

WHAT WOMEN WANT: DEVELOPING GENDER-INCLUSIVE CASH TRANSFER PROGRAMMING

BY DEANNA WOODMAN

Following the devastation caused by Tropical Cyclone Idai in March of this year, the international community rushed to respond to the needs of populations in Mozambique, Malawi, and Zimbabwe. Diseases such as cholera were beginning to spread, and crops in many regions were destroyed. Millions of men, women, and children needed assistance. The World Food Program (WFP) had a unique approach to help the people affected by Idai: unlike other aid agencies that gave food, water, and other types of aid, the WFP gave individuals cash.¹

Cash Transfer Programming (CTP), the provision of cash or vouchers to vulnerable people rather than traditional “in-kind” or commodity aid, such as bags of food, jugs of water, or medical supplies, increasingly is used in humanitarian activities and offers specific opportunities for women. CTP allows recipients to determine their own needs, giving individuals ownership over their own humanitarian response, while also helping to support local economies and businesses. Many studies have demonstrated the possibilities CTP offers for improving gender outcomes of humanitarian responses by empowering local women in crisis contexts.² Surveys show that women often cite cash as their most needed resource in times of crisis.^{3,4} As such, the United States should prioritize gender-inclusive cash assistance, appropriate more resources to CTP, and invest in research on best practices for gender-inclusive CTP. At the 2016 World Humanitarian Summit in Istanbul, 30 of the largest international donors and aid providers endorsed a series of changes to the humanitarian system—titled the Grand Bargain—to improve the efficiency and effectiveness of humanitarian aid.⁵ Increasing the “use and coordination of cash-based programming” was one of the primary objectives of this summit.⁶ As a result, significant progress has been made on increasing the use of CTP in humanitarian response. The 2018 Grand Bargain annual independent report showed promising advancement for CTP, with 89 percent of Grand Bargain signatories reporting an increased routine use of cash.⁷ Aid organizations are continuing to incorporate CTP into their response efforts, and most experts agree the use of cash is only likely to increase within the humanitarian system. Yet, despite this progress, cash remains under-utilized. A 2018 report by the Cash Learning Partnership and Accenture showed that although more humanitarian aid is being disbursed through CTP, this growth is extremely uneven across organizations.⁸ In 2016, more than two-thirds of aid disbursed as CTP came from just two organizations:

the WFP and the United Nations High Commissioner for Refugees.⁹ In addition, even though the use of CTP has increased, the report showed that CTP still accounted for only 10 percent of total global humanitarian assistance in 2016.¹⁰

GENDER BENEFITS OF CTP

Numerous studies have shown the benefits CTP can bring to humanitarian efforts. CTP allows recipients to individually prioritize their needs, giving autonomy and dignity to aid recipients while simultaneously supporting local markets. Instead of an outside organization determining the most pressing needs of a recipient, cash allows individuals to make those decisions for themselves. This empowerment is particularly powerful for women, as women are allowed to take control of their own finances and be the protagonist of their own response efforts. Although more research is needed on the explicit relationship between gender and CTP, development sector evidence “suggests that well-designed [cash-based interventions] targeting women can improve a woman’s bargaining power, increase her decision-making capacity and reduce intimate partner violence.”¹¹ Indeed, CTP offers opportunities to strengthen women entrepreneurs, typically serving as the drivers of informal economic activities.¹² Evidence also indicates that CTP can improve adolescent girls’ school attendance and give women more power when it comes to decisions regarding marriage, sexual activity, and fertility in particular.^{13,14,15}

Most importantly, studies have shown that women specifically ask for and need cash in conflict regions. A recent survey of displaced Rohingya in Bangladesh found that of the 51 percent of female respondents have sold aid items in exchange for cash, compared to 36 percent of male respondents.¹⁶ This number rose to 71 percent if the female respondent was the sole head of the household.¹⁷ A similar study in Afghanistan showed recipient preference for cash assistance over in-kind aid, especially among women. 78 percent of the female respondents in that survey stated the best way aid agencies can support them was through cash.¹⁸ In Iraq, 70 percent of both men and women affected by crisis prefer cash over in-kind aid.¹⁹

LIMITATIONS OF CTP

Simply providing cash does not, of course, automatically lead to empowerment. As the head of the United Nations Office for the Coordination of Humanitarian Affairs Mark Lowcock stated, “Cash isn’t a panacea.”²⁰ Intersectional identities and cultural contexts are important when planning humanitarian response. Gender dynamics, age, disability status, and other factors all affect the effectiveness and outcome of CTP. As such, CTP is not and should not be implemented in a vacuum; rather, intersectional gender-inclusive programming must be developed alongside CTP. There are times when traditional types of assistance may be required to ensure cash does not exacerbate stereotypical gender roles or endanger female recipients.²¹ Mechanisms for delivering cash-based assistance must

account for gender to ensure equitable access. Cash assistance delivered through mobile phones, for instance, may not be the best option if women have limited or inequitable access to mobile devices. CTP must be transparent—studies have shown the beneficiaries do not always understand the selection process, which, as practitioners know, is important in a dignified response.²² Gender-specific needs and impacts must be considered when designing, implementing, and assessing CTP, and women should be included in every stage of the process.

U.S. LEADERSHIP

The United States is a leader in foreign aid and remains the single largest donor of humanitarian assistance, making its influence over the humanitarian system especially potent.²³ Historically, the U.S. Agency for International Development (USAID) has been reluctant to invest in cash programming. This is due to concerns over accountability and the ability to measure sector-specific outcomes, as well as due to the logistical and bureaucratic difficulty that comes with changing years of traditional response efforts. Despite an array of evidence supporting the cost-effectiveness of CTP, the United States continues to give a “disproportionally small amount of its aid in the form of cash.”^{24,25} Yet, the United States has concurrently been a frontrunner of gender inclusivity and equity in conflict environments—a subject many advocates criticized as overlooked by the Grand Bargain.²⁶ The United States was the first country to codify its National Action Plan on Women, Peace and Security when the Women, Peace, and Security Act was signed into law on October 6, 2017.²⁷ The Women, Peace and Security Act promotes women’s participation in peace processes and requires a U.S. strategy for including women in security efforts. In addition, USAID has made gender an integral part of its work, investing more than \$65 million over the last four years to support women’s leadership across development, humanitarian, and peace-building sectors.²⁸

GENDER-SPECIFIC NEEDS AND IMPACTS MUST BE CONSIDERED WHEN DESIGNING, IMPLEMENTING, AND ASSESSING CTP, AND WOMEN SHOULD BE INCLUDED IN EVERY STAGE OF THE PROCESS.

RECOMMENDATIONS

The United States is uniquely situated to both better understand the gender benefits of cash assistance while also improving gender outcomes in humanitarian response. Since women are asking for cash, and there is evidence that CTP can improve gender outcomes, it seems obvious that the United States should prioritize gender-inclusive CTP in humanitarian response. Women’s voices should be accounted for, and CTP offers means of empowerment among women. At the same time, it is important for the United States to engage in research

on the best methods of implementing CTP to ensure a gender-inclusive humanitarian response. Developing a framework for when CTP is appropriate and how it

will work to empower women, and not exasperate gender inequities, is required for effective CTP with beneficial gender outcomes. USAID has already made evaluating the cost-effectiveness of CTP a priority and is an international leader in cash benchmarking research.²⁹ USAID should continue to build on this research and include the gender impacts of CTP in their evaluations.

WOMEN'S VOICES SHOULD BE ACCOUNTED FOR, AND CTP OFFERS MEANS OF EMPOWERMENT AMONG WOMEN.

CTP represents an opportunity to increase the efficiency of humanitarian assistance while reasserting the United States' leadership on gender equity. For the United States to continue to be a leader in gender equity and to increase the impact of its investment in humanitarian aid, the United States must study and invest more extensively in CTP. Congress should encourage USAID and the State Department to support actors engaging in CTP and prioritize CTP

responses. Local women have spoken. The United States should elevate their voices and adopt a cash-first approach.

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ENDNOTES

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