

GBViE and Cash Programmes

Query: 'How can cash transfers be used for GBV prevention and mitigation?'

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1. Overview: How can cash transfers be used as a GBV intervention?

As primary prevention: When it is known in a particular context that a risk factor for women and girls experiencing certain forms of GBV is a family's/ couple's/ woman or girl's lack of income, providing cash transfers to women, girls, or their family members has the potential to prevent forms of GBV, such as sexual exploitation, sex trafficking, early marriage, and intimate partner violence (IPV). These interventions would likely have to be long-term and part of a comprehensive primary prevention strategy that seeks to shift gender norms and gender roles in the household and community. For example, a program that seeks to prevent IPV may pair a cash transfer with a Village Savings and Loan Association, and discussions groups with women and their household partners on gender and power dynamics in the family. Or a cash transfer programme to prevent early marriage might target girls and their families before they become at risk by providing cash transfer along with girls empowerment groups and parent discussion groups. Given the longer-term nature of such programming, it is likely best suited for protracted emergencies and post-conflict settings rather than acute emergencies.

For risk reduction: In the context of service provision with women and girls (e.g. case management, women and girls' empowerment groups, etc.) cash may be provided to women and girls who have already experienced GBV to which providing cash may reduce their likelihood of being revictimized; or to women and girls who are identified through services as high risk and for which cash may reduce the likelihood of them being victimized by imminent threats. For example, in cases of IPV where a trigger for a husband's violence is related to lack of income, the provision of cash may help reduce violence in the short-term; or in cases of sexual exploitation where cash may provide a woman or girl with financial support that may allow her safer options.

For supporting healing and recovery of survivors: Cash may be used as a part of a response intervention that provides survivors with emergency cash that may help increase their safety, for example to support a survivor's relocation, or to provide for their basic needs short term, for example cash that could be used for food, clothing, or housing. Cash may also be provided to facilitate survivors' access to services that she may not be able to access due to transportation costs or service fees.

For increasing access to services in general: If safe transportation to and from women's centers is a barrier, cash could also be provided to women and girls to help them access services at women's centers more regularly and safely.

2. What do programmes need to know before implementing cash interventions to prevent or mitigate GBV?

- **What forms of GBV should be targeted?** Which forms of GBV are associated with lack of income (e.g. it is a contributing factor or trigger) and how cash would help prevent or reduce risk.
- **Target population.** What age group and profile of women and girls is being targeted and what is the justification for that. How will the target population be identified safely and without stigma.
- **Risks associated with providing cash to women and girls and GBV survivors.** How will the provision of cash potentially put them at greater risk for GBV? This needs to be thought of in terms of the surge of income but also in terms of where and how women and girls access the cash transfer and what form it is in.
- In terms of operationalizing cash transfers as part of a GBV intervention, teams should consider:
 - **Timeframe:** How long can cash be used as an intervention (this will partly depend on the length of humanitarian response and the financial resources for the response or programme) in relation to type of GBV targeted. This relates heavily to deciding what forms of GBV to target because certain forms of GBV may require sustained cash transfers in order to make an impact. For example, if a GBV cash intervention is intended to prevent girls from being married at the onset of menstruation— cash would have to be an ongoing, multi-year intervention for the same target group. Programmes must consider if that is both feasible and desirable. Or GBV cash interventions that are attempting to mitigate risk, such as in the case of IPV, may only be effective as long as the cash transfer exists a source of income. It is important that programmes consider what additional harm might be done when cash transfers end.
 - **Who receives the cash transfer and how does this shift power dynamics power in the family?** Who, ultimately, will have the decision making power when it comes to cash transfer.
 - **Is transfer conditional (CCT) or unconditional (UCT)?** Cash transfers can be given **conditionally** or **unconditionally** - conditionality refers only to prerequisite or qualifying conditions that a beneficiary must fulfil in order to receive it; i.e. activities or obligations that must be fulfilled before receiving assistance. There is mixed evidence as to the efficacy of conditional versus unconditional transfers. Understanding from the outset what would potentially work best with the target population, and why, is important.
 - **How does the transfer happen?** Is distributing a cash transfer going to put women and girls at more risk, and how can this be mitigated? For example in Cox's Bazaar (see section 4), there was a need to consider the harassment happening already for women and girls on the way to the women's centers.

3. What evidence is there of the effectiveness of cash programmes on GBV and related gender issues?

Studies of the effectiveness of cash transfers on women and girls exposure to GBV have primarily been carried out in development settings and show mixed results. The results of some of these studies (not exhaustive) are highlighted below.

- **Household decision-making.** Some promising (albeit mixed) evidence suggests that targeting asset transfers (including cash) to women can increase their bargaining power which, in turn, can lead to additional impact on wellbeing and power outcomes (Yoong et al. 2012, Kabeer et al. 2012, Dickson and Bangpan 2012). Additionally, evidence shows that targeting cash transfers to women can, in some cases, increase women's bargaining power, which in some cases can increase

women's ability to purchase and maintain assets that they are better able to control (Kabeer et al. 2012).

- **Early marriage.** The oldest conditional cash transfer programme targeting early marriage in India, *Apni Beti Apna Dhan*, involved eligible households enrolling in the programme within three months of the birth of a daughter. Upon enrolment, households received a savings bond which could be redeemed when the girl turned 18 provided she had not married by this date. The study found that programme beneficiaries were *more* likely to marry during their 18th year than non-beneficiaries, suggesting that parents were postponing the marriage of their daughters just long enough to receive the conditional transfer. More than half the respondents reported using the transfers to cover marriage expenses (Wahhaj, 2016).
- A study in Malawi of programmes targeting adolescent girls with conditional and unconditional cash transfers and measured outcomes related to school enrolment, attendance, marriage, childbearing, sexual behavior, and prevalence of sexually transmitted diseases found that unconditional transfers were more effective in helping girls delay marriage and childbearing. (Baird et al, 2007).

There is also useful qualitative research from emergency settings that offers insight into how cash transfers influence women and girls who are at risk for or who have experienced GBV and some of the challenges with implementation.

- A qualitative study of the IRC Jordan's (IRC, 2015). programme shows the potential of unconditional cash transfers paired with other interventions that promote women and girls safety and empowerment to reduce imminent threats of violence. More specifically, it demonstrated that cash transfers helped mitigate violence women were experiencing within relationships characterized by ongoing IPV, but only during the duration of the cash transfer period.
- A qualitative, unpublished study of a small scale cash intervention with adolescent girls ages 15-19 in the DRC (IRC, 2017) found that when unconditional cash transfers were given to adolescent girls directly, in the majority of cases, the expectation was that the money belongs more to the family than the girl, and was used for collective needs rather than the girl's needs. The majority of girls explained that amongst family and sometimes friends, they were obliged to announce that they had received money.

4. Case Study: Cox's Bazaar

- The UNICEF team in Cox's Bazaar was interested in designing a cash intervention that targets girls at risk of early marriage. After discussing some of the questions outlined in Section 2, the team concluded that they needed more information to decide if early marriage is the best target for the programme and to better understand how to best operationalize a cash intervention to ensure it promotes safety and does not create further risk for violence.
- The team will carry out a small-scale assessment to understand the questions posed in Section 2. Approaches that can be used for the assessment include (IRC, 2017):
 - Hypothetical stories: Used to gain an understanding of the vulnerability of women and girls, how they protect themselves from violence, and to find out if they have opinions concerning the violence that they are confronted with.
 - Body mapping: Used to gain information about the specific needs of women and girls in emergency situations, the situations which led to their arrival at the camps, and the level of risk which they are exposed to within the camps.
 - Story in a bag/ bucket: Used for gathering information concerning women and girls' specific needs, which of these they have access to or do not have access to, and what measures they take in order to be able to fulfil their needs.

- Once the assessment is done, the team will design a small scale pilot to be carried out with strong monitoring and qualitative research before any bigger interventions and studies are undertaken.

5. References

Baird et al. (2007). *The Impact of Cash Transfers on the Educational Attainment, Sexual Behavior, and HIV Status of Adolescent Girls in Malawi*.

Dickson K. and Bangpan M. (2012). *Providing access to economic assets for girls and young women in low-and-lower middle income countries: a systematic review of the evidence*.

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International Rescue Committee (2015). *Integrating Cash Transfers into Gender-based Violence Programs in Jordan: Benefits, Risks and Challenges*.

International Rescue Committee (2017). *Unconditional cash transfers payments made to vulnerable girls aged between 15 and 19 in situations of humanitarian crisis*.

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