PART 6
How can SP address the different aspects of poverty and vulnerability that rural women face?

KEY OBJECTIVES:
To analyse how cash transfers and PWPs can address various dimensions of poverty faced by rural women and promote gender equality and women’s empowerment in rural areas; and explore how different design features can be used to promote positive gender outcomes.
6.1 Overview

In previous sections we have explored the different gender dimensions of rural poverty and vulnerability and their various causes. Drawing on the available research and evidence, we now turn to look at how cash transfers and PWPs can address these different dimensions. Where evidence is available, we also discuss the operational features that are deliberately incorporated into their design for this purpose. The discussion is organized across the following broad areas of impact:16

- food and income security, access to health and education, and reduction in work burdens
- risk management capacity;
- productive capacity, income generation and employment;
- women’s agency and decision-making power, psychosocial welfare and social capital; and
- changes in gender norms and relations

IMPORTANT NOTE: Programmes that do not deliberately incorporate gender-sensitive features into their design can still have an impact on women’s welfare and empowerment (Hagen-Zanker et al., 2017). SP interventions can address the different aspects of poverty and vulnerability that rural women experience, and promote positive changes in gender norms and roles and relations between women and men (Molyneux and Thomson, 2012; Bastagli et al., 2016). There is also limited evidence that incorporating gender-sensitive elements into the design of interventions improves positive gender outcomes (IEG, 2014; Hagen-Zanker et al., 2017). Nevertheless, further research is required on the linkages between variations in design17 and implementation features and gender-specific programme outcomes (Bastagli et al., 2016).

6.2 Protective outcomes: addressing women’s and girl’s practical needs

When delivered regularly and predictably, social transfers can address the practical needs of rural women by helping them meet individual and household requirements for food, health care and education. For example, family allowances and child support grants mainly distribute cash transfers to primary care providers (often women) to improve children’s well-being and support the cost of child care (Bonilla et al., 2017). Evidence shows that they are particularly beneficial for mothers or care providers (e.g. grandmothers looking after orphaned children) who live as single guardians and receive little or no external support (Davis et al., eds., 2016). They can also be especially important for protecting the welfare of rural girls, who are often in a more marginalized position within rural households, and less prioritized by parents when allocating scarce resources for food and/or education (Harper, Jones and Watson, 2012).

16 This typology is aligned with the different SP functions discussed in Part 2, and the gender-specific drivers of poverty and vulnerabilities outlined in Part 4.

17 Variations in core design parameters may relate to the target beneficiaries, the timing and frequency of the transfers; their value and conditionality; payment and grievance mechanisms; programme governance; sensitization and messaging; and complementary interventions.
By creating communal assets and infrastructure tailored to the needs of rural women and girls (e.g. building crèches, tarmac roads, wells, water and sanitation facilities, and electricity services), PWPs can alleviate their care burdens and the labour constraints associated with household chores and farm work (de la O Campos, 2015). For example, rural women in Yemen have benefited from PWP projects that have built schools, health facilities and water supply schemes. A 2004 World Bank appraisal (cited in IEG, 2014) found that these projects have reduced women's time poverty and improved women's health by reducing the incidence of maternal malnutrition. However, for female participants, direct involvement in public work activities, which can entail hard physical labour, can exacerbate their labour burdens and increase their risk of malnutrition and health problems (IEG, 2014). To avoid harm, some PWPs have adapted the type of jobs that are available to women to match their capabilities. This adaptation can include access to more lightweight work (e.g. social services), as in the case of the VUP in Rwanda. PWPs can also offer direct payments for individuals and households suffering labour shortages to address issues related to life-cycle vulnerabilities, as is the case in the Productive Safety Net Programme in Ethiopia (Holmes and Jones, 2015).

Social transfers can directly enhance rural women and girls’ access to health services and education, and improve their nutrition. Cash transfers typically adopt a child-centred focus, but many also target pregnant and lactating women to help them avoid reduce malnutrition and improve their health. For example, the Bono Juana Azurduy programme in the Plurinational State of Bolivia, the Cash Transfer Programme for Vulnerable Children in Togo, and the Pantawid Pamilyang Pilipino Programme (4Ps) in the Philippines all combine cash benefits with free access to antenatal and postnatal health care, nutritional supplements and information sessions on breastfeeding and maternal nutrition. This combination has had positive outcomes on women’s reproductive health and reduced maternal mortality (de la O Campos, 2015; Molyneux and Thomson, 2012; Holmes and Jones, 2015). These impacts are particularly important for rural women who face considerably higher risks of ill health and maternal mortality than urban women. These higher risks are partly a result of the greater financial barriers women face in accessing health care in rural areas and the more limited coverage and quality of basic health services (WHO, 2018).

Cash transfer programmes can also be designed to promote gender parity in education. For example, the Japan Fund for Poverty Reduction Scholarship Programme in Cambodia and the Girls School Stipend Programme in Bangladesh exclusively target girls (IEG, 2014). Other programmes offers parents financial incentives to send their children to school. For example, Mexico's Prospera conditional cash transfer, provides higher transfers for girls, and a conditional cash transfer programme in Jamaica provides higher payments for boys to compensate for the higher opportunity costs of their schooling as compared with girls (IEG, 2014). Unconditional cash transfer programmes have had strong and consistent impacts on school enrolment, with most programmes reporting positive impacts for boys and girls (Davis and Handa, 2014). These outcomes are particularly relevant in traditional communities where discriminatory socio-cultural norms and institutions, such as the ‘son bias’, which systematically restricts girls’ rights to education, remain prevalent. The son bias, in conjunction with financial barriers, may prevent poor parents from making it a priority to send their female children to school (Harper, Jones and Watson, 2012).
6.3 Preventive outcomes: strengthening the capacities of rural women to manage risk

By providing temporary employment and/or access to income during crises, cash transfers and PWPAs can enhance the capacities of rural women to manage risk, which can contribute to safeguarding their welfare and productive assets (Bastagli et al., 2016). Well-timed social transfers can help households avoid harmful coping strategies, such as selling off assets and reducing food intake. These transfers benefit both rural women and men. However, they are of particular significance to women, as women are more vulnerable to shocks and stresses and have less capacity to cope with them. The Chapeau de Palha Mulher conditional cash transfer in Brazil, for example, targets female sugar-cane workers in rural areas of the country with cash transfers to help them manage income insecurity between harvests (UN Women, 2015).

To a certain extent, cash transfers can also address gender-specific social vulnerabilities to which girls are particularly vulnerable in times of crises (e.g. child marriage and dowry, hired domestic work, trafficking, and transactional sex), and the gender-specific challenges faced by boys (e.g. involvement in hazardous child labour in agriculture). Although the evidence is still weak, there is some indication that cash transfers, delivered through income production pathways, can reduce the need for child labour for both girls and boys – with larger reductions for boys working in paid agricultural employment (IEG, 2014; Dammert et al., 2017). This greater reduction among boys is partly a result of their more disproportionate representation in paid agricultural work to begin with, compared with girls who are more heavily engaged in unpaid domestic work (IEG, 2014; Hagen-Zanker et al., 2017).

6.4 Promotive outcomes: improving women’s income generation and employment opportunities

Social transfers can reduce gender gaps in access to productive resources and, at the same time, promote the inclusion of women into the financial sphere and their entry into the rural labour market. This has positive impacts on their income, livelihood security and economic advancement.

Promoting income generation and diversification

From a gender perspective, transfers can play a key role in improving the allocation of resources and creating economic opportunities. FAO evaluations have found substantive evidence that unconditional cash transfers enable rural women to accumulate productive assets, such as small livestock, farm inputs and tools. In some cases, these transfers can increase women’s access to credit, which allows the women to obtain more substantive assets, such as land (Asfaw et al., 2014; Covarrubias, Davis and Winters, 2012; Barca et al., 2015; Natali et al., 2016). Qualitative research conducted by FAO in Ghana, Kenya and Zambia, has found cash transfers allowed rural women to expand their existing small trade businesses and improve their income base (Barca et al., 2015).

Enhancing women’s ownership of productive assets strengthens their economic decision-making power. It also improves their food production capacity and their ability to start and/or expand small businesses, and, at
the same time, builds their resilience to future risks. These economic benefits can have positive effects on other aspects of women’s social empowerment (e.g. greater participation in household decision-making and improved psychosocial welfare (Bonilla et al., 2017; de la O Campos, 2015).

Increasing the income-generating capacity of recipients is not necessarily a goal of cash transfers. However, specific design features can assist in promoting these productive effects. For example, to improve women’s economic participation, programme facilitators may adjust the size of benefits; encourage recipients through messaging and communication platforms to allocate a share of the transfer to asset accumulation or asset-generating activities; and build linkages with other livelihood programmes intended. The 4Ps conditional cash transfer programme in the Philippines helps beneficiaries establish income-generating projects by combining cash transfers with livelihood services and training. This combination enables the beneficiaries to escape from poverty and end their reliance on social assistance (NEDA, 2011).

Transfers can also strengthen rural women’s access to financial services, credit and savings. In some programmes, such as Rwanda’s VUP and Ethiopia’s Productive Safety Net Programme (PSNP), cash wages are delivered through banking institutions. Women participants receive support to open bank accounts to access their income, which contributes to their financial inclusion and improves their access to credit (Pavanello et al., 2016).

Reducing gender inequalities on labour markets

PWPs can support women’s participation in temporary employment. This is particularly true when they include features such as job quotas, flexible work conditions and access to child-care services (de la O Campos, 2015). Through training and skills development components, PWPs can also facilitate women’s transition into a more stable engagement with the rural labour market once the programme ends. For example, a PWP in Senegal established links to female adult literacy classes to increase women’s employability in the fishing industry (Holmes and Jones, 2010). There is also some evidence that cash transfers can support women’s entry into the labour market. For example, Brazil’s Bolsa Familia programme increased female labour participation in the labour market at a higher rate than male participation: 4.5 percent and 2.6 percent, respectively (Soares and Silva, 2010).

However, the promotion of women’s and men’s employability through social transfers is not automatic. Outcomes vary according to available job opportunities in rural areas and the skill levels of the prospective workers. Analysis of the PSNP in Ethiopia and the VUP PWP in Rwanda found no effect on female employment outside of the programme. This was partly a result of labour market inefficiencies in rural areas and inadequate and irregular delivery of complementary skills training (Holmes and Jones, 2015; Pavanello et al., 2016). PWPs have been criticized for offering women and men access to low-skilled irregular jobs. Sometimes these jobs offer also lower wages for women, which can have important implications for gender inequalities (Chopra, 2014; Holmes and Jones, 2015).
6.5 Transformative outcomes: enhancing women’s social empowerment and promoting positive changes in gender relations

When SP programmes are designed in a transformative way, and delivered effectively, they can be empowering to rural women. Direct access to benefits, and the extent to which women receive and control transfers, can potentially:

- **Enhance women’s financial autonomy and decision-making role within the household**
- **Improve women’s psychosocial welfare and promote positive intrahousehold dynamics**
- **Assist in transforming gender roles**
- **Improve women’s access to social networks and increase their participation in public life**

This thinking underlies many cash transfer programmes and has prompted the direct provision of transfers to women, even if women are not the programme’s principal beneficiaries (IEG, 2014).

**Enhance women’s financial autonomy and decision-making role within the household**

Several cash transfer programmes have been found to have positive impacts on women’s voice, agency and negotiating power in the home. These programmes include: Mexico’s Prospera programme, Brazil’s Bolsa Familia programme, India’s Basic Income Grant pilot, and Zambia’s Child Grant Programme (de Braw et al., 2014; de la O Campos, 2015; Bonilla et al., 2017). Transferring cash directly to women can reduce their dependence on male income and give them a measure of financial autonomy over their private savings and economic investments in small businesses (Pavanello et al., 2016; Schjoedt, 2016). Overall, however, the evidence of the ability of cash transfers to lead to significant increases in women’s decision-making and agency is still inconclusive (FAO, 2015; Bonilla et al., 2017).

**Improve women’s psychosocial welfare and promote positive intrahousehold dynamics**

Reduced financial insecurity can provide a platform for improving intrahousehold gender relationships, promoting women’s strategic interests, and empowering women beyond the economic realm. In Latin America, some rural female beneficiaries of SP have reported gaining greater respect from men and improved status within the household and their communities (de la O Campos, 2015; Molyneux and Thomson, 2012). Secure livelihoods can also reduce anxiety and contribute to feelings of hope, dignity, happiness and satisfaction among both women and men, and can reduce marital tensions and the risk of domestic violence.

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**Assist in transforming gender roles**

For example, female beneficiaries of India’s Basic Income Grant experienced lower stress, and men reduced their alcohol consumption because they felt more economically secure and better able to satisfy their children’s basic needs (Schjoedt, 2016). In Mexico, an evaluation of the Prospera programme (Bobonis, Castro and Morales, 2015) found that female beneficiaries were 5 to 7 percent less likely to become victims of physical abuse than non-beneficiary women. It should be noted however, that positive results of social transfers on intrahousehold dynamics are not universal. An ODI systematic review of cash transfers found that...
in some instances emotional abuse of women increased when they received larger cash transfer amounts, as husbands resented their wives receiving cash (Hagen-Zanker et al., 2017). Further research is needed on this issue.

**Assist in transforming gender roles**

Social transfers can be designed in a way to directly address discriminatory gender norms and practices, challenge the traditional economic roles assigned to women and men, and promote more equitable distribution of work responsibilities.

Programmes can be explicitly designed to challenge the gender division of labour by providing women with employment opportunities in non-traditional fields of work. In Brazil, the Chapeu de Palha Mulher conditional cash transfer supports the economic empowerment of rural women by training them to take up non-traditional jobs in the construction industry in rural areas (Sholkamy, 2011). Some public works schemes address gender-based wage discrimination directly. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA programme) in India promotes a commitment to equal pay between men and women performing similar tasks. In some states, this feature has contributed to raising work standards in other areas of employment, particularly agriculture, that are outside the scope of the programme (Chopra, 2014; IEG, 2014).

Cash transfer programmes such as Juntos in Peru and Bolsa Família in Brazil are also helping to balance gender roles and the allocation of labour associated with care and domestic work in the household. Through group discussions and messaging and communication campaigns, these programmes engage with men to change their attitudes about taking on care-giving tasks and/or sharing responsibilities for meeting programme conditions. These programme activities also address issues of domestic violence. An evaluation of the Juntos Programme, which is delivered predominantly in rural provinces, reveals an increase in the participation of men in housework and child care as a result of sensitization training (Molyneux and Thomson, 2012).

Some SP schemes strengthen women’s awareness of their social and economic rights by organizing awareness-raising and sensitization sessions, and providing complementary access to legal support and social services. In Viet Nam, for example, the National Targeted Programme for Poverty Reduction provides legal aid to poor rural women to increase their awareness of their legal rights, and promotes the implementation of related laws, such as the Land Law, that gives women access to land titles (Jones and Tran, 2010).

**Improve women’s access to social networks and participation in public life**

Social transfers can improve rural women’s access to social networks and promote their participation in public life and rural organizations, which can have positive impacts on their economic advancement. In Ghana and Somalia, participation in cash transfer schemes has helped very poor and marginalized women, particularly widowed and divorced women, to feel more included in social functions, and re-engage with contribution-based savings and credit groups (Barca et al., 2015).

Rural women generally view these platforms as providing opportunities to socialize and network; obtain access to information and expand their knowledge; boost their mobility; and gain self-esteem and confidence in expressing themselves in public gatherings. This was documented in the Juntos Programme in Peru (Molyneux and Thomson, 2012) and cash transfer programmes in Ghana, Kenya and Malawi.
Toolkit on gender-sensitive social protection programmes to combat rural poverty and hunger

Group meetings and training sessions delivered as part of SP programming can also provide rural women with a greater sense of solidarity. They can encourage women to engage in collective action and raise their concerns in community and local government meetings. Collective action and capacity building can enable rural women to develop the leadership and advocacy skills required to challenge harmful traditional structures and gender norms that affect their status and welfare. This effect was documented in the Chars Livelihoods Programme in Bangladesh (Scott, 2012).

6.6 Limits to transformative and empowering outcomes

While SP has potential to address various gender dimensions of poverty and vulnerability, its impacts are not automatically empowering or transformative.

First, the scale of transformative impacts is highly context-specific. The ability to make changes in women's social status, economic advancement and decision-making depend on the degree to which discriminatory gender norms are entrenched in local customs and institutions (Bonilla et al., 2017). For example, the effects of SP may be more limited for rural women living in very patriarchal societies where women's bargaining power and authority may be more difficult to assert (de la O Campos, 2015; Bonilla et al., 2017).

Evaluations of the Child Grant Programme (CGP) in Zambia, Livelihood Empowerment Against Poverty (LEAP) Programme in Ghana and VUP in Rwanda found that, despite women being the principal recipients of transfers, their access to cash did not increase their overall decision-making capacity. Very few of them influenced strategic decisions about reproduction, mobility, significant farm investments and the purchase of large assets (Pavanello et al., 2016; Barca et al., 2015; Bonilla et al., 2017).

Changing deeply entrenched discriminatory socio-cultural norms and societal behaviour towards women is a long-term and time-consuming process. Without adequate political and institutional support, capacity building, and the active engagement of men and boys, programme staff may approach gender inequalities and discrimination superficially, and/or fail to deliver on gender-sensitive design commitments (Holmes and Jones, 2013).

Second, impacts are influenced by the gender-sensitivity of programme objectives, design and implementation. For example, transformative gender outcomes will depend on: whether there is an explicit aim to reduce gender inequalities and empower women; the level of gender sensitivity within programme design and implementation; whether the benefit levels are regular and adequate enough to increase women's involvement in household decision-making; and whether women are targeted by SP in their roles as caregivers or productive actors among other factors (de la O Campos, 2015; UN Women, 2015).

Limited evidence indicates that transfers targeting women are not always a better approach. Many programme objectives and goals intended to enhance women's empowerment may lead to unintended effects if they do not pay attention to intrahousehold gender dynamics in their design (IEG, 2014). For example, giving cash to women directly without proper sensitization can trigger emotional abuse or controlling behaviour by husbands towards female recipients. In this situation, men may be disempowered and feel threatened by changes in gender roles or alienated from the programme and care responsibilities (Hagen-Zanker et al., 2017).
Finally, long-term commitment and systematic action to mainstream gender in SP is crucial. Multiple, integrated efforts are required to contribute to the transformation of the gender structures and norms that underpin women’s vulnerability to poverty and deprivation. To fundamentally shift rural women’s strategic position in the household and/or advance their economic opportunities, core SP programmes need to be linked to gender-sensitive complementary programmes and services that strengthen women’s economic empowerment, build agency and voice, and bridge the inequality gap with their male counterparts.

Table 2 provides a checklist of various programming features that can be adopted to enhance positive gender impacts.

Table 2: Checklist of gender-specific impacts and programming features that can enhance positive outcomes

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<th>Function</th>
<th>Gender impacts</th>
<th>Features that can enhance positive outcomes</th>
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| **Protective** | • Safeguards and improves income, and assists rural women in meeting their practical household needs and responsibilities.  
• Supports women’s unpaid care responsibilities and maintains child welfare.  
• Reduces gender gaps in access to food, education and health care.  
• Protects all vulnerable people from harmful gender/social practices that can be exacerbated by income poverty (e.g. child marriage, trafficking, child labour, gender violence). | • Ensuring regular and predictable transfers and efficient access to basic information regarding programme benefits and procedures.  
• Providing benefits of adequate size (size adjustments can be made to address specific gender gaps and issues).  
• Including women in the participatory selection of PWP projects and community assets.  
• Carefully designing conditionalities that are adequately linked to the reliable provision of good-quality social services, or making conditionalities softer.  
• Setting up a monitoring system to identify any adverse effects of programmes on women’s and girls’ work burdens, time poverty, production and intrahousehold and community dynamics; and including effective mechanisms to mitigate these adverse effects.  
• Culturally sensitive communication, programme messaging, and sensitization events delivered through visits to local committees and households. |
| **Preventive** | • Supports women in coping with risks associated with pregnancy, childbearing, and reproductive health.  
• Protects women’s assets and prevents negative coping strategies.  
• Promotes adoption of new farm technologies to prevent risk. | • Ensuring timely and predictable transfers that can be expanded easily during times of crisis.  
• Providing links to complementary insurance schemes (e.g. maternity benefits, micro-insurance and agricultural insurance) that are tailored to the needs of women working in rural and informal settings.  
• Providing links to extension and rural advisory services (e.g. climate-smart technologies, water conservation techniques and drought-resistant seeds) and microcredit tailored to rural women’s farming needs. |
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<th>Function</th>
<th>Gender impacts</th>
<th>Features that can enhance positive outcomes</th>
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<tr>
<td>Promotive</td>
<td>• Reduces gender gaps in access to productive resources and assets.</td>
<td>• Ensuring the adequate size, regularity and duration of benefits.</td>
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<td>• Promotes rural women’s economic empowerment by improving access to infrastructure and technologies that can enable producers to raise their productivity and/or diversify their livelihood base.</td>
<td>• Carrying out messaging to encourage the partial use of cash transfers/wages for women’s productive activities and accumulation of assets.</td>
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<td>• Promotes women’s participation in rural labour markets.</td>
<td>• Integrating productive components and/or creating linkages to complementary services and measures that provide livelihood, foster financial inclusion and improve access to markets, and are tailored to rural women’s needs).</td>
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<td>• Providing access to labour-saving technologies and care support to reduce work burdens and improve productivity and/or programme participation (e.g. child-care services and flexible PWP work conditions).</td>
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<td></td>
<td>• Providing complementary training/services to develop skills related to production and business management (e.g. financial literacy and vocational skills) and increase access to employment.</td>
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<td>• Analysing specific local contexts to determine how gender relations can change and how community members perceive empowerment, gender norms and roles.</td>
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<td>• Framing access to benefits as an economic and social right, and as an entitlement rather than a ‘handout’.</td>
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<td>• Linking transfers to social services; raising awareness about rights and social relations, access to justice, and anti-discriminatory legislation related to employment, inheritance and land ownership.</td>
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<td>• Implementing sensitization activities to raise awareness and build skills related to household budgeting and money management, and increase the recognition of gender equality in the household and community more broadly.</td>
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<td>• Monitoring the impacts of programmes on intrahousehold dynamics, including women’s and men’s status and psychosocial well-being.</td>
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<td>• Building the capacities of the staff who are responsible for designing and delivering SP programmes.</td>
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<td>Transformative</td>
<td>• Promotes women’s social empowerment and strategic gender needs.</td>
<td>Source: de la O Campos, 2015; Holmes and Jones, 2010; Newton, 2016; Winder and Yablonski, 2012; IEG, 2014.</td>
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<td></td>
<td>• Improves women’s status within households and communities.</td>
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<td>• Improves women’s voice, bargaining power and decision-making authority.</td>
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<td>• Improves women’s access to and participation in social networks; supports legal empowerment and creates greater awareness of women’s rights.</td>
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<td>• Supports more egalitarian relationships between women and men and more positive gender norms.</td>
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Many of these features cut across the four SP objectives and gender outcomes.
PART 6: How can SP address the different aspects of poverty and vulnerability that rural women face?

Summary questions

- What is the potential of cash transfer programmes to address the gendered dimensions of poverty and vulnerabilities? What about PWPs?
- Give three examples of evidence for the positive gender-specific effects of cash transfers and PWPs. What design features were used in these programmes to achieve these outcomes?
- Which factors can undermine the positive outcomes on gender equality and rural women’s empowerment?

Exercise 4:
Assessing how social protection programmes address gender dimensions of rural poverty and vulnerability
(SEE ANNEX 1: LEARNING TOOLS)