

DISCUSSION PAPER

THE EFFECT OF CASH-BASED INTERVENTIONS ON GENDER OUTCOMES IN DEVELOPMENT AND HUMANITARIAN SETTINGS



No. 31, November 2019

CLAIRE A. SIMON

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SUMMARY

Cash transfers are often considered a gender-sensitive development tool because women have traditionally been the target for large social cash transfer programs. However, targeting women does not automatically yield favorable outcomes for women and girls. While there is emerging evidence from the development sector to suggest that cash transfers can positively impact women and girls across an array of protection and empowerment dimensions, the results are often mixed and poorly understood. The evidence base on gender and cash in humanitarian settings, where the use of cash is on the rise, is even more limited. Without

proper gender considerations, there is a concern that cash transfers may fail to reach those left furthest behind, potentially limiting rather than generating opportunity for greater gender-transformative change.

This paper begins by presenting an overview of the latest research on cash transfers, gender protection and empowerment outcomes. It continues by discussing some of the program design features to consider when seeking to improve gender outcomes. Finally, the paper concludes with a set of research questions that can help shape future research and practice in this area.

RÉSUMÉ

Les transferts en espèces sont souvent considérés comme un outil de développement sensible au genre car les femmes ont traditionnellement été les cibles de vastes programmes sociaux de transferts en espèces. Toutefois, le ciblage des femmes dans ce domaine ne donne pas automatiquement des résultats positifs pour les femmes et les filles. Si le secteur du développement montre de plus en plus clairement que les transferts en espèces peuvent impacter positivement les femmes et les filles en termes de protection et d'autonomisation, les résultats sont souvent mitigés et mal compris. Les résultats probants en termes de genre et d'argent en espèce dans les situations humanitaires, où l'utilisation de l'argent en espèce augmente, sont encore plus limités. Si l'on ne prête pas suffisamment d'intérêt à la

question de l'égalité des sexes, il est à craindre que les transferts en espèces n'atteignent pas les personnes qui accusent le plus grand retard, ce qui pourrait limiter les évolutions positives en termes d'égalité des sexes au lieu de créer de nouvelles possibilités.

Ce document commence par présenter un aperçu des dernières recherches sur les transferts en espèces, les résultats en matière de protection et d'autonomisation des femmes. Il débat ensuite de certains éléments de conception du programme afin d'envisager quand chercher à améliorer les résultats en matière d'égalité des sexes. Ce document conclut finalement par un ensemble de questions qui pourraient aider à façonner les pratiques et recherches futures dans ce domaine.

RESUMEN

Las transferencias monetarias, en general, están consideradas una herramienta de desarrollo sensible al género, pues las mujeres han sido tradicionalmente las destinatarias de los grandes programas de transferencias monetarias de carácter social. Sin embargo, orientar las transferencias a las mujeres no arroja automáticamente resultados favorables para las mujeres y las niñas. Si bien crece el número de evidencias provenientes del sector del desarrollo que sugieren que las transferencias monetarias pueden tener un efecto positivo para las mujeres y las niñas en numerosas dimensiones de la protección y el empoderamiento, los resultados a menudo son variados y no se comprenden adecuadamente. La base empírica sobre las dimensiones de género y las transferencias monetarias en escenarios humanitarios, donde este tipo de dispositivo se usa cada vez con mayor frecuencia, es aún más limitada.

Si no se consideran apropiadamente las dimensiones de género, las transferencias monetarias podrían no llegar a las personas que han quedado más atrás, lo que potencialmente limitaría —en lugar de generar— las oportunidades para un cambio más transformador desde el punto de vista de la igualdad de género.

En este artículo se comienza por presentar las generalidades de la investigación más reciente sobre transferencias monetarias, la protección de género y los resultados en materia de empoderamiento. A continuación se discuten algunas de las características del diseño de los programas que es necesario considerar al momento de mejorar los resultados de género. Por último, el artículo concluye con un conjunto de interrogantes de investigación que pueden ayudar a darle forma a investigaciones y prácticas futuras en esta área.

OVERVIEW

This paper examines the evidence regarding the effects of cash-based interventions (CBIs) on protection and empowerment outcomes. While the review includes evidence from both the development and humanitarian sectors, its primary purpose is to serve as a starting point to document the existing research at the intersection of CBIs, gender and humanitarian response. Cash transfers are often considered a gender-sensitive development tool because women are frequently the target for large conditional cash transfer programmes. However, targeting women does not automatically yield favourable outcomes for them or for girls. The effect of CBIs on gender outcomes is, in fact, under-researched and not adequately understood. While there is some rigorous evidence on gender outcomes emerging from within the development sector through the study of large social cash transfer programmes, evidence from the humanitarian sector is more limited and mixed.

This review presents findings from a literature search that included a combination of peer-reviewed articles, programme evaluations and monitoring reports. The key findings from both the development and humanitarian sectors are summarized and presented below, categorized into three broad outcome areas: poverty, health and education; protection; and women's empowerment.

Poverty, Health and Education

- In the development context, there is consistent and extensive evidence that cash transfers can reduce the depth and severity of poverty and improve access to and use of health facilities. Few studies show sex- and age-disaggregated data for these outcome areas, and those that do have found no statistically significant differences between genders.
- In the development context, there is consistent and growing evidence that cash transfer programmes can improve enrolment and attendance rates in schools. Several studies that provide sex-disaggregated data on children attending school find statistically significant positive effects for girls. There is, however, little evidence to explain how cash transfers affect education performance outcomes, such as improving test scores, by gender.

- In the humanitarian context, there are few sex- and age-disaggregated data sets available to assess results in the outcome areas of poverty, health and education.

Protection

Intimate partner violence

- In the development context, cash transfers are largely associated with reductions in reported physical violence against women by a male partner. How cash transfers affect emotional violence, however, remains less understood.
- In the humanitarian context, there is little substantive research on the relationship between cash transfers in emergency settings and gender-based violence. The evidence that does exist is mixed and mostly anecdotal. None of the studies reviewed approach issues of gender-based violence in a systematic way. A few key findings include: (i) Cash transfers are consistently found to have the potential to reduce household tensions; (ii) A few studies suggest that the coping behaviours of women can obscure the relationship between cash transfers and the reported incidence of abuse; (iii) A few studies raise concerns that purposeful targeting of women can lead to the marginalization of men, increasing the risk of negative outcomes.

Early and forced marriage, early pregnancy and negative coping mechanisms

- In development contexts, there is growing evidence that cash transfers can help delay marriage and pregnancy, increase condom use and limit multiple sexual partners among adolescent girls. There is also limited and emerging evidence of a link between cash transfers and reductions in sexually transmitted disease.
- In the humanitarian context, how cash-based interventions affect protection concerns in this area have generally not been researched and are not well understood. While some studies note anecdotal reports of reductions in sex work, others report increases. None of the studies reviewed approach this issue in a systematic way.

Women's Empowerment

Women's decision-making

- In the development sector, there is growing recognition that several of the original, large Latin American cash transfer programmes are not in themselves gender transformative. However, there is evidence that adjustments can be made to programme design so that these have the potential to offer improvements in various dimensions of women's empowerment, including decision-making.
- In both development and humanitarian contexts, there is evidence to indicate that cash can strengthen women's decision-making capacity; however, this improvement is mostly on decisions in the domestic sphere and does not often carry over to the public sphere. Studies reveal that in many fragile contexts, there remains widespread belief across both genders that men are the primary decision-makers.

Additional burden and gender stereotypes

- Evidence from the development sector suggests that certain programme design choices in specific contexts can lead to additional burdens on female recipients of cash transfers. There is growing recognition in this sector that for cash-based interventions to create broader transformative change in

gender relations, they must necessarily involve men and boys.

- In the humanitarian context, burdens to women associated with CBIs in emergency relief (e.g., travelling to the pay point and safety around collection sites) are consistent with those of in-kind programming, reporting mixed results. In the humanitarian literature, cash transfers are often found to reinforce existing gender stereotypes. For example, in some fragile communities, women continue to be viewed as household managers whereas men are viewed either as 'lazy' or, alternatively, as the key decision-makers who ought to be responsible financially.

Psychosocial well-being

- In both development and humanitarian contexts, there is evidence of positive linkages between cash transfers and improvements in dignity, self-worth and social status for both women and men.
- In the humanitarian context, there is evidence to suggest that cash-based interventions through safe spaces for women can improve social well-being related to relief from isolation.

Economic empowerment

- Evidence from the development sector, while finding no clear differences between women and men in the impact of cash transfers on labour participation, shows differences in how each group allocates time between domestic, paid and self-employed work.
- In the humanitarian context, there exists little focused research around the link between cash-based interventions and women's economic empowerment. Few studies of CBIs interventions in emergency settings systematically report on outcome areas related to economic empowerment such as labour participation, access to finance, credit, savings and investment. There is some limited evidence to suggest that the traditional small size of a cash transfer limits its use as a tool for savings and investment.

To maximize the effect of CBIs, the development literature underscores the need for careful consideration of programme design and implementation features

to fit the local context. For programming in humanitarian settings, where conditions on the ground may change rapidly, these considerations are perhaps of even greater importance.

Furthermore, it should be noted that women's empowerment and protection are often not the primary objective of emergency programmes and therefore results in these areas are not systematically analysed and reported. The studies from emergency contexts that do report on gender tend to report on indicators that focus on 'do no harm' rather than on

more long-term transformative gender equality and women's empowerment outcomes related to agency and power. Yet, gender-responsive programme design can potentially improve both humanitarian and gender outcomes.

This review identifies several gaps in the research around the intersection of humanitarian response, cash-based programming and gender outcomes and concludes with a set of research questions that can help shape future research and practice around these issues.

1.

INTRODUCTION

Cash-based interventions (CBIs), where cash is given directly to poor and vulnerable households, are a tool that is increasingly being used in humanitarian response. While they comprise only 6 per cent of total relief budgets to date,¹ this figure is expected to rise in the future as both funders and implementers see their value and impact. The interest in CBIs for humanitarian response comes from robust evidence in the development sector that regular, predictable cash transfers can help reduce the depth and severity of poverty, improve food security and positively impact certain education and health outcomes.² Potential positive outcomes for cash-based programmes also exist in humanitarian contexts. For beneficiary families, cash may enable households to recover more quickly from shocks, equip them with more dignity by providing choice in spending and help stimulate local economies. For donors and implementers, cash may reduce logistical challenges in provisioning food and other in-kind supplies, lessen risks of looting and leakage and increase the accountability and efficiency of humanitarian aid.

Traditionally, large cash transfer programmes such as those found in Latin America have purposefully targeted women. Theory and empirical evidence suggest that women are likely to use resources to positively impact the family.³ Moreover, there is some evidence to suggest that cash in the hands of women can improve their bargaining power and increase their decision-making capacity, which can potentially contribute to enhancing their empowerment.⁴ For humanitarian response, such programming is welcome since women and girls tend to be differently, and often disproportionately, impacted by crises and disasters.⁵ In emergency settings, where traditional gender roles may break down, CBIs present an opportunity to create positive change for women.

Yet, how these processes unfold in practice is complex and not well understood. Simply targeting women does not make cash transfer programmes gender-responsive. Existing research on cash transfers and gender-responsive outcomes is limited and mixed; furthermore, where evidence does exist, it comes mostly from development settings.

This paper presents an overview of the latest research on CBIs and gender equality and women's empowerment outcomes. The paper starts with a brief description of methods and proceeds to assess the evidence of the effect of CBIs on gender outcomes in both development and humanitarian contexts. The paper concludes with recommendations for future research.

1 Gentilini 2016.

2 Bastagli et al. 2016.

3 Handa and Davis 2006; Rawlings and Rubio 2005.

4 Bastagli et al. 2016.

5 Ormhaug 2009; Save the Children 2014.

2.

METHODS

This literature review captures evidence on cash-based interventions and gender outcomes in the development and humanitarian sectors. Cash transfers as a tool for development have expanded rapidly over the last 10 years. There are now an estimated 130 countries operating some form of cash transfer programme, with much of this growth in Africa.⁶ As a result, cash transfers in development contexts are relatively well researched. In recent years, there have been several large, empirical, quantitative multi-year studies of social cash transfer programmes that use randomized control trials (RCTs) or rigorous quasi-experimental methods to evaluate programme outcomes and discuss in detail the evidence of their impact. These studies have, in turn, been assessed in review papers (see Table 1) from which this review primarily draws its evidence of the impacts on gender outcomes in development contexts.

TABLE 1:
Recent cash transfer literature reviews

Sponsor organization	Publish date	Article title	Lead author
Overseas Development Institute (ODI)	2016	<i>Cash Transfers: What Does the Evidence Say? A Rigorous Review of Programme Impact and of the Role of Design and Implementation Features</i>	Francesca Bastagli
World Bank	2015	<i>The State of Social Safety Nets</i>	World Bank
UK Department for International Development (DFID)	2011	<i>DFID Cash Transfers: Literature Review</i>	Catherine Arnold
Independent Evaluation Group (IEG)	2011	<i>Evidence and Lessons Learned from Impact Evaluations on Social Safety Nets</i>	IEG

In contrast to the development sector, most of the findings from the humanitarian context come from 'grey'⁷ literature such as programme evaluations, monitoring reports and studies that use a variety of

evaluation methods that often do not include, by both design and necessity, a comparative control group. Limiting the evidence base in this sector is a unique set of circumstances that make such studies a challenge to design and implement. First, within the context of an unfolding crisis, using a treatment/control design where some are denied benefits can be unethical.⁸

⁶ World Bank 2015.

⁷ Grey literature includes reports, materials and research from government and other institutions that are produced and disseminated outside of traditional academic and commercial publishing channels.

⁸ Browne 2014.

Second, in emergency settings where events are rapidly changing and where populations are in transit, it is challenging to keep track of beneficiaries to monitor over time.⁹ These factors, as well as the fact that research in this sector is relatively new, lead to a much less systematic set of evidence. This paper does not prioritize different types of evidence in the development versus humanitarian context but rather acknowledges the differences.

This review is not meant to represent an exhaustive search of the literature and nor were the studies herein included or excluded against a set of rigorous methodological criteria. Indeed, the review purposefully included a broad array of studies and reports to demonstrate emergent findings to be used as a launch for discussion on where there needs to be further research and analysis.

To identify articles, the researcher conducted searches via the University of Colorado Libraries journal access point, Google Scholar and the websites of the

following organizations: United Nations Children’s Fund (UNICEF), International Labour Organization (ILO), United Nations Office for Project Services (UNOPS), United Nations Development Programme (UNDP), United Nations High Commissioner for Refugees (UNHCR), World Bank, World Food Programme (WFP), European Union (EU), Department for International Development (DFID), MercyCorps, Oxfam International, CARE International, International Federation of the Red Cross (IFRC), Action against Hunger and the Cash Learning Partnership (CaLP). Additional resources were identified from the bibliographies of the most relevant articles. In total, 84 articles were reviewed and culled to 38 based on the following: (i) discussion of gender-sensitive indicators and outcomes; (ii) use of cash-based programming in humanitarian settings; (iii) age of article—most less than 10 years old; and (iv) clear discussion of methods. Table 2 shows the final breakdown of articles by setting and region. Those articles falling in the multiple and mixed column and rows, respectively, are the broader literature reviews previously discussed.

TABLE 2:
Breakdown of articles by setting and region

Setting	Region					
	Latin America	Middle East	Africa	Asia	Multiple	Total
Development	5		13	2	2	22
Humanitarian		3	3		6	12
Mixed					4	4
Total	5	3	16	2	13	38

The literature review was peer reviewed by several researchers and practitioners in the field.

⁹ Recent work on the use of block chain technology as a means to build a refugee’s financial identity can potentially mitigate this issue. See: UN Women 2018.

3.

EVIDENCE OF IMPACT

This chapter discusses the evidence of effect of cash-based interventions (CBIs) on gender outcome areas related to protection and women's empowerment. In the context of this paper, CBIs are defined using the Cash Learning Partnership (CaLP) definition:

Cash-based intervention (CBI) refers to all programs where cash (or vouchers for goods or services) is directly provided to beneficiaries. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. CBI covers all modalities of cash-based assistance, including vouchers. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). The term can be used interchangeably with Cash Based Assistance and Cash Transfer Programming.¹⁰

This chapter is organized by outcome area. The first section briefly summarizes evidence of the effect of cash transfers on women and girls in outcome areas related to poverty, health and education. The paper goes on to look at CBIs and protection issues related to gender-based violence, including domestic violence, early and forced marriage, early pregnancy and negative coping mechanisms. The final section examines several dimensions of women's empowerment thought to be influenced by CBIs, including their decision-making, the burden on women and economic empowerment.¹¹ Where evidence is available, each section first discusses findings from the development sector and then goes on to detail emerging evidence from the humanitarian sector.

10. CaLP 2017.

11. The scope of this paper is limited to reported outcomes. However, it should be noted that a scan of the theoretical literature around cash transfers failed to find an existing conceptual framework that clearly outlines the pathways of change linking CBIs to broader gender equality and women's empowerment impacts.

3.1

Poverty, health and education

Cash transfers have been linked to improvements in household poverty, health and education outcomes.¹² This section reviews evidence from the development sector to examine more closely how these outcomes affect women and girls.

Overall, the development literature finds robust and rigorous evidence that cash transfers have many positive impacts on household well-being in areas related to poverty reduction, food security, education and health. However, apart from education, few studies include sex- and age-disaggregated data, making it a challenge to draw definitive conclusions. Key findings are summarized here:

- **There is consistent and extensive evidence that cash transfers can reduce the depth and severity of poverty, improve food security and increase household expenditures.**¹³ Since poverty and expenditure data are mostly measured at the household level, there is less information about gender-disaggregated impacts.¹⁴ The ODI review found only 6 of 44 studies reported disaggregated poverty data; of these, none found statistically significant differences between women/girls and men/boys.¹⁵
- **There is consistent and growing evidence that cash transfer programmes can improve enrolment and attendance rates in schools.**¹⁶ When assessing educa-

12. Arnold et al. 2011.

13. Bastagli et al. 2016; World Bank 2015; Arnold et al. 2011; IEG 2011.

14. Bastagli et al. 2016.

15. Ibid.

16. Bastagli et al. 2016; World Bank 2015; Arnold et al. 2011; IEG 2011.

tion impacts, several of the studies disaggregate the data by gender of the child attending school, finding statistically significant positive effects for girls related to school attendance. The ODI review, for instance, found 12 of 15 studies reported at least one statistically significant increase in a school attendance measure and only 1 study reported a decrease.¹⁷

- **In health, there is consistent and growing evidence that cash transfer programmes can increase access to and use of health facilities.**¹⁸ There are only a few studies that report on sex- and age-disaggregated health data, and those that do show mixed results for women and girls. For example, one study from Burkina Faso found increases in routine preventative visits to health clinics for girls but not for boys.¹⁹ In contrast, a study from United Republic of Tanzania found reductions in health visits for girls and women but not for boys and men.²⁰ The reasons for these variations are unclear but are likely linked to supply-side issues. In developing communities, there are significant geographic and infrastructure barriers to access to health services (e.g., distance, poor roads, limited transportation and high costs of transportation). Cash transfers are thought to promote the use of health services by incentivizing women to overcome some of these existing barriers.
- **There is limited evidence to explain how cash transfers affect education performance outcomes such as improving test scores and longer-term health outcomes such as reduction in stunting or wasting based on gender.**²¹ Given these are longer-term outcomes, the pathways to change are influenced by many other things (e.g., baseline levels of health and education, social and political norms, environmental conditions and supply-side issues), which makes testing and demonstrating evidence of a direct link a challenge.
- The ODI review notes five studies that disaggregate impacts around learning and show some improvements beyond simple enrolment and attendance

17. Bastagli et al. 2016.

18. Bastagli et al. 2016; World Bank 2015; Arnold et al. 2011; IEG 2011.

19. Bastagli et al. 2016.

20. Ibid.

21. Bastagli et al. 2016; Arnold et al. 2011.

indicators. Two studies report significant increases in test score results for girls, while three report increases in some form of cognitive development for girls.²² Several of the reviews note that the relative size and strength of impact in these outcome areas is strongly influenced by supply-side issues such as the location of schools, quality of teachers, etc. and programme design issues such as conditionality, size of transfer, etc.²³ The variation in supply-side issues makes it difficult to separate out and really understand the gender differences in learning and health outcomes.

3.2

Protection

This section examines the evidence between cash-based interventions (CBIs) and several areas of protection including gender-based violence, early and forced marriage, early pregnancy and negative coping mechanisms.

3.2.1 Intimate partner violence

A recent review of cash transfers and intimate partner violence (IPV) suggest there are three pathways through which a cash transfer can influence IPV: (i) economic security and emotional well-being; (ii) intra-household conflict; and (iii) women's empowerment.²⁴ The first pathway focuses on the household and posits that the influx of cash reduces poverty-related stressors and thus improves the overall emotional well-being of all household members. The second pathway examines how the cash influences household dynamics. Here the effect may be positive or negative. Increases in cash can potentially reduce arguments over household spending or, alternatively, create new sources of marital conflict should the money be used on expenditures not benefiting the entire household.²⁵ Household dynamics are influenced by a complex set of local social norms such as perceptions of male authority, a man's role as provider and shame around divorce, all of which may contribute to overall levels of violence in a household.

22. Bastagli et al. 2016.

23. Bastagli et al. 2016; Arnold et al. 2011; World Bank 2015.

24. Buller et al. 2018.

25. Heise 2011.

Thus, how the cash affects these dynamics is uncertain. The third pathway, through women's empowerment, is also posited to have possible positive or negative effects for many of the same reasons. Cash targeted to adult female household members could increase their bargaining power and strengthen their position in the household by giving them more choices, including the self-sufficiency to manage or influence expenditure or leave the relationship. Alternatively, the shifting power dynamics could lead to backlash by a male partner who is trying to reassert control, thus increasing the risk of violence.

The broader literature on women's economic empowerment notes that in the short term, increases in economic freedom can potentially lead to increases in violence, particularly when a man feels threatened by his inability to meet his gender-prescribed role to support the family.²⁶ However, in the longer-term, theory suggests that as a woman asserts greater control over resources and as both partners see the value of the woman's contribution, violence should decrease.²⁷ The evidence within the empowerment literature reflects these complexities by showing mixed results. For instance, a review of 22 studies of programmes focused on women's economic empowerment found that in some cases women's access to cash employment led to an increased risk of violence and in others this was protective.²⁸

Within the development context, the effect of CBIs on gender-based violence mirrors the broader economic empowerment literature, showing mixed results. The key findings are summarized below.

- **Cash transfers are largely associated with a reduction in reported physical violence against women by male partners.** The 2016 ODI review of cash transfer programmes found robust evidence from seven quantitative impact evaluations from Latin America and Africa around the link between cash transfers and physical abuse.²⁹ In all cases, the studies noted

26 Ibid.

27 Ibid.

28 Vyas and Watts 2008 in Heise 2011.

29 Perova 2010; Angelucci, M. 2008; Bobonis et al. 2013; Hidrobo et al. 2013; Hidrobo et al. 2012 in Bastagli et al. 2016.

a decline in reports of such abuse.³⁰ A more recent review of cash transfers and IPV found similar results when comparing the impact across 14 programmes: reductions in IPV attributable to the cash transfer programme were seen in 11, mixed impacts in 1 and no impact in 2.³¹

- **Despite these positive findings, given the complex social norms governing household dynamics, there is an ongoing need to closely monitor CBIs and IPV outcomes for unintended consequences.** For example, an ethnographic study on a cash transfer programme in Uruguay found that transfers directed at women in some cases increased their exposure to abusive ex-partners, who would return to the household when the cash was delivered.³²
- **The findings on how cash transfers impact emotional abuse are a bit more mixed.** Several studies demonstrate a positive association between cash benefits and reductions in emotional abuse against women.³³ However, other studies link cash transfers to an increase in emotional abuse,³⁴ while yet others find no effect of cash transfers in this regard.³⁵ The exact pathway by which cash transfers might increase non-physical abuse remain poorly understood. One idea is that increased female bargaining power, which serves to limit physical abuse, can in turn provoke emotional abuse.³⁶ Rather than violence that could prompt the women to leave, the partner seeks other, less conspicuous ways to either channel frustration or to influence how the money is spent. This behaviour may be why some studies report increased emotional abuse in the absence of increased reports of physical abuse.³⁷ It should be noted that one reason the evidence on emotional abuse is more mixed may be that it is more subjective and more difficult to measure across contexts.

30 Bastagli et al. 2016.

31 Buller et al. 2018.

32 Corboz 2013.

33 See Hidrobo et al. 2013 in Bastagli et al. 2016.

34 Bobonis et al. 2013; Green 2015 in Bastagli et al. 2016.

35 Haushofer et al. 2015 in Bastagli et al. 2016.

36 Eswaran and Malhotra 2011 in Bastagli et al. 2016.

37 Bobonis et al. 2013; Angelucci 2008 in Bastagli et al. 2016.

- **The credibility of the threat of women leaving the relationship might affect levels of reported abuse.**

Researchers have posited that the behaviour of men might be influenced by their perception of the likelihood that their partner will leave the relationship. A few studies suggest that the size of the transfer may be linked to the threat level of a woman leaving the relationship. For example, one study from Mexico found that reports of abuse increased with the size of the cash transfer.³⁸ The authors postulate that with smaller transfer levels, the male partner is still likely perceived as the primary provider for the family and is thus less likely to see the cash transfer as a threat. However, when the size of the cash transfer increases to represent a significant source of income, discord may rise, increasing the possibility of backlash.³⁹ This effect highlights the importance of conducting risk assessments in advance of targeting as well as the critical role of the engagement of men and boys as partners for women's economic empowerment within programme design and implementation.

One study from a cash transfer programme in Ecuador made the interesting finding that the level of controlling behaviour and emotional abuse by men changed based on the level of schooling of the female partner.⁴⁰ While, overall, the study found a reduction in controlling behaviour, a clear differentiated pattern emerges when the data are disaggregated by education levels. Women cash recipients with six years of schooling or less reported no reduction in controlling behaviour and an increase in emotional abuse. The authors posit that a woman with very little education is less likely to leave a marriage, so her improved bargaining power is not seen as a credible threat.⁴¹

Within the humanitarian context, to date, there has been little substantive research on the gender-based violence (GBV) risks and protective factors associated with the provision of cash. Indeed, GBV is rarely considered in a systematic way in programme design,

implementation and evaluation.⁴² One reason for the lack of evidence is that protection concerns (beyond 'do no harm') are not the primary focus of most emergency programmes. Some initial findings are discussed below.

- **The evidence of the effect of cash transfers on GBV in humanitarian settings is limited and difficult to interpret.**

The studies reviewed tend to report from a 'do no harm' viewpoint rather than looking at how cash might promote gender equitable relations that minimize the risks of GBV. For example, studies of emergency response cash transfer programmes in Malawi and Swaziland noted little evidence of increased GBV resulting from the transfer.⁴³ However, such reports indicate little about the potential for cash to reduce violence in these settings. Since the evidence from the development sector clearly links cash-based initiatives to a decline in physical violence, more rigorous data from humanitarian settings on these dynamics is needed.

There is one study of a post-conflict economic empowerment programme in Uganda that did have an explicit goal to reduce gender-based violence. This programme included both a cash component and GBV awareness programming. However, on evaluation, the study found no evidence of a reduction in GBV or of any improvements in gender equitable relations.⁴⁴ The evaluator concluded that the programme design had failed to adequately engage men.⁴⁵ However, a subsequent reviewer noted that the evaluator did not consider how the GBV awareness activities might have had a positive impact in reducing the potential for increased violence that a cash transfer might trigger.⁴⁶

- **A few studies suggest that the coping behaviours of women can obscure the relationship between cash transfers and the reported incidence of abuse.**

Women use many coping mechanisms to limit the potential for physical and emotional abuse by a male partner. For example, in several studies,

38 Angelucci 2008 in Bastagli et al. 2016.

39 Ibid.

40 Hidrobo and Fernald 2013 in Bastagli et al. 2016.

41 Hidrobo and Fernald 2013 in Bastagli et al. 2016.

42 Berg and Seferis 2015.

43 Devereux and Jere 2008; Devereux 2007 in Browne 2014.

44 Sengupta 2014.

45 Ibid.

46 Browne 2014.

women anecdotally report ways of diffusing potential violence such as quickly spending the transfer, giving their partners a portion of the income or reporting incidents of violence to programme staff.⁴⁷ These mitigation strategies make it difficult to measure the extent to which cash transfers positively or negatively impact intra-household relations. Exacerbating this issue is that GBV tends to be under-reported.⁴⁸ Thus, how the study is set up to answer this question is of critical importance.

- **More consistent in the humanitarian literature is the potential for cash to reduce household tensions.**

Several studies report temporary improvements in household harmony as the extra income relieves the ongoing stress associated with provision for the family.⁴⁹ This outcome tends to hold true regardless of which gender is targeted for the cash transfer.⁵⁰ A few studies have reported that cash transfers can increase tensions in polygamous households. For example, a review of four emergency cash transfer programmes in Indonesia, Kenya and Zimbabwe reported rising tensions in polygamous households when only one co-wife was targeted for the programme.⁵¹ In such cases, tensions rose when the distribution of the benefit within the household was thought to be unequal. Once again, these issues underscore the importance of understanding contextual issues when undertaking the programme design.

- **Some studies raise concerns that purposeful targeting of women can lead to the marginalization of men, increasing the risk of negative outcomes.**

For example, a study of emergency cash transfer programmes in Kenya and Zimbabwe notes that men questioned why the implementers ‘preferred’ women and did not want to work with them.⁵² The authors go on to caution that “the marginalisation of men is a serious obstacle to programmes seeking to take steps towards gender equality and sustainable social change”.⁵³ As seen in development contexts,

excluding men from the process can potentially lead to increases in violence.

3.2.2 Early and forced marriage, early pregnancy and negative coping strategies

Theory and evidence suggest that regular cash transfers may help reduce early pregnancy, early and forced marriage and sexually transmitted diseases by addressing the vulnerabilities that lead adolescents and youth living in poverty to apply negative coping strategies.⁵⁴ There are two primary pathways for change. The first is that a predictable transfer allows unmarried adolescent girls to remain in school, delaying marriage and pregnancy. The second is that the extra income improves financial independence, reducing the vulnerabilities that lead women and girls to engage in transactional sex for survival. However, many of these programmes are tied to conditions (e.g., the recipient must keep children in school to receive the benefit) or linked to complementary programming (where education, training, etc. is offered in addition to the cash). As such, it remains unclear whether cash, on its own, can bring about these changes or whether cash needs to be leveraged in combination with complementary programming to generate these effects.

Within the development context, there are several interesting avenues of research that are looking at how the design of cash transfer programmes may help reduce the incidence of early and forced marriage, early pregnancy and negative coping mechanisms among women and adolescent girls. There are also findings to suggest that cash transfers in various forms may have a protective effect on adolescent boys. Findings in these areas are summarized below.

- **There is growing evidence that cash transfers can delay marriage and pregnancy in adolescent girls.**

Several studies find that cash transfers can delay marriage of young women and girls and decrease the likelihood of early pregnancy.⁵⁵ Programme design components such as the duration of the programme and the imposition of conditions are thought to influence the strength and size of

47 Wasilkowska 2012; Brady 2011.

48 Berg and Seferis 2015.

49 Brady 2011; Wasilkowska 2012; Tabbara 2016.

50 Browne 2014.

51 Brady 2011.

52 Ibid.

53 Ibid., p. 18.

54 Kennedy et al. 2014; Handa et al. 2014a; Cluver et al. 2014.

55 Alam and Baez 2011; Baird et al. 2010; Baird et al. 2013.

BOX 1:

Can cash plus care yield greater positive impacts?

A prospective observational study in South Africa examined possible linkages between HIV risk behaviours and social protection programming. Researchers interviewed over 3,500 adolescents in 2009-2010 and 2011-2012, asking questions around environmental risks related to HIV (such as household poverty, HIV exposure and HIV risk behaviours), the receipt of food or cash transfers and the receipt of other care-related social protection programming (e.g., school counselling, positive parenting, etc.). The study dichotomized adolescent risk behaviours and the receipt of up to 12 types of social protection programmes to analyse the relationship over time between environmental factors, the receipt of such programmes and risk behaviour. Study findings suggest that 'combined prevention' approaches that include biomedical, social and behavioural elements are more effective in reducing risk behaviour. Indeed, results demonstrate that cash combined with some type of psychosocial care component (in this case, positive parenting or teacher support) reduced the raw percentages of HIV risk from baseline to follow-up from 42.1 per cent to 17.0 per cent. Results also pointed to differential impacts on girls and boys. While cash only was associated with reductions in risk behaviours for girls, there was no associated reduction reported for boys. In contrast, cash plus some type of care programming was associated with reductions in risky behaviours for both girls and boys.

Source: Cluver et al. 2014.

these effects, although there are few studies that test this assumption. One exception is a study of the Zomba cash transfer programme in Malawi, which targeted adolescent girls. This study directly compared the impacts of conditions on outcome areas related to education, marriage, pregnancy and health. The girls receiving the unconditional cash transfer experienced larger, significant reductions in the above-mentioned outcomes than those who received the transfer with conditions. However, the authors posit that the differences may have more to do with the study design than the cash transfer.⁵⁶

- **There is growing evidence that cash transfers can increase condom use, limit multiple partners and reduce unsafe sex.** Several studies demonstrate that cash transfers yield a positive increase in the use of condoms or reductions in unsafe sex.⁵⁷ There is also evidence to suggest that the impacts of cash on condom use may be cumulative. For example, a

study of the Juntos cash transfer programme in Peru found a widening gap over time in the likelihood of condom usage by beneficiaries versus non-beneficiaries.⁵⁸ Several studies have also found cash transfers to be linked to reductions in the number of sexual partners⁵⁹ and reductions in the odds of sexual debut among youth.⁶⁰

- **Evidence, although limited, suggests that the effect of cash on negative coping mechanisms may vary for female versus male beneficiaries.** For example, a study of the Orphan and Vulnerable Children (OVC) cash transfer programme in Kenya found much larger reductions in the odds of early sexual debut among women and girls (35 per cent) than among men and boys (18 per cent).⁶¹ Similarly, a South African study found adolescent girls in households receiving a transfer reported reduced incidence levels of transactional sex and age-disparate sex as compared to non-recipient households but found no consistent association for adolescent boys.⁶² At

⁵⁶ Baird et al. 2013. The unconditional arm of the study focused on school dropouts at baseline, whereas the conditional arm focused on girls still in school. One can anticipate a larger effect for girls who were not in school at the start of the programme.

⁵⁷ Cluver et al. 2013; Goodman 2014; Feldman et al. 2009 in Bastagli et al. 2016.

⁵⁸ Perova and Vakis 2012 in Bastagli et al. 2016.

⁵⁹ Baird et al. 2010; Handa et al. 2014a; Cluver et al. 2013.

⁶⁰ Handa et al. 2014b.

⁶¹ Ibid.

⁶² Cluver et al. 2013.

the same time, the study found some evidence that the cash transfer had a protective effect for boys via a reduction in the incidence of multiple partners. The authors note, however, that the risk-reduction mechanism for boys remains unclear.⁶³

- **The evidence around cash transfers and reductions in sexually transmitted disease is limited but emerging.** While there is growing evidence that the additional income from a cash transfer can help with care and support of HIV patients and their families, the impact on third order outcomes such as HIV prevention and treatment is more limited.⁶⁴ A few studies, however, suggest the potential for positive outcomes in this dimension. For example, several programmes are looking at ways to use cash transfers to incentivize safe sex and, for those infected, to improve treatment rates.
- **Programme design features such as the imposition of conditions or the inclusion of additional services may influence the size and strength of the effect.** As underscored in other areas of this research, it is unclear exactly how the selection of different programme design features may impact the size and strength of any given outcome area. In addition to the Zomba study discussed above,⁶⁵ there has been some recent interesting research in this area. For example, a prospective observational study in South Africa finds that a cash transfer combined with some form of prevention care might be more effective in reducing risk behaviour in beneficiaries (see Box 1).

Within the humanitarian context, this review found very little research on how CBIs affect protection concerns around early and forced marriage, early pregnancy and negative coping mechanisms. The key points are summarized below.

- **How cash transfers in humanitarian settings affect negative coping mechanisms such as engaging in survival sex is largely unresearched and not well understood.** A few studies report anecdotal evidence that suggest cash can help reduce the incidence of

sex work. For example, studies from Kenya and Swaziland note scattered reports by key informants of reductions in sex work among women and girls.⁶⁶ However, a study of the cash transfer programme in the Democratic Republic of the Congo notes the opposite. Indeed, some beneficiaries reported that the cash transfer, one component of an income-generation project, was not enough to stop them from engaging in sex work.⁶⁷ In none of these studies, however, was the effect of cash on women's and girls' vulnerability for sexual exploitation systematically assessed.

3.3

Women's empowerment

In practice, the process of women's empowerment is based on a range of factors, such as societal norms (e.g., perceptions on the roles of women and men), individual attitudes and personalities, access to resources as well as social networks of support, and existing legal structures.⁶⁸ A regular cash transfer is therefore only one factor among many that may influence this process.

Given these complexities, the impact of cash transfers on gender equality and women's empowerment outcomes is not well understood. Cash transfer programmes are often considered to be gender-sensitive in that many of the large, well-known conditional cash transfer programmes, by design, target women. Theory and empirical evidence posit that women are more likely to spend extra income on household needs related to food, health and education.⁶⁹ However, this foundational assumption has actually not been well researched. Indeed, there exist few rigorous studies that directly compare the impacts of delivery of cash to women versus men.⁷⁰ Those that do find little statistically significant evidence that giving the transfer to women as opposed to men meaningfully improves expenditure outcomes.⁷¹

63 Ibid.

64 Arnold et al. 2011.

65 Baird et al. 2013.

66 Brady 2011; Devereux and Jere 2008 in Berg and Seferis 2015.

67 Thompson 2010 in Berg and Seferis 2015.

68 DFID 2015.

69 Handa and Davis 2006; Rawlings and Rubio 2005.

70 Yoong et al. 2012.

71 Bastagli et al. 2016.

BOX 2:**Effects on broader gender norms**

Pakistan's Benazir Income Support Programme (BISP) is a nationwide unconditional cash transfer directed to women. Women's mobility and participation in the labour force in the country is low. The programme has three key policy goals: (i) eradicate extreme and chronic poverty; (ii) improve women's empowerment; and (iii) achieve universal primary education. It targets households using a proxy means test (PMT) that calculates a poverty score using 23 variables. The BISP transfer amount is relatively small at 1,000 PKR per month (approximately 9 USD), representing only 6 per cent of household consumption expenditures. Most recipients (75 per cent) receive payment via an ATM card.

A 2017 study of the programme goes beyond a sole focus on decision-making to examine transfer effects related to broader gender norms, including a woman's mobility and ability to vote. To examine these issues, the study posed questions to both women and men about gender norms and whether they agreed or disagreed. Examples of questions include whether only men should make important decisions, whether women should work outside the home and whether it is better to send a son or daughter to school. Women were also asked about their mobility and where they can travel to alone (local market, health facility, friend's home, etc.). The study found that most of these indicators were positive (improving) in the cross-section over time, although few were statistically significant. Indicators that were found to be significant include: (i) married women in households receiving the transfer were less likely to tolerate intimate partner violence; and (ii) married men were more likely to agree that men should help around the house. Furthermore, women receiving the transfer were more likely to report increased freedom to visit friends and to vote. Given these positive results, the authors conclude that the provision of even small amounts of cash to women can have some positive impact on their empowerment.

Source: Ambler and de Brauw 2017.

Within this context, there are also ongoing discussions on the difficulty in measuring female empowerment across social contexts.⁷² If one starts from the premise that empowerment is a process rather than an outcome,⁷³ there should be ways to measure empowerment along a path. Conventional measures of empowerment use employment, income or education as proxies for economic empowerment. Other measures seek to examine more subjective dimensions such as decision-making power within and outside the household, bargaining power and perceptions of well-being. While useful, there are challenges to using these subjective measures, mostly around the fact that decisions and perceptions of well-being that are considered empowering may vary across contexts.⁷⁴ We will see from the below that the set of evidence on the links between CBIs and women's empowerment outcomes reflect these measurement challenges and

are mostly limited to somewhat narrow measures around women's decision-making, the burdens on women and their psychosocial well-being, including self-esteem and social status.

3.3.1 Women's decision-making

The evidence of CBI's effect on improved women's decision-making capacities across both the development and humanitarian contexts is mixed. One reason for this is that the process of coming to a decision within families is complex and influenced by many different social factors.⁷⁵ Another reason is the method used for assessment. To evaluate decision-making, researchers often use household interviews where participants are asked who within the household make decisions (women, men or joint) on a range of dimensions around household and family life. Since studies report on multiple dimensions (e.g., food expenditures, contraceptive use, going to the

72 Martínez-Restrepo et al. 2017.

73 Kabeer 1999.

74 Martínez-Restrepo et al. 2017.

75 Adato 2000; Martínez-Restrepo et al. 2017.

health clinic), the results are often hard to interpret as reported control over decision-making in one area may increase while in another it may decline or show no change. Indeed, the ODI review found that only 6 out of 40 pieces of evidence showed any significant results pertaining to women's decision-making power.⁷⁶ Another challenge to interpretation is that few studies ask both women and men within the household to comment on dimensions of decision-making. If only women are asked, some important dynamic may be missed, limiting our understanding. One exception is a study from Pakistan, which considered responses from both partners within the households (see Box 2).

The key findings from both the development and humanitarian sectors are summarized below.

- **The evidence from the development context on whether cash transfers directed to women can improve their involvement in decision-making is**

limited and mixed.⁷⁷ Most of the reported improvements in women's decision-making remain in the realm of household expenditures, and the reported effects are often small and non-significant. Only a few studies show significant results around other domains of decision-making such as family planning, health care and a woman's right to work outside the home, and these results are also mixed. For example, a recent study of the Bolsa Familia cash transfer programme in Brazil found significant improvements in women's sole decision-making powers around contraception.⁷⁸ Moreover, a study of the Benazir Income Support Programme (BISP) cash transfer programme in Pakistan found that the cash transfer was associated with improving women's mobility and their ability to vote (see Box 2). In contrast, a study of a World Food Programme cash transfer programme in Ecuador found women beneficiaries were significantly less likely to have sole or joint-decision making on the use of contraception.⁷⁹

BOX 3:

Transforming gender roles by engaging men and boys

Brazil's Programa Bolsa Familia (PBF) is the largest conditional cash transfer programme in the world with over 46.9 million people registered of which 93 per cent are women. Research by Promundo, a global leader in promoting gender justice, found that despite all its positive benefits and despite primarily targeting women, the PBF in itself was not gender transformative. Indeed, the programme tends to reinforce typical gender norms by requiring women to fulfil the conditions traditionally assumed by mothers (e.g., getting the children to school and to the health clinic) while at the same time excluding men from participation. With the support of UN Women, Promundo's pilot intervention focused on messaging and education sessions targeted to women beneficiaries, their partners and professionals who work with beneficiaries such as health clinic workers, ministry officials and education leaders. Each workshop session discussed different issues such as violence prevention, women's autonomy and decision-making inside and outside the house, caregiving and household chores and economic empowerment. The workshops explored how engaging men in the division of household responsibilities and women's participation inside and outside the home could create more gender-equitable households. Findings from the pilot evaluation note substantial changes in the attitudes of both partners towards more equal decision-making about household investments, reproductive decisions and parenting. The study also found men spending more time with their children in both caregiving and play.

Source: Antonio 2016

⁷⁶ Bastagli et al. 2016. The authors reviewed eight quantitative impact evaluations that included indicators of decision-making. Each study asked about multiple domains. In most studies, only one domain of many was found to be significant.

⁷⁷ Bastagli et al. 2016.

⁷⁸ de Brauw et al. 2014 in Bastagli et al. 2016.

⁷⁹ Hidrobo et al. 2012 in Bastagli et al. 2016.

- **While there is some evidence that cash in humanitarian contexts improves women’s decision-making, it is mostly in the household arena.** Studies reveal that in many fragile contexts, there remains widespread belief that men are the primary decision-makers.⁸⁰ For example, a study of a Somalia cash transfer programme found improvements in the decision-making capacities of women beneficiaries around household expenditures, but only because their control over this realm was considered to be part of the existing social fabric: “Men own the decision-making authority, but women are the household managers”.⁸¹ Similarly, a study in the Democratic Republic of the Congo found that while monitoring surveys indicated that 83 per cent of beneficiaries’ reported that decisions were made jointly, focus groups participants (both women and men) noted that men most often made the final decision.⁸²

3.3.2 Additional burdens and gender stereotypes

The literature on women’s empowerment cautions that, given the responsibilities women face in coping with the burden of poverty, targeting them for any type of programming has the potential to increase this burden, adding responsibilities both inside and outside of the home.⁸³ Cash transfers are no exception. For this reason, programme design choices may play a key role in determining the size and direction of impact.

- **The evidence from the development sector suggests that certain programme design choices in specific contexts can lead to additional burdens on women recipients of cash transfers.** Rich qualitative research emerging from Latin America suggests that conditional cash transfers (CCTs)⁸⁴ can place undue burdens on women in the form of extra-official requirements such as requiring hospital births and leaving children in state-run day care.⁸⁵ These added requirements, while perceived as beneficial

by programmers, can create extra burdens in certain contexts; for example, if a pregnant woman lives far from a hospital with adequate birthing services. In a similar vein, other studies have found evidence that women can take on the additional responsibility of their daughters’ work as children fulfil school requirements.⁸⁶ In both such contexts, programme design and evaluation methods do not fully account for a woman’s time. The findings underscore the need to clearly understand the underlying drivers of gender inequality and women’s unpaid work within a given context to best adapt programming.

- **There is growing recognition from the development sector that in order for cash-based interventions to lead to broader transformative change in gender relations, including traditional work, they must necessarily include men and boys.** With the support of UN Women, Promundo, a global leader in promoting gender justice and preventing violence, developed a pilot programme linked to the Bolsa Familia cash transfer programme in Brazil that directly engages men and boys. Emerging evidence from the pilot suggests this type of programming is helping to drive more transformative gender relational change (see Box 3).

In the humanitarian context, literature emerging from CBIs in emergency relief is consistent with that of other types of programming, reporting mixed results. It should be noted that in humanitarian settings, cash transfers are rarely tied to a set of conditions (e.g., taking children to school or getting health immunization) as they are in development contexts. Rather, the burdens that emerge are more likely related to collecting the transfer.

- **In the humanitarian context, while some studies report an increased burden on women resulting from cash transfers targeting them, such reports are also common among other types of aid directed at women.** For example, some studies have found that cash-based initiatives can impose additional burdens on women.⁸⁷ These burdens often relate to travelling long distances to pick up the payment or, in the case

80 Brady 2011; Browne 2014; Berg et al. 2013.

81 Wasilkowska 2012, p. 26.

82 Bailey 2013.

83 Chant 2008.

84 CCTs are cash transfer programmes where the receipt of the transfer is linked to conditions such as school attendance or regular visits to the health clinic for immunizations.

85 Cookson 2018.

86 Bastagli et al. 2016.

87 Berg et al. 2013; Sengupta 2014; Bailey 2013.

of cash-for-work programmes, taking time away from family and household duties such as caring for children or preparing meals. These types of issues are not unique to cash programmes and some authors argue that they can be mitigated through thoughtful programme design choices.⁸⁸ For example, programmes can increase the number and location of pay-points by working with multiple service providers or offer complementary services such as childcare. Furthermore, continuing improvements in technology such as the delivery of the transfer via mobile phone may help mitigate many of these burdens.

- **In the humanitarian context, cash transfers are often found to reinforce existing gender stereotypes.** These stereotypes emerge in several ways. First, both women and men tend to view women as household managers. Several studies noted that the small amount of the transfer was viewed under this household purview as a way to help women perform their regular tasks, so directing this money to women raised little resistance from men.⁸⁹ Understanding this prevalent viewpoint

is important for programming decisions since, as seen in development contexts, if the transfer amount becomes substantial it may pose a threat to the traditional male role, increasing tensions and the potential for violence. A second stereotype focuses on the men where they are viewed as more self-serving and lazy. In this case, it is assumed that men are more likely to spend the money on different priorities that do not necessarily benefit the family. It should be noted that few studies find any systemic evidence of what is called ‘anti-social spending’.⁹⁰ However, of concern is that targeting women without clear communication of the targeting rules might inadvertently perpetuate these stereotypes. For example, in a review of an emergency cash transfer in Zimbabwe, one male beneficiary stated: “We were told by...staff that men are a bit irresponsible and have many things they spend money on that do not benefit the household”.⁹¹

- **The evidence to date on how cash transfers in humanitarian settings influence the protection of women is limited, largely anecdotal and mixed.** In

BOX 4:

Za’atari Cash for work: Positive linkages between cash and breaking the isolation of women

In certain social contexts, women and girls have limited freedom of movement. Displacement due to conflicts and disasters and life in a refugee camp can exacerbate this isolation. Separated from their family and social networks and concerned about camp safety, women are often unable to leave their homes. As part of its flagship humanitarian programme, Women’s Leadership, Empowerment, Access and Protection (LEAP), UN Women provides gender-sensitive cash-for-work opportunities for Syrian women living in the Za’atari refugee camp in Jordan. The programme links available work to the refugee camp economy. For example, women might produce maternal kits that are in turn distributed by the United Nations Children’s Fund (UNICEF) to other camp residents, create artisan crafts that are sold in a camp gift shop or cook food to be later distributed by the World Food Programme to camp residents.

The opportunity to earn a small amount of cash serves as an enticement to bring women to one of the UN Women Oases—areas that serve as safe spaces for women and girls. The three Oases operate as multi-purpose spaces where women can work and socialize, be linked to protection programming and resources and access further empowerment programmes through vocational training and other educational activities. A recent programme monitoring report on a cash-for-work programme found that women and girls overwhelmingly reported that the cash transfer had helped regenerate community bonds, rebuild social networks and provide relief from isolation and boredom.

Source: Taberra 2016.

88 Berg and Seferis 2015.

89 Wasilkowska 2012; Brady 2011.

90 Berg and Seferis 2015, p. 21. Anti-social spending in this case is defined as spending on alcohol, drugs, cigarettes or prostitutes, or other expenditures deemed by society to cause harm to individuals.

91 Brady 2011, p. 12.

some studies, beneficiaries reported increased safety. For example, this was the case in a study of a cash transfer programme in the informal settlements of Nairobi, Kenya.⁹² The beneficiaries attributed this to the transfer modality: SMS on mobile phones. Since the amount and timing of the transfer was not ‘advertised’, recipients could collect the funds on their own schedules.⁹³ In contrast, a study of a cash transfer programme in Mogadishu, Somalia, indicated that 20 per cent of female respondents reported threats of violence.⁹⁴ For this latter study, authors point to a flaw in programme implementation where the distribution of cash transfers was not systematically coordinated with other ongoing protection programmes.⁹⁵

3.3.3 Psychosocial well-being

Cash transfers have the potential to give recipients more choice and a greater sense of control, often improving the overall well-being and self-esteem of the beneficiary.

In the development literature, there is evidence that cash transfers can help improve social status and self-esteem and even mitigate social exclusion.⁹⁶ For example, an evaluation of Mexico’s Oportunidades programme found giving cash to women helped improve their self-esteem and social status. This type of benefit is not limited to women. For example, qualitative research of cash transfer programmes in Lesotho and Namibia directed to older persons found evidence that the transfers improved age-based social exclusion.⁹⁷ There is also evidence to suggest that participating in a cash transfer programme improves a woman’s overall happiness and life satisfaction.⁹⁸

In the humanitarian context, there is also ample evidence to demonstrate a positive link between CBI and the improved well-being of beneficiaries, although with gendered differences. These findings are summarized below.

92 Smith and Mohidin 2015.

93 Ibid.

94 Hedlund et al. 2013 in *ibid.*

95 Smith and Mohidin 2015.

96 Arnold et al. 2011.

97 Ibid.

98 Daidone et al. 2015; Natali et al. 2018; Haushofer and Shapiro 2016.

- **Overall, most studies situated in a humanitarian context report positive or neutral impacts of cash transfers on psychosocial well-being for both women and men.** Well-being, expressed by improvements in feelings of dignity and self-worth, were commonly reported among cash recipients of both genders.⁹⁹ Beneficiaries often attribute these good feelings to the increased ability to provide for their families.

- **The studies reveal some interesting gendered differences in expressions of well-being.** For example, a study on a cash transfer programme in Somalia reported improvements in social status for both women and men beneficiaries manifested through a greater ability to give *qaaraan*, a form of charity that involves sharing resources with extended family.¹⁰⁰ These feelings of improved social status, however, tended to be reported along gendered lines: women through social functions and men through religious functions. Furthermore, the populations that saw the greatest gains in feelings of well-being (as reflected through social status) were those with greater vulnerabilities such as widowed or divorced beneficiaries, older recipients and women.¹⁰¹

- **In a cash transfer programme linked to safe spaces, women beneficiaries report positive improvements in social well-being related to relief from isolation.** In certain social contexts where women traditionally have limited freedom of movement, life in a refugee camp can become very isolating. With limited or no family ties and social networks, and worried about camp safety, women may be unable to leave their homes. Cash transfers connected to safe spaces have been found to help re-open social networks. For example, in a review of the cash transfer programme in the Za’atari refugee camp in Jordan, women and girls overwhelmingly reported that it had helped regenerate community bonds, rebuild social networks and provide relief from isolation and boredom (see Box 4).

- **Evidence emerging from studies of cash transfers in emergency settings shows that community tensions can be exacerbated by poor programme design and**

99 Wasilkowska 2012; Brady 2011.

100 Wasilkowska 2012.

101 Ibid.

implementation. Several studies report that failures in the communication of programme goals, most notably targeting and eligibility requirements, led to increased community tensions between those selected for the programme and those left out.¹⁰²

3.3.4 Women's economic empowerment

There are many dimensions to economic empowerment, including access to finance and credit, ability to save and invest, entrepreneurial engagement and labour market participation. Evidence from the development sector, while finding no clear differences between women and men in the impact of cash transfers on labour participation, shows differences in how each group allocates time between domestic, paid and self-employed work.¹⁰³ For example, a few studies from Latin America note increases in the time spent by women on domestic work.¹⁰⁴ In some cases, these increases are associated with (i) reductions in work by adolescent girls who are now in school, a condition of the transfer, leading to more work for their mothers; and (ii) decreases in time spent on domestic work by men who show a corresponding increase in time spent on paid work.¹⁰⁵ One finding that emerges is that cash transfer programmes have the potential to reinforce traditional gender roles rather than expand them. These and other findings are summarized below.

- **There is growing recognition that some of the Latin American cash transfer programmes, as originally conceived, were limited in their effects to empower women.**¹⁰⁶ While these programmes frequently targeted women, ultimately their focus was on improving the lives of children. For example, a qualitative study of cash transfer programmes in Bolivia (Plurinational State of), Ecuador and Peru found that, despite public commitments, there was little evidence that they had substantially addressed areas of women's empowerment and gender equality.¹⁰⁷ Indeed, in this assessment, some

women reported that the cash transfer acted as a disincentive to engage with the labour market; and while there were some reports of women starting small businesses, there was no programme support for training or the resources required to improve women's business skills.¹⁰⁸

- **However, there is evidence that well-designed cash transfer programmes have the potential to offer improvements in various dimensions of women's economic empowerment.** For example, in the ODI review, authors found 4 of 17 studies with sex-disaggregated data showed statistically significant improvement in labour participation by women.¹⁰⁹ In another example, a pilot CCT in Egypt demonstrates evidence of a positive and potentially transformative nature through coupling the cash transfer with sessions on citizenship and employment training.¹¹⁰

Within the humanitarian context, little focused research exists on the link between cash-based interventions and women's economic empowerment. Few studies of CBIs in emergency settings systematically report on outcome areas related to labour participation, access to finance and credit or savings and investment. One reason is that in the context of an emergency, cash transfers more often focus on food security rather than longer-term economic empowerment. However, there is some limited evidence emerging from protracted emergencies on the relationship between cash and economic empowerment.

- **Some studies show that the small size of the cash transfer limits its use as a tool for savings and investment.** For example, a study of an emergency cash transfer programme in Somalia found that few recipients reported the ability to save and invest, noting that the amount of money distributed was too small for any meaningful investment.¹¹¹ The results were similar in a review of an emergency cash transfer programme at the Za'atari camp in Jordan, where 87 per cent of women reported being unable to save.¹¹²

102 Brady 2011; Wasilkowska 2012; Bailey 2013.

103 Hagen-Zanker et al. 2017.

104 Bastagli et al. 2016.

105 Ospina 2010 in Bastagli et al. 2016.

106 Antonio, C. 2016; Molyneux and Thomson 2011; Cookson 2018.

107 Molyneux and Thomson 2011.

108 Ibid.

109 Bastagli et al. 2016.

110 Sholkamy 2011.

111 Wasilkowska 2012.

112 Tabbara 2016.

4.

PROGRAMME DESIGN CONSIDERATIONS TO IMPROVE GENDER OUTCOMES OF CASH- BASED INTERVENTIONS

Much of the literature on cash-based interventions underscores the importance of carefully considering programme design and implementation features to fit the local context. For gender-responsive programming in humanitarian settings, where conditions on the ground may change rapidly, these considerations are perhaps of even greater importance. This section summarizes some of the key issues for consideration when implementing cash transfers in a gender-responsive way.

4.1.1 Emergency assessments

How programmes understand local social norms and account for them in the design and implementation of programmes can influence the strength and effect of longer-term gender equality and women's empowerment indicators. There are several examples from this review where a better understanding of local gender dynamics might have led to more tailored programming and possibly improved gender outcomes. For example, a better understanding of the additional burdens on women of collecting and managing cash might lead to a programme with diversified options for payment (e.g., via mobile technology and/or more pay-points). Similarly, a better understanding of intra-household gender dynamics might lead to a programme that appropriately adjusts the size of the transfer to mitigate the potential for increased violence in the short run and strengthen the opportunity to transform social gender norms in the long run. Furthermore, a programme linked to complementary

programming that challenges gender norms may yield very different results regarding intimate partner violence than one that does not seek to address gender inequality.

These types of findings point to the need to include a social/gender analysis component as part of any rapid assessment, leading to a better understanding of the roles and responsibilities of women and men within households and communities.¹¹³

4.1.2 Targeting

The key challenges around targeting for cash transfer programmes are twofold: how to define programme eligibility criteria, and how to accurately identify beneficiaries for inclusion. In emergency settings, these challenges are often amplified as nearly everyone is in need and living in rapidly changing conditions. This review has found that many programmes use some form of categorical targeting (e.g., the elderly,

¹¹³ Gentilini 2016; Brady 2011.

female-headed households, households with orphans or vulnerable children) to identify households for inclusion. Programmes use these categories as they tend to be highly correlated with income poverty and are much easier to apply than using some type of proxy means test. However, depending on the specific objectives of the programme, this type of targeting may not be appropriate. Furthermore, it remains unclear how successful programmes are in reaching their targeted communities. Key findings around targeting are summarized below.

- **There is limited information on the successes and challenges of targeting cash-based interventions to the most vulnerable (e.g., female-headed households, widows, women living with disabilities) in emergency settings.** While programmes often use categorical populations to target, how well this type of targeting works in emergency settings to reach the most vulnerable remains unclear. None of the literature reviewed herein included a comprehensive discussion on rates of inclusion and exclusion.
- **The existing literature includes cautionary tales on how inappropriate targeting can negatively impact vulnerable populations, including female-headed households.** An example of mismatched targeting comes from an emergency cash transfer programme in the Democratic Republic of the Congo. The programme looked to enrol poor households in a cash-for-work scheme. In this case, the targeting goal was to reach the ‘poorest and most vulnerable households’ and used a system that awarded points based on vulnerability categories (widows, houses with a person living with a disability, etc.) along with other poverty indicators such as house quality and possession of certain assets.¹¹⁴ The point system yielded as beneficiaries a large percentage of elderly women and those living with a disability. The work programme, however, centred on building roads, which required heavy labour and was thus inappropriate for the beneficiary pool.¹¹⁵ Since cash programmes in emergency settings can have multiple objectives (e.g., meeting basic needs, improving

livelihoods, stimulating the local economy), it is important to consider targeting in terms of programme goals (e.g., supporting the most vulnerable vs building roads). Programmes in emergency settings should therefore ensure that cash-for-work opportunities are not limited to a certain skill set but strive to offer a variety of work opportunities, including tailoring the programmes for particularly vulnerable groups.

- **The humanitarian cash-based intervention literature points to how lapses in communication around programme goals and eligibility criteria can lead to negative outcomes.** Several studies link increases in community and intra-household tensions associated with the cash transfer to a failure to adequately communicate programme objectives and eligibility criteria to local staff and communities.¹¹⁶ For example, a lack of clear communications on the reasons for targeting women can lead to men feeling excluded. These findings underscore the importance of clearly defining and communicating targeting terminology (e.g., what constitutes a household), programme objectives and eligibility criteria.

4.1.3 Conditionality

There is little research and evidence in the humanitarian context on how conditions around school attendance and health visits influence gender outcomes. It is also not clear that conditions make sense in emergency contexts when the situation on the ground is rapidly changing. Conditional cash transfer (CCT) programmes link the receipt of the benefit to certain requirements (e.g., keep children in school or maintain child immunization records). In contrast, unconditional cash transfer (UCT) programmes provide the benefit free of any requirements. The evidence around the impact of conditionality in development programming is mixed.¹¹⁷ While some studies demonstrate greater effects on outcomes for programmes imposing conditions, others show little differential impact with the use of conditions. The success of conditions is often linked to supply-side issues (the quality of and access to schools

¹¹⁴ Bailey 2013.

¹¹⁵ Ibid.

¹¹⁶ Brady 2011; Browne 2014; Doocy et al. 2016.

¹¹⁷ Pellerano et al. 2014; Bastagli et al. 2016; Arnold et al. 2011.

and health clinics) and how well the programme is implemented (enforcement of conditions). Since enforcement is costly and the effect on outcomes is uncertain, conditions must be carefully considered at programme onset.

Considerations for the delivery of CCTs in the humanitarian context are summarized below.

- **In humanitarian contexts, the use of strong messaging might be an effective tool to positively influence gender outcomes.** One study from the development context, mentioned previously, may prove useful in humanitarian settings. In this pilot, the organization Promundo worked with the Bolsa Familia cash transfer programme in Brazil to engage men and boys towards the empowerment of women and girls, changing the attitudes of all involved towards more equal decision-making in household investments, reproductive decisions and parenting (see Box 3). Another example comes from the Lesotho Child Grants Programme (CGP). While not focused on gender, this cash transfer programme used a similar technique to influence behaviour change. Rather than imposing conditions, it focused on a strong messaging component. At each payment, programme staff explicitly told beneficiary caregivers that funding was meant to benefit children. The impact evaluation found that a large and significant increase in levels of expenditure on schooling, clothing and footwear for children could be attributed to the sustained messaging. All beneficiaries interviewed for the quantitative survey reported receiving specific instructions at the pay point to spend the money on children. While not directly tested against conditionality, such findings raise the question of whether certain programme design features may provide effective and more operationally feasible alternatives.¹¹⁸ A third example comes from Morocco, where a cash transfer programme was labelled as an education programme and managed under the ministry of education. The study found that labelling the programme for education purposes had a large

impact on attendance, despite having no conditions attached.¹¹⁹

Combining a cash-based intervention with awareness-raising messaging and complementary programming around topics such as intimate partner violence, joint decision-making, etc., might positively improve female equality and women's empowerment outcomes.

4.1.4 Transfer size, frequency and duration

In development contexts, there is growing evidence that the size, frequency and timing of transfers can influence the effect of any given outcomes, including those related to protection and women's empowerment. For example, a study from Kenya found that larger lump-sum transfer amounts were associated with increases in women's empowerment.¹²⁰ How the size, frequency and duration influence gender outcomes in a humanitarian setting are still unclear and need more research. The emerging evidence reveals some interesting considerations for future programme design.

- **In humanitarian settings, there has been little discussion on how the transfer size of CBIs targeting women might affect the risk of intimate partner violence.** Evidence from the development sector shows that a large transfer amount, directed to women, can be perceived by male partners as a threat if it surpasses what they earn.¹²¹ Such tensions are potentially heightened in emergency settings where men have lost their livelihoods and thus should be considered carefully.
- **To date, there is mostly anecdotal evidence from humanitarian settings on how the size and duration of a transfer might influence women's economic empowerment.** A key question in humanitarian settings is around the purpose of the transfer. If the primary goal is food security, the size, frequency and duration of the transfer might be best considered along the lines of other in-kind programmes: small, frequent and linked to the protraction of the crisis.

119 Benhassine et al. 2015.

120 Haushofer and Shapiro 2016.

121 Angelucci 2008 in Bastagli et al. 2016.

118 Pellarano et al. 2014.

However, if the objective is to move beyond the short-term immediate response to long-term solutions that bridge the humanitarian-development divide, then more gender transformative changes supporting women's economic empowerment might be crucial and call for other considerations. For instance, a larger, less frequent transfer combined with complementary programming may make more sense for a cash-based intervention with a women's economic empowerment component, allowing for the potential for productive investment. These longer-term gender equality and women's empowerment goals are often noted in the existing literature on cash transfers in humanitarian settings but have not been systematically researched.¹²²

4.1.5 Complementary interventions

To date, in both development and humanitarian contexts, there is limited research and evidence on the effect of complementary programming on gender outcomes.¹²³ Where information does exist, it shows mixed results.¹²⁴ However, emerging evidence suggests that adding complementary programming may generate long-lasting effects beyond the end of the transfer programme.¹²⁵ Complementary interventions are add-on activities offered in addition to the cash transfer and usually linked to specific project objectives to enhance the impact of the transfer. For instance, if the cash transfer targets women and has an objective of promoting income-generating activities, the programme may offer capacity-building in financial management, business skills or some type of vocational training. Similarly, if the programme focuses on improved health, implementers may offer health and nutrition awareness activities. Coupling the cash transfers with other services can reduce some of the existing information asymmetries within communities that tend to limit progress on outcomes.

One risk with complementary programming is in how it is defined. True complementary programming is offered in addition to the cash transfer, but the

beneficiary has the right to decline the programme offer and still receive the transfer. Programming where women must attend to receive a transfer can be considered conditional and raises important considerations on a woman's agency. Several studies explore the hidden costs/burdens of participating in conditional cash transfer programmes in more detail.¹²⁶ These issues must be carefully considered when designing a cash transfer programme.

Based on the evidence to date, some initial considerations include:

- **The use of awareness-raising programmes for both women and men on gender equality via complementary programming is a potentially positive approach in humanitarian settings.** As discussed in the earlier section on conditionality, the use of programme messaging might prove to be an effective tool in improving gender outcomes. Designing programming that engages men and boys is one way forward, as evidenced by the pilot programme in Brazil linked to the Bolsa Familia cash transfer programme (see Box 3). In another example, the Dowa Emergency Cash Transfer (DECT) programme in Malawi included an awareness programme that urged women to communicate with their spouse on how to spend the money.¹²⁷
- **Programmes that link CBIs to vocational or financial training may expand opportunities for women's economic empowerment while improving protection outcomes.** For example, a cash transfer programme in Lebanon targeted at Syrian refugees linked the transfer with training in budgeting, debt management and banking services. A review of the programme found some evidence that cash paired with financial management training allowed women to save money and better manage debts, reducing negative coping strategies that often lead to risky behaviours.¹²⁸

122 Brady 2011; Wasilkowska 2012.

123 Bastagli et al. 2016.

124 Berg and Sefaris 2015.

125 Roy et al. 2017.

126 Cookson 2018; Martínez-Restrepo et al. 2017.

127 Devereux et al. 2007 in Bell 2015.

128 Berg and Sefaris 2015.

- **Adding complementary programming may have long-lasting effects beyond the end of the transfer programme.** A recent study of a social cash transfer programme in Bangladesh looked at the effects of adding a behaviour change communication (BCC) component on nutrition to the cash transfer.¹²⁹ The study compared women who received a cash transfer with or without an intensive behaviour change communication on nutrition versus a control group who did not receive a cash transfer. While no data related to intimate partner violence (IPV) were collected during the programme, a post-endline study included an IPV module. The study found that 6-10 months after programme end, women who had received the transfer plus the BCC component on nutrition reported experiencing significantly less physical violence than either the control group or the transfer-only group.¹³⁰ The authors posit several mechanisms through which this reduction in IPV might have occurred, including overall long-term improvements in household well-being and greater perceived social costs to men of inflicting violence. The authors also point to descriptive evidence suggesting that during the programme, the transfer (with or without the BCC) reduced IPV compared to the control group; however, in the case of the transfer only, these effects reverted on programme end. While this is only one study and was not specifically focused on IPV, the findings suggest the power of complementary programming such as behaviour change communication to have lasting effects.

4.1.6 Transfer modality

Context-specific norms around intra-household gender dynamics can lead to the prioritization of one type of transfer modality (cash, in-kind, voucher, etc.) over another. For example, in some contexts, food and nutritional supplements offered as part of an in-kind programme are considered under the woman's sphere of control, whereas cash (specifically larger amounts) is controlled by men. Any CBI targeting women must carefully consider these societal norms. Moreover, the choice of transfer modality is not limited to gender

¹²⁹ Roy et al. 2017.
¹³⁰ Ibid.

considerations but also depends on a range of issues such as programme objectives, the level of market functionality, implementation capacity, risk management, beneficiary preferences, resource availability and the depth and breadth of response.¹³¹

Considerations for transfer modality in humanitarian contexts include:

- **Given that the findings around gender and modality preference are mixed, programmes should pay close attention to the local context.** Some studies suggest that women may prefer in-kind to cash as they have more control over its use.¹³² However, other studies have found that women prefer cash while men favour vouchers. For example, the study of emergency cash transfers in the Democratic Republic of the Congo found that all female focus groups expressed a preference for cash while two of the male focus groups preferred vouchers, indicating vouchers could go to something useful while cash just disappeared.¹³³ It should be noted that beneficiary preferences are hard to measure and can be distorted by several factors, such as how the study questions are designed and asked and expectations held by beneficiaries of future benefits.¹³⁴ To date, the overall evidence suggests that recipients (regardless of gender) do not consistently value one type of assistance over another. Beneficiary preferences are driven by many factors such as prices, food and in-kind availability in the market and security issues.¹³⁵ For example, if there is high price inflation, in-kind may be preferred to cash.

4.1.7 Technology and protection

With the increase in access to mobile phones, improved network coverage and continuous advances in technology, there is a growing movement towards the payment of cash transfers using some type of electronic transfer (e.g., via mobile phone or ATM card). Leveraging technology can improve the efficiency and

¹³¹ Gentilini 2016.
¹³² Doocy et al. 2016.
¹³³ Bailey 2013.
¹³⁴ Berg and Sefaris 2015.
¹³⁵ Gentilini 2016.

transparency of delivery and reduce system leakage.¹³⁶ From a gender perspective, electronic payments may improve physical safety and the time spent on collection as women can collect funds on their own schedules. However, such technologies also raise concerns that with lower literacy rates and less access and familiarity to mobile technology, women and other vulnerable groups may be excluded from programming. Furthermore, the use of electronic payments requires less physical interaction with beneficiaries, reducing the opportunity to conduct risk assessments and to implement complementary programming.¹³⁷ Although limited, the discourse in the humanitarian context speaks to these issues and points to several ways in which technology may be leveraged.

- **There is little direct evidence from humanitarian contexts whether the use of technology for payments does indeed systematically exclude vulnerable groups.** This review found no rigorous research examining this issue.

- **There is emerging evidence to suggest that specific programme design features around technology training and help desk services can mitigate some of the barriers faced by vulnerable persons when accessing technology.** The concern frequently raised around technology is that those with limited numeracy and literacy may be excluded by programmes that use mobile phones or ATM cards to deliver payments. However, some studies suggest that programme attention to outreach, training and help desk services could help address these challenges.¹³⁸ For example, a cash transfer programme for refugees in Lebanon that used an ATM card for delivery found significant improvements in ability to use the card after a one-hour training and practice session.¹³⁹
- **There is also some limited emerging evidence that electronic transfers can improve some aspects of women's decision-making.** A study of an emergency cash transfer programme in Niger compared the delivery mechanisms of direct cash to a mobile transfer and found that women receiving mobile transfers were more likely to independently collect the transfer and go to weekly markets.¹⁴⁰

136 Ibid.

137 Bastagli et al. 2016.

138 Berg et al. 2013.

139 Campbell 2014 in Berg and Sefaris 2015.

140 Aker et al. 2016.

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CONCLUSION

Overall, this review finds that there is a limited set of evidence at the intersection of cash transfers, humanitarian response and gender outcomes. However, strong positive evidence from the development context and emerging evidence from the humanitarian sector suggest that cash-based interventions with adequate programme design consideration can lead to positive outcomes for women and girls in both the protection and empowerment dimensions.

Two related themes emerge quite strongly. The first is that in-depth contextual knowledge around local social norms and practices and how these might be shifting due to conflict are critical to selecting the appropriate cash-based programme design. The second is that the design and implementation features of any cash-based intervention (CBI) have the potential to strongly influence outcomes and thus must also be carefully considered.

Based on this review, below are an initial set of priority questions for further research and investigation.

- How can cash-based programming enable the empowerment of women and girls in different contexts? What do gender-transformative CBI and women's empowerment mean in different types of emergency settings (e.g., short-term vs protracted, emergency vs recovery, internally displaced persons vs. refugees, fixed camps vs. migrant communities)?
- How can CBI address the needs of particularly vulnerable women and girls (including female-headed households, women living with disabilities, child-headed households and widows)?
- How does humanitarian programming targeted to women and girls affect men and boys, and what type of programmes targeting men and boys would be most relevant and effective in engaging them as partners in the promotion of gender equality and the empowerment of women and girls?
- How can CBIs be linked to complementary initiatives (such as awareness-raising and capacity-building programmes) to ensure the most effective short-term emergency programming while building the foundation for longer-term recovery and gender transformative programming?
- What are the most effective types of complementary programmes to improve gender outcomes in a sustainable manner beyond the end of the cash transfer programme?
- How can cash-based programming leverage innovative technological tools for both protection and economic empowerment?
- What are the exit strategies for cash-based programming promoting gender equality and the empowerment of women and girls in a humanitarian context?
- How can organizations using CBIs measure the protection impacts—both positive and negative—of cash-based programming in humanitarian settings?

6.

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**UN WOMEN IS THE UN ORGANIZATION
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TO ACCELERATE PROGRESS ON
MEETING THEIR NEEDS WORLDWIDE.**

UN Women supports UN Member States as they set global standards for achieving gender equality, and works with governments and civil society to design laws, policies, programmes and services needed to implement these standards. It stands behind women's equal participation in all aspects of life, focusing on five priority areas: increasing women's leadership and participation; ending violence against women; engaging women in all aspects of peace and security processes; enhancing women's economic empowerment; and making gender equality central to national development planning and budgeting. UN Women also coordinates and promotes the UN system's work in advancing gender equality.



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