

The International Policy Centre for Inclusive Growth is jointly supported by the United Nations Development Programme and the Government of Brazil.

Promoting child- and gender-sensitive outcomes in cash transfer programmes: a review of different strategies in programme administration

Raquel Tebaldi, Anne Esser and Anna Davies Davidsen¹

1 Introduction

Child- and gender-sensitive features of cash transfer programming aim, on the one hand, to improve investment in human capital and thus address the intergenerational cycle of poverty and, on the other hand, to promote women's economic and social empowerment and gender equality. This Policy Research Brief seeks to outline different strategies that have been adopted in programme administration by linking different features of cash transfer programmes (CTPs) with evidence of their child- and gender-sensitive outcomes.

It is important to emphasise, however, that this document does not aim to provide any policy recommendations. Contextual factors are decisive for the effectiveness of CTPs; hence, social-cultural norms, the political context, resources and the actors involved have to be taken into account before designing and implementing programmes through a comprehensive gender-sensitive vulnerability analysis. Moreover, the very multidimensional character of socio-economic and gender inequalities and the many ways that they impose limitations on the opportunities that are made available to people require a systematic approach, beyond what single CTPs are capable of achieving.

Nevertheless, this brief's focus on single features underlines the importance of considering a programme's potential outcomes and impacts (positive or negative) during each step of programme design and implementation. We present a selection of programme features and a summary of child- and gender-sensitive outcomes based on a systematic (though non-exhaustive) literature review of programmatic steps in CTPs, including academic and institutional publications from the past 15 years (2002–2017). The review consisted of three steps: 1) identification of gender- and child-sensitive programming features; 2) analysis of cases and examples that applied an identified feature; and 3) verification that the features of cases and examples led to child- and gender-sensitive outcomes, either qualitative or quantitative. Table 1 (see page 2) provides an overview of the surveyed CTP features in different stages/areas of programme administration, and their related outcomes. These outcomes will be discussed in more detail in the next section.

2 Strategies for promoting child- and gender-sensitive outcomes in CTPs

Reducing unnecessary and cumbersome obstacles is key for enhancing child- and gender-sensitive outcomes in the process of enrolment and registration in CTPs. In this sense, demanding birth registration and a proof of identification where these are not easily obtained (particularly in the case of orphans) would go against this objective. Promoting birth registration and the opportunity of obtaining civic identification as a complementary service for beneficiaries, however, is particularly important for children and women to be able to access public services and programmes (Newton 2016; Roelen and Sabates-Wheeler 2012; Concern and Oxfam 2011; Holmes and Jones 2010a). Biometric identification, smart cards or photo identification can also be used to reach people whose location often changes and possess no civil identification, and local agencies and civil society organisations can further assist in reaching out to potential beneficiaries and serve as registry points (Garcia and Moore 2012).

Benefits levels vary enormously within and across countries; however, it is crucial that payments are regular and predictable for beneficiaries to smooth consumption, prevent negative coping strategies and facilitate planning and investment in the long term (Bastagli et al. 2016; UNICEF 2015; AIR 2014); a longer time span of benefit delivery is also more likely to improve health indicators, promote higher expenditure on food, a lower probability of early marriage and pregnancy, as well as higher rates of contraceptive use, and more years of education (Bastagli et al. 2016; Villa 2014). Larger transfers can also lead to a number of positive outcomes, though this has also been associated with gender-based violence (GBV) (Bastagli et al. 2016), a point which again brings attention to the importance of a prior comprehensive vulnerability analysis. The same authors also indicate that the timing of the transfers can also be related to expenditure outcomes (e.g. delivering lump sums at the start of the school year and observing higher investments in education), though more evidence is needed on this point (*ibid.*).

TABLE 1

Overview of the features of cash transfer programmes

	Child- and gender-sensitive features	Child- and gender-sensitive outcomes
Enrolment and registration	Biometric identification, smart cards or photo identification	Reaching people whose location often changes or those who possess no civil identification
	Involvement of local agencies/organisations to assist in identifying and reaching out to potential beneficiaries	Extending coverage and reaching the most vulnerable
Payment modalities and delivery mechanism	Availability of pick-up points close to recipients' homes	Reduction of extra burdens arising from needing transportation
	Collaboration with postal services for delivery	Reduction of extra burdens in collecting the benefit and preventing stigma
	Electronic payments	Increased security and transparency, reduction of stigma, improved cost-effectiveness, improved regularity and predictability of payments and financial inclusion
	Longer time of exposure	More years of education, positive effect on anthropometric indicators of children, higher expenditure on food, improved health, higher rates of contraceptive use and lower probability of early marriage and pregnancy
	Mobile phone delivery	Meets issues of mobility and time constraints, reaching women in insecure locations
	Regular and predictable payments	Smoothing consumption, promoting investment, prevention of negative coping strategies, increasing average consumption
Conditionalities and sensitisation campaigns	After school sessions	Increasing school attendance and reducing child labour
	Awareness-raising training on gender inequality including men and communities	Preventing negative reactions to changes within households and stimulating discussions on gender equality
	Consultation of beneficiaries for setting co-responsibilities	Promoting beneficiaries' inclusion and decision-making in programme design
	Having benefits conditioned on school attendance and/or health checks	Increased school attendance and lower gender gap in education, higher utilisation of health services by beneficiary women
Related care and referral services	Financial literacy training, technical training, soft job skills, job-searching skills, training in male-typical occupations	Promoting skills development, challenging traditional gender divisions in labour
	Free health insurance	Extending health coverage and reducing beneficiaries' out-of-pocket health expenditures
	Judicial services and information on citizenship and public policy	Addressing issues of domestic and sexual violence and promoting education about rights
	Promoting birth registration or civic identification	Removing barriers to programme enrolment, improving access to social services and other programmes, promoting independence in terms of using the recipient's own identification
	Provision of day-care services	Enabling women's labour market participation
	Psychosocial support, home visits	Facilitating beneficiaries' access to social services

Source: Authors' elaboration based on the literature review.

In terms of payment methods, the advantages of electronic cash transfers include more security, reduced stigma due to queuing for money, transparency, cost-effectiveness and the opportunity to access other banking services (Save the Children and UNICEF 2017). In some cases it may also improve recipients' chances of keeping control of the transfer: the *Ain El-Sira* programme in Egypt, for instance, transferred benefits directly to women's bank accounts to prevent their misappropriation (Newton 2016). Mobile phone delivery can also help address recipients' time and mobility constraints and reach women in insecure locations (Concern and Oxfam 2011). Aker et al. (2015) also reported a larger positive effect on dietary diversity and children's nutrition among female beneficiaries in Niger who received mobile payments, which is presumably a result of time savings brought about by this delivery method, as well as of women's increased control over the resources. Where electronic payment modalities are unavailable, benefit collection points should ideally be close to recipients' homes, or else the beneficiaries might incur extra financial burdens arising from benefit collection; to address this issue in the Philippines, 4Ps CCTP beneficiaries in very remote areas could receive an additional payment to cover these expenses (ISPA 2015). Finally, the Benazir Bhutto Income Support Programme (BISP), recognising the restricted mobility and time poverty of rural women, delivered benefits via Pakistan's postal services (Holmes and Jones 2010b).

'Conditionalities' or 'co-responsibilities' are attached to the provision of child-centred cash transfers, to promote certain desirable outcomes which usually revolve around maternal health and children's health and education. To condition cash transfers on the accomplishment of certain activities by the beneficiaries or not is a very significant policy debate; it pertains to women's interests directly, as they are usually the ones in charge of carrying them out as benefit recipients. In general, feminist criticism of this feature includes the following points: 1) they reinforce traditional gender roles and impose time-consuming tasks on women who are already particularly time poor (UN Women 2015); 2) there is no final consensus on whether conditionalities are really necessary to achieve desirable programme objectives (when compared to unconditional cash transfer programmes (UCTPs), 'soft conditionalities' or 'labelled' cash transfers); 3) there are administrative costs to enforcing them which vary from country to country and can outweigh possible benefits; 4) in countries where service provision is scarce and/or of poor quality, beneficiaries need to incur time and financial costs to access them and risk being mistreated by service providers; and 5) they enable the abuse of power by authorities, which can express itself as 'extra-official conditions', usually taking the form of time-consuming, stigmatising and potentially dangerous activities (Cookson 2017). Furthermore, CCTPs do not always present the best results for children: Roelen and Sabates-Wheeler (2012) highlight the cases of Brazil, where CCTP beneficiary children's nutrition outcomes were not as satisfactory as those enrolled in a UCTP, and of Colombia, where there was a risk of increased child labour for non-enrolled children in CCTP beneficiary households.

Indeed, further research is necessary to ascertain whether punitive conditionalities are really more effective than just clear messaging about programmes' objectives (Bastagli et al. 2016).

Pellerano and Barca (2016) also argue that a previous assessment of the suitability and usefulness of conditionalities in a given context needs to consider whether 'softer' forms of conditioning (including clear messaging on the programme's objectives to the beneficiaries, or what has been commonly termed as 'labelled cash transfers') can achieve the same objectives, as well as an analysis of barriers that may exist to access to the targeted social services. Available evidence up to this point indicates that the choice of implementing conditionalities or not does lead to different outcomes (though the patterns are not yet clear), and in some cases conditionalities also lead to unintended or unexpected effects (Bastagli et al. 2016), including some which might be positive from a feminist perspective. Some studies point out that conditionalities can work in favour of marginalised children who would not normally be enrolled in school or be provided with equal access to health care; thus, by putting girls' and boys' education and health on an equal footing, conditionalities can play a role in promoting gender equality in some contexts, as well as in addressing issues such as child marriage (Sabates and Roelen 2011; Sekher 2012).

Improvements in school attendance have been observed in connection with CCTPs in many countries, and Sanfilippo, Neubourg and Martorano (2012) also highlight the case of Brazil's Programme for the Eradication of Child Labour (*Programa de Erradicação do Trabalho Infantil*—PETI), which targeted rural areas and saw an increase in school attendance and reduced child labour as an outcome of providing after-school sessions. Bangladesh's Female Secondary School Assistance Project and Pakistan's Punjab Female School Stipend Programme are examples of programmes which achieved positive results in reducing gender disparity in education (Chaudhury and Parajuli 2006; World Bank 2010). Finally, in terms of maternal and newborn health, conditionalities have been associated with higher utilisation of health services by beneficiary women and skilled attendance at delivery; however, more studies are needed to investigate the relationship between CCTPs and their health-related outcomes (Fultz and Francis 2013; Glassman et al. 2013).

Conditionalities can also be specifically designed in consultation with beneficiaries to promote their participation and decision-making within the programme, as illustrated by Egypt's *Ain El-Sira* CCTP pilot (UN Women 2015), and sensitisation campaigns can seek to promote debates on gender inequality and to prevent a negative reaction to changes within households (Newton 2016). Brazil's PROMUNDO, for instance, implements a complement to the *Bolsa Família* programme which encourages men and women to reflect on power dynamics in their relationships in group sessions, aiming to prevent potential GBV.² Further research is thus needed to understand when and how conditionalities can be empowering to CCTP beneficiaries and how these programmes can include parents on more equal terms with regards to the child-rearing responsibilities associated with them.

Finally, related care and referral services are key to address the multiple barriers that beneficiaries face, as well as to enhance the potential positive impacts of CTPs, and this understanding is embedded in the 'cash plus' approach (Roelen et al. 2017) which many CTPs already adopt by seeking to promote linkages with different service sectors. For instance, Ghana's Livelihood Empowerment Against Poverty (LEAP) programme beneficiaries

are automatically covered by free health insurance, which has proved to reduce their out-of-pocket expenditures in this area (*ibid.*). Moreover, in some countries in Latin America (e.g. Brazil, Chile, Colombia), CTPs have been complemented by or integrated with: psychosocial support (to improve beneficiaries' general access to services); judicial services to address issues of domestic and sexual violence; and links to financial services, to increase women's financial inclusion (*ibid.*; Newton 2016). Furthermore, to promote women's labour market participation, some countries have introduced public day-care services (e.g. Brazil, Chile, Mexico); Brazil's *Chapéu de Palha Mulher*³ CCTP provides classes on citizenship and public policy, training in male-typical occupations to challenge traditional gender stereotypical divisions in occupations, and childcare during the training sessions; and Chile's Ethical Family Income provides training opportunities to increase the employability of its beneficiaries (Fultz and Francis 2013; UN Women 2015).

3 Conclusions

Cash transfers are an increasingly popular means of poverty alleviation, and they are presenting important results in response to children's and women's most pressing practical needs. Though these programmes work within the constraints imposed by their own socio-cultural and institutional contexts, which can limit their transformative potential, a number of factors can be taken into considerations to prevent these programmes from having negative impacts on the most vulnerable groups and to improve the chances of positive impacts in terms of the multiple inequalities and barriers that their beneficiaries experience. ■

1. International Policy Centre for Inclusive Growth (IPC-IG).

2. See <<https://promundoglobal.org/programs/bolsa-familia-companion-program/>>.

3. *Chapéu de Palha Mulher* is a CCTP launched in 2007 targeting rural households in the state of Pernambuco.

References:

- Aker, J.C., R. Boumijel, A. McClelland, and N. Tierney. 2015. "Payment mechanisms and anti-poverty programs: Evidence from a mobile money cash transfer experiment in Niger." *Working Paper*. Cambridge, MA: Abdul Latif Jameel Poverty Action Lab. <<https://www.povertyactionlab.org/evaluation/payment-mechanisms-and-anti-poverty-programs-evidence-mobile-money-cash-transfer>>. Accessed 20 September 2017.
- AIR. 2014. *Zambia's Child Grant Program: 36-Month Impact Report*. Washington, DC: American Institutes for Research. <http://www.air.org/sites/default/files/downloads/report/RCT%20of%20SCTs_CGP_36_month_report_Official.pdf>. Accessed 20 September 2017.
- Bastagli, F., J. Hagen-Zanker, L. Harman, V. Barca, G. Sturge, and T. Schmidt. 2016. *Cash Transfers: What Does the Evidence Say?* London: Overseas Development Institute. <<https://www.odi.org/sites/odi.org.uk/files/resource-documents/11316.pdf>>. Accessed 20 September 2017.
- Chaudhury, N., and D. Parajuli. 2006. "Conditional Cash Transfers and Female Schooling: The Impact of the Female School Stipend Program on Public School Enrollments in Punjab, Pakistan." *World Bank Policy Research Paper*, No. 4102. Washington, DC: World Bank. <<http://documents.worldbank.org/curated/en/86511468091796792/pdf/wps4102.pdf>>. Accessed 20 September 2017.
- Concern and Oxfam. 2011. *Walking the Talk: Cash Transfers and Gender Dynamics*. Dublin and Oxford: Concern Worldwide and Oxfam. <<http://policy-practice.oxfam.org.uk/publications/walking-the-talk-cash-transfers-and-gender-dynamics-131869>>. Accessed 20 September 2017.
- Cookson, T.P. 2017. "The unseen gender impact of conditionality: extra-official conditions." *IPC-IG One Pager* 345. Brasilia: International Policy Centre for Inclusive Growth. <http://www.ipc-undp.org/pub/eng/OP345_The_unseen_gender_impact_of_conditionality.pdf>. Accessed 20 September 2017.
- Fultz, E., and J. Francis. 2013. "Cash Transfer Programmes, Poverty Reduction and Empowerment of Women: A Comparative Analysis." *GED Working Paper* 4/2013. Geneva: International Labour Organization. <http://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_233599.pdf>. Accessed 20 September 2017.
- Garcia, M., and C.M.T. Moore. 2012. *The Cash Dividend—The Rise of Cash Transfer Programs in Sub-Saharan Africa*. Washington, DC: World Bank. <<https://openknowledge.worldbank.org/bitstream/handle/10986/2246/672080PUB0EPI0020Box367844B09953137.pdf?sequence=1&isAllowed=y>>. Accessed 20 September 2017.
- Glassman, A., D. Duran, and M. Koblinsky. 2013. "Impact of Conditional Cash Transfers on Maternal and Newborn Health." *CGD Policy Paper* 019. Washington, DC: Center for Global Development. <<https://www.cgdev.org/sites/default/files/impact-conditional-cash-transfer-health.pdf>>. Accessed 20 September 2017.
- Holmes, R., and N. Jones. 2010a. *How to Design and Implement Gender-Sensitive Social Protection Programmes*. London: Overseas Development Institute. <<https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/6262.pdf>>. Accessed 20 September 2017.
- Holmes, R., and N. Jones. 2010b. "Rethinking Social Protection Using a Gender Lens." *ODI Working Paper*, No. 320. London: Overseas Development Institute. <<https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/6273.pdf>>. Accessed 20 September 2017.

ISPA. 2015. "Social Protection Payment Delivery Mechanisms." *'What Matters' Guidance Note*. Washington, DC: World Bank Inter-Agency Social Protection Assessments. <<http://ispatools.org/tools/payments-what-matters.pdf>>. Accessed 20 September 2017.

Newton, J. 2016. *Making Social Protection Gender Sensitive for Inclusive Development in Sub-Saharan Africa*. Leiden: INCLUDE. <<http://includeplatform.net/wp-content/uploads/2016/01/INCLUDE-GRF-Newton-Making-Social-Protection-Gender-Sensitive.pdf>>. Accessed 20 September 2017.

Pellerano, L., and V. Barca. 2016. "The conditions for conditionality in cash transfers." *IPC-IG One Pager* 317. Brasília: International Policy Centre for Inclusive Growth. <http://www.ipc-undp.org/pub/eng/OP317_The_conditions_for_conditionality_in_cash_transfers.pdf>. Accessed 20 September 2017.

Roelen, K., and R. Sabates-Wheeler. 2012. "A Child-Sensitive Approach to Social Protection: Serving Practical and Strategic Needs." *Journal of Poverty and Social Justice* 20(3): 291–306. <<http://www.ids.ac.uk/files/dmfile/AChildSensitiveApproachtoSocialProtection.pdf>>. Accessed 20 September 2017.

Roelen, K., S. Devereux, A.-G. Abdulai, B. Martorano, T. Palermo, and L.P. Ragno. 2017. "How to Make 'Cash Plus' Work: Linking Cash Transfers to Services and Sectors." *Working Paper WP-2017-10*. Florence: UNICEF Innocenti Office of Research. <<https://www.unicef-irc.org/publications/pdf/IDS%20WP%20CORRECTED%20Sept%202017.pdf>>. Accessed 20 September 2017.

Sabates-Wheeler, R., and K. Roleen. 2011. "Transformative social protection programming for children and their carers: a gender perspective." *Gender & Development* 19(2): 179–194. DOI: 10.1080/13552074.2011.592629.

Sanfilippo, M., C. de Neubourg, and B. Martorano. 2012. "The Impact of Social Protection on Children." *Working Paper WP-2012-06*. Florence: UNICEF Office of Research. <https://www.unicef-irc.org/publications/pdf/iwp_2012_06.pdf>. Accessed 20 September 2017.

Save the Children and UNICEF 2017. *Adaptation and response for children affected by droughts and disasters: How National Social Protection Systems are Responding to El Niño in Eastern and Southern Africa, with a particular focus on Ethiopia, Lesotho, Malawi, Zambia and Zimbabwe*. Washington, DC, and New York: Save the Children and UNICEF. <https://resourcecentre.savethechildren.net/node/12088/pdf/el_nino_advocacy_paper_4web.pdf>. Accessed 20 September 2017.

Sekher, T.V. 2012. "Ladlis and Lakshmis: Financial Incentive Schemes for the Girl Child." *Review of Women's Studies, Economic & Political Weekly* 47(17), 28 April. <http://socialprotection.org/sites/default/files/publications_files/CCT-EPW-TV Sekher-2012.pdf>. Accessed 20 September 2017.

UNICEF 2015. *Social Cash Transfers and Children's Outcomes—A Review of Evidence from Africa*. New York: UNICEF. <https://www.unicef.org/esaro/Social_Cash_Transfer_Publication_ESARO_December_2015.pdf>. Accessed 20 September 2017.

UN Women. 2015. "Progress of the World's Women 2015–2016." UN Women website. <<http://progress.unwomen.org>>. Accessed 20 September 2017.

Villa, J.M. 2014. "The Length of Exposure to Antipoverty Transfer Programmes: What is the relevance for Children's Human Capital Formation?" *BWPI Working Paper*, No. 206. Manchester: Brooks World Poverty Institute. <<http://hummedia.manchester.ac.uk/institutes/gdi/publications/workingpapers/bwpi/bwpi-wp-20614.pdf>>. Accessed 20 September 2017.

World Bank. 2010. *Female secondary school assistance project, Bangladesh*. Washington, DC: World Bank. <http://siteresources.worldbank.org/INTEMPowerment/Resources/14828_Bangladesh-web.pdf>. Accessed 20 September 2017.

The views expressed in this brief are the authors' and not necessarily those of the Government of Brazil or the United Nations Development Programme.

International Policy Centre for Inclusive Growth

SBS, Quadra 1, Bloco J, Ed. BNDES, 13º andar
70076-900 Brasília, DF - Brazil
Telephone: +55 61 2105 5000

ipc@ipc-undp.org ▪ www.ipcig.org

