

Social Transfers: Strengthening Girls' and Women's Potential as Protagonists in Development

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Social transfers — transfers of small amounts of cash or assets to impoverished households³ — are heralded as one of the great success stories of international development. Various programmes reach more than three quarters of a billion people in low- and middle-income countries today and are recognised for providing critical support to families to meet basic consumption needs and improve access to key services (World Bank, 2009; DFID, 2011; UNICEF, 2012). More contentious, however, is the extent to which they have meaningfully empowered girls and women, enabling them to take up new roles in their households and communities.

Targeting girls and women makes economic sense

Pioneering cash transfer programmes in Latin America (such as Mexico's Oportunidades and Brazil's Bolsa Família) have attracted considerable attention not least because they put the transfer directly into women's hands, drawing on a strong evidence base that shows that women are more likely than men to invest additional income in family welfare (e.g. Hoddinott and Haddad, 1995; Quisumbing and Maluccio, 2000).

While these programmes are primarily concerned with improving children's school attendance and health, women have reported that access to cash or assets in their own name not only gives them welcome support to their role as caregivers but also has the potential to strengthen their bargaining power and position in the household (Hossain and Blackie, 2011; Holmes and Jones, 2013). Research undertaken as part of Egypt's conditional cash

transfer (CCT) pilot, which focuses on mothers and female-headed households, found that women had increased their capability to ‘direct their lives’ (Pathways of Women’s Empowerment, 2010: 2), while women in the occupied Palestinian territories in a beneficiary perception study emphasised that the programme had freed them up from the constant surveillance of their male relatives, not just husbands but also brothers and brothers-in-law (Jones et al., 2013).

In recent years there has been greater attention within social transfer programmes to integrate design features to enhance women’s empowerment and gender-equitable outcomes as well as to support their role as mothers. Key objectives include the following:

Reducing gender disparities in education

The importance of education in providing a vital route to empowerment (personal, social, economic) is well established and is acknowledged to be “foundational for all the other development goals”.⁴ In recognition of this, a number of CCTs have sought to address the gender gaps in education.⁵ Mexico’s Oportunidades and Turkey’s Social Risk Mitigation Project (both CCTs) paid higher benefits for girls, to tackle their disadvantages in enrolment (Fiszbein and Schady, 2009). Malawi’s Zomba cash transfer experiment also focused on reducing adolescent girls’ education drop-outs and risky behaviours. In this programme, drop-out rates at baseline fell from 11 per cent to 6 per cent within the first year, with significant increases in re-enrolment rates among previous drop-outs. There were also positive effects on the sexual and marital decisions of beneficiaries, including declining rates of early marriage and adolescent pregnancy (Baird et al., 2009).

Supporting women’s access to reproductive health services

Reproductive health is an area where progress for girls and women has been much more limited, with serious consequences for their well-being and future opportunities, as highlighted in the 2013 *State of the World's Population Report: Motherhood in Childhood*. While earlier cash transfer programmes focused predominantly on children's health, CCTs are also increasingly providing pregnant women and new mothers with medical check-ups and nutritional and reproductive health advice.⁶ In Haryana State in India, the Apni Beti Apna Dhan programme provides financial incentives for female births to stem the sex ratio imbalance and for delaying the marriage of girls until the age of 18 (ICRW, 2011).

Facilitating access to complementary services

While social protection programme objectives are broadening, there is also a clear recognition that programmes need to strengthen linkages to complementary services and programmes (Holmes and Jones, 2013). In Brazil, Chile and Colombia there is a commitment to intersectoral cooperation through CCTs (Soares and Silva, 2010). A single registry supports the integration of households into programmes dealing with food security, housing, banking, credit, and judicial services. In Bangladesh, asset transfer programmes promote women's savings accounts and aim to link women to credit sources as they graduate from the programme. Similar bridges to credit schemes are also being scaled up in Palestine's cash transfer programme. In other contexts, programme designers have also sought to address key social vulnerabilities that undermine women's agency, including providing access to domestic and sexual violence prevention and protection services (Colombia and Chile).

Providing skills training, knowledge and raising awareness about rights

Programmes that treat poverty and vulnerability as multidimensional have also sought to go beyond risk management through income support and by developing women's skills and knowledge through training and awareness-raising. Asset transfer programmes in Bangladesh and CCTs in Egypt, Ghana, Peru and the Philippines promote regular interactions between social workers and beneficiaries to increase women's knowledge of their legal rights, parental responsibilities and skills, health and nutrition. The more enlightened of these include men in some of the education sessions, recognising that addressing gender inequalities needs to involve men equally.

Promoting women's community participation

While the focus of social transfers has largely been at household level, there is growing interest in the spillover effects in the community. Qualitative research indicates that with increased cash women are more likely to participate in family and community events (helped by having enough funds to cover new clothes or gifts essential to inclusion) and are also deemed more creditworthy by friends and peers (Jones et al., 2013). More formally, women's social inclusion by acquiring citizenship rights has been tackled by several cash transfer programmes (e.g. in Brazil, Ghana, Peru) that make participation conditional on obtaining ID registration, which is necessary to access, other social services and political rights. These programmes and others in sub-Saharan Africa, including Ghana, Kenya and Mozambique, encourage women to be involved in leadership roles, either as community facilitators or on beneficiary welfare committees. All-women groups, such as Mothers Clubs, can also provide secure spaces for women to get together to share interests and concerns.

Key challenges remain

While there is evidence that social transfer programmes have enhanced women's agency in some contexts, many still take too little account of gender relations, women's needs and their dual roles as carers and income generators (Molyneux, 2006; Waring et al., 2013) Bradshaw, S with Quirós Viquez, A (2008), Chant, S. (2006) Moreover, failure to acknowledge, let alone promote, the productive capacity of women and their families reduces the opportunities for beneficiaries to graduate out of the programme and poverty (Jenson, 2009; Molyneux, 2007).

With regard to women's agency, programmes have often been criticised for their paternalistic approach to poverty reduction, where participants, especially women, are treated as passive beneficiaries rather than as rights holders and active citizens. There is, however, a fledgling movement within social transfer programmes, to integrate social accountability mechanisms, including grievance mechanisms to participatory dialogues and social audits, into programme governance frameworks (e.g. Ringold et al., 2012). When women are treated as citizens and have opportunities to voice their views throughout the social transfer programme cycle they will be better able to become the 'makers and shapers' of development as well as promoters of programming in closer alignment with their needs (Cornwall and Gaventa, 2001).

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³ DFID (2011) includes cash transfers, public works programmes and asset transfers under the umbrella category of social transfer programmes.

⁴See <http://www.unicef.org/mdg/gender.html>.

⁵ Interestingly too, and in recognition of changing dynamics in gender parity in education, where boys are less likely to attend school, in Bangladesh, Cambodia and Jamaica, cash transfers explicitly promote their enrolment (Fiszbein and Schady, 2009).

⁶ These include Brazil's Bolsa Família, Bolivia's Bono Juana Azurduy, Egypt's Ain El-Sira, Indonesia's Program Keluarga Harapan, Peru's Juntos, the Philippines' Pantawid Pamilyang Pilipino Program and Ghana's Livelihood Empowerment Against Poverty (LEAP).