Understanding Cash-based Programming and Protection In Northern Region of Iraq

A World Vision Innovation Fund research project

December 2018
World Vision (WV) began operations in Iraq in 2003. Currently it is implementing humanitarian programs in protection, health, food, education, NFI/Cash and water/sanitation/hygiene sectors with an annual budget of $33 million, operating in the Kurdistan Region of Iraq (KRI) with recent expansion to other areas in Northern Iraq. In addition to WV's head office in Erbil, WV also has satellite offices in Duhok, Sulaymaniyah and Kirkuk.

Author and primary researcher: Katie Chalk / Chalk It Up
Research coordinator: Reber Saeed
World Vision contributors: Joseph Frederick, Muhammad Koxi
Reviewed by: Patrick Sooma, Belete Mazengia Temesgen
Copyright World Vision International
All photos in this report are assigned to World Vision International

List of acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CBM</td>
<td>Cash-based modality</td>
</tr>
<tr>
<td>CBP</td>
<td>Cash-based program</td>
</tr>
<tr>
<td>GBV</td>
<td>Gender-based Violence</td>
</tr>
<tr>
<td>IDPs</td>
<td>Internally Displaced People</td>
</tr>
<tr>
<td>KRI</td>
<td>Kurdistan region of Iraq</td>
</tr>
<tr>
<td>PIM</td>
<td>Post-Implementation Monitoring</td>
</tr>
<tr>
<td>PSS</td>
<td>Psychosocial Support</td>
</tr>
<tr>
<td>WFP</td>
<td>World Food Program</td>
</tr>
<tr>
<td>WV</td>
<td>World Vision</td>
</tr>
</tbody>
</table>
Contents

Executive summary: ................................................................................................................................. 4

Part 1: Background ........................................................................................................................................ 8
  Practices and benefits of cash-based programming .............................................................................. 8
  Cash transfers and links to protection / gender ....................................................................................... 9
  World Vision’s cash program in Iraq ...................................................................................................... 9
  Methodology ........................................................................................................................................... 11
  Ethical considerations and limitations .................................................................................................. 12

Part 2: Protection issues faced ................................................................................................................... 14
  Problem trend analysis ........................................................................................................................... 14
  Child protection concerns ...................................................................................................................... 16

Part 3: Responses and resilience ................................................................................................................ 19
  Positive and negative coping ................................................................................................................... 19
  Mapping social changes: protection, women, children ........................................................................ 21
  Gendered psychosocial resilience .......................................................................................................... 23
  Resilience to violence ............................................................................................................................. 23

Part 4: Delivering change long-term ......................................................................................................... 28
  Sustainability limitations of the current model ....................................................................................... 28
  Cash transfer as a food security solution ............................................................................................... 29
  Community stability and cohesion ......................................................................................................... 30
  Ongoing vulnerabilities, and transition from emergency to development programming ..................... 31

Conclusion: Results of cash transfer for women and children ................................................................. 33

Bibliography and further reading ............................................................................................................. 35

Annex 1: Survey and interview sample breakdown, by location ............................................................... 37
Annex 2: Household Survey ....................................................................................................................... 38
Annex 3: Terms of Reference .................................................................................................................... 39
Annex 4: Reconstructed theory of change; results .................................................................................... 40
Executive summary: Cash-based programming and protection outcomes in Northern Iraq

In July 2018, World Vision commissioned a study on the impact of Iraq’s humanitarian cash transfer program on protection outcomes, particularly for women and children.

The study aimed to fill an evidence gap in the social impact of cash programming, which was assumed, rather than known, to assist all members of marginalised households equally.

The study found community harmony had been positively influenced by access to cash. Cash increased trust, reduced amounts and longevity of debt, and allowed stability of residence so that mutually supportive relationships between neighbours could develop.

While home harmony had also been positively influenced, improvements were due to reduced stress levels rather than deeper changes in attitudes and responses to violence. Respondents in all locations acknowledged home violence as a problem, but community-based responsiveness to violence against women and children was not in place. Stressors such as poor health, uncertain housing tenure, unmet children’s needs and debt repayment were relieved by cash transfer but not sustainably resolved.

Thus, though appreciated and appropriately utilised, the cash program in Iraq did not have long-term impact on household or personal vulnerabilities. Effective, coordinated parallel programming was a missing link to create household resilience to protection issues.

Cash, World Vision and WFP in Iraq

Agencies responding to the Iraq humanitarian crisis have used cash to provide both short-term relief and long-term social protection. World Vision’s cash programming incorporated a large-scale partnership with World Food Program in northern Iraq, gradually replacing direct food distribution since 2014. Monitoring from multiple projects over this time underscored existing evidence about cash transfer in relief response: that cash continued to support food security as well as enabling other needs to be met.

The study recommended:

Parallel, coordinated sector programming in:

- Community-based protection: actors including World Vision can extend technical capacity across sectors to strengthen community safety nets. Contexts are surprisingly favourable: the study found established communities, good neighbours, and high trust in authorities.
- Livelihoods: potentially through Cash for Work as well as value chain development, for more sustainable cash flow and resulting decreased household stress.
- Youth life skills: including for out-of-school youth, to challenge gender stereotypes and help young people with positive life choices.

Safe places and ways to talk about violence: Opportunities to talk safely about violence and vulnerabilities (for women and for men) is key to addressing them.

Integrating gender-based violence (GBV) awareness in cash process: Women were less likely to identify violence against them and their children than men. A significant step for cash programming would be inclusion of GBV awareness including legal rights, referrals and counselling support.

A long-term strategy for cash as a social protection tool in Iraq: Donors are working less in Northern Iraq than previously and there is pressure on government to restore reliable welfare services. All partners have accountability to current cash recipients to resolve social welfare responsibilities transparently.

Setting genuine gender outcomes: The study found women were less likely to be working or to control cash resources, were less happy, and defined home violence less broadly, than men. For strengthened gender results within cash transfer projects, and also more broadly, goals and indicators require a strengthened gender lens.

Specific situation analysis of social protection needs: The study offers evidence that violence and rights abuse against women and children is happening, but it has not measured extent or type of violence. Issues affecting women and children merit specific and separate research, using methodologies sensitive to current community reluctance to talk about situations and root causes.
About the study

The study consulted women and men in home-based interviews, with four main groups taking part:

- Syrian refugees, living in Akre Camp, Duhok
- Yazidi Iraqis, displaced to Khanke Camp, Duhok
- Christian Iraqis, displaced to the community of Ainkawa, Erbil
- Muslim Iraqis, displaced to other areas of Erbil

In total, 367 households completed the survey and 187 provided interview or focus group information.

The 2018 Cash and Protection Study used a survey and interviews about perceptions of safety and protection from violence in different settings: the home, the local neighbourhood, the community more broadly. The study also used Most Significant Change methodology to identify women’s and men’s representative experiences of the cash programs and whether gender and protection outcomes were among these.

The three projects sampled were comparable due to standard cash characteristics, as follows:

- Targeted criteria: only most vulnerable families were included
- Unconditional: The cash was not linked to usage conditions or participation in other projects
- Long-term, monthly distribution: the average duration of support was almost two years
- Limited gender focus: The cash did not target women; any member of the family could collect the cash, using an identity card and PIN
- For displaced / refugees only: support could not be extended to returnees or host community households
- Supplementary: The cash was not intended as a primary income source, but as a basic needs supplement

Question:

What are the protection issues and challenges facing displaced Iraqis within their host communities?

The study found:

- Physical needs remain uppermost in priorities of displaced households
- Protection rights such as safety and women’s mobility are not strongly prioritised even when women’s and men’s answers are considered separately
- Households were aware of, but did not condone, child labour and early marriage in their communities. Universally, households named economic stress as the reason behind such choices.
- Respondents from all backgrounds expressed concern about levels of home violence, and sometimes, but not always, saw it as related to the stressful situations in which people were living.
- The proportion of people who would take action to protect another family from home-based violence was less than two thirds.

<table>
<thead>
<tr>
<th>Problem</th>
<th>Proportion of respondents disagreeing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women’s isolation</td>
<td>2.2%</td>
</tr>
<tr>
<td>Harassment of women</td>
<td>3.4%</td>
</tr>
<tr>
<td>Problems with neighbours</td>
<td>5.2%</td>
</tr>
<tr>
<td>Children’s needs</td>
<td>34.1%</td>
</tr>
<tr>
<td>Food shortages</td>
<td>41.6%</td>
</tr>
<tr>
<td>Insecure housing</td>
<td>43.4%</td>
</tr>
<tr>
<td>Going into debt</td>
<td>51.7%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Statement</th>
<th>Proportion of respondents disagreeing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families send children to school (girls and boys equally)</td>
<td>29%</td>
</tr>
<tr>
<td>Families do not let their children work</td>
<td>36%</td>
</tr>
<tr>
<td>Families do not let their children marry early</td>
<td>41%</td>
</tr>
</tbody>
</table>
The study found:

- Negative financial decisions dropped after cash programming began.
- Going into debt for food did not decrease; however, respondents were paying it back with better regularity.
- Having cash increased self-esteem and community standing for these highly vulnerable families.
- Women in semi-structured interviews consistently expressed relief and sometimes increased confidence because they had access to cash.
- Very few women spent cash on themselves; the most common usage was to meet healthcare costs and children’s needs.
- Women highlighted cash benefits for their children, including social benefits: improved participation, friendships and self-esteem because the family could afford to give them what they needed. Being able to do so reduced anxiety in parents.
- Families ended children’s labour as a priority when cash began; however, these gains were fragile and returnee families sometimes reversed their decision when cash ended.
- Survey respondents were not confident that issues such as early marriage, child labour and school dropout had been fully addressed by cash transfer; however, they considered it had reduced.
- Incidence of uncontrollable emotion - anger, fear or hopelessness – had improved slightly after cash commenced for men, but had not changed for women. Overall, women rated their happiness lower than men.

Question: How does cash-based programming contribute to general resilience of households to protect themselves from violence, shock, insecurity?

- There was general consensus that households fought less frequently after cash programming commenced.
- Respondents were surprisingly positive about perceptions of neighbourhood safety and trust in authorities.
- They attributed this to stability of residency and mutual support between needy families, to which cash transfer had contributed.
- Women’s definitions of violence were less broad than those of men; for instance seeing verbal abuse, deliberate cruelty or controlling behaviour as domestic violence. Corporal punishment was not widely recognised as violence by either sex.
- Community-based protection mechanisms were not in place; 37% of respondents said they would not interfere in cases of home violence, and a further 10% said they were not sure what they would do.
Concluding question:
What components and functions of cash-based programming are needed to bring about protection outcomes without unintended negative consequences? How should they be included and implemented within a broader program for best results?

The study found:
- There were many positive outcomes of cash-based transfers in this context, but they have not built long-term resilience in recipients.
- Issues of under-employment and under-productivity continue to challenge economic and emotional well-being.
- Women and men alike are anxious about changes to the program.
- The ending of support often meant an end to its advantages, not only economically but also for social status and personal self-esteem.
- Experiences of returnees demonstrate rapid changes in this context and limitations of cash without associated livelihoods / protection programming.

There is some evidence that cash transfer helped to reduce incidents of violence – a core question at the heart of this study. However, respondents consistently linked this result to reduced stress, leading to fewer family arguments. There is nothing to indicate that cash transfers have helped men or women take more specific steps to understand and address gender imbalance leading to violence in the home. Other gender disadvantages were evident under disaggregation of survey data: for instance, while many households shared responsibility for cash transfer collection and decisions, a significant minority reported male-only collection and decision-making. Against psychosocial indicators, women rated themselves less happy than men, reported more challenges in controlling negative emotions and were less likely to report positive personal change since cash transfer began.

![Women's and men's roles in cash collection and use.](image1)

<table>
<thead>
<tr>
<th>COLLECTS</th>
<th>DECIDES ON USE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td>8%</td>
<td>72%</td>
</tr>
<tr>
<td>21%</td>
<td>33%</td>
</tr>
</tbody>
</table>

![Proportion of women / men who feel uncontrollable emotion often (at least once every two days).](image2)

- ANGRY: 14% men, 19% women
- HOPELESS: 26% men, 26% women
- AFRAID: 9% men, 19% women

![% improvement in emotional control since cash transfer commenced (note: no improvement for women).](image3)

- ANGRY: 4% men, 0% women
- HOPELESS: 0% men, 0% women
- AFRAID: 9% men, 9% women

What should NGOs like World Vision do to help address home violence?

- ECONOMIC SUPPORT (CASH): 62% men, 72% women
- PROGRAMS AND SUPPORT FOR MEN: 51% men, 59% women
- PROGRAMS AND SUPPORT FOR WOMEN: 45% men, 50% women
- YOUTH PROGRAMS: 36% men, 31% women
- PRIORITISING CASH FOR WOMEN: 31% men, 31% women

Asked what should be done to address violence, two out of three households thought that cash transfer was an effective way to reduce family violence. The survey also found high support for targeted programs to reduce tolerance to violence, reaching men, women and young people.

The study concludes that cash was an effective supplement supporting family income and stability, with inroads into social cohesion and family harmony. Communities acknowledged concern about violence and child protection, and showed interest in dedicated protection projects. An opportunity therefore exists to associate cash more closely with these types of projects. Integrated cash and social programming will enhance outcomes for both sectors, relieving household needs (secure housing, reduced debt and children’s needs) and giving space and support to more individual needs (psychosocial counselling, community-based protection, gender-sensitive family support).
Part 1: Background

Practices and benefits of cash-based programming

Cash-based modality within the food programming sector (CBM\textsuperscript{1}) is increasingly used in humanitarian settings. Agencies including WFP, UNHCR and IOM have clear strategies for scaling cash and voucher transfers, because of advantages of choice, empowerment and strengthening local markets and economies. Traditional models used for many years include cash-for-food (food vouchers) or cash-for-work. As well, relief agencies have recently prioritised multi-purpose cash transfer to meet a broader set of household needs, as a longer-term social protection arrangement to benefit vulnerable families similarly to that of a government welfare program. These types of payment have been made significantly easier by recent technology such as MMT sim cards for mobile money transfer.

Shifting to CBM was initially a controversial decision for the aid and relief sector. As evidence grows, many humanitarian actors have started to use CBP as a modality. Its scaled usage has been greatly assisted by the 2016 Grand Bargain\textsuperscript{2} agreement, which prioritised cash-based programming as one of its 10 core commitments, and included a call for intensive study to shift the aid paradigm through evidence of cash effectiveness (see boxed text). The resulting scrutiny of cash compared to in-kind distribution increasingly indicates that many anticipated risks of unconditional cash and voucher transfers have not emerged in reality. For instance, a 2017 extensive review of projects for Syrian refugees across Lebanon and Jordan found no additional harm associated with cash modality, but a number of advantages: fresher, more diverse food rather than stockpiling of non-perishable goods; a sense of dignity and empowerment for recipients; and a more equal sharing between women and men of decisions and duties about shopping for food and other household items (Uekermann et al. 2017). Consistently, studies find that cash transfer decreases household and family stress, and contributes to trust and inclusion in newly formed communities, because people can participate, purchase and pay back with their own money, relieving tensions of accrued debts or favours (eg. Berg and Serferis 2015, Bastagli et al. 2016, Harvey and Pavenello 2018).

<table>
<thead>
<tr>
<th>Grand Bargain 3: Increase the use and coordination of cash-based programming</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aid organisations and donors commit to: (1) Increase the routine use of cash alongside other tools, including in-kind assistance, service delivery (such as health and nutrition) and vouchers. Employ markers to measure increase and outcomes. (2) Invest in new delivery models which can be increased in scale while identifying best practice and mitigating risks in each context. Employ markers to track their evolution. (3) Build an evidence base to assess the costs, benefits, impacts, and risks of cash (including on protection) relative to in-kind assistance, service delivery interventions and vouchers, and combinations thereof. (4) Collaborate, share information and develop standards and guidelines for cash programming in order to better understand its risks and benefits. (5) Ensure that coordination, delivery, and monitoring and evaluation mechanisms are put in place for cash transfers. (6) Aim to increase use of cash programming beyond current low levels, where appropriate. Some organisations and donors may wish to set targets.</td>
</tr>
</tbody>
</table>


\textsuperscript{1} Cash-based programming (CBP) refers to both cash and cash-value voucher transfers provided to vulnerable families to meet their basic needs using local markets. CBM specifically provides cash, meaning spending decisions are entirely up to the recipient.

\textsuperscript{2} https://reliefweb.int/sites/reliefweb.int/files/resources/Grand_Bargain_final_22_May_FINAL-2.pdf
Cash transfers and links to protection / gender

This recent shift to cash as a relief and recovery inject for families adds complexity to humanitarian paradigms of sector-based programming, because cash is used by its recipients to meet a range of needs, not only food. Measures of its impact in this regard have focused to date mainly on two areas: firstly, on ‘do no harm’ principles and ensuring no detriment to cash-based programming, as an alternative to food distribution and also as an approach in its own right; secondly, on its usage and what is materially available to the household through cash, including food, shelter, clothing and other household goods. Social impact of cash transfer is less scrutinised, so the sustainability and benefits of supporting household economies through cash are often assumed, rather than tested. An acknowledged gap for the sector is risk monitoring of rights and participation for women and children in cash recipient households (eg. Berg and Seferis 2015).

Existing literature both confirms and challenges assumptions about social impact. For instance, while many evaluations find women have increased roles in financial decision making after emergency cash commences, fewer find evidence of women’s increased participation outside the household, for instance in other community-based programs designed to benefit and empower women. There is growing confidence that cash transfer slows crisis coping strategies such as keeping children from school or allowing them to work, but not that this change demonstrates a culture shift away from acceptance of child labour as a valid alternative in times of stress. Violence against women and girls, a key protection issue for displaced populations in camps and communities, may be somewhat mitigated through reduced household stress, but the core inequalities that place women and girls at risk remain largely unaddressed.

Almost without exception, research into the social impact of cash transfer in humanitarian settings concludes with a call for more. The shift to cash promised in the Grand Bargain needs to be accompanied by solid and systematic learning about its impact within households – positive and negative - and its potential to contribute to social protection and gender goals. In February 2018, a symposium of UN and associated actors on gender in cash programming put into place six guidelines for immediate action under the Grand Bargain that would enhance the relevance, effectiveness and safety for women of cash-based distribution. Of these six, one was to fill evidence gaps.

World Vision’s cash program in Iraq

Countries affected by the Syria/Iraq crisis are providing solid evidence for dialogue on social results of cash-based programming (eg. ODI 2017; Women’s Refugee Commission 2018; Deblon and Gutekunst 2017). The protracted nature of the crisis has meant that refugees in Lebanon, Jordan and Iraq have been receiving cash-based programming for several years, including in camps and host communities. Monitoring the results of these programs allows a deeper understanding over time than seasonal or rapid relief projects can offer, especially for social outcomes led by the actions and decisions of cash recipients.

Cash programming in northern Iraq has been in place since 2014, when UNHCR began responding to Syrian refugees settling mainly in KRI. The influx of IDPs over the next three years triggered significant housing, employment and social cohesion challenges in the region, but also created “a unique opportunity for the use of cash-based

Nearly 1.9 million Iraqis are food insecure; 7.3 million People require health care; 5.2 million Protection support; 5.4 million Water and sanitation assistance and 4.1 million People need shelter.

Source: 2018 Humanitarian Response Plan
responses at scale” (Smart 2017). In 2015, the humanitarian sector in KRI was among the first globally to introduce a cross-sector cluster for Multi-Purpose Cash Assistance (MPCA) including UNHCR, WFP and other major donors. In 2018, according to the Iraq Humanitarian Response Plan, 25% of all programming will be based on cash, including mobile money transfers, e-voucher systems and cash-for-work.

World Vision commenced food relief in partnership with WFP in northern Iraq, including the Kurdistan Region of Iraq (KRI), in 2014. Since this time, World Vision has been a core partner implementing the food and cash program in camps and communities in Erbil, Sulaymaniya, Duhok and Ninawa governorates, in partnership with WFP, DFATD, OFDA and other donors. Different types of cash transfer have been utilised over this time (see Table 1) and some projects have used a combination of vouchers, e-vouchers and direct cash depending on the technology best suited to local markets and capacities.

The diverse scope of cash-based programming implemented through World Vision in northern Iraq provides an ideal opportunity to move beyond standard and ‘traditional’ household resilience indicators and consider whether cash contributes to human rights outcomes of humanitarian protection (lawfulness and social cohesion), gender equality and child protection.

The program in Iraq has been volatile. Amounts available to families have been dependent on international funding allocations and have at times dropped significantly. An assessment of World Vision’s food and cash program in KRI (Chalk/World Vision 2017) found that while recipients were satisfied with the modality and accountability of World Vision’s support, the amount provided became insufficient to meet needs over time, and the move from blanket distribution (all IDPs, and mirroring government approach to social welfare across Iraq) to target (those meeting certain criteria for extreme vulnerability) disadvantaged many.

<table>
<thead>
<tr>
<th>Table 1: Types of cash transfer</th>
<th>Used in WV cash program?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unconditional Cash Transfer</strong></td>
<td>Yes</td>
</tr>
<tr>
<td>(UCT): Money can be used in any way the recipient chooses</td>
<td></td>
</tr>
<tr>
<td><strong>Conditional Cash Transfer</strong></td>
<td>No</td>
</tr>
<tr>
<td>(CCT): Money used for certain needs, for instance, shelter or school fees; or conditional on the recipient’s action, for instance, enrolling children at school or a Cash For Work (CFW) project</td>
<td></td>
</tr>
<tr>
<td><strong>Voucher</strong>: A paper voucher that represents cash but is often tied to a set quantity or value of goods available in local markets, for instance, food or clothing.</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Microfinance</strong>: Cash that is considered a loan (not usual for humanitarian settings). World Vision does not consider loans as part of a cash-based program.</td>
<td>No</td>
</tr>
<tr>
<td><strong>Modalities of cash transfer</strong></td>
<td></td>
</tr>
<tr>
<td>Voucher or e-voucher, distributed by hand (a money agent, known as Hawala) but redeemable for cash or goods at outlets on presentation of voucher</td>
<td>Yes</td>
</tr>
<tr>
<td>Smart card or pre-paid card used at ATMs or credit/debit card facilities</td>
<td>Yes</td>
</tr>
<tr>
<td>Mobile money transfer, redeemable for cash at outlets using SMS code security</td>
<td>Yes</td>
</tr>
<tr>
<td>Direct cash distributed by hand</td>
<td>No</td>
</tr>
</tbody>
</table>

1 Prior to the crisis, Iraq had established a stable social safety net through a public distribution system (PDS) supplying food rations to all Iraqis (not just the poor) and providing more than one-third of Iraqis’ calorie consumption (Smart 2015). Based on author’s discussions with cash recipients and implementing partners, there seems to be little trust currently in regular support through the PDS. The more accountable processes in place with NGOs are preferred by recipients.
Methodology

This research considers the results of several short-term and medium-term WFP / World Vision cash partnerships under World Vision’s broader cash-based program, using a protection lens: children’s and women’s protection, social cohesion, sustainable social resources and psychosocial stability. Objectives and targets for these types of social outcomes were not set in project designs or measured in monitoring frameworks. Our study needed to take a causal theory approach, based on self-reported recall of changes to social challenges and threats over time. A full evaluation plan and literature review is available as a separate document; below is a summary of research scope and methodology.

Objective:
- Analyse the experiences of women, and their children, in the cash-based programming cycles of northern Iraq, and highlight practices and partnerships most likely to deliver protection and rights outcomes.

Contributing to knowledge:
- On social outcomes of cash transfer, and better understanding of gendered outcomes: consequences of cash not only for households but also for gender-based disadvantage or inequality within them.

Key questions:
(In context):
- What are the protection issues and challenges facing displaced Iraqis within their host communities?
- How do recipients of cash-based programming work towards mitigating these issues and challenges at household level? How successful are they and what more is needed?
- How does cash-based programming contribute to general resilience of households to protect themselves from violence, shock, insecurity

(In general/conclusion):
- What components and functions of cash-based programming are needed to bring about these outcomes without unintended negative consequences? How should they be included and implemented within a broader program for best results?

Contributors (breakdown by location, Annex 1):
- 366 long-term cash transfer recipients took part in a survey-based discussion in their homes.
- A further 185 women, men and teenagers (girls and boys) took part in focus groups and Most Significant Change discussions.

Projects sampled (see locations, map):
- Cash Transfer Assistance for Syrian Refugees, Erbil, Sulaymaniya, Duhok Governorates
- Cash-based Transfer Assistance for IDPs in Duhok Governorate
- Cash-based Transfer Assistance for IDPs in Erbil Governorate

4 Groups who have experienced similar inputs share their stories of significant change over a given timeframe, then choose the story that most represents their collective experience. Groups must also nominate criteria as to why it is the ‘Most Significant Change’. Most Significant Change commentary and shortlisted stories have been used as qualifying data in this report, while representative stories from women and men also appear throughout the report. For more information, https://www.betterevaluation.org/en/plan/approach/most_significant_change
Characteristics of cash projects in these settings:

- Targeted criteria: only vulnerable families included
- Long-term, monthly distribution: average duration of support was almost two years
- Limited gender focus: The cash did not target women; any member of the family could collect the cash, using an identity card and PIN
- Unconditional: The cash was not linked to usage conditions or participation in other projects
- For displaced / refugees only: support could not be extended to returnees or host community
- Supplementary: The cash was not intended as a primary income source, but as a basic needs supplement

Data collection and analysis process

1. Household survey, mixed, plus optional further interview, women only (n=367, four locations plus phone calls to returnees)
2. Data upload via mobile / tablet from enumerators, four locations
3. Most Significant Change discussions, adolescent focus groups, four locations (n = approx. 160)
4. Analysis and partner stakeholder validation, focus on context: cause and effect

Ethical considerations and limitations

This study was dependent on the willing and informed participation of cash recipients, including those in vulnerable economic or social circumstances. Actions and protocols were needed to ensure that individuals who provided personal information were protected from any risk associated with their participation. The approach took guidance from international protocols for ethical research in humanitarian and development settings, including rights and gender considerations. Principles of informed consent, confidentiality and voluntarism were applied.

Each respondent was given written information on the scope of the study, including contact details for querying or withdrawing from the study at a later date, as well as UNHCR’s protection hotline details. The interview team received coaching on how to verbally confirm the study scope, in case illiteracy or language barriers affected understanding of the written brief.

The survey was administered in two parts: firstly, general observational questions, and secondly, personal experiential questions. Respondents were offered the option to withdraw from the second part — which around 30% chose to do. Respondents were never asked if they had experienced violence directly. The study presumed that women, boys and girls were experiencing violence in their homes and used problem rating analysis to determine levels of concern about the abuse, rather than levels of abuse itself.

---

This limits what can be said about specific rates of violence against women and children in displaced Iraqi communities; however, determining a statistic of this nature was not an objective of the study and, realistically, World Vision cash programming not an appropriate entry point for high risk gender-based discussions.

Other limitations were noted during planning and implementation, including:

- Dependence on recall and self-reporting, which is a subjective approach to change measurement; this was mitigated by aggregation and scoring of data using appropriate sample size.
- Sensitivity of the subject under review, which may have reduced the accuracy of comments about safety and protection in the home; to lessen this, certain questions were only asked if women were alone and the interviewer was female.
- Different interview teams, and interviewers within these teams, using different discussion techniques to administer the interview (including some by telephone); this was minimised through training including simulation for enumerator teams.
- Current hardships: while respondents were asked to consider only the period of cash receipt, data indicates this was not completely the case; despite living in similar neighbourhoods and situations while receiving cash, returnees who are now living without cash support reported lower psychosocial and safety scores than their counterparts remaining in Erbil and continuing with the project.
- Different definitions of cash transfer, social transfer and multi-purpose cash programming; this has been mitigated to a degree by only using data from WFP long-term cash recipients, but does not reflect the experiences of recipients of cash from other donors eg. Single-transfer or short term arrival packages for IDPs/refugees.
- No mapping of social programming taking place alongside cash transfer, which affects ability to suggest counterfactual explanations for changes measured; a complementary study of multiple NGO / multilateral support initiatives in a single location could provide this missing link in the future.

It is widely recognised that risks and incidents of gender-based violence are under-reported. Though all efforts were made to encourage women’s confidential and frank assessment of community and home violence, women did not strongly identify inequality issues among those faced. A crucial limitation of this study therefore, is that the methodology and approach was unsuited to offer additional contextual insight on the scale and type of violence experienced inside the homes of displaced Iraqis and Syrians.
Part 2: Protection issues faced

Question posed:
What are the protection issues and challenges facing displaced Iraqis within their host communities?

A first step to understand whether cash transfer has supported community protection needs, in particular the needs of women and children, was to identify what problems communities faced.

The July 2018 survey suggested a range of issues faced by cash recipients, based on initial conversations with project staff and partners as well as previous monitoring records and interviews with recipients. To test their relevance in different settings, the survey asked respondents firstly which issues from the list they had faced, and secondly which was the single most pressing issue from the list.

Results show that physical needs remain priority for now in these vulnerable households, and that protection issues such as safety and women’s mobility do not resonate as strongly.

Problem trend analysis

More than 50% of households had faced debt and over 40% had faced insecurity of housing or food shortages. Proportionally, female respondents were slightly more likely to identify community safety and harassment of girls and women as a concern, but debt and food shortages remained significantly higher in the list of problems experienced, regardless of gender.

“There is no solution for my stress, because there are no jobs or money.”

Ninawa respondent

“My son had psychological problems because he was so scared of needing to move home again. I had to take him for counselling about it.”

Ninawa respondent

Men and women were equally (but not strongly) concerned about relationships with neighbours, and very similar in their concern about meeting children’s needs; however, men reported facing more challenges of debt and housing, and

Figure 1: Respondents were asked to identify which of this pre-set list of issues they had faced in the last six months. Multiple answers were used. The percentage represents the proportion of households that faced the issue.
fewer about food, than women. Other small differences in gender attitudes emerged under disaggregation, such as greater concerns about neighbours when the majority of children were girls, but greater concern over meeting children's needs when the majority were boys.

Considered by location, data indicated high concerns about debt in Khanke and Akre compared to other locations. The area that expressed most concern over women's harassment was Hamdaniyah.

Respondents were asked how they dealt with stress. Answers showed few clear strategies for this, with most people saying they simply had to be patient, and a few saying they found it very hard to handle the stress. Data later in the survey about emotional resilience correlate with these comments, showing high rates of anger (13%) and hopelessness (20%) among participants.

Needing to choose their number one concern from the shortlist previously selected, respondents promoted the importance of children's needs upwards, beyond food shortages and almost on a par with insecure housing.

The survey did not specifically ask what children's needs were. Interviews and focus groups about cash transfer benefits for children shed some light on this. Mothers describe small investments associated with children's happiness and emotional resilience: purchasing a child's favourite food, some pocket money for sweets or a family outing. Women also saw a key benefit of cash in reducing the pressure to take children out of school. Again, small purchases could be significant for children, such as stationery or new clothes that would help their children to fit in among peers. Importantly, the cash transfer has reduced pressure on children to work. Though spending has been unconditional, several recipients made the point that they considered the cash to be for their children and not for themselves. Children left their working arrangements, or at least reduced their hours, and returned to school at their parents' encouragement.

“From the beginning, we did not have any source of livelihood… What they gave us was often poor quality and not enough. Cash transfers changed a lot for us. We had fewer gaps in what we needed. My heart used to break when my children asked me for money just for a few sweets like the other children. I didn’t have it. But now I can treat them sometimes.”

MSC respondent, female, Erbil
Based on observations from previous literature, the study raised the topic of women’s social isolation and limited freedom to move safely outside her home, with the expectation that this gender issue would be evident to a degree. However, just one household (a female respondent) selected this option, and only five from the sample (again, all female, including two from female-headed households) chose community harassment of women as their number one concern. An additional question within the female respondent section of the survey asked in confidence how vulnerable women felt, both inside and outside the home. The proportion of women who felt any degree of vulnerability inside their homes was 8% and outside the home, 6%. Data therefore implies this is not a majority problem in displaced communities; however, considering the strength of this lesson in other contexts, it is advisable to continue exploring this theme in different ways.

A gap in the survey was in leaving out health and psychosocial health as an option for this question. Conversations revealed health has been an essential, often unaffordable, and highly stressful cost factor for families. As well, women overall reported their level of happiness lower than men, and their ability to handle emotions such as anger and hopelessness was lower. **Thus, though it does not appear in the graphed data, health affordability should also be recognised as a priority problem for cash recipients.**

## Child protection concerns

The survey looked at rates of child labour and children out of school as part of negative coping measures, and also the acceptance of these practices (adding early marriage as a third concern) as part of situational observation questions.

Overall, the results show that parents understand and are concerned about children’s exploitation, and do not condone it. Child labour at very young ages was not visible in any setting. Early marriage has reportedly been more of an issue among families in the past; many respondents reported that they would not allow this to happen, and those from Erbil cited a clear policy from the local church that marriage between children under 18 could not take place. However, among the full range of questions on safety, security and children’s protection, the statement “Parents in this area refuse to let their children marry early (under 18)” received the least support, with 41% of the respondents disagreeing with the statement.

Reasons given for exploitative decisions affecting children were universally cash-based. Parents demonstrated awareness that their children ought to be at school and protected from early marriage. It was also evident from Most Significant Change and other interviews that improved household cash flow lessened the need for additional family members to find work.

Girls will participate less in the workforce than boys in Iraq in general, mirroring gender participation trends in adults. No evidence was found in the study that girls were under pressure to work at the expense of school, and their participation in education was roughly equal to that of boys. Discussions with parents and children did not give a sense that young people were being forced into labour situations; it seemed to happen more through negotiation and the consent of the child, and peer influence could be as important as parental in the decision to take up a job. Boys were keen to contribute to the family income and to have their own money, often leaving school to do so.

“I didn’t want my teenage children to work. I could see they were bearing a burden that should be mine. They were working on a potato farm. After cash transfers, they worked less, plus they could keep some of the money they earned to spend on themselves. The household was running as it should. This has relieved my children and I too am much more content...”

*MSC respondent, female, Akre*

“If a family has more boys than girls they will not get the assistance any more. If my boy is above 15 then he is not considered dependent; he is considered of working age. But we want him to keep studying.”

*MSC respondent, male, Akre*
Some mothers reported that their girls had left school to save money but had returned after encouragement from their parents once cash transfer began. Focus groups with teenage girls confirmed that girls valued their time at school, which was often the only time they spent away from the house; however, some reported they wanted more social interaction than school provided. They could not play or take part in affiliated after-school programs, needing to go straight home due to parents’ safety concerns.

Children’s discussions on violence in their community varied. Facilitators reported some focus groups were unwilling to take up the subject, particularly groups of girls, and so discussions remained at a more general level about safety, mobility, school attendance and work. Boys were more likely to talk about their experiences with violence, which they had observed at home and in the community. It seemed quite normal for the boys to admit to being a victim of violence. Several participants described how financial support had reduced family arguments and helped control aggression in male family members.

“Some mothers reported that their girls had left school to save money but had returned after encouragement from their parents once cash transfer began. Focus groups with teenage girls confirmed that girls valued their time at school, which was often the only time they spent away from the house; however, some reported they wanted more social interaction than school provided. They could not play or take part in affiliated after-school programs, needing to go straight home due to parents’ safety concerns.

Children’s discussions on violence in their community varied. Facilitators reported some focus groups were unwilling to take up the subject, particularly groups of girls, and so discussions remained at a more general level about safety, mobility, school attendance and work. Boys were more likely to talk about their experiences with violence, which they had observed at home and in the community. It seemed quite normal for the boys to admit to being a victim of violence. Several participants described how financial support had reduced family arguments and helped control aggression in male family members.

“My mum and dad both worked and I was also working on farms and not going to school. We decided when the cash started that I could stop working and go back to school for a while. I didn’t like it in the end though, so now I just stay at home.”

Focus group with adolescent girls, Erbil

“In my opinion there are big differences between girls and boys, and how they’re treated. Going for walks, playing games and sports, even how we are treated at school – it’s all different and it’s different from how it was at home too. After school the boys go out together but girls have to go straight home.”

Focus group with adolescent girls, Erbil

Focus groups / Most Significant Change with girls and women from cash recipient families, Duhok
Stories of change, adolescent focus group (female)
The adolescent focus groups adopted a storytelling approach but did not proceed to selecting most significant/most representative change. This informal approach was found to be an effective way to encourage girls to open up and share both positive and negative aspects of their lives. In general, teenage girls were more aware of the cash transfer as a solution for limited cash flexibility than boys. The following stories, from the focus group in Erbil, demonstrate that cash had a positive impact on parents’ choices and family tensions, but do not discuss physical or verbal violence, which the girls were unwilling to do. The girls’ own psychosocial wellbeing, and improvements over time, are also hinted at in their stories.

Linda, aged 16
“When we were first displaced, we didn’t have a shelter or food to eat. Of course, before cash assistance we couldn’t buy clothes, or ask our parents to buy them. We knew that. We rented a house, but the family situation was still very difficult. The relationship between my parents was stressed, anxious. My two brothers went to work; they were 15 and 17. When they got home at night they were exhausted and withdrawn, and I couldn’t talk to them like before. Cash relieved some of this stress when it started. The younger brother could stop working. It hasn’t made a lot of difference to me, but I was so concerned about my brothers, it was a relief for them. I’ll stay at school, but it’s true, some of my friends aged 14 to 16 have been told to get married. Families are saying they cannot provide for their daughters, can’t give them food, clothes, school – and then it affects their school performance. Mine too when I worried about my family. In that moment it feels like nothing can help you.”

Zina, aged 14, and Marian, aged 16, sisters
“Before we received cash, we were receiving the food vouchers. Our parents would take the benefits, buy the food, and then maybe sell it if we needed something else, like stationery for school. They haven’t always been able to provide and needed a lot of help – the church also gave us things from time to time. Our parents were always worried, especially about the food, the three meals a day, even if they were a bit basic sometimes. We knew other children didn’t even have this, and we were lucky. But after cash started, it was very helpful. We could have three meals, we were able to pay the rent…. We started being able to take food to school. Everything was more comfortable, and we realised how hard it had been before. The stress lifted, I was able to understand my parents’ situation. If they weren’t able to provide for us, it was hard on them. I think the support was both financial and psychological.”
Part 3: Responses and resilience

Question posed: How do recipients of cash-based programming work towards mitigating these issues and challenges at household level? How successful are they and what more is needed?

Positive and negative coping

Aggregated data on negative coping mechanisms, as well as interviews with women, men and adolescents, show consistency in their perspective that cash brings choice, which in turn relieves stress in adults. Negative financial decisions tended to drop sharply once cash programming became regular. Debt for food continued – two out of three households were using, or had exhausted, credit with shops and just over half were borrowing, or no longer able to borrow, money from family and friends. Interviews show, though, that respondents were more able to pay it back at the end of each month, which increased their self-esteem and community standing. While a few respondents reported they had seen other families wasting the opportunity, they stressed that their own spending was in line with intent, particularly in keeping children at school or attending to healthcare needs.

Asking family members including children to take risks such as exploitative labour or begging also reduced over time for cash recipients, although a full mapping across four time points, as well as interview results, showed that these gains were vulnerable. If cash reduced or ended, children were more likely to take work and families more likely to consider school dropout and early marriage.

“We could go to the supermarket. Even though the amount was very little, we enjoyed being able to spend it how we wanted. We saw some other families – maybe about 30% - wasting theirs on things they didn’t need.”

Semi-structured interview respondent, female, Akre

Table 2: Negative coping mechanisms, compared by project over time

<table>
<thead>
<tr>
<th>Project</th>
<th>First measure</th>
<th>Second measure</th>
<th>Third measure (study data)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Spend</td>
<td>Asset</td>
<td>Family</td>
</tr>
<tr>
<td></td>
<td>-ing</td>
<td>sales</td>
<td>risk</td>
</tr>
<tr>
<td>Overall</td>
<td>1.44</td>
<td>1.34</td>
<td>1.05</td>
</tr>
<tr>
<td>CT for Syrian Refugees</td>
<td>1.58</td>
<td>1.09</td>
<td>1.00</td>
</tr>
<tr>
<td>(Akre)</td>
<td>1.45</td>
<td>1.22</td>
<td>1.05</td>
</tr>
<tr>
<td>CBT in Duhok (Khanke)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ER for IDPs in KRI</td>
<td>1.46</td>
<td>1.60</td>
<td>1.07</td>
</tr>
</tbody>
</table>

The numerical code has been generated by a simple scoring system where 1 is not using the strategy, 2 is using the strategy, and 3 is having exhausted the strategy. The closer to 1 the score, the more people are avoiding this coping mechanism. See graph above for full definitions of negative coping mechanisms and how they are grouped.
It was usual in previous and current data that decisions calling for family exploitation were always the last to be taken. Heads of household recognised they were desperate measures. However, when financial situations improved in the household, it was not always the case that children went back to school or stopped working. With the routine of learning disturbed, children reported they would rather not start again; as well, boys felt more useful and important if they were working and contributing to reduced economic stress in their homes. Of the eight boys who attended the adolescent focus group in Erbil, all were working at least a few hours a week.

"Our health status is bad and my daughter had to leave school to take care of me and the family. Without this cash assistance we wouldn’t be able to live, as it’s the only source of income for us."
MSC participant, female

Observations of family dynamics, adolescent focus group (male)
The results of consulting teenage boys from recipient families were mixed. Some groups were not really aware of the cash transfer project and could not suggest any benefits the household had experienced as a result of their inclusion. The group in Erbil, however, provided quality insight, including to each other, on their experiences, including pressure to work, to contribute and to ‘be a man’.

“I live with my mother and father and four brothers. I think when the cash started we all began getting along much better. There was less stress. I still need to work through – I go painting with my brothers.”
Ramsan, aged 13

“I definitely noticed the difference in how we lived when cash assistance started. It gave us the opportunity to have different types of food at home, more diversity. But, with food vouchers and with cash, we still saw a few men using the money for alcohol and fun at the expense of their families – I thought that was wrong. I am not at school now. My family took me out and sent me to learn a vocational skill so I’m in one of the gold shops, but I only work as a cleaner at the moment.”
Yusuf, aged 14

"Cash assistance made family relationships stronger. I am better friends with my father now, because he is less stressed, our relationship has improved. He took me to work with him for a while, in a food factory, and now I am working in construction, but I don’t work all the time, it’s flexible.”
Salim, aged 14

"Cash assistance meant the family could pay off their debts which made a big difference to us. I was working before and I still work. I have no interest in studying any more. Sometimes the family treats us better once we start working – we are men then.”
Fadi, aged 16

“When the cash assistance reduced more children had to work. I went to work as a labourer. My family takes all the money, but then if I need something I can always ask them and they will help me.”
Said, aged 14
**Mapping social changes: protection, women, children**

Respondents were asked to rate their current situation through agreement or disagreement with 13 value statements, which touched on issues of general security and protection, women’s safety and inclusion, children’s rights and protection. These questions were designed to interconnect with other measures in the survey to give weight and additional insight to, for instance, the negative coping measures or the type of stressors experienced.

Results were overall significantly more positive than anticipated, though with some variations by location. Scoring between one for strongly disagreeing and six for strongly agreeing, most indicators of security and social cohesion averaged over five, as did questions about women’s inclusion in household financial decisions. Questions about family arguments and family violence came in less optimistically but still scored more positively than expected, considering daily stress factors identified in other questions.

Child protection elements of school dropout, early marriage and child labour, while still delivering a net positive result, scored the lowest. Interview data correlates that respondents are anxious about current and future opportunities for children and young people; while most respondents said they did not condone choices affecting children in this way, their observations of other families drove their concerns.

Respondents were then asked if the situation had improved, stayed the same or deteriorated since cash programming began. A significant proportion of respondents for each question considered there had been no change. By averaging responses, with zero representing no change, very slight positive trends became apparent – however, as all are well under 5%, the results are almost not worth including here. There is, however, consistent data to suggest a small positive change in children’s protection, across all three elements in the study, backed up by semi-structured interviews with women who describe the reduced pressure on children as a result of more flexible cash income.

A simple psychosocial questionnaire asked how often in the last week people had felt overwhelmed by emotions of fear, hopelessness and anger. Again, they were asked to consider whether this had improved since cash transfer began. Finally, they rated their current level of happiness on a scale of one to 10. The results show a diverse range of emotional vulnerabilities and an average happiness score of 5.21, well below ideal; however, positive change was noted in most locations and reasons were often associated with reduced household financial stress.

The table on the next page steps through the different questions and their responses; the data is relevant across multiple sections in this report.
### Table 3: Summary of value statement ratings, overall (n=366)

<table>
<thead>
<tr>
<th>Rate your agreement with the following statements, from Strongly Disagree (1) to Strongly Agree (6).</th>
<th>Average overall rating between 1 and 6</th>
<th>% scores 3 or below</th>
<th>Average improvement / decline since cash began</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before cash programming started were they worse (-1), the same or better (+1)?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General security and protection</td>
<td>5.26</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Our local area / neighbourhood is safe and stable.</td>
<td>5.44</td>
<td>5%</td>
<td>&lt;1% improvement</td>
</tr>
<tr>
<td>Local authorities to protect us from violence are available and can be trusted.</td>
<td>5.36</td>
<td>7%</td>
<td>No change</td>
</tr>
<tr>
<td>We have nothing to fear from our neighbours, including those from different backgrounds.</td>
<td>5.40</td>
<td>9%</td>
<td>1.4% improvement</td>
</tr>
<tr>
<td>Women can move freely and safely outside the home in this area.</td>
<td>5.39</td>
<td>6%</td>
<td>No change</td>
</tr>
<tr>
<td>Street violence and harassment (of girls and women) is not a problem in this area.</td>
<td>4.69</td>
<td>19%</td>
<td>No change</td>
</tr>
<tr>
<td>Women's safety and inclusion</td>
<td>5.05</td>
<td></td>
<td></td>
</tr>
<tr>
<td>We are safe in our own homes with our own family members.</td>
<td>5.48</td>
<td>5%</td>
<td>1.5% improvement</td>
</tr>
<tr>
<td>Family arguments about money are uncommon in this area.</td>
<td>4.58</td>
<td>20%</td>
<td>1% improvement</td>
</tr>
<tr>
<td>Family violence does not happen in this area.</td>
<td>4.65</td>
<td>22%</td>
<td>1.8% improvement</td>
</tr>
<tr>
<td>Women contribute equally to men in decisions about household spending in this area.</td>
<td>5.25</td>
<td>8%</td>
<td>&lt;1% improvement</td>
</tr>
<tr>
<td>Women contribute equally to men in big financial decisions, such as moving house or saving cash.</td>
<td>5.28</td>
<td>6%</td>
<td>1% improvement</td>
</tr>
<tr>
<td>Children's rights and protection (NB: also includes 2.1 above)</td>
<td>4.05</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parents in this area refuse to let their children marry early (under 18).</td>
<td>3.73</td>
<td>41%</td>
<td>2.5% improvement</td>
</tr>
<tr>
<td>Parents in this area refuse to let their children leave school to work (under 15).</td>
<td>3.96</td>
<td>36%</td>
<td>2.4% improvement</td>
</tr>
<tr>
<td>Parents in this area send their children to secondary school, regardless of gender.</td>
<td>4.45</td>
<td>29%</td>
<td>2% improvement</td>
</tr>
<tr>
<td>Emotional resilience scores Rated from 1 (every day) through to 4 (not at all)</td>
<td>Average overall rating</td>
<td>% giving negative response (every day / most days)</td>
<td>Average improvement / decline since cash began</td>
</tr>
<tr>
<td>In the last week, I felt so afraid that nothing could calm me down.</td>
<td>3.3</td>
<td>10%</td>
<td>.17 (significant trend)</td>
</tr>
<tr>
<td>In the last week, I felt so hopeless I didn’t really want to go on.</td>
<td>3.1</td>
<td>20%</td>
<td>.02 (minimal trend)</td>
</tr>
<tr>
<td>In the last week, I felt so angry that I was out of control.</td>
<td>3.2</td>
<td>13%</td>
<td>.08 (slight trend)</td>
</tr>
<tr>
<td>Overall emotional resilience score (combines the three questions above)</td>
<td>3.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Happiness self-score (between one and 10)</td>
<td>5.21</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Psychosocial improvement since cash transfer began</td>
<td>Overall, self-scores show psychosocial improvement of 1.2% (not statistically significant)</td>
<td>Self-scores for Muslim returnees (Ninawa, Anbar, Salah Al Din) show average psychosocial improvement of 5%.</td>
<td>Self-scores for returnees to Hamdaniyah show on average a slight psychosocial decline.</td>
</tr>
</tbody>
</table>
Gendered psychosocial resilience

The proportion of people reporting a negative result (feeling out of control almost every day) ranged from 10% to 20% of the sample across the three emotion indicators. Of the three, fear was less prevalent and also showed a significant positive change since cash began. Asked why fear had reduced, recipients cited safety and reduced opportunistic crime. Women confirmed that social cohesion and trust improved due to households having a clear cash source. However, rage and hopelessness appear more challenging to control. The inability to control and overcome hopelessness is concerning, as it has not improved greatly since cash programming began, suggesting unresolved psychosocial needs for women and men alike. Respondents often said that the cash was helpful, but not enough to solve long-term challenges of under-employment, low productivity and uncertainty.

All scores for resilience to strong emotions (fear, anger, hopelessness) are lower in women, and self-reported improvements minimal.

Resilience to violence

In semi-structured interviews as well as data from MSC consultations and focus group, there was general consensus that households fought less frequently after cash programming commenced, and that women were able to use the cash in ways that helped the family (usually the children). Women generally avoided the topic of household violence, instead discussing improved social cohesion, ‘relief’ and ‘relaxing’ as a result of increased cash flow. The benefit raised most consistently by women was for their children: improved participation, friendships and self-esteem because the family could afford to give them what they needed. Being able to do so reduced anxiety in parents, which women also noted as contributing to healthier family dynamics. Women also noted positive change for their own status in managing household requirements and paying back family debts.

The survey tested women’s safe control over household resources in two ways: with value statements about financial participation and direct questions about who collects the money and who decides on its usage. While value statements overall indicated fairly equal consultation between women and men on financial decisions, a gender disaggregation showed this to be an area where opinions differed between women and men. No positive change for women was reported by women. The specific questions showed a stronger weighting toward men as decision makers. Therefore, though individual interviews provide examples of positive experiences for women in this regard, it should not be presumed that this applies in general. Gender barriers to equal financial decision making remain in place.

“Gendered psychosocial resilience

The proportion of people reporting a negative result (feeling out of control almost every day) ranged from 10% to 20% of the sample across the three emotion indicators. Of the three, fear was less prevalent and also showed a significant positive change since cash began. Asked why fear had reduced, recipients cited safety and reduced opportunistic crime. Women confirmed that social cohesion and trust improved due to households having a clear cash source. However, rage and hopelessness appear more challenging to control. The inability to control and overcome hopelessness is concerning, as it has not improved greatly since cash programming began, suggesting unresolved psychosocial needs for women and men alike. Respondents often said that the cash was helpful, but not enough to solve long-term challenges of under-employment, low productivity and uncertainty.

All scores for resilience to strong emotions (fear, anger, hopelessness) are lower in women, and self-reported improvements minimal.

Resilience to violence

In semi-structured interviews as well as data from MSC consultations and focus group, there was general consensus that households fought less frequently after cash programming commenced, and that women were able to use the cash in ways that helped the family (usually the children). Women generally avoided the topic of household violence, instead discussing improved social cohesion, ‘relief’ and ‘relaxing’ as a result of increased cash flow. The benefit raised most consistently by women was for their children: improved participation, friendships and self-esteem because the family could afford to give them what they needed. Being able to do so reduced anxiety in parents, which women also noted as contributing to healthier family dynamics. Women also noted positive change for their own status in managing household requirements and paying back family debts.

The survey tested women’s safe control over household resources in two ways: with value statements about financial participation and direct questions about who collects the money and who decides on its usage. While value statements overall indicated fairly equal consultation between women and men on financial decisions, a gender disaggregation showed this to be an area where opinions differed between women and men. No positive change for women was reported by women. The specific questions showed a stronger weighting toward men as decision makers. Therefore, though individual interviews provide examples of positive experiences for women in this regard, it should not be presumed that this applies in general. Gender barriers to equal financial decision making remain in place.

“We was not only the war in Syria, but also no food, no opportunity, which pushed us to leave. I brought my two sons and one daughter, 16, but left the oldest son behind. When the cash started our lives became better, but it is still not enough because my husband has a disability and cannot find regular work. We all suffer a lot of psychological problems over money.”

MSC participant, female, Akre

Figure 5: Comparative emotional resilience, self scored: proportion of women/men who feel out of control at least every two days; improvements in emotional control since cash transfer began.

“We are a household of eight people. My children are still very young and my husband has a kidney illness so shouldn’t be working too hard. Before the cash assistance he still worked every day which made him sicker. Now he is working less, so health and psychological stress are improved. If we live simply, his part-time work and the cash assistance are enough to secure my children’s basic needs of food and clothes. We are ok now, less arguing, more secure and with a better social situation as a result.”

MSC participant, female
Table 4: Value statements on women’s financial participation

<table>
<thead>
<tr>
<th></th>
<th>Decisions in small spending</th>
<th>Decisions in large spending</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rating (max. 6)</td>
<td>+ve / -ve change since cash transfer</td>
</tr>
<tr>
<td>Overall</td>
<td>5.245232</td>
<td>1% improvement</td>
</tr>
<tr>
<td>Female respondents</td>
<td>5.291139</td>
<td>Decline, &lt;1%</td>
</tr>
<tr>
<td>Male respondents</td>
<td>5.210526</td>
<td>1.3% improvement</td>
</tr>
</tbody>
</table>

Though interview respondents did not often raise violence as a discussion topic, survey responses indicated that family violence was considered a significant issue, by both female and male respondents. Overall, 42% said violence was a substantial problem and a further 31% said it was a problem ‘to a degree’. Interestingly, men were more concerned than women about women’s safety outside the home and their ability to move freely. They were also slightly more likely to see violence as a substantial problem than women (although they were also more likely to say that violence was not a problem at all). A final but important observation: men had a broader definition of violence than women, who were significantly less likely than men to define hitting in anger, verbal abuse or planned physical punishment as family violence.

Disaggregation by different groupings revealed concerns about violence were significantly higher in households with four children or more, and in households with more boys than girls.
In terms of whether cash transfer had helped to reduce levels of violence – a core question at the heart of this study – there was more evidence of correlation in the interview data than in the survey data, and it was always linked to reduced stress. There was nothing to indicate that men or women had taken more specific steps to understand and address the gender imbalance leading to violence in the home. Though aware of violence, communities were not mobilising effectively to act on it; 37% said they would not do anything if they saw a case of household violence, and another 10% said they were not sure what they would do.

These results indicate a need for specific women’s and children’s protection interventions. Given the high-stress living conditions reported by so many households; community-based protection mechanisms are poor and inadequate.

Questions about what should be done to address violence helped with insight into the value of economic resilience in this regard. Two out of three households thought that cash transfer was an effective way to reduce family violence. High support for targeted programs to reduce tolerance to violence also indicated opportunity for NGOs to do more under a strengthened gender integration: for women (a safe place to talk about violence and receive counselling; 45% of households), for men (information on family violence and men’s responsibilities; 55% of households), and for young people (youth programs for productivity and life skills; 33% of households). Women registered slightly lower support for all solutions except youth programs, where they were more supportive than men.
Fewer than 10% of respondent households thought conditional cash for women only would be an effective solution to violence. This suggests that women’s access to money is not a solution to violence. According to current literature, conditional cash for women has delivered mixed results depending on the context. In this study, considering the scarcity of gender-related change in this study, as well as the finding that women and men are already largely sharing financial decisions, women-only financial approaches are likely to represent more risk than gain.

Figure 10: Respondents were given a pre-set list of NGO support and asked to identify what might be helpful in reducing violence. Multiple answers were used. n=267
Most Significant Change representative stories, men, Erbil

As part of Most Significant Change (MSC) methodology, workshop participants need to identify criteria that makes a story of change representative. The two stories below are both from the Erbil consultation, which involved displaced women and men living in the Christian enclave of Ainkawa. From the men’s group, the stories reflected criteria of:

- A pressure for heads of households to provide, but with limited choices available
- Insecurity of tenure; poor living conditions
- The need for social outlets; the value of local NGO and church as providers and friends
- Concern about continuity of the benefit
- Concern about children’s psychosocial wellbeing

Story 1: Most Representative

“We left Hamdaniyah when ISIS came. At first we had many problems at the KRI checkpoint but they let us through after a few days. We went to the Christian area of Erbil and to the church but they were keeping the door closed because too many people had come. So we stayed in the garden of the church, for one month. After that we found a hostel to stay in, with six people to a room. Then to a house, with three families though. We lived like that for two years. When support from World Vision shifted from food to cash, we were more able to buy what we needed, not only food but other basic needs. It helped to improve our opportunities. Our lifestyle felt more sustainable and we felt a little prouder, able to face difficulties. But assistance stopped for our family without a real reason.”

Story 2: Second place

“At the beginning life was difficult and dangerous. A lot of people were asleep in streets and gardens. Then the churches and schools started to open doors to give us a roof over our heads. Cash has been the main source of help for us and we make do. But we couldn’t provide for our children properly and they felt bad about themselves, hopeless, unable to control their future. It was hard to find a school, there were no youth clubs or places to go, no opportunity to develop. We didn’t know how to help them. The big difference was when the NGOs came to support them in whatever they wanted to do. Youth empowerment and training, which sometimes helped with jobs, sometimes with school work and finding what they were good at. My own teenage children and others too, benefited a lot from these NGO youth programs.”
Part 4: Delivering change long-term

Question posed: How does cash-based programming contribute to general resilience of households to protect themselves from violence, shock,

Sustainability limitations of the current model

Most Significant Change exercises in three locations confirmed limitations of the current cash transfer system in rapid dependency from recipients and low sustainability of financial and food security. This was most marked among returnees in Hamdaniyah, who no longer had NGO services of any kind, and were already depleting reserves and increasing negative financial decisions. Across all locations, while grateful for the support, participants noted that it was not enough. Households coping with illness or disability, or headed by widows or the elderly, were extremely vulnerable to withdrawal of cash benefits, and there were many households of this type in the sample.6

Data showed it took some time for the social benefits of cash transfer to emerge for recipients, associated not only with increased flexibility of spending but also with shifts in how recipients interacted and were treated by neighbours and authorities. Among cash beneficiaries of less than one year’s duration, positive change measures were less than the overall average, with seven of the 13 change measures showing a slight weighting to negative responses.

This poses challenges for new iterations of cash transfer in the Iraq context. Long-term social transfer through cash welfare payments does not resemble a humanitarian action; it is far more usual that the government would administer a program of this nature, and indeed, Iraqi and KRI governments do operate a system of pensions and basic food assistance intended to be a nationwide safety net. Accountability systems for humanitarian actors make their services more reliable and regular than those of government, creating a risk that they will be seen as a transfer replacement, rather than a stopgap. World Vision staff needed to overcome high levels of community discontent and negative feedback to counter changes and reductions in KRI cash transfer over time.

“It made me happy to see my family able to buy food, to be like other families. I was only 10 years old when we arrived, and I couldn’t understand our situation then. I just knew I couldn’t have everything I needed. I grew used to it. But then finally, we were able to choose our food, get the things I needed for school. At last!”

Rita, aged 14

6 World Vision’s cash transfer was a targeted program using vulnerability criteria including financial status, household size, employment and female-headed households, so it is understandable that many participants in survey and Most Significant Change were facing substantial income generation challenges.
Cash transfer as a food security solution

At its most fundamental level, cash transfer has been proven in this context to contribute to household food security, and is an effective substitute for more traditional food programming.

Monitoring of the three projects in this study as they moved to cash transfer within the WFP framework retained its emphasis on food and nutrition outcomes. Project teams used a food consumption score which considered the volume and variety of food in the previous week, as well as a simpler monitoring question of how many meals a household consumed in a day. They found consistently high proportions of households with acceptable food consumption and an average meal tally very close to the three meals expected. Fluctuations in the amount available per person from 2017 onwards has been of concern to cash recipient households, but did not significantly affect their access to food; they were more likely to go without other basic needs such as healthcare, or to dip into savings or debt.

| Table 5: Food consumption scores (variety) and daily meals, four time points’ (n=1966) |
|---------------------------------|----------------|----------------|----------------|----------------|----------------|
|                                 | 2016           | 2017/1         | 2017/2         | 2018/1         | 2018/2         |
| Meals per day                   | 2.97           | 2.98           | 2.93           | 3              | 2.91           |
| FCS Poor                        | 3.1%           | >1%            | 1.5%           | 1.3%           | >1%            |
| FCS Borderline                  | 16%            | 4.2%           | 7.9%           | 4.7%           | 5.6%           |
| FCS Acceptable                  | 81%            | 95.4%          | 90.6%          | 94%            | 94%            |

Another measure applied across all projects as they transitioned to cash programming has been of ‘negative coping mechanisms’, which examines whether, and to what degree, financial decisions are reducing household resilience and safety. These figures have already been discussed on p. 19. As standard WV/WFP measures, they are also relevant here. Over time they show recovery from initial financial reactions and decisions around displacement, which is usually linked in monitoring to the long-term support of food or cash. Discussions with recipients for this study also confirm that cash welfare has reduced negative coping choices, although other changes such as finding work, secure tenure and the support of extended family were also contributors that developed over time.

Questionnaire results as well as feedback from interviews with households showed that food remained a priority for spending, but that health costs and costs of rental could also be covered when cash was the modality. This reduced families’ worries over how these essential expenses could be met. It could reasonably be assumed that households bearing the burden of recent injuries or chronic health conditions would face difficult financial decisions, possibly affecting food affordability, but data did not indicate that additional spending on health negatively affected food consumption. The flexibility to pay these types of expenses came as a great relief to families, with women often mentioning improved health of family members as a key advantage of receiving cash.

It should be noted within these results the shift in WFP targeting in 2016, from blanket distribution to vulnerable households only. The reduction of support was difficult for many households at the time. All participants in the July 2018 survey continued to receive support after targeting. A large proportion have been cash recipients for over two years, and dependency on the transfer is obvious. As well as feedback from recipients on their anxiety about the projects finishing, the study also noted trends in increased hardships and negative coping mechanisms.

“Cash assistance provided from WV helped us to improve our financial situation, but then we shared with others that didn’t qualify. There was no real justice in the criteria. Families with a government salary or pension and good economic situation continued to receive it, while families who were very needy were dropped from the list.”

MSC participant, male, Erbil

7 The table reflects World Vision’s monitoring data assigned to semi-annual periods, rather than projects’ specific time points. This helps with comparison which includes external factors, such as the transfer amount, the time of year and levels of newly displaced, all of which have an impact on food availability and diversity.
among returnees, who are often returning to areas with little or no international NGO presence. Data from Most Significant Change focus groups in Hamdaniyah revealed that little long-term resilience had been built as a result of participation in the cash transfer program. Families missed the security and self-esteem of regular payments, and urgently expressed their desire for similar support as they settled into changed lives at home.

Community stability and cohesion

A standout result from the surveys has been high levels of safety, stability and neighbourliness reported from participants across most locations (Hamdaniyah’s results were noticeably lower in this regard). Less than 10% of respondents reported a negative perspective of their neighbours’ treatment of them; 7% were distrustful of authorities; just 5% had negative perceptions about safety in their neighbourhoods; emotional resilience to fear was far higher than to anger or hopelessness; positive change in these measures was slight but consistent; and a common reason cited for this change was that people had settled, knew each other, trusted and respected each other. There is a circular nature to analysing this trend. Cash has been used to keep up with rent and bills, in a way that was not possible with food vouchers or direct food distribution. This has reduced debt obligations and risk of eviction. Because of this, families are able to stay in the same place and relations between neighbours grow.

Two of the five locations under review were camp settings, where eviction is less relevant, and residents are long-term – for Syrian refugees in Akre, since 2014. These locations reported most positively against measures of safety and neighbourliness, including safe women’s mobility. This cannot be assigned solely to cash transfer, as many other aspects of camp management and community cohesion are coming into play to generate this result.

Hamdaniyah respondents had all moved from Erbil in the last six months and were no longer receiving cash transfer. They were asked to consider their experiences in Erbil rather than in their current

“"The cash is important in our lives because of its effect on our social status and friendships (inside and outside the family). It has brought us more peace and harmony.”

Interview respondent, female, Khanke

Figure 11: Proportion of household responses to observational statements, from strongly disagreeing (a negative measure) to strongly agreeing (a positive measure)
location but it is unclear how successful this was, as their reports of safety and security were markedly different from those of Erbil respondents. For instance, overall perceptions of safe neighbourhoods were 4.7 (out of 6) compared to 5.15 in Erbil; nothing to fear from neighbours received a score of 4.4 compared to 5 in Erbil; trust of authorities was at 4.8 compared to 5.1 in Erbil; conversely, Hamdaniyah reported more confidence in women’s safe mobility than in other samples. These differences indicate that Hamdaniyah respondents did not consistently reference their previous experiences in Erbil, and that their most recent community experiences have been less positive than in camp and urban settings.

The Most Significant Change stories shortlisted and selected in Hamdaniyah had negative connotations, with respondents making it very clear that they had no resilience or resources to meet the challenge of cash transfer finishing.

Ongoing vulnerabilities, and transition from emergency to development programming

WFP and other humanitarian transfers are not designed to implement over such a long timeframe. Emergency cash, including the modalities and systems operating under the Cash Consortium of Iraq, usually intends to help people find their feet in new and challenging environments, targeted to need and sudden shock resilience. Cash as a replacement for food distribution, however, has more closely mirrored structures and approaches of a traditional food program, including in its emphasis and measurements, which have focused on meeting basic household needs for displaced families.

The experiences of returnees, a group that will continue to grow in size and need of humanitarian assistance, show that cash support offered to displaced families addresses survival needs rather than resilience or social change. It appears to be needed not only in areas of displacement, and has greater potential to support resilient change if it is a component of a more holistic recovery program.

“It’s been six years in this camp. When we first came my son died on the way, and his wife married again and left her son with me. It’s just been me and him, and I have had to do the best for him but I’ve never had the money. Then the cash project came and it changed everything in our life. Now I send him to school and we have good food, good health and with the money I have given him better clothes. We were living happy. But now it’s been cut, it’s been two months and we don’t know if it will start again, so I think it’s going to go badly for us again.”

MSC respondent, female, Akre Camp
Most Significant Change representative stories, Erbil / Hamdaniyah

Women’s stories highlighted individual disadvantage within households that often drove vulnerabilities for the family, particularly when disability or illness made employment impossible. Stories from all locations confirmed the significance of cash transfer, but also the fragility of results; women had not built alternative sources of income during the cash transfer period.

Criteria for representative stories included:

- Women on their own or with unusual burdens of health or disability which prevented male employment
- A previous reliance on handouts, and the negative self-esteem connotations of this reliance
- Expenditure exceeding income and resulting difficult decisions
- Dependence on the cash transfer to meet basic needs; anxiety that it will finish

Story 1: most representative, Hamdaniyah

“We were displaced by ISIS and moved to Erbil for two years, my husband, my son and I. My husband has been sick since 1980 when he was injured in the Iran-Iraq war, and needed diabetic medication, so we have always been poor. But when we were displaced it also had an effect on his mental condition and I needed to find more money. All of his government pension would go on medical expenses, and nothing was left for us. The monthly cash assistance was very positive for me and for other families I knew. It covered our basic needs so we could afford healthcare when we needed it. Even so, my husband passed away while we were displaced. Then around a year ago the cash assistance was no longer available to my family. I started seeking a job to cover the gap, as no money would come in otherwise, but I couldn’t find one. So we have come back to Hamdaniyah. My son is 14 now. Here we have no rent but we also have nothing to sustain us and there is no work for me here. At least the cash assistance meant we could pay rent in Erbil (where the jobs are).”

Story 2: Most representative, Erbil

“I am widowed. Because I am caring for two children with disabilities (one deaf, one with mobility issues), the community knows about our family and helps us. The church has given me food and I also get food from the government PDS which helps. When the cash project started it gave me a sense of pride, that I could buy my own food items. I could also afford treatment and medicine for my children, though not the surgery one of my daughters was waiting for. Nobody has stepped in with anything else to help with the burden, it seems as though they can’t be bothered any more, and I am back to where I was, dependent on church and PDS.”
Conclusion: Results of cash transfer for women and children

Question posed: What components and functions of cash-based programming are needed to bring about protection outcomes without unintended negative consequences? How should they be included and implemented within a broader program for best results?

The study results concur with other literature that increasing household cash flexibility reduces levels of financial stress and desperation, which in turn contributes to child rights outcomes and to the psychosocial wellbeing and self-esteem of children’s caregivers of both sexes. Though difficult to measure with accuracy, it may certainly be assumed that this result also reduces levels of physical and verbal violence against women and children in their homes. Noting that women can be instigators of violence against their children also, reduced tension in both women and men is likely to be creating safer and more harmonious living conditions among displaced communities. (See Annex 4 for detail on the literature base and theory.

When interpreting these findings, context must be considered, including the unusually long support to cash recipient households in northern Iraq. Though it has taken place under multilateral food agencies and targets the displaced, it more closely resembles a social welfare program than a humanitarian mechanism. At the same time, the model used, including its monitoring and evaluation framework – goals, accountabilities and indicators of success - closely mirrors traditional food programming and single-sector strategies.

The projects measure and report success in terms of food security and reduced household stressors. However, no inherent elements of this model were triggering gender equality outcomes or reducing tolerance of violence against women and children. The conclusion is that parallel, specialist gender programs for women, men and young people are required to create sustained change in attitudes to violence in homes.

Though this retrospective study critiques the ability of cash to deliver protection outcomes, it does not intend to criticise. It is important to reiterate that the program has never before set goals and targets, or integrated evidence-based gender approaches, in its project strategies. The model remains delivery-based: assessing basic needs, deciding an appropriate package to meet those needs, making it available in a way that meets expectations and satisfaction of beneficiaries. In the case of the WFP / World Vision cash transfer projects in KRI, this process has been achieved, with close monitoring confirming improved food security and reduction in negative coping mechanisms.

The results, therefore, represent not so much a shortfall as an opportunity to do more. Our study shows good evidence for concluding that introducing cash to households, especially those with no incomes or flexibility of cash use, helps with the anxiety of meeting basic or unexpected needs; it also has impact on social status and trust between neighbours, and helps new communities to develop bonds of social cohesion. In KRI, women report that even a small amount of unrestricted cash helps renew hope and self-esteem as they fulfil their own expectations for housekeeping and children’s care. These are positive outcomes and, based on consistency across different locations and family backgrounds, likely to be replicable. The next level of programming for women’s and children’s protection can build on these results, using more specialised gender techniques and community-based protection mechanisms and articulating goals for decreased acceptance and increased action on gender status and stereotypes perpetuating home-based violence.

The study has not looked at sexual violence, in or outside the home. Iraq is a patriarchal society. Across diverse backgrounds and religions, women and men live under strong gender delineations affecting the scope of their interactions, decisions and participation, and placing women at risk in terms of sexual choice and consent. Of
course, researching sexual violence in homes is a complex task in any context, but it is made more complex here by women’s isolation from conversations about sexual health and choice more generally. A different methodology and different entry point – for instance, health programming – would have been better suited to risk-averse enquiry into levels of marital sexual violence or transactional / coercive sexual abuse, whether they increase under the stresses and economic vulnerabilities of displacement, and whether cash transfer empowers women’s sexual protection rights. This is crucial information for understanding women’s needs and integrating appropriate protection and legal frameworks within Iraq’s rebuilding strategy, with broader implications than cash sector decisions.

Based on these conclusions, recommendations for the cash sector and other programmers in Iraq can be offered, as follows:

1. Parallel, coordinated sector programming in:
   - Community-based protection: actors including World Vision can extend technical capacity across sectors to strengthen community safety nets. Contexts are surprisingly favourable: the study found established communities, good neighbours, and high trust in authorities.
   - Livelihoods: potentially through Cash for Work as well as value chain development, for more sustainable cash flow and resulting decreased household stress.
   - Youth life skills: including for out-of-school youth, to challenge gender stereotypes and help young people with positive life choices.

2. Safe places and ways to talk about violence: Opportunities to talk safely about violence and vulnerabilities (for women and for men) is key to addressing them. Cash-based programming on its own does not provide this opportunity, but could connect – formally or informally - with programs that do.

3. Integrating gender-based violence (GBV) awareness in cash process: Women were less likely to identify violence against them and their children than men. A significant step for cash programming would be inclusion of GBV awareness including legal rights, referrals and counselling support.

4. A long-term strategy for cash as a social protection tool in Iraq: Donors are working less in Northern Iraq than previously and there is pressure on government to restore reliable welfare services. All partners have accountability to current cash recipients to resolve social welfare responsibilities transparently.

5. Setting genuine gender outcomes: The study found women were less likely to be working or to control cash resources, were less happy, and defined home violence less broadly, than men. For strengthened gender results within cash transfer projects, and also more broadly, goals and indicators require a strengthened gender lens.

6. Specific situation analysis of social protection needs: The study offers evidence that violence and rights abuse against women and children is happening, but it has not measured extent or type of violence. Issues affecting women and children merit specific and separate research, using methodologies sensitive to current community reluctance to talk about situations and root causes.

7. Donor commitment across sectors to support the above: with criteria for cash programming that takes into consideration vulnerable ages for early marriage, child labour and school dropout, and flexibility of programming to connect with positive social initiatives for gender inclusion, adolescent/youth empowerment and reducing gender-based violence.
Bibliography and further reading


USAID/CPC 2013, Children and economic strengthening programs: maximising benefits and minimising harm, CPC Livelihoods and Economic Strengthening Taskforce


35

Women’s Refugee Commission (2018). Optimising benefits and mitigating risks of integrating cash-based initiatives and GBV programming: case studies from Irbid and Mafraq, Jordan, WRC/IRC/Mercy Corps 2018
Annex 1: Survey and interview sample breakdown, by location

Projects sampled:

• **Cash Transfer Assistance for Syrian Refugees, Erbil, Suleymaniya, Duhok Governorates**

  Within WFP’s broader program, Protracted Relief and Recovery Operation (PRRO) For Syrian Refugees in KRI, the World Vision project provided cash and e-voucher distribution to around 14,000 vulnerable households in camps. Only cash recipients were interviewed, from Akre Camp, Duhok.

• **Cash-based Transfer Assistance for IDPs in Duhok Governorate**

  Working within camps in Duhok, the project supported around 24,000 households with cash and e-voucher, transitioning many long-term food relief recipients to these more flexible modalities. Residents of Khanke Camp took part in the survey and focus groups.

• **Cash-based Transfer Assistance for IDPs in Erbil Governorate**

  Within an ongoing program, WFP Emergency Response for IDPs in KRI, the Erbil project worked with 23,000 households living outside camp settings, using unrestricted cash and e-vouchers. Only recipients of cash were interviewed.

As many families have now returned home from Erbil, survey samples also included returnee households living in Ninawa (Hamdaniyah and elsewhere), Anbar and Salah Al Din. These households were largely contacted by phone, apart from the Hamdaniyah returnees.

<table>
<thead>
<tr>
<th>PARTICIPANT BREAKDOWN</th>
<th>Akre, Camp, Duhok</th>
<th>Khanke Camp, Duhok</th>
<th>Ainkawa, Erbil</th>
<th>Hamdaniyah, Ninawa</th>
<th>Phone interviews (Ninawa, Anbar, Salah Al Din)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Majority background of respondents</strong></td>
<td><strong>Refugees from Syria, Muslim</strong></td>
<td><strong>IDPs from Sinjar, Yazidi</strong></td>
<td><strong>IDPs from Hamdaniyah, Christian</strong></td>
<td><strong>Returnees, Christian</strong></td>
<td><strong>Returnees, Muslim</strong></td>
<td></td>
</tr>
<tr>
<td>Survey respondents, female, Part 1</td>
<td>58</td>
<td>38</td>
<td>23</td>
<td>24</td>
<td>13</td>
<td>158</td>
</tr>
<tr>
<td>Survey respondents, male, Part 1</td>
<td>40</td>
<td>65</td>
<td>15</td>
<td>7</td>
<td>82</td>
<td>209</td>
</tr>
<tr>
<td>Survey respondents, female, Part 2</td>
<td>40</td>
<td>32</td>
<td>24</td>
<td>24</td>
<td>11</td>
<td>131</td>
</tr>
<tr>
<td>Survey respondents, male, Part 2</td>
<td>23</td>
<td>31</td>
<td>14</td>
<td>7</td>
<td>61</td>
<td>136</td>
</tr>
<tr>
<td>Focus groups, adolescent female</td>
<td>8</td>
<td>8</td>
<td>8</td>
<td>8</td>
<td>0</td>
<td>32</td>
</tr>
<tr>
<td>Focus groups, adolescent male</td>
<td>8</td>
<td>8</td>
<td>8</td>
<td>8</td>
<td>0</td>
<td>32</td>
</tr>
<tr>
<td>Most Significant Change, female</td>
<td>15</td>
<td>12</td>
<td>16</td>
<td>16</td>
<td>0</td>
<td>48</td>
</tr>
<tr>
<td>Most Significant Change, male</td>
<td>7</td>
<td>12</td>
<td>16</td>
<td>16</td>
<td>0</td>
<td>48</td>
</tr>
<tr>
<td><strong>Total (duplicates removed; all Part 2 respondents also took part in Part 1)</strong></td>
<td><strong>136</strong></td>
<td><strong>143</strong></td>
<td><strong>88</strong></td>
<td><strong>79</strong></td>
<td><strong>95</strong></td>
<td><strong>TOTAL: 541</strong></td>
</tr>
</tbody>
</table>

Semi-structured interview, NGO / UN partners 6

Semi-structured interview, World Vision 4
Annex 2: Household Survey
Annex 3: Terms of Reference
Annex 4: Reconstructed theory of change; results

Survey design drew heavily on the reconstructed theory of change from the literature review, which at time of publishing this study is still in draft. The theory of change recognised that at some stage after the input of cash (or other relief / recovery direct service provision) the onus for decision making shifts from the project to the beneficiary and the choices they make. Successful projects expand choices and directions available and, though challenges remain significant, individuals have more power to address them. This theory of empowerment has driven believers of cash programming towards the current global expansion of the approach.

Literature consistently traces this path, though the timing of transition to increased decision making and autonomy is different by context, and women are not always strongly visible in the transition phase. Whether the problem was in programming or in effective gender-sensitive monitoring, literature found the gap was challenging solid conclusions about benefits and risks of cash programming for women’s equality and protection.

Figure 13 below shows the theory of transition of power, thinking in particular about results for women and children. Based on conclusions from previous literature, it was likely that cash transfer had led to safer neighbourhoods, some shifts in how decisions were made in families, fewer arguments, and a decrease in harmful decisions affecting children. It was less likely, but still possible, that cash transfer assisted with protection systems and access to support and to shifts in gender attitudes.

Table 6 returns to these likely / possible outcomes after analysis of the northern Iraq cash projects, to summarise our findings. While not of great interest to practitioners looking for recommendations and solutions, it is included here as reference for the foundation of scope of enquiry, and in case of interest from research and evaluation communities. The results of the literature review and theory-testing are intended to form the basis of at least two journal articles in 2018/19.

<table>
<thead>
<tr>
<th>UNDER PROJECT INFLUENCE</th>
<th>TRANSITION</th>
<th>UNDER RECIPIENT INFLUENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Input</strong></td>
<td><strong>Activity</strong></td>
<td><strong>Output</strong></td>
</tr>
<tr>
<td>Recipient selection</td>
<td>Cash and e-voucher transfer; accountability</td>
<td>Household economic flexibility</td>
</tr>
<tr>
<td></td>
<td>Access / spend cash locally</td>
<td>Basic needs met</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Food resilience</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Positive coping</td>
</tr>
</tbody>
</table>

**Outcomes specific to women and children**

<table>
<thead>
<tr>
<th>Likely:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Safer neighbourhoods</td>
</tr>
<tr>
<td>• Shifts in decision power</td>
</tr>
<tr>
<td>• Decreased family disputes</td>
</tr>
<tr>
<td>• Fewer school dropouts</td>
</tr>
<tr>
<td>• Decreased child labour</td>
</tr>
<tr>
<td>• Decreased early marriage</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Possible but not likely:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Increased access to support services</td>
</tr>
<tr>
<td>• Reduced tolerance of family violence</td>
</tr>
<tr>
<td>• Significant gender role shifts</td>
</tr>
</tbody>
</table>

Figure 12: Generic theory of change, women’s and children’s outcomes from cash transfer
<table>
<thead>
<tr>
<th>Protection / child protection outcome in literature</th>
<th>In this context, tested as:</th>
<th>Issue raised by respondents</th>
<th>Issue observed (analysis, validation with stakeholders)</th>
<th>Cash contributed to resolving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safer neighbourhoods</td>
<td>• Women’s mobility</td>
<td>No</td>
<td>To a degree</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>• Social cohesion</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• No jealousy towards recipients</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Shifts in decision power</td>
<td>• Sharing small and large financial decisions</td>
<td>No</td>
<td>Yes</td>
<td>Inconclusive (gender perspectives differ)</td>
</tr>
<tr>
<td>Decreased family disputes</td>
<td>• Fewer arguments about money</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• Fewer arguments with or about children</td>
<td>Yes</td>
<td>To a degree</td>
<td>Yes</td>
</tr>
<tr>
<td>Fewer school dropouts, early marriage, child labourers</td>
<td>• As stated – all are risks in this context</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Increased access to support services</td>
<td>• Knowledge of what to do; willingness to help</td>
<td>No</td>
<td>Yes</td>
<td>No – study concludes this is a gap</td>
</tr>
<tr>
<td>Reduced tolerance of family violence</td>
<td>• As above: knowledge of what to do; willingness to help</td>
<td>To a degree</td>
<td>Yes</td>
<td>No – study concludes this is a gap</td>
</tr>
<tr>
<td>Significant gender role shifts</td>
<td>• Equal women’s financial participation; equal women’s mobility; equal school and recreation opportunities for girls</td>
<td>To a degree</td>
<td>Yes</td>
<td>No – study concludes this is a gap</td>
</tr>
</tbody>
</table>