



Cash Relief for Women and Girls

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Background

Women and girls affected by humanitarian crisis are exposed to heightened risks of violence and exploitation. A breakdown in legal protection, increased financial tensions inside and outside the home and widespread violence are contributory factors, interacting to further marginalise women and girls. It is therefore vital that emergency response prevents violence and empowers women and girls to improve their own well-being and that of their families and communities.

The International Rescue Committee (IRC) has made an organisational commitment in our global strategy, [IRC 2020](#), to gender equality and to ensure our programs narrow the gap in outcomes between women and men, girls and boys. Alongside this we have made a commitment to increasing the use of cash relief programs.

Cash relief can play a role in women's empowerment in emergencies and, when delivered in the right way, it can reduce gender inequalities and violence. Having cash in their hands can boost women's self-confidence, increase their household decision-making power and reduce finance-related household tensions.

Where there are risks of violence against women and girls in humanitarian settings, it is vital that cash relief does not inadvertently exacerbate these heightened risks. Therefore, as part of our commitment to deliver 25% of humanitarian assistance via cash reliefⁱ, we are aiming to understand how cash relief affects women and girls' experiences and ensure that cash is delivered in a way that responds to their needs, mitigates risks and challenges gender inequality.

OUR COMMITMENT (IRC 2020 Strategy)



25%

of IRC's humanitarian assistance will be in the form of **cash relief** by 2020.



Gender Equality

Our strategy aims to **narrow the gap** in outcomes between women and men, girls and boys.

Overview of the Evidence

Cash relief, via direct payments made to people uprooted by conflict or natural disaster, is an effective form of humanitarian assistance. Giving people cash instead of buckets or blankets makes sense: it offers them choice and it can be more cost effective. However, women and girls' experience of cash relief is mixed and dependent on the context. What is more, available studies have largely evaluated the impact of long term, cash transfer programmes on poverty and vulnerability, rather than the effect of emergency cash relief.ⁱⁱ Drawing on the available studies, we find that:

- > Cash relief can contribute to shifting women and girls' 'bargaining power' and improve their **decision making** and control over household resources,ⁱⁱⁱ particularly when programmes are culturally relevant and context specific.^{iv}
- > In some settings cash relief has been found to improve intra-household relations, helping women and their families meet their basic needs and reducing both **household stress and intimate partner violence (IPV)**.^v However, other studies have found that when women's income increases through other means such as paid employment, IPV can increase or decrease, suggesting potential risks associated with cash relief targeted at women.^{vi} Therefore, more studies specifically on the effect of humanitarian cash relief on intimate partner violence are needed.
- > Cash relief's impact on **women's economic empowerment** can be measured by factors including household decision-making power over resources, the gender division of household responsibilities and women's income. The available literature on emergency cash transfers is consistent in agreeing that cash transfers can empower women economically,^{vii} however this is also an area that would benefit from further, rigorous analysis in humanitarian settings.
- > Individual evaluations find that cash programs have a strong impact on the **food security** of women and vulnerable groups, including children.^{viii}

As the evidence suggests, gender inequalities are experienced differently across settings affecting women's opportunities - such as their ability to travel, work or control resources - in different ways. So it is vital that cash relief programs are combined with other strategies that work to address the inequitable gender norms that place women at risk of violence and discrimination. We are therefore committed to understanding gender sensitive approaches to cash relief programming and filling the evidence gaps.

Promising Results:

Jordan and Democratic Republic of Congo

The IRC mitigates risks of violence against all cash relief recipients, particularly those suffering a heightened risk such as women and children. We are also specifically exploring how cash relief can prevent violence. Our research on achieving women's protection is yielding positive results and demonstrating the potential of cash relief to prevent gender-based violence. In Jordan, the IRC combined cash relief with psychosocial services and gender discussion groups (i.e., groups where topics such as roles defined by gender, communication, etc. are discussed among couples) with the ultimate goal of reducing violence against women. In qualitative interviews, women who participated reported a range of positive outcomes such as feeling strong, confident, respected, independent and able to negotiate.^{ix} They said they experienced a reduction in household tension and fewer conflicts. For instance, women stated:

"All our arguments are about the lack of income and the things I request. During the 6 months, the cash reduced conflict between us."

"I still ask my husband for financial decisions. But one change is that before I had to ask permission to go out and now I just let him know that I am leaving."

The IRC is also currently researching the influence of cash relief on violence against displaced adolescent girls in the eastern Democratic Republic of Congo. Preliminary findings suggest that cash has the potential to increase a girl's autonomy and decrease dependency on economic activities that may put girls at risk of violence. Some participating girls reported that, thanks to the cash relief, they are respected by their family members and play a greater role in household decision-making. Many of the girls said that now they can respond to their basic needs and some of them are pursuing small businesses.

RECOMMENDATIONS

IRC's research findings and the broader evidence base show that understanding the context-specific opportunities and risks facing women and girls is fundamental to any cash relief programme design. Cash relief delivered well can have a positive impact on women and girls' safety, decision-making power and income, but its success is dependent on sensitivity to gender relations and the local context. Based on programming experience, we recommend the following to minimise risk and increase the chance of reducing violence and empowering women:

- 1. Flexibility in the distribution method** (e.g., careful selection of the location of distribution – whether at home or in a central place), duration, delivery method (e.g., cash, electronic payment, voucher etc.), amount and frequency of cash transfers to respond to the specific needs and mitigate against violence risks identified
- 2. Engagement with the wider community**, including men, to promote understanding and transparency concerning targeting women for cash relief
- 3.** A careful assessment must be made of how cash transfers influence the family and community perception of the recipient to ensure her safety is not put at risk and her freedom to make decisions is not jeopardised. This can be done through **gender discussion groups and context specific safety assessments and risk analysis.**

RESEARCH PRIORITIES

The IRC is committed to understanding cash relief's potential to enhance women and girls' protection and economic empowerment in crisis-affected contexts. We are building on existing evidence to:

- > assess how cash relief compares with more conventional programs to **reduce violence against women and girls**, improve women's income and control of resources and test whether the strong impacts realised for food security outcomes also extend to **nutrition outcomes for women and children**;
- > understand the most effective approaches to **reducing barriers to women's economic empowerment** and
- > consider how increased income can affect **women and girls' decision-making, control over resources and violence in the home.**

The IRC is committed to narrowing gender inequalities in outcomes, reducing physical, sexual and psychological violence and promoting women's economic empowerment. We are ensuring that our cash relief programming recognises tensions, risks and inequalities experienced by women and girls and testing its potential to achieve a reduction in violence and economic empowerment. The evidence generated will serve the IRC and wider global commitments to scaling up cash relief* and improving the lives of women and girls in humanitarian settings.

Photo: Syrian woman living in a city in Jordan shops for food at a local grocery store. (Meredith Hutchinson/IRC)

The International Rescue Committee (IRC) responds to the world's worst humanitarian crises and helps people to survive and rebuild their lives. Founded in 1933 at the request of Albert Einstein, the IRC offers lifesaving care and life-changing assistance to refugees forced to flee from war, persecution or natural disaster. At work today in over 40 countries and 22 U.S. cities, we restore safety, dignity and hope to millions who are uprooted and struggling to endure.

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¹ IRC Cash Strategy 2016

² For an overview of the impact of cash transfers for poverty reduction on women and girls see Hagen-Zanker, J., Pellerano L., Bastagli, F., Harman, L., Barca, V., Sturge, G., Schmidt, T., Laing, C. (2017) [The Impact of Cash Transfers on Women and Girls: A summary of the evidence](#) ODI Briefing. London: Overseas Development Institute.

³ Yoong J, Rabinovich L, Diepeveen S (2012) [The impact of economic resource transfers to women versus men: a systematic review](#). Technical report. London: EPPI-Centre, Social Science Research Unit, Institute of Education, University of London

⁴ Dickson, K and Bangpan, M (2012) [Providing access to economic assets for girls and young women in low-and-lower middleincome countries. A systematic review of the evidence](#). London: EPPI-Centre, Social Science Research Unit, Institute of Education, University of London

⁵ Browne, E (2014) [Evidence of impact of emergency cash transfers on gender and protection](#). GSDRC Helpdesk

⁶ Bhattacharyya et al. (2011) [Marital Violence and Women's Employment and Property Status: Evidence from North Indian Villages](#). World Development, 39 (9): 1676-1689.

⁷ Browne, E (2014) Evidence of impact of emergency cash transfers on gender and protection, GSDRC Helpdesk

⁸ Cunha, Jesse M. (2014) ["Testing Paternalism: Cash versus In-Kind Transfers."](#) American Economic Journal: Applied Economics, 6(2): 195-230; Aker, J. et al. (2011) ["Zap It to Me: The Short-Term Impacts of a Mobile Cash Transfer Program."](#) CGD Working Paper 268. Washington, D.C.: Center for Global Development; Attanasio, O. et al. (2012) ["Food and Cash Transfers: Evidence from Colombia."](#) The Economic Journal, 122:92-124.

⁹ IRC and UNHCR (2015) [Improving Cash-Based Interventions Multipurpose Cash Grants and Protection: Integrating Cash Transfers into Gender Based Violence Programs in Jordan: Benefits, Risks and Challenges](#)

¹⁰ [The Grand Bargain – A Shared Commitment to Better Serve People in Need](#)