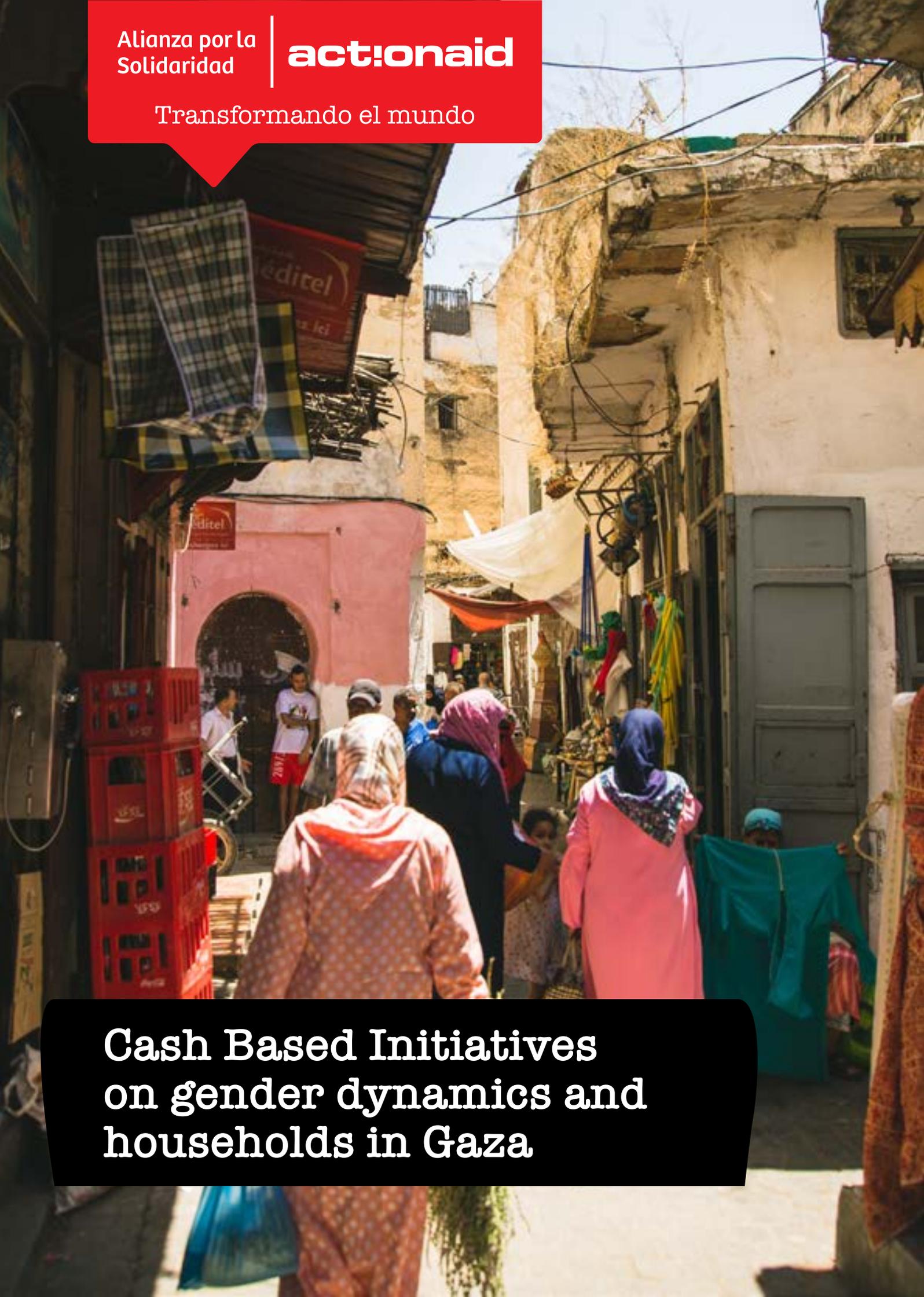


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A photograph of a narrow, busy street in Gaza. The street is lined with old, weathered buildings. On the left, there are shops, including one with a pink facade and an arched entrance. A sign for 'editel' is visible above the shop. Laundry is hanging from lines across the street. People are walking along the street, some wearing headscarves. The scene is brightly lit, suggesting a sunny day.

Cash Based Initiatives on gender dynamics and households in Gaza

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This research has taken place in the first half of 2021 in the occupied Palestinian Territory

During the conduct of this study, participants were informed of the purpose of the study and that their testimonies would be used only for that purpose and in strict confidentiality, without revealing names or any details that could endanger the participants. They were also informed of their right to non-reproduction.

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LIST OF CONTENTS- INDEX

Contents - Index	1
Acronyms	2
List of tables/figures	3
Executive summary	4
Introduction	10
1.Cash based Initiatives: definitions	
2.The effects of Cash based Initiatives on women and their protection risks	
3. Purpose	
Methodology	13
1.Sampling	
2.Data collection	
a.Qualitative data collection	
b.Semi-structured interviews	
c.Limitations to the research	
Key findings	18
1.Female heads of households - who are they?	
2.Protection risks correlate with living conditions - not with cash modality	
3.Protection risks linked to intimate partner violence are hard to assess	
4.Humanitarian agencies response to gender related protection risks	
Discussion of findings	23
Conclusion and recommendations	24

Acronyms

CBI	Cash based initiative
CBT	Cash Based Transfers
CTP	Cash Transfer Programming
CVA	Cash-Voucher Assistance
GBV	Gender Based Violence

List of tables/figures

Figure 1: Correlation between cash support and dynamics

Figure 2: Impact of funds on tension and conflicts inside the household

Figure 3: Feelings associated with cash support

Figure 4: Preferences linked to cash distribution

Figure 5: Informants' perception of the correlations between cash distribution and conflicts

Figure 6: Respondents' knowledge of where they can seek support

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Table 1: Research Methodology Tools

Table 2: Focus Groups

Table 3: Organisations interviewed

Table 4: Categories of households

Executive summary

To assess the impact of Cash Based Initiatives on gender dynamics and households in Gaza, Alianza por la Solidaridad (ApS) commissioned a research in the spring of 2021 to:

- Analyze to what extent the CBIs that are being implemented in Gaza and its tools, systems and stages have incorporated an appropriate gender approach.
- Document and assess if and how cash assistance has exacerbated protection risks in any way and, if on the contrary, CBIs are resulting in an effective tool for protecting women at risk.

The research was informed by the following research questions:

Overall research question

How do cash based initiatives affect family dynamics in households in Gaza and women's protection risks?

Specific research questions

- I. Do women's protection risks increase if the cash/voucher is given to a female household member and if so, how?
- II. Do women's protection risks increase if the support is provided as unrestricted as opposed to restricted funds and if so, why?
- III. How do we explain the predicted relationship between protection risks and how and to whom the cash is given?
- IV. Does cash support (conditional/unconditional) affect other family dynamics and if so, how?
- V. How and to what extent are protection risks considered and mitigated when humanitarian and development actors distribute cash in Gaza?

Overall, the research finds that cash-based support, restricted and unrestricted, contributes positively to family dynamics between direct recipients as it relieves economic stress and concerns among breadwinners about not being able to feed the family.

The research did not find a direct correlation between provision of cash support, neither restricted, nor unrestricted, and negative family dynamics between husband and wife. Instead, the research finds a correlation between cash recipients' mode of living/household type, family structure and negative dynamics.

The risk that cash support, restricted and unrestricted, leads to negative family dynamics increase in the extended family if recipients are living with an extended family (partners and brothers of the husband) that do not receive the same support. Cash recipients living in 'nuclear' family units away from extended families reported the least negative effects of cash support.

The research did not find that women's protection risks increase if the support is provided as unrestricted as opposed to restricted funds. Yet restricted funds can reduce discussions about how support must be spent, in situations where other members of the extended family start a discussion out of jealousy or frustration that the support is earmarked a small proportion of the extended family only. Unrestricted funds do not have that same effect.

With few exceptions, the research did not find that that humanitarian and development actors in the Gaza strip consider and mitigate protection risk. When considered, protection risks are usually linked to partner violence and not to other forms of gender based violence, as verbal and physical abuse in the extended family.

Differing perceptions among women about what 'protection risks', physical and verbal abuse is and to what extent it is an acceptable part of life, in combination with the sensitivity of the issue, is an obstacle both the identification of protection risks and for self-reporting.

Recommendations

1. The Cash Working Group (CWG) commission a research aimed to determine the problem intensity linked to protection needs of female recipients of cash who live with their husband's family in the same building. The research should identify:

- The percentage of households receiving cash support that live in extended families.
 - The prevalence of female household members within this category who have experienced verbal or physical abuse in connection with cash support.
-

2. Cash programs work in close coordination with other community based initiatives to move beyond awareness raising about gender based violence and empower women to:

- Identify and name acts of physical and verbal abuse (gender based violence) in the extended household
- Question the legitimacy of such abuse.
- Share experiences and speak about power inequalities and abusive relationships in the extended family.
- Seek support, either with peers or with other agencies if they are exposed to gender based violence.
- To promote more gender transformative interventions through actions aimed to empower women economically and improve their access to and control over resources (see recommendation 4 below).

A holistic approach of the assistance is highly recommended to include awareness, social and legal assistance.

3. Explore ways to support extended families. While only the 'small family unit' to which the woman belongs is eligible for cash support, cash based initiatives may refer other parts or individuals in the extended family to other programs and opportunities that can contribute to strengthen the family's income and livelihood opportunities in the medium term.

4. Explore ways to link short-term cash support to women and female headed households to economic empowerment and income generating programs that may strengthen the woman and her family's opportunities for income generation in the medium terms and women's access to and control over production means and economic resources.

5. Establish or strengthen culture-sensitive monitoring and transparency mechanisms and post distribution follow-up measures for providers of goods under restricted cash programs to reduce the risk that providers misuse the lack of market competition to inflate prices or reduce the quality goods provided.

6. Explore ways to strengthen cash recipients' trust that they can use complaint mechanisms without facing retaliations. This may take that cash programs cooperate with other, community based empowerment programs such as those proposed under recommendation no 2.

7. Strengthen capabilities of cash providers and field staff to identify families at risk, mitigate or prevent inter-household conflicts linked to cash distribution and refer families to support modalities that benefit the entire household.

8. Support cash providers develop and implement procedures for protection risks assessments, develop tools or organizations procedures to consider protection risks during planning and implementation, and monitor monitor protection risks and adverse effects after distribution.

FINDINGS

Cash support, restricted or unrestricted, contributes to alleviate the stress and tension linked to poverty among families in Gaza.

FINDINGS

Female cash recipients living in extended families and in the same building as the husbands' family can be exposed to bigger risks of gender based violence than other female recipients of cash support.

Restricted funds can, in such situations, contribute to mitigate or reduce the risk that jealousy linked to cash support leads to conflict as it leaves fewer options for spending and hence entry points for disputes.

FINDINGS

Lack of awareness among women on what GBV means and many women do not report or seek care when being subject to gender based violence because they believe that the violence is normal or not serious enough to report.

FINDINGS

Humanitarian agencies operating in Gaza do not systematically consider protection risks or take actions to mitigate such risks when or if they are identified as part of the planning and implementation of cash distribution programs in Gaza.

Introduction

Cash transfers are often considered a gender-sensitive development tool because women have traditionally been the target for large social cash transfer programs. Cash assistance with women survivors of GBV and at risk seems also, in many cases, to be an effective tool to support their empowerment and to increase their ability to be part of the decision-making process in their households.

A recent assessment of the UN Women Cash program in Palestine¹ has demonstrated the positive impact on the resilience of vulnerable groups of women in Gaza, including GBV survivors. 91.2 per cent of beneficiaries reported a decrease in domestic violence and 70 per cent an increase in household decision-making power: “The women beneficiaries clearly appreciated the cash for work² opportunities, the elevated social status they gained, the level of autonomy and the additional freedom to make their own decisions regarding household expenditure. A broad finding from this assessment is that providing cash for work opportunities provides vulnerable women, including women survivors of violence, women with disabilities, and elderly women, the dignity to choose what best suits the individual needs of their households”.

However, other studies have also shown some challenges and risks. Targeting women as cash transfer recipients may be seen as undermining men’s power and place women at risk of violence, if there is no adequate communication with the husband and/or other males at the household, such as fathers, brothers and fathers in law. Similarly, providing cash assistance to single/divorced/widowed women has been sometimes perceived as a way of increase divorces and separation.³

A discussion paper, also published by UN women in 2019, concludes that, in the development context, cash transfers are largely associated with reductions in reported physical violence against women by a male partner. How cash transfers affect emotional violence, however, remains less understood.⁴

In the humanitarian context, there is little substantive research on the relationship between cash transfers in

emergency settings and how cash provided to female household members affect women’s protection needs and the risk of gender-based violence. The evidence that does exist is mixed and mostly anecdotal. None of the studies reviewed approach the link between protection risks and gender-based violence on the one side and the gender of cash recipients on the other side in a systematic way. All studies seem to agree, however, that cash assistance in general has a significant positive impacts on households food security and basic needs, helping them to withstand conflict-related economic shocks and market fluctuations, and reducing their reliance on negative coping strategies, including early, forced marriage, survival sex other types of gendered abuse.⁵

A few key findings include: (i) Cash transfers are consistently found to have the potential to reduce household tensions; (ii) A few studies suggest that the coping behaviours of women can obscure the relationship between cash transfers and the reported incidence of abuse; (iii) A few studies raise concerns that purposeful targeting of women can lead to the marginalization of men, increasing the risk of negative outcomes.

Without proper gender considerations, however, there is a concern that cash transfers may fail to reach those left furthest behind, potentially limiting rather than generating opportunity for greater gender-transformative change.

1. Cash based Initiatives: definitions

According to Cash Transfers Glossary, produced by the cash learning partnership (CaLP), the term ‘Cash Based Initiatives’ refers to all programs where cash (or vouchers for goods or services) is directly provided to beneficiaries. In the context of humanitarian assistance, the term is used to refer to the provision of cash or vouchers given to individuals, household or community recipients; either unconditional or as cash for work; not to governments or other state actors.

¹ UN WOMEN “An Assessment of the Cash for Work Component of the UN Women Project Protection, Response and Preparedness to Address Needs of displaced and vulnerable women in Gaza”. 2019.

² Cash for work is a short-term intervention used by assistance organisations to provide temporary employment in public projects to the most vulnerable, crisis affected population

³ International Rescue committee “Integrating Cash Transfers into GBV programs in Jordan: Benefits, risks and challenge”.

⁴ UNwomen, November 2019. The effect of Cash-based interventions on gender outcomes in development and humanitarian settings

⁵ See for instance ‘Cash Transfers in Raqqa, Syria’ 2019 by the IRC and UNCHR, An introduction to Cash-Based Interventions in UNHCR Operations, 2014

CBI covers all modalities of cash-based assistance, including vouchers but excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash).

The term can be used interchangeably with Cash Based Transfers (CBT) and Cash Transfer Programming (CTP) and Cash-Voucher Assistance (CVA).

Globally, Cash and voucher assistance (CVA) is a scalable humanitarian modality that is used to provide immediate support and sustain livelihoods. The modality is believed to empower beneficiaries, preserve their integrity, dignity and safety as “Humanitarian assistance provided as cash or vouchers can offer greater flexibility and choice to beneficiaries, compared with assistance provided as in-kind goods. Cash can empower recipients and help strengthen local markets.

2. The effects of Cash based Initiatives on women and their protection risks

In many countries Cash Based Initiatives are designed to protect the women, minimize the gender inequality in the targeted communities and enhance the role of women inside the household.

According to UNHCR, Cash-Based Interventions (regardless of the gender of the recipients) minimize the need to resort to negative coping mechanisms, as having the means to satisfy basic needs through cash based interventions can minimize survival sex, child labour and neglect, family separation, forced marriage and other types of exploitation and abuse.⁶

Despite these obvious benefits, the way resources are distributed and controlled between and male and female recipients inside the household might also affect protection risks negatively. For this purpose, a study that issued by World Food Program (WFP), highly recommended that Cash interventions need to be planned and delivered in ways that can mitigate power imbalances and systemic gender biases inside the household. As for the immediate outcomes of cash interventions and their impact on gender inequity - cash transfers can mitigate negative coping mechanisms that put women at risk of GBV or discrimination as long as it is an integrated outcome of deliberate programming.”⁷

Another published research, which studied the impacts of Cash Based Initiatives on the household dynamics and gender, 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. This 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.

Another dimension of CBI's gendered impact was tackled in the same research and focused on household violence, particularly gender-based violence (GBV)⁸, is a sensitive issue in many cultures, and it is therefore difficult to get information about it. While it was acknowledged during some Focus Groups Discussion (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.⁹

3. Purpose

To assess the impact of the link between the gender of recipients of Cash Based Initiatives, and women's protection needs/household dynamics among households receiving cash in Gaza, Alianza por la Solidaridad (ApS) commissioned a research in the spring of 2021 to:

- Analyze to what extent the CBIs that are being implemented in Gaza and its tools, systems and stages have incorporated an appropriate gender approach.

⁶ UNHCR: An introduction to Cash-Based Interventions in UNHCR Operations, 2014

⁷ The potential of cash-based interventions to promote gender equality and women's empowerment study, WFP 2019

⁸ “Gender-based Violence (GBV) is an umbrella term for any harmful act that is perpetrated against a person's will and that is based on socially ascribed (i.e. gender) differences between males and females. It includes acts that inflict physical, sexual or mental harm or suffering, threats of such acts, coercion, and other deprivations of liberty. These acts can occur in public or in private, (Inter-Agency Standing Committee, 2015)

⁹ Examining Protection and Gender in Cash and Voucher Transfers, WFP and UNHCR

- Document and assess if and how cash assistance provided to women has exacerbated protection risks¹⁰ in any way and, if on the contrary, CBIs are resulting in an effective tool for protecting women at risk.

The findings will inform ApS's strategy to protect vulnerable women in the areas.

Findings will also be shared with the members of the humanitarian cluster in Gaza, and related working groups to inspire design and implementation of Cash Based Interventions (CBIs) and the planning of common capacity building programs.

The research was guided by the following, overall and specific research questions:

Overall research question: How do cash based initiatives affect family dynamics in households in Gaza and women's protection risks?

Specific research questions:

I. Do women's protection risks increase if the cash/voucher is given to a female household member and if so how?

II. Do women's protection risks increase if the support is provided as unrestricted as opposed to restricted funds and if so, why?

III. How do we explain the predicted relationship between protection risks and how and to whom the cash is given?

IV. Does cash support (conditional/unconditional) affect other family dynamics and if so, how?

V. How and to what extent are protection risks considered and mitigated when humanitarian and development actors distribute cash in Gaza?

¹⁰ See <https://www.cslpnetwork.org/wp-content/uploads/2020/01/erc-protection-risks-and-benefits-analysis-tool-web.pdf> for a comprehensive outline of protection risks

Methodology

To answer the research questions, the research team conducted a cross-sectional study that involved data collection and interviews with male and female representatives from a sample of households receiving restricted/unrestricted and unconditional funds in Gaza.

Cross-sectional studies are observational by nature and are known as descriptive research not causal or relational, meaning that they cannot be used to determine the cause of something, such as why some segments of a population is more at risk of violence than others. However, a cross-sectional study can be used to determine if exposure to specific risk factors might correlate with particular outcomes, or as is the case with this research, if certain types of households or cash modalities correlates with increased risk of violence or protection risk. The method is therefore also often used to make inferences about possible

relationships or to gather preliminary data to support further research and experimentation.¹¹

This research looked at the correlation between restricted/unrestricted funds and female household members risk of violence in their household when they are the recipients of the support. Conditional funds – most often implemented as cash for work programs – was not included from the research. Cash for work programs implies that women spend time outside the household, can build relations with other women and be exposed to power dynamics outside the household sphere. Cash for work programs therefore represent a set of opportunities and risks that are difficult to compare with cash programs that ‘inject’ resources into the household ‘only’.

Table 1: Research Methodology Tools

Do women’s protection risks increase if the grant is given to a female household member?

Data source	Sampling	Data collection	Resulting information	Unit of analysis
Female recipients of restricted and unrestricted funds	Stratified sampling	Focus groups	Information about possible links between recipients of grants, household dynamics and GBV risks	Female representatives of households benefiting from CBIs

Do women’s protection risks increase if the support is provided as an unrestricted as opposed to restricted or conditional funds and is so, why?

Data source	Sampling	Data collection	Resulting information	Unit of analysis
Female recipients of restricted and unrestricted funds	Stratified sampling among recipients of cash grants and vouchers	Focus groups	Information about possible links between grant modality, household dynamics and GBV risks	Female representatives of households benefiting from CBIs

¹¹ Keith F Punch, Introduction to Social research, 2014

To what extent and in what ways do qualitative interviews help explain the predicted relationship between household dynamics, protection risks how and to whom the cash is given.

Data source	Sampling	Data collection	Resulting information	Unit of analysis
Female recipients of restricted and unrestricted funds	Stratified sampling	Focus groups and semi-structured interviews with male and female cash recipients	Information about factors that can explain links – or absence of links – between how and to whom support is provided and GBV risks	Female representatives of households benefiting from Cash Based initiatives

Does cash support (conditional/unconditional) affect other family dynamics and if so, how?

Data source	Sampling	Data collection	Resulting information	Unit of analysis
Female and male recipients of restricted and unrestricted funds	Stratified sampling	Focus groups with male and female cash recipients	Information about wider household dynamics	Male and female representatives of households benefiting from CBIs

How and to what extent are protection risks considered and mitigated when humanitarian and development actors distribute cash in Gaza?

Data source	Sampling	Data collection	Resulting information	Unit of analysis
Humanitarian agencies and Cash working Group	Purposeful sampling key informant representing humanitarian agencies	Desk/literature review. Semi-structured interviews	Information about how humanitarian agencies consider protection risks in planning and implementation	Humanitarian agencies operating in Gaza

1. Sampling

Data from households that receive restricted/unrestricted funds was collected using a mixed method approach using quantitative and qualitative methods to validate information collected.

The research used a stratified random sampling method to identify informants for quantitative and qualitative data collection. Stratified sampling involves the division of a population (in this case households receiving cash based support) into smaller sub-groups

known as ‘strata’. In stratified random sampling, or stratification, the strata are formed based on members’ shared attributes or characteristics such as income or educational attainment.¹²

The strata used this research include:

- Households who have received unrestricted and unconditional support. (Cash transfer)
- Households who have received restricted and unconditional support. (Vouchers, earmarked)

¹² Stratified random sampling differs from simple random sampling, which involves the random selection of data from an entire population, so each possible sample is equally likely to occur, and will allow the research team to obtain a sample population that best represents the groups subject to this research.

Each strata was subdivided into a group of households where women received the financial support on behalf of the family and a group of households where a male family member received the financial support on behalf of the family.

The sample was identified based on a desk review of CBIs implemented by INGOs in Gaza and information and analyses made available by the Cash Working Group. The sample covered diverse geographical areas in Gaza and sectors, including WASH, food security, health and general protection. Random sampling will be used to identify individual households within each strata.

Table 2 below offers a full overview of focus groups, transfer modalities and locations included in the research:

N°	Organization	Governorate	Transfer Modality	Date	Total N°
1	Action Against Hunger ACF	Gaza	Un-restricted	05.05.2021	8
2	Palestinian Association for Education & Environmental Protection	Gaza	Restricted	10.06.2021	10
3	Islamic Relief Palestine	Gaza	Restricted	10.06.2021	11
4	Palestinian Association for Education & Environmental Protection	Khan Younis	Restricted	21.06.2021	7
5	MAAN Development Centre	Rafah	Un-restricted	24.06.2020	11
6	MAAN Development Centre	Rafah	Restricted	24.06.2021	11
7	Women's Affairs Center WAC	Gaza	Un-restricted	25.06.2021	10
8	Women's Affairs Center WAC	Gaza	Restricted	25.06.2022	10
Total					78

One of the 8 focus groups represented spouses of women who received cash on behalf of the family.

2. Data collection

The research used the following data collection methods.

a. Qualitative data collection

The research conducted 8 focus groups with a total of 70 women and 8 men representing households that have received restricted/unrestricted, conditional and unconditional grants.

The purpose of the focus groups was to understand to what extent and in what ways restricted and unrestricted cash modalities affect household dynamics and women's protection needs and to gather ideas from participants about how considerations about protection risks can be further strengthened in future, cash-based interventions.

This was done using a question guide in two parts. Part one included a score card that was used to identify to what extent women agreed with a list of statements linked to the effects of cash support on household dynamics.

The second part introduced participants to a set of open-ended questions aimed to facilitate a reflection among participants about the background and reasoning for their answers.

b. Semi-structured interviews

To answer the research's fourth questions about how and to what extent protection risks are considered and mitigated when humanitarian and development actors distribute cash in Gaza, the research team has conducted semi-structured interviews with representatives of the Gaza Cash Working Group, CBI providers representatives of the different distribution modalities that are part of the research. The informants represent both national and international agencies. They have been selected among managers and implementers of cash distribution programs who could provide information about how agencies consider protection risks in the planning, implementation and follow-up on cash distribution programs. Table three below include the list of informants for semi-structured interviews:

Table 3 Organisations interviewed

N°	Organization	Type	Total N° of interviews
1	Cash Working Group	Coordination Body	1
2	Protection cluster	Coordination Body	2
3	ECHO	Donor	1
4	ACTED	INGO	1
5	Islamic Relief	INGO	1
6	UNFPA/Gaza GBV working group	International agency	1
7	Palestine Association for Education and Environment Protection	Local NGO	1

Nº	Organization	Type	Total N° of interviews
8	PAEEP	Local NGO	1
9	ECHO's program consortium lead	INGO	1
10	Action Against Hunger ACF	INGO	1
11	Dan church aid DCA	INGO	1
12	World Food Programme WFP	UN agency	1

c. Limitations to the research

Sample size

The sample size – which was limited both by time and resource constraints – obviously represents a limitation to the level of scientific evidence that the research can provide. Yet, the findings do point at issues and conclusion that could be used as the basis for the formulation of hypothesis about when and under which circumstances female cash recipients are at risk of gender-based violence and potentially in need of protection, and when and under which circumstances different cash modalities contribute to either reduce or increase protection risks.

The hypothesis might be subject to further in-depth studies and discussions if deemed relevant by agencies involved in the distribution of restricted and unrestricted funds.

Challenges on data collection

The data collection was affected both by the Covid-19 pandemic and by the bombardments of Gaza in May 2021. While the former posed restrictions on gatherings and affected the readiness of cash recipients to join, the former radically changed the agenda of humanitarian agencies and families that were affected psychologically by the trauma of the airstrikes that left more than 250 people dead and 2000 wounded in Gaza, according to the UN. More than 58000 Palestinians were internally displaced and lost their homes in the bombardments of the Gaza strip. The number of focus groups was therefore reduced from initially 12 (planned) to 8.

Due to the exceedingly difficult circumstances that recipients live under, the research can not exclude the possibility that the context in which data were collected have affected the answers provided by informants, including their perception of what constitutes a 'protection risk' relative to other 'risks'.

Key findings

1. Female heads of households – who are they?

The data collection found that female recipients of restricted and unrestricted funds in the study were

women belonging to any of the following categories:

This categorization was initially not part of the sampling strategy but turned out to be an important variable in determining protection risks as described below.

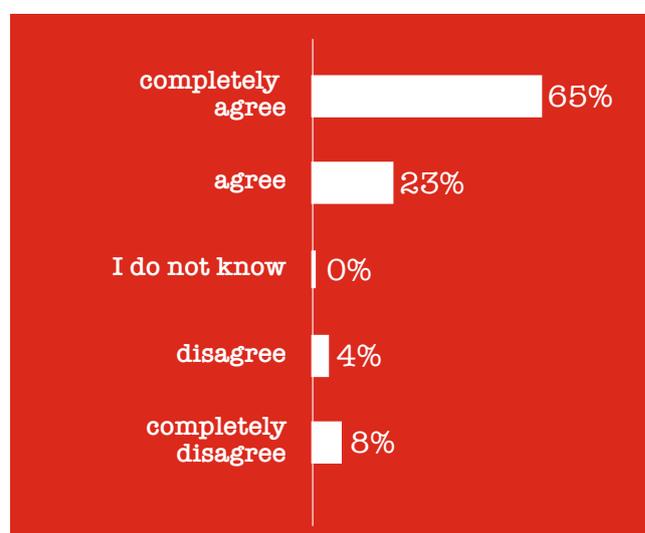
Table 4 Categories of households

Category	Percent
Unmarried women taking care of elderly parents, siblings	21
Divorced women living on their own	2
Widows living on their own	4
Women who were still living with their husband but who were de facto heads of households due to the husband's disability, physical or mental disease	17
Widowed women or women living with their husband in the same building as the husband's family	56

2. Protection risks correlate with living conditions – not with cash modality

Informants from all five categories of female headed households agreed with findings from previous pieces of research¹³ that cash support – be it restricted or unrestricted – contribute to alleviate the tensions and stress that is associated with not being able to make ends meet, and which might increase frustrations and cause conflicts between male and female household members. 65% completely agreed, and 23% agreed to this statement.

Figure (2)
Impact of funds on tension and conflicts inside the household



¹³ See for instance UNHCR 2014, IRC 2019

Such tensions are often caused by continuous demands from the children, the mother-in-law or other members of the family, that the heads of households are unable to respond to as they do not have the mean.

Receiving cash assistance can contribute to address the basic needs of the family members and this reduces the probability of tension.

I have 8 kids, when the shop owner asks my husband to pay our overdue debit, he starts to shout and blame me for having such a big family and then he keeps saying that life is getting harder because I bring so many kids, and this causes a lot of argument that results in conflict. I don't hear this symphony when I have some cash and pay part of the debit. I hope receiving assistance will stay for long time.

FGD participant

All the participants especially those who live with their husbands, reported that they use the debit to get food from a grocery shop in their neighborhood. After a certain level of the debit the shop owner refuses to give them any necessities before they cover the previous debit and every week he knocks the door of the family to ask for his money. Immediately this causes a big tension inside their families.

The research did not find that this situation differed significantly between recipients of restricted and recipients of unrestricted funds.

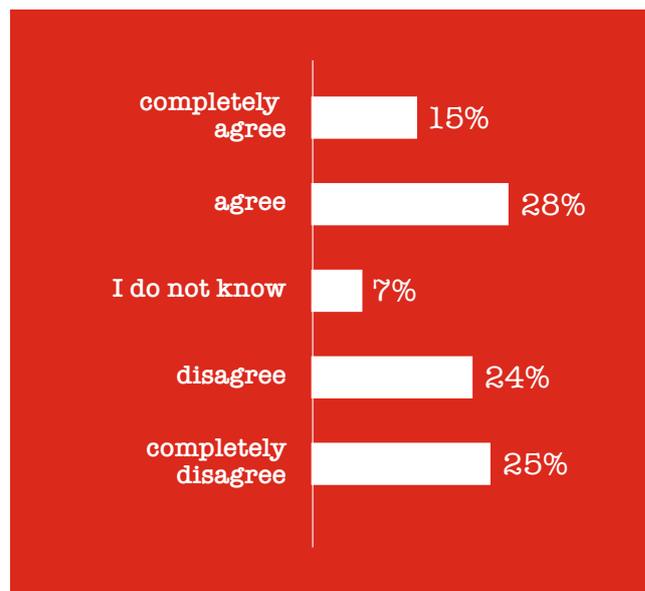
Yet, half of all female respondents also stated that they often feel at risk or uncomfortable receiving or picking up money, regardless of the modality. The level of discomfort was slightly less for recipients of unrestricted funds however. This might be explained by a stronger feeling of dignity associated with a cash modality that women can dispose of entirely themselves as explained below.

In general, women interviewed associated discomfort either with the cash providers' visibility policy or with interference and questioning by other family members and sometimes by neighbors when women returned to the household with cash or with commodities they had got from using a voucher.

Female respondents from all five categories of women mentioned that cash providers' visibility practices, like visits from the CBIs providers, contributed to feelings of discomfort, as neighbors would notice the visit and start questioning it.

Figure (3)

Women, who must pick up cash in preson, often feel at risk or uncomfortable doing so.



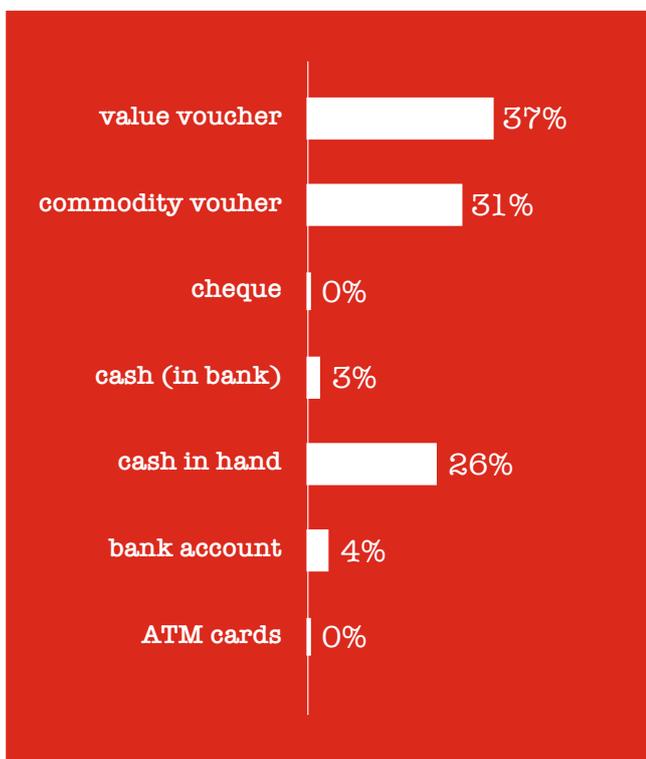
Women who were living with their husband but who were de facto heads of households due to the husband's disability, physical or mental disease, and widows and women living with their husband in the same building as the husband's family also explained the feeling of discomfort with the fact that other family members (brothers or mothers in law) would blame the woman for not sharing the information about the support they received with the extended family, so they would go and register for support too. Many were also bothered by the fact that family members would interfere and engage in discussions about how the money should be spent and that they would be asked to clarify the source of money received, particularly inside the extended families. As several women explained to the research team: "when the discussion is me and my husband we find solutions, but interfering with others (extended family members] is pouring fuel on fire".

Male respondents did not express the same level of discomfort with the fact that their spouses were the direct recipients of funds, although they did state that they would prefer to pick up cash themselves. But, in the end what mattered to them was that they did access and benefit from cash support. As one male respondent explained: "I prefer to get the aid myself not through my wife. But by the end of the day I am looking to eat grapes" [I care about the support, not how we get it, red.]"

The research further finds that, in families where several generations or households live together, the risk of physical violence and verbal abuse against female recipients of funds increases if the husband feels inclined to demonstrate his position as decision maker and power holder in front of his family.

Female informants who lived in a separate housing unit or in extended families where all the members benefit from the aid received, did not express the same level of discomfort, when picking up or returning home with money, however. Women who lived in a separate house with their kids and husbands reported the least discomfort, concerns and conflicts.

Figure (4)
Preferences linked to cash distribution



The expression of discomfort correlates with a preference for restricted funds (vouchers) for a significant percentage (31%) of informants interviewed. With restricted funds, women, and in particular those living in extended families, can alleviate or reduce discussions that might originate from jealousy or frustration among other household members because only a part of the family has received support. The cash modality (restricted/unrestricted) is, in other words, not a direct cause of conflict itself but the modality might either contribute to reduce or exacerbate conflicts caused by jealousy and frustration.

The value voucher, i.e. unrestricted modality, still remains the preferred distribution modality according

to women interviewed (37%), however. More than 93% of the interviewed women reported that they feel dignified and get a positive feeling when they have full control to buy whatever they can buy.

The value voucher's main disadvantage is that it reduces women's control of the resource and increases the risk that other family members decide to buy non-basic items, which leave the family with a gap to cover the basic needs.

Commodity vouchers, on the other hand, reduce the risk that discussions would erupt about the spending of the funds. At the same time it offers full control for women to decide on their basic needs and priorities inside the household. The negative side of commodity vouchers is that shopkeepers tend to inflate the prices or/ and offer goods in an inferior quality, according to 62% of women interviewed.

Cash in hand comes third as a distribution mechanism. 26% of the interviewed women prefer this modality because they feel that it is simple, easy and cost effective. They also prefer that they do not need to collect assistance from the bank and stand in a crowded waiting line at a time where all providers distribute assistance at almost the same time of the month. While cash in hand gives a high level of flexibility, 57% among those who preferred this modality reported that it usually leads to hot arguments with husbands and other family members on how to spend the money.

3. Protection risks linked to intimate partner violence is hard to assess.

Humanitarian agencies often link protection risks for women who participate in cash-based initiatives with protection against intimate partner violence and/or gender-based violence, particularly if women are the direct recipients of assistance, if they do not typically control household resources and if men are marginalized in aid delivery and/ or in the wider economy.¹⁴

Interviews with female recipients of cash did not confirm these notions, as described in section 3.2, but did find a correlation between possible protection risks and the circumstances in which women live (extended family households). Inter-generational violence, jealousy and inter-household tensions, might be aggravated if one part of the extended family receives funds and the remaining parts don't.

Although half of the respondents stated that receiving funds are associated with feelings of discomfort or a feeling of being at risk of intra-household conflicts, most

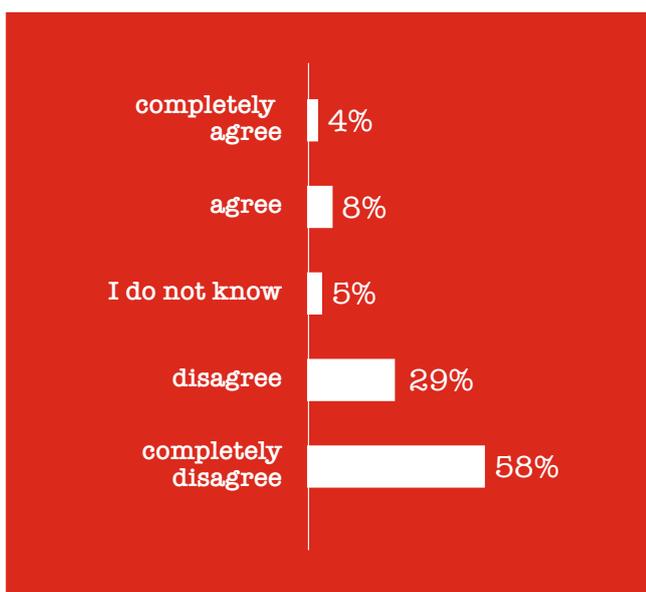
¹⁴ <https://www.calnnetwork.org/wp-content/uploads/2020/01/erc-protection-risks-and-benefits-analysis-tool-web.pdf>

I have suffered from verbal and physical violence for many years from my husband regarding spending on the household priorities and needs... my family advised me to breakup and divorce. I decided to face him with my decision, and since then the situation has been largely improved between us.

respondents (85%) did not feel that funds received actually cause conflicts in the family as such, or that it results in physical or verbal abuse, according to the score cards that each participant was to complete.

The open group discussions about the nature and frequency of possible conflict situations, that the research team facilitated after the scorecards were completed, revealed a potential discrepancy between the research team's understanding and definition of conflict, and informants' understanding of conflict, which could affect the findings however.

Figure (5)
Funds received and conflicts in the family



This is so, because explanations from informants suggest that the threshold where something can be termed a 'conflict' or a situation of 'physical or mental abuse' was much higher for informants than what is implied in the research team's use of the term. Shouting, argument, insulting, pushing, slapping and not talking with other family members for a few days weren't perceived by the respondent as a 'conflict'.

Several informants explained how situations, where receiving cash or vouchers had resulted in them being pushed so that they fell to the ground, beaten or sworn or shouted at. Violence erupts usually when husband and wife disagree on how the money should be spent, and problems might escalate and cause violence in cases when the husband wants to spend cash received on himself. For instance to go to a cafe or to buy cigarettes.

None of the informants would term this as a 'conflict', however, since the situation had been resolved and 'today all is fine'. This behaviour resonates well with international research findings that many women simply do not report or seek care when being subject to gender based violence because they believe that the violence is normal or not serious enough to report.¹⁵

While perceptions about conflict and abuse might lead to underreporting, humanitarian agencies focus on gender based violence as a criteria for support might drag figures in the opposite direction, according to male respondents interviewed. This was the main point of discussion in the research team's focus group with men. As some cash-based initiatives use exposure to gender-based violence as an eligibility criteria for support, 'cheating' and registering women as victims to gender based violence can be a strategy to access cash support, according to the male participants interviewed.

65% of the participants interviewed denied that they would register their wives as GBV cases, to be eligible to receive aid, but reported that they knew many families where the woman had registered as a GBV case to get the aid without actually being subject to GBV.

There are no data available which might serve as a backup about this statement made by some of the male participants. On the contrary, all evidence shows that under-reporting of GBV cases is one of the main challenges in Gaza, where it is estimated that near 90% of women are suffering GBV.

¹⁵ Tia Palermo, * Jennifer Bleck, and Amber Peterman, American Journal of Epidemiology 2014 Mar 1; 179(5): 602-612. Tip of the Iceberg: Reporting and Gender-Based Violence in Developing Countries

4. Humanitarian agencies response to gender related protection risks

The research finds that, with few exceptions, humanitarian agencies do not systematically consider and address gender related protection risks associated with cash- based initiatives. Not many agencies have written policies, strategies or procedures that describe how they consider protection risks linked to the gender of the recipient of cash. Interviews with 13 national and international and multilateral agencies operating in Gaza reveal that only one agency consider protection risks systematically in the planning and implementation of regular cash programs, including how the injection of cash or provision of vouchers in the household's economy and via a female household members affect gender and intergenerational relations; not just between husband and wife but also between a female head of household and other members within the extended household.

Organization representatives interviewed informed the research team that they don't have standard operation procedures and relevant policies to consider protection risks.

While all informants agreed to the importance of gender mainstreaming and protection measures, most consider gender based violence as a cross cutting issue and do not have supportive policies and applicable measures. More than 85% of the interviewed providers reported they do not have baselines and post distribution monitoring and follow-up plans to assess gendered effects of cash distribution.

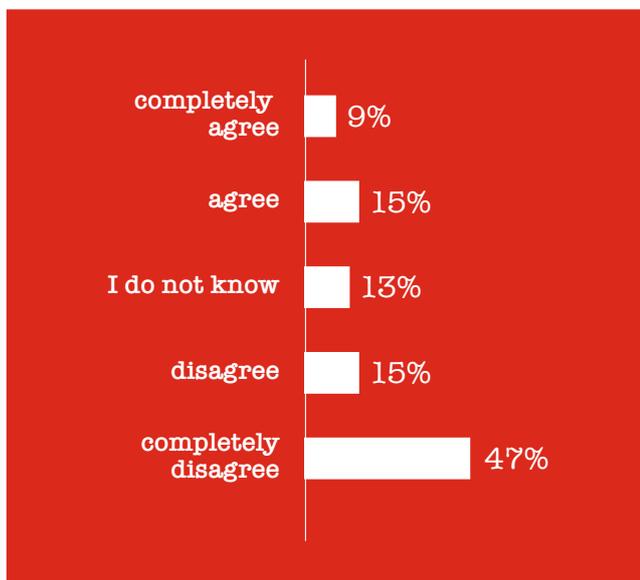
Some organisations have complaint mechanisms (information, oral or in writing, to women about how and where to complain or seek help) in place so women can complain if they are exposed to any form of discrimination, exploitation and abuse when they apply or and receive the aid. Few organisations reported that they have hotlines for those who are seeking assistance if they experience violence or other protection risks. The research did not find any evidence that humanitarian agencies take steps to proactively identify women who might be particularly vulnerable and possibly in greater need of protection – for instance because they live as female headed households in the same building as their husband's family.

Moreover the research team concluded that there is no a systematic follow up mechanism that can measure the post distribution effects, but some organisations conduct ad hock visits when they have external visitors (consultant, evaluators and media staff) and as many of women reported such visits are problematic due to the visiting organisations' high visibility.

These findings were indirectly reflected by informants in the focus groups, of which more than 60 percent disagreed that providers of cash or vouchers informed them where they could seek support if the support they received negatively affected household dynamics.

Figure (6)

Providers inform women where they can seek support if the support negatively affects household dynamics



Discussion of findings

The positive effects of cash based initiatives on families' livelihood situation in Gaza can hardly be questioned. Distribution of cash is vital under the harsh economic conditions that families in Gaza live under and supports poor families, including families headed by a woman, sustain a living, and helps them make ends meet and secure food and basic needs in a situation where livelihood and income generating opportunities are very scarce. This reduces stress which, again, reduces the potential for conflicts and partner violence between males and females. Women interviewed confirmed that assistance improved family relationships at all levels and also between/with children because the level of stress and concerns of not being able to feed the family was alleviated.

Distributing cash to women further strengthens the opportunity for women to be involved in household decisions in her family.

It is a dignified way of assisting women and families as it empowers people to determine their own needs and the best way of meeting them.

Along with the positive effects of cash support comes also a feeling of a financial insecurity, however because families don't know when the support will cease.

Distributing cash to female members of households has its weak sites too, the research finds; and especially so for women living in the same building/together with the husband's family.

The research finds that such circumstances intensifies intergenerational conflicts, jealousy and the husbands' need to demonstrate his superiority and decision making power, which might result in physical or psychological abuse. Conflicts might also arise as members of the extended family question the origin of the support, how and why the woman and her children were selected as eligible for the support and in situations where they will question how support should be spent.

It is therefore hardly surprising that women point at restricted funds to reduce protection risks and the risk that support received causes discussions in the family. This is so despite the fact that other cash modalities might be more flexible and increase recipients choice and decision making power.

While the research identifies a correlation between women's living conditions (women living in the same building as the husband's family) and intensified

protection risks, it remained outside the research's scope to determine the intensity of the problem. The research is therefore not able to answer key questions such as:

- How many of female headed households that receive restricted or unrestricted cash live under circumstances (with extended families in the same building) that indicate that they have stronger protection needs and that they are at an increased risk of exposure to physical or verbal abuse when receiving cash?
- Of women living under such circumstances, how many actually experience physical or verbal abuse that can be linked to the support received?

These questions may (at least partly) be answered through quantitative data collection methodologies (surveys distributed by and among humanitarian agencies). However, as described in this research, determining the exact scope of the problem is challenged by the fact that many women consider verbal and physical abuse normal or not serious enough to report on. As violence and shouting is considered a normal 'part of life', humanitarian agencies might therefore also need to find ways to address it in ways that not only enables women to identify and name acts of violence and abuse but which also:

- Encourages women to question violence and protection risks from a moral point of view
- Empowers women to talk about it and
- Builds the trust that is necessary if women are to report acts of violence, including violence and protection risks linked to cash distribution.

Lack of knowledge about the problems intensity is further aggravated by the fact that most cash aid providers lack policies, guidelines and on-ground measures that can contribute to prevent intergenerational and inter-household conflicts associated with cash distribution and enhance protection.

Conclusion and recommendations

To assess the impact of the link between the gender of recipients of Cash Based Initiatives, and women's protection needs/household dynamics among households receiving cash in Gaza, Alianza por la Solidaridad (ApS) commissioned a research in the spring of 2021 to:

- Analyze to what extent the Cash based Initiatives that are being implemented in Gaza and its tools, systems and stages have incorporated an appropriate gender approach.
- Document and assess if and how cash assistance has exacerbated protection risks in any way and, if on the contrary, CBIs are resulting in an effective tool for protecting women at risk.

The research was guided by the following, research questions:

Overall research question

How do cash based initiatives affect family dynamics in households in Gaza and women's protection risks?

Specific research questions

- Do women's protection risks increase if the cash/voucher is given to a female household member and if so how?
- Do women's protection risks increase if the support is provided as unrestricted as opposed to restricted funds and if so, why?
- How do we explain the predicted relationship between protection risks and how and to whom the cash is given
- Does cash support (conditional/unconditional) affect other family dynamics and if so, how?
- How and to what extent are protection risks considered and mitigated when humanitarian and development actors distribute cash in Gaza?

The research finds that cash support – restricted or unrestricted – in general contributes to alleviate the stress and tension linked to poverty among families in Gaza. This has a positive effect on family dynamics, because the parents are less stressed and concerned, feel less powerless and in despair. This positively affects the relationship between parents as well as between parents and children and contributes to

reduce conflicts between spouses and hence women's protection risks. Although the interviewed women welcome cash support and stressed its importance they also stressed the importance that support be supplemented by support to strengthen women's and household's income generating opportunities.

Despite the positive contributions of cash support, the research also finds that female cash recipients living in extended families and in the same building as the husbands' family can be exposed to bigger risks of gender based violence than other female recipients of cash support. This is so, because support received might ignite intergenerational conflicts and jealousy and lead relatives (mothers, brothers and sisters in law) to question the origin of the support and interfere in the spending. Husbands might also feel inclined to demonstrate their superiority and decision making power in front of other family members. This can contribute to conflicts too.

Restricted funds can, in such situations, contribute to mitigate or reduce the risk that jealousy linked to cash support leads to conflict as it leaves fewer options for spending and hence entry points for disputes. Shopkeepers who administer the scheme might inflate the price or lower the quality of goods as they are not subject to competition from other providers, however.

The research also finds that determining the exact scope of protection risks, physical and verbal abuse linked to cash distribution is like trying to determine the size of an iceberg beneath the water surface. Women interviewed interpret concepts such as protection, gender based violence and conflict differently than the definitions provided by the international legislation. At the same time, physical and verbal abuse is part of women's everyday life in Gaza and is therefore not necessarily something they would question, let alone report to anyone. Therefore, the research finds there is a clear lack of awareness among women on what GBV means and many women simply do not report or seek care when being subject to gender based violence because they believe that the violence is normal or not serious enough to report.

Finally, the research finds that humanitarian agencies operating in Gaza do not systematically consider protection risks or take actions to mitigate such risks when or if they are identified as part of the planning and implementation of cash distribution programs in Gaza. Only a few organizations conduct protection risks assessments, have other tools or organisations procedures to consider protection risks during

planning or implementation, have a clear, gender and protection related policy for who should receive the cash or mechanisms to monitor protection risks after distribution. Some do have complaints mechanisms and informs grant recipients where and how they should file a claim or raise an issue if they face any difficulties. Fears that they will be omitted from the distribution program prevents many recipients from complaining, however.

In response to these findings, the research recommends that:

Recommendations

1. The Cash Working Group (CWG) commission a research aimed to determine the problem intensity linked to protection needs of female recipients of cash who live with their husband's family in the same building. The research should identify:

- The percentage of households receiving cash support that live in extended families.
- The prevalence of female household members within this category who have experienced verbal or physical abuse in connection with cash support.

2. Cash programs work in close coordination with other community based initiatives to move beyond awareness raising about gender based violence and empower women to:

- Identify and name acts of physical and verbal abuse (gender based violence) in the extended household
- Question the legitimacy of such abuse.
- Share experiences and speak about power inequalities and abusive relationships in the extended family.
- Seek support, either with peers or with other agencies if they are exposed to gender based violence.
- To promote more gender transformative interventions through actions aimed to empower women economically and improve their access to and control over resources (see recommendation 4 below).

A holistic approach of the assistance is highly recommended to include awareness, social and legal assistance.

3. Explore ways to support extended families. While only the 'small family unit' to which the woman belongs is eligible for cash support, cash based initiatives may refer other parts or individuals in the extended family to other programs and opportunities that can contribute to strengthen the family's income and livelihood opportunities in the medium term.

4. Explore ways to link short-term cash support to women and female headed households to economic empowerment and income generating programs that may strengthen the woman and her family's opportunities for income generation in the medium terms and women's access to and control over production means and economic resources.

5. Establish or strengthen culture-sensitive monitoring and transparency mechanisms and post distribution follow-up measures for providers of goods under restricted cash programs to reduce the risk that providers misuse the lack of market competition to inflate prices or reduce the quality goods provided.

Recommendations

6. Explore ways to strengthen cash recipients' trust that they can use complaint mechanisms without facing retaliations. This may take that cash programs cooperate with other, community based empowerment programs such as those proposed under recommendation no 2.

7. Strengthen capabilities of cash providers and field staff to identify families at risk, mitigate or prevent inter-household conflicts linked to cash distribution and refer families to support modalities that benefit the entire household.

8. Support cash providers develop and implement procedures for protection risks assessments, develop tools or organizations procedures to consider protection risks during planning and implementation, and monitor monitor protection risks and adverse effects after distribution.

RECOMMENDATIONS

1.

Further researching is needed to identify:

- The percentage of households receiving cash support that live in extended families.
- The prevalence of female household members within this category who have experienced verbal or physical abuse in connection with cash support.

RECOMMENDED ACTIONS

2.

Holistic approach of assistance is highly recommended including awareness, social and legal counselling. CBI providers must work in close coordination with other community based initiatives to promote more gender transformative interventions through actions aimed to empower women economically and improve their access to and control over resources.

RECOMMENDED ACTIONS

3.

Explore ways to support extended families such as referring other parts or individuals in the extended family to other programs to strengthen the family's income and livelihood opportunities.

RECOMMENDATIONS

4.

Explore ways to link short-term cash support to women and female headed households to economic empowerment and income generating programs.

5.

Establish or strengthen culture-sensitive monitoring and transparency mechanisms and post distribution follow-up measures for providers of goods to reduce the risk of prices inflation or reducing the quality goods provided.

RECOMMENDED ACTIONS

6.

Explore ways to strengthen cash recipients' trust that they can use complaint mechanisms without facing retaliations.

7.

Strengthen capabilities of cash providers and field staff to identify families at risk, mitigate or prevent inter-household conflicts linked to cash distribution and refer families to support modalities that benefit the entire household.

RECOMMENDED ACTIONS

8.

Support cash providers develop and implement procedures for protection risks assessments, develop tools or organizations procedures to consider protection risks during planning and implementation, and monitor protection risks and adverse effects after distribution.

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