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How can cash transfer programmes work for women and children? A review of gender- and child-sensitive design features

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HOW CAN CASH TRANSFER PROGRAMMES WORK FOR WOMEN AND CHILDREN? A REVIEW OF GENDER- AND CHILD-SENSITIVE DESIGN FEATURES

Anne Esser, Charlotte Bilo and Raquel Tebaldi

ABSTRACT

This paper aims to outline good strategies and practices in designing and implementing gender- and child-sensitive cash transfer programmes (CTPs) based on international experience. The paper’s focus on single programme features underlines the significance of considering anticipated effects on women and children during each step of programme design, implementation and evaluation. The objective of this literature review is to contribute to a better understanding of how CTPs can—at worst—reinforce gender inequalities and neglect children’s needs, and to show ways to prevent these outcomes by enhancing women’s and children’s empowerment. In addition to presenting strategies that have shown positive impacts across different programmes and countries, this paper also demonstrates how the same feature can have varying effects in different contexts and thus emphasises the importance of considering situational circumstances in designing and implementing each step of a CTP.

1 INTRODUCTION

Gender- and child-sensitive features in cash transfer programming aim, on the one hand, to promote women’s economic and social empowerment by taking into consideration their specific vulnerabilities, and, on the other hand, to improve human capital investment and thereby address the intergenerational cycle of poverty. In short, they can enhance programmes’ contribution towards gender equality and children’s welfare. Despite the growing amount of literature on the topic, most studies tend to focus either on gender- or on child-sensitive social protection.

This paper aims to outline good strategies in designing and implementing gender-and child-sensitive cash transfer programmes (CTPs), focusing on 10 operational steps of programme design and implementation. By systematically covering each operational step within the programme cycle and providing relevant examples, this paper provides an overview and serves as an orientation for the design of gender- and child-sensitive CTPs. It can further be used as a tool to bring non-experts closer to the topic of gender- and child-sensitivity of social protection programmes.

1. International Policy Centre for Inclusive Growth (IPC-IG).
This paper is based on a (non-exhaustive) desk-based literature review of CTPs, drawing on academic and institutional publications from 2002 to 2017. Both government- and donor-financed programmes were included. The latter usually include humanitarian CTPs. For the review, programme features that intend to be gender- and/or child-sensitive and programmes that applied an identified feature were researched and assessed. In addition, general gender- and child-sensitive considerations—not exclusively for social protection programmes—were included in the review.

It is important to stress, however, that this paper does not aim to provide any set of policy recommendations and does not intend to present CTPs as multi-purpose ‘magic bullets.’ Contextual factors are decisive for the effectiveness of CTPs; hence social-cultural norms, the political context, resources and actors involved have to be taken into account while designing and implementing programmes. For this reason, this paper also demonstrates how the same feature can have varying effects—positive and negative—in different contexts. There is no ‘cookbook recipe’ for CTPs to be impactful in one way or another. On the contrary, the very multidimensional character of both gender inequalities and child poverty, and the many ways through which they impose limitations on women’s and children’s opportunities, require a systematic approach in dealing with them, beyond what single programmes are capable of achieving. Moreover, most studies assessing CTPs do not show any long-term effects, especially when assessments were conducted shortly after implementation. Lastly, this review does not attempt to be exhaustive but, rather, focuses on a number of selected case studies that were found to be relevant for this analysis.

The paper is structured as follows: first, a conceptual framework is provided to define gender- and child-sensitive social protection and explain its relevance. Then the 10 operational steps are discussed in more detail, starting with the significance of a preceding situational and gender analysis. This is followed by a discussion of different targeting methods to reach women and children most in need. Subsequently, good strategies for registration, selection and enrolment as well as for the determination of the main benefit recipient are illustrated. The latter section includes a critical discussion on the tendency of selecting women as the main recipient. Then, good strategies in benefit level and payment modalities and delivery mechanisms are demonstrated. Next, conditionalities, co-responsibilities and sensitisation campaigns are discussed with a focus on the often paternalistic character of conditionalities and their capacity to achieve desired outcomes. Following this, the cash plus approach is presented, highlighting the role of related care and referral services in enhancing programmes’ impact on gender- and child-related outcomes. This section is followed by good strategies in audit, control and social accountability and lastly monitoring and evaluation (M&E). A box is provided at the beginning of each chapter, illustrating the features discussed and the country case studies reviewed.

2 CONCEPTUAL FRAMEWORK: GENDER- AND CHILD-SENSITIVE SOCIAL PROTECTION

Over the past two decades, social protection has received increased attention as a measure to reduce poverty and vulnerability and achieve social transformation. Devereux and Sabates-Wheeler’s (2004) conceptualisation defines social protection as all public and private initiatives that provide income or consumption transfers to poor people, protect vulnerable populations...
against risks and enhance the social status and rights of those who are marginalised. It is now widely recognised that gender inequality and poverty are closely related and that women’s empowerment is key to improving household well-being and contributing to economic growth. Against this background, more studies have also looked at social protection as a tool for advancing gender empowerment (see de la O Campos 2015; Bastagli et al. 2016). At the same time, social protection can help improve child well-being, especially in the areas of nutrition and health, and thus contribute to breaking the intergenerational cycle of poverty (see UNICEF 2012; Bastagli et al. 2016).3

Within the realm of social protection programming, the term ‘sensitive’ refers to identifying and addressing the specific risks and needs that particular groups face—in this case, women and children. By providing income, social protection programmes can help address practical gender needs, understood here as gender inequalities in terms of living conditions, such as water supply, health care or employment.4 However, even if programmes address women’s practical needs and improve their living conditions, they can nevertheless reinforce traditional gender roles and thereby ignore strategic gender needs. The latter relate to improving women’s disadvantaged position in society and include issues such as legal rights, equal pay and domestic violence. Addressing strategic gender needs is rarely a direct objective of social protection programmes. In order not to harm women and to achieve gender equality in the long run, programmes should be aware of both practical and strategic needs (Newton 2016).

UNICEF (2012) defines child-sensitive social protection as programmes that aim to maximise children’s development outcomes and minimise potential unintended side effects on them. This can include direct (focused on children) as well as indirect interventions (e.g. focused on mothers). Children’s experience of poverty is multidimensional and differs from that of adults. Child-sensitive social protection should account for this and take into consideration the different age- and gender-specific dimensions of children’s well-being. For this, however, it is necessary to identify and address child-specific needs. Roelen and Sabates-Wheeler (2012, 296) have applied the concepts of practical and strategic gender needs to children: while children’s practical needs refer to their concrete living conditions, children’s strategic needs relate to their “limited autonomy and their relative invisibility within the population at large”. The authors emphasise that both needs need to be addressed in social protection programming for it to be child-sensitive.

To better understand the practical and strategic needs of women and children, it is important that social protection measures take into consideration how social and economic risks affect men, women, boys and girls differently.

2.1 GENDER-SPECIFIC RISKS AND VULNERABILITIES

The numerous, often interconnected, gender inequalities that women and girls experience, such as their primary responsibility for childcare and domestic work, cultural restrictions in their mobility as well as limited labour market opportunities, deprive them of the ability to make meaningful choices about their life trajectories. Women tend to be concentrated in informal employment, which is traditionally less protected against unemployment, health risks and poverty in old age than the male-dominated formal employment sector covered by social security (Thakur, Arnold, and Johnson 2009). Many women (and often their daughters) suffer from time poverty, as they shoulder the double burden of productive and reproductive care work, often lacking support from male members of the household and social services
such as child-care services. Environmental disasters, such as droughts and floods, can result in increased food insecurity, to which women are particularly vulnerable, and increase women’s and girls’ time poverty, as they are typically responsible for water and fuel wood collection. Other gender inequalities include the burden of ill-health, which is often disproportionately shouldered by women due to their caring roles, and the specific health risks they face in pregnancy and childbirth. Moreover, women are more likely to suffer from intra-household tensions, including physical violence. Lastly, women are often disadvantaged when it comes to meaningful participation in formal and informal public institutions (Holmes and Jones 2010a).

When considering these risks, it is important to remember that women are not a homogenous group but that they can have distinct social positions affecting their vulnerability differently (i.e. a woman living with HIV/AIDS faces different stigma and risks than other women, as does a woman living in a polygamous household) (Newton 2016). The experience of risks further depends on the life cycle stage, which is why it is important to consider both gender- and child-specific risks.

2.2 CHILD-SPECIFIC RISKS AND VULNERABILITIES

While some of the gender-related risks cut across generations, other risks are generation-specific. Yet even those can be gendered in the sense that they affect both girls and boys differently.

Roelen and Sabates-Wheeler (2012) have identified three types of child-specific vulnerabilities. First, children have different physical and biological needs and are at the same time more vulnerable when these are not met. Malnutrition, lack of health care and low levels of education have long-lasting detrimental consequences on children's cognitive, sensory-motor and social-emotional development, which deprive not only the child itself in its right to development and survival but also society as a whole.

Second, while children have different needs than adults, they are at the same time highly dependent on adults for care and protection as well as the distribution of resources to meet these needs (ibid.). Due to this dependency, children are often compounded by the risks experienced by their caregivers (usually women) (Jones and Sumner 2011). This shows once more the interconnectedness between the risks that women and children face.

Third, children often lack the right to be heard and to participate, given their marginalised status in society. Sabates-Wheeler and Roelen (2012) argue that this type of disadvantage is not a natural result of children’s physiological conditions but a social and cultural construct that is maintained by society.

2.3 PRINCIPLES AND GUIDELINES FOR GENDER- AND CHILD-SENSITIVE SOCIAL PROTECTION

Although it is usually acknowledged that gender inequalities cut across all stages in the life cycle, most policy guidelines take either a child or a gender lens. Ideally, however, social protection instruments should consider both to avoid any adverse impacts. For example, complementary components of cash transfers that are beneficial for children, such as nutrition sessions, require time, and can potentially lead to increased time poverty among caregivers, which is considered negative from a gender perspective. However, supposedly gender-friendly programmes can also have negative effects on children: where child-care services are lacking,
programmes that are aimed at promoting women's inclusion into the labour market can result in a situation in which older children have to take care of younger children in the household (see Chopra 2018). Gender- and child-sensitive lenses are not an optional add-on but should form an integral part of social protection programmes. Only then can they contribute to achieving social transformation and benefit all members of society. Box 1 illustrates an adaption of UNICEF's guiding principles on child-sensitive social protection to account for both gender- and child-specific vulnerabilities and needs.

**BOX 1**

**Principles of child- and gender-sensitive social protection**

1. Avoid adverse impacts on vulnerable children and women, and reduce or mitigate social and economic risks.
2. Efficiencies of impact can be achieved by ensuring that policies are gender-responsive.
3. Intervene as early as possible where children are at risk, and consider the age and gender-specific risks and vulnerabilities of girls and boys.
4. Mitigate the effects of shocks, exclusion and poverty on families.
5. Make special provision to reach women and children who are particularly disadvantaged and excluded.
6. Consider intra-household dynamics, with particular attention paid to the balance of power between women and men.
7. Include the voices and opinions of children, women and marginalised groups, their caregivers and youth in the understanding and design.

*Source: Speek-Warnery (2013).*

Several international organisations have published guidelines related to either gender- or child-sensitive programming. The following are further referred to in the paper at hand:

- The **Overseas Development Institute** (ODI) published a *toolkit for designing and implementing gender-sensitive social protection programmes with a focus on social assistance programmes*, supporting policymakers, programme designers and implementers to integrate a gender perspective into social protection and promote gender equality and women's empowerment (Holmes and Jones 2010a). The toolkit provides detailed step-by-step guidelines as well as the required data sources to obtain this information on gendered risks.

- **Promundo's Gender Equality Promotion in Cash Transfer Programs toolkit** is directed at professionals and community leaders and intends to promote reflections on gender equality and gender dynamics within the specific context of different conditional cash transfer programmes (CCTPs).

- **UNICEF** (2014) has developed a *toolkit for the assessment of child-sensitivity in social transfers*, concentrating on those features of CTPs that are most relevant for children's rights and welfare. In addition, different dimensions of child-sensitivity such as accessibility, acceptability, transparency, accountability and participation are discussed.
UNICEF’s Practical Tool for Child Safeguarding in Cash Transfer Programming (Thompson 2012) outlines different ways to incorporate children in programme design, highlighting the significance of a participatory approach to actually understand the perspective of the people concerned, which is inevitable to identify key needs and vulnerabilities and design, implement and evaluate programmes accordingly.

Other toolkits address gender- and child-sensitive programming for cash-based interventions in humanitarian contexts and emergency response. One example is the recently launched Toolkit for Optimizing Cash-based Interventions for Protection from Gender-based Violence: Mainstreaming GBV Considerations in CBIs and Utilizing Cash in GBV Response by the Women’s Refugee Commission, Mercy Corps and the International Rescue Committee. The toolkit aims to help gender-based violence (GBV) and cash practitioners conduct a situational analysis of risks and needs, identify individual and community mechanisms, and develop a monitoring system to develop adequate GBV case management.

In what follows, 10 different steps within the programme cycle of CTPs are discussed in more detail, showing—with the help of case studies—how gender- and child-sensitive programming can look.

3 GENDER AND SITUATIONAL ANALYSIS: NEEDS AND VULNERABILITIES

Before implementing a CTP, a needs assessment and situational analysis should be conducted to understand the aforementioned risks and prevent the reinforcement of gender inequalities in programme design and implementation. Such an assessment can help to better understand the realities that children and women live in and anticipate possible negative impacts. A needs assessment and situational analysis is also key to assessing whether local markets and institutional capacity are adequately developed for the planned programme (ICRC and IFRC 2007; UNICEF 2011; Food Security Cluster in South Sudan 2015). It also helps to better understand how money is managed and used within a household, which is crucial for deciding who should be the benefit recipient (Concern and Oxfam 2011). Moreover, a preceding analysis should evaluate the appropriateness of a proposed programme. This means considering, for example, the preferences in terms of benefit type (cash or in-kind) and delivery mechanism (Food Security Cluster in South Sudan 2015). In some cases, women might prefer in-kind transfers, since they can exercise more control over, for example, food than over cash (Gentilini 2015).

A gender or social analysis can further help to develop a clear definition of terminologies (e.g. ‘head of household’ or ‘household members’) (Harvey 2012), which is key when determining the main benefit recipient (see also section ‘Benefit recipient’). Another approach was taken by Babajanian and Hagen-Zanker (2012), who developed the social exclusion framework—a tool to examine the multiple linkages between economic and social vulnerabilities and the processes that cause multiple deprivations (exclusions).
Yet, despite their importance, needs assessments and situational analyses are rarely conducted before the implementation of a CTP, which is often related to time and resource constraints. Although it requires time and costs, uncovering potentially negative side effects can help to avoid or mitigate them and consider them in the analysis of impact evaluations. For instance, Oxfam carried out a preceding gender analysis for an emergency CTP in Indonesia, using sex-disaggregated data and vulnerability criteria (Concern and Oxfam 2011). Although, according to the authors, the findings were not sufficiently taken into account in the programme design and implementation, the case provides an example of how the partners involved can influence gender-sensitive programming by supporting and funding gender analyses (ibid.). However, it also underlines the importance of conducting these types of assessments in close partnership with programme implementers. In general, it can be observed that a needs assessment is more likely to be carried out in emergency situations, which was the case in a refugee camp in the Kurdistan region of Iraq (conducted by UNHCR and REACH) (REACH 2015) and after Typhoon Ketsana struck Central Viet Nam in late September 2009 (Rastall 2010).

4 TARGETING

In most CTPs, beneficiaries are selected based on either socio-economic indicators, such as income or property (means-testing), socio-demographic characteristics, such as gender or age (categorical targeting), or place of residence (geographical targeting). Proxy means-testing relies on information on household or individual characteristics correlated with welfare levels to estimate households’ income, welfare or need. In some programmes, participants are selected by local communities (community-based targeting). Many programmes use a combination of more than one targeting mechanism.

Targeting women-headed households, pregnant women or children of a specific age group are examples of categorical targeting. Targeting children is a popular form of categorical targeting because it provides: (i) transparency; (ii) political support, because it is based on the idea of equal opportunities and building human capital; and (iii) targets long-term development objectives by affecting nutrition, health and education (Coady, Grosh, and Hoddinott 2004; Samson, Van Niekerk, and Mac Quene 2010). In a study analysing 122 targeted anti-poverty interventions in 48 countries, Coady and colleagues (2002) found that
demographic targeting of children generally showed good outcomes in terms of transferring resources to the poorest. In Nigeria, households with children are generally poorer than those without. By targeting households with children under 5 years, 60 per cent of poor people were reached (Holmes et al. 2012). However, for categorical targeting to be effective, it is essential that individuals or households in the targeted category are relatively homogeneous regarding their poverty status (Lavallée et al. 2010). Often a second targeting mechanism, such as means-testing or geographical targeting, is used in addition to categorical targeting.

**FIGURE 2**

Gender- and child-sensitive features of targeting methods and country cases discussed in this chapter

- Avoiding exclusion errors—whichever targeting method is chosen
- Opening age range of programmes that target school-age children to include children below school age
- In contexts of fiscal or other constraints, ensuring that poverty targeting is based on sound and reliable data
- Ensuring that community-based targeting relies on unbiased and diverse selection committees
- Elaborating ways to avoid stigmatisation of beneficiaries
- Considering universal child allowances

*Source: Authors’ elaboration.*

Targeting other household members (e.g. elderly people or women) can also have a positive impact on (grand)children (e.g. Lavallée et al. 2010). In Bolivia, an assessment of the social pension *Bonosol* showed a positive impact on investments in children’s health, human capital and education (Martínez 2004). In line with this finding, research has shown that the social pension in Mexico City positively affected co-residing children’s school enrolment (Gutierrez, Juarez, and Rubli 2016). Similarly, the old-age pension in South Africa was found to have a positive impact on investments in children’s health (Duflo 2003). The CCTP Bihar Child Support Programme in India targets pregnant women and mothers of young children with
the objective to reduce maternal and child undernutrition (OPM 2016). The midline impact evaluation of the programme showed that the cash was used in a ‘pro-nutrition’ way, with increased expenditure on health care, sanitation, childcare and food consumption. In addition, the uptake of community health and nutrition services improved (ibid.).

However, categorical targeting can also bring several challenges. Programmes that target orphaned children, for example, have to take into account that orphans are often not registered or live on the street, and thus many eligible children might not be reached. Another possible disadvantage might be that orphans are seen as an income source by foster families (Roelen and Sabates-Wheeler 2012). Moreover, categorical targeting can carry the risk of excluding children who do not fall into a given category but who are nevertheless vulnerable to poverty. In a study on non-contributory social protection programmes in the Middle East and North Africa Region, Machado et al. (2018), for example, find that most programmes in the region use some form of categorical targeting, often to identify families without a male breadwinner or whose adult members—particularly the head of the household—are unable to work, including elderly people, those with disabilities and widows. The authors highlight that this narrow form of targeting risks excluding children of ‘working-poor’ families. In addition, they find that even those programmes that target children often only focus on school-age children, leaving out children of pre-school age.

As a study by the World Bank Group and UNICEF underlines, the youngest children are most at risk of poverty, and in 2016 more than a fifth of children under 5 years in developing countries lived in extremely poor households (World Bank 2016). Moreover, it is important to remember that children from extremely poor families are less likely to attend school; therefore, targeting only those enrolled in school without addressing the more structural factors that keep children out of school can lead to the exclusion of the most vulnerable children (Slater and Farrington 2009).

A solution to these challenges are universal child allowances, ensuring that all vulnerable children are covered. Universal access to social protection is, ultimately, the end goal in terms of child-sensitive social protection. Some countries have introduced (near) universal child allowances. Argentina and Uruguay are prime examples in this regard. In both countries, non-contributory family allowances are available for lower-income families, as are contributory allowances for formal workers (Amarante and Vigorito 2012; Arza 2018).

Geographical targeting refers to selecting those regions where indicators of interest (e.g. poverty rates, gender gap in school enrolments, school drop-outs, early marriage) are high and prevalent. It is especially useful for programmes that are planned to be scaled up, and it is often employed in combination with another targeting method. For instance, Brazil’s Programme to Eradicate Child Labour (Programa de Erradicação do Trabalho Infantil—PETI), which targets working children, uses, in a first instance, geographical targeting, identifying regions with the highest incidence of child labour, and, second, proxy means-testing to identify particularly vulnerable households (Sanfilippo, Neubourg, and Martorano 2012). The Tayssir programme in Morocco employs a combination of categorical and geographical targeting: only families with school-attending children aged 6–15 who live in municipalities with poverty rates of at least 30 per cent and school-drop rates of at least 8 per cent are eligible for the programme (Gyori, Soares, and Lefèvre 2017). Based on a review of 41 child-sensitive programmes, including 11 geographically targeted programmes, García-Jaramillo and Miranti (2015) identified geographical targeting as the method with the best targeting performance. However, their analysis also shows that the combination of several (up to three) targeting methods improves
targeting performance. Furthermore, Van Domelen (2007) reported a generally pro-poor resource allocation for geographically targeted programmes—i.e. the resources allocated to the poorest people were equivalent to their relative population share. In line with this, Marcus et al. (2011) point out that geographical targeting has been efficacious in directing resources to children in disadvantaged areas. However, geographical targeting requires reliable and timely data, which can be especially difficult to obtain after natural disasters or civil conflicts (Van Domelen 2007). Moreover, geographical targeting is problematic when poverty rates or other gender- or child-related indicators of interest are not concentrated in one area only but equally spread over the country.

Categorical indicators can also be used for proxy means-testing in weight with other variables (e.g. dwelling condition, access to water). Depending on its construction, a proxy means test can help to better account for children’s multidimensional poverty. Yet the main challenge of proxy means-testing relates to the need for detailed and empirical data of high quality (García-Jaramillo and Miranti 2015). Mistakes in the calculation can lead to both inclusion and exclusion errors (Budlender 2014; Brown, Ravallion, and Van De Walle 2016). From a women’s and children’s rights perspective, exclusion errors are considered more severe, as they mean that eligible beneficiaries are excluded. In a selection of African anti-poverty programmes, an average of 80 per cent of poor households were falsely classified as non-poor (Brown, Ravallion, and Van De Walle 2017). One of the reasons for high exclusion error rates is that most proxy means test calculations overestimate living standards for the poorest people (ibid.). Just like proxy means-testing, means-testing also carries the risk of reducing transparency and accountability; when the selection criteria are not clear to the beneficiaries, it is more difficult to hold administrators accountable. Moreover, both proxy means-testing and means-testing can contribute to inciting conflicts within communities, when similar households are treated differently and the targeting criteria are not well explained (Kidd, Gelders, and Bailey-Athias 2017; Brown, Ravallion, and Van De Walle 2017). In Mexico, research on the Oportunidades/Prospera programme has shown that in some communities a lack of understanding about the selection criteria led to tensions among beneficiaries and non-beneficiaries (Adato 2000 in UN Women 2015). Moreover, means-testing assumes that males’ income is shared equally across the household, which is often not the case, and as a result, women in vulnerable positions are excluded from a programme.

In community-based targeting, community groups or intermediary agents are in charge of identifying recipients for social assistance (McCord 2013). In general, community-based targeting can be more useful than other methods to capture the extremely poor population in contexts where they are remotely located or have scarce access to social services (Garcia-Jaramillo and Miranti 2015). However, the identification of beneficiaries might lack transparency (McCord 2013). Furthermore, the targeting method can be biased due to existing gender dynamics in the community. Community leaders might not want to include women in the process (ICRC and IFRC 2007). When identifying potential beneficiaries and recipients through community committees, it needs to be ensured that members are not biased and that both men and women participate in the selection process (Wasilkowska 2012). A diverse selection committee has the potential to mitigate negative effects, as illustrated in the example of Bangladesh’s Child Sensitive Social Protection (CSSP) project, in which community-based targeting is carried out by a Community Watch Group consisting of the Union Parishad, teachers, health workers, social workers, businessmen and religious leaders (CSSP 2014). In Nairobi, the selection criteria of a CTP implemented in two slums were based on vulnerability and debated and revised with the support of community representatives. Household visits and
interviews were conducted to verify the selection and avoid inclusion errors. The programme administrators did not assign the final selection of beneficiaries to village elders due to potential bias, as most elders were male (Harvey 2012).

A sensitive topic in the context of targeting and registration are the social costs for potential beneficiaries due to the stigmatisation of (publicly) identifying them as ‘poor’. For instance, in South Africa and in Ecuador, beneficiaries of means-tested CTPs were faced with the stereotype of being lazy and intentionally having more children to receive higher benefits (Goldblatt 2005; Molyneux and Thompson 2011). The risk of stigmatisation can influence the decision to apply for a programme (Coady, Grosh, and Hoddinott 2004) or even lead to over-reporting wealth so as not to be enrolled (Kidd and Wylde 2011). Female beneficiaries of a CTP in Soweto, South Africa, did not feel comfortable referring to themselves as ‘poor’, although they were in a situation of need due to unemployment (Hochfeld and Plagerson 2011). Targeting methods differ in their likelihood to cause social costs. Benefits of universal programmes tend to be seen as a right, whereas ‘targeted’ programmes have a greater potential to reinforce stigmatisation of specific groups (Samson, Van Niekerk, and Mac Quene 2010). While programmes that apply categorical or geographical targeting are less likely to create stigma, means-testing and proxy means-testing bear a higher risk of stigmatisation (Coady, Grosh, and Hoddinott 2004; Kidd and Wylde 2011). Strategies to mitigate stigmatisation of beneficiaries include choosing places as pick-up points that are crowded and frequently visited by the whole population to increase invisibility. Bank transfers can also help to decrease stigmatisation (ISPA 2015; Newton 2016; Save the Children and UNICEF 2017).

5 REGISTRATION AND ENROLMENT

If very accurate data are needed for registration, the census-based method is recommended over on-demand methods (Cosgrove et al. 2011). However, while census-based registration entails lower costs for participants, it adds more costs to the programme than the on-demand method, as exemplified in the case of the Kenya Hunger Safety Net Programme (ibid.). If no census or survey data are available, administrative data at the local level can provide information on indicators of interest. However, to reach the most vulnerable populations, including nomadic households and those in very remote areas, mixed registration through surveying and on-demand has been found to be the most appropriate strategy. This approach has, for example, been adopted by Mexico’s Oportunidades programme (de la Brière and Rawlings 2006).

Local (women’s) organisations or other agencies can further assist in identifying and reaching out to potential beneficiaries. Health centres in Mozambique, for instance, identified potential beneficiaries for the Food Subsidy Programme (PSA) (Garcia and Moore 2012). Also, organisations and official groups working with orphans and vulnerable children (OVC) in Senegal assisted in identifying potential beneficiaries for the CTP for OVC (ibid.). It is important that the language used to describe the programme and to address potential beneficiaries is gender-sensitive and takes the cultural context as well as different ethnic minority languages into account, as it can create a barrier to uptake (Fultz and Francis 2013; Holmes and Jones 2010a). Providing detailed information on programme requirements is essential to reach all eligible individuals and facilitate the registration process (UNICEF 2015).
Choosing registration method (census-based or on-demand) based on context

Involving local (women’s) organisations or other agencies to identify and reach out to potential beneficiaries

Using appropriate, gender-sensitive language and providing detailed information about the programme

Not requiring birth registration or civic identification but provision as a complementary service

Using biometric identification, smart cards or photo identification

Source: Authors’ elaboration.

Acquiring birth registration or proof of identification (ID) can imply costs or be difficult when the service is not available in remote areas. If CTPs aim to reach children and women, it has to be taken into account that these documentations are often non-existent, which poses an obstacle to register for a programme (Roelen and Sabates-Wheeler 2012). This applies in particular to orphans. Hence, offering the opportunity of birth registration and civic identification as a complementary service for beneficiaries is recommended (Holmes and Jones 2010a). Peru has developed an inclusive national ID system which includes a large percentage of the population and has reduced coverage gaps in social protection programmes. In addition, the CCTP Juntos covered the costs of obtaining an ID for beneficiaries and collaborated with the relevant authorities to register undocumented persons (Reuben and Carbonari 2017). In addition to strengthening citizenship, obtaining an ID can also be a positive trigger for women and children to access social services and other social protection programmes. Women often rely on their husband’s ID if they do not possess one (Concern and Oxfam 2011); hence, to reinforce a sense of autonomy and social and personal identity, women should be able to register in their own name. Biometric ID (e.g. fingerprinting, iris scanning), smart cards or photo ID provide an alternative to traditional documentation, in particular for people whose location often changes.
and who possess no civil ID (Garcia and Moore 2012; ICRC and IFRC 2007). Kenya's Hunger Safety Net Programme is one of the few sub-Saharan African programmes that provide smart cards and biometric ID (fingerprints) (Garcia and Moore 2012).

6 BENEFIT RECIPIENT

The preference for transferring the money to women is common among cash transfers that target children, as it is generally based on the assumption that they are the primary caregivers within households and that they will spend the money in a more ‘family-responsive’ way than men—on education and food-related expenses. Thus, from a programmatic point of view, this instrumental design choice is meant to ensure that the money will be used to achieve the programme’s child-sensitive objectives. However, these assumptions are associated with gender essentialisms which equate parenthood with motherhood, placing child-rearing responsibilities exclusively on mothers. As they seep into CTP programming they become a fundamental point of critique for feminist policy analysts. Two alternatives have thus been sought to deal with this issue: (i) reframing this choice as ‘compensation’ for women's time input into achieving programmatic objectives; and (ii) decoupling the choice of the recipient from their sex. The last point refers to the question of how these programmes can include parents on more equal terms with regards to their child-rearing responsibilities. However, few studies have been conducted on this topic.

Some programmes have tried to message their preference for targeting women as recipients in a different way by defining it as an acknowledgment of women's unpaid care work. For example, Ecuador's Bono de Desarrollo Humano characterised the transfer as a remuneration directed to mothers (Molyneux & Thomson 2011). Yet, other programmes such as South Africa's Child Support Grant (CSG) have sought to avoid this gendered care attribution by nominating the transfer recipient as the child’s primary caregiver (whether male or female) (Patel and Hochfeld 2011). Though the programme tries to avoid determining care as a gendered activity, research has shown that the vast majority of recipients are indeed women, and that men face significant social barriers to receive the grant, because care is socially understood as women's responsibility (Patel et al. 2016). Although in this case, and despite the programme's intentions, the gendered nature of care work is still reflected in the choice of who should be the benefit recipient, the attempt to dissociate care work as something fundamentally female is considered an emancipating option.

The results of evaluations regarding women’s spending patterns in comparison to men’s are somewhat mixed. Some reviews (Yoong et al. 2012; World Bank 2014) indeed indicate that the gender of transfer recipients matters in terms of household outcomes, and that women’s spending decisions are often very much aligned with the programme’s objectives, which are usually directed at children’s welfare. In some cases though, men and women presented similar spending behaviours (World Bank 2014). Female recipients of an unconditional cash transfer programme (UCTP) in South Central Somalia, for instance, spent twice as much as men on school fees (Wasilkowska 2012). On the other hand, a recent study which consists of a review of rigorous impact evaluations of CTPs conducted by the Overseas Development Institute (Bastagli et al. 2016) demonstrates that for most indicators (related to poverty, education, health and nutrition, and savings, investment and production) there were no signs of household outcomes being different depending on the gender of the recipient. Differences
in outcomes were only found in the area of employment for one case—namely, the South African old-age pension—in which the labour participation of working-age men living in female beneficiary households decreased. Other studies on the old-age pension in South Africa showed that girls’ nutritional status improved if the recipient was female (Duflo 2003), and that the likelihood of young adults—female and male—living in the same household marrying within the next years was higher if the recipient was male (Siaplay 2012). There has not been a notable difference in school (re-)enrolment and participation of children among male and female recipients of Morocco’s Tayssir programme (Benhassine et al. 2013), and a review of studies by Hagen-Zanker et al. (2017) did not report a connection between the sex of the main recipient and the impact of the cash transfer.

FIGURE 4
Gender- and child-sensitive features of determining the benefit recipient and country cases discussed in this chapter

- Choosing head of household or main caregiver as benefit recipient, emphasising that this person does not have to be female
- Decoupling the choice of the recipient from their sex
- Taking local context into account when defining household and head of household
- Offering complementary activities to ensure women’s strategic needs are met
- Considering power dynamics within households and possible negative consequences for women and children

Source: Authors’ elaboration.

Bastagli et al. (2016) also highlight that it is important to consider household structure and its head (which is not necessarily the same as the transfer recipient). While Nicaragua’s Red de Protección Social (RPS) programme led to smaller impacts on school attendance for children living in male-headed households, the opposite was found for the pilot Program Keluarga Harapan (PKH) in Indonesia, for which a positive impact on the number of hours spent in school by children was only reported for male-headed households (Dammert 2008...
and World Bank 2011 in Bastagli et al. 2016). However, when interpreting these results, the fact that female-headed households are usually single-parent households, which tend to be more labour-constrained, must be taken into account. In a recent evaluation of Lesotho's Child Grant Programme (Sebastian et al. 2016), it was found that the programme had a strong impact on school enrolment and time spent in school (mainly driven by girls) and on reducing farm work (mainly driven by boys) for children aged 13–17. These gender-differentiated outcomes also varied depending on the household structure (male- or female-headed) and on who receives the benefit (mother or father). The receipt of the grant by the father was actually found to lead to more positive impacts on girls' schooling and on shifting boys' labour from farming to domestic chores (ibid.). This evidence points to the need to incorporate more qualitative work in evaluations to understand the contexts that can explain these differences.

On the issue of control and decision-making over transferred resources, it cannot be assumed that transfers made to women will remain under their control, and programmes cannot be blind to the power dynamics that are at play within a household, which in most extreme cases can take the form of interpersonal violence. Although few studies have looked at the effects of cash transfers on this aspect, on average, it was found that women receiving conditional cash transfers were less likely to experience these problems. Yet there is considerable heterogeneity across evaluations, and women seem to be more likely to pool resources, which raises concerns about their higher probability of being expropriated (World Bank 2014). Bastagli et al. (2016) found that though physical abuse seems to reduce for targeted women in most cases, cash transfers may be related to an increase in emotional abuse and controlling behaviour by their partners. In a review of a number of qualitative and quantitative studies, Buller et al. (2018) found that, in most cases, cash transfers decrease intimate partner violence. The authors highlight that especially the way in which a programme is framed (i.e. for women's entrepreneurial activities vs. child health) as well as complementary activities, such as training, play a significant role. Some Latin American CTPs promoted links to judicial services, especially for conflicts arising from this change in control over resources within the family (de la O Campos 2015). Sabates-Wheeler and Roelen (2011) also highlight that the focus on adult women's and men's differential patterns of spending in programme evaluations omits more complex analysis such as intergenerational competition for resources within households, which in some cases can be much more relevant. These are important areas for further investigation and may point to the need for accompanying measures to mitigate these associated risks.

Though mostly justified in instrumental and essentialist terms, the policy choice of selecting women as the main recipient has led to more respect from men and changes in household dynamics such as decision-making in several countries (e.g. Concern and Oxfam 2011; Newton 2016; Soares and Silva 2010). Bastagli et al. (2016) found that there is relatively strong evidence pointing to an increase in women's decision-making power related to expenditure decisions. In line with that, women in Brazil, Chile and Mexico reported greater discretion in making purchases (Fultz and Francis 2013). Changes in identity and mobility as a result of benefit collection, meeting attendance and health visits were positive reports of women who participated in Mexico's Oportunidades (ibid.). On the other hand, the decision-making power of female beneficiaries of Brazil's Bolsa Família programme living in urban areas increased, while it did not change or even declined in rural areas (de Brauw et al. 2013). This underlines again the importance of understanding the context and structural conditions. Moreover, a change in gender roles could not be observed in most cases, meaning that
women’s more strategic needs are less likely to be addressed, which demonstrates the need for additional measures to achieve this. Moreover, selecting women as recipients carries the risk of reinforcing gender roles, as they remain responsible for taking care of their family and are rather ‘empowered’ as the guardian of their children.

When targeting women as recipients, it is important to keep in mind that households are not homogeneous and that household dynamics vary from case to case—i.e. the composition and power relations within households are not always the same. In South Central Somalia, for instance, intra-household conflict was evoked because only one wife in a polygamous household received money. Simply splitting the money, on the other hand, was not a solution (Wasilkowska 2012). Therefore, it is important that the local context is taken into account when defining the household, household head and how to manage polygamous families (Concern and Oxfam 2011).

7 BENEFIT LEVEL

The benefit level of a CTP is usually either predetermined or calculated as a share of per capita consumption per household. It is likely to change over time depending on inflation and costs of living (UNICEF 2015). For instance, Brazil’s PETI took varying costs of living in urban and rural regions into account and adjusted the benefit level accordingly (Sanfilippo, Neubourg, and Martorano 2012). Both the approach and the consideration of contextual factors to determine the benefit level contribute to the fact that transfer sizes not only vary across countries but also within countries (UNICEF 2015). Several studies have shown that the impact of a programme increased with the value of the transfer (ibid.). Bastagli et al. (2016) reported that, based on 15 studies, higher benefit levels are linked to higher effects regarding education, nutrition, health and investment, with the latter having a particularly strong potential to alleviate monetary poverty in the long term. In addition, a small increase in the benefit level for beneficiaries of Progresa (later Oportunidades) in Mexico showed a significant impact on the likelihood of health checks and per capita food expenditure. The same programme was found to have positive impacts on children’s cognitive development (Davis et al. 2002).

To increase school enrolment rates among girls, Oportunidades beneficiaries can apply for individual scholarships for their female children, which are also usually higher than those for boys (Fultz and Francis 2013). As a result, children attended school for longer and reached higher school levels, the nutritional and health status of children improved, and the gender gap at schools was reduced (Newton 2016). The latter outcome was also reported for Pakistan’s Punjab Female School Stipend Programme, in addition to a positive effect on school attendance and enrolment (Chaudhury and Parajuli 2006).

International experience suggests that the most successful programmes transfer at least 20 per cent of household consumption to beneficiaries (Handa et al. 2013). Low benefit levels hamper the impact of CTPs. Research on Nepal’s Child Grant has shown that the transfer, which was equal to 13 per cent of the poverty line or the cost of one chicken, had no significant impact on levels of consumption (Adhikari, Hagen-Zanker, and Babajanian 2014). The authors highlight the need to increase the transfer level to achieve more substantial impacts.
FIGURE 5
Gender- and child-sensitive features of determining the benefit level and country cases discussed in this chapter

- Paying higher benefit levels
- Offering scholarships (for girls)

Source: Authors’ elaboration.

The hypothesis that a benefit formula which increases with the number of children induces families to have more children is controversially debated due to mixed findings and the importance of the situational context for explaining fertility rates. The evidence points to the conclusion that cash transfers and fertility are not associated. In addition, the top-up that a family receives for each additional child is usually quite small, which challenges the hypothesis even more (for further reading, see Stecklov, Winters, and Regalia 2007; and Palermo et al. 2015).

8 PAYMENT MODALITIES AND DELIVERY MECHANISMS

It is important that payments are regular and predictable to smooth permanent consumption and facilitate planning and investment in the long term (Bastagli et al. 2016; ICRC and IFRC 2007; UNICEF 2015). In this way, cash transfers are also more likely to prevent negative coping strategies. For instance, in Zambia, transfers from the Child Grant were delivered regularly and predictably. An impact evaluation showed that the programme had a positive effect on the average consumption of beneficiary households (AIR 2014). In a UCTP in Indonesia, on the other hand, the delayed transfer of cash led to reduced consumption (Bazzi, Sumarto, and Suryahadi 2015). Burchi and Strupat (2016) also underline that irregular payments can lead to decreased food security.

To increase school enrolment, the payment of benefits at the start of the new school year is advisable so that the money is indeed used for school fees in countries where those are charged (Bastagli et al. 2016). Barrera-Osorio et al. (2008) evaluated three CCTPs in Bogota, Colombia, and found that the ‘savings treatment’, which delivers two thirds of the cash immediately and the rest when children enrol in school, increased secondary and tertiary school enrolment compared to bi-monthly payments. Furthermore, when benefits are not paid regularly, it is recommended that they are paid in accordance with the agricultural season, as more money might be required in specific months (Bastagli et al. 2016).
Bastagli et al. (2016) also reported that, based on 24 studies, a longer duration of benefit delivery is more likely to improve health indicators, increase expenditure on food and lower the probability of early marriage and pregnancy. According to Villa (2014), a longer span of benefit receipt was associated with more years of education in Colombia’s Familias en Acción. In Mexico and Ecuador, longer benefit duration had a positive effect on children’s anthropometric indicators (Buser et al. 2014 and Fernald et al. 2008 in Bastagli et al. 2016).

**FIGURE 6**
Gender- and child-sensitive features of payment modalities and delivery mechanisms and country cases discussed in this chapter

- Providing regular and predictable payments
- Paying benefits at the start of the school year or dependent on the agricultural season
- Extending payment duration
- Using electronic cash transfers (to bank accounts) and mobile payments—if infrastructure exists and training is provided
- Providing additional payment to cover occurring extra costs (transportation, closing of business, childcare)
- Ensuring coverage and availability of pick-up points close to recipients’ homes
- Collaborating with local post offices
- Leaving choice of delivery mechanism to recipients

*Source: Authors’ elaboration.*

Advantages of **electronic cash transfers** include greater security, reduced stigma (as queuing for money is no longer necessary) and increased transparency and cost-effectiveness (Bastagli et al. 2016; Save the Children and UNICEF 2017). In addition, electronic payments have the potential to be more regular, predictable and easier to adopt in cases of emergencies (e.g. floods) (Save the Children and UNICEF 2017), and to support the financial inclusion of poorer people and thus to open the door to borrowing and savings accounts, which might be helpful for starting a business or managing finances (ibid.). Thus, it can also play an important role in
women's economic empowerment by enhancing their possibilities to participate economically. In Fiji, recipients of the Care and Protection Allowance receive debit cards and enjoy preferential treatment, including the exemption of account fees (UNICEF Pacific 2015).

When implementing mobile or electronic money services, it is important to train recipients accordingly, by showing them, for instance, how to generate a personal identification number (PIN) and how to use electronic cards (ISPA 2015). Certainly, it is also essential that the technology provider or platform has sufficient infrastructure (HelpAge International 2012). Aker et al. (2014) reported a larger positive effect on dietary diversity, decision-making power and children's food consumption among those (female) beneficiaries in Niger who received mobile payment compared to those who received money in another way. This was partially found to be the result of not having to spend time collecting the money. Moreover, notifications through text messages also provided the women with more freedom in deciding when to inform their husbands (ibid.). In Kenya's Cash Transfer Programme in Urban Slums, mobile phone delivery was successfully implemented and helped women who were affected by the general security risks of slums, including moving with large sums of cash, to collect the money when and how they wanted (Concern and Oxfam 2011). However, it has to be kept in mind that e-transfers carry the risk of technical problems. Their costs can be higher if services are not available in all areas and multiple delivery mechanisms have to be implemented (DFID 2016).

Collecting cash can be time-consuming and add to women's time poverty. Hence, it is essential that CTPs take women's time constraints into account. The above-mentioned example of mobile payments or transfers through mobile phones can help address time constraints. The Benazir Bhutto Income Support Programme (BISP) in Pakistan used another way to prevent additional time burden for women. Instead of collecting money at central places, programme administrators collaborate with the Pakistan Post Office to deliver the money to women's homes. Post Office authorities and postmen in the district were trained in the importance of delivering the money directly to the female head of household. Incorporating the national postal system provides another strategy to avoid stigmatisation, as postmen are not evidently identified as persons who deliver social assistance (Holmes and Jones 2010b). In addition, the administrative effort is relatively low.

When mobile payments or direct delivery are not an option, programme designers have to consider the financial burden of transportation to pick-up points. To reduce any extra financial burdens, recipients in very remote areas could receive an additional payment to cover arising expenses related to cash collection. The Philippines' CCTP Pantawid Pamilyang Pilipino Program (4Ps) provides a good example of this method (ISPA 2015). However, it becomes clear that the availability of pick-up points close to recipients' homes is essential for reducing the exclusion of immobile beneficiaries in remote areas. Benefits of the Zomba Cash Transfer Programme in Malawi, which aims to increase school attendance among girls, were given to recipients at churches or schools (at a maximum of 5km from beneficiaries' homes). This meant that schools were actively involved in achieving programmatic objectives related to girls' education. The programme was found to have positive effects on school attendance as well as on early marriage and pregnancy (Baird et al. 2010; Kaplan and Jones 2013). When possible, it is advisable to offer several delivery mechanisms so that the beneficiaries can choose depending on their preference. Under the South African Social Security Agency (SASSA), beneficiaries of social grants can choose between different delivery mechanisms, including collection at post offices, supermarkets and welfare pay points or payment into a bank account (Plagerson and Ulriksen 2015).
9 CONDITIONALITIES, CO-RESPONSIBILITIES AND SENSITISATION CAMPAIGNS

Conditionalities are usually attached to the provision of child-centred cash transfers to promote positive outcomes regarding maternal health and children’s health and education. To condition cash transfers on certain activities of the beneficiaries is a huge policy debate on its own merit, and it pertains to women’s interests, as they are usually the ones in charge of carrying them out. Feminist criticism of this feature commonly revolves around the following points: (i) the attachment of conditionalities to transfers can be considered a form of paternalism; (ii) there is no final consensus on whether conditionalities are really necessary to achieve these results (when compared to unconditional cash transfers); (iii) the risk that conditionalities can reinforce traditional gender roles; (iv) there are administrative costs to enforcing them which vary from country to country and can outweigh possible benefits; (v) in countries where service provision is scarce and/or of poor quality, beneficiaries need to incur time and financial costs to access them; and (vi) they can enable abuses of power by authorities.

FIGURE 7
Gender- and child-sensitive features of conditionalities, co-responsibilities and sensitisation campaigns and country cases discussed in this chapter

- Conducting previous assessments of the usefulness of conditionalities in a given context, remembering that punitive conditionalities may lead to negative results in terms of women’s empowerment
- Weighing clear messaging about programmes’ objectives against punitive conditionalities
- Ensuring service quality on the supply side
- Offering awareness-rising training on gender inequality with men and communities

Source: Authors’ elaboration.
These last two points, as Cookson (2017) highlights, can express themselves as extra-official conditions imposed on top of the programme’s conditionalities, and can take the form of time-consuming, stigmatising and potentially dangerous activities, such as perceived requirements of having hospital births without access to proper transportation. Considering that women are usually in charge of ensuring these educational and health-related results, feminist critics stress that conditionalities reinforce traditional gender roles. Moreover, they impose time-consuming tasks on a group which is already particularly time-poor, thus compromising women’s entry and permanence in the labour market (Sabates-Wheeler and Roelen 2011; UN Women 2015). There have also been reports of a programme’s conditionalities interfering with women’s sexual and reproductive rights—as in the case of Bolivia’s CCTP, which imposes birth spacing—and of female beneficiaries being mistreated by service providers (Molyneux and Thomson 2011). Furthermore, CCTPs might carry the risk of increasing the number of children involved in child labour who are not enrolled in the programme and thus do not have to attend school regularly to secure benefits (Roelen and Sabates-Wheeler 2012).

In some cases, conditionalities can also lead to unintended and unexpected effects (Bastagli et al. 2016), including some which might be positive, such as an increase in mobility freedom for women who have to travel to comply with conditionalities (Molyneux and Thomson 2011). There are also some studies which indicate that conditionalities can work in favour of marginalised children who would normally not be enrolled in school (Akresh, De Walque, and Kazianga 2013). In India the *Apni Beti Apna Dhan* ('Our Daughter, Our Wealth') programme which aims to reduce child marriage is conditional on girls remaining unmarried. An evaluation of the programme has shown that the programme indeed helped to delay the age of marriage to 18 (Nanda et al. 2016). However, attitudes towards delayed marriage were not found to have shifted fundamentally, highlighting the need to incentivise education and complementary efforts to change norms and strengthen girls’ capacities. This stagnation of attitudes underlines again the importance of considering not only children’s practical but also their strategic needs.

Furthermore, Sholkamy (2011) highlights that, in more patriarchal contexts, conditionalities can help women justify their spending on children’s welfare and improve their access to other State-provided social services. Therefore, provided that women’s interests are taken into account and beneficiaries are consulted *a priori*, conditionalities can help enhance women’s decision-making power in the household (UN Women 2015). Bartholo (2016) also demonstrates that the *Bolsa Família* programme’s conditionalities were positively seen by the targeted women in both rural and urban settings as an unmediated bond between them and the State, which evoked feelings of citizenship and belonging to a wider political circle. Further research is needed to understand when and how conditionalities can be empowering to beneficiaries.

Conditionalities can be implemented in many different ways, and they can be more empowering when their punitive character is less strict and when social workers involved are well trained and prepared (Cook and Razavi 2012). Pellerano and Barca (2016) argue that a previous assessment of the suitability and usefulness of conditionalities in a given context needs to take into consideration 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 outcomes. Furthermore, an analysis of barriers that may exist in access to the targeted social services should be conducted. Regarding the first point, further research is necessary to understand whether punitive conditionalities
are really more effective than just clear messaging about programmes’ objectives (Bastagli et al. 2016). Benhassine et al. (2013) conducted a randomised evaluation of Morocco’s *Tayssir* programme, which has both a CCT and a labelled cash transfer (LCT) component, to estimate the impact of the LCT arm. After two years, the drop-out rate among LCT schools decreased by around 70 per cent, and re-enrolment nearly doubled in LCT schools. The programme was not more effective when cash transfers were conditional; on the contrary, school participation and re-enrolment were lower in CCT schools than in LCT schools. The effect of conditionalities as a discouragement to participation in the programme could be an explanation for this difference. In general, studies concerning differences in the effect of UCTPs and CCTPs have shown mixed results, which indicate that conditionalities might not always be required to achieve desired outcomes. Research on a randomised CTP in Malawi did not show a greater impact on schooling of adolescent girls in the conditional treatment group; for both CCT and UCT arms combined, the programme reduced the drop-out rate by more than 40 per cent (Baird, McIntosh and Özler 2010).

Though positive educational outcomes are frequently associated with conditional school enrolment and attendance, it cannot be determined that there is any causal connection. For instance, Bangladesh’s Female Secondary School Assistance Project (World Bank 2003) and Pakistan’s Punjab Female School Stipend Programme (Chaudhury and Parajuli 2006) aimed to reduce gender disparity in secondary education with education-related conditionalities. Although this was achieved, it is important to note that school enrolment of girls is rising in general in low- and middle-income countries (e.g. Fultz and Francis 2013). Another strategy that allows for a more causal assumption on educational outcomes are after-school sessions. Children in Brazil’s PETI attended after-school sessions to extend time spent at school. This strategy had significant impacts on increased school attendance and reduced child labour (Sanfilippo, Neubourg, and Martorano 2012).

To improve health practices among pregnant women, India’s safe motherhood intervention *Janani Suraksha Yojana* requires regular health checks before and after giving birth. Perinatal and neonatal deaths decreased and postnatal care and in-facility births increased among participating women (Lim et al. 2010). Brazil’s *Bolsa Familia* requires prenatal care, health checks, vaccinations and growth monitoring of households with children, pregnant women or breastfeeding mothers. Bartholo (2016) also highlights that though the programme’s health-related conditionalities have centred on children’s welfare, there is scope for expanding this design feature to include women’s reproductive rights. In Mexico’s *Oportunidades*, mothers or fathers have to attend workshops on education and health with their teenage children, and all family members have to be present at scheduled health checks (Fultz and Francis 2013).

In particular for large-scale CTPs, sensitisation campaigns and awareness-rising training are often attached. *Promundo* in Brazil provides a companion programme for *Bolsa Familia* which aims to increase the programme’s impact on gender equality and prevent any potential escalation of violence towards women who receive cash transfers. To this end, men and women participate in group sessions directed at reflecting on decision-making and power dynamics within their relationship. Besides group education, beneficiaries of *Bolsa Familia* obtain a ‘sharing the care’ booklet that addresses traditional gender norms, the division of housework and care work, gender inequalities and violence. *Promundo* also employs qualitative and quantitative research to develop policy recommendations. Furthermore, the organisation has published a toolkit for the promotion of gender equality in CTPs.\(^{11}\)
Awareness-raising training in communities might be advisable to prevent negative reactions from the community to changes within households (Newton 2016). Peru’s Juntos programme offers awareness-raising sessions and information on women’s participation in the programme for both wives and husbands, to prevent adverse reactions from the husband (ibid.). Awareness-raising training can also help emphasise the importance of education and nutrition for children, and ensure that money aimed at children is really spent on them.

Moreover, in programme communications and sensitisation campaigns, specifying the person who is entitled to the benefit can also help reduce inequality within a household. For instance, if benefits are paid per child—as in Mexico’s Oportunidades programme (Fultz and Francis 2013)—expenses directed at each child can be enhanced. Also, Malawi’s Social Cash Transfer Scheme paid benefits for each child attending school, additional to the transfer to parents, and appealed to households to spend the money on healthy foods, fertiliser and farm tools. Positive outcomes were increased food expenditure, a reduction of negative coping strategies, and better health among children (Kaplan and Jones 2013).

To sum up, conditionalities might not always be necessary to achieve a programme’s aims, and LCTs or clear messaging about the programme’s objectives can be equally or even more effective. If it is decided to make a programme conditional, it should be very carefully considered in which way this is best done so that negative side effects are minimised, such as increasing women’s time poverty.

10 LINKS TO COMPLEMENTARY SERVICES

The ‘cash plus’ approach addresses the need to complement CTPs with additional services to achieve long-term structural changes in human capital building and economic and social empowerment of the targeted group. The ‘plus’ includes, among others, additional transfers, psychosocial support and access and linkage to services, but can be understood differently based on the organisation’s or agency’s objectives. Through this, the approach attempts to meet limitations of cash transfers such as behavioural mediators (e.g. attitudes and time preference) and moderators (e.g. exclusion from sectoral policies, shocks and access to public services) (Palermo, Veras, and Yablonski 2017).

According to an analysis by Garcia and Moore (2012), only 27 per cent of 101 examined CTPs provide additional benefits. Roelen et al. (2017) assessed three CTPs in Chile, Ethiopia and Ghana in regard to their cash plus components. The analysis revealed the importance of political support for the CTP and its cash plus elements and of the appropriateness of the components for the specific programme. Moreover, they stress that services need to be widely available and of high quality. A closely related concept to cash plus is that of referral mechanisms, which often rely on social workers to establish linkages to other services. According to Roelen et al. (2017, 28), “successful case management and referral hinge on a well-trained and well-resourced cadre of social workers”.

Within the framework of Save the Children’s ‘social protection plus’ initiative, Child Sensitive Social Protection (CSSP), several interventions in Dungarpur, India, have been implemented to complement the Palanhar Yojana CTP (Save the Children Finland 2014). One intervention focuses on training caregivers in understanding children’s needs and vulnerabilities and encouraging behavioural change. Training with children addresses
self-confidence, empathy and responsibility for personal health and hygiene. The central purpose is to improve the communication between children and parents and the understanding of each other’s behaviour, needs and emotions (ibid.).

FIGURE 8
Gender- and child-sensitive features of complementary services and country cases discussed in this chapter

- Providing free health insurance
- Offering judicial services and information on citizens’ rights
- Providing financial literacy training, technical training, literacy skills training, soft job skills or job searching skills
- Making day-care services for children available
- Offering training in male-typical occupations
- Providing psychosocial support and home visits
- Holding communication sessions for children and parents to improve understanding of each other’s behaviour, needs and emotions

Source: Authors’ elaboration.

A study by Handa et al. (2014) of Kenya’s Cash Transfer for Orphans and Vulnerable Children (CT-OVC) showed that the programme had a positive effect on the subjective well-being of parents, which in turn had a positive impact on children’s psychological well-being. This finding supports the thesis that improving the well-being of caregivers can have positive impacts on children, emphasising the importance of offering psychosocial support as a complementary service.

It is important that additional services not only inform but are directed at skills development and training to improve employment opportunities and thereby earning
chances. For instance, Ghana’s LEAP programme offers complementary services aimed at alleviating poverty and reducing vulnerability. Most importantly, recipients are automatically covered by free health insurance (Kaplan and Jones 2013). In some countries in Latin America (e.g. Chile, Colombia and Brazil), CTPs have been complemented by judicial services to address issues of domestic and sexual violence among beneficiary households (Holmes and Jones 2010a; Newton 2016).

Also, attempts to increase financial literacy through links to financial services can be a gender-sensitive design feature, as it provides women with skills to manage their income (Holmes and Jones 2010a). In Peru, Juntos beneficiaries are obliged to attend literacy skills training once a week. The new skills allow recipients to sign their name and identify registration numbers, which facilitates the required paperwork for the programme (ibid.).

Several programmes offer complementary services to increase women’s employability and tackle inequalities in the labour market. Brazil’s CCTP Chapéu de Palha Mulher provides training in male-typical occupations to challenge traditional gender-stereotypical divisions of labour. In addition, women can attend courses on citizenship and public policy (UN Women 2015). Chile’s Ethical Family Income provides numerous services to increase the employability of its beneficiaries, including technical training, soft job skills and job search (Fultz and Francis 2013). In addition, women finding employment in the formal sector but earning less than a specific amount receive a subsidy during the first years of employment (ibid.).

Ethiopia’s Leave No Women Behind acknowledges women’s multidimensional poverty and addresses it with several complementary services and cooperation between different government ministries and UNFPA and WFP. Those services include the Community Conversation series, which encourages communities and individuals to reflect critically on topics related to gender inequality, family planning and traditional roles. In addition, the programme offers literacy and life skills classes for women, which also strengthens the belief in the importance of education. The Health Extension Workers programme trains women to engage with community members and inform about reproductive health and GBV. The programme is often supported by the Women’s Development Groups initiative. Lastly, communities elect a woman to participate in livelihood improvement activities, where she learns about income-generating activities and receives technical support for starting a business. The programme actively involves ‘empowered’ women as advocates and supporters for newly enrolled women (UN Women 2013).

However, while the above-mentioned measures can help empower women economically, it should be taken into account that increased labour market participation can also lead to an increase in women’s time poverty. A possible solution to this are free child-care services. Several countries introduced free day-care services for children of poor families (e.g. Chile’s Crece Contigo, Mexico’s Estancias Infantiles and Brazil’s Brasil Sem Miséria—Brazil Without Extreme Poverty) (Fultz and Francis 2013). In addition, child-care services are offered. Brazil’s CCTP Chapéu de Palha Mulher also provides childcare during the training it offers.

CTPs alone can be limited in achieving the desired impacts and often ignore the strategic needs of women and children. Linking them to complementary services is, therefore, important to achieve more transformative changes. For this, however, they need to be tailored to the specific needs of women and children, and to be of high quality.
11 BENEFICIARY PARTICIPATION, AUDIT AND SOCIAL ACCOUNTABILITY

To ensure that a programme takes beneficiaries’ views and needs into account, it is crucial to include women and children right from the start in programme design, as their involvement can be useful to customise specific features according to their needs and understand potential barriers to reaching women and children (Newton 2016). Cooperating with women's groups and local organisations to reach out to vulnerable people has the potential to increase coverage and the positive impact of gender- and child-sensitive programmes. Particularly in Latin America and South Asia, civil society organisations are actively involved in advocating for women’s rights and gender equality in social protection programmes as well as for linking the receipt of social assistance to complementary services (Holmes and Jones 2010a). As illustrated by the case of India, civil society organisations often inform recipients of social assistance about their rights and entitlements within a specific programme (ibid.). Unfortunately, the potentially beneficial inclusion of these organisations in design and implementation for positive impacts on women and children is often ignored by programme administrators (Molyneux and Thomson 2011). The Ain El-Sira programme in Egypt is an exception. It was designed in collaboration with feminist activists, academics and state officials. The programme specifically aims to challenge traditional gender roles by encouraging women to work and transferring benefits to women's bank accounts, through self-monitoring and by providing collective sessions to actively include participants in programme governance (UN Women 2015).

Moreover, to enable citizens to complain about unjustified exclusion, poor quality or unfair treatment, it is key that programmes have a functioning grievance mechanism. Only then can programme implementers be held accountable. In a publication on child-sensitive social protection in Fiji, UNICEF Pacific (2015) recommends managing grievance and complaints mechanisms on three levels: (i) a general complaints system operated by the payment service provider; (ii) a grievance and complaints system operated by the CTP administrators; and (iii) an independent, official authority as last instance. Literacy and cultural barriers have to be considered in the design of a grievance system. It is important to create spaces for women, men and children to express their concerns regarding the programme and allow them to participate in programme governance (Newton 2016).

In addition, it is recommended that women are involved in social audits and community meetings. For this, it is important to schedule meetings at a convenient time for women, set quotas for women and consider women’s disadvantages (e.g. literacy rate). If necessary, separate meetings only with women can be organised (Holmes and Jones 2010a). For instance, in Ethiopia, there is a quota for women in community discussions when deciding about the community assets to be built through public works programmes (Holmes and Jones 2010b). It is also important that staff are adequately trained regarding programme features and gender-sensitivity (Newton 2016). The Bangladesh Rural Advancement Committee (BRAC) trained its personnel in gender-sensitive behaviour and encouraged the application of these skills while attending to beneficiaries with enquiries about the programme (ibid.). In some countries, it can be culturally difficult for women to talk to male programme staff, particularly if they are in a position of power (Concern and Oxfam 2011). This can restrict women’s access to services. Filing complaints can also be perceived as a sign of disrespect towards leaders, highlighting the need for more anonymous channels (ibid.).
FIGURE 9

Gender- and child-sensitive features of beneficiary participation, audit and social accountability, and country cases discussed in this chapter

- Including participants in programme design, implementation and evaluation
- Cooperating with women’s groups and local organisations
- Implementing a grievance mechanism while considering cultural and linguistic barriers
- Involving women and children in all programme steps
- Enhancing women’s participation in social audits and community meetings through quotas
- Training staff in gender- and child-sensitivity
- Selecting women to participate in programme administration and as facilitators and contact persons

Source: Authors’ elaboration.

In Mexico’s Oportunidades programme, women are elected by their peers as spokespersons (called vocales or promotoras within the programme) to participate in programme administration and provide information to other women. There is one vocale for each section—education, health, nutrition, and programme monitoring—at the community level (Fultz and Francis 2013). In Peru’s and Colombia’s Juntos programmes, female community facilitators are elected at the community level to act as a link between programme personnel and recipients (Holmes and Jones 2010a). This might help recipients feel more comfortable sharing their issues with the programme and troubles at home, and the community facilitators are directly involved in programme governance.
12 MONITORING AND EVALUATION

A gender- and child-sensitive M&E system is advisable, as different population groups are affected differently by poverty and thus also by poverty alleviation measures. The analysis and discussion of findings of M&E approaches is key to the implementation of responsive initiatives. It is important to collect and analyse gender- and age-disaggregated data to identify the share of children and women and the programme’s impacts on them (Kaplan and Jones 2013; Newton 2016). Conducting baseline surveys with recipients and non-recipients can help monitor the progress of the programme and make adjustments when necessary (ICRC and IFRC 2007).

The M&E system should be directed at assessing impacts of a programme on gender dynamics, empowerment, participants’ access to resources and services, as well as child welfare, including health-, nutrition- and education-related indicators. To assess the transformative character of programmes, effects on women and children have to be measured constantly (Newton 2016). The toolkit developed by Save the Children (Thompson 2012) provides a number of ‘Red Flag’ indicators that can help detect unintended negative consequences of a CTP, such as the number of children dropping out of school or the number of children whose cash has been stolen. Gender-sensitive M&E systems can further focus on decision-making patterns, GBV, and gender differences in coping strategies and knowledge (IFAD Asia 2012). It is also important to ensure that the programme does not overlook gender differences in vulnerability and that the logical framework is ‘engendered’ (ibid.). IFAD has published several guidelines on topics related to M&E, such as gender-responsive results-based management, gender-sensitive M&E, engendering annual outcome surveys and institutionalising gender monitoring.

While quantitative evaluations focus on impact in numbers, qualitative evaluations focus on individual experiences and perceptions of a programme, which help to reveal any unexpected outcomes of the programme. Those insights and the direct involvement of beneficiaries can help adjust programme implementation (Care International UK 2016). Devereux et al. (2013) recommend including a qualitative comparative analysis and social network analysis in M&E processes. The latter includes social network mapping, community-level institutional mapping, individual life histories and community social histories to examine how existing networks relate to inter-household and intra-community dynamics and structures. Qualitative research by Roelen et al. (2017) on the Integrated Nutrition and Social Cash Transfer (IN-SCT) pilot in Ethiopia included a Problem Tree Analysis to understand service providers’ perceptions about the causes of bottlenecks hindering improved nutritional outcomes, and potential solutions. In the interviews and discussions, the authors also used stakeholder mapping to understand the collaboration of different actors in the implementation of the IN-SCT, and project history diagrams to understand changes over time.

In Nicaragua, field researchers conducted participatory ethnographic field research for seven to eight weeks to understand the impact of the RPS from the beneficiary perspective (Adato and Roopnaraine 2004). The research revealed strengths and weaknesses that affect the effectiveness of the programme, which are difficult to measure quantitively. For instance, targeting criteria were not well understood, and there were tensions between beneficiary and non-beneficiary children. Participatory ethnographic research is especially effective in identifying possible improvements and problems that participants are not consciously aware of.

Combining quantitative and qualitative approaches is essential to acquire a comprehensive picture of the effect of programmes on beneficiaries (Tebaldi, de la O Campos,
and Gavrilovic 2016). For the Malawi Social Cash Transfer Programme (SCTP), a mixed-methods approach was used to examine the impact of the programme on child labour (Transfer Project 2017), including in-depth qualitative interviews to interpret the quantitative findings of a randomised control trial. The approach further included adolescents taking pictures of their daily activities. The research showed that the programme increased the likelihood of the engagement of beneficiary households, including their children, in agricultural activities, but that material well-being and education improved. The authors recommend that any programme that aims to increase entrepreneurial activities of households should collect data on *inter alia* the programme’s impact on education, including learning outcomes, and closely monitor unintended impacts on child labour.

**FIGURE 10**

*Gender- and child-sensitive features of monitoring and evaluation and country cases discussed in this chapter*

- Employing independent evaluators who understand the context
- Conducting baseline surveys and/or pilot projects
- Collecting gender- and age-disaggregated data and ‘engendering’ the logical framework
- Employing a participatory approach to M&E
- Combining qualitative and quantitative methods
- Developing an electronic management information system and a single registry

*Source: Authors’ elaboration.*

The From Protection to Production (PtoP) project applied a mixed-methods approach to examine productive impacts of CTPs in seven sub-Saharan countries. The qualitative component of this study included focus group discussions and key informant interviews.
(e.g. social mapping, household income and expenditure analysis, livelihood analysis), which were important in understanding the programme from different perspectives (OPM 2013).

Whichever research method is chosen to monitor and evaluate a programme, it needs to be ensured that it complies with ethical principles. This includes, among others, securing informed consent and assent, maintaining privacy and confidentiality, and ensuring appropriate communication of findings. The PtoP project provides an example of the latter; after the data analysis, feedback sessions were held with community members to discuss the findings (ibid.). UNICEF has developed a comprehensive set of guidelines for ethical research in research, evaluation, and data collection and analysis.14

Management information systems are used to manage administrative programme data and play an important role in M&E. In comparison to paper-based systems, electronic management information systems have the advantage that information can be easily updated. Furthermore, once installed, they are flexible and easy to expand by implementing new functions (Browne 2014). Moreover, they can support eligibility assessment, entitlement calculation, payment coordination, receipt of complaints, and generation of performance reports (Barrett and Kidd 2015). They can also be used to produce systematic reports with disaggregated data (UNICEF Pacific 2015). Barca and Chirchir (2014) recommend a combination of centralised and decentralised management, with design and supervision centralised, and implementation, delivery and data gathering assigned to the municipal level. South Africa and Kenya connect the management information systems of each of their social protection schemes and thereby facilitate communication and access to information, also at the local level (Barrett and Kidd 2015). However, accurate data and skilled personnel are key to the functioning of a management information system. Moreover, the lack of national IDs in some countries inhibits the effective functioning of integrated systems (Barca and Chirchir 2014).

Single registry database systems centralise data integration, allowing beneficiaries of one programme to be linked to other available programmes and complementary services, such as education, health or child protection services. It is advisable to connect different organisations, ministries and departments through a single registry system to facilitate the management of possible beneficiaries. This is important to reach vulnerable groups and people who are not included in another system and thus to limit exclusion errors of CTPs aimed at children and women. In particular through the involvement of civil society organisations, vulnerable people can become more visible and less overlooked. Indonesia’s single registry for social protection programmes categorises households by decile to identify those that require further support from other available programmes (Bah, Nazara, and Satriawan 2015). Brazil’s Cadastro Único has gained international recognition for linking more than 20 social protection programmes. Reviewing the Brazilian experience, Bartholo et al. (2018) highlight that besides the political will and capacity for institutional cooperation, single registries also require adequate software development and direct communication with citizens. Moreover, the privacy and confidentiality of the information collected needs to be ensured (ibid.).

13 CONCLUSION

Cash transfers are becoming an increasingly popular means of poverty alleviation. Moreover, they can play an important role in addressing children’s and women’s most pressing practical needs, especially in terms of health, education and nutrition. Because a large number of these
programmes provide resources directly to women, a lot of hopes have been placed on them in terms of their potential of not only alleviating poverty and linking beneficiaries to social services, but also of overcoming and transforming unequal gender relations and improving child well-being.

This review’s aim was to take stock of the available evidence regarding the role played by programme features for gender- and child-sensitive programming. The following conceptual reflections for the design and implementation of gender- and child-sensitive CTPs can be derived from this review: first, every CTP should be preceded by a comprehensive needs and vulnerability assessment to understand the preferences in terms of programme design and minimise any negative side effects. This in turn will help increase the effectiveness of the programme. This review has repeatedly shown that every programme works within the constraints imposed by its own socio-cultural and institutional context, which needs to be carefully studied. For the same reason, it is also difficult to come up with any universally valid recommendations on how to make CTPs more gender- and child-sensitive.

Second, a participatory approach to design, implementation and evaluation was found to be key to ensuring that women’s and children’s needs and interests are addressed. The central role of local (women’s) organisations becomes particularly apparent in terms of programme enrolment, social accountability and evaluation. Throughout this paper, it was demonstrated that the involvement and consultation of women and children can contribute to gender- and child-sensitive programming.

Third, in terms of programme design, the following is important to emphasise: in relation to the determination of the main benefit recipient, the question of how to incorporate parents on more equal terms remains central. The practice of selecting women as the main benefit recipient has often been criticised because of its risk of reinforcing traditional gender roles and the understanding that women are responsible for care work. In fact, findings on whether women spend money in more ‘family-friendly’ ways are mixed. The same applies to impacts on women; while some studies point to a greater risk of physical abuse of women when they are the main recipients, others show positive effects such as more respect from men, increased decision-making power and changes in mobility and identity. These varying impacts underline once more the importance of considering the context in which the targeted groups live.

The usefulness of conditionalities is also highly debated. Conditionalities have the potential to reinforce gender inequalities by making women responsible for complying with programme conditionalities, which can lead to an increase in women’s time poverty. Conditionalities can also have a paternalistic character, as they imply that beneficiaries would otherwise not send their children to school or have their children vaccinated (to cite the most common conditionalities). Although conditionalities may have contributed to positive impacts in some contexts, their necessity to achieve the desired programme outcomes has not been proven yet. Furthermore, it is widely acknowledged that related care and complementary services are essential to achieve long-term structural changes in human capital building and social and economic empowerment—which is directly related to women and children’s strategic needs.

Lastly, this literature review has shown that more research is needed to better understand the role that the design features of CPTs play in enhancing the status of children and women in different contexts, highlighting the need for more in-depth case studies.
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2. Because of their particular relevance, a few sources from 2018 are included.


4. The distinction between practical and strategic needs was developed by Moser (1989). See also ILO SEPAT (1998).


6. Average targeting performance: means-testing 1.56 (N=7), proxy means-testing 1.52 (N=5), community assessment 1.49 (N=4), geographic 1.69 (N=11), age (elderly people) 1.36 (N=4), other 1.60 (N=10). A value greater than 1 indicates that the targeting method was progressive. The median targeting performance of 1.25 means that the median programme transfers 25 per cent more to poor individuals through the programme.

7. To reduce inclusion errors, it is important to have accurate and verified data that are difficult to distort, a centralised information system to prevent preferential treatment and ensure transparency, and to frequently update data (García-Jaramillo and Miranti 2015). Exclusion errors can be reduced by implementing strong communication systems and campaigns, having permanent, accessible and geographically widely representative registration spots and considering carefully documentation requirements within different contexts (ibid.).

8. In on-demand approaches, potential beneficiaries have to travel to a specific location to apply for a social protection programme. This can present a great barrier for people who lack mobility and time.

9. Eligibility criteria: Children of single mothers, deserted spouses, widows and prisoners’ dependents living in or on the verge of destitution and with no source of income, and children in residential care (UNICEF Pacific 2015).

10. See, for example, UN Women (2015).


12. Engendering refers to identifying gendered assumptions implicit in the planning, monitoring and evaluation of research and development projects (Hambly Odame 2004).

13. See <https://asia.ifad.org/web/toolkit/me_results/>.
