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Briefing

The impact of cash transfers on women and girls

A summary of the evidence

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This briefing summarises the findings on the impacts of cash transfers on women and girls. These are drawn from a rigorous review of the evidence looking at the impacts of cash transfers across six outcome areas (Bastagli et al., 2016). The review covered literature spanning 15 years (2000–2015). It is distinct from other cash transfer reviews in terms of the methods used, the breadth of the evidence synthesised, and the focus on programme design and implementation features.

Key Findings

Do cash transfers have different impacts on the well-being of women and girls compared to men and boys?

- Cash transfers have a positive impact on the well-being and opportunities of women and girls, particularly in education and employment, and on the whole women and girls benefit as much as men and boys.
- Cash transfers can increase school attendance for both girls and boys, but this does not always lead to improved learning outcomes.
- Cash transfers are associated with a decrease in child labour for both girls and boys, though larger reductions are seen for boys.
- Cash transfers can have different impacts on the way women and men spend their time, with women sometimes increasing time spent on domestic work (alongside a reduction in time spent by girls on domestic chores).
- There is some evidence that female-headed households make greater productive investments than male-headed households.

Do cash transfers impact women and girls' empowerment?

- Cash transfers can increase women's decision-making power and choices, including those on marriage and fertility, and reduce physical abuse by male partners.

Does the sex of the person who receives the cash transfer shape its impact?

- A small evidence base suggests that the impacts of cash transfers are not necessarily determined by the sex of the main recipient.

The review

Cash transfers have increasingly become part of national poverty reduction and social protection strategies. Today, 130 low- and middle-income countries have at least one non-contributory unconditional cash transfer (UCT) programme, including poverty-targeted transfers and old-age pensions, and 63 countries have at least one conditional cash transfer (CCT) programme (Honorati et al., 2015). There is also growing interest in the gendered dynamics of cash transfers. For example, do women spend more of the transfer on their children? Where women are the main recipients of cash transfers, does this cause intra-household or community tensions?

The review focused on tax- or donor-financed non-contributory monetary transfers to individuals and households, including social assistance UCTs, CCTs, social pensions and enterprise grants. Contributory cash transfers such as contributory old-age pensions and unemployment benefits were not included, nor were private transfers. The review retrieved, assessed and synthesised evidence that met methodological rigour requirements outlined in Bastagli et al. (2016) on the following:

- The impacts of cash transfers on six key outcome areas: monetary poverty; education; health and nutrition; savings, investment and production; employment; and empowerment.
- Links between variations in design and implementation features and programme outcomes, taking into account: core design parameters (main recipient, timing, frequency and the duration and value of the transfer); conditionality; targeting; payment mechanism; grievance mechanisms and programme governance; and complementary interventions and supply-side services.

This briefing focuses on the review's findings on variations in the impacts of cash transfers on women and girls.[1] Available results were extracted for indicators across all six outcome areas at two levels: at the individual level, reporting impact estimates separately for women and girls by age, and at household level, reporting results for female-headed households. The review also considered whether the impacts varied if the main recipient of a cash transfer was male or female.

In the overall review (Bastagli et al., 2016), evidence was drawn from 165 studies, covering 56 cash transfer programmes in low- and middle-income countries. Of these, 88 studies report impacts for females only, or disaggregate by the sex of the individual, the household head or recipient (see Table 1 for a breakdown by area). The number of studies for each area varies substantially. Indicators for some areas, such as poverty, tend to be measured at household-level, and were not disaggregated by sex.

The briefing draws on the review to answer the following questions:

- Do cash transfers have different impacts on the well-being of women and girls compared to men and boys?
- Do cash transfers impact women and girls' empowerment?
- Does the sex of the person who receives the cash-transfer shape its impact?

For the indicators included in this review, there is little or no individual-level evidence on the monetary poverty and savings, investment and production outcome areas. This briefing focuses, therefore, mainly on education, health and nutrition, employment and empowerment, and on household-level outcomes on, for example, savings, investment and production.

Table 1: Number of studies included in the review by outcome area

Outcome area	Total number of studies included in the review	Number of studies disaggregating impacts on individuals by sex	Number of studies disaggregating impacts by sex of the household head	Number of studies disaggregating impacts by sex of the recipient
Monetary poverty	44	2	2	1
Education*	42	15	2	1
Health and nutrition	41	4	1	1
Savings, investment and production	27	0	6	3
Employment	74	42	0	1
Empowerment*	31	31	0	1

** Some studies only report findings for women and girls.*

1. Do cash transfers have different impacts on the well-being of women and girls compared to men and boys?

1.1. Education

Cash transfers can increase school attendance for both girls and boys, with no marked difference by sex. However, greater school attendance does not always translate into improved learning outcomes for both sexes.

Of the 15 studies that show the effects for girls only or disaggregated the effects of cash transfers on school attendance for girls and boys, 12 reported that the impacts were significant. All but one of these 12 studies showed improvements in school attendance for both girls and boys at primary or secondary level.

The evidence base on learning outcomes is smaller and the findings more mixed. Five studies looked at disaggregated impacts on maths, language or composite test scores by sex. Only two – both on the Zomba Cash Transfer Programme in Malawi – found a significant impact on language test scores for girls, both of them positive, but they did not consider impacts for boys. The other studies found no impact for either girls or boys.

We also reviewed cognitive development test scores, and while the evidence base is also small, it shows improvements amongst girls. Of the four studies that showed sex-specific impacts, three reported significant and positive effects for girls, and one for boys. However, only two of the studies report impacts for both girls and boys, making it difficult to determine any differences in impact by sex.

1.2. Health and nutrition

The evidence base for impacts on health and nutrition for women and girls is limited and mixed. Of the 15 studies reporting on the use of health services, only three disaggregate the results by sex. The evidence is mixed and shows both increases and decreases in health use by women and girls. For instance, Evans et al. (2014) find a significant decrease in health visits by girls and women, but not by boys and men in Tanzania's Social Action Fund. This is potentially due to improvements in health outcomes and already high levels of health service usage. However, it should be noted that the difference between between girls and women and boys and men are not statistically significant. Akresh et al. (2012), on the other hand, find a statistically significant increase in health clinic vists by girls for the Nahouri Cash Transfers Pilot Project in Burkina Faso, but for the conditional cash transfers arm of the programme only.

The only study that disaggregates child height and weight (anthropometric measures) by sex, is Pakistan's Benazir Income Support Programme (BISP), which found that reductions in wasting were significant for girls and not boys, but that impacts on stunting were not significant for both sexes (Cheema et al., 2014).

1.3. Employment

Child labour

Cash transfers are associated with a decrease in child labour for both girls and boys – with larger reductions for boys. The evidence base mainly comes from Latin American cash transfer programmes.

We considered whether children are engaging in any kind of labour at all (*participation* in work) and the number of hours worked (*intensity* of work), with labour including paid and unpaid activities, depending on the study. More than half of the studies that disaggregate child labour *participation* by sex find that impacts are statistically significant (13 of 21). Six show a decrease for boys and girls and a further five show a decrease for boys only. Two studies show a small statistically significant increase in *participation* among girls in Mexico and Nicaragua, though the Mexico study only shows this for the oldest girls (aged 19-21).

Regarding the *intensity* of work, four out of eight studies for girls and six out of seven for boys find that cash transfers led to a statistically significant reduction in hours worked.

Overall, the findings point to cash transfers contributing to a greater reduction in child labour among boys than girls. For example, all 11 studies reporting a statistically significant impact on boys' *participation* in child labour show a clear decrease. The greater reduction in child labour among boys is a result, in part, of the higher proportion of boys who are in paid labour to start with. In addition, some studies did not consider the unpaid work (e.g. household chores), so often carried out by girls. However, it is worth noting that cash transfers don't necessarily reduce domestic work for girls; a study on Pakistan's BISP (Cheema et al., 2014) found a significant decrease in child labour *participation* (including housework) for boys but not for girls. The authors argue that this is because girls are more engaged in household chores and because it is hard to shift cultural norms, which are unlikely to be affected – at least in the short-term – by cash transfers.

Adult work

There are no clear differences between women and men in the impacts of cash transfers on labour *participation* or *intensity*. Where significant results are found for *participation*, most show increases in work. However, there are differences in how women and men allocate their time to domestic, paid and self-employed work.

Less than a third of the studies (5 of 16) reporting on labour-force *participation* among women find significant impacts and four of these show an increase. The one study that finds a decrease is for mothers only in the PROGRESA/Oportunidades programme. Nearly half of studies on the *intensity* of work among women report significant effects (4/10). However, the findings are mixed:

some show increases in the hours women work and some show decreases.

Results disaggregated by sex do, however, reveal differences in how time is allocated to different activities. Where significant effects are seen, we sometimes see women increasing the time they spend on domestic work and men increasing the time they spend on paid work. Three of six studies reporting on the number of hours worked by women by sector/type of employment find at least one statistically significant result. Two of these report that women spend more time on domestic work (which parallels a reduction in time young girls spend on domestic chores as they attend school more regularly). Other evidence discussed below also suggests that cash transfers can support female household head's entrepreneurship.

1.4. Variations in impacts by the sex of the household head

Although the evidence is limited, in some cases the sex of the head of household can lead to different impacts. Ten studies reported results for female-headed households for some of the indicators across the six outcome areas.

Three studies find significant impacts for some savings, investment and production indicators for female-headed households, but not for male-headed households. Specifically, there was increased investment in productive assets by female-headed households in Ghana (seeds), Kenya (livestock ownership) and Malawi (agricultural tools and livestock). Two studies also found different types of impacts, such as different types of investment preferred. In Tanzania, for example, investment in livestock increased significantly, with chickens favoured by female-headed households and goats by male-headed households (World Bank, 2011). Additionally, two studies found positive impacts on women's entrepreneurship.

Taken together, the evidence suggests that female-headed households sometimes make greater productive investments, perhaps because they had such limited assets compared to men before they benefited from cash transfers. Different cultural roles also seem to shape investment preferences.

Some of the studies also considered whether the sex of the head of household influences overall household expenditure, food expenditure, health service use, schooling and child nutrition. In most cases, there were no significant differences between male- and female-headed households for the indicators considered. Where differences were found, the evidence base is too small to draw definitive conclusions.

2. Do cash transfers impact women and girls' empowerment?

Cash transfers can increase women's decision-making power and choices, including those on marriage and fertility, and reduce physical abuse by male partners.

The evidence shows that cash transfers can reduce the physical abuse of women (6 of 6 studies with significant findings) and, to a lesser extent, emotional abuse or controlling behaviour by men (4 of 6 studies with significant findings). However, two of six studies with significant results found that emotional abuse of women increased and one found that in some circumstances there was an increase in physical abuse towards women when they received larger cash transfer amounts. Explanations for these results include resentment towards women who have an increased income (with men not being recipients) and partners escalating their threats of violence to coerce money from women.

Women's decision-making power can also be increased through the receipt of a cash transfer (4 of 5 studies with significant findings). This relates, for the most part, to decisions over wider household expenditure, although women's decision-making over the use of contraception was also seen to improve in a study from Brazil (de Brauw, 2014). However, in the studies reviewed, the analysis considered multiple types of decision, and the majority of findings were not significant.

In general, studies show that cash transfers resulted in an improvement across other empowerment indicators, particularly on women's choices about marriage, fertility and engagement in risky sexual activity. Transfers led to a reduction in the likelihood of marriage (4 of 5 studies with significant findings)[2] and pregnancy (5 of 7) and increased women's use of contraception (6 of 6). The incidence of young women having multiple sexual partners within a given timeframe also declined as a result of transfers (3 of 3 studies). This can be interpreted as evidence that cash transfers ease the constraints that would otherwise incentivise sexual relationships with men that are, in some way, transactional.

Five studies compared empowerment outcomes for women and men, showing some different responses to cash transfers by sex. Cash transfers reduced the incidence of multiple sexual partners among women but did not have any such impact among men (two studies). One study in Malawi even noted an increase in risky sexual behaviour among male recipients as a result of the cash transfer (Kohler and Thornton, 2012). In another study, from Kenya, while the transfer increased women's use of contraception, it has no such impact among men (Handa et al., 2009). A study in South Africa of men and women in households with an old-age pension recipient found that the transfer decreased the likelihood of marriage among women and increased the likelihood among men (Siaplay, 2012).

3. Does the sex of the person who receives the cash transfer shape its impact?

The delivery of cash primarily to women was at the heart of political arguments in support of the first wave of CCTs in Latin America. Paying transfers to women was thought to guarantee that cash would be spent wisely, reduce the risk of abuse and sharpen the focus on the well-being of children (Kabeer, 1999). However, the evidence we have reviewed does not confirm an association between the sex of the main recipient and the impact of cash transfers – although this may be different for other indicators or outcome areas.

Few studies consider the sex of the recipient, and those that do find no differences or mixed findings. Only four studies tested explicitly for the impact of transferring cash to a female recipient versus a male. Three studies found the sex of the recipient did not affect the impact of cash transfers, in relation to household expenditure (Kenya), production (Kenya) and education (Morocco). Only one study found some differences between female and male recipients, in terms of adult work (South Africa).

The results are less clear-cut than a previous systematic review (Yoong et al. 2012), which concluded that the sex of the recipient influences the impact, although not always in the clear direction of overall household well-being. Six of the seven studies considered in Yoong et al. could not be included in this review because they did not meet the methodological inclusion criteria.

The vast majority of cash transfer programmes considered in this review tended to have a disproportionately larger representation of women among recipients, which limits its insights into impacts for male recipients. What's more, some outcome indicators may be more susceptible to gender preferences, such as expenditure on specific items such as education, health care or children's clothing, and these were not included in this review. It is possible that while the sex of the recipient does not affect the indicators in this review, it may affect others. For example, a study in Mexico – included in this review – finds that PROGRESA's male recipients were less likely to spend on health than female recipients, but there was no difference in overall household expenditure (Davis et al., 2002).

4. Conclusions

From the studies reviewed, a number of conclusions emerge.

Cash transfers can be an effective policy instrument to enhance the well-being of women and girls. Our overall findings, detailed in the main review, show positive impacts on, among others, reducing monetary poverty, increasing school attendance and improving health and employment (Bastagli et al., 2016). Where sex disaggregated data is available, there are rarely any significant differences in the impact of cash transfers between females and males, indicating that women and girls benefit as much as men and boys. However, cash transfers can have some unintended effects, such as an increase in women's domestic work. If cash transfers are to really contribute to gender equitable outcomes, their design and monitoring should be tailored and refined to pay close attention to gender dynamics.

The productive impacts of cash transfers can be enhanced when targeting women. In some cases, cash transfers lead to female-headed households making greater investments in economic assets and increased productive investment, most likely because they often have lower initial levels of productive assets than male-headed households. This means that programme implementers could expect to see greater proportionate improvements in productive investments when targeting female-headed households, while acknowledging the existing burdens on women's time.

Simply receiving a cash transfer does not necessarily empower female recipients. Even if women are the formal recipients of cash transfers, gender-based power dynamics in the household may determine who decides how to spend it. While most of the statistically significant findings on women's decision-making power suggested that cash transfers improved women's empowerment, the majority of findings within the reviewed papers were non-significant.

This suggests that such dynamics are hard to shift. There were also isolated but revealing cases in which emotional abuse by a partner increased as a result of women receiving cash transfers. One study also showed an increase in physical violence, but only when the transfer level was large and the husband was uneducated and married to a younger wife. This suggests that transfers targeted at women could, perhaps, inspire male backlash against women contributing a more substantial share of household resources.

As a result of traditional gender roles, cash transfers can add to the pressures and care burdens on women. The findings on adult work showed that, in some cases, women increased their time spent on domestic work when their daughters began to attend school more regularly. This raises questions about the demands on women's time, and time use more generally, especially when programmes impose certain requirements, such as attendance at meetings or participation in complementary interventions and supply-side programmes. These trade-offs should be considered carefully by policy-makers, given the existing constraints faced by women and the common intra-household allocation of responsibilities, with the bulk of care work falling on women.

More evidence is needed to deepen the understanding of how gender dynamics influence the impacts of cash transfers. This review has highlighted the limited evidence available – particularly for certain outcomes, such as impacts on poverty and health. Much more can be done to improve understanding of how – and if – cash transfer programmes tackle gender-related vulnerabilities and inequalities. Research should focus on further analysis of how household structures, power dynamics and other socio-cultural and economic contextual factors affect the impact of cash transfers on gender outcomes. It is also necessary to strengthen the evidence base on how design and implementation features can be used to enhance the impact of cash transfers on women's empowerment and to maximise outcomes for women and girls more broadly, including complementary interventions such as information, sensitisation and awareness-raising initiatives.

Notes

1 See the full report (Bastagli et al., 2016) and overall briefing (Hagen-Zanker et al., 2016) for the overall findings and findings on design and implementation features.
2 The vast majority of these focus on the likelihood of early marriage.

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