



Examining Protection and Gender in Cash and Voucher Transfers

Case Studies of the World Food Programme (WFP)
and the Office of the United Nations High Commissioner
for Refugees (UNHCR) Assistance

MICHELLE BERG, HANNA MATTINEN AND GINA PATTUGALAN

In collaboration with Sara Belfrage, Mariangela Bizzarri, Michela Bonsignorio,
Christine Clarence, Laurene Goublet, Stephanie Krause, Patricia Njoroge,
Rebecca Skovbye, Olivia Wellesley-Cole and Megan Wiczorek

Issued in September 2013



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List of Acronyms

ACO	Assistant Coordination Officer
ACRA	<i>Associazione di Cooperazione Rurale in Africa e America Latina</i>
ACTED	Agency for Technical Cooperation and Development
ATM	automated teller machine
CAB	Cairo Amman Bank
CC	complaints committee
CERD	Centre of Excellence for Rural Development
CFA	cash for assets
CFW	cash for work
CHF	Cooperative Housing Foundation
CNIC	computerized national identity card
CRDO	Community Research and Development Organization
DCO	District Coordination Officer
DFID	Department for International Development
DRC	Democratic Republic of Congo
DRR	disaster risk reduction
EDO	economic development officer
ER	Enhancing Resilience (programme)
E-VOUCHER	Electronic voucher
ESDO	Eco-Social Development Organization
EU	European Union
FCS	food consumption score
FFA	food for assets
FFW	food for work
FGD	focus group discussion
FIDA	Federation of Women Lawyers of Kenya
FMS	<i>Federación de Mujeres de Sucumbíos</i>
FSMS	Food Security Monitoring System
FSUP	Food Security for the Ultra-Poor (project)
GBV	gender-based violence
GUK	<i>Gana Unnayan Kendra</i>
HIAS	Hebrew Immigrant Aid Society
HIV/AIDS	human immunodeficiency virus/acquired immunodeficiency syndrome

IASC	Inter-Agency Standing Committee
ICRC	International Committee of the Red Cross
ID	identification
IDP	internally displaced person
IFPRI	International Food Policy Research Institute
IGA	income-generating activity
ILO	International Labour Organization
IOM	International Organization for Migration
IRD	International Relief and Development Agency
IRW	Islamic Relief Worldwide
JRS	Jesuit Refugee Service
KP	Khyber Pakhtunkhwa
LGED	Local Government Engineering Department
LOC	local oversight committee
NAME-DO	North Areas Mountain Endogenous Development Organization
NDP	National Development Programme
NGO	non-governmental organization
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
ODI	Overseas Development Institute
OHCHR	Office of the High Commissioner for Human Rights
PCU	Project Coordination Unit
PIN	personal identification number
PMTF	proxy means test formula
RC	relief committee
RDRS	Rangpur Dinajpur Rural Service
SDC	Swiss Agency for Development and Cooperation
UBL	United Bank Limited
UNHCR	Office of the United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
VAM	vulnerability analysis and mapping
WFP	World Food Programme



Part One. Executive Summary

Introduction

In any humanitarian intervention – including those using cash and vouchers – aid agencies need to identify the most appropriate, effective and efficient way of helping crisis-affected households meet their needs. In doing so, they must consider the protection and gender issues surrounding the intervention strategy.

Over the years, many aspects of cash and voucher transfers have been analysed. However, there has not been a substantive study specifically devoted to the protection and gender implications, both positive and negative, of such programming. In response, in October and November 2011, WFP conducted a literature review of previous studies of cash and voucher transfers to investigate whether such transfers were working towards improving protection of (or at least doing no further harm to) beneficiaries, and what impact they could have on gender and community dynamics. In addition, WFP Headquarters sent a short questionnaire to its field offices to gather observations on the impact of cash and voucher transfers on protection and gender in their programmes.¹

The initial research revealed ten potential protection and gender issues in the context of cash and voucher transfers. These involved: i) identification (for example, not having any identification and therefore having no access to aid or to technology to get cash); ii) targeting (how to include all target groups); iii) safety (of cash and vouchers, and of beneficiaries and staff) and corruption; iv) cash-for-work (CFW) activities (safety and protection of workers); v) household violence (potentially increasing); vi) additional burdens placed on women; vii) cash and vouchers creating a disincentive to work; viii) social jealousy, especially because cash and vouchers (or goods purchased with them) may not be shared; ix) technology (especially for older or illiterate individuals); and x) polygamous households (and the sharing of cash and vouchers within such families). Most of these issues also affected in-kind assistance, and thus were not unique to cash and vouchers.

WFP and UNHCR embarked on field research designed to examine cash and voucher transfers in their programmes, in terms of potential protection and gender implications, in line with the concerns that arose from the literature review.

1 The 34 countries that responded were Afghanistan, Armenia, Bangladesh, Benin, Burkina Faso, Cambodia, the Congo, Côte d'Ivoire, the Democratic Republic of the Congo, Ecuador, Georgia, Haiti, Iraq, Kenya, Lao People's Democratic Republic, Liberia, Mozambique, Nepal, Nicaragua, the Niger, the State of Palestine, the Philippines, Rwanda, Senegal, Sierra Leone, Sri Lanka, the Sudan, the Syrian Arab Republic, Timor-Leste, Tunisia, Uganda, Yemen, Zambia and Zimbabwe.

Methodology

The research teams undertook eight case studies in situations ranging from emergency relief to development across Africa, Asia, Latin America and the Middle East. WFP and UNHCR selected the countries to ensure a variety of contexts, different programme types and lengths, different beneficiary groups and different transfer modalities using cash and vouchers – ensuring that selected programmes had been using cash and voucher transfers for at least a year.² The research teams used qualitative research methods and gathered information at the community level³ in focus group discussions (FGDs) with beneficiaries and non-beneficiaries of the transfers.⁴ In addition, the teams conducted interviews with key informants, staff involved in the programmes, and staff of other agencies, including partner agencies. This was not designed to be a comparison study of cash or vouchers and other in-kind assistance (such as food assistance).

Findings

Certain protection issues emerged strongly in the research. The study presents the findings in terms of how programmes using cash and voucher transfers considered such protection and gender issues as dignity; empowerment; safety of beneficiaries (and staff); equal access to assistance; participation of beneficiaries; inclusion (or, most often in this study, exclusion) of the vulnerable, particularly in CFW activities; and the impacts on social dynamics (at the household and community levels).⁵ The study also examined the use of technology (its positive and negative consequences) and beneficiary preferences, because these issues arose frequently in the discussions. It is important to note that many of the protection and gender issues discussed in this study would be equally applicable to in-kind assistance. With the increased use of both cash and voucher transfers, an opportunity exists to address long-standing protection and gender concerns in programming, and the findings should be considered with this in mind.

2 The eight country programmes selected were in Bangladesh (WFP), Chad (UNHCR), Ecuador (UNHCR and WFP), Jordan (UNHCR), Kenya (WFP), Pakistan (WFP), the State of Palestine (WFP), and the Sudan (North Darfur, WFP).

3 The research teams did not examine individual cases.

4 The study did not include children, as the questionnaire was not designed for use with children. Speaking appropriately with children requires specific training and specially designed questionnaires, which were beyond the scope of this study.

5 See Annex III for further explanation of the framework for analysis.

Dignity

The research identified several means by which cash and voucher transfers offered dignity or social status to beneficiaries: by promoting choice; by avoiding the humiliation inherent in other forms of aid (such as standing in long queues); by enabling individuals to earn and save cash in bank accounts, like their wealthier neighbours; and by allowing beneficiaries to avoid degrading activities that might otherwise have been their only way to support themselves. Most often, beneficiaries interviewed preferred to work for their cash and vouchers, as they felt that this was more dignified than accepting handouts.

Although cash and voucher transfers often promoted choice and dignity, the study teams and beneficiaries consulted observed that in truly desperate situations, the amount of cash and voucher assistance provided was usually too small (relative to the overwhelming difficulty of existence) for recipients to experience a feeling of dignity or a change in social status. Furthermore, irrespective of the amount of cash or credit provided, cash and voucher transfers could not resolve the other issues that arise in crises, such as trauma, psychosocial problems and displacement, which also affect people's dignity; nor could they have an impact on the social, political or economic variables that result in such dire situations.

In other cases, however, cash enabled beneficiaries to make choices and prioritize their household needs. Study participants claimed that this gave them a feeling of dignity, whereas predetermined in-kind assistance did not, as many of the items provided were not needed or liked, and were often resold at lesser value to meet more pressing needs.

Despite these findings, in some cases, agencies placing conditions on the cash transfers or limiting choice through vouchers faced a dilemma as to whether these conditions and strictures enabled feelings of dignity or were demeaning to beneficiaries. Based on the interviews, the motivation for such conditions and limitations appeared to be a fear among some agency staff that beneficiaries would not make choices that benefited their households. Staff were concerned that beneficiaries would engage in what is sometimes referred to as “antisocial” spending,⁶ or that they would spend the cash in ways that did not correspond to aid agencies' objectives (such as for food assistance in WFP programmes or sending refugee children to school for UNHCR), to cover other needs.

6 “Antisocial spending” refers to spending on alcohol, drugs, cigarettes, prostitutes, or other expenditures deemed by society to cause harm to an individual.

In the cases examined in this study, conditions imposed on cash did have the intended effect (for example, children being sent to school), but it was unclear, and appeared unlikely, that once the cash stopped (and the conditions ceased), the behaviour would continue. The study also found that in cases where there were no conditions placed on cash, there was little evidence of antisocial spending. Most beneficiaries interviewed said that they spent the cash on food and other items benefiting the family, although such spending is admittedly hard to verify. However, in some instances such feared antisocial spending appeared to have a positive psychosocial impact, and did not detract from support for the family. That is, in certain cases, men were able to buy their friends drinks, thus increasing their own status in the community and gaining goodwill for hard times when they themselves might need assistance. Women gained status and self-esteem from the simple act of spending a small amount of money at the beauty parlour. Such practices made the participants feel that they had some dignity and status in the community.

Empowerment

Empowerment is a term often used by aid agencies, but seldom defined. There are several definitions of *empowerment*, and what is clear from these various definitions is that empowerment does not happen instantaneously, and that it is contingent on individual, societal and institutional changes. Thus, this study views empowerment as being on a continuum. At one end of the continuum is knowledge, and at the other end is empowerment realized, defined as: full power and control over decision-making and resources that determine the quality of life, and economic, social and political decision-making both at the individual and collective level. Between, steps can be taken towards empowerment. However, sometimes steps are taken backwards, if the changes made are not sustainable or if conditions (personal or external) change.

The research revealed that in cases where the population interviewed had been struck by great calamity (such as war or recent natural disaster), no evidence of empowerment was observed. While cash assistance eased some of the financial burdens, it did not come close to empowering beneficiaries or even meeting all their many needs – including psychosocial needs that addressed the shocks of war or disaster and the loss of family and livelihoods. Opportunities to promote empowerment, however modest, were more feasible where communities had suffered less severe emergencies, or in non-emergency contexts. However, it was uncertain whether these achievements were sustainable.

In one case, stronger indications of movement on the continuum towards full empowerment were noted.⁷ In this case, the women interviewed stated that they felt confident accessing government services they had not used or accessed before the project. They also noted that they had learned about their rights and were able to assert them. They said that they had not done any of these things before the project, and attributed doing them to the project, to training and to the confidence they had gained from support groups.

Safety

Across the cases studied, neither beneficiaries nor other stakeholders mentioned safety as a major concern with regard to cash and vouchers. With the use of technology, it was not obvious in many cases when individuals were going to get their cash, and beneficiaries did not have to withdraw large sums of money at once, making them less likely to be targets of theft. In some cases, beneficiaries took further precautions to ensure safety, including by travelling in groups to receive their cash and spending it immediately upon receiving it. Agencies distributed the cash on market days to facilitate quick spending, or had police present at the cash distribution.

Despite there being no safety issues reported during the distribution and receipt of cash and vouchers, safety issues did arise with many CFW activities. Most CFW programmes did not plan for, or consider how to deal with, workers falling ill or being seriously injured or killed as a direct consequence of the work. Furthermore, agencies had made no provision to compensate for losses to the family in the event of the permanent disability or death of a breadwinner because of a CFW activity. Humanitarian standards dictate that agencies minimize the potential harm of their programmes to beneficiaries. The international labour standards set out by the International Labour Organization (ILO), which dictates the highest standards for worker protection, should be upheld.⁸ However, there was little consideration by agencies of such standards.

7 This programme took place in a stable development context, and the cash was combined with livelihoods activities and training, human rights training and group support over a two-year period.

8 International labour standards refer to conventions agreed by international actors through a series of value judgements and are set forth to protect basic workers' rights, enhance workers' job security and improve workers' terms of employment around the globe. For a listing of such standards, see <http://www.ilo.org/global/standards/lang--en/index.htm> (accessed 9 July 2013).

Equal access to assistance

Several variables affected beneficiaries' access to assistance: the possession of identification (especially for access to banking services), targeting, corruption, cost, distance (to collect cash and vouchers) and cultural issues. Most issues, however, were related to programme design and delivery mechanisms, rather than directly to the use of cash and vouchers.

Identification. While those lacking a national identification (ID) card are sometimes unable to obtain access to assistance, the study found that cash could give rise to additional issues. Not having an ID card was particularly problematic when banks were involved in the cash transfer process, as many countries required a national ID card to use banking services. However, sometimes this circumstance provided an opportunity for the agency to assist the beneficiary in getting one.

Targeting. Making sure that the most vulnerable and needy beneficiaries receive assistance is challenging in all aid situations, and is not unique to programmes using cash and vouchers. In this study, where communities actively participated in targeting, and where criteria for beneficiary selection were clear and well understood, the results of the targeting exercise were more accepted by communities (including those excluded from programmes).

Corruption. Corruption is often hidden and hard to detect. However, interviewees in this study noted a few instances of corruption. These included premade lists being brought to targeting meetings; unscrupulous bank agents who, while "assisting" those who had difficulty with cash-dispensing machines, took a cut or charged extra fees they were not entitled to; community leaders taking a cut of the cash or value of the voucher; and prices being increased in the stores in which the vouchers could be redeemed. Posting price lists or amounts to be paid to beneficiaries, training staff, and practising more rigorous monitoring could have addressed such issues.

Cost, distance and cultural issues. Some of the case studies revealed that the cost of obtaining the cash, or cultural restrictions around obtaining it, were quite problematic and affected access. Many participants had to use some of their cash for transport costs just to collect it. In other cases, beneficiaries had to walk or travel long distances to get assistance, leaving children unattended. In some cases, cultural restrictions limiting women's mobility proved challenging for women collecting their cash without the assistance of a male relative.

Exclusion of the most vulnerable/Lack of gender focus

The study found some serious ethical and protection dilemmas arising from the CFW activities examined, specifically exclusion of the vulnerable and a less-than-thorough consideration of gender issues. By definition, CFW activities target those able to work, and so have great potential to leave the more vulnerable behind. Although there will always be some individuals who cannot work and who need to be supported by unconditional assistance, agencies should make efforts to include older persons and other such “vulnerable” groups, where appropriate, by diversifying the work done in CFW activities.

Furthermore, the incorporation of gender issues into CFW activities was sometimes limited to ensuring the participation of women. Some CFW programmes boasted success simply because of the percentage of women engaged in work, rather than because they examined important gender issues such as quality of participation, access to decision-making and resources, and the differential impacts of project activities on women and men. Some programmes, even while including a high percentage of women, had no provisions for dealing with pregnant and lactating women.

Participation. Beneficiaries’ active participation in designing programmes from the early stages was decidedly absent from most programmes studied, and this may have affected beneficiaries’ access to assistance. Most often, beneficiaries’ participation occurred after the fact, in evaluation of or consultation about programmes that had been designed without their input.

Social dynamics: household level

Household dynamics and gender relations. The research found that cash and voucher transfers had little impact on household dynamics, including gender relations. Even giving cash to women, while having positive impacts – allowing them to obtain access to bank accounts or to have some cash on hand – did not necessarily mean that gender relations, roles or perceptions had changed or improved. The study found, however, that women did not need to be the direct recipients of the cash in order for it to have a positive impact on their lives. In almost all cases examined, whether the cash and vouchers were given to men or women, it was reported that women were involved in decision-making about cash and vouchers in their households. This was not necessarily linked to any programmatic issues, but rather appeared to be culturally based.

Household violence. Household violence, particularly gender-based violence (GBV), is a sensitive issue in many cultures, and it is therefore difficult to get information about it. While it was acknowledged during some FGDs that household violence occurred, the information gathered was insufficient for any conclusions

to be drawn about the impact of cash and vouchers on domestic violence. The absence of evidence does not necessarily mean no linkage, but simply that this study was unable to establish whether a linkage exists. However, it appeared in some cases that alleviating financial or food security issues may have contributed to more peace and less violence in the household, as a stress factor was removed. Although the research teams probed intergenerational violence in the households interviewed, they were unable to gather any information on the subject.

Additional burdens and hardships created. Both cash and vouchers were found to place some burdens on women. Most concerns for women centred on two issues: the time to collect the cash and vouchers interfered with their domestic chores; and childcare issues arose with both cash collection and CFW. Many women interviewed mentioned rising very early in the morning (between 3:30 and 4:00) to complete their household tasks before heading off to work. For men, the CFW activities also posed hardships. Because they were working part time, they were prevented from being hired for other casual labour to supplement their incomes.

Issues with polygamous households. Polygamy could be a problem with cash and voucher transfers (as with other forms of assistance), because if each wife and her offspring were not treated as a separate household, some wives/children might be neglected. In the programmes examined, where there were polygamous households, and where these households were not treated separately, agencies made provisions to allow second and third wives to claim their cash as a separate family unit. Thus, no issues relating to cash and voucher transfers were observed or mentioned by beneficiaries or other stakeholders.

Social dynamics: community level

Social resentment and jealousy. There were very few cases of social jealousy reported by the individuals interviewed in the eight countries. The few cases of social jealousy mentioned were relatively mild in nature (comments), and did not cause harm to, or threaten, beneficiaries.

Sharing of assistance. Distributing cash and vouchers (as opposed to in-kind assistance) had an impact on the sharing of assistance. In all cases, all stakeholders interviewed (beneficiaries, non-beneficiaries and others) reported that both cash and vouchers (and the food purchased with them) were shared less than food assistance. Despite this, those interviewed did not report social jealousy over the reduced sharing of food.

Positive social relations. There were positive outcomes with regard to social relations arising from the use of cash and vouchers. In some cases, using vouchers caused interaction among different ethnic groups (such as traders and

beneficiaries), and some individuals interviewed felt that this provided better community cohesion.

A disincentive to work

There were no reports that cash and vouchers created a disincentive to work in any of the cases studied. Rather, in some cases involving the receipt of unconditional cash, many individuals consulted expressed a strong desire to find regular employment, as some cultures perceive handouts as negative.

Accessibility of technology, data protection and confidentiality

Technology was also examined because its use had potential protection negative consequences by excluding some individuals from access to assistance (such as the illiterate or older persons), while also creating positive effects, such as the increased security of cash and vouchers. Security of data and privacy was often not addressed by agencies. Technology's potential to deliver cash quickly and safely was noted, but in countries without infrastructure and organization, technology created more problems for beneficiaries (such as in locations where Internet outages delayed cash collection). Overall, however, most cash recipients consulted viewed the use of technology positively, and most problems could be overcome with better programme design and more training.

Beneficiary preference

Overwhelmingly, among those interviewed for this study, beneficiaries receiving cash stated that they liked receiving cash and preferred it to other forms of assistance. Most often, they said that they preferred the flexibility that cash offered, and the ability to prioritize their needs for themselves. Although none of the beneficiaries interviewed stated that cash had negative impacts, a minority preferred food to cash or vouchers, for various reasons. Instances where cash and vouchers were not preferred largely related to the amounts of cash (some beneficiaries felt that they received more with food) and inconveniences such as distance, time and cultural restrictions related to collecting the cash or vouchers and buying goods such as food. In general, beneficiaries often state that they prefer the type of assistance they are already receiving; this could have been a factor in this study.⁹

9 Harvey, P. and Savage, K. 2006. No Small Change: Oxfam Great Britain Malawi and Zambia Emergency Cash Transfer Projects: A Synthesis of Key Learning. London, ODI and Humanitarian Policy Group; IFPRI. 2007. Relative Efficacy of Food and Cash Transfers in Improving Food Security and Livelihoods of the Ultra-Poor in Bangladesh. For WFP and DFID. Washington, DC.

Conclusions

The shift in transfer modalities of aid from in-kind assistance to cash and vouchers provides an opportunity for agencies to incorporate protection and gender issues more fully into their programming – to address not only new issues arising from cash and vouchers, but also longer-standing protection and gender issues not previously addressed. Most of the protection and gender issues raised within the context of this study are not new and are not unique to cash and voucher transfers. Rather, they more often relate to programme design, lack of baseline data about protection and gender issues in the programming context, and lack of substantive engagement of beneficiary populations in programme design. Revisiting programme design to include more inputs from programme participants at early stages, in addition to more thorough protection and gender analysis, would serve to address many of the concerns noted by this study.

Although beneficiaries and key informants interviewed generally viewed cash and vouchers positively in all the cases studied, this is not to say they are always appropriate. As the Good Practice Review on *Cash Transfer Programming in Emergencies* notes, “Cash transfers are not a panacea . . . ultimately listing theoretical advantages and disadvantages of cash transfers in comparison to in-kind relief is not a helpful framework for discussion. The appropriateness of cash transfers depends on needs, markets and other key factors all of which vary from context to context.”¹⁰ Thus, examining context and preferences and addressing issues and impacts related to protection and gender is key to determining whether cash and vouchers are an appropriate part of an intervention strategy.

One of the core advantages of cash is the flexibility it offers, which does not fit neatly into the sectors by which assistance is organized. Aid agencies with sector-specific mandates should not be afraid to embrace these advantages out of concern that cash provided to cover needs in one sector may be used by beneficiaries to cover needs in another that they find more important. More effective coordination among assistance actors could mitigate these internal operating limitations and ensure that household needs are covered more comprehensively. Viewing cash and vouchers as one tool in a broader assistance strategy could enhance the protective impacts of cash and voucher transfers.

10 Harvey, P. and Bailey, S. 2011. *Cash Transfer Programming in Emergencies*. Good Practice Review No. 11. London, ODI Humanitarian Practice Network.



Part Two. Consolidated Findings and Recommendations

I. Introduction

Background to the study

In any humanitarian intervention – including those using cash and vouchers – aid agencies need to identify the most appropriate, effective and efficient way to help crisis-affected households meet their needs. In doing so, they must consider protection and gender issues. By considering such issues, they are more likely both to ensure that their programmes do not expose beneficiaries and communities to further harm and to maximize the positive outcomes for beneficiaries, their households and their communities. Over the years, many aspects of cash and voucher transfers have been analysed. However, at the time this study began, there had not been a great deal of analysis specifically devoted to the protection and gender impacts (both positive and negative) of such transfers.

In response, in October and November 2011, WFP conducted a literature review of previous studies of cash and voucher transfers to investigate whether these transfers were working towards improving protection of beneficiaries (or at least not exposing beneficiaries to further harm), and their impacts on gender issues and community dynamics. The literature review revealed several challenges that other agencies had encountered regarding protection and gender.

In addition to the literature review, WFP Headquarters sent a short questionnaire to its field offices to gather their observations on the impacts of cash and voucher transfers on protection and gender in their own programmes. Thirty-four WFP country offices responded to the questionnaire, and their salient observations, successes and challenges were noted in the literature review.¹¹

Stemming from the literature review and examination of the questionnaire, WFP, joined by UNHCR, embarked on field research to examine cash and voucher transfers using a protection and gender lens. The agencies conducted research in eight countries – Bangladesh, Chad, Ecuador, Jordan, Kenya, Pakistan, the State of Palestine and the Sudan – examining the potential protection and gender implications of using cash and voucher transfers in their programmes, in line with concerns that arose from the literature review. In addition, the research examined whether such transfers had potential protective implications or negative impacts.

11 The countries were Afghanistan, Armenia, Bangladesh, Benin, Burkina Faso, Cambodia, the Congo, Côte d'Ivoire, the Democratic Republic of the Congo, Ecuador, Georgia, Haiti, Iraq, Kenya, Lao People's Democratic Republic, Liberia, Mozambique, Nepal, Nicaragua, the Niger, the State of Palestine, the Philippines, Rwanda, Senegal, Sierra Leone, Sri Lanka, the Sudan, the Syrian Arab Republic, Timor-Leste, Tunisia, Uganda, Yemen, Zambia and Zimbabwe.

The use of cash transfers in WFP and UNHCR

In WFP's transition from a food aid to a food assistance agency, the use of cash and voucher transfers is an important innovation. The transfers are aimed at addressing hunger and food insecurity in contexts where markets are functioning and food is available but is beyond the reach of many.

UNHCR has a long-standing history of providing cash and voucher assistance. Since the 1990s the agency has used large-scale cash transfers for refugee returnees, and cash continues to be used in return operations to rebuild infrastructure and refugee lives. Cash transfers to vulnerable persons for basic household expenses are standard for UNHCR in urban contexts, where they function as social safety nets for poorer individuals. UNHCR has also used cash and voucher transfers in recovery programmes to cover needs ranging from non-food items to housing costs. UNHCR believes that such interventions have the potential to improve protection environments while meeting some of the multitude of needs in displacement situations. UNHCR has formalized its commitment to considering cash and vouchers systematically in its programming, and is seeking to scale up their use.

II. Objectives of this study

The purpose of this research is to contribute to understanding of the protection and gender issues and impacts arising from cash and voucher transfers. To this end, the research examined the effects of cash and voucher transfers on protection of beneficiaries and on gender dynamics, and the impacts such transfers had on the wider community (in terms of social cohesion or tension and other social dynamics), based on the experiences of WFP and UNHCR.

This was not conceived as a comparative study of in-kind assistance versus cash versus voucher transfers, and therefore does not examine impacts in a comparative framework. However, in some instances some individuals interviewed made comparisons, which are discussed in this paper. Moreover, the study does not attempt to compare the various countries studied, given the vast differences in the environments and duration of different programmes examined using cash and voucher transfers. However, it does seek to examine commonalities and lessons learned from each case study that can be replicated, or that other programmes using cash and voucher transfers can reference.

Many of the protection and gender concerns that arise with cash and voucher transfers are equally applicable to in-kind assistance, and often relate to programme design and implementation. Many of the protection and gender concerns raised in this study are not necessarily new or exclusive to the use of cash and vouchers, but the relative “newness” and openness of using cash and voucher transfers represent an opportunity to address past concerns regarding protection and gender issues in programming.

III. Methodology

Scope of the study - methodology

The research teams undertook eight case studies of WFP and UNHCR programmes, selecting countries where programmes using cash and voucher transfers had been running for at least a year.¹² The field study used qualitative research methods in different locations (urban, rural, camp), in different settings (natural disaster, conflict-induced emergency, development), with different transfer modalities (cash and vouchers, both conditional and unconditional) and with different beneficiary groups (refugees, internally displaced persons [IDPs], host communities, rural poor, urban poor, non-beneficiaries) to examine commonalities and differences in the gender and protection implications of the transfers, and their effects on community relations and community dynamics.

The research teams gathered information at the community level (individual cases were not examined) in focus group discussions (FGDs) with beneficiaries and non-beneficiaries of cash and voucher transfers, including persons with disabilities and other vulnerabilities.¹³ They also conducted interviews with key informants such as government officials, WFP and UNHCR staff involved in the programmes, and staff of other agencies, including partner agencies. For a more detailed methodology, see Annex II, and for more details on those interviewed in each country, see Part III (Country-Specific Findings).

¹² The eight country programmes selected were in Bangladesh (WFP), Chad (UNHCR), Ecuador (UNHCR and WFP), Jordan (UNHCR), Kenya (WFP), Pakistan (WFP), the State of Palestine (WFP) and the Sudan (North Darfur, WFP).

¹³ The study did not include children, as the questionnaire was not designed for use with children. Speaking appropriately with children requires specific training and specially designed questionnaires, which were beyond the scope of this study.

Limitations

In any sociological research where the observed behaviour is heavily dependent on cultural, societal and gender dynamics, it is difficult to draw absolute conclusions or generalizations regarding the effect of a particular type of assistance. Many, but not all, programmes or projects examined in this study were implemented without the availability of a baseline study of household gender roles or gender dynamics in the wider community or society. In the absence of an initial gender analysis (examining the differing impacts of the situation on gender roles, the existing inequalities in resource distribution, the different coping mechanisms of men and women, and similar factors), the real results and impact on gender relations of cash and vouchers are difficult to assess. The designers of programmes also did not always examine other protection issues in communities and did not collect data on such subjects in many cases in this study. Some programmes did not consider diversity aspects such as disability and age in their programme design, and had no baseline data regarding these.

The sensitive nature of a number of topics covered in the conversations (particularly the FGDs) and the cultural constraints in many countries limited the degree of probing that could be done by the research team. Issues such as corruption and household violence are often hidden and hard to detect. Many individuals are reluctant to discuss such issues, and therefore discovering their full extent is difficult in the context of a group discussion and within such a limited timeframe. In addition, as participation in FGDs was completely voluntary, perhaps not all of the individuals facing challenges were willing to speak out or come forward, resulting in a degree of self-selection bias.

In Pakistan, FGDs with women were particularly constrained because of the lack of available, qualified women interpreters. Women's FGDs had to be held with men interpreters, which restricted the freedom of women to speak as openly as they might have with a woman interpreter.

IV. Problem analysis - protection and gender concerns arising from the literature review¹⁴

Ten key protection and gender concerns regarding cash and voucher transfers arose across the studies examined in the literature review. Almost all these concerns were applicable to in-kind aid (for example, food aid) as well as cash and voucher transfers, but some were raised more frequently in relation to cash and vouchers. This study looked at the issues specifically within the context of cash and voucher transfers, to provide a more holistic view of the potential protection and gender issues arising from these transfers.

The following potential concerns were common to cash and voucher transfers and in-kind assistance:

Issues with identification: Identification (ID) cards are often needed for registration and distribution of assistance (and, in the case of cash and vouchers, for opening a bank account or obtaining a mobile phone). Often women do not have ID, or they are listed under male relatives and are not able to get assistance on their own as a result. Among other population groups, older persons, stateless individuals, refugees and IDPs, remote or rural households, and households headed by children may have lost (or never been issued with) ID cards, resulting in lack of or reduced access to assistance.

Targeting the correct beneficiaries: Targeting concerns relate to ensuring that programmes include the most vulnerable and needy individuals, especially in cash-for-work (CFW) activities. When programmes using cash and voucher transfers target groups with specific vulnerabilities or disabilities, there are concerns about the unintended exposure and stigmatization of such beneficiaries (if risk-mitigation measures are not in place). In addition, the targeting processes may be more difficult to undertake because cash (and sometimes vouchers) is desirable and many may wish to receive such benefits.

Safety and corruption: Physical attacks, corruption and diversion/theft of assistance are risks in all aid programmes, whether they involve goods, cash or vouchers. However, cash is perceived as more desirable than other types of assistance and therefore is potentially more prone to theft and corruption.

Labour and other issues with CFW programmes: Such issues include ensuring safety at the work site; protecting workers from injury and death; managing days off work due to illness, family obligations or pregnancy; and additional burdens imposed on beneficiaries (especially women) by working outside the home.

¹⁴ The literature review summarized research from available documentation without the opportunity for verification or triangulation, making it impossible to comment on the accuracy of the research done in the studies reviewed.

The following potential concerns were raised more in relation to cash and vouchers (although they were still noted with in-kind assistance):

Household violence: It is feared that cash and vouchers, if given to women or controlled by them, may increase domestic violence or spousal conflict, as men resent losing control over the household and the finances that the cash and vouchers may bring to women. However, there is a concern that if cash is given to men it will be diverted for antisocial uses, depriving the household of necessities.¹⁵ In certain households, intergenerational conflict may arise from the use of cash and vouchers, particularly in households with elders and children alone.

Additional burdens on women: Women are most often responsible for childcare and domestic work/duties. The requirements associated with cash and voucher transfers may place additional burdens on them, including the time required to go to the market or the shops to buy food, or to get money from the bank. Cash and vouchers for work/training projects may also place additional burdens on women by requiring them to spend extended periods outside the home, therefore potentially affecting domestic relations in the household and the time available for childcare.

Social jealousy and potential violence resulting from it: There is concern that distributing cash and vouchers will increase social jealousy within communities between recipients and non-recipients, especially because cash and vouchers, or items purchased with them, may not always be shared to the same extent as in-kind assistance. In resource-limited contexts, the unequal distribution of benefits (even if only apparent) could lead to violence.

Disincentive to work: Cash distributions that do not come with conditions (such as work) may reduce people's incentives to work for a living while the cash transfer is being provided, as cash allows the flexibility to buy many goods and services that in-kind assistance does not, thereby lessening beneficiaries' need to find other income-generating activities (IGAs).

Access to and use of technology: Cash and vouchers distributed via new technology may be unfamiliar to recipients or inaccessible to them. In particular, cash and vouchers (especially when transferred via new technologies) may not be accessible or appropriate for older persons, the illiterate or households headed by youth or children, further marginalizing groups already at a disadvantage in terms of access to resources and services. In these instances, beneficiaries may have to rely on other persons to use their cash and vouchers, thereby running the risk of exploitation or abuse by shopkeepers, traders or the people assisting them.

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

Issues with polygamous households: The impact of cash and vouchers on polygamous households, especially the effects on gender dynamics and social relations, needs to be examined to ensure adequate protection for all wives and children within the family structure.

V. Framework for analysis

Starting from the ten issues arising from the literature review, certain protection issues emerged strongly within the research. The study presents the findings in terms of how programmes using cash and voucher transfers considered protection and gender in programming, leading to more protective outcomes, including dignity, empowerment, safety of beneficiaries (and staff), equal access to assistance, beneficiaries' participation, the inclusion (or, in the cases studied, exclusion) of the vulnerable, a gender focus (or lack of gender focus in some cases, particularly with CFW activities) and the impact on social dynamics (at both the household and community levels).¹⁶ Beyond this, the study examined issues surrounding the use of technology (and its positive and negative consequences) and beneficiary preferences, because these issues arose frequently in the discussions.

Different issues featured more prominently depending on the various contexts or specific beneficiary groups examined. In some cases, creative and effective solutions were found to overcome the challenges but in others, challenges remained. The research teams used UNHCR's Age, Gender and Diversity Policy to examine how such protection outcomes affected different groups.¹⁷ The framework for analysis used in this study is visually represented and further explained in Annex III.

VI. Key findings from the study examining protective impacts

All development and emergency programmes have to grapple with protection and gender issues. Programmes using cash and voucher transfers are no exception. In any aid context, one of the main impediments to the protection of rights is lack of income to meet basic needs. In this sense, cash and vouchers, like other aid, can have positive protective impacts, but questions remain: What additional benefits can cash and vouchers offer and in what circumstances do these benefits arise? Is it

¹⁶ See Annex III for more explanation of the framework for analysis.

¹⁷ UNHCR. 2011. "Age, Gender and Diversity Policy." 8 June 2011. Geneva. Available at: <http://www.unhcr.org/refworld/docid/4def34f6887.html> (accessed 12 July 2013).

realistic to expect cash and vouchers to confer dignity, empowerment (particularly for women), improvement in social status for beneficiaries, changes in gender relations, and the like? If so, in what circumstances? Moreover, are such impacts sustainable? What potential or actual negative impacts could be found with the use of cash and voucher transfers?

DIGNITY

The dignity debate: Do cash and vouchers promote dignity?

The findings of this research study indicate that cash and voucher transfers could have some additional intangible positive impacts on beneficiaries in certain circumstances. Of these impacts, two that were often cited by beneficiaries were dignity and social status. The research identified several means by which such transfers offered dignity or social status to beneficiaries: by promoting choice (even, in some instances, by enabling choices that are often characterized as “irresponsible” or “antisocial”), by avoiding the humiliation inherent in other forms of aid, by enabling individuals to earn and save cash in bank accounts like their wealthier neighbours¹⁸ and by allowing people to escape or avoid degrading activities and situations that might otherwise have been their only option for supporting themselves or their families.

In many of the cases studied, cash enabled beneficiaries to make choices and prioritize their household needs. Study participants claimed that this gave them a feeling of dignity, whereas in-kind assistance did not, as some of it was not needed or liked and was resold at lower value. Even the vouchers limited to eight pre-set food items in the State of Palestine were preferred to food aid by most beneficiaries interviewed, because of the choice they offered. In Ecuador, the beneficiaries consulted also appreciated the choices vouchers afforded them (especially vouchers allowing unrestricted choice in the shop, provided by UNHCR), even with the restricted choices provided by WFP. Similarly, in the Sudan, the choice of 14 food items provided by vouchers enabled IDPs to select more of the local food that they preferred. This was particularly important to beneficiaries who had previously subsisted on foreign aid consisting of unfamiliar and unwanted food items.

In Jordan, the refugees interviewed voiced preference for cash over other types of assistance, because it gave the freedom of choice, enabling them better to meet their needs and priorities.

One surprising finding was that what might normally be considered antisocial spending actually promoted dignity and status in some Kenyan communities in

¹⁸ Known as “financial inclusion”.

a WFP programme. For some of the men consulted, being able to use a small part of the cash assistance to buy beer or tea with their friends promoted their status in the community; many women interviewed agreed with this perspective, some reporting that when they received cash, they were able to have their hair done at the beauty parlour, giving them a small boost in status. In general, such spending on “luxury” items may have psychosocial benefits (at least temporarily) and offer a sense of pride and dignity to those who have been deprived of such luxuries, which others in their community have had. While some staff may be concerned that such spending does not promote desired WFP objectives such as food security, and that food distribution may therefore be more effective, most of the cash was reported to have been spent on family needs, especially food. With this in mind, with minor compromises on food security objectives, agencies could more holistically meet beneficiaries’ needs while promoting their dignity, and not focus only on technical aspects of programming. Promoting dignity is an essential aspect of humanitarian aid, and although ensuring sufficient quantity and quality of food is critical, the achievement of food security and allowing beneficiaries to feel a sense of dignity need not be mutually exclusive.

In some cases, the field research noted that this sense of dignity from cash and voucher assistance was in contrast to the feeling of humiliation from other forms of relief. In Pakistan, one man said that he preferred cash because he did not like the humiliation of getting food and not being able to afford to pay to transport it home. In a similar vein, some of the beneficiaries consulted in the State of Palestine stated that they preferred vouchers because they did not have to queue for food in public. In the State of Palestine, the electronic voucher (e-voucher) looked and functioned like a credit card; hence, many interviewees said that it was not humiliating to use, as it did not look like a hand-out.

In Ecuador, using voucher transfers helped beneficiaries reduce negative coping mechanisms such as prostitution or joining criminal gangs, according to non-governmental organization (NGO) partners interviewed. In Pakistan, cash assistance reportedly reduced the number of women and children begging for cash (at least temporarily while the cash was distributed), according to NGO partners interviewed. Some NGO partners believed that cash and vouchers were more effective than in-kind assistance in this regard, because they could be used to meet more needs than in-kind assistance can.

Another factor of cash and voucher transfers that reportedly promoted dignity was that they enabled beneficiaries to obtain banking services and, in some cases, to have their own accounts, such as in Kenya. Access to financial services boosted recipients’ self-esteem and social status in the community, even if only temporarily. In Jordan, despite their frustrations, refugees interviewed noted that the bank was the one place where they felt that they had “a shred of dignity”. While recipients were used to cash, the access to financial services was sometimes new to them.

While it was widely reported that the choices enabled by cash and vouchers provided a feeling of dignity, that feeling was not reported for those who found themselves in a position of extreme hardship and great loss, where the amount and/or duration of cash and voucher assistance was insufficient in relation to recipients' extreme needs. For example, in Pakistan, with cash assistance provided (through CFW) after a devastating flood that wiped out most of the beneficiaries' assets and most public infrastructure, feelings of dignity were not strongly reported. The beneficiaries' focus was on survival and on obtaining assistance in any form to meet their myriad needs, although many appreciated that cash was more flexible than food. Regardless of the amount of cash or credit provided, cash and voucher transfers could not resolve other issues arising in crisis, such as trauma, psychosocial problems and displacement, which also affected dignity.

Similarly, the refugee populations interviewed in Jordan did not talk about dignity. Most refugees interviewed in Jordan felt that the cash was insufficient, as their needs were great. (Although the majority interviewed still preferred cash to food, vouchers or other in-kind assistance, because of its flexibility.) Therefore, they felt that they were left with little real choice in the use of the cash, facing a struggle for survival. The stigma and difficulties involved in being a refugee – loss of assets, status, jobs and family, and being an outsider – are inherently undignified and overrode any feelings of dignity that such choice may have afforded. Short-term assistance, in whatever form, is unlikely to resolve such fundamental vulnerability.

Are feelings of dignity enhanced when cash and vouchers are earned?

This study revealed that specific aspects of cash and voucher transfers related to choice and delivery method could generate feelings of dignity among beneficiaries. A question arose however: Does working for cash and vouchers affect feelings of dignity? And what kinds of work programmes generate a feeling of dignity most effectively?

Many individuals (both those involved in CFW and those receiving cash unconditionally) stated that working for cash was more dignified than simply receiving it as assistance. Men, who in their own cultures were viewed as the breadwinners, particularly emphasized this. Both Iraqi and Syrian male refugees interviewed in Jordan who were receiving cash said that they would have preferred to work for the cash by finding jobs in the labour market than to receive assistance. Men consulted in Pakistan stated that they preferred CFW to handouts. In Bangladesh too, many men and women interviewed stated that earning cash through CFW felt more dignified than simply receiving cash.

However, ethical questions arose that go to the very core of the issue of dignity. Is it appropriate and dignified for the disadvantaged within a society (and should agencies allow them) to labour on work designed to confer benefits to the

community, especially privileged members of the community who do not contribute themselves? Is the work provided assisting the disadvantaged and also empowering them? This question arose most particularly in Bangladesh, but also in Pakistan.

In Bangladesh, in the Enhancing Resilience (ER) programme, ultra-poor participants, including women (who were doubly burdened with household and childcare responsibilities), worked on community structures involving strenuous manual labour such as digging, heavy lifting and breaking stones to build community embankments to protect agricultural lands from flooding. Such “community” structures largely benefited wealthy landowners, who did not contribute to the “community” projects protecting their lands, although there was some benefit to the community at large. The projects were often decided without consultation with beneficiaries to find out what would be most beneficial to them.

A further issue was whether the CFW programmes could enhance dignity if the participants had little choice over whether to participate or not, as in some cases dire circumstances had left participants with few other options for earning money. As one participant noted, “For my hungry belly, I will do anything.” When asked what work they would like to do if they had a choice, many women and men participants were unable to express any other options or preferences, as they saw no choices in their lives. Aid organizations planning CFW programmes should ensure that the work being offered does not compromise beneficiaries’ dignity, but rather enhances it to the greatest extent possible.

Conditions attached to cash and limitations attached to vouchers – Dignified or demeaning?

The question of dignity also arises when conditions or limitations are attached to the distribution of cash and vouchers. Such conditions or limitations not only often negate choice, but also are sometimes driven by an underlying assumption that individuals will make the “wrong” choices, or at least choices that the agency staff perceive as wrong. Important questions then arise as to the sustainability of conditions after the cash stops, and whether aid agencies should attach any conditions to the provision of cash or limitations on vouchers in the context of emergency and displacement.

Conditions on cash and limitations on vouchers are often imposed by agencies to ensure that people make the “right” choices, whether those are about food or other basic needs, or to reinforce practices such as sending children to school. Based on many of the interviews, the motivation for imposing conditions/limitations appeared to be a fear among some staff that beneficiaries would not make choices that benefited their households and would instead engage in antisocial spending or, to cover other needs, spend cash on things that did not correspond to the aid agency’s objectives (such as food assistance with WFP programmes, or sending

refugee children to school for UNHCR).

Another motivation for attaching conditions or limitations was to curb antisocial spending and ensure that the provision of cash did not cause or increase social problems such as excessive drinking, according to some staff interviewed. As previously noted, in Kenya, what some may consider antisocial spending may actually have positive impacts on beneficiaries' lives. Furthermore, there were few actual cases of antisocial spending reported in the case studies. Of course, the full extent of such spending may not be reported, and without in-depth monitoring, it may be unknown. Most often, however, beneficiaries consulted in Kenya said that they spent cash on food, debt repayment, medicine/health care, school fees and household items, as these were their greatest needs. In those rare instances where cash was spent in a manner not benefiting the family, community coping mechanisms were reportedly in place to address these issues. These mechanisms included having elders supervise the individuals receiving the cash, to ensure that their families benefited from it, or having women accompany their husbands to get the cash. Some interviewees in Kenya acknowledged that excessive drinking by a small percentage of men had already been a problem in the community. Such problems are likely to be deep-rooted and call for referral mechanisms to social services, and not necessarily for limitations or conditions on cash and voucher transfers.

In Chad, because of the relatively small amount of cash transferred and the conditions attached to it, those interviewed stated that they had dire needs and the cash amount was too small even to allow them the basics of life. The conditions imposed in order to receive the cash (the requirements to send children to school, to bring children to the health clinic and to pay for water) used up the bulk of the cash, and the little remaining paid for necessities for school such as uniforms.

There was also the lingering question of how effective these conditions would be in promoting education and health in the long term. Although the programme, while it was operational, undoubtedly ensured that children went to school and received health care, the question of sustainability remained. Some interviewees in Chad said that if there was no cash, their children would not go to school. Moreover, one community leader pointed out that although taking children for health care and vaccinations was certainly a good thing, given the conditions in the camp (including rainwater leaking into shelters and generally poor nutrition), she had not noticed an improvement in the children's health. This suggests that in the absence of other improvements leading to better health for children (for example, better shelter, better diet), the conditions did not have the intended effect.

By definition, vouchers place limitations on how beneficiaries can use them, restricting purchases to certain items and/or certain places, determined by the aid agency. In the State of Palestine, the voucher was limited to eight food items to ensure diverse and proper nutrition, and could be used only for food. As no

vouchers were distributed without limits on food choices in the State of Palestine, it is hard to say what choices individuals would have made had they been given more freedom. Many women stated that training had helped them understand nutrition better: they did not link their reportedly better diet to the voucher, but rather to the programme's educational component.

Empowerment

Can it be claimed that cash and vouchers promote empowerment?

In project documents, aid agencies talk about “empowering” beneficiaries and promoting empowerment, especially of women. This is particularly true of programmes using cash and voucher transfers. However, most of these programmes do not define the term “empowerment”.

Empowerment has many definitions, and this is in part where the difficulty lies. A World Bank paper rightly notes that:

The term empowerment has different meanings in different socio-cultural and political contexts, and does not translate easily into all languages. An exploration of local terms associated with empowerment around the world always leads to lively discussion. These terms include self-strength, control, self-power, self-reliance, own choice, life of dignity in accordance with one's values, capable of fighting for one's rights, independence, own decision-making, being free, awakening, and capability – to mention only a few. These definitions are embedded in local value and belief systems.

A review of definitions of empowerment reveals both diversity and commonality. Most definitions focus on issues of gaining power and control over decisions and resources that determine the quality of one's life. Most also take into account structural inequalities that affect entire social groups rather than focus only on individual characteristics. Empowerment is relevant at the individual and collective level, and can be economic, social, or political. The term can be used to characterize relations within households or between poor people and other actors at the global level.¹⁹

What is clear from the various definitions is that empowerment does not occur instantaneously, and it is contingent on individual, societal and institutional changes. Thus, it is perhaps best to view it as being on a continuum. At the far end of the empowerment continuum is empowerment realized, defined as: full

19 World Bank. 2002, “Empowerment and Poverty Reduction: A Sourcebook”, Chapter 2. Draft <http://siteresources.worldbank.org/INTEMPowerment/Resources/486312-1095094954594/draft2.pdf> (accessed 11 July 2013).

power and control over decision-making and resources that determine the quality of life, and economic, social and political decision-making, both at the individual and collective level. To achieve full empowerment, steps can be taken, such as gaining knowledge (which would be at the beginning of the continuum). While all knowledge is beneficial, it is not necessarily going to lead to gaining full control over resources and decision-making, or to full empowerment.

However, while steps forward on the empowerment continuum can be taken, sometimes steps backwards also occur – for example, if the changes made are not sustainable or if conditions (personal or external) change. This study therefore examines the impacts of cash and voucher transfers within the empowerment continuum.

The research revealed that in cases where the population interviewed had been struck by great calamity (such as war or recent natural disaster), no evidence of empowerment was observed. As one Iraqi refugee in Jordan so succinctly noted, “Being a refugee makes life not easy to live.” Given the dire conditions and the great needs, it is unlikely that a relatively small amount of cash given as a handout would have a significant impact on empowerment. In Chad, refugees received limited cash with conditions attached and had enormous need – having lost their homes and country and experienced trauma. Such situations are inherently disempowering, and expectations that cash and vouchers themselves could empower beneficiaries in such cases are misplaced.

Similarly, in Pakistan, where the individuals interviewed had experienced some of that country’s most devastating floods, cash reportedly provided little progress towards full empowerment. The needs were great, the programmes were temporary (ranging from one to seven months), and labour was often hard. Women worked mostly from home and, when asked, made no mention of feeling “empowered”. Rather – particularly in Khyber Pakhtunkhwa province – women stated that they felt uncomfortable leaving their homes to get the distributed cash. One woman stated, “We have no rights.” Men, as well, rather than mentioning empowerment or speaking with pride of self-reliance and control over their lives, talked about their needs and pleaded for more assistance.

In the Sudan, one of the stated programme goals of the voucher transfers was “To empower beneficiaries, particularly women, through ownership of their food security needs and the opportunity to purchase locally preferred food.” However, the term *empowerment* was not defined. While offering a choice from among 14 food items, including locally preferred ones, was a good step, it hardly led to empowerment in its fullest sense. Such programmes are a reminder that, in assistance situations, agencies should not be overly ambitious about what they can achieve. It is unlikely that one programme alone will, in and of itself, achieve empowerment, because many other factors (for example, government, culture, law and context) are at play.

Moreover, simply giving cash and vouchers to women does not necessarily empower them. In some instances beneficiaries, key informants and staff noted that providing the benefit to men had a better impact on household dynamics. In such cases, giving it to women would have potentially exposed them to violence or would have “disempowered” men who wanted to be recognized as heads of their households (in Jordan and the State of Palestine), and who culturally were more appropriate recipients of the voucher transfers. Even in these instances, women reported the same level of decision-making power that they would have had if they had received the voucher transfers themselves.

Towards empowerment

Opportunities to promote empowerment, however modest, appeared to be more feasible where communities had suffered less severe emergencies, because the recovery challenges were not as great.

In Kenya, both women and men felt empowered by having bank accounts (as did women in Bangladesh) and the ability to control cash, but once the programme ended, most reported that their bank accounts were closed because of inactivity. In the Gaza Strip, women in the nutrition programme run by WFP (attached to the voucher transfer) reported such benefits as using their vouchers better, feeding their families more nutritionally, feeling more confident and passing on knowledge to friends and neighbours. As one woman noted, “I am eagerly awaiting this session.” One interlocutor said, “More knowledge is more power, and [women] are at least more empowered in the limited domain of the household, which is an important step.” However, without the nutrition courses, it is questionable whether even this limited step forward will continue. The women themselves expressed the need for more courses to get them out of the house (even though the course staff noted that some 25 to 30 percent of men initially objected to the women leaving their homes – believing that it would take them away from household duties – and had to be persuaded by staff running the course).²⁰ Given these limitations, it is difficult to say that gender relations changed significantly or that women gained rights, power or control. Nonetheless, the opportunity to gain knowledge was important to these women, and perhaps a very small step on the continuum towards full empowerment.

In Kenya, men and women remarked that in a previous phase of the programme they had received financial training that they felt had helped them use their cash more effectively – perhaps a small step along the empowerment continuum.

²⁰ After the course started, staff reported that the men approved and did not object to their wives attending.

As noted earlier when discussing ID cards, cases where the agency promoted or worked with governmental authorities to get ID cards for beneficiaries arguably had some success in terms of advancing social and political rights, but the programmes alone were not the sole factor in encouraging/expanding the use of ID. In some cases (particularly Pakistan), the Government itself offered ID cards free for a time, because ID was necessary for access to government assistance. In Pakistan, the government officials also made ID cards more accessible, using mobile outreach to issue them. In Kenya, WFP programmes happened to correspond with government offers of free ID cards to encourage people to vote in the elections.

A positive example: The Food Security for the Ultra-Poor (FSUP) project in Bangladesh

The FSUP project in Bangladesh was particularly noteworthy in working towards full empowerment. Women enrolled in the project reported many changes. (See the detailed project description in Part III.) They described it as “significant” in terms of enabling them to take control of their lives and gain self-reliance, decision-making and participation in the social and political spheres. Participants in the project’s FGDs cited numerous examples of such changes, which they believed would be lasting. The study team noted, however, that the project took place in a stable development context over a two-year period, as opposed to most programmes studied, which took place in the emergency relief context. It is worth examining this project to see whether some elements could be replicated in other contexts.

Women participating in the FSUP project stated that they felt confident accessing government services they had not obtained before. They also noted that they had learned about their rights and were able to assert them, including their rights in marriage and inheritance (with women in the project reporting that they had prevented child marriage in their villages), participation in public life (one woman participant was elected to political office at the union level),²¹ registration of their children’s births (which gave access to services for children)²² and enrolling girls in school (where previously only boys had attended). The women said that they had not done any of these things before the project, and attributed having done them to the project’s training and the confidence they had gained from support groups. Moreover, the earned income and training provided by the project helped the women feel that they were equal decision-makers in their homes. Women remarked that knowing that they had the support of the group, in particular, gave them a great deal of confidence. Husbands of participants claimed that they began to learn about and recognize women’s rights and the contributions their wives were making to the household.

21 A union is the smallest rural administrative and local government unit in Bangladesh.

22 The Government also promoted birth registration for a number of years.

The participants interviewed noted the impact of the project on facilitating mobility and movement for women, many of whom had never before left the confines of their homes without male relatives. Husbands in the FGDs claimed that after the project, they trusted their wives to leave the home alone as needed.

Furthermore, both the women and their husbands consulted noted that economic gains from the FSUP project helped them feel lifted out of extreme poverty. They no longer identified themselves as “ultra-poor”, as they had before the project. Being able to provide small loans and jobs to their relatives and other members of the community was an encouraging experience for women who had previously had very little and who sometimes had to beg for support. Many women even noted that with seven months left in the project, the cash transfers of 500 taka (Tk)²³ per month could stop without having negative impacts on their economic situation. These results were reported unanimously by those consulted, and took effect relatively quickly, as interviews took place only 17 months after the project started. It would be interesting to explore whether the results continued after the project’s two-year duration.

While the results reported were striking, some things did not change. Some women reported saving their cash for a dowry for their daughters, so that their daughters could get married. Many aid agencies and the Government of Bangladesh felt that this practice was harmful, but the women stated that if the dowry was too small or non-existent, their daughters risked not getting married or facing violence from their husbands’ families. While saving for a dowry was more widely reported in the ER programme in Bangladesh (where there was less training and less group support; see Part III for a description of the programme), it nonetheless existed among participants in the FSUP project.

The obstacles to promoting women’s equality are reminiscent of issues raised by another study on the impact of cash and vouchers by Oxfam and Concern, which noted that:

While it is undoubtedly true that cash does have the potential to bring positive change for women (raised confidence and self-esteem, and choice and access to building livelihoods), it does not follow that cash equals empowerment. Lack of access to money and resources is just one of a myriad of financial, educational, social and structural barriers that face women and underpin inequality.²⁴

As noted, it is difficult to change gender roles and relations. Cultural and societal norms are deeply entrenched, and it is unrealistic to expect that a programme of short duration will change them. Therefore, indicators that can show change (however small) in gender roles need to be monitored over time.

23 Tk 1 = US\$0.01 as of 12 June 2012, the time of the study. <http://www.oanda.com>.

24 Brady, C. 2011. *Walking the Talk: Cash transfers and gender dynamics*. Oxford, United Kingdom. Oxfam GB and Concern Worldwide.

While the expectation of achieving full empowerment as a result of programmes using cash and voucher transfers alone is unrealistic (as empowerment is affected by many factors), the research for this study revealed that progress along the empowerment continuum can be made. Certainly, there was evidence in the case studies that cash can make some difference in the lives of beneficiaries, including self-confidence and some economic freedom. When combined with training and group support (in a secure developmental context), as in the FSUP project in Bangladesh, cash was reported to be more effective in terms of changes to beneficiaries' lives and beneficiaries' working towards their empowerment – including allowing them more participation in decision-making in private and public life. The sustainability of that progress, however, requires further research. More study is also needed on how best to design programmes to work towards full empowerment.

Safety

Safety with cash and voucher transfers

Across the case studies, neither beneficiaries nor any of the other stakeholders interviewed mentioned safety as a major concern with regard to cash and vouchers. In many cases, with the use of technology – such as automated teller machines (ATMs) in Jordan – it was not obvious when individuals were going to get their cash, and beneficiaries did not have to withdraw large sums of money at once, making them less likely to be targets of theft. The vouchers used in the State of Palestine could be cancelled and replaced if lost or stolen. Even in the volatile North Darfur region of the Sudan, beneficiaries did not report safety concerns regarding the distribution, collection or redemption of vouchers, although traders set up mobile shops for voucher redemption near the IDP camps and homes of the displaced, to ensure safety. However, the research team in Darfur noted that while vouchers were successful, beneficiaries expressed reluctance about cash distribution in such a volatile environment, feeling that cash would not be safe from banditry.

In some cases, agencies and beneficiaries took additional steps for safety, although it was not clear whether these were necessary or merely precautionary. In Bangladesh, for example, women often travelled in groups to receive their cash, but those interviewed noted that this was sometimes a social matter as well as for more security. In addition, WFP in Bangladesh ensured that the monthly cash allowance was distributed on market days, to allow it to be spent quickly. Even a relatively large sum (US\$200) provided as seed capital in Bangladesh (in addition to the monthly allowance), and in Jordan for some families, reportedly did not pose security problems to those enrolled, although beneficiaries did mention that they spent the money quickly.

In Sindh district in Pakistan, WFP informed district officials and police about cash distribution times to allow the officials to bolster security if necessary, although none of the beneficiaries interviewed indicated that they felt fear while collecting the cash – even in the absence of police or officials. In Chad, police were also present at the cash distributions, although when the refugees were asked if they feared or experienced security problems receiving the cash, they responded with robust laughter, stating that the amount was so small that no thief would bother to take it. In the volatile region of North Darfur in the Sudan, vigilance by WFP and its partners in monitoring beneficiary security for those using vouchers was critical, to avoid compromising their safety.

Issues of safety in CFW programmes

Safety issues did arise, however, with CFW activities (and, it should be noted, also with food-for-work [FFW] activities). Most CFW programmes did not consider how to deal with workers falling ill or being seriously injured or killed as a direct consequence of the work. (Fortunately, no deaths occurred in any of the case studies examined.)

Of the CFW activities studied (Bangladesh, Kenya and Pakistan), few had safety precautions at the work sites to prevent injury, and no provisions were made for cases of worker injury or death. Some CFW participants suggested simple precautions such as having safety gloves, hard hats, first-aid kits and the like²⁵ on site in case of injury. In cases where workers fell ill, some programmes, such as that in Kenya, had provision for workers to make up days, while others allowed a substitute to be sent. However, such policies were not widely known to participants, and many programmes lacked clear and consistent policies. For those with family members who could take their place, the system of allowing substitutes worked fine. However, those without family – in particular, households headed by women – reported often having to pay someone to work for them, for fear of losing their place in the programme.

With regard to serious injury occurring as a result of the work, policies were inconsistent or non-existent, and it appeared that many of the staff involved in programmes had not thought about this issue. In Bangladesh, in the ER programme, one man interviewed had been injured on the job and required medical care. He had to sell a goat to pay for the care and missed 12 days of work, which disadvantaged him economically as there were no provisions in place in case of injury at work. Although he had been allowed to send a substitute to work on his behalf, he paid the substitute half the cash earned.

²⁵ Some sites had first-aid kits, but this was not consistent, and depended very much on the non-governmental partner implementing the CFW programme.

In some instances, participants in CFW activities consulted said that if someone were injured, they would help each other and pay the medical costs for the injured worker, but no agency firmly indicated that it would do so.²⁶ Furthermore, agencies had no provision in place to provide compensation to the family in the event of the permanent disability or death of the breadwinner. In one case in Pakistan, to avoid the perception that the agency was responsible for injuries, staff advised the research team not to call the activities CFW but rather to indicate that those participating in asset creation were doing so “in exchange for assistance and to build community assets for their own benefit”. The staff were told to try to avoid the obligations that come with an employer–employee relationship. Whatever the semantics, the simple fact is that participants are doing work in exchange for cash, and humanitarian standards (that is, the Sphere Standards) dictate that agencies minimize the potential harm to beneficiaries of their programming. Thus, in CFW projects by any name, there is an obligation to protect workers, minimize harm to them, and help them if they are harmed during their participation in the programme. International labour standards, as set by the International Labour Organization (ILO), uphold the highest standards for worker protection,²⁷ but there was little consideration by agencies of such standards. Moreover, while the legal liability of WFP – which organized these CFW activities – as a United Nations agency is unclear, the NGO partners of the United Nations could potentially be exposed to legal liability under national labour standards as a result of injury during programmes.

Equal access to assistance

Issues with identification and access to assistance

While individuals lacking national ID cards are sometimes unable to obtain access to assistance, the study found that cash could pose additional issues in this regard. Not having ID was particularly problematic when banks were involved in the cash transfer process, as many countries required a national ID card to use banking services. Refugees fared better in the cases studied. In Jordan, systems were put in place so that registration with UNHCR was sufficient for access to banking services. In Ecuador, UNHCR recognized all refugees in need (those refugees officially recognized by the Government of Ecuador and those not even admitted into the government refugee status determination process) and provided them with voucher assistance.

26 In a community in Swat district, men said that if there was a major injury, they would all contribute if necessary to look after the injured community member, stating, “We help each other.”

27 International labour standards refer to conventions agreed by international actors through a series of value judgements and are set forth to protect basic worker rights, enhance workers’ job security and improve workers’ terms of employment around the globe. For a listing of such standards, see <http://www.ilo.org/global/standards/lang--en/index.htm> (accessed 9 July 2013).

Some programmes offered solutions to those who were eligible for assistance but did not yet have ID cards. In Pakistan, those without ID cards received food in lieu of cash. In Kenya, those selected for the programme were allowed to use “alternates”, trusted individuals selected by participants to open a bank account on their behalf. However, the system in Kenya proved less successful, and there were some serious problems. In a few cases, alternates took all the money and disappeared; in others, they demanded fees from the beneficiaries for their help. There were also many cases reported where the participant had to pay twice for transportation to collect the cash: one fare for the alternate and one fare for the participant. Alternates also sometimes moved or dropped out, leaving the participant to face serious delays in obtaining the cash. Providing a choice for receiving in-kind assistance, or simply distributing cash in another manner to those without ID may have helped in such cases. Individuals without ID should not be excluded from programmes if they would otherwise qualify, and if there are other methods available to provide them with cash that does not require an ID card.

While in some countries the ID requirement sometimes posed problems, it also had some positive side-effects. In Pakistan and Kenya, WFP used the cash programmes as an opportunity to encourage individuals to get national ID cards, in cooperation with national authorities. After the floods in Pakistan, and in Kenya (at the time of the study), both governments were offering ID cards at no charge, which may have been the deciding – or at least a contributing – factor in beneficiaries’ getting ID. However, some beneficiaries specifically mentioned that the programme had been their primary motivation for getting their ID card. The potential protective benefits of doing so are important, as having ID often allows people to obtain access to government social programmes; obtain a passport, which allows movement; and exercise the right to vote.

Targeting

Targeting is challenging in all aid situations, and thus targeting-related problems arise with programmes using cash and voucher transfers.

Communities reported some targeting practices to be effective and very fair and transparent. In Bangladesh, those interviewed by the research team (including non-beneficiaries) were very positive about the selection process used. The targeting process involved communities dividing themselves into four categories: ultra-poor, poor, middle-income and rich. WFP then verified the selected households (from the ultra-poor category). No government officials (who, by their own admission, might have influenced the process for political gain) were included in the process, and communities participating in the selection process were not made aware of the programme in which those selected would eventually be enrolled. Many respondents, including non-beneficiaries interviewed, felt that this approach made the process more transparent and less vulnerable to discrimination and manipulation.

In Chad, UNHCR used an independent private company to select households for the programme, and interviewees felt that this was fair, as beneficiaries, non-beneficiaries and community leaders participating in the study perceived the company as independent and neutral.

In Kenya, by creating a category of non-workers in the CFW scheme (and in FFW schemes) that included the “chronically ill”, those with human immunodeficiency virus/acquired immunodeficiency syndrome (HIV/AIDS) could be included without disclosure of their illness. This practice was seen as effective in including people living with HIV/AIDS without stigmatizing them. However, in some cases (most notably in Ecuador, Jordan, Kenya and the State of Palestine) the beneficiaries interviewed did not understand the targeting criteria, which led to complaints and confusion, particularly in Ecuador, where the non-refugee, local population believed that the Government was helping refugees and not its own citizens. It did not appear from the interviews that this problem related specifically to cash, but rather to lack of clear communication with communities.

Corruption affecting access to assistance

Corruption is often hidden and hard to detect. Those who have knowledge of it are often reluctant to report it, fearing repercussions or, in some instances, hoping instead to benefit from the corruption. It was therefore difficult in the FGDs to get information on corruption.

Nonetheless, in the FGDs in some countries, there was mention of favouritism/corruption in targeting. In Kenya, it was alleged that village leaders brought pre-made lists (with their friends’ names on them) to community selection meetings. It was not clear whether this was occurring specifically because cash was being distributed or simply because of the provision of aid in general. Also, in Kenya, there was mention of unscrupulous bank agents who, while “assisting” those having difficulty with cash-dispensing machines, took a cut or charged extra fees which they were not entitled to charge. Many individuals reported that they did not know the exact amounts they were to receive, so it was difficult to tell if this was happening, and illiterate individuals had no way of telling at all.

In Ecuador, some individuals reported not knowing how much the voucher could buy, and that prices were sometimes higher in the stores in which they were expected to redeem the vouchers. In other instances, however, such as where UNHCR posted details of products and a price list, this was not an issue. A similar problem was effectively prevented in the State of Palestine (where vouchers were also used) through a combination of robust monitoring and accessible, widely known complaint mechanisms. In addition, WFP put in place measures to promote transparency, including posting prices in the shops, carefully monitoring shops accepting vouchers, clearly posting in these shops the phone numbers for

complaints and providing a complaints box. Shopkeepers were obliged to provide receipts, enabling illiterate beneficiaries to verify with a trusted family member or friend that the right goods had been provided at the correct prices. If not, beneficiaries could report the shopkeepers, and WFP would take action against them, including removing the shops in question from the voucher programme.

In the Sudan, monitoring revealed that in the past with food distributions, community leaders (*sheiks*) had exercised a great deal of control over aid by controlling ration cards and the distribution of food collected. *Sheiks* often sold the food at the local market at lower prices. With the shift to vouchers, beneficiaries reported that they were now in charge of their own assistance. Despite this positive change, however, the research team in the Sudan (in an unannounced visit to a market) noted the presence of *sheiks* with a number of vouchers, although it could not be confirmed whether this was a case of the *sheiks* controlling others as before or of their acting in good faith as agents on behalf of others. If their actions were indeed nefarious in nature, this could be addressed by more rigorous monitoring.

The introduction of vouchers in the Sudan also led to new forms of potential cheating, including collusion between traders and *sheiks*. One example cited by a few beneficiaries was that some *sheiks* demanded that families under their control redeem their vouchers only from certain traders, who in turn provided these *sheiks* with a “commission”. It was not possible for the research team to verify these allegations.

Also, in the Sudan, a few beneficiaries said that traders might be cheating illiterate beneficiaries in certain areas. However, it was noted that such beneficiaries were allowed to send someone on their behalf and could have sent a literate relative, and that there was a helpline available, although most individuals interviewed preferred to complain to the leaders first.

Cost, distance and cultural issues

Some of the case studies revealed that the costs of paying for transportation to obtain the cash, or cultural restrictions around obtaining it, were quite problematic and affected access to assistance. In Kenya, many CFW participants had to pay about one-tenth of their earnings in transport costs just to collect their cash, while a few had to pay as much as a third. In Pakistan, the problem was not as severe, but there were still costs associated, ranging from 50 Pakistani rupees (PRs)²⁸ to PRs 100 to get about PRs 5,000. These costs were not accounted for in deciding the final amount of cash distributed, and beneficiaries complained that an additional PRs 50–100 would have helped them. This issue could be fixed by considering transportation costs in programme design.

²⁸ PR 1 = US\$0.01 as of 12 September 2012, the time of the study. www.oanda.com.

In the Swat district of Pakistan, where cultural restrictions exist (including the practice of *pardah*),²⁹ women had to travel in groups or use a male escort.³⁰ In Sindh district too, women found it difficult to leave their homes. According to the women interviewed, leaving their homes and travelling to town made them extremely uncomfortable. Moreover, some women interviewed in Swat reported being pushed and shoved to the back of the line by men trying to get cash, and therefore having to wait longer, although this problem was ultimately solved by giving women priority. Travelling to get cash also proved difficult for those with disabilities. One woman interviewed in Swat tried to send her son on her behalf, but this was not accepted, and she had to get the cash herself, with great difficulty.

Exclusion of the vulnerable/Lack of gender focus in CFW activities

By definition, CFW activities target those who are able to work, and so have great potential to leave the more vulnerable behind. Many of the CFW programmes examined did not take into account diversity aspects (for example, how best to accommodate persons with disabilities) or consider how to include vulnerable individuals such as older persons in work activities, to provide them with opportunities equal to those of younger or more able-bodied beneficiaries. For vulnerable non-workers in activities where individual assets were built, the longer-term benefits of the programme were less clear, as these individuals received no assets.

In Kenya, many interviewees reported that the selection process focused on getting the strong to work, with the weak left behind, despite a provision for ensuring that 20 percent of programme beneficiaries were non-workers, who received unconditional cash.³¹ However, this issue was overcome in Pakistan by providing unconditional cash to all those unable to work in the communities chosen for the programme; the workers interviewed saw this as a positive way to protect the more vulnerable in their communities. In Bangladesh, the FSUP project offered training, a monthly allowance and income-generating activities for women. However, the maximum age for enrolment in the project was 49 years, and no projects were offered to women over that age, despite their willingness and ability to work. No explanations were offered for the age restriction, other than that the age span covered people of “prime working age” or that “such [older] women can be helped elsewhere”.

29 *Purdah* (from the Persian for “curtain”) is the practice of concealing women from men. It takes two forms: physical segregation of the sexes, and the requirement for women to cover their bodies and conceal their forms.

30 In Pakistan, the women included in the programme were largely widows or those in households headed by women; most other beneficiaries were men.

31 The figure of 20 percent non-workers among programme beneficiaries applied to each area where the programme ran, and was not an overall total for the programme. Some areas had more than 20 percent non-workers within their populations, and some had fewer, so the 20 percent non-worker quota caused some vulnerable non-workers to be excluded.

However, while positive efforts were made in many programmes to refer older persons or vulnerable individuals to other assistance providers, or to pay them unconditional cash, little provision was made to find work suited to them, or at least temporarily to provide them with the dignity of work and inclusion. Although there will always be some individuals who cannot work and who need to be supported by unconditional assistance, efforts should be made to include older persons and other “vulnerable” individuals where appropriate and where they wish to be included, by diversifying the work done in CFW activities – that is, by expanding projects or programmes to find lighter or different (but still meaningful) work that individuals who are willing and able to work can do.

Inclusion of women – Exclusion of gender issues in CFW activities

The incorporation of gender issues in CFW activities appeared to be limited to ensuring the participation of women, rather than looking at the variable impacts of the projects on the roles and lives of men and women. Some CFW programmes boasted success simply because of the percentage of women engaged in work, rather than because of the actual impacts on these women or because of the work they were performing. Some programmes, even while including a high percentage of women, had no provisions for dealing with pregnant and lactating women.

Most CFW programmes made targeted efforts to include women in countries where this was culturally difficult. In the ER programme in Bangladesh, in some instances women were given work suited to their abilities, but many activities still involved hard labour. In Pakistan, where community assets were being constructed, women interviewed noted that while included in projects, they were often not consulted about what types of community assets should be created or how these assets would affect them. While there were efforts to ensure women’s participation in CFW projects, important gender issues were largely ignored, such as quality of participation, access to decision-making and resources, and the differential impacts of project activities on women and men.

Following on from this, the issue of pregnancy was not addressed in many CFW programmes – specifically, what would happen to a woman worker if she became pregnant, or what work could pregnant and lactating women do safely. In Bangladesh, women involved in the ER programme told the research team that they avoided getting pregnant so as not to lose their place in the project. Lactating women in the Bangladesh ER programme continued to work, bringing their children to the site, and potentially endangering their own health by heavy work.³² In Kenya too, there was no formal provision to include pregnant women in the non-worker category, or to accommodate lactating women in activities involving heavy manual labour.

³² At the time of the field research in June 2012, WFP Bangladesh was investigating how to modify the project to accommodate pregnant women.

Participation

Beneficiaries' active participation in designing programmes from the early stages was decidedly absent from most programmes studied, and this may have had an impact on beneficiaries' access to assistance. Most often, beneficiaries' participation occurred after the fact, during evaluation of, or consultation about, programmes that had been designed without their input; or to some extent during targeting. Beneficiaries were also not consulted about the type of transfer they were to receive or the transfer method, except to find out whether they had access to mobile phones.

In the absence of formal, functioning complaint mechanisms in some countries (such as Chad and Jordan), it may have been hard for beneficiaries to express their concerns or suggestions about programmes.

Social cohesion/social dynamics

The potential impacts of programmes using cash and voucher transfers on social cohesion were examined at the household and community levels.

At the household level, issues of gender relations and dynamics were investigated to see if there were positive (or negative) impacts resulting from cash and vouchers. Issues related to household violence, polygamous families and additional burdens placed on men and women that affected the household were also examined.

At the community level, the issues that arose included social jealousy (particularly related to cash and vouchers, which many perceive as more desirable than in-kind assistance) and sharing of assistance. The issue of cash and vouchers possibly creating a disincentive to work (thereby affecting society) was also explored.

Household and gender dynamics

Household cohesion and possible impacts of cash and vouchers on household gender dynamics

Aid agencies often give cash and vouchers to women members of a targeted household rather than to the men of the family, with the intention of empowering the women by placing the decision-making power with them. Sometimes cash is given to women because it is intended for things considered to be in women's domain, such as food, clothing and children's needs. Another reason for this trend is that it is often assumed that women will make spending decisions that more effectively benefit the household, while men are more likely to engage in antisocial

spending. As a study by Oxfam and Concern noted, “There is an assumption that giving women money will give them the voice and power to raise their status within the household and the community, ultimately promoting gender equality.”³³

The research conducted for this report revealed that giving cash and vouchers to women undoubtedly had positive effects, including allowing the women to obtain access to bank accounts and have some economic leverage. However, it did not necessarily follow that because women received or earned cash and vouchers, gender relations, roles or perceptions changed. For example, in the Sudan, although women received vouchers, the vouchers did not significantly change women’s role in households or the community. Women had always been the household members responsible for food, and this continued to be the case with the vouchers. WFP staff reported that women participating in the voucher committee, to a certain degree, increased their standing with the traditional leaders, who started to listen to them. It is noted, however, that it was not the vouchers themselves that had this impact, but rather women’s engagement in leadership roles.

Although most men community members interviewed accepted women in CFW programmes, most women reported still having to take on the bulk of domestic chores, including cooking, cleaning and childcare. Their role in the household reportedly remained largely unchanged. In Kenya, a few men reported feeling threatened by women receiving cash, fearing it would provide them with the opportunity to leave the men, although there were no actual examples of this provided in the FGDs. Most women interviewed in Kenya did not report increased recognition of their rights or status in the community. In Pakistan, NGOs reported that other employers in the community were angry that women were being paid equally to men in CFW activities, and feared that this would set a precedent. Only in the case of the FSUP project in Bangladesh – which provided cash, peer support and training over two years in a development context – were some positive changes in gender dynamics reported (at least at the household level).

One further finding relating to gender dynamics was that women did not need to be the direct recipients of the cash for it to have a positive impact on their lives. In the State of Palestine (vouchers) and Jordan (cash), the transfers were given to men because this was culturally more appropriate. Beneficiaries and key informants alike reported that if the cash or vouchers had been given to women, this would have had the effect of “disempowering” the men, and therefore risked provoking men’s resentment towards the women, who would have been seen as co-opting the men’s traditional role as provider. While the research team found that it was important for men to be recognized as the heads of households, both women and men reported that women were nevertheless consistently involved in decision-making about spending the cash at the household level. In many cases, it was reported that women were the

33 Brady, C. 2011. *Walking the Talk: Cash transfers and gender dynamics*. Oxford, United Kingdom. Oxfam GB and Concern Worldwide. See also footnote 24.

sole decision-makers, as heads of the domestic sphere. In fact, in almost all cases examined, whether the cash and vouchers were given to men or to women, it was reported that women were involved in decision-making about spending them. This was not necessarily linked to any programmatic issues; rather, it appeared to be culturally based. Of course, in cases of disagreement, someone must make a final decision. When probed about who had the final decision and why, it appeared to depend on customs in the area where the study was taking place, rather than on who initially received the cash. In some cases women, as the traditional managers of the house, had the final say over the domestic sphere (for which the cash would be used); sometimes it was the man, as the traditional head of household; and in some cases, according to culture, it was the oldest household member.

This finding challenges the conventional thinking that women should be the recipients of cash or vouchers in order to increase the odds that the cash and vouchers will benefit women and their households.

Household violence

Household violence, and particularly gender-based violence (GBV) is a sensitive issue, and often not discussed in FGDs of the type done by this study. While it was acknowledged during some of the FGDs that household violence occurred, the information gathered was insufficient to draw any conclusions about the impacts of cash and vouchers on domestic violence. Given that causes of domestic violence are complex and deeply rooted in culture and perceptions of gender roles, cash and vouchers may have been a contributing factor to tension and consequent violence in the household (or improved relations, in some cases), but they probably were not the cause of the violence in and of themselves.

In Kenya, women noted sometimes that men used “bad words” to get cash from their wives, but no further information was provided, even with probing, except that money sometimes caused arguments. While domestic violence is highly prevalent in Kenya,³⁴ no one interviewed was able to point to an increase or decrease in domestic violence after the cash transfers. In Jordan too, there were no findings about linkages between cash and domestic violence. In Chad, those interviewed stated that the amount was so small that “there was nothing to argue about”. The absence of evidence does not necessarily mean that there was no linkage, simply that this study was unable to make a linkage.

34 The Kenya Demographic and Health Survey revealed that 39 percent of women reported having been physically or sexually assaulted by their husbands or partners during their lifetime. See Kenya National Bureau of Statistics. June 2010. Kenya Demographic and Health Survey 2008–09. Nairobi. Available at http://www.unfpa.org/sowmy/resources/docs/library/R313_KNBS_2010_Kenya_DHS_2009_final_report.pdf (accessed 12 July 2013). A 2008 report by the Federation of Women Lawyers in Kenya (FIDA-Kenya) alarmingly noted that some 75 percent of women surveyed reported being abused. See <http://www.womankind.org.uk/wp-content/uploads/2012/03/FIDA-Kenya-Report-on-Gender-Based-Domestic-Violence-in-Kenya.pdf> (accessed 12 July 2013).

Some interviewees in Kenya mentioned that with the receipt of cash, men were now leaving their wives and starting new families. However, after probing, it turned out that very few men had done so, and it was widely acknowledged that cash had probably only facilitated the move, rather than causing it – as it was felt by those interviewed that the men would have left anyway because of marital problems, perhaps just not as soon.

In Pakistan, women interviewed did not discuss the issue of domestic violence, even when researchers tried to bring it up. It is not known if this was because it was not an issue at all, because it was too personal or taboo to discuss, or because of the lack of women interpreters.

It appeared in some cases, however, that alleviating financial or food security issues may have contributed to more peace and less violence in the household, as a stress factor was removed. In the State of Palestine, women interviewees stated that there was greater “harmony” in the household, particularly between spouses, when there was a guaranteed weekly supply of food provided by the voucher. (With food distribution, it was reported that food ran out, as it was used up quickly once it was received.) In the Bangladesh FGDs, some women enrolled in the FSUP project spoke of domestic violence (such as beatings by their husbands), mostly triggered by the household’s dire economic and financial situation before commencement of the project. Men who were consulted noted that they had previously felt incredibly pressured and stressed when their wives demanded money (which the men did not have), and they sometimes reacted violently. However, since project commencement, both men and women interviewed claimed that because violence triggered by money issues largely no longer existed, beatings had been reduced or stopped in most instances. In the ER programme in Bangladesh, men and women respondents agreed that once women contributed financially to the household, beatings lessened.

If economic stress is a contributing factor to household violence, then actions to ease such stress could have obvious benefits. However, if certain households are unable to maintain their incomes, this harmony could disappear. This is a potential area for further research on longer-term impacts of cash and voucher transfers.

Although the research teams probed inter-generational violence in the households interviewed, they were unable to gather any information on the subject.

Additional burdens/Hardships placed on women (and men)

Cash and vouchers were found to place some burdens and hardships on women (and, in some cases, on men). Most concerns for women centred on two issues: the time needed to collect the cash and vouchers, which interfered with women’s domestic chores; and childcare issues with both cash collection and CFW. However,

in countries where cash was easily accessible through widely available ATM machines in an urban context (Jordan), this did not pose problems. When NGO partners distributed cash at a central distribution site (Bangladesh and Chad), interviewees stated that the time or processes did not create additional burdens. In Ecuador, beneficiaries consulted felt that the vouchers saved them time, as they could collect the vouchers and shop in one outing.

However, many women claimed that the time required to collect the cash represented an added burden. For example, women in Pakistan stated that it took four to six hours to get the cash (and, in extreme cases, up to 14 hours), and during this time, they had to leave their children unattended. In Kenya as well, women stated that it took four to six hours to get the cash, and some women had to walk 8 km each way to do so. This extra time caused concern both in terms of keeping up with household chores and, more importantly, ensuring childcare, with many women saying that they had to leave children unattended for hours during the periods when they were collecting the cash. As with many other issues noted in this study, these issues could be solved with better programme design.

With CFW, both men and women reported burdens and hardships created by the programmes. Childcare was a recurring issue for women; even when some childcare services were available, provision was not consistent (as in Kenya and Bangladesh, where children could be brought to the work site but were not always supervised). Many women interviewed mentioned rising very early in the morning (between 3.30 and 4.00) to complete their household tasks before heading off to work. For men, the CFW activities posed challenges because the work was done for only a certain number of hours per day, not the whole day, or for half the month but not the whole month. Many men interviewed earned supplementary income through casual labour, but the part-time nature of the CFW activities prevented them from being hired for this casual labour. This problem was particularly mentioned by the men in Pakistan, who needed much more additional cash to rebuild their homes after the floods.

Issues with polygamous households

Polygamy can be a problem with cash and voucher transfers (as with other forms of assistance) because if each wife and her offspring are not treated as a separate household, some wives/children might be neglected. In the country programmes studied where there were polygamous households (and each wife was not considered as a separate household), agencies made provisions such as allowing second or third wives to claim their own cash as a separate family. Thus, no issues relating to cash and voucher transfers were mentioned by beneficiaries or others interviewed in this study.

In most programmes this problem did not arise, because each wife and her children were treated as a separate household right from the start – except in Pakistan. There, when asked if there were issues among wives, no one interviewed reported any. Also in Pakistan, most of the money was spent on food, and if there were disputes, the oldest person in the household had the final say. In the Sudan, it was noted that financial resources were often a source of tension among wives in polygamous households, but no specific issues were raised in relation to vouchers.

Community dynamics

Community social dynamics, including social jealousy

There were very few cases of social jealousy reported by those interviewed in the eight countries. Most often, individuals not selected to participate in cash and voucher programmes were instead concerned about their non-selection and unable to understand or agree with the targeting process, rather than being jealous. In some places – such as Bangladesh, where targeting was seen as fair – many expressed regret rather than jealousy at not being selected.

The cases of social jealousy mentioned by those interviewed were relatively mild in nature, and beneficiaries stated that they felt more annoyed than threatened by the comments made. In Chad, beneficiaries interviewed reported that they were annoyed by non-beneficiaries taunting them and asking why they had received assistance while others had not. One of the camp leaders responsible for water issues noted that non-beneficiaries often complained about having to pay for water when they had not received the cash transfers (which covered the water costs) that beneficiaries received. In refugee camps, where living quarters are close together, people can see more clearly the benefits that others receive.

In Kenya, only one group of beneficiaries interviewed reported that there was jealousy from those not in the programme. They stated, “They [the beneficiaries] are now buying clothes because they are receiving cash.” However, beneficiaries noted that such jealousy would become a problem only when it undermined relationships in the community, and it was not reported to have done so in this case.

In Jordan, despite the great need among Syrian and Iraqi refugees, those interviewed reported no tensions between refugees receiving and those not receiving cash. Some in the Syrian refugee community commented that this was because there was little social interaction or contact among the Syrian refugees in urban areas. However, Iraqi refugees, who had more contact with one another, also reported no tension. As one Iraqi refugee claimed, “We are above that. We are happy for those that get help.”

Although there were general tensions between host communities and refugees, these rarely appeared to be linked to cash and vouchers. For example, in Jordan, many host community members interviewed complained that the refugees used too much water, and took jobs away from Jordanians because they were willing to work for less money. However, the Jordanians interviewed stated that they did not feel jealous about the aid the refugees received, and many Jordanians were themselves trying to help the refugees. In Ecuador, there existed sentiments of xenophobia against refugees, unrelated to the aid received. However, voucher assistance perhaps contributed to these tensions between refugees and host communities, because with many needy Ecuadorians, there was general anti-refugee sentiment among the host community, and they felt that refugees rather than poor Ecuadorians received all of the assistance. In instances where agencies in Ecuador also helped host communities with vouchers, beneficiaries and NGO partners noted less tension, although this could not be definitively linked to the vouchers.

Although cash did not always create jealousy in the wider community, it did cause some members of the host community to demand higher payments from refugees for rents and services. Demands for higher rents in Jordan were also related to decreased supply and increased demand for housing, but some landlords reportedly told refugees that since UNHCR was paying, the refugees should pay more. Also, in Jordan, some refugees consulted reported that landlords were demanding three months rent in advance (telling beneficiaries that UNHCR would pay) or were not renting to refugees who did not receive UNHCR cash transfers. In Chad, where cash was conditional on children's attending school, teachers, who had to register students as present to ensure that the children's families got the cash, demanded money for doing so, although according to agencies interviewed, registering attendance did not create additional work for the teachers. In both Jordan and Chad, where beneficiaries received cash, other individuals in the communities (such as landlords or teachers) increased demands for cash. United Nations staff in both countries noted that this might be reduced or eliminated with community sensitization. At the time of the study in Chad, discussions were ongoing with teachers.

In Ecuador, some refugees interviewed reported discrimination by shopkeepers when they used their vouchers. Refugees stated that shopkeepers preferred to serve "paying" customers first, and made the refugees stand off to the side to wait. Shopkeepers justified this practice by noting that as many refugees came in at once, it was difficult to attend to them all. The research team noted that additional statements made by shopkeepers (including describing refugees as making a mess and throwing things on the floor) indicated that their treatment of refugees might have been motivated more by existing prejudice than by the refugees' use of vouchers.

In the Sudan, the research team echoed the findings of an earlier report that the relatively limited selection of traders participating in the voucher programme had resulted in a concentration of project revenues in the hands of relatively large,

well-established traders (with the exception of some smaller ones who united to form a joint venture).³⁵ This served to concentrate wealth in few hands in the community (with potential social cohesion implications) and limited the choices for beneficiaries. However, the traders employed some IDPs as casual labourers, thereby creating a new positive community relationship. The traders also noted interaction with different ethnic groups, which they felt provided better community cohesion.

Issues related to sharing of assistance

Using cash and vouchers as opposed to in-kind assistance affected the sharing of assistance. In all cases, stakeholders interviewed (beneficiaries, non-beneficiaries and others) reported that cash and vouchers were not shared, and the food purchased with them was shared less than in-kind assistance. Interviewees attributed this to the fact that cash and vouchers were more discreet – no one really knew when the cash was received or the vouchers used, especially with the use of technology such as ATMs. With in-kind assistance, however, non-beneficiaries often knew the food distribution date and would wait at the distribution point for the food to be shared with them. Beneficiaries interviewed also mentioned that distributed food was shared more readily because the food provided was not always tailored to beneficiary needs, thus making some of it unwanted or unable to be used. As food distribution ensured that a large quantity of food was received at one time, there was more inclination to share. As cash was often used for expenses other than food (such as school fees, household items, health care or medicine), smaller portions of food were purchased and there was less to share. Cash itself was not shared in this study, but sometimes it was reportedly loaned “interest free” to those less fortunate, or food or other items purchased were sometimes given to those in need. Despite this, social jealousy was not reported over the reduced sharing of food in this study.

It was noted, however, that sharing of the food purchased with cash and vouchers did sometimes occur, for a number of reasons. These included a form of insurance in case hard times came again, and cultural expectations of sharing. In Kenya, one woman interviewed noted, “You don’t know when you will not be targeted and have to ask your neighbour for food.”

35 As highlighted in WFP. December 2011. “WFP Operational Review of the Regional Bureau for Sudan (ODS) Voucher Programme”, by C. Harrison and C. Wagabi, Rome: “The 2010 feasibility assessment reported that in El Fasher for cereals, there are 85 wholesalers, 90 shopkeeper retailers and 90 open-air retailers. However, there are only 14 wholesalers/retailers participating in the voucher programme [in December 2011, and even fewer in November 2012]. In the course of a year, these 14 will trade approximately US\$3.24 million of commodities through WFP’s voucher programme in the Abu Shouk camp alone, giving them a considerable market advantage over non-participating traders.”

Social dynamics: creating a disincentive to work

There were no reports that receiving cash and vouchers created a disincentive to work in any of the cases studied, which was what the literature review also found. (despite some perceptions by aid workers).³⁶ Rather, in some cases involving the receipt of unconditional cash, there appeared to be more willingness to work or to get a job, because in some cultures handouts were perceived as negative. Among Iraqi refugees interviewed in Jordan, many men would have preferred to work in the labour market rather than receive cash, and stated that cash should be provided to the most vulnerable people unable to work.³⁷ In fact, the concept of handouts felt so undignified to some Iraqi men that the term “salary” was used for the cash assistance, as Iraqi men felt that the term “assistance” was demeaning. As one Iraqi man explained, “We are not used to receiving assistance; we used to be the ones providing it.”

In some of the cases studied (Chad and Jordan), the unconditional cash amount paid was, according to beneficiaries, insufficient to meet their needs, thus they had to work when possible to supplement it. In the State of Palestine, where vouchers were given to beneficiaries, many worked when possible, doing casual labour to support their families and meet their other needs.

Accessibility of technology, data protection and confidentiality

The technology used to deliver cash had both positive and negative aspects. Its potential to deliver cash quickly and safely was noted, but with infrastructure and organization lacking in some countries, it also created problems – such as in Pakistan, where Internet outages often delayed cash collection. Overall, however, most cash recipients consulted viewed the use of technology positively.

One case in particular stands out for its effective use of technology. In Jordan, UNHCR formed a partnership with the private enterprise Cairo Amman Bank (CAB). Not only did staff reportedly provide exemplary customer service – one refugee even noted, “It’s the only place they treat me well when I go to get my assistance” – but also the technology used reduced waiting time and hassles to obtain cash. The Iraqi refugees used ATM cards, which after some time and training worked well, even for those who could not read or write. The bank staff were always available for assistance and were trusted by the population they served, beneficiaries reported. The Syrian refugees used CAB’s existing iris-scanning ID

³⁶ Bailey, S., Savage K. and O’Callaghan, S. 2008. Cash Transfers in Emergencies. A Synthesis of World Vision’s Experience and Learning. London. ODI.

³⁷ Iraqi refugees in Jordan at the time of the report were not allowed to work in Jordan except in a few manual labour jobs, if they were successful in obtaining a work permit.

technology,³⁸ and this proved very successful, according to interviewees. The iris scans eliminated the need for a personal identification number (PIN), which many interviewees across the countries in the study had reported as difficult to remember or keep safe. In addition, iris scans eliminated the need for ATM cards, which could be lost, stolen or illicitly sold to others. UNHCR's fears that the technology might seem too intrusive to the refugees proved wrong: the technology was well liked and appreciated by the refugees interviewed.

While technology worked well for many, there were problems in other cases, particularly for older individuals and the illiterate. In Kenya, some older persons had difficulty remembering their PINs, and illiterate persons had difficulty using the machines. Similarly in Pakistan, some interviewees, particularly older persons, had trouble with PIN numbers. In Pakistan, NGO staff were present to assist, but in Kenya, individuals were left on their own, and were sometimes taken advantage of by unscrupulous bank/cash distribution agents. However, as the case in Jordan showed, with some training and professional staff, it is possible to address difficulties with technology.

The use of technology was also limited by infrastructure and availability. Where there was weak or non-existent infrastructure, using technology was not necessarily the most appropriate choice (for example, in some localities in Pakistan, where Internet problems caused delays). In many instances, it was better to opt for existing technology (as in Jordan, in the partnership with CAB) than to create new and costly systems. Moreover, few agencies considered the privacy of data or confidentiality issues with the use of technology.

Beneficiary preferences

Aside from agency concerns and ideas of protective impacts, it is also critical to consider the beneficiaries' opinions about what aid best serves them. There is sometimes a tendency for beneficiaries to state that they prefer whatever form of assistance they are already receiving.³⁹ This likely happens for several reasons: first, people may feel that any expression of preference for another mode of aid might lead to the current programme being terminated; second, most people are anxious about change, even in unimportant matters, let alone something as critical as, for example, food supply; and third, beneficiaries may lack experience with a particular assistance type. WFP staff in the State of Palestine noted this preference

³⁸ The iris-scanning technology was introduced after the Iraqi refugee programme had been established, so Iraqis continued to use ATM cards.

³⁹ Harvey, P. and Savage, K. 2006. No Small Change. Oxfam GB Malawi and Zambia Emergency Cash Transfer Projects: A Synthesis of Key Learning. London, ODI and Humanitarian Policy Group; IFPRI. 2007. Relative Efficacy of Food and Cash Transfers in Improving Food Security and Livelihoods of the Ultra-Poor in Bangladesh. For WFP and DFID. Washington, DC.

for the status quo; before receiving and using vouchers, most beneficiaries in Pakistan stated that they preferred food, but after the introduction of vouchers, they stated that they preferred vouchers. When discussing the issue with beneficiaries, the NGO staff using vouchers noted resistance to change as the reason for the beneficiaries initially not wanting vouchers.

Overwhelmingly, among those interviewed for this study, beneficiaries receiving cash stated that they preferred cash to other forms of assistance. Most often, they said that they liked the flexibility cash offered them, and the ability to prioritize their needs for themselves. This was particularly true in emergencies, such as for Syrian refugees in Jordan, who did not know what, if any, assistance they would receive from other sources. Many of these Syrian refugees also received vouchers for food, and stated that they would have preferred cash. As one Syrian refugee noted, cash provided “some small scrap of dignity” by allowing refugees some choice in a life filled with uncertain and sometimes inappropriate handouts. Cash also enabled some families to have a contingency fund for emergencies. As one woman in Pakistan noted, “What if you have a house full of food, and your child gets sick? It will not help the child.”

Many beneficiaries interviewed (especially in Ecuador, Kenya and the State of Palestine) stated that they preferred cash or vouchers to food because they claimed that cash and vouchers enabled them to improve their dietary diversity by adding fresh food to their diets (milk, cheese, meat and the like). More study will be needed to see if this improved nutrition or diversity was a fact or just a perception.

Although none of the beneficiaries interviewed stated that cash had negative impacts on their lives or in any way caused them or their families harm, a minority still preferred food to cash or vouchers, for various reasons. Most often, this preference was related to family size (as in Kenya), because in CFW programmes families received the same amount of cash regardless of family size, whereas with food distributions, larger families reportedly received food tailored to family size; beneficiaries also sometimes preferred food because they perceived it as being better for them.

In other cases, the preference related to the inconvenience involved in leaving home to get the food (Kenya, Pakistan). In Pakistan it was observed by the research team that older men and women⁴⁰ preferred food, because they did not like to get the cash and then shop, and felt that food delivered to them would be more convenient and simpler. Some women interviewed in Pakistan, who were not accustomed to leaving their homes, stated that they preferred food, as their men could go and get it. A few beneficiaries interviewed in Jordan and Pakistan preferred a combination of cash and food, which they said would allow them to meet their dietary needs without having to spend the cash on food, thus having a reserve to purchase other things.

40 Determination of age was based on observation by the research team and representatives of the local NGO, who knew the beneficiaries, as no ages were provided.

Based on the interviews, however, there was an overwhelming preference for cash over in-kind assistance, largely because of flexibility. Instances where cash was not preferred largely related to the amounts of cash and the inconveniences (distance, time and cultural restrictions) related to collecting it and buying goods such as food. Beneficiaries interviewed largely wanted decision-making and choice. While cash and vouchers may not work in all circumstances for all people, listening to beneficiary views is an important part of choosing the most appropriate form of assistance. Of course, part of protection involves taking into account diversity, as different people have different needs; where possible, agencies should strive to accommodate such differences (for example, for older individuals who want food or other in-kind items delivered because cash and vouchers may be too complicated for them).

VII. Conclusions

In studying the impacts of cash and vouchers on protection, gender and social relations, caution must be taken not to overgeneralize. Programmes using cash and vouchers are implemented in different social contexts, with people of different backgrounds and cultures, different societal structures and very different circumstances (war, famine, displacement, natural disaster or chronic poverty, protracted versus short-term crisis, or urban versus rural settings). Power and gender roles within households and wider communities are linked to culture and often to geography, and sometimes shift during crises. Therefore, the protection and gender implications of programmes using cash and vouchers will be linked to power and gender. Furthermore, in these studies, cash and voucher transfers were often implemented with other programmes, such as training or provision of in-kind assistance. It is important to consider complementary programmes and adjust project design to enhance protective impacts.

Nonetheless, across the various field studies there were some common findings for many of the protection and gender concerns identified at the outset of this report. These findings are indicative, but not determinative, of the possible gender and protection consequences of other programmes involving cash and voucher transfers, and should be addressed in planning, design and monitoring and evaluation. The research teams noted that in most instances the protection and gender issues that arose were related to issues of programme design that could be altered, rather than to the use of cash and vouchers.

A clear benefit of both cash and some vouchers (when offering a range of products to pick from) was that they gave households the ability to decide what goods and expenditures were the most practically, socially and psychologically beneficial to them. People's needs and priorities differ, and with cash, they are able to determine

their own priorities. Vouchers afford more choice than in-kind assistance, but less choice than cash, and agencies determined the breadth of goods and services that can be redeemed by them. This is certainly less demeaning for beneficiaries than having other people decide their needs. From a protection perspective, focusing on the whole human being, including social and psychological benefits in addition to basic physical needs, is critical. Human suffering goes beyond the physical or economic and, in crisis, the inability to control one's own life is also part of the suffering. Improving or enabling dignity and choice is part of overarching protection.

It was also noted that cash and vouchers could have some positive effects on individuals, affording them some dignity and, in some cases, giving them some economic leverage and social status. In many cases, these effects may have been only temporary, although some results in Bangladesh point to more financial stability and confidence brought about by a combination of cash, training and group support. (It was noted that the combination of these factors, rather than the cash alone, likely had an impact on results.)

However, it was found that the more dire the circumstances individuals found themselves in, the less impact cash and vouchers had, as people's needs were greater than the cash provided. Aid agencies need to consider how best to address the many needs and constraints people face in these settings, and recognize that cash and vouchers alone should not be expected to resolve all these issues.

Combining cash and vouchers with training (including financial training as in Bangladesh and Kenya, or nutrition training as in Bangladesh and the State of Palestine) was reported to be of benefit by many beneficiaries, enabling them to use the cash and vouchers better and generating an impact beyond the duration of the project.

In the cases studied, no beneficiaries consulted reported safety issues associated with using or obtaining cash and vouchers. In general, however, new technologies and approaches bring with them new risks (or old risks that have not been effectively dealt with) such as data protection, which need to be addressed. In addition, there are concerns over data confidentiality, so humanitarian agencies will need to explore better data management and privacy systems for beneficiaries when using technology. If cash distributions increase in size and frequency, safety and corruption concerns may become more of an issue.

VIII. The way forward – including protection and gender considerations in cash and voucher transfers

Beneficiaries and key informants in all the case studies generally viewed cash and vouchers positively. However, this is not to say that such transfers are always appropriate. As the Good Practice Review *Cash Transfer Programming in Emergencies* (2011) notes, “Cash transfers are not a panacea. ... [U]ltimately listing theoretical advantages and disadvantages of cash transfers in comparison to in-kind relief is not a helpful framework for discussion. The appropriateness of cash transfers depends on needs, markets and other key factors, all of which vary from context to context.”⁴¹ Thus, examining context and preferences and addressing issues and impacts relating to protection and gender are key to determining whether cash and vouchers are an appropriate part of an intervention strategy.

As cash and voucher transfers are being used by international aid agencies with increasing frequency, it is incumbent on the designers and implementers of programmes to ensure that they meet the minimum requirements for not exposing individuals to further harm, while maximizing the potential impact on target populations. Understanding the vulnerabilities and opportunities associated with protection and gender issues will be important to avoiding harmful practices and aligning cash and voucher interventions more closely with the needs of the target population. Unless explicit attention is paid in project design to analysing the distinct challenges women and men face, and how these challenges might be affected by the project, interventions will not be able to overcome inequitable outcomes (or at least to avoid exacerbating inequalities) and may in some cases contribute to inequalities and vulnerabilities. In other words, if improvements are not made in the overall design of interventions using cash and voucher transfers from the very beginning of the project cycle, there is a risk of repeating the mistakes made with in-kind assistance. This means considering gender and protection dynamics in design, planning, implementation and monitoring and evaluation. Many of these gaps are long-standing issues; both cash and voucher transfers provide an opportunity to fix these long-standing gaps in programming.

Protection outcomes result more from processes than from checklists. In sudden-onset and protracted crisis contexts, people are extremely disempowered. When designing a programme, humanitarian actors should first consider limiting the disempowering effects by focusing on improving and tightening relations with beneficiaries through a participatory approach. Mobile phones (where available) can be a useful tool for fostering two-way communication and dialogue with

41 Harvey, P. and Bailey, S. 2011. *Cash Transfer Programming in Emergencies*. Good Practice Review No. 11. London, ODI Humanitarian Practice Network. See also footnote 101.

beneficiaries, and can be used for sensitization of and accountability to beneficiaries. One of the keys to successful implementation of protection-mainstreamed programming is to ensure that the beneficiary is at the centre of the programme from the start. That is, programmes should aim to ensure the safety and security, dignity (ensuring choice, self-worth and respect) and integrity (considering the whole person's physical and psychological well-being) of individuals and examine their capacities for self-protection and subsistence, while taking into account the differences and diversity aspects that affect capacities (age, disability, etc.). Close consultation with beneficiaries and an examination of their protection concerns, needs and capacities are key to ensuring that these elements are not a fortuitous result of programming, but rather objectives in and of themselves. This is particularly true in crisis situations, where giving beneficiaries some control and power over their assistance needs will represent a small step towards beneficiaries regaining control of their situation.

In some crises, however, it is difficult to perform gender and protection analysis, which should be part of contingency planning. Gender and protection issues could be incorporated more effectively into existing rapid assessment tools. Baseline data on protection and gender issues may already be available in countries with operations implemented by longer-term development actors or from previous emergencies. Stronger linkages between humanitarian and development actors could prove useful in this regard. The role of protection clusters in such interventions should be encouraged.

One of the core protection advantages of cash is the flexibility it offers through its cross-sectorial nature and its flexibility. Aid agencies with sector-specific mandates should not be afraid to embrace these advantages out of concern that cash provided to cover needs in one sector may be diverted by beneficiaries to cover needs in another sector that the beneficiaries find more important. More effective coordination among assistance actors can mitigate these internal operating limitations and ensure that the needs of households are covered more comprehensively.

IX. Recommendations

While certain protection problems existed with the use of cash and voucher transfers (targeting, issues with CFW, access to/knowledge of technology, ID issues, distance and cost to get cash, social jealousy), many of these issues would also have existed with in-kind assistance. This suggests the need to move away from thinking of cash and vouchers in isolation and to focus on how programme design can best incorporate gender and protection and, where possible, promote protection outcomes. With all the problems and challenges encountered, adjustments in programmes could potentially bring about improvements and solutions.

Recommendations for adjustments that could be made to programming to incorporate protection concerns more effectively include the following.

Dignity

Distribution of cash and vouchers

- Seek to avoid past problems or replicate some of the issues arising from in-kind distribution. For example, in the case of long and potentially degrading queues, arrange timings and facilities so as to disburse cash and vouchers in a more efficient manner. Distributing cash and vouchers using technology, where the necessary infrastructure exists or can be put in place, offers opportunities to avoid distribution issues and ensures flexibility.

Conditions or limitations on cash and vouchers

- Conditions attached to cash and vouchers (such as requiring that children be sent to school) are a double-edged sword in that they may promote beneficial behaviour, but also restrict choice and take decisions out of the hands of beneficiaries. Consult beneficiaries about what conditions are appropriate and useful, and how to ensure that there is still choice/dignity, to maximize the impact and potential sustainability of such conditions.
- Re-examine concerns about antisocial spending, because what humanitarian actors deem antisocial may in fact have positive protection outcomes.
- Accept that cash intended for specific purposes (such as for food) may sometimes be spent on other things to satisfy household needs, such as clothing, school fees or home improvements. Letting beneficiaries prioritize their needs can often have positive outcomes, and provides choice.

Empowerment

- Recognize that “empowerment” is unlikely to come as a result of one intervention or just from providing cash, vouchers or in-kind assistance. Steps can be taken towards empowerment through programme activities. However, agencies should be cautious when striving for empowerment as a programme goal or objective. Rather, they should look realistically at what steps can be taken and set clear parameters/definitions, activities and indicators regarding how these steps may be achieved. For example, while choice is a small and important protective step, it should not be equated with empowerment.
- Recognize that an important practice for beneficiaries is to give them more decision-making power in designing the assistance they receive early on, rather than consulting them afterwards about a predesigned project. Continued dialogue and information, as well as accounting to beneficiaries (as well as donors) regarding project challenges and successes, can be valuable.

Safety

For interventions with labour requirements (for example, CFW), put in place safeguards for worker safety and protection, such as planning for illness, accidents, injury or death. For the longer term, investigate the possibility of a workers’ insurance scheme/compensation for workers’ injury, through a commercial provider, a reserve fund to which workers contribute, or a lump-sum fund provided by the agency.

Make safety of beneficiaries a critical factor in the design and planning of programmes using cash and vouchers.

Improving protection and gender/labour issues in CFW activities

Establish and publicize clear agency policies for pregnant and lactating women involved in CFW, including the types and hours of work appropriate to the women’s condition.

Ensure that appropriate mechanisms are in place in CFW interventions to address issues relating to gender, such as additional work burdens placed on women or men. Possibilities could include ensuring flexible working hours or locations, and designing the programme to meet certain people’s limitations by consulting them before deciding on a work scheme.

Ensure that CFW (or FFW) activities are appropriate for the target group, and that mechanisms are in place to address the needs of labour-poor vulnerable households that cannot participate – including by diversifying the type of work undertaken, to increase the inclusion of persons with disabilities or other vulnerabilities who wish to participate.

Consider the impacts of family size on the effectiveness of assistance. In cases where there are larger families and only one person is able to work, the impact of the assistance may be diminished. Adapt programme design in consultation with beneficiaries, including considering allowing more than one person from larger families to work.

Access to assistance

Issues with identification

Assist beneficiaries (where possible) to get formal ID (for example, through referrals to government or legal aid services), but propose interim solutions as necessary, such as temporary ID cards or tokens, or in-kind assistance (where feasible), so that those without ID are not excluded from assistance.

Targeting of beneficiaries

Provide more information to communities and increase their engagement in the targeting process to ensure that targeting is understood and seen as fair. This can be done in community meetings, through the media, leaflets and posters, and by having robust complaint mechanisms that enable beneficiaries and non-beneficiaries alike to voice their opinions and concerns and receive timely responses to such concerns.

Cost, distance and cultural issues

Ensure that the method and location of cash distribution do not compromise access because of distance and cost issues. Consultation with beneficiaries in advance about preferred locations and methods of distribution would be of benefit. Provide alternative means of distribution for beneficiaries lacking access to technology because of cost or distance, and adjust transfer values to offset transport costs.

Participation

Use a more participatory approach with beneficiaries. Programmes are often presented to beneficiaries for comment rather than for their active participation in planning and design. While it is recognized that there are limitations on assistance and programming by donors, maximum engagement of beneficiaries at the early stages of programme development could allow for more consideration of the protection and gender issues affecting them.

Social cohesion

Household dynamics

Analyse how households spend their money and ensure that the cash and vouchers distributed are sufficient to avoid negative coping mechanisms (such as removing children from school for labour). An examination of household dynamics and uses of cash could assist in setting the amount to ensure maximum impact.

Social jealousy/Social dynamics

In addressing social jealousy issues, sensitization of non-beneficiaries may ensure their understanding of programmes and targeting. In cases of refugees or IDPs, helping communities surrounding the target group who are also in need (as was done in Ecuador) can aid in reducing tensions in communities.

Accessibility of technology

Provide training on technology for beneficiaries and disseminate information in different forms (for example, posters, leaflets) designed specifically to target marginalized groups such as the older individuals and persons with disabilities. Mobile phone technology offers the opportunity for two-way communication (messages sent to phones and questions received from beneficiaries).

Provide training for key project stakeholders (for example, NGO or bank staff) to help in the distribution of cash, including training to beneficiaries encountering difficulties with technology.

Where possible, use existing technologies that are accessible or already popular with and familiar to beneficiaries, such as mobile phone banking.

Part Three. Country-Specific Findings

I. Bangladesh

FSUP Project

Specific protection outcomes

Dignity

Distribution of cash offered participants and their household members a sense of dignity in that they could choose when to spend the cash and what to spend it on, those interviewed reported.

Participants consulted noted that they were offered a choice of income-generating activities (IGA), enabling them not only to support themselves, but also to choose how they would like to do so, bringing them a sense of dignity.

Participants interviewed stated that their status in the community had changed in that they were no longer perceived as ultra-poor, nor did they perceive themselves as such.

Empowerment

Participants interviewed noted that they were able to assert their civil and political rights in practice, including by being elected to political office at the union level, obtaining documents such as birth and marriage certificates, and understanding women's rights – particularly with regard to marriage and inheritance.

Women participants interviewed felt themselves to be equal decision-makers in their homes (which their husbands confirmed), and felt that they were able to influence community decisions.

Women participants interviewed reported that they were able to move more freely, and their husbands confirmed that they trusted their wives to leave the home.

Many women participants interviewed even noted that with seven months left in the project, the monthly cash transfers of Tk 500 could stop and it would not be a problem for them.

Safety

The project operated in a generally favourable environment for security, but nonetheless, staff and beneficiaries alike took measures to ensure their protection. Staff ensured that participants received the cash for the IGA close to market day so they could spend it quickly. The participants consulted reported travelling in groups (to ensure safety in numbers but also, they advised, as a social outing) or ensuring that a male relative accompanied them when they received their cash.

Equal access to assistance

Corruption

There were no reports of corruption made by anyone interviewed.

Government officials interviewed noted that ensuring that they were not involved in targeting helped reduce corruption and nepotism.

Exclusion of the vulnerable

The project had age limits of 18 and 49 years, as some staff felt that this ensured that the most economically active women would be included in the project. However, there were ultra-poor women over 49 years of age who were capable of participation in the project and should have been considered.

Those with disabilities, chronic illness and other medical conditions, who may have had more urgent needs, should also have been considered. Often, older individuals or disabled poor persons are those most vulnerable to food insecurity.

It was noted by the field team that other NGOs were able to include women with disabilities and illnesses in their similar projects.

Participation

All the individuals interviewed in the course of the field study remarked favourably on the participatory process by which participants were selected. The project had no formal complaint mechanism that participants could use to inform project staff. Nonetheless, reporting, monitoring and frequent household visits by economic development officers (EDOs) and contact women used by the project provided an outlet to participants for complaints. Participants and their spouses stated that they not only knew how to complain, but also had confidence to do so.

Impact on social dynamics and relations

Household dynamics

Although the project targeted exclusively women, men consulted did not feel threatened or disempowered by their wives' success, but rather felt included in the process. They expressed pride and noted that they felt more partnership and had improved relations with their wives.

Women participants and their husbands interviewed spoke of beatings of wives by their husbands, which had occurred prior to the project's commencement and had followed arguments about cash and family finances. Men noted that they had previously felt incredibly pressured and stressed when their wives asked for money (which the men did not have) and that they sometimes reacted violently. However, since the project commencement, both men and women claimed that as these triggers related to money largely no longer existed, beatings had reduced or stopped.

Decision-making in the household was joint, those interviewed reported. Men and women stated that women were more actively participating and more able to express opinions and debate issues openly.

Whether they lived with the family or not, parents-in-law also increased their respect for the women's households, shifting intergenerational dynamics. Participants consulted noted that their parents-in-law now "valued" them.

Men interviewed noted increased respect for their wives, and even helped in household chores, including childcare and cooking, to lessen additional burdens on women created by the project.

Community dynamics

Women interviewed noted that they were not only working themselves but were able to employ others. Such activities increased opportunities for others in the community and contributed in some small way to market growth and community cohesion.

Women and their husbands consulted noted that before the project they had not been able to get loans or credit from other community members, whereas now they had no problems. In fact, many noted that they were now giving loans to others.

Jealousy did not arise within the community between participants and non-participants, likely because of the participatory targeting methodology used, those interviewed noted.

As the possessors of knowledge, the participants in the FGDs stated that they had gained increased respect within the community, and noted that they were “valued” by their community, whereas before they had been ignored at best, and perceived as worthless at worst.

Community leaders and NGO staff remarked on the changes within the participants, such as increased hygiene practices and better dress, combined with increased confidence, which aided their social standing within the community.

ER Programme

Specific protection outcomes

Dignity

There were mixed findings about the impact of the programme on the participants’ dignity:

Cash provided the dignity of choice, the participants interviewed reported. Most participants interviewed expressed that they felt that earning money was more dignified than receiving handouts, and that they did not mind doing the hard labour to earn it.

Some questions, however, arose from the programme that touch at the very core of the issue of dignity: Was it appropriate and duly dignified to use those on the lowest rungs of society to labour hard to benefit those on the highest rung, who did not contribute to the community projects, but benefited from them immensely? Wealthy landowners benefited from the labour of the ultra-poor without contributing to the community project.

Whether this protected and enhanced the dignity of those doing the hard labour was an open debate. As one participant noted, “for my hungry belly I will do anything”, raising the question as to whether there was real choice involved in the work. Furthermore, when asked what work they would like to do if they had a choice, many women and men participants consulted were unable to express any other options or preferences because they saw no choices in their lives.

Empowerment

The findings about how the ER programme contributed to participants' empowerment were very limited. All participants interviewed (men and women) expressed increased confidence in dealing with natural disasters, stating that they had taken preparatory steps to protect their families in case of natural disaster.

Safety

Neither men nor women interviewed felt unsafe going to and from work, or collecting their cash or food.

One critical safety issue with the programme noted by the research team was the absence of comprehensive protection for workers injured on the job. There was no provision to compensate these workers for costs related to their injuries, for their time off work, or in the event of a permanent injury caused by the work.

The study also noted concerns about having lactating women doing heavy labour in terms of their abilities to produce milk and have time to feed their children, particularly regarding whether they could find someone to bring their children to the site for breastfeeding.

Exclusion of the vulnerable/Equal access to assistance

Setting the age limit at 49 years potentially excluded some beneficiaries who, although they were older persons, may have been fit and willing to work.

The type of work also posed limits to assisting people who may have been equally vulnerable but had differing capacities – such as older individuals or persons with disabilities. The programme could have found different types of work to include other food-insecure and vulnerable people (where appropriate) who had the same need for assistance as the able-bodied individuals included in the programme.

There were no provisions for women participants who were pregnant or for any participants who became ill to continue benefiting equally from the programme. Women feared and avoided getting pregnant so as not to lose their place in the programme.

Participation

Men and women both participated in the programme despite the fact that it involved hard labour. Seventy percent of the participants were women, although they tended to do the lesser lifting jobs while men did the heavier work.

Impacts on social dynamics and relations

Household dynamics

Participants consulted reported that participating in the programme and receiving both cash and food reduced tensions caused by scarcity in the home.

Men and women participants interviewed also noted that they made joint decisions about the money earned in the programme; men had no problems with their wives being enrolled in the programme, respected them for earning income and appreciated the knowledge gained in the training.

Additional burdens/Hardships

Women stated that although the work created additional burdens with their household chores, they felt that they could manage these burdens.

Community dynamics

Social jealousy was not reported to be an issue between non-participants and participants in communities, according to those interviewed. Some participants stated that their neighbours were happy that those selected had been given the opportunity to be enrolled in the programme.

All respondents noted that the community appreciated their efforts in creating roads, embankments or other structures for community benefit. However, there was not a large increase in the participants' social status in the community.

Beneficiary preferences

Although cash was generally preferred, some participants were in favour of in-kind food assistance to complement the cash. Food assistance ensured that food was available for their households, they stated.

Bangladesh	
Dates of study	23 May–3 June 2012
Areas of the country studied in fieldwork	Belkuchi, Shahjadpur, Sirajganj Sadar, Sariakandi, Gaibandha
Programme titles	1. Food Security for the Ultra-Poor (FSUP) project 2. Enhancing Resilience (ER) programme
Durations of programmes	FSUP – 2 years (per cycle) ER – 2 years (per cycle)
Gender or protection assessment done prior to programme commencement	Gender assessment conducted
Goals of programmes	<p>FSUP</p> <ul style="list-style-type: none"> • Increased productive assets and enhanced household income of 30,000 ultra-poor households through diversified economic activities. • Enhanced disaster resiliency and increased access to information and business linkages of ultra-poor women through self-help knowledge management groups. • Enhanced food and nutritional intake and improved life skills in food utilization, nutrition, health and sanitation practices among ultra-poor women. • Policy dialogue sessions to share lessons learned from the project to improve the national food security strategy and plans of action. <p>ER</p> <p>To enhance the resilience of vulnerable communities and households to natural disasters and the effects of climate change, strengthen the preparedness of local disaster response organizations, and ensure rapid provision of assistance to food-insecure victims of crises through an employment generation programme.</p>
Purposes of cash transfer	<p>FSUP</p> <p>Monthly cash allowance when IGAs are started; one-time cash grant to start IGA</p> <p>ER</p> <p>CFW</p>

Bangladesh	
Targeting methods	<p>Both the FSUP project and the ER programme used participatory, community-based methods to target and select the ultra-poor. Each selected community was asked to divide itself into 4 categories of people – rich, middle-income, poor and ultra-poor. Once the community had divided itself into these categories, staff from WFP’s cooperating NGO partner visited the ultra-poor households to verify their situations and ensure that they met the conditions for participation in the project/programme. The communities were not told specific details about the project/programme in advance of the targeting exercise, to try to ensure fairness. After the targeting exercise, the communities were fully informed about the project/programme. The Government was not involved in the targeting process of the FSUP project because of fear of political interference and corruption in the process of choosing project participants. With regards to the ER programme, while the Government was not involved in the initial targeting exercise, it was involved in verifying and approving the selection of participants.</p> <p>For the FSUP project, eligibility was based on households meeting at least 4 of the following 5 criteria:</p> <ol style="list-style-type: none"> 1. chronic food insecurity, i.e., members of the household often skip meals because of insufficient food; 2. households headed by a woman with no adult male income earner; 3. households surviving on low-income casual labour and lacking a regular source of income; 4. poor housing conditions in terms of material and sanitation facilities; and 5. asset-poor households owning less than 0.15 acres (0.06 ha) of land. <p>Households were excluded if the primary woman participant was not within the age range of 18–49 years, if they were receiving assistance from a similar food and/or cash assistance programme, or if they had been in a similar programme that had recently finished.</p> <p>For the ER programme, the selection criteria included:</p> <ol style="list-style-type: none"> 1. woman-headed households that had no regular income; 2. households owning no or less than 0.15 acres (0.06 ha) of land; 3. households with chronic food insecurity but at least 1 member who was physically fit to participate; and 4. households with poor housing conditions and virtually no productive assets. <p>Households were excluded if the household head was not in the age range of 18–49 years, or if any household members were enrolled in another social safety net programme, or another project or scheme.</p>

Bangladesh	
Income-generating and CFW activities	<p>FSUP project (IGAs)</p> <p>Bull fattening, crop cultivation, poultry rearing, goat rearing, sheep rearing, handicrafts, barbershop, rickshaw/van pulling, tailoring, handloom, spinning thread for weavers, cycle business, pigeon raising, loom/weaving.</p> <p>ER programme (CFW)</p> <p>Priority infrastructure identified by the local-level planning activity was constructed, including building or repairing embankments, flood and cyclone shelters, roads-embankments, drainage and irrigation canals and afforestation activities.</p>
Amounts transferred	<p>FSUP project</p> <p>Lump-sum payment of Tk 14,000 cash grant to purchase a productive asset to start IGA.</p> <p>Monthly consumption allowance of Tk 500 for 24 months of the project. During the lean season (a period of 2 months each year), the amount distributed increased to Tk 1,000 per month.</p> <p>ER programme</p> <p>During the work phase of the programme, participants received 2.3 kg of food (including vegetable oil, pulses and rice) and Tk 58 per working day, subject to accomplishment of a minimum work output of 1.5 m³ per day (working more earned more cash and food). During the training phase, participants received 22 kg of rice and Tk 652.50 per month.</p>
Delivery mechanism	<p>Cash was delivered manually to participants in both the FSUP project and the ER programme.</p>
Other elements of the programmes	<p>FSUP</p> <p>The project provided participants with seed capital to set up economic enterprises. Participants received Tk 14,000 cash grants to purchase a productive asset to start their own IGAs. Prior to receiving the cash grant, all project participants received 5 days of training on entrepreneurship development. Staff of WFP's cooperating partner assisted the participants in choosing an IGA or combination of IGAs. The training required that participants think about a number of issues prior to starting an IGA. For example, they brainstormed together: i) the skill sets and capacities needed to run an IGA; ii) the market demand for products; iii) whether there were necessary resources and services to maintain the IGA; iv) costing, cash flow and profits; and v) potential shocks stemming from input scarcity, loss of demand, increased costing and fluctuating prices.</p> <p>Immediately prior to receiving their grants, participants were given additional skills training specific to their IGAs, called "IGA skills". Examples included bull fattening, crop cultivation, poultry, goat rearing, handicrafts and other productive activities.</p>

Bangladesh

In addition to receiving the cash grants for investments, project participants received training on disaster risk reduction, which incorporated learning about the adverse effects of different types of disasters, and preparedness measures designed to protect themselves and their homes, livestock and crops. Participants also received training on nutrition and life skills, underscoring the health benefits of preparing and consuming certain foods, basic hygiene skills, family planning, immunization of children, exclusive breastfeeding up to at least 6 months of age, women's rights (including the negative impact of early marriage and dowry, the right to property and inheritance, marriage registration) and other subjects.

In addition, participants received a monthly consumption allowance of Tk 500 for 24 months of the project. During the lean season (a period of 2 months each year), the amount distributed was increased to Tk 1,000 per month. This allowance was provided for 3 purposes: i) to maintain food security (especially in the lean season); ii) to offset the earnings and compensate for the time that participants may have lost in starting up and managing their IGAs; and iii) to provide an incentive for participants to attend the regular programme meetings to discuss any problems they may have had with their IGAs, to find out about health and social issues, and to build relationships and networks with other group members and support staff of the project.

During the project, participants received support from the EDOs of the partnering NGOs, as well as local contact women who monitored the progress of the women with their IGAs and offered support when needed.

ER programme

The key programme activities included the following:

- *Local-level planning:* A group of 8–15 people from each community – government officials, community members and NGO staff – undertook a review of needs in the community, focusing on disaster risk reduction (DRR) and climate change adaptation infrastructure.
- *Asset creation and employment generation:* Priority infrastructure identified by the local-level planning activity was constructed. This could have included building or repairing embankments, flood and cyclone shelters, roads–embankments, drainage and irrigation canals and afforestation activities. Wages were paid in food and cash, with WFP providing the food, and the Government, through the Local Government Engineering Department (LGED), providing the equivalent in cash. WFP also reviewed a new range of FFW and CFW activities that would create further diversity of activities, including tree plantations and watershed management.
- *DRR and life skills training:* Participants attended a series of trainings on DRR planning, climate change adaptation and survival during crises, as well as marketable post-disaster skills, such as IGAs. This training also focused on life skills, such as nutrition, hygiene and health education.

Bangladesh	
	<ul style="list-style-type: none"> • <i>Capacity building of local stakeholders:</i> WFP worked with local stakeholders – particularly local government agencies, community-based and non-governmental organizations and union and <i>upazila</i> disaster management committees – in order to strengthen joint preparedness and response capabilities to natural disasters, and climate change adaptation.^(a) • <i>Partnership with the Government:</i> LGED was a partner, providing technical and implementation assistance in the selection, construction and maintenance of infrastructure projects. LGED was also involved in the monitoring and evaluation of the programme. • <i>Women’s empowerment:</i> 70 percent of participants were women. Training was provided on women’s rights and empowerment to all participants. <p>During the 2 years, participants built community assets during the January to June dry season. Training was provided during the rest of the year.</p>
Who received the cash?	Participants
Beneficiaries	FSUP: Women identified as coming from ultra-poor households
Number of FGDs conducted	19: 6 men’s groups – husbands of FSUP participants; 6 women’s groups – FSUP participants; 1 women’s group – FSUP non-participants; 2 men’s groups – ER participants; 2 women’s groups – ER participants; 2 mixed groups – men and women ER participants
Number of women in FGDs	120: 85 FSUP, 35 ER
Number of men in FGDs	106: 78 FSUP, 28 ER
Number of non-beneficiaries interviewed in the FGDs	12 women (FSUP)
Others interviewed	<p>FSUP project</p> <p>Key informants</p> <ul style="list-style-type: none"> • 8 community leaders in Belkuchi (1 woman and 7 men) including formerly elected union members, current union members, a teacher, a veterinarian, a politician, an entrepreneur, a social worker and a lecturer at the local Islamic school (<i>madrassa</i>). • Local government staff in Sirajganj: elected members and members of the planning committee.

(a) A union is the smallest rural administrative and local government unit in Bangladesh and an *upazila* is a subdistrict consisting of several unions.

Bangladesh

- 7 community leaders in Shahjadpur (2 women and 7 men) including members of the union coalition, members of the local oversight committee (LOC) for the project, entrepreneurs and a teacher.
- 1 local contact woman in Shahjadpur.
- 7 community leaders in Sirajganj Sadar (6 men and 1 woman) including 3 members of the LOC.
- 7 community leaders in Sariakandi (all men) including members of the LOC, a teacher, an entrepreneur, 2 husbands of beneficiaries and a farmer.
- Local government staff in Sariakandi from the Department of Women's Affairs, the Ministry of Social Welfare, and a livestock officer.

WFP staff

Head of Social Safety Nets
 Head of Programmes
 Deputy Country Director
 Country Director
 Staff of the FSUP project in Dhaka and Sirajganj
 FSUP Project Coordination Unit

Partner agencies

Staff of NGO partner of WFP, the National Development Programme (NDP)

Staff of NGO partner of WFP, *Gana Unnayan Kendra* (GUK) FSUP project, Bogra

Other agencies

UNICEF Dhaka, Child Protection Officer, Department of Women's and Children's Affairs, Dhaka

Staff of CARE for the FSUP project, Rangpur Dinajpur Rural Service (RDRS), and Islamic Relief Worldwide (IRW)

European Union (EU) staff for the FSUP project (donor)

ER project

Key informants

15 local community leaders (all men) including local chairperson, local planning committee members, local politicians, and a student.

Bangladesh

20 local community leaders (1 woman and 19 men) including representatives from the union, the union chairperson, the local-level planning team, the union disaster risk management committee, and a local government representative.

WFP staff

Field staff working in the ER programme
Head of Social Safety Nets
Head of Programmes
Deputy Country Director
Country Director

Partner agencies

Staff of local NGO partner Eco-Social Development Organization (ESDO)

Local government staff from LGED, including the executive engineer in Gaibanda and 3 engineers working in the subdistricts

LGED Project Coordination Unit (PCU) Dhaka

II. Chad

General findings

Most families interviewed enrolled in the programme were able to meet the conditions and generally felt that these conditions were not burdensome. However, the study found that aside from the important protective effects of ensuring children's school attendance and health care (the key aims of the programme), those interviewed noted that there were few other protective effects on the household. As school fees, health care costs and water costs used up most of the money, the little cash that was left was used to pay for essential items to enable the children to attend school, such as clothing, shoes and school supplies.

Specific protection outcomes

Dignity

The amount of the transfer was not sufficient to meet all basic needs of the households, and the recipients did not feel that they could make many choices in the expenditure of the cash (and therefore little sense of dignity was given by choice and decision-making).

Most beneficiaries interviewed continued to perceive themselves as extremely poor and extremely vulnerable and asked for more assistance and support.

Empowerment

While the amount of cash transferred certainly aided families, it did not have any noted impact on their social status or on how they were perceived in the community, nor did anyone interviewed mention feeling empowered.

Safety

UNHCR's NGO partner used police to assist in bringing cash to the camp and at the distributions in the event of problems.

Beneficiaries interviewed noted that the amount distributed was so small that they had neither experienced security concerns nor had any worries about being robbed. Those interviewed reported often spending much of the cash almost immediately after receiving it.

Two groups of beneficiaries when asked about security concerns responded with a robust round of laughter stating, “Who would bother to take such a small amount of money?”

Equal access to assistance/Exclusion of the most vulnerable

Targeting

Those interviewed stated that using a private company from N’Djamena made the process impartial. The camp leaders and authorities noted that it was good that they themselves were not included in the process so that the targeting appeared impartial and was done by outsiders objectively.

However, most interviewees felt that there were more families in need of assistance. As this was a pilot project, it could not yet be extended to all households.

Impacts on social dynamics and relations

Household dynamics

Women spent the cash and took the decisions about spending the cash (such as they were, with large basic needs unmet and small amounts of cash), and this did not cause household tension.

The UNHCR partner agencies interviewed noted that the fact that women took care of household needs made it normal and acceptable that they dealt with the cash. Husbands of beneficiaries agreed with this statement.

Issues with polygamous households

In polygamous households, it was noted by the research team that each wife received cash and used it for her children. There were no tensions or joint decision-making among wives in the cases reported.

Community dynamics

While many interviewees stated that the cash transfers should be distributed to more people, social jealousy leading to violence was not reported by anyone interviewed.

However, there were some reports of social jealousy. In Amboko camp, beneficiaries and camp leaders noted that other people wished that they too had received the cash transfers as they felt equally vulnerable, but these people did not react negatively or give those receiving the benefits a hard time.

In Gondje camp, there was evidence of social jealousy and, while not rising to the level of violence; it nonetheless caused some tension in the community. Beneficiaries interviewed reported that they were “annoyed” by non-beneficiaries taunting them by asking why they (the beneficiaries) received assistance whereas other people did not. It was also reported by one of the focal points for water in the camp that non-beneficiaries complained a lot about having to pay for water because they did not receive cash transfers.

In Dosseye camp, there was the most evidence of social jealousy. Beneficiaries consulted noted that other people wanted the cash as well, and these people felt unfairly treated and complained a lot.

In all camps, the teachers aware of the cash transfers and the condition that children be sent to school claimed that this created additional work for them (they had to register the attendance of the students in a special book and they claimed this created a burden). They were demanding 5,500 to 7,500 Central African francs (CFAs)⁴² for this registration and went on strike. (It was school vacation at the time of the study, but the teachers stated that they would remain on strike if not paid additional money, despite registration being part of their job.) According to NGO partners, the teachers saw this as a “new programme” and an opportunity to increase their low salary.

42 CFA 541 = US\$1 as of 7 July 2012, at the time of the study: www.oanda.com.

Chad	
Dates of study	28 June–7 July 2012
Areas of the country studied in fieldwork	Gore, southern Chad, including Dosseye, Amboko and Gondje refugee camps
Programme title	n/a
Duration of programme	October 2011–December 2012 (pilot phase)
Gender or protection assessment done prior to programme commencement	Protection assessments using UNHCR’s Age, Gender and Diversity Framework
Goals of the programme	<ul style="list-style-type: none"> • Provision of basic needs • Development of skills for self-sufficiency • Promotion of a favourable environment for socio-economic development
Purpose of cash transfer	To ensure better health of children, and school attendance, as well as providing a small amount of cash to vulnerable refugees for meeting their basic needs.
Conditions on cash transfer	<ol style="list-style-type: none"> 1. Children under 5 years of age visit the health care centre for regular check-ups and vaccinations. 2. Children aged 6–16 years attend school. 3. Households make contributions to the community water system (for repairs of the pumps) of CFA 100 per month.
Targeting method	In 2011, UNHCR’s NGO partner contracted a private company to conduct a survey to identify households. Some 600 families were identified as eligible for the programme, but as a result of limited funds, only 390 families could be included.
Amounts transferred	<p>The programme provided the following amounts of cash to each family monthly:</p> <ul style="list-style-type: none"> - CFA 2,000 for each family; - CFA 500 for each child (6–16 years) in the family for education; - CFA 500 for each child (0–5 years) in the family for health care; and - CFA 500 as a contribution to community water.
Delivery mechanism	Cash was delivered manually to participants in each camp by UNHCR’s NGO partner.

Chad	
Other elements of the programme	n/a
Who received the cash?	Women
Beneficiaries	Poorest, most vulnerable families in the refugee community, as determined by targeting survey. Women received the cash in the households.
Number of FGDs conducted	3: 2 women's groups of beneficiaries; 1 men's group of husbands of beneficiaries
Number of women in FGDs	45
Number of men in FGDs	3 (husbands of beneficiaries)
Number of non-beneficiaries interviewed in the FGDs	0
Others interviewed	<p>Key informants (including refugees who did not benefit from the cash transfer programme)</p> <p>Amboko camp</p> <p>Camp administrator</p> <p>Secretary-General of camp</p> <p>Chief of zone C of camp</p> <p><i>Délégué du quartier</i></p> <p>Gondje camp</p> <p>Secretary-General of the camp</p> <p>Chief of zone A of the camp</p> <p>Chief of zone B of the camp</p> <p>Chief of zone C of the camp</p> <p>President of the parent-teacher association</p> <p>President of the <i>Comité d'entraide</i></p> <p>Focal points for water and sanitation (2)</p> <p>Focal point for health</p>

Chad

Dosseye camp

Nutrition assistant

Leader of the religious committee

President of the *Comité d'entraide*

Secretary-General of the *Comité d'entraide*

Representatives of the *Comité d'entraide* (3)

Representative of the parent-teacher association

Focal point for social affairs

Representative of the women's group

Representatives of the mothers of students' group

Focal point for water and sanitation

President of the youth group

Focal point for education

UNHCR staff

Deputy Representative Protection, NDjamena

Head of Sub-Office, Gore

Field assistants, Gore

Community service staff, Gore

Protection officer

Livelihoods associate

Partner agencies

CARE Gore staff, including field staff, supervisor, water and sanitation focal points

Associazione di Cooperazione Rurale in Africa e America Latina (ACRA) education focal point, education coordinator and social animator

III. Ecuador

General findings

According to those interviewed, vouchers produced few negative outcomes.

Specific protection outcomes

Dignity

- Beneficiaries consulted reported that vouchers helped to promote their dignity. Vouchers allowed some decision-making about their needs, including how and when to fulfil them.
- NGO partners interviewed reported that vouchers reduced the risk of vulnerable people resorting to negative coping mechanisms such as recruitment into criminal gangs, sex work and other forms of exploitation.

Empowerment

- The research team noted no specific findings.

Safety

- Beneficiaries interviewed reported no specific concerns with regards to safety issues with the use of the vouchers.

Equal access to assistance/Exclusion of the most vulnerable

- In some locations, those interviewed reported poor treatment by shopkeepers and cashiers, including being told to wait while clients who paid with cash were given priority.
- However, the owner of one supermarket offered a different view of this. He claimed that the high concentration of voucher holders coming on certain days required him to set aside two counters separate from the others, and to hire additional personnel specifically trained on handling the vouchers. It may therefore have been that beneficiaries were requested to move from regular lines to be assisted by staff able to work with the vouchers, although this was not clear.

- In one area in San Lorenzo, the prices of commodities in shops used by UNHCR were reportedly higher than those in the market and other shops. This resulted in a reduced ability of beneficiaries to meet their basic needs and undermined the impact of vouchers in aiding them.

Corruption

- The limited knowledge about the voucher system among beneficiaries interviewed left some beneficiaries at the mercy of shopkeepers regarding both prices and eligible products, and sometimes items were priced higher or products were of lesser quality (such as spoiling fruit and vegetables) for those using vouchers.

Cost, time and distance

- Beneficiaries reported improved time management with the use of vouchers because they could collect the voucher and spend it in one trip to town.

Participation

- Beneficiaries interviewed had limited knowledge of what products could be bought with the vouchers, as well as about quantities and prices.
- With a lack of complaints or feedback mechanisms in place, there were limited opportunities for beneficiaries to give input about the vouchers.

Impacts on social dynamics and relations

Household dynamics

- Beneficiaries interviewed reported no intra-household tension in relation to voucher transfers.
- According to both men and women beneficiaries consulted, women have traditionally been primarily responsible for the management of food and other items at the domestic level; the vouchers did not change this dynamic. Thus, decisions about using the vouchers were either left to women or made jointly with their partners.

Community dynamics

- The mission confirmed that the strategy of including vulnerable Ecuadorians in WFP's assistance likely contributed to mitigating tensions between local people and refugees, and supported the integration of Colombian refugees into Ecuadorian communities. In areas where poor Ecuadorians were not targeted for assistance, there was tension between them and the refugees.
- The vouchers had a small effect on sharing practices. Previously, the only food that had been shared from in-kind distributions was beans, because of excess quantity or preferences for other foods. With vouchers, there was no evidence of sharing of the food purchased.

Technology

- Although electronic vouchers were used in most of the country, beneficiaries consulted reported no problems with technology.

Beneficiary preferences

- Beneficiaries interviewed preferred vouchers to in-kind assistance as they provided more choice and beneficiaries claimed that with vouchers their dietary diversity increased.

Ecuador	
Dates of study	1–13 October 2012
Areas of the country studied in fieldwork	Lago Agrio (Sucumbíos province), San Lorenzo (Esmeraldas province) and Quito (Pichincha province)
Programme titles	WFP: Assistance to Refugees and Persons Affected by the Conflict in Colombia UNHCR: no title
Durations of programmes	WFP: July 2011–June 2014 UNHCR: January 2012–December 2012
Gender or protection assessment done prior to programme commencement	None, but the final evaluation of the impact of the WFP cash and voucher pilot programme by the International Food Policy Research Institute (IFPRI) looked into gender issues as an area of secondary interest. UNHCR conducted regular participatory protection assessments with a gender lens to design projects in February of each year. Findings informed the design of projects for the following year.
Goals of programmes	<p>WFP’s programme:</p> <ul style="list-style-type: none"> • To improve the food consumption of new asylum seekers and the most vulnerable and non-self-reliant Colombian refugees in Ecuador, without creating tensions between Colombian refugees and Ecuadorian populations. • To rebuild sustainable livelihoods and the food and nutrition security of Colombian refugees and Ecuadorians, with a special focus on women and those most affected by the conflict in Colombia. <p>UNHCR’s programme:</p> <ul style="list-style-type: none"> • To bolster the asylum procedure. • To seek durable solutions and enable access to rights for refugees. • To provide initial humanitarian assistance and satisfy the basic needs of refugees. • To take action to counter xenophobia and discrimination against refugees.
Purpose of cash transfer	To improve the access to food and dietary diversity of the most vulnerable refugees (as well as poor Ecuadorians), and to support refugees’ integration into Ecuadorian society.

Ecuador	
Targeting methods	<p>WFP: The Government of Ecuador requested WFP assistance in areas with high concentrations of refugees, to facilitate refugees' integration and ease possible tensions with host communities.</p> <p>WFP selected provinces and cantons on the basis of an in-depth food security assessment, a market survey and the presence of implementing partners, supermarkets and financial institutions. WFP provided support to all categories of Colombians in Ecuador, i.e., refugees, asylum seekers and those who were not officially admitted as refugees or asylum seekers. Poor Ecuadorians (particularly women) who were excluded from national safety nets and living in areas with large numbers of refugees were also targeted.</p> <p>UNHCR: The voucher was given only once, on the basis of the criteria defined in the Guide on Humanitarian Assistance, with a focus on refugees with specific protection needs.</p>
Cash-for-assets (CFA) activities	None
Amounts transferred	<p>UNHCR: A one-time voucher for both food and other commodities. A family of two people received a voucher worth US\$80, with US\$20 for each additional family member.</p> <p>WFP: The total food and voucher transfer value was US\$40 (with US\$20 for the voucher and the rest given in food) per family per month.</p>
Delivery mechanisms	<p>Depending on the area, WFP distributed vouchers either directly (e.g., Lago Agrio) or through cooperating partners, while UNHCR distributed vouchers only through its partners.</p> <p>WFP distributed paper vouchers in all targeted locations, with the exception of Quito, where a card was used. UNHCR used paper vouchers in Lago Agrio and San Lorenzo, while electronic vouchers were used in the rest of the country.</p>
Other elements of the programmes	WFP distributed a combination of food and vouchers, while UNHCR provided only voucher assistance.
Who received the vouchers?	<p>UNHCR and WFP targeted all Colombians falling into these categories: refugees, asylum seekers and those who were not admitted as refugees or asylum seekers.</p> <p>WFP also targeted food-insecure Ecuadorians in areas with large numbers of refugees.</p>
Beneficiaries	See above
Number of FGDs conducted	14: 6 with women refugees; 6 with men refugees; 2 with Ecuadorian men and women
Number of women in FGDs	52
Number of men in FGDs	32

Ecuador	
Number of non-beneficiaries interviewed in the FGDs	None. All interviewees were beneficiaries at the time of the interview or had been targeted in the past by WFP and UNHCR interventions.
Others interviewed	<p>WFP staff</p> <p>Quito, Lago Agrio</p> <p>UNHCR staff</p> <p>Quito, Lago Agrio</p> <p>Partner agencies</p> <p>Hebrew Immigrant Aid Society (HIAS) Jesuit Refugee Service (JRS) <i>Misión Scalabriniana; Fundación Tarabita</i> FEDARPON (an Ecuadorian NGO)</p> <p>Key informants</p> <p><i>Federación de Mujeres de Sucumbíos (FMS)</i> Sucumbios provincial government <i>Dirección General de Refugiados</i> <i>Asociación de Barrios; Supermercados La Favorita</i> <i>Corporación La Favorita; Defensoría del Pueblo</i></p>

IV. Jordan

General findings

The individuals interviewed did not express any negative views about cash assistance.

Specific protection outcomes

Dignity

- Beneficiaries liked using the bank and ATM machines. Many interviewees stated that the bank was one of the few places where they, as refugees, were treated with dignity.
- One refugee noted that the cash provided “some small scrap of dignity” in a difficult life filled with uncertainty.
- However, Iraqi refugees – especially the men interviewed – would have preferred to work in the free market (but were not allowed to do so by Jordanian law) rather than receive cash, and felt that humanitarian assistance should be for only the extremely vulnerable. Working, they believed, was more dignified than relying on aid.
- Beneficiaries consulted noted that in some cases cash prevented certain negative coping mechanisms such as sending children to work.
- In FGDs, especially with Iraqi refugees and some Syrian refugees, those interviewed referred to the cash assistance as a “salary” rather than “assistance”, so as not to appear to be receiving a handout.

“We do not like using the term assistance for psychological reasons; it is a synonym for charity for us, which is opposite to the term salary which boosts our self-esteem as if we are working to get it. Even medical assistance, we do not refer to it as such, rather, medical treatment, etc.”⁴³

43 UNHCR Field Unit, Branch Office Amman. 2009. “Impact Evaluation of UNHCR Financial Assistance”, 7 June–30 July 2009. Amman.

Empowerment

“The word refugee makes life difficult to live”
(Iraqi refugee)

- Interviewees stated that they did not feel empowered as they were struggling as refugees and had lost loved ones, their homes and their livelihoods.
- Cash did not have an impact on empowerment either one way or another; the amount was small and the needs great, and cash could not solve some of the key issues facing the refugees, including uncertainty about the future, trauma, idleness and displacement. Many refugees interviewed lamented losing their comfortable homes and professional lives in Iraq to “live like animals” in Jordan, in cramped housing (often with mould it was reported), without work and having nothing to do all day.

Safety

- Those interviewed reported no safety issues with the cash assistance, stating that the amount was small and the bank was close and convenient.

Equal access to assistance

- Many interviewees with large families, of up to 14 members in some cases, felt that they needed more cash.

Corruption

- There were no allegations of corruption regarding targeting or collection of cash from anyone interviewed.

Participation

- Many interviewees did not understand the targeting process; they therefore felt that it was unfair.
- Refugees interviewed stated that the complaints mechanism did not function. They received no responses to written complaints and could not get through on the phone lines. (The complaints mechanism had been set up before the influx of Syrian refugees and was not designed for such an increase in numbers.)

Impacts on social dynamics and relations

- Beneficiaries interviewed reported no social tensions in their communities created by the cash transfers. The Syrian refugees had little social interaction, focusing on survival and fearing others, while the Iraqis interviewed stated, “We are above that.”
- Cash was not shared, but sometimes the food purchased with cash was shared.
- Some interviewees reported that landlords asked for rent up-front and increased rent because “UNHCR is paying”, but also there was increased demand and reduced supply of housing which affected prices and landlords’ demands.
- Members of the host community consulted did not feel resentment or express any jealousy about the cash assistance given by UNHCR, and some did not even know of its existence. Most tension was caused by the large influx of people and the resultant strain on infrastructure and services such as water supplies.

Technology

- All interviewees liked the technology using ATMs or iris scans. If there were problems, those interviewed felt that the bank staff were trustworthy and helpful.
- Contrary to initial concerns of UNHCR staff, refugees did not have privacy concerns with iris-scanning technology.
- One problem associated with the ATM cards used by Iraqi refugees was that anyone who had the PIN could use them. A small number of ATM cards were passed on, sold or traded to others once beneficiaries had left the country, before the UNHCR monitors noticed this problem.

Beneficiary preference

- Ninety-nine percent of those interviewed preferred cash to any other type of assistance – a few older individuals consulted preferred in-kind assistance.
- Beneficiaries consulted considered cash convenient and flexible as it enabled choices and allowed them to decide and define their priorities. Particularly for the Syrian refugees – who said that they did not know what aid they would get in any month, given the newness of the crisis – the flexibility of cash allowed them to meet needs that other charities or NGOs could not or did not fill.

- Many beneficiaries interviewed noted that in-kind assistance did not fulfil their needs, and they often had to sell it at a low price to get cash to cover their expenses. Many also felt that food distribution was not as good as cash because there was no choice about what to cook or eat.

Jordan	
Dates of study	11–18 October 2012
Areas of the country studied in fieldwork	Amman, Mafraq, Irbid
Programme title	n/a
Duration of programme	Iraqi refugees: since 2007 Syrian refugees: since 2012
Gender or protection assessment done prior to programme commencement	Protection assessments using UNHCR's Age, Gender and Diversity Framework.
Goal of programme	Assistance to vulnerable urban refugees
Purpose of cash transfer	Assistance for rental costs/shelter for Iraqi and Syrian refugees living in urban areas
Conditions on cash transfer	None
Targeting method	The provision of financial assistance to refugees was based on detailed socio-economic criteria, including both vulnerability and poverty, which were determined by home visits. The caseload was dynamic, and during each monthly cycle new cases were included and some of the old cases were excluded through ongoing home-based verification, including spot checks.
Amounts transferred	<p>Iraqi refugees</p> <p>75 Jordanian dinars (JD)^(b) per month for a household of 1, to JD 300 per month for a household of 10 people or more. In addition, all Iraqi refugees had free access to state health care and education in Jordan.</p> <p>Syrian refugees</p> <p>JD 50 per month for a family of 1, up to JD 120 per month for a family of 6 or more. In addition, all Syrian refugees had free access to state health care and education in Jordan.</p>

(b) JD 1 = US\$1.4, as of 23 October 2012: www.oanda.com.

Jordan	
Delivery mechanisms	UNHCR delivered the cash assistance to Iraqi refugees through a partnership with CAB. The bank opened a main bank account in the name of UNHCR, which was responsible for the fees associated with the account. This account had multiple users (the cash beneficiaries) who could use their personal ATM cards with PINs (or iris scans) to withdraw the monthly cash assistance in a maximum of two instalments (per ATM card or iris scan). Every month, UNHCR provided the bank with an updated beneficiary list and the bank sent a text message to the beneficiaries' mobile phones notifying them when the cash was ready. Refugees could then withdraw their cash at any branch of the bank.
Other elements of the programme	n/a
Who received the cash?	Men as the heads of households, except for in woman-headed households
Beneficiaries	Vulnerable families, with a detailed examination conducted of each household
Number of FGDs conducted	8: 4 with men – 2 with Iraqi men, 2 with Syrian men; 4 with women – 2 with Iraqi women, 2 with Syrian women
Number of women in FGDs	42: 25 Iraqi and 17 Syrian
Number of men in FGDs	46: 19 Iraqi and 27 Syrian
Number of non-beneficiaries interviewed in the FGDs	16 Iraqi women who had previously received cash transfers 7 Syrian women who had applied but had not yet received cash transfers 4 Iraqi men who had previously received cash transfers, and 8 who had never received cash transfers 1 Syrian man not receiving cash transfers

Jordan	
Others interviewed	<p>Key informant interviews</p> <p>Governor of Mafraq</p> <p>Representative of CAB (focal point for UNHCR cash programme) in Amman</p> <p>1 man representing the Syrian community in Mafraq</p> <p>1 man representing the Syrian community (working as volunteer for International Relief and Development [IRD]) in Mafraq</p> <p>1 Syrian woman (with 5 children) hosted by a Jordanian woman in Mafraq</p> <p>3 men from the Jordanian host community in Kharja Village, Irbid Municipality</p> <p>1 man from the Jordanian host community in Toora Village, Irbid Municipality</p> <p>1 man from the Jordanian host community in Irbid Municipality</p> <p>1 man from the Jordanian host community in Ramtha Village, Irbid Municipality</p> <p>UNHCR staff</p> <p>Protection, Field Staff, UNHCR Cash Expert, Community Services</p> <p>NGO staff</p> <p>IRD</p> <p>Other interviews</p> <p>Jordanian woman hosting a Syrian woman and 5 children in Mafraq</p>

V. Kenya

Specific protection outcomes

Dignity

- Most individuals interviewed reported that they preferred receiving cash as it provided them with the dignity of choice, as well as some status in their communities.
- Many interviewees felt pride in working and earning cash, and being able to go to the bank to retrieve it.
- Some of those interviewed noted that what might be considered antisocial spending was actually a factor in promoting dignity and status in communities. For some men, being able to spend money to buy beer with or for their friends promoted their status in the community. For women, some reported that when they received cash they were able to go to the beauty parlour and have their hair done – a small status boost in their community.

Empowerment

- Findings on empowerment as a result of the programme were limited. Some women and men interviewed reported that they had, at least temporarily, gained some status in their community by earning cash and having a bank account.

Safety

- No one interviewed expressed any safety concerns about receiving cash or transporting it.
- There were no provisions for workers' safety or compensation in the event of injury. If a worker fell ill, there were no consistent solutions to address the absence of the worker. While for absences the days could be made up in some activities, in other activities this was not possible.

Exclusion of the vulnerable/Equal access to assistance

Identification and access to assistance

- National ID cards were required for the programme. One positive protection impact reported by the district administrations (in areas where the programme ran) was that there was an increase in requests for ID cards. The district officials linked this spike in requests for ID to individuals now viewing ID cards as necessary for obtaining assistance.

Targeting

- WFP made provision for including food-insecure households that because of vulnerabilities, such as chronic illness, weakness, age, disability or other reasons (including child-headed households), were not able to work. Up to 20 percent of those registered in the programme were non-workers (in these categories). Individuals living with HIV/AIDS were included without stigma, falling under the “chronically ill” category.
- However, several interviewees – participants and non-participants alike – expressed that the programme did not include sufficient numbers of non-workers. Some groups of non-workers perceived there to be an emphasis on the creation of assets and a preference for inclusion of workers at the expense of non-workers. Some individuals interviewed reported that they felt too weak or ill to do the work, but had to be workers in order to be in the programme.

Corruption

- There were some reports of corruption in targeting, including allegations that pre-made lists were brought to community targeting sessions.
- It was reported by those interviewed that sometimes the use of alternates for bank accounts was problematic as the alternates charged fees or, in a few instances, even disappeared with the cash.
- A few interviewees complained about agents paying them less than they were owed, with agents claiming bank fees and surcharges that they were not supposed to claim. This particularly affected illiterate individuals, who often could not understand what they were owed or to be paid.

Cost, time and distance

- Some of those interviewed stated that the distance, time and cost of obtaining the cash caused them problems. In some cases participants spent several hours travelling back and forth to the bank, and a few spent more than a quarter of the cash earned on transport costs.⁴⁴

Impacts on social dynamics and relations

Household dynamics

- There were anecdotal reports provided in the FGDs about household tension over use of the cash, but participants consulted stated that generally most household members decided together how to spend the cash.
- It was not possible within the scope of this study to determine whether cash-based assistance had a positive or negative effect on domestic violence.
- Some men interviewed expressed concern about their wives and women in the community having cash. They felt that this gave too much power to the women, and they feared that the women would leave them for new husbands. When asked if this had actually happened, no men interviewed could point to any cases.
- Women themselves, in a few cases, were not able to use all the money they earned for the family. They sometimes had to cope with men's demands for cash by quickly spending the money on family needs before the men asked for it, or asking their husbands for money to spend on the family.

Additional burdens/Hardships

- Some women interviewed noted that childcare posed problems for their work - specifically that they brought small children to work and the children were left unattended (there was meant to be childcare at the site but this was not always available, according to women interviewed).
- Distances to reach work sites sometimes posed burdens to men and women. In most cases it was about an hour's walk to reach the work site, but some people had to walk up to three hours each way. They had trouble with a six-hour daily walk plus their regular household chores.

⁴⁴ In one location, participants reported paying 800 Kenyan shillings (K Sh) for a taxi to travel to the bank to withdraw an allowance of K Sh 2,000. K Sh 1 = US\$.01 as of 2 October 2012: www.oanda.com.

- Many men and women interviewed noted that the work was “hard” and when asked if it was too difficult, one group responded, “What else can we do?”

Community dynamics

- Those interviewed (both participants and non-participants in the programme) stated that some of the food purchased with the cash was shared with others in the community.
- Many interviewees reported a culture of sharing food as a community coping mechanism to help neighbours and prevent them, especially their children, from going hungry. As a participant interviewed noted, “You don’t know when you will not be targeted and have to ask your neighbour for food.” However, the food purchased with cash was shared less than food had been with other food distributions or with food-for-asset (FFA) programmes. Interviewees attributed this to the fact that cash was discreet and it was not always known when and how much food would be purchased with it (compared with a food distribution where there was a lot of food, and the time of distribution was well known).
- Interviewees said that while cash itself was not shared, it was loaned to others in the community.

Technology

- Technology posed some problems, with some individuals consulted reporting difficulty in using ATMs and PINs.

Beneficiary preferences

- The majority of participants interviewed preferred cash to general food distribution because of its flexibility.
- Those who preferred food cited reasons such as food went further than cash because of inflation (although it was noted by the research team that cash amounts were adjusted to market prices).
- Some interviewees with larger families reasoned that food lasted longer than cash because the same amount of cash was given regardless of family size, while general food distributions (but not FFW) were adjusted to family size.
- Others consulted felt that obtaining the cash was too inconvenient. They claimed that food was delivered closer to their homes.

Kenya	
Dates of study	17–28 September 2012
Areas of the country studied in fieldwork	Tharaka, Taita Taveta and Kitui counties
Programme title	Protecting and Rebuilding Livelihoods in Arid and Semi-Arid Areas
Duration of programme	2010–2015 (including the former programme involving cash)
Gender or protection assessment done prior to programme commencement	None
Goals of the programme	<ul style="list-style-type: none"> • Enhancing communities’ resilience to shocks through asset creation, and increasing government capacity to design and manage disaster preparedness and risk-reduction programmes. • Increasing food security for vulnerable households.
Purpose of cash transfer	Paying for work creating assets, with the money intended for spending on food for food-insecure households.
Targeting method	Participants in the programme were selected through a community-based targeting exercise. WFP’s cooperating partner organized public community meetings where the community itself selected its most vulnerable members for the programme. Although most of the individuals selected for the CFA programmes were expected to work, there was provision for non-workers (up to 20 percent of those selected for the programme could be non-workers). Non-workers included food-insecure households with no household members able to work, including older individuals, persons with disabilities, child-headed households and the chronically ill. ^(c) Although deemed non-workers, these individuals were encouraged to go to the sites during the working days, to help in “lighter work” such as babysitting the children of working group members, if they were able.
CFA activities	Creating assets including rainwater harvesting structures such as terraces, <i>zai</i> pits ^(d) and check dams, ^(e) as well as greenhouses, fish ponds, earth pans, earth dams, sand dams, tree plantations, farm ponds, fertility trenches, ^(f) small irrigation canals and drainage canals, depending on the location.

(c) The term chronically ill encompassed people with HIV/AIDs and enabled them to be selected without identifying them as people with HIV/AIDS.

(d) A *zai* is a hole or planting pit with a diameter of 20–40 cm and a depth of 10–20 cm — the dimensions vary according to the type of soil.

(e) A check dam is a small dam that can be either temporary or permanent, designed to reduce erosion and gullying in channels and allow sediments and pollutants to settle. Check dams also lower the speed of water flow during storm events. Check dams can be built with logs, stones or sandbags.

(f) A fertility trench holds water in dry land.

Kenya	
Amounts transferred	Amounts paid depended on the market survey undertaken prior to the cash distribution, which measured the current costs on the market.
Delivery mechanisms	Participants were required to open a bank account with the Equity Bank. They were then each issued with an ATM card and a PIN that they could use at the bank or at an Equity Bank agent. WFP's partner NGO mobilized the beneficiaries to attend account opening and training sessions organized by the bank at an agreed location and date. As a national ID card was required to open a bank account, participants who did not have national ID cards were allowed to designate "alternates". An alternate was a person who had an ID card and who opened the bank account in his or her name, on behalf of the participant.
Other elements of the programme	Those selected as participants for the programme also nominated their peers to function as a relief committee (RC) to manage the programme, and in some localities forming a complaints committee (CC) to address problems arising in and from the programme.
Who received the cash?	The worker, whether a man or a woman (some 70 percent of participants in the programme were women).
Beneficiaries	Vulnerable, food-insecure households
Number of FGDs (including RCs and CCs) conducted	20: 9 women's groups (including 1 of non-participants); 3 men's groups; 3 RCs with men and women; 1 CC with men and women; 2 mixed groups (men and women) of persons with disabilities; 1 mixed group of non-participants; 1 mixed group of participants
Number of women in FGDs	180
Number of men in FGDs	64
Number of non-beneficiaries interviewed in the FGDs	82: 65 women, 17 men

Kenya	
Others interviewed	<p>WFP staff WFP Nairobi staff, WFP Tharaka staff WFP Mombasa Office Field Monitor</p> <p>Partner agencies Caritas: 7 Kenya food monitors, technical officer, field coordinator World Vision International: staff-field coordinator, technical officer, 2 field monitors</p> <p>Key informants District Commissioner Tharaka South National Drought Management Authority official Tharaka Assistant Chief Kitui, Masemba sub-location Mwatate District Commissioner’s Office Taveta District Commissioner’s Office RCs (Tharaka, Kitui, Taita Taveta) CC Taita Taveta</p> <p>Other 1 non-participant with illness</p>

VI. Pakistan

Specific protection outcomes

Dignity/Empowerment

- There were substantive findings regarding the impacts of the project on participants' dignity and empowerment. However, those interviewed did not express such sentiments, but rather expressed need for more assistance, and emphasized their poverty and need.

Safety

- Recipients interviewed did not have safety concerns about collecting, transporting, using or keeping the cash. WFP and its partners informed the district government (including police) and the project implementation committees of the time and date of cash disbursements so that they could all contribute to ensuring a safe distribution.
- Safety at the workplace was an issue. There were no provisions to treat major injuries or to provide payment for treatment, nor was there compensation for lost time from work because of injury, or for the death of a worker.

Equal access to assistance

Identification and access to assistance

- ID cards also posed challenges – some participants did not have the computerized national identity card (CNIC) required for banking under Pakistani law, and therefore could not receive cash using the point-of-sale system. In these cases, participants lacking ID cards were allowed to work for food.
- Other participants did not have updated CNICs that reflected their current family structure, and had several families listed on one card as a single household.⁴⁵ This affected the individual families concerned, which for technical reasons were considered as one household and could have only one person (from the many families that were listed as one household on the non-updated CNIC) work in the project.

⁴⁵ A CNIC has two numbers – one is the family number that all household members (husband, wives and children in a household) share, and the second is the individual number given to those family members over 18 who obtain their own CNICs but remain in the same household.

Targeting

- Because of the inclusiveness of the project (which included most of the village residents except those who had other income sources), targeting was not a source of tension reported by those individuals interviewed.
- To ensure that the maximum number of flood-affected persons were reached, those who were unable to participate in CFW (because of age or disability) were given unconditional cash to assist with their recovery needs, and those who did not possess ID cards (required to receive cash) were allowed to participate in the project and receive food instead of cash.

Cost, time and distance

- Many interviewees – especially women – found the time required to collect the cash quite long (ranging from four hours to an entire day, depending on the area).
- Women interviewed in Khyber Pakhtunkwa (KP) province were particularly reluctant to leave their homes and children unattended and take transport to get the cash without a male escort.
- Costs for transport were also a source of complaint for many interviewees, who expressed the desire to have closer cash points, although lack of cellular phone services in and around their villages prohibited this, as connectivity was necessary to operate the cash machines.

Participation

- Some women interviewed in Sindh province expressed a desire to be more involved in community projects (in one of the villages visited, women were involved, and in another, they were not). In KP province, women interviewed had more ideas for CFW projects, such as livestock care.
- All interviewees knew how to complain or express their concerns about the projects, but few used the feedback line established by WFP, preferring to resolve complaints by using their local village councils or NGO representative.

Impacts on social dynamics and relations

Household dynamics

- Both men and women interviewees reported that receiving cash did not cause tension within the household in any way. They noted no tensions in terms of decision-making and stated that decisions were generally taken jointly in the household, or that the oldest member of the household decided.
- Beneficiaries interviewed also pointed out that as the household needs were so clear and so great, there were generally no debates or arguments about how to spend the cash.

Additional burdens/Hardships

- Complaints about the project discussed in the FGDs largely centred on the amount of the wages (too low and lower than the market rate), and the fact that for the men, working only 15 days per month interfered with finding other labour, and they preferred to work a full schedule.

Issues with polygamous households

- The few women who were members of polygamous households interviewed did not report any problems with sharing the cash within the family, and men who had more than one wife did not report jealousy among their wives, as the cash was generally used for food for the family.

Community dynamics

- Those interviewed unanimously stated that they did not share the cash or food purchased with it because there was not enough.
- There were no reports of social jealousy or social tensions. In most cases, however, all members of the village were included in CFW projects, and those who were not were generally working elsewhere.

Technology

- Technology posed challenges for some of the participants interviewed. Participants were required to use a *kash* card (similar to an ATM card) and a PIN to get their cash from a point-of-sale terminal operated by a bank. Some participants, especially women, were unable to use the PIN and had to be assisted by NGO staff present at the cash points.
- Those interviewed reported that there were Internet failures, power failures and times when the bank machines ran out of cash, causing delays.

Beneficiary preferences

- Men interviewed tended to prefer cash – particularly, it was observed in the FGDs, younger men.⁴⁶ However, in three focus groups of men – two in KP province and one in Sindh province – some preference was expressed for food (up to 45 percent of men in certain FGDs preferred food, with the rest preferring cash). It was observed by the team that what appeared to be the older men in the group tended to express this preference, and they stated that they preferred food because they would use the cash for food anyway.
- Among women interviewed, views were mixed about preferences for cash over food. In KP province, while there was a preference for cash (70 percent of women), some women preferred food, stating that they simply purchased food with the cash and would prefer the food to be delivered, rather than having to get the cash and then have their husbands purchase food.
- In Sindh, many women expressed a preference for mixed assistance of food and cash. They used most of the cash to purchase food and felt that it would be simpler to have food delivered, but expressed the desire for half food, half cash because of the need to cover medical expenses.

⁴⁶ As ages were not given, this finding was based on observation that the men who raised their hands when asked if they preferred cash appeared to be the younger ones in the group.

Pakistan	
Dates of study	24 August–7 September 2012
Areas of the country studied in fieldwork	KP and Sindh Provinces
Programme title	Emergency Food Assistance to Families Affected by Monsoon Floods in Pakistan
Duration of programme	<p>KP province, Nowshera and Charsadda districts: January–July 2012</p> <p>KP province, Swat district: April 2012 and August 2012 (with a pause in work in June 2012 due to implementation issues)</p> <p>Sindh province: 1–2 months (1 or 2 work cycles of 15 days each) depending on the village and the project</p>
Gender or protection assessment done prior to programme commencement	None
Goals of programme	To provide immediate relief to flood-affected households and to engage in DRR by building community infrastructure
Purposes of cash transfer	<ul style="list-style-type: none"> • Reduce food insecurity and livelihood vulnerabilities of flood-affected households in the area, in the context of DRR. • Ensure a longer-term impact by securing livelihood assets/food security through structures and measures. • Ensure community capacity-building/empowering by: <ul style="list-style-type: none"> - raising awareness on the importance of DRR measures; - on-the-job training; and - social organization.
Targeting methods	<p>KP province, Nowshera and Charsadda districts</p> <p>In Nowshera and Charsadda, two of the worst affected districts in KP province, WFP’s partner NGOs conducted rapid assessments to identify villages for the CFW projects. As part of these assessments, the NGOs held group discussions and interviews with elders, activists and village committees. Following selection of the villages, WFP set criteria for inclusion of participants within these villages. Participants were selected based on the following criteria, with households meeting two of the criteria being eligible for participation:</p> <ul style="list-style-type: none"> • households with a <i>kacha</i>/semi-<i>kacha</i> house and unable to rebuild;^(g)

(g) *Akacha* house is a one-storey mud structure.

Pakistan

- households with agriculture as a main source of income and no more than 1 acre (0.405 ha) of land for a tenant and no more than 4 *kanal* for a landowner of land;^(h)
- households with no employed member; and
- households with a monthly income of less than PRs 6,000.

Households that were found to be extremely vulnerable (with no income-earning member, headed by someone older/drug addicted/in prison) were also eligible to participate in the CFW project, and the most vulnerable were given cash unconditionally.

Only one member per household could be engaged in the CFW project. Households fulfilling the selection criteria that had expired/lost their CNICs received food instead of cash for their work, as a CNIC was required to obtain cash through the banking system.

KP province, Swat district

Those eligible to be included in the CFW project included:

- households affected by flood;
- households with monthly income less than PRs 7,000;
- woman-headed households;
- households with less than 1 acre (0.405 ha) of land; and
- households willing to participate.

Households were excluded if they had other sources of income (more than PRs 7,000).

Sindh district

Households within the selected villages were chosen to participate in the project based on the following criteria:

- rain- and flood-affected poor households;
- households with up to 4 acres (1.6 ha) of land having lost 50 percent or more of their crops;
- poor households that missed the *rabi*⁽ⁱ⁾ season through having no cash to buy seeds or other inputs;
- households with average monthly income less than PRs 6,000;
- households with large family size and unemployed family members;

(h) A *kanal* is equivalent to 510 m².

(i) *Rabi* refers to agricultural crops sown in winter and harvested in the summer season.

Pakistan	
	<ul style="list-style-type: none"> • households that had lost livestock (main source of income); and • the most vulnerable households, including woman- or child-headed households, older persons, persons with disabilities and minorities. <p>Village-level meetings were held with communities by the NGO partner and project implementation committee to explain the project and eligibility for it, and a door-to-door survey was conducted to determine eligibility for participation in the project. Families with no able-bodied men and women were given unconditional cash, and those without CNICs were registered for FFW.</p>
CFW activities	<p>KP province, Nowshera and Charsadda districts</p> <p>For men: agricultural rehabilitation, community physical infrastructure (protection walls, irrigation drainage), house rehabilitation and rehabilitation of road networks.</p> <p>For women: kitchen gardens and vocational (embroidery) training.</p> <p>KP province, Swat district</p> <p>For men: upstream plugging and checking of dams, slope stabilization, gabion^(l) spurs and protection walls.</p> <p>For women: training on DRR, kitchen gardens and distribution of walnut trees for growth and tending.</p> <p>Sindh province</p> <p>For men: rehabilitation of village roads, rehabilitation of agricultural land, construction of protection walls, construction of animal shelters, construction of latrines, and construction of water ponds for livestock.</p> <p>For women: kitchen gardens and training, some assistance for other activities such as construction of livestock shelters and road repairs.</p>
Amounts transferred ^(m)	<p>KP province, Nowshera and Charsadda districts: Participants received PRs 3,500 for working for 10 days of about 4–6 hours per day.</p> <p>KP province, Swat district: Participants received PRs 4,800 for 15 days of 6–8 hours per day.</p> <p>Sindh province: Participants received PRs 5,000 for 15 days of labour.</p>

(l) Gabions are cages, cylinders or boxes filled with rocks, concrete or sometimes sand and soil that are used in civil engineering, road building and military applications

(m) Wages differed in different projects based on localities and market conditions.

Pakistan	
Delivery mechanism	Participants were given three things to collect their cash – a token, a <i>kash</i> card (similar to an ATM card) and a PIN – and needed to bring their ID cards. Cash was to be collected after completion of 15 days of work in the month, and participants were given a specific date and time at which to collect the cash. Participants were required to go to a point-of-sale terminal (similar to an ATM) to collect their cash. These terminals were located at OMNI shops (a chain of stores) and operated in cooperation with the United Bank Limited (UBL) of Pakistan. The token specified the date and time to collect the cash and served as verification of participation in the project. Participants then used their <i>kash</i> card and PIN in the machine.
Other elements of the programme	n/a
Who received the cash?	The worker, whether a man or a woman
Beneficiaries	People affected by the floods in 2010 and 2011
Number of FGDs conducted	17: 5 in Nowshera and Charsadda districts, KP province (3 with men, 2 with women); 5 in Swat district, KP province (3 with men, 2 with women); 7 in Sindh province (3 with men, 4 with women)
Number of women in FGDs	189
Number of men in FGDs	479
Number of non-beneficiaries (with no wife/husband participating) interviewed in the FGDs	8 women, 85 men

Pakistan	
Others interviewed	<p>KP province</p> <p>Key informants</p> <p>Assistant Coordination Officer (ACO) Charsadda District, KP Province</p> <p>District Coordination Officer (DCO), Saidu Sharif, Swat District, KP Province</p> <p>WFP staff</p> <p>Country Director, WFP Pakistan, Islamabad</p> <p>Head of Programmes, WFP Pakistan, Islamabad</p> <p>Beneficiary Feedback Mechanism Programme Officer, Islamabad</p> <p>Head of Programmes, Peshawar Office</p> <p>WFP programme staff, Peshawar Office</p> <p>WFP programme staff, Swat sub-office</p> <p>Partner agencies</p> <p>Centre of Excellence for Rural Development (CERD) programme staff</p> <p>Community Research and Development Organization (CRDO) programme staff</p> <p>Swiss Agency for Development and Cooperation (SDC) programme staff</p> <p>North Areas Mountains Endogenous Development Organization (NAME-DO) staff</p> <p>Sindh province</p> <p>WFP staff</p> <p>Head of Karachi Office</p> <p>Head of Hyderabad Office</p> <p>Programme staff of Hyderabad Office</p> <p>Partner agencies</p> <p>Save the Children programme staff</p> <p>Agency for Technical Cooperation and Development (ACTED) programme staff</p> <p>World Vision programme staff</p> <p>Best (NGO) programme staff</p> <p>HANDS Programme Staff</p> <p>Other agencies</p> <p>OCHA Humanitarian Affairs Officer, Karachi</p> <p>UNHCR Protection Cluster Coordinator, Karachi</p>

VII. The State of Palestine

General findings

While not appropriate in all cases (for example, in rural areas where in-kind assistance is more effective because of lack of shops and inability to travel), vouchers in the State of Palestine resulted in high beneficiary satisfaction, according to those interviewed.

Specific protection outcomes

Dignity

- Beneficiaries consulted noted that vouchers preserved their dignity by allowing them to choose what they wanted to eat, when they wanted.
- Beneficiaries interviewed did not note stigma associated with the vouchers; rather, they stated that shopkeepers treated them well or preferentially. Those interviewed felt that the more public display of queuing for food assistance was less dignified than receiving a voucher.
- The voucher used by WFP functioned and looked like a credit card. Beneficiaries interviewed said that this made it seem less like a handout.

Empowerment

- Beneficiaries and NGO staff interviewed reported that the pilot nutrition course offered to 256 women in the Gaza Strip increased women's education and knowledge. As one NGO interlocutor noted, "More knowledge is more power, and [the women] are at least more empowered in their limited domain of the household, which is an important step."
- Women who barely left their homes and had little social contact had the opportunity to connect with other women on a social level and to build support networks.
- The nutrition course was also an opportunity to advocate with men for allowing their wives to go out and seek opportunities for new learning, according to NGO partners.
- However, the sustainability of these small changes is not known.

Safety

- No beneficiaries interviewed expressed any concerns about safety when collecting or using the vouchers.

Equal access to assistance

Targeting

- Beneficiaries generally felt that targeting was fair, but did not understand the methodology used.

Corruption

- Corruption was not mentioned as a concern by any of those interviewed.

Cost, time and distance

- Those interviewed claimed that their ability to choose the timing for redeeming their vouchers enabled beneficiaries to combine shopping with other errands to reduce the time spent collecting food, as well as the transportation costs, as shops for the redemption of the voucher were generally close to beneficiaries' homes.

Participation

- The recipients and non-recipients (of both in-kind assistance and vouchers) consulted were aware of the existence of complaint mechanisms. These mechanisms were facilitated with telephone numbers posted in the shops for complaints, complaints boxes, calls/visits to cooperating partners' offices, visits to local committees (local governance bodies) and use of the media or call-in shows with the Palestinian Ministry of Social Affairs.

Impacts on social dynamics and relations

Household dynamics

- Some of the beneficiaries interviewed mentioned that the voucher increased “harmony” in the household, because there was a guaranteed source of food every week, and the beneficiaries felt that they were able to manage food procured through vouchers better than in-kind assistance.
- Beneficiaries and NGO staff interviewed reported that giving the vouchers to men and recognizing their role as heads of households reduced potential household friction that may have arisen if women had been the designated assistance recipients.
- Although they received the vouchers, the men interviewed acknowledged that they often transferred them to their wives – who then decided on the vouchers’ utilization. If not given to their wives, their wives were consulted or told the men what to purchase, thereby engaging the women actively in decision-making.

Community dynamics

- Beneficiaries consulted indicated that the food obtained with the vouchers was shared less with neighbours than the in-kind assistance was (because the amount of food obtained at one time was smaller and not as obvious to neighbours as a large distribution on a known, fixed delivery date). However, there were no indications or reports of tension arising between recipients and non-recipients of WFP assistance in communities visited.
- NGO partners and WFP staff interviewed noted that small/medium-sized shopkeepers were provided with increased capacity and support to improve hygiene standards in their stores, and that they increased their managerial capacities and skills through the programme.

Technology

- The technology used for the voucher distribution did not pose problems for the individuals interviewed.
- The provision of training and phone numbers to call in case of problems helped to overcome any potential problems that may have arisen with the technology, according to interviewees.

- Beneficiaries reported that shopkeepers assisted those who were illiterate or had other special needs. Shopkeepers provided receipts of purchases to beneficiaries using the vouchers so that beneficiaries who were illiterate could ensure that they received the correct goods by having another person check the receipt.

Beneficiary preferences

- Voucher beneficiaries interviewed preferred vouchers to in-kind (food) assistance.
- Women (voucher recipients) interviewed noted that they would have been tempted to buy unhealthy goods with cash, and preferred the voucher, which limited them to more nutritious food choices.

The State of Palestine	
Dates of study	25 April–3 May 2012
Areas of the country studied in fieldwork	West Bank and the Gaza Strip.
Programme titles	Targeted Food Assistance to Support Destitute and Marginalized Groups and Enhance Livelihoods in the West Bank Emergency Food Assistance to the non-refugee population in the Gaza Strip
Durations of programmes	West Bank: 24 months (January 2011–December 2012) Gaza Strip: 12 months (January–December 2012)
Gender or protection assessment done prior to programme commencement	None
Goals of programmes	To address food insecurity in a relief and recovery context in the West Bank, and in an emergency relief context
Purpose of voucher transfer	To purchase food

The State of Palestine	
Targeting methods	In the Gaza Strip, voucher beneficiaries were selected via the proxy means test formula (PMTF). In the West Bank, voucher recipients were selected using the PMTF and food consumption score (FCS). The PMTF takes into consideration vulnerability factors including household employment patterns, household size, availability of assets, household members with special needs and household indebtedness, and determines the depth of the consumption gap for each household. WFP targeted the households with the biggest consumption gaps, taking into consideration the Palestinian national poverty lines set by the Palestinian Central Bureau of Statistics. The FCS is an indicator used to approximate the quality of the diet among the beneficiaries selected through the PMTF approach, and consequently their eligibility for the voucher activity — i.e. those with the lowest FCS were chosen. Eligible households in both the Gaza Strip and the West Bank were below the deep poverty line. ⁽ⁿ⁾ Households with a “poor” or “borderline” FCS were given priority. In the West Bank, the voucher distribution prioritized urban/semi-urban areas.
Amounts transferred	Depending on categorization (e.g. whether there were special needs) and size of the beneficiary household, an amount was placed on the voucher on a weekly basis in order to buy goods.
Delivery mechanisms	<p>Beneficiaries of vouchers received a magnetic card that functioned much like a prepaid credit card. The voucher could be used at a designated shop close to the beneficiary’s home or at another shop chosen by WFP, and the beneficiary had to be registered as a client at the shop.</p> <p>Beneficiaries had a choice of items that they could redeem with the voucher, including dairy products (milk, <i>labaneh</i>, yoghurt, white cheese), eggs, pulses, vegetable oil, salt and bread (in the Gaza Strip wheat flour was also allowed on the voucher), and they could choose from a selection of brands.</p>
Other elements of the programmes	<p>The voucher was meant to encourage local production, as many of the products on the voucher were produced locally in the State of Palestine.</p> <p>At the shops selected to participate in the voucher scheme, the shopkeepers were required to display a price sheet with prices of all items on the voucher (which were defined and fixed by the factory or wholesaler, or — in the case of bread — by the Ministry of National Economy). On the price sheet, there was a phone number that beneficiaries could call in case of problems, concerns or complaints. Shops selected for the use of vouchers were often small, and chosen by WFP to enhance their business. In the Gaza Strip a 6-month pilot nutrition course was offered to 256 women (implemented by Ard El Inسان with Oxfam as cooperating partner).</p>
Who received the vouchers?	Men, as the heads of households; in households with no male head, the woman received the voucher.

(n) The deep poverty line was calculated based on a budget for food, clothing and housing of 45 new shekels (NIS) per standard family per month. The relative poverty line of NIS 2,407/standard family/month includes health care, education and consumables. NIS 1 = US\$0.26 as of 4 May 2012, near the date of the study: www.oanda.com.

The State of Palestine	
Beneficiaries	Vulnerable, food-insecure households
Number of FGDs conducted	8: 4 with men; 4 with women
Number of women in FGDs	65
Number of men in FGDs	52
Number of non-beneficiaries interviewed in the FGDs	<p>15 men receiving in-kind assistance and cash (cash from the EU) in the West Bank, 16 men in the Gaza Strip receiving in-kind assistance</p> <p>17 women receiving in-kind assistance and cash (cash from the EU) in the West Bank, and 4 receiving cash (cash from the EU) and in-kind assistance in the Gaza Strip, 14 women receiving in-kind assistance only in the Gaza Strip</p>
Others interviewed	<p>West Bank</p> <p>Key informants</p> <p>Local council members in Hebron</p> <p>Social workers from the Ministry of Social Affairs in Hebron and Nablus</p> <p>Herder family head in Area C, known to the community</p> <p>WFP staff</p> <p>Country Director for the State of Palestine</p> <p>Head of Programme Support Unit</p> <p>Head of West Bank operation</p> <p>Staff of the Monitoring and Evaluation Unit, Logistics Unit staff</p> <p>Head of Nablus sub-office</p> <p>Head of Hebron sub-office</p> <p>Partner agencies</p> <p>Ministry of Social Affairs Ramallah, Director-General to Combat Poverty</p> <p>Ministry of Social Affairs Nablus, Director and a social worker</p> <p>Ministry of Social Affairs Hebron, Director and a social worker</p> <p>Cooperative Housing Foundation (CHF) international staff</p>

The State of Palestine

Other agencies

United Nations Children’s Fund (UNICEF) child protection officer and Gender Focal Point

Gaza

Key informants

Ard El Insan, NGO running nutrition course in Gaza City

WFP staff

Head of Gaza programmes

Monitoring and evaluation staff

Food assistance monitors

Partner agencies

Oxfam-Great Britain Ma’an staff

Other agencies

UNICEF child protection officer

Office for the Coordination of Humanitarian Affairs (OCHA)
Officer in Charge

Office of the High Commissioner for Human Rights (OHCHR)
Human Rights Officer

VIII. The Sudan

Specific protection outcomes

Dignity

- Beneficiaries appreciated the choice, even though it was limited to 14 commodities.
- The vouchers enabled beneficiaries to purchase locally produced goods, as well as goods that were culturally preferred such as millet, sorghum and groundnut oil, which meant a great deal to them as they had subsisted on foreign aid (much of which they did not like) for a decade.
- Some key programme design problems regarding food distributions continued to affect the dignity and choice of beneficiaries: beneficiaries continued to queue to receive their entitlement, and faced restrictions over its use; there was a restricted redemption period (two days); and there were very few traders at each distribution centre (about five). Furthermore, the voucher had to be redeemed at once, at a single shop.

Empowerment

- While WFP noted empowerment of women as one of the objectives of the voucher transfers, empowerment or the steps taken towards it were not clearly defined, other than in programme documents stating that giving vouchers and some choice to women “empowered them”.
- Women were starting to be well represented in voucher committees, where they played an increasingly important role. As a result, according to WFP staff, local leaders were showing growing respect for and recognition of women’s opinions during the voucher coordination meetings.

Safety

- All of the individuals consulted reported no safety issues relating to the distribution, collection and redemption of vouchers. Setting up mobile shops within the vicinity of the IDP camps in El Fasher and as close as possible to the homes of beneficiaries in the towns of Kabkabiya and Saraf Omra mimicked the distribution set-up of the in-kind distribution, which allowed for easy and safe access by beneficiaries.

Equal access to assistance/Exclusion of the most vulnerable

Targeting

- The research team noted that some beneficiaries were no longer food-insecure – such as traders participating in WFP’s voucher programmes – but they remained recipients of WFP vouchers because targeting was linked to IDP status. While this issue was not related solely to the voucher transfer, the move from in-kind transfers to vouchers should have taken the opportunity to correct targeting errors and base assistance on food security status and need.

Corruption

- Voucher beneficiaries interviewed reported that they had more control of their vouchers than they had with in-kind distribution, in which local leaders had controlled the ration cards and decided how much food was distributed to beneficiary households.
- In one instance, the research team saw a *sheik* with a number of vouchers, however, the team could not verify whether he was legitimately assisting older, disabled individuals or it was something nefarious.
- The research team noted that most beneficiaries who were unable to read or write were not disadvantaged by the use of vouchers. Beneficiaries interviewed, except for those from Saraf Omra, felt that they were able to trust the traders, redeem the correct amounts for the vouchers, and seek help from *sheiks* or literate members of their families when needed. In Saraf Omra, all respondents claimed that illiterate beneficiaries suffered from the traders’ behaviour, including cheating and lack of respect for beneficiaries.
- The introduction of vouchers also produced a new form of collusion between local leaders and traders. One example cited by a few beneficiaries interviewed in Saraf Omra and El Salam was that some *sheiks* demanded that families under their control redeem their vouchers only from certain traders, who in turn provided these *sheiks* with some “commission”. However, it was not possible for the research team to confirm these allegations.

Exclusion of the most vulnerable

- There were no particular problems reported relating to access to assistance for disabled or sick individuals, as a member of the family or the community assisted them. The cooperating partners allow substitutes to collect and redeem the voucher on the disabled and sick individuals’ behalf.

Impacts on social dynamics and relations

Household dynamics

- Interviewees did not report any negative impact of vouchers on intra-household dynamics. Rather, decision-making over food redemption and utilization was mostly left to women, with no evident grievances from men.

Community dynamics

- Sharing food among relatives and neighbours remained a common practice, although to a lesser extent with vouchers than with in-kind distributions.
- Traders interviewed noted new forms of interaction with the beneficiary communities; beneficiaries benefited from casual work generated by the mobile shops, and non-beneficiaries (who were also food-insecure) were given leftover goods from the mobile shops.
- Traders noted interaction among different ethnic groups.

The Sudan	
Dates of study	6–20 November 2012
Areas of the country studied in fieldwork	North Darfur: El Fasher, Saraf Omra, Kabkabiya
Programme title	Emergency Operation Sudan: Food Assistance to Vulnerable Population Affected by Conflict and Natural Disasters
Duration of programme	1 January–31 December 2012
Gender or protection assessment done prior to programme commencement	None
Goals of programme	<ul style="list-style-type: none"> • To save lives and protect livelihoods in emergencies, reduce food insecurity, and stabilize the nutrition status of IDPs, refugees and other vulnerable groups. • To prevent acute hunger among vulnerable communities by covering seasonal food consumption gaps through unconditional and (where possible) conditional transfers, to prevent negative coping behaviours, improve access to food and enhance preparedness against recurrent climate shocks.

Purposes of voucher transfer	<ul style="list-style-type: none"> • To strengthen food markets and promote better functioning food supply chains in food-deficit areas. • To empower beneficiaries — particularly women — through: i) ownership of their food security needs; and ii) the opportunity to purchase locally preferred food items. • To reduce sales of food aid on the local market.
Targeting methods	<p>WFP's Vulnerability Analysis and Mapping (VAM) Unit identified food-insecure areas through the Food Security Monitoring System (FSMS). Targeting at the household level was based on registration of status (i.e. as an IDP). IDP registration took place for the first time in 2005 for mixed communities (IDPs and host communities).</p> <p>In 2011, WFP started a verification exercise in all Darfur IDP camps, jointly undertaken with the International Organization for Migration (IOM), to update beneficiary lists and ensure that new births, deaths and departures since 2005 were accounted for and multiple registrations were eliminated. As of the date of the study, the exercise showed a decrease in IDPs from 380,000 to 280,000 registered in the North Darfur camps.</p>
CFA activities	None
Amounts transferred	Beneficiaries were provided with paper vouchers (one sheet per household member) with which they could purchase food of their choice from a list of 14 eligible commodities (sorghum, wheat, rice, millet, lentils, beans, dry okra, dry tomatoes, sugar, iodized salt, groundnut oil, beef, goat meat and eggs). The value of the voucher was determined every month by the price fixing committee composed of representatives of traders, beneficiaries and local leaders. The value of the voucher was equivalent to the in-kind food basket at local market prices and covered half of beneficiaries' food needs.
Delivery mechanisms	WFP contracted 33 traders (12 in Abu Shouk and El Salam, and 21 in Kabkabiya and Saraf Omra) to supply the commodities and set up mobile shops at designated distribution centres for a specific period each month. A WFP cooperating partner distributed the paper vouchers monthly to beneficiaries, who then redeemed them from the mobile shops. Beneficiaries usually shopped on the same day the vouchers were received.
Other elements of the programme	n/a
Who received the voucher?	All IDP households. Every IDP household received one sheet per household member. Normally, the woman received and redeemed the vouchers.
Beneficiaries	IDP households

Number of FGDs (including RCs and CCs)	<p>21: 3 with local leaders (men); 2 with men; 13 with women; 3 with traders</p> <ul style="list-style-type: none"> • 1 with local leaders (men) in Abu Shouk, El Fasher • 1 with local leaders in Saraf Omra • 2 with men in Saraf Omra • 1 with local leaders (men) in Kabkabiya • 1 with non-beneficiaries (women) in Abu Shouk, El Fasher • 2 with women in Saraf Omra • 2 with women in Kabkabiya • 8 with women in El Fasher (4 in Abu Shouk and 4 in El Salam) • 1 with traders in El Fasher • 1 with traders in Saraf Omra • 1 with traders in Kabkabiya
Number of women in FGDs	93
Number of men in FGD	80
Number of non-beneficiaries interviewed in the FGDs	10 women
Others interviewed	<p>WFP staff Khartoum, El Fasher, Kabkabiya</p> <p>WFP cooperating partners, Saeker and Kabkabiya</p> <p>Commissioners of Saraf Omra and Kabkabiya villages</p> <p>Small charitable association</p> <p>Voucher committee, El Salam</p>



Part Four. Annexes

Annex I: Definition of Terms

Protection refers to “all activities aimed at obtaining full respect for the rights of the individual in accordance with the letter and spirit of the relevant bodies of law, namely human rights law, international humanitarian law, and refugee law.”⁴⁷

In addition to ensuring the strict protection of rights, protection is concerned with ensuring the safety and dignity of beneficiaries of humanitarian aid, and ensuring that aid does not bring unintended consequences or harm to beneficiaries (“do no harm”).⁴⁸

In the context of WFP (which is not a protection-mandated agency and which does not undertake protection activities), integrating protection into food assistance programmes means designing and carrying out food assistance activities that do not increase the protection risks facing crisis-affected populations receiving assistance, but rather that contribute to the safety, dignity and integrity of vulnerable people.

Gender refers to the social differences between females and males throughout the life cycle that are learned; that, though deeply rooted in every culture, are changeable over time; and that have wide variations both within and between cultures. Gender, along with class and race, determines the roles, power and resources for females and males in any culture.⁴⁹

Women, girls, boys and men play different roles within the family and community, and have different levels of access to power and resources. Gender analysis looks at the impacts of these roles.

47 Giossi Caverzasio, S. 2001. *Strengthening Protection in War: a Search for Professional Standards*. Geneva. International Committee of the Red Cross (ICRC). p. 19.

48 Humanitarian actors need to be aware of the potential harm that aid can cause, and should take steps to minimize this harm; for example, when aid is used as an instrument of war by denying access or attacking convoys; when aid is an indirect part of the dynamics of the conflict because it creates jobs, generates incomes in the form of taxes, leaves no or little responsibility on the state for social welfare, etc.; or when aid exacerbates the root causes of the conflict by securing rebel activities. To minimize possible longer-term harm, humanitarian organizations should provide assistance in ways that are supportive of recovery and long-term development.

49 Inter-Agency Standing Committee (IASC). 2006. *Gender Handbook in Humanitarian Action*. Geneva, p. 12.

Gender-based violence (GBV) is an umbrella term for any act that is perpetrated against a person's will and based on socially ascribed (gender) differences between males and females. Acts of GBV violate a number of universal human rights protected by international instruments and conventions. Many, but not all, forms of GBV are illegal and criminal acts in national laws and policies.⁵⁰ Domestic violence is a form of household violence.

UNHCR Cash and Voucher Definitions

Unconditional cash transfer: A direct grant that has no conditions or work requirements and no requirement to repay any money, and that allow beneficiaries to use the money however they wish.

Conditional cash/voucher transfer: A grant to which conditions are attached as to how the money is spent (for example, for reconstruction of a home) or that is received after a condition is fulfilled (for example, children enrolled at school).

Cash/vouchers for work: Payment (in cash and/or vouchers) provided as a wage for work, usually in public or community programmes; a type of conditional transfer.

Voucher (cash or commodity): A paper token or electronic card that can be exchanged for a set quantity or value of goods set in cash (for example, US\$13) or commodity or services (for example, 10 kg of maize). Vouchers are redeemable with selected vendors or at fairs.

Microfinance: Microcredit. Often not considered a cash-based intervention; very development-oriented.

⁵⁰ IASC. 2005. Guidelines for Gender-based Violence Interventions in Humanitarian Settings. Geneva. p. 8.

WFP Cash and Voucher Definitions

Cash grant: The provision of money to targeted persons or households to meet their basic food needs in the market.

Voucher: A paper or electronic entitlement that can be redeemed for food in designated shops or markets.

WFP generally uses two types of vouchers:

Commodity voucher: A paper or electronic entitlement exchanged for fixed quantities of specified foods.

Cash voucher: A paper or electronic entitlement exchanged for a choice of specified food items that have the equivalent cash value of the voucher.

Cash and voucher transfers can be either conditional or unconditional:

Unconditional transfers make no demands on beneficiaries and assume that beneficiaries will definitely use cash/vouchers to obtain food.

Conditional transfers impose requirements on beneficiaries such as participation in work or training, and attending school.

Annex II: Methodology

The research for this paper was based on a variety of sources. Primarily, FGDs and key informant interviews formed the basis. The following is a summary of the FGDs held in the eight countries.

Total number of FGDs	110
Total number of individuals interviewed	1 648
Total number of women	786
Total number of men	862
Total number of beneficiaries interviewed	1 349
Total number of women beneficiaries interviewed	633
Total number of men beneficiaries interviewed	716
Total number of non-beneficiaries interviewed	299
Total number of women non-beneficiaries interviewed	153
Total number of men non-beneficiaries interviewed	146

Other interviews conducted (see country studies for specifics for each country)

Key informants

WFP staff

UNHCR staff

Partner agencies

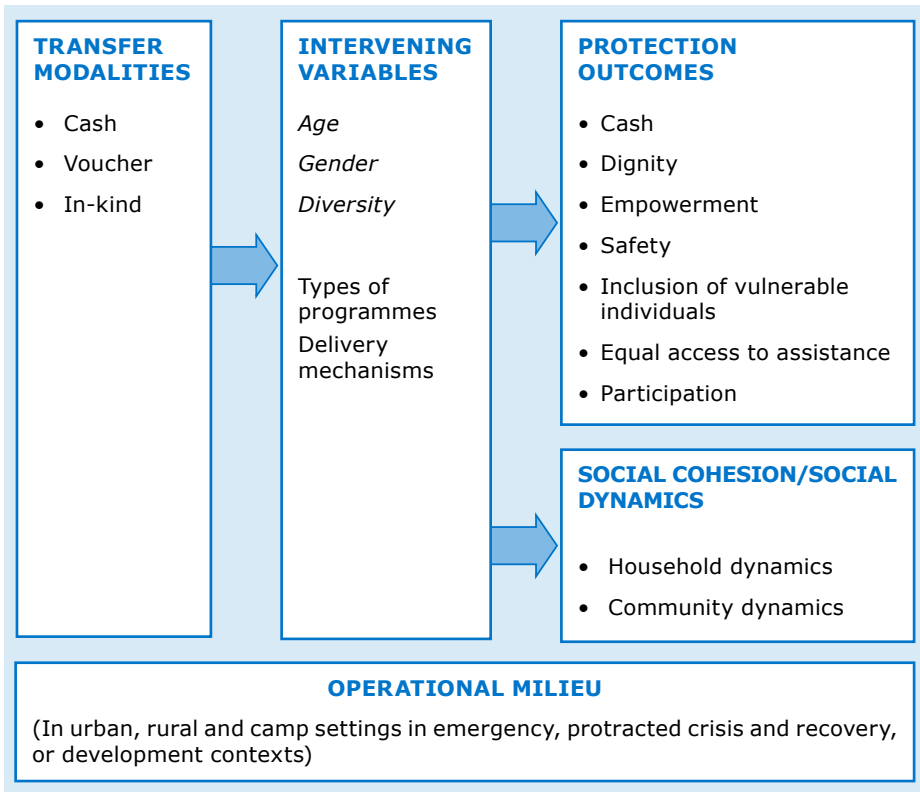
Other United Nations agencies and government staff

Literature review and mini-survey of WFP offices

In addition to the interviews conducted in eight countries, this paper also relied on a literature review and a mini-survey of WFP offices conducted in October and November 2011. It is noted that there were few studies focusing specifically on the protection and gender aspects of cash and voucher transfers in programming in the literature, although many studies consider certain aspects.

Some 34 WFP offices answered a questionnaire: Afghanistan, Armenia, Bangladesh, Benin, Burkina Faso, Cambodia, the Congo, Côte d'Ivoire, the Democratic Republic of the Congo, Ecuador, Georgia, Haiti, Iraq, Kenya, Lao People's Democratic Republic, Liberia, Mozambique, Nepal, Nicaragua, the Niger, the State of Palestine, the Philippines, Rwanda, Senegal, Sierra Leone, Sri Lanka, the Sudan, the Syrian Arab Republic, Timor-Leste, Tunisia, Uganda, Yemen, Zambia and Zimbabwe.

Annex III: Framework for analysis





While much study had been done about economic and market impacts of cash and voucher transfers, there has been less focus on examining their impact on beneficiaries' safety, dignity and empowerment, and the larger issues of gender and community dynamics.

Drawing from an eight-country research, this publication posits that cash and vouchers provide beneficiaries of assistance with a sense of dignity and choice, a significant protective outcome. This book also argues the need to move away from thinking of cash and vouchers in isolation. Many of the protection and gender concerns related to cash and vouchers, while legitimate, are inherently linked to gaps in assistance programming in general. Therefore, protective outcomes of cash and vouchers, like in-kind transfers, are best achieved when protection and gender considerations are incorporated in programme design and implementation.



World Food Programme

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UNHCR
The UN Refugee Agency