

**EXPLORING THE DIFFERENTIAL EFFECTS OF CASH-BASED INTERVENTIONS
ON PROTECTION RISK OF WOMEN IN EMERGENCIES – A COMPARATIVE
ANALYSIS OF NORTH AND SOUTH KIVU PROVINCES OF THE DEMOCRATIC
REPUBLIC OF CONGO.**

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INTRODUCTION

Every country in the world has a minimum of one social safety net program in place. Of the 1.9 billion recipients of social safety programs, 44% receive transfers in-kind, 37% receive cash transfers and the remaining 19% receive fee-waivers (World Bank, 2015). To support poor and vulnerable populations in society, a lot of countries have in recent times adopted cash transfers as a social protection mechanism. This includes the LEAP Programme in Ghana, the Dibao program in China, and the National Rural Employment Guarantee Act (NREGA) in India.

Cash transfer programs otherwise referred to Cash-Based Interventions (CBI) have become an essential part of humanitarian responses around the world. The humanitarian community has invested in substantial research on cash programming to deepen its understanding of CBIs. As of 2017, the number of countries offering CBIs has increased to 149 (World Bank, 2017). CBIs have played a vital role in reducing the poverty headcount and the benefits of such programs justify their cost to donors and taxpayers alike. It has proved to be an effective approach to responding to shocks and crises when people of concern can no longer buy food or the productive inputs they need because of the depletion or damage of their assets. CBI provides immediate relief to people of

concern and contributes to strengthening the resilience of their livelihoods to future shocks.

The Catholic Relief Services (CRS), Action Contre la Faim (ACF), and a few other NGOs began implementing CBI through 'seed fairs' (voucher projects where local vendors sell seeds to farmers facing seed shortages) in 2004 in Sub-Saharan Africa. This was developed as an alternative to distributing seeds (CRS et al., 2002). Given the positive outcome of this pilot in the DRC and Indian Ocean tsunami, CRS undertook a small study and provided cash as an alternative to non-food item (NFI) kits in Maniema province of the DRC (Bailey, 2009). Two years later, CRS, Caritas, and NRC (supported by UNICEF) piloted NFI fairs, where people could purchase household items with vouchers. By 2013, over 50% of NFI assistance in DRC was being provided in the form of vouchers, and in 2016 this figure rose to nearly 60% (Michelle, 2015). Since the initial pilots, the DRC NFI and Shelter Cluster estimate that 768,000 families (approximately 3.8 million people) have been assisted with NFI vouchers valued at \$57m.

It is worth noting the UNHCR has a long-standing history of using CBI in the form of cash grants (financial assistance) and vouchers. The UNHCR's mandate supports the use of cash-based interventions as a cost-effective tool to respond to the needs of IDPs, returnees and refugees. The UNHCR employs its Age, Gender, and Diversity (AGD) policy to deepen understanding of populations of concern and provide the basis for more precise and effective use of cash as a protection tool. Complex operational trends have called for a more rigorous review of how to best maximize the potential of cash-based interventions. Increases in multiple displacements and the urban nature of displacements

require new ways of reaching out to those in need of protection and assistance (UNHCR, 2018).

On the relationship between CBIs and women's protection risks, Bastagli et al (2016) argued that cash in the hands of women can improve their bargaining power and increase their decision-making capacity. This contributes to enhancing their empowerment and confidence to minimize their exposure to protection risk. In emergency settings, where traditional community structures and gender roles may break down due to resettlement and the formation of new community structures, CBIs present an opportunity to transform communities by transforming power relations. For instance, CBI targeted adult female household members can strengthen their position in the household. These transformative changes in power could trigger a rebuttal by male partners who would normally feel threatened, thus increasing the risk of violence. This backlash should therefore be anticipated with a clear mitigation strategy (Bastagli et al., 2016). In the short term, increases in economic freedom can potentially lead to increases in women's protection risks, particularly when a man feels threatened by his inability to meet his gender-prescribed role to support the family. However, as women access and control resources in the long term, theory suggests that gender-based violence will automatically decrease due to the recognition of woman's contribution to household income and decision making.

MOTIVATION AND METHODOLOGY

MOTIVATION

To a large extent, CBIs are expected to guarantee the reduction of protection risks among persons of concern, especially women. However, the question that preoccupies humanitarian actors, protection experts, people of concern, government, and policymakers alike is the differential effects of CBI on women's protection risks. Brady (2011) and Wasilkowska (2012) noticed that there has been limited conversation on how CBI might affect the protection risk. A large or small transfer amount directed to women comes with its associated risk. If it surpasses what male partners earn, it can be a threat. To date, there is mostly anecdotal evidence from humanitarian settings on how the size and duration of a transfer might influence women's exposure to protection risks. It is against this background that this paper is developed to provide a comparative analysis of the differential effects of CBI on women's protection risks in North and South Kivu Provinces of the DRC.

The paper, therefore, presents a practical and conceptual definition of CBI as a protection risk reduction mechanism for women affected by crisis in the North and South Kivu Provinces of the Democratic Republic of Congo. It assesses the prevalence of women's protection risk in the two provinces before the introduction of CBIs.

The paper also compared the differential effects of CBI on the various protection risks of women affected by crisis in the North and South Kivu Provinces of the DRC. It concludes its analysis by examining the minimum cash threshold that is needed to ensure that women are not exposed to protection risks in an emergency setting.

The findings of the paper will enable humanitarian actors including communities to appreciate the minimum cash threshold that should be delivered by humanitarian actors to reduce women's exposure to protection risks in the two provinces given their unique

differences. This will in effect provide insights into designing humanitarian and protection programming that promotes successful protection risk reduction strategies for women affected by crisis.

METHODOLOGY

A systematic literature review of definitions of CBI, protection, and protection issues as it relates to women was undertaken. Primary information was also collected from 212 people in the North Kivu and South Kivu Provinces of the DRC. The Territories where primary information was collected include Nyiragongo and Rutshuru in North Kivu and Kabare and Fizi Territories in South Kivu based on the conceptual framework of differential effects of CBI on women's protection risks modeled for this paper. The primary sources included outcomes of structured questionnaires and interviews with relevant agencies, local authorities, women, heads of villages, community members, IDPs, host families, and groups of people of concern. Since the paper focused on women's protection risks, a deliberate attempt was made to get more female responses to provide substantial evidence. About 77% of respondents interviewed were female.

The North-Kivu province is in eastern DRC and occupies 2.5% of the total surface of the country, comprising around 59.483 km². It shares borders with Rwanda and Uganda as well as the Oriental province, Maniema province, and South-Kivu provinces of the DRC. The North Kivu Province is divided into Goma, Nyiragongo, Masisi, Walikale, Lubero, Oicha, Beni, Butembo and Rutshuru. On the other hand, South-Kivu province shares borders with Burundi, Rwanda, and Tanzania. It is also bordered by the North Kivu and Maniema Provinces of the DRC. The territories in South Kivu include Bukavu city, Kabare, Walungu, Idjwi, Uvira, Kalehe, Mwenga, Shabunda, and Fizi. Its terrain is very

varied; the eastern part of the province is mountainous, contrasting with highlands in the center and lowlands in the west (IPAPEL, 2014). Both provinces (North-Kivu and South-Kivu) located in eastern DRC, have been the theatre of violent conflict over the past two decades. This has resulted in population displacement and instability, leading to the abandonment of agriculture, food insecurity, and severe malnutrition (UNICEF, 2012). Fighting continues in the east of the country where provinces of North and South Kivus are located despite the signing of the Sun City peace accord ten years ago. Armed groups are growing stronger and stronger and military operations continue to struggle to dismantle them. Even with the presence of the United Nations Organization Stabilization Mission in DRC (Mission des Nations Unies pour la stabilisation en RDC, MONUSCO), security remains extremely poor, and lives continue to be lost. Table 1 indicates the gender dimension of respondents by province.

Table 1: Gender dimension of respondents by province

Province/Territory	Male	Percentage	Female	Percentage	Total	Percentage
Overall Total	48	23	164	77	212	100
North Kivu	17	17	84	83	101	100
Nyiragongo	8	16	41	84	49	100
Rutshuru	9	17	43	83	52	100
South Kivu	31	28	80	72	111	100
Kabare	14	28	36	72	50	100

Fizi	17	28	44	72	61	100
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Source: Field data, 2020

This paper stresses the importance of understanding the gender dimensions of the differential effects of CBI on women’s protection risks. In protracted situations, women assume new roles as heads of their households and their ability to develop coping strategies depends largely on the assistance they receive. A descriptive-analytical method was employed to analyze information collected to determine the differential effects of CBI on women’s protection risks. Some of the analyses were carried out using linear regression in Stata version 11.

CONCEPTUAL FRAMING

INTRODUCTION

The paper examined the various definitions of CBI and protection from theoretical and practical perspectives to increase understanding of the concepts as they relate to women affected by crisis in emergencies. It also looked at the conceptual model around which the paper is developed. Prevalence of protection risk before the introduction of CBI in the two provinces were also assessed.

CASH-BASED INTERVENTIONS

From the humanitarian perspective, Cash-Based Interventions have been defined as “the provision of money to individuals or households, as emergency relief intended to meet basic needs including essential assets for recovery (ECHO, 2009). This definition is consistent with the definition of CBIs in development programming where cash-based assistance is used to help poor and vulnerable households meet basic needs by raising

or smoothing incomes (Arnold et al, 2011). However, CBIs in the context of humanitarian assistance can have multiple purposes and are generally provided alongside or as part of a range of other assistance to meet the needs of crisis-affected populations. More recently, CBIs have been increasingly applied in humanitarian settings with the aim of supporting affected populations in meeting their basic needs or providing assistance for livelihoods recovery through provision of purchasing power and stimulating demand ([Creti and Jaspars, 2006](#)).

The conceptual underpinning of cash programmes in emergencies is in part derived from Amartya Sen's (1981) entitlement theory which defined famines as an inability to gain access to food. In effect, the theory sees famines to go beyond lack of food. If a person cannot access food because of a lack of purchasing power, then that situation can be defined as famine. Through this lens, income support measures like the CBI can be an appropriate response in emergencies as people live in cash economies where money is earned and used to meet immediate and anticipatory payments. The conceptual roots of cash-based approaches in emergencies are further derived from subsequent research and theories that illustrate the limits of entitlements in analyzing famine in the context of war. An example of this is de Waal's "health crisis" model, which views famine because of various social and political pressures as well as a lack of entitlement (Devereux, 2001). Through this lens, cash transfer programming can be a more versatile means of addressing population needs than the in-kind provision of goods or services, so long as there is reliable supply and markets are able to respond to increases in demand resulting from cash infusions without inflation or other negative distortions ([Gairdner et al, 2011](#)). There are typically four groups of actors in cash transfer

programmes: (1) the funding source, (2) the implementing agency that administers the programme, (3) the service provider that facilitates the actual transfer of cash, and (4) the recipient (Browne, 2013).

PROTECTION

According to PHPC (2012), protection in emergencies is about improving safety, well-being, and dignity for crisis-affected populations. Protection refers not only to what is done but the way it is done. It involves actively applying core protection principles and responsibilities to humanitarian work across all sectors. The core principles include i) do no harm ii) non-discrimination iii) identifying the most vulnerable and their specific needs with attention to age, gender, disability, and other relevant aspects of diversity according to the context iv) safe and dignified access to basic services v) community participation and empowerment and iv) identifying and strengthening existing positive community protection strategies/building local capacity. Some of the specific protection issues during emergencies include i) Child protection concerns (eg identifying and assisting separated and unaccompanied children) ii) Gender-based violence iii) Sexual exploitation and abuse iv) Protection of people with disabilities and v) Protection of people displaced by disaster.

OCHA (2007) posits that protection encompasses all activities aimed at ensuring full respect for the rights of the individual in accordance with human rights law, international humanitarian law (which applies in situations of armed conflict), and refugee law. It is the responsibility of the state as the primary duty bearer to protect people within their jurisdiction. During natural disasters and emergencies, the government is required by law to respond to ameliorate the situation of affected people.

During armed conflict, all parties including States and organized armed groups must respect and protect civilians. This includes the minimization of the impact of conflict and access to basic services like food, medical assistance, and mental and psychosocial support. In situations where national authorities or other parties to the conflict are unable or unwilling to meet these obligations, humanitarian organizations may help the affected population. The organizations may also undertake policy engagement and advocacy to bring to the fore pertinent human rights violations. The humanitarian actors with specific protection mandates include the International Committee of the Red Cross and the United Nations High Commissioner for Refugees (UNHCR). The types of protection issues analyzed in this paper include gender-based violence, sexual abuse and exploitation, and lack of safety (insecurity). These protection issues are considered a human tragedy and there is no excuse for government and humanitarian actors not to systematically enforce laws to denounce and bring an end to this canker regardless of the presence or absence of concrete evidence.

CBI AND PROTECTION

CBIs build self-worth in persons of concern. It moves young women and men away from perceiving themselves as victims (subjected to external forces), to having a sense of responsibility, decision-making capacity, and self-determination. (Brady, 2011) observed that CBIs affect those women and girls who were in danger of being involved in situations of sexual exploitation and transactional sex. Examples from Uganda indicate positive effects of a multi-purpose CBI on reducing self-reported sexual risk-taking. In a programme in Kenya, transactional sex had declined because of cash transfers aimed at improving food security. In Swaziland, adults also reported a reduction in young girls

engaging in transactional sex because of a cash transfer aiming to improve food security after droughts (Brady, 2011). In examining the causes of GBV against children in the eastern Democratic Republic of Congo, girls stated that the money given to them as cash transfer to engage in income-generating activities for survivors of sexual exploitation was not enough to prevent them from engaging in sex work which according to them was more lucrative (Thompson, 2010).

There is still a debate over whether CBIs are empowering women. In any case, CBI has differential effects on protection risks like IPV/GBV. Thakur, Arnold, and Johnson (2009) also argued that this is not surprising given the complex nature of the issue, under-reporting of the problem, and the multiplicity of factors like availability of service providers, the effectiveness of law enforcement agencies, and socio-cultural settings of people can contribute to increased or decreased rates of IPV/GBV. CBI can therefore contribute to an increase or decrease in IPV/GBV depending on the context and moderating factors. Lack of participatory gender and social analyses and conversations prior to planning and implementation of CBI can negatively affect what the programme could achieve in terms of changing gender dynamics.

Though in a wide range of situations, CBI has been used successfully, concerns have been raised on whether CBI is more prone to corruption or diversion than in-kind assistance. Another concern is whether CBI affects intra-household or community dynamics. Other concerns that are often expressed in relation to CBI include market impacts, safety, and security risks for both the implementing organization and beneficiaries. UNHCR (2012) also states that if cash-based assistance is introduced too abruptly or at the wrong time, e.g., peak of the lean season, it may have considerable

negative impacts on the host communities and other surrounding populations in the form of increases in prices and reduction in supply.

Broader protection concerns are not still being considered in the design of CBI. Key demographic characteristics of persons of concern specifically age, gender, or diversity which predictably lead to protection risks are missing in the initial design. Targeting also remains a big issue as targeting criteria and other processes are not very participatory and empowering. Vulnerability criteria in targeting are not always broken down into specific vulnerabilities such as girl mothers, families hosting unaccompanied and separated children, home-bound people like the sick, persons with disability and the elderly, returnees, and female-headed households. Protection objectives are mainstreamed in the specific objectives even in protection clusters. It is worst in non-protection clusters and sectors like food security or shelter. Though a few programs have combined aims of strengthening material security and including protection or gender goals, these objectives are seldom tracked as the main aim is to save lives (Berg et al, 2013).

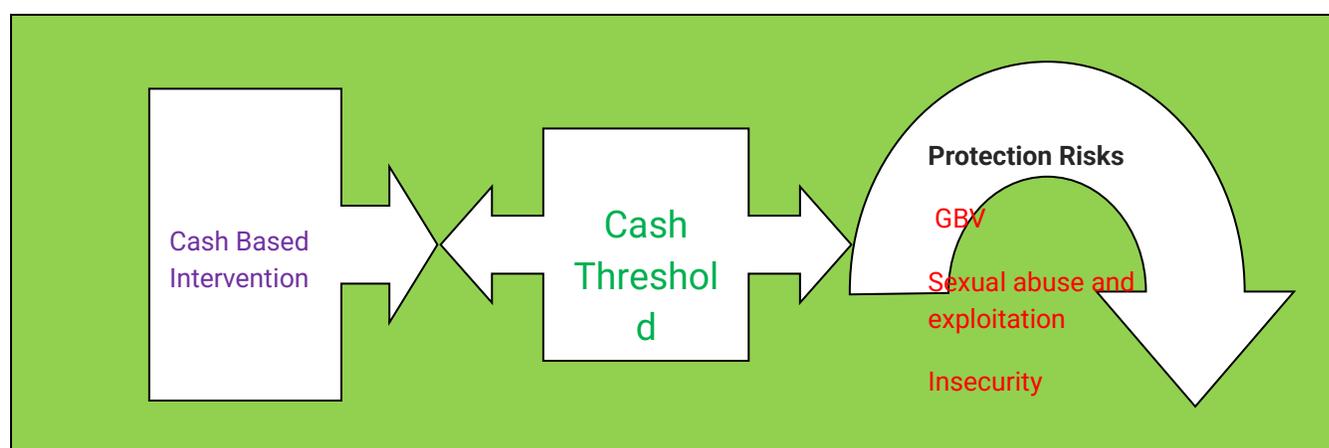
DIFFERENTIAL EFFECTS CONCEPTUAL MODEL

Colquitt and Zapata-Phelan (2007) argue that the contributions to theory building vary from one level to the other depending on the researcher and research content. An unexplored and unexplained construct or relationship, when developed through intuition and strengthened by experience can be a real contribution to knowledge. A conceptual model is therefore developed to depict the differential effects of CBIs on women's protection risks as shown in figure 1. The extent to which CBI exposes women to

protection risks depends on the cash threshold delivered per month per household. The assumptions underlying the conceptual model include:

- there is no threshold effect between CBI and women's exposure to protection risks. In effect, even when CBI reduces women's exposure to protection risks, above a certain cash threshold, there is no linear effect of CBI on protection risks.
- The various cash thresholds are US\$411- US\$60, US\$61- US\$80, US\$81- US\$100 and US\$100 above with US\$10- US\$40 as the control group.
- Protection risks include SGBV, Sexual Abuse, and Insecurity/lack of safety.

Figure 1: Differential effects Conceptual Model



Source: Field data, 2020

PREVALENCE OF WOMEN PROTECTION RISKS BEFORE CBIs

The paper examined the prevalence of gender-based violence, sexual abuse and exploitation, and lack of safety (insecurity) before the introduction of CBIs to establish a baseline upon which some trends and conclusions could be established. Analysis of information collected for the development of this paper revealed that about 48% of

respondents in South Kivu revealed that GBV is high before cash delivery as shown in table 2. In North Kivu, the percentage of respondents who revealed that GBV was high before cash delivery was 57.4%. Whilst 46% of respondents from South Kivu revealed that GBV was moderate before the introduction, 35.6% of respondents from North Kivu revealed that GBV was moderate. No respondent revealed that it was nonexistent in both provinces. There is therefore a general agreement that the prevalence of GBV before the introduction of cash was a concern in both South and North Kivu Provinces.

Table 2: Prevalence of GBV by Province

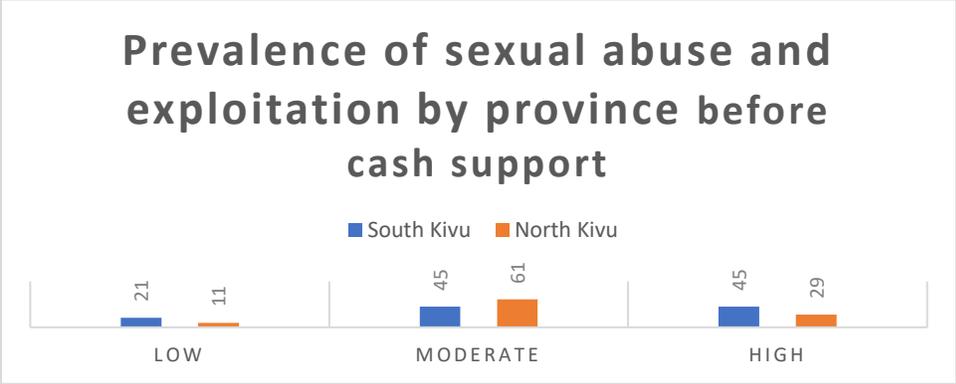
Province	Low		Moderate		High	
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%
South Kivu	7	6.3	51	46	53	47.7
North Kivu	7	7	36	35.6	58	57.4

Source: Field data, 2020

The introduction of CBI is therefore consistent with Susanne (2008) call for humanitarian organizations to activate measures to reduce their vulnerability through responsive, restorative, and building environment actions. CBI will therefore minimize the risk of suffering from violence, coercion, and deprivation of basic goods and services. Figure 2 shows that twice the respondents of North Kivu (11) revealed that sexual abuse and exploitation was low before cash delivery in South Kivu (21). Whilst 40.1% respondents from South Kivu revealed that sexual abuse and exploitation was moderate

before cash, more than 50% (61) of respondents from North Kivu revealed that sexual abuse and exploitation was moderate before cash delivery.

Figure 2: Prevalence of sexual abuse and exploitation by Province before cash support

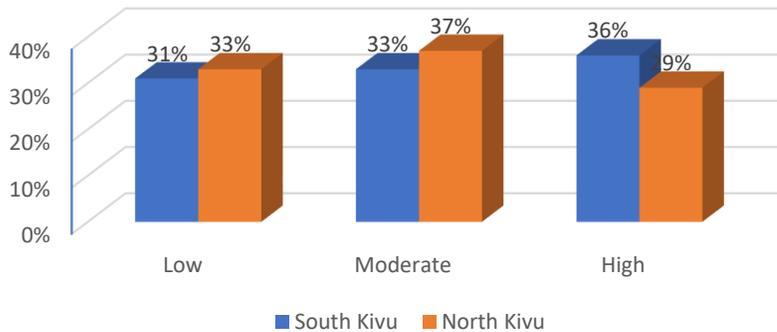


Source: Field data, 2020

About 36% of respondents who revealed that lack of safety was high before cash delivery come from South Kivu whilst 29% are from North Kivu as shown in figure 3. Of those who responded that lack of safety was moderate, figure 3 shows that 33% are from South Kivu and 37% from North Kivu. About 31% and 33% of respondents from South Kivu and North Kivu respectively also responded that lack of safety before CBI was low. The responses from both provinces reveal that the prevalence of insecurity in both South and North Kivu Provinces are similar due to the recurrence of communal violence in the two provinces.

Figure 3: Prevalence of lack of safety by province before cash support

Prevalence of lack of safety by province before cash support



Source: Field data, 2020

In conclusion, there exist high prevalence of protection risks before the introduction of CBI. CBI as observed by Brady (2011) is one way of supporting women and girls who are in danger of being exposed to protection risks including GBV and sexual exploitation and transactional sex. As a protection mechanism, CBI can reduce exposure to protection risks including sexual abuse and exploitation and self-reported sexual risk-taking.

DIFFERENTIAL EFFECTS OF CBIs ON PROTECTION RISKS OF WOMEN IN EMERGENCIES

The paper examined the differential effects of various cash thresholds to women's exposure to the risk of GBV, Sexual Abuse and Exploitation, and Insecurity/lack of safety.

GENDER-BASED VIOLENCE

The extent to which CBI exposes women to risk of GBV depends on the cash threshold delivered. Probit regression analysis results for South Kivu as shown in table 3

indicate that CBI has the probability of increasing women’s exposure to GBV by 16.2% at a statistically insignificant level. In North Kivu however, table 4 revealed that CBI increases exposure to gender-based violence by 40% though statistically insignificant. For both South Kivu and North Kivu, CBI exposes women to GBV with the level of exposure higher in North Kivu. However, these coefficients of exposure are statistically insignificant. In effect, there is no evidence to suggest that CBI exposes women to risk of GBV in both provinces. When the cash threshold increases to US\$ 41 to US\$ 60 per household per month for both provinces with a control cash threshold of US\$10 to US\$40, the level of exposure to the risk of GBV decreases to 29% at a statistically significant level for North Kivu and 40% at a statistically significant level of 5% for South Kivu. There is enough evidence to therefore suggest cash threshold of US\$ 41 to US\$ 60 per household per month exposes women to GBV. However, the level of exposure in South Kivu is higher due to the multiple displacements experienced in the Fizi territory, one of the territories considered for this paper.

Table 3: Differential effects of cash transfers on protection risks for South Kivu province

	Gender-based violence	Sexual abuse	Safety
Cash transfer	0.1623 (0.412)	0.2539 (0.463)	-0.2516* (0.070)
Cash transfer [US\$ 41– US\$ 60]	0.4020***	0.4253***	-0.3498**

	(0.000)	(0.000)	(0.043)
Cash transfer [US\$ 61– US\$ 80]	0.1591 (0.492)	0.1154 (0.734)	−0.1808 (0.865)
Cash transfer [US\$ 81– US\$ 100]	−0.0524 (0.724)	−0.0533 (0.630)	−0.0503 (0.821)
Cash transfer above US\$ 100	−0.0243 (0.754)	−0.2375 (0.222)	−0.0850 (0.109)
Number of observations	111	111	111
LR χ^2	97.45	143.06	264.13
Prob > χ^2	0.0000	0.0000	0.0000
Pseudo R^2	0.5251	0.6187	0.7875
Log likelihood	−103.513	−181.356	−160.121

Notes: *, ** and *** respectively denotes significance at 10%, 5% and 1%. Values parenthesis () are the p -values respectively. Control groups: cash transfer threshold is between US\$10 – US\$40.

In South Kivu, the probability of women's exposure to GBV decreases to 15.9% when the cash amount is increased to between US\$ 61 to US\$ 80 given those who receive a cash threshold of between US\$10 to US\$40 as a control cash threshold. The probability at this level is statistically insignificant. In effect, there is no evidence to suggest

exposure of women to the risk of GBV. On the other hand, with a cash threshold of between US\$ 61 to US\$ 80 in North Kivu, the probability of exposure to the risk of GBV is 17.1% at a statistically significant level. An increase in cash threshold to between US\$ 61 to US\$ 80 still exposes women to the risk of GBV but at a reduced rate for both South and North Kivu as indicated in tables 3 and 4. However, the level of exposure in South Kivu is statistically insignificant.

Table 4: Differential effects of cash transfers on protection risks for North Kivu province

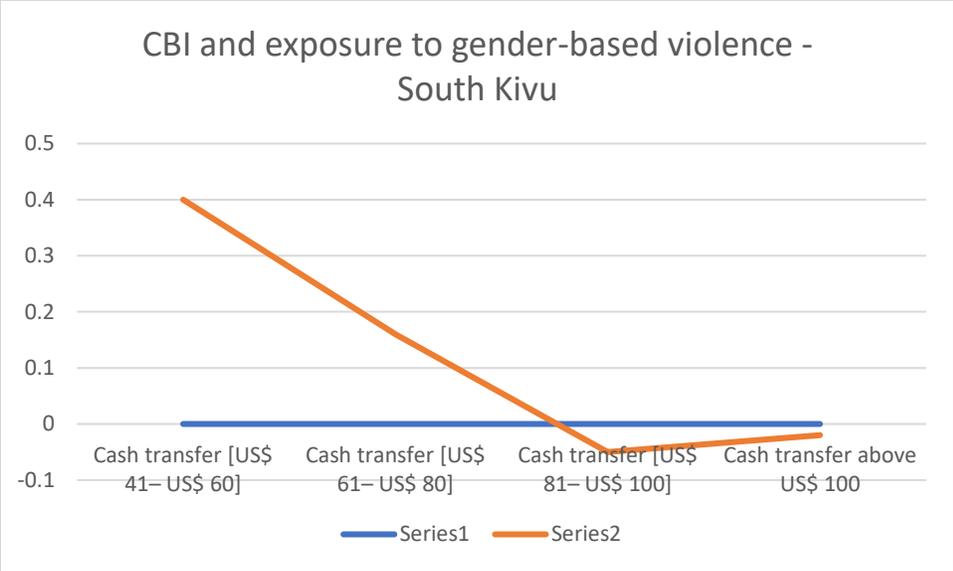
Cash transfer	0.4006 (0.605)	0.1967 (0.412)	0.7569 (0.856)
Cash transfer [US\$ 41– US\$ 60]	0.2908*** (0.003)	0.5978*** (0.000)	0.4559*** (0.000)
Cash transfer [US\$ 61– US\$ 80]	0.1708 (0.200)	−0.0464 (0.530)	0.0780 (0.746)
Cash transfer [US\$ 81– US\$ 100]	−0.2097** (0.020)	−0.3375** (0.034)	−0.5997** (0.030)
Cash transfer above US\$ 100	−0.1697** (0.037)	−0.1865** (0.024)	−0.3745** (0.047)
Number of observations	101	101	101

LR χ^2	70.02	85.66	96.40
Prob > χ^2	0.0000	0.0000	0.000
Pseudo R^2	0.5857	0.6061	0.6794
Log likelihood	-45.3657	-70.6502	-84.4588

Notes: *, ** and *** respectively denotes significance at 10%, 5% and 1%. Values parenthesis () are the p -values respectively. Control groups: cash transfer threshold is between US\$10 – US\$40.

Compared to the control cash threshold of between US\$10 to US\$40, cash threshold of between US\$ 81 to US\$ 100 per month in South Kivu absolves women from being exposed to gender-based violence by 5% at statistically insignificant effect and 2% at statistically insignificant effect when they receive cash threshold above US\$ 100. There is therefore no evidence to prove that cash threshold of between US\$ 81 to US\$ 100 and above US\$ 100 absolves women from exposure to the risk of GBV in South Kivu. In North Kivu, a cash threshold of between US\$ 81 to US\$ 100 absolves women from being exposed to GBV by 21% at a 5% significant level. When the cash portfolio is US\$100 and above with a control cash threshold of US\$10 to US\$40, women are absolved from exposure to the risk of GBV by 17% at a 5% significant level.

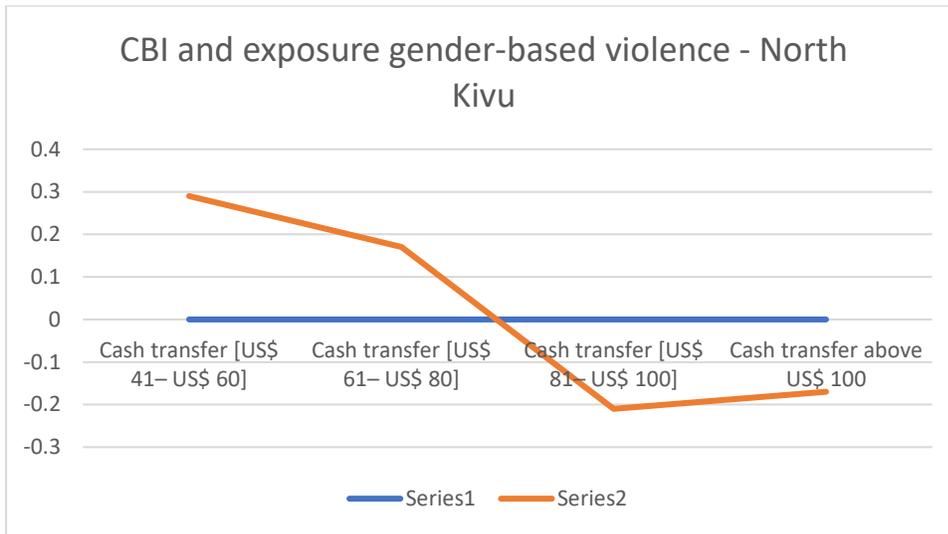
Figure 4: CBI and exposure to gender-based violence - South Kivu



Source: Field data, 2020

Whilst the range of cash threshold that corresponds to zero risk of exposure to GBV is between US\$81 to US\$100 in South Kivu as shown in figure 4, the range for North Kivu that corresponds with zero risk exposure to GBV is between US\$80 to US\$81 per month as shown in figure 5. Figures 4 and 5 were developed based on the various coefficients of exposure to risk of GBV at any given range of cash portfolio on table 3 and 4. In North Kivu, any increase in cash threshold beyond US\$100 per month exposes women to risk of GBV at a significant level. This is consistent with Brady (2011) and Wasilkowska (2012) arguments that there has been limited conversation on how cash threshold of CBI might affect the protection risk. Male partners can see cash amount given to women as a threat when it exceeds what they earn. Thakur, Arnold, and Johnson (2009) also argued that the differential effects of cash on GBV is not surprising given the complex nature of the issue. That CBI can contribute to increase or decrease in IPV/GBV depending on the context and moderating factors.

Figure 5: CBI and exposure to gender-based violence - North Kivu



Source: Field data, 2020

In conclusion, there are differences in cash portfolios that achieve zero risks based on the findings of the study. However, there is no exact amount that is determined to achieve zero risk. The range of cash portfolio that corresponds to zero confirms CALP (2017) assertion that despite the consensus that the funding level for CBI has increased, it is difficult to identify the precise amount.

SEXUAL ABUSE AND EXPLOITATION

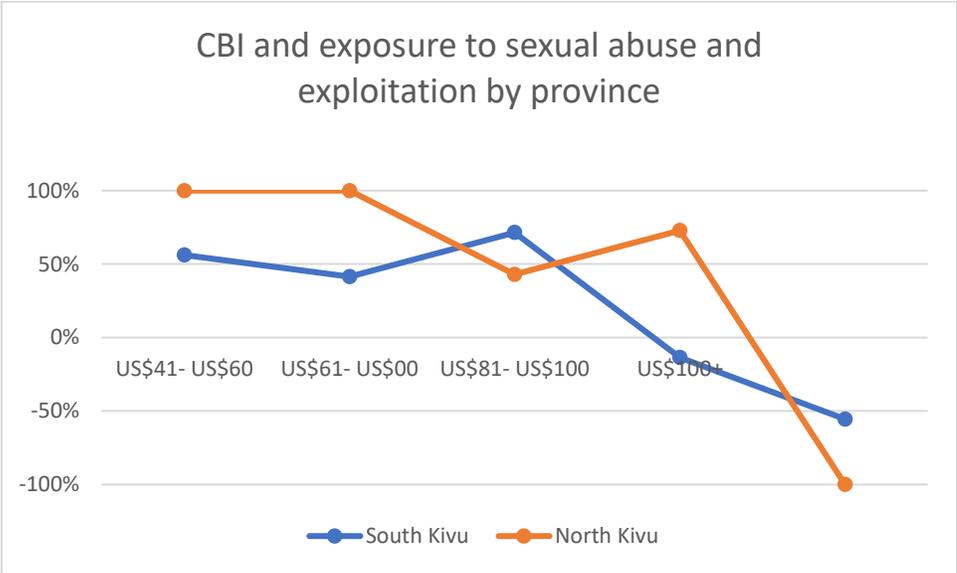
Probit regression results on table 3 for South Kivu reveals that CBI has the probability of exposing women to risk of sexual abuse by 25.4% at a statistically insignificant level. The level of exposure to a large extent depends on the cash amount delivered. Relative to the control cash threshold of US\$10 to US\$40 as a control group, probability of exposure to sexual abuse and exploitation by those who receive cash amount of between US\$ 41 to US\$ 60 increases to 42.5% at statistically significant level

of 5%. This cash portfolio is inadequate and exposes women to further risk of employing negative coping mechanisms like commercial sex. The probability of exposure to sexual abuse and exploitation decreases to 11.5% at an insignificant level if cash threshold delivered is between US\$ 61 to US\$ 80. With a control group of those who receive cash threshold of US\$10 to US\$40, cash threshold of between US\$ 81 to US\$ 100 delivered absolves women from exposure to sexual abuse by to 5.3% at a statistically insignificant level. Women are further absolved from sexual abuse and exploitation by probability of 3.8% if cash portfolio is above US\$100. For a zero probability of exposure, cash amount should be between US\$60 – US\$61 as shown on figure 6. Figure 6 was developed based on the various probabilities of exposure to risk of sexual abuse and exploitation at any given range of cash portfolio on tables 3 and 4.

In North Kivu as shown on table 4, the probability of CBI's exposure of women to sexual abuse and exploitation is 19.7% at a statistically insignificant level. With reference to a control group of those who receive cash threshold of US\$10 to US\$40, the probability of exposure to sexual abuse and exploitation is about 60% at a statistically significant level of 5% when cash threshold of between US\$ 41 to US\$ 60 is delivered. Compared to the control cash threshold of between US\$10 to US\$40, women who receive cash portfolio of US\$61-US\$80 are absolved from exposure to sexual abuse and exploitation by 4.6% at statistically insignificant effect. The probability of not being is 33.8% at a statistically significant level of 5% if cash transfer amount is between US\$ 81 to US\$ 100. This cash threshold is most appropriate as it absolves women from sexual abuse and exploitation. The cash amount enables women to acquire basic services and food items that can keep them out of any exposure. Probability of exposure begins to increase if

cash amount is above US\$100 and this effect is statistically significant at 5%. For a zero probability of exposure to sexual abuse and exploitation, cash amount for North Kivu should be above US\$100 as shown in figure 6

Figure 6: CBI and exposure to sexual abuse – Provincial Level



Source: Field data, 2020

Interestingly, after a cash threshold of US\$100, the probabilities of exposure for both South Kivu and North Kivu fall. These findings affirm OCHA (2019) observation that risks associated with conflict and disasters affect women and girls more than any category of persons of concern. Women are compelled to adopt negative coping mechanisms to be able to survive amid displacement. The attention given to Sexual Harassment, Exploitation and Abuse in emergencies because of recent happenings in humanitarian sector has shifted a great deal of humanitarian resources to address this phenomenon in countries and communities affected by crisis. Berg, Mattinen, and Pattugalan (2013) also observed that, in the absence of an appropriate gender analysis

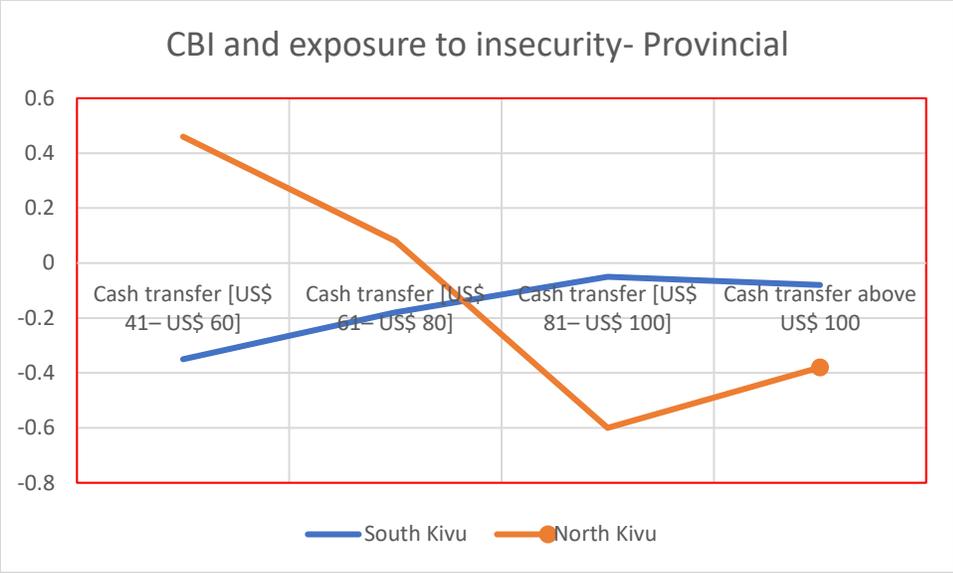
framework, targeting women for CBI would not automatically yield favorable results for women and girls.

On cash threshold that corresponds with zero probability of exposure to sexual abuse and exploitation, a cash threshold of US\$100 per month is needed to ensure zero probability of exposure to sexual abuse and exploitation in South Kivu as shown on figure 34. For North Kivu, US\$100 and above is needed to ensure zero probability of exposure to sexual abuse and exploitation.

INSECURITY/SAFETY

Given the importance of security as one of the key considerations in the implementation of CBI, it is important to do a detailed examination of various cash thresholds on exposure to the risk of insecurity or lack of safety of women in emergencies. This is in line with Gairdner et al. (2011) observation that CBIs are not appropriate in all contexts and that appropriateness is determined by both the characteristics of the crisis and the presence of certain enabling conditions including security. From regression results on table 4, CBI has the probability of decreasing insecurity otherwise increasing safety by 21.1% at a statistically significant level of 10% in South Kivu whereas in North Kivu, CBI increases insecurity by 75.7% at a statistical insignificant level. These results change depending on the amount of cash transfer amount as shown in figure 7 which presents a diagrammatic presentation of regression results of the effect of CBI on exposure to insecurity risk on tables 3 and 4.

Figure 7: CBI and exposure to insecurity – Provincial



Source: Field data, 2020

From the probit regression results as shown on table 3, CBI is a very effective mechanism of increasing safety of women affected by crisis in South Kivu. As compared to the control cash threshold of between US\$10 to US\$40, the probability of safety decreases from 35% at 5% statistically significant level with a cash portfolio of between US\$ 41 to US\$ 60 to 18% at statistically insignificant level when cash portfolio increases to between US\$ 61 to US\$ 80. Probability of safety further decreases to 5% at statistically insignificant level when cash transfer amount is between US\$ 81 to US\$ 100. The probability of safety begins to rise when cash transfer amount is US\$100 and above. For South Kivu, though cash impacts on insecurity, the effect is not noticed as it is below the zero threshold.

In North Kivu however, compared to the control cash threshold of between US\$10 to US\$40, cash threshold of between US\$ 41 to US\$ 60 increases probability of insecurity by 45.6% at a statistically significant level of 5%. The probability reduces to 7.8% when

cash portfolio is increased to between US\$ 61 to US\$ 80 at a statistically insignificant level. Cash portfolio of between US\$ 81 to US\$ 100 however increases probability of safety of women or otherwise reduce exposure to risk of insecurity of women by 60% at statistically significant level of 5%. Cash portfolio of above US\$100 has the effect of still ensuring safety of women by 38% at a statistically significant level of 10%. The cash portfolio that corresponds to zero risk exposure to insecurity in the North Kivu is between US\$80 to US\$ 81 as shown in figure 7.

On zero exposure to insecurity, figure 7 reveals that cash portfolio of between US\$ 80 to US\$ 81 corresponds with zero risk of insecurity in the study area and North Kivu. There is none for South Kivu since there is minimal effect. The effects of CBI on insecurity for women in South Kivu are consistent with Clare (2019) argument that women's protection is often not the primary objective of emergency programs like CBI. CBIs in emergencies tend to focus more on lifesaving and therefore results in women's protection are not systematically analyzed and reported.

CONCLUSIONS AND RECOMMENDATION

CONCLUSIONS

Cash-Based Interventions in humanitarian settings can have multiple purposes and are generally provided alongside or as part of a range of other assistance to meet the needs of crisis-affected populations. The conceptual underpinning of cash programmes in emergencies is in part derived from Amartya [Sen's \(1981\)](#) entitlement theory which defined famines as an inability to gain access to or buy food, rather than food unavailability.

CBIs build self-worth in persons of concern by moving young women and men away from perceiving themselves as victims (subjected to external forces), to having a sense of responsibility, decision-making capacity, and self-determination. Though CBI has been used successfully, CBI for survivors of sexual exploitation in DRC was not enough to prevent them from engaging in sex work which according to them was more lucrative

Protection in emergencies involves actively applying core protection principles and responsibilities to humanitarian work across all sectors. Protection issues are considered a human tragedy and there is no excuse for government and humanitarian actors to systematically enforce laws to denounce and bring an end to this canker regardless of the presence or absence of concrete evidence.

On the prevalence of protection risks before the introduction of CBI, 48% of respondents in South Kivu revealed that GBV is high before cash delivery whilst 57.4% of respondents in North Kivu are of the view that GBV was high before cash delivery. On sexual abuse and exploitation, 40.1% of respondents from South Kivu revealed that sexual abuse and exploitation were moderate before cash. However, more than 50% of respondents from North Kivu revealed that sexual abuse and exploitation were moderate before cash delivery. About 36% of respondents who revealed that lack of safety was high before cash delivery come from South Kivu whilst 29% are from North Kivu. Of those who responded that lack of safety was moderate, 33% are from South Kivu and 37% from North Kivu.

On the differential effects of CBI on protection risks of women in emergencies, the paper concludes that CBI has the probability of increasing or decreasing women's

exposure to the risk of gender-based violence depending on the cash threshold. With a control cash threshold of between US\$10 to US\$40 per household, per month, CBI has the probability of increasing women exposure to GBV by 16.2% at a statistically insignificant level. In North Kivu however, CBI increases exposure to gender-based violence by 40% though statistically insignificant. Whilst the range of cash threshold that corresponds to zero risk of exposure to GBV is between US\$81 to US\$100 in South Kivu, the range for North Kivu that corresponds with zero risk exposure to GBV is between US\$80 to US\$81 per month.

CBI has varying probabilities of women's exposure to sexual abuse and exploitation depending on the cash portfolio. With a control cash threshold of between US\$10 to US\$40 per household, per month, CBI has the probability of exposing women to sexual abuse by 25.4% at a statistically insignificant level in South Kivu and 19.7% at a statistically insignificant level in North Kivu. For a zero probability of exposure to sexual abuse and exploitation in South Kivu, cash portfolio should be between US\$60 – US\$61 and above US\$100 for North Kivu.

With reference to the control cash threshold of between US\$10 to US\$40, CBI has the probability of exposing women in South Kivu by 25.5% and 19% for North Kivu. On zero exposure to insecurity, the findings reveal that cash portfolio of between US\$ 80 to US\$ 81 corresponds with zero risk of insecurity in North Kivu. There is none for South Kivu since there is minimal effect.

RECOMMENDATIONS

Based on the conclusions of the paper, the following key recommendations are made:

The paper has demonstrated that there are different levels of prevalence of protection risk ranging from high to low before the introduction of CBI in both North and South Kivu Provinces. Humanitarian actors and aid agencies should conduct protection risk audits to establish a baseline of the prevalence of various protection risks before CBI is implemented. The protection risk audit should be conducted using a women-led participatory approach. This would help women affected by crisis imbibe information that is normally considered too technical even for people with the benefit of formal education. The approach will further increase women's confidence and dignity as well as create spaces for women to drive social transformation that dismantles patriarchy and exclusion which are the bedrock of protection risks in emergencies.

The paper revealed that there are differential effects of CBI on women's protection risks based on cash portfolio and the kind of protection risk. It will therefore serve a purpose if aid agencies ensure that cash portfolios given make a positive reduction of protection risks at a significant level. The cash portfolio should depend on the protection risk being prioritized. Cash portfolios that end up increasing women's exposure to protection risk should be discouraged except in situations where the objective of the CBI is to save lives. Any humanitarian intervention that ends up worsening the plight of the beneficiary is not worth implementing.

It is also important to note that the paper has not been able to establish an exact cash portfolio that ensures zero probability of exposure to the three protection risks

reviewed in this paper. Humanitarian actors should therefore re-examine their cash portfolios with the objective of attaining zero exposure to risk. This will enable them to provide cash that falls within the range. To achieve the intended purpose, these cash portfolios should be regularly disbursed in tranches wherever appropriate.

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