on the impact of cash transfers tends to conclude that although in some cases, such as the M-Pesa scheme in Kenya (Haushofer and Shapiro, 2013), cash transfers alone can lead to a decrease in IPV, there is evidence that cash transfers without a gender component can increase the risk of violence in certain contexts (Heise, 2012, Fulu et al, 2014). It is therefore considered good practice to include a gender component (for example, gender analysis, gender sensitisation with the community) in social protection programmes (Taylor, forthcoming). For this query the author found insufficient evidence to make conclusions about the impact on domestic violence in humanitarian settings. However, three evaluations focusing on cash transfers in humanitarian contexts did not find an increase in domestic violence (they include two that had a gender component and one that did not). One that was aimed at largely male household heads and discussed in the next sub-section did find an increase in intra-households tensions and possible violence.

The examples where violence did not increase:

• **Swaziland: Save the Children’s Emergency Drought Response project** The project introduced cash transfers as a response to the food crisis of 2007/08 in Swaziland. 6,000 households received food and cash monthly for six months, while 1,400 households received food rations to the same value, serving as a control group. The programme had a comprehensive
monitoring and evaluation system which included baseline and endline surveys as well as monthly monitoring. The final evaluation study drew on this monitoring and also interviewed 1,225 cash and food recipient households, 491 food-only recipient households and 68 child-headed households. Women were registered as cash recipients and bank account-holders in 90% of households receiving cash transfers, as a deliberate strategy to empower women and ensure that cash was used responsibly on meeting the basic needs of women and vulnerable children. Concerns that disbursing cash to women in male-headed households could result in violence against them proved to be unfounded. Most men accepted that women spend cash sensibly. Some adults reported that girls were no longer engaging in transactional sex, as they had enough cash to meet their needs. (Devereux and Jere, 2008).

- **Malawi**: Concern Worldwide’s Dowa Emergency Cash Transfer (DECT) project was designed as a humanitarian response to a localised food and livelihoods crisis in Dowa District in Central Malawi. Women received the cash instead of men based on evidence that women generally use cash transfers or food aid more for feeding children and caring for the family, and less for their personal needs and wants, than do men. Husbands were registered in male-headed households but their wives were given the smart-cards and collected the cash. Only if women were incapacitated could men collect the cash. Most recipients of DECT cash were women. Of the 10,000+ DECT cash recipients, less than 100 were men. The gendered impacts of DECT were generally positive. There was less resistance from men to women receiving the cash than might have been expected and there were very few (and only indirect) reports of gender-based violence around control of the DECT cash. Conflicts within families were reduced because there was food in the home during the hungry season and women exerted ‘some’ control over the money. Men were afraid to misuse the money given the fact that misuse of the money could risk deregistration and women reminded men of that fact. In fact the decision to pay women was usually endorsed by men, women and local leaders. Women generally managed the cash well and spent it wisely (Devereux et al, 2007).

Given the concern that cash transfers could exacerbate violence in the home and Devereux et al’s finding from a previous evaluation of the FACT cash transfers programmes in Malawi (2006 - see below) that tensions in the home could be heightened, the DECT programme included an awareness programme to reduce the risk of violence among DECT beneficiaries. One of the key messages urged individuals (especially women) receiving money on behalf of the household to be faithful and respectful, and to engage their spouse in budgeting and spending the money. Probing of anecdotal reports of DECT-related VAW appears seemed to show that incidences were very limited, or non-existent. The researchers conclude that either such reports be dismissed as rumours or respondents concealed the extent of VAW in their own homes and communities, because of shame or for fear that Concern’s would remove offending beneficiaries from the DECT project.

Only one other evaluation of a programme featured in this review actually included an aim to reduce IPV. The example featured here from Uganda applied a component focused on IPV when the situation was less fragile. Clearly there is insufficient evidence to make conclusions regarding the impact of cash transfers that specifically aim to address violence against women in humanitarian settings.

This programme reports no reduction in VAW (but possibly no increase either):

- **Uganda**: Action Against Hunger (ACF International)’s unconditional cash transfer programme aimed to support the livelihoods and strengthen food security for families returning to their homes after the conflict in Uganda. At the end of the two-year programme, in 2011, ACF started another cash transfer intervention targeting women and aiming to reduce gender-based violence while strengthening livelihoods through increasing household assets and
income diversification. The programme encompassed four main components; unconditional cash transfers, Voluntary Savings and Lending Organizations (VSLAs), Livelihoods skills training and GBV prevention awareness raising activities. A qualitative study found that although the ACF's intervention has created pathways of economic empowerment for some of the most vulnerable, it has not adequately succeeded in significantly diminishing violence against women or improving gender relations due to a failure to adequately engage men (Sengupta, 2014).

The evaluator did not consider that the GBV prevention awareness activities may have meant that violence was not exacerbated by the transfer programme. However, the potential of the programme to reduce violence that was sought by the programme (and has been achieved in other programmes) was not realised.

Evidence of increased VAW

One studies considered in this review showed that cash transfers did lead to an increase in intra-household tensions; however, the cash transfer was collected by household heads, rather than targeting women. The example given below is from a context where cash was transferred to the household head, men made decisions about cash and were more likely not to spend cash on household needs. This underscores the need to consider the social context and possible impact on gender relations when designing programmes.

- Malawi: Concern Worldwide’s Food and Cash Transfers project (‘FACT’) was implemented in three districts of central Malawi as a complementary humanitarian intervention during the food crisis of 2005/06. The project delivered a food package plus cash equivalent to the cost of buying the same package of food, each month for four months. It reached 5,000 households. This study draws on continuous quantitative project monitoring and evaluation with beneficiaries and non-beneficiaries. The evaluation team also conducted focus group discussions, interviews, and case studies in 14 communities of beneficiaries and non-beneficiaries. The transfer was usually collected by household heads, rather than targeting women. Most female beneficiaries gave the money to their husbands, although a significant proportion kept the money themselves. These women expressed distrust that men would spend the money responsibly. Where this actually happened, women were encouraged to report the misuse of transfers to the headman and Concern committee – a number of women did so. The programme was implanted in a context where food rations appeared to be under the control of women while cash was under the control of men. Within households, men and women sometimes experienced tensions over the use of cash and there were some reports of violence as a result of the cash. Women tended to share food more frequently than men, while men were more likely to either give or lend small sums of money to other men (Devereux et al, 2006).

An additional study of the World Food Programme cash transfer programme in Kenya found anecdotal evidence that tensions in the household increased (Berg et al, 2013).

- The programme aimed to enhance communities’ resilience to shocks through asset creation and increasing food security for vulnerable households. The programme targeted women and men but as it was tied to a work programme where 70% of the participants were women more women received the transfer. There were anecdotal reports provided in the FGDs about household tension over use of the cash, but participants consulted stated that generally most household members decided together how to spend the cash. Some men interviewed expressed concern about their wives and women in the community having cash as it would give them too much power. Women themselves, in a few cases, were not able to use all the money they earned
for the family. They sometimes had to cope with men’s demands for cash by quickly spending the money on family needs before the men asked for it, or asking their husbands for money to spend on the family.

Three of the studies featured in this review found that intra-household conflict between members of the family other than between spouses or intimate partners heightened as a result of the transfer, particularly in households with elders and children alone. Three studies showed that intra-generational conflict was a concern (Slater and Mphale, 2008; Devereux and Jere, 2008; Berg et al, 2012). In the study by Slater and Mphale (2008), generational conflicts resulting from cash transfers are particularly acute in households where the elderly are taking care of orphans and vulnerable children. Devereux and Jere (2008) found in Swaziland that many children, knowing the transfer was calculated at £30 per person, demanded their “share” of the money given to their mother or carer, even though the intention was that the cash should be used to benefit the household as a whole (Devereux and Jere, 2008). Although the unconditional cash transfers in South Central Somalia had a largely positive effect, there was conflict reported in polygamous households where only one woman received the cash (Wasilkowska, 2012).

Evidence regarding safety concerns

In Somalia, women worried about their safety related to carrying cash. However, there was no increase in reports of theft (Wasilkowska, 2012). In Zimbabwe women were concerned about the distance to collection points although this could have been regarding time taken from their daily routines rather than safety concern (Brady, 2011). In the study by Berg et al (2013) people were not concerned about security when collecting cash possibly because measures were taken to address this aspect. However, women in Pakistan and Kenya were concerned about the time it took to get the transfer and having to leave children alone (Berg et al, 2013). According to the authors, the possibility of technologies helping out ease this burden was not explored enough. Harvey (2007) raises the possibility that cash transfer improved the safety of women living with host families supporting displaced people as they were able to contribute to the family finances. However, no evidence is provided to support this assertion.
4. References


http://www.alnap.org/resource/7980

Pasquet (2012) Key Results of the ARCC project carried out by SOLIDARITES INTERNATIONAL in the DRC. UNICEF and Concern Worldwide (and their partners Solidarite and MercyCorps) as part of the DFID-funded Alternative Responses to Communities in Crisis (ARCC)
http://www.alnap.org/pool/files/si-key-results-of-arcc-project-in-drc-dec12.docx


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