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CASH TRANSFERS IN AFRICA

Impacts on Gender Equality Outcomes for Women and Girls: Evidence Summary

September 2025

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1. INTRODUCTION

Social protection is prominently featured in the 2030 development agenda, and 52.4 percent of the global population are covered by at least one social protection benefit (ILO 2024). Social protection programmes can contribute to reducing poverty and inequality and can also enhance social cohesion. They are vital to national development strategies. Nevertheless, social protection coverage rates among children and adolescents are among the lowest of all groups, at 28.2 per cent globally (ranging from 14.2 per cent in the Arab states and 15.2 per cent in Africa to 76.6 per cent in Europe and Central Asia) (ILO 2024).

Regional comparisons indicate that Africa has the lowest social protection coverage globally, with 19.1 percent of people covered by at least one social protection benefit (12.6 per cent of vulnerable persons are covered by social assistance in Africa), yet coverage in many countries is substantially lower (ILO 2024). At the same time, social protection programming in the region has expanded dramatically over the past two decades. Many countries in Africa have invested in and expanded their social protection systems (ILO 2021, 2024). In fact, between 2000 and 2015, the number of non-contributory social protection programmes in the region tripled (Cirillo and Tebaldi 2016), and almost every African country now has at least one social safety net programme (Beegle, Coudouel, and Monsalve 2018). In response to the COVID-19 pandemic, countries paid increased attention to social programmes around the world.

Social protection programming can be divided into contributory and non-contributory programming. In contributory programming, participants must pay into programming to receive benefits when eligible (for example, in the event of injury, maternity, unemployment, or retirement). In contrast, non-contributory programming is available to individuals even if they have not paid into programmes and includes both social assistance programmes and social care. Social assistance includes social transfers (cash transfers); food vouchers or consumable in-kind transfers including school feeding programmes, productive asset transfers, public works programmes, fee waivers, targeted subsidies, and social care services (e.g., childcare benefits, family support services, childcare provision). In Africa, governments have introduced flagship social safety net programmes and increased social protection coverage (World Bank 2018). For instance, between 2010 and 2016, the number of countries in sub-Saharan Africa with an unconditional cash transfer programme doubled from 20 to 40 out of 48 countries (Hagen-Zanker et al. 2016). Nevertheless, countries have struggled to significantly expand coverage of their cash transfer programmes, with some notable exceptions.

Much of the expansion of social protection in Africa is in the form of social cash transfers and is informed by a growing body of global evidence that demonstrates that cash transfer programmes can improve key outcomes that can help break the intergenerational persistence of poverty, improve human capital outcomes, and address gender inequities in the burden of poverty. In the current overview, we focus on cash transfers, which are a core element of social protection strategies in low- and middle-income countries. They are generally designed to provide regular and predictable cash support to poor and vulnerable households or individuals. The direct provision of cash empowers these households and individuals to address their vulnerability and helps them alleviate the worst effects of poverty (Agrawal et al. 2020; Garcia, Moore, and Moore 2012). Many cash transfer programmes have objectives related to reducing poverty and food security, in combination with improving human capital development (including health and education). Poverty reduction objectives can be framed from the perspective of both monetary poverty and multidimensional poverty. These measures are complementary, and multidimensional poverty aims to capture individuals' access to goods and services and measures deprivations across various domains (including health, education, infrastructure, among others). Evidence shows cash transfers reduce poverty and food insecurity and increase asset ownership, school attendance, and other aspects of well-being (Baird et al. 2014; Bastagli et al. 2019; Davis et al. 2016; Owusu-Addo, Renzaho, and Smith 2018; Pega et al. 2022).

At the same time, country-level expansion of social protection programming is often constrained by incomplete awareness and understanding among different stakeholders of social protection impacts. This includes commonly held misperceptions around the nature and impacts of cash transfer programmes. The problem is further compounded by the inaccessibility and underutilization of existing evidence which has the potential to inform policy and programmatic reform. In the wake of not only the COVID-19 pandemic, but also with increasing challenges associated with the effects of climate change, local and global socio-economic crises, and an increasing number of people living in fragile and conflict contexts, it is imperative that available evidence is made accessible to inform decisions on the use of scarce resources to extend coverage, improve adequacy and optimize the delivery of social protection programmes in Africa.

While numerous impact evaluations and systematic reviews have examined cash transfer programme impacts, including in Africa, these are often in academic publications (which may require payment to access) or lengthy technical reports that are not easily accessible to a broader audience. In addition, summaries of evidence across countries or outcomes are also lacking, as

many systematic reviews focus on narrow outcomes by design. In this paper we aim to synthesize this evidence on the impacts of social cash transfer programmes (complemented with some limited evidence on cash plus programmes) on gender equality outcomes in brief and in language accessible to policymakers, practitioners, and other stakeholders. The paper provides an overview of the evidence with a focus on Africa, focusing on where notable impacts are evident, where they are not, where evidence is scarce, and a discussion of the factors determining programme effectiveness or its absence, as the evidence allows.

This summary is part of a series, with each summary separately synthesizing evidence on cash transfers impacts on poverty, education, health, gender equality, nutrition, and adolescents. Where possible, we focus on evidence from national cash transfer programmes and non-emergency settings. In particular, we highlight evidence from evaluations conducted in Africa under the Transfer Project[1].

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2. FOCUS ON GENDER EQUALITY

Recently, the focus of some social protection programmes has begun to shift from narrow objectives of reducing poverty and vulnerability to also promoting gender equality (Peterman et al. December 2019). The international and regional commitments to accelerate the extension of social protection coverage in Africa to achieve the SDGs also call for increased "investments in social protection by making [schemes] gender responsive and attuned to the needs and challenges of women and girls (as cited in Africa Ministerial Pre-CSW 2019 Peterman et al. December 2019, 144)."

The focus on gender equality and women's empowerment in social protection is driven by three reinforcing reasons. First, gender inequalities limit women's and girls' opportunities to access economic resources, and decent employment, and expose them to disproportionate care burdens, gender-based violence and limited participation in decision-making (Gavrilovic, Petrics, and Kangasniemi 2023). These gender gaps create and maintain their higher levels of poverty, lower levels of access to social insurance and pensions, and poorer development outcomes compared to men (UN Women 2016). Second, while cash transfers may not be specifically designed to address gender equality, they have been found to directly respond to, and improve outcomes of relevance to women and girls including improvements in education, nutrition, health, psychosocial well-being, and economic security outcomes as well as reduce gender-based violence (Bastagli et al. 2016; Buller et al. 2018; Peterman et al. 2019; Perera et al. 2022; Gavrilovic et al. 2022). Limited evidence also suggests that positive outcomes may be stronger when gender equality objectives and gender-responsive features are included intentionally in the programme design (Perera et al. 2022).

Systematic reviews exist for some gender equality outcomes. In Africa specifically, Peterman et al. (2019) compiled region-specific evidence on the impact of cash transfer programmes on several gender equality outcomes. Yet, for some outcomes, such as gender norms, paid work and unpaid care obligations, both global and regional evidence synthesis is still largely unavailable. Progress on gender equality in many countries in Africa is hampered by poor access to services and lower-quality infrastructure, gender-blind policies and laws, and high vulnerability to climate-change, fragile political systems and conflict (Peterman et al. 2019). Therefore, different types of programme design may be needed to achieve gender equality results in Africa.

This summary focuses on five key outcome domains: (1) adolescent transitions, (2) freedom from violence, (3) agency, (4) economic advancement, and (5) gender norms. Through this evidence review, we also aim to identify pathways (mediators) through which these impacts work, and design features and contextual factors, which moderate impacts, as the evidence allows. Finally, this review highlights evidence gaps and further areas for research. It is hoped that this paper will inform decisions for expanding the coverage and adequacy of gender-responsive social protection practice in Africa and result in stronger development outcomes for women and girls, and men and boys.

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Box 1. Key concepts and terminology

- The Social Protection Inter-Agency Cooperative Board (SPIAC-B) defines social protection as the "set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability and social exclusion, throughout their life cycles, with a particular emphasis towards vulnerable groups" (SPIAC-B). Social protection programming can be divided into **contributory** and **non-contributory programming**. In contributory programming, participants must pay into programming to receive benefits when eligible (for example, in the event of injury, maternity, unemployment, or retirement). In contrast, non-contributory programming is available to individuals even if they have not paid into programmes and includes both social assistance programmes and social care (family support services). Social assistance includes social transfers (cash transfers, vouchers, in-kind transfers), public works programmes, fee waivers, and subsidies.
- This review focuses on evidence from **social cash transfers**, including both unconditional and conditional cash transfers. **Unconditional** cash transfers are provided to individuals or households without conditions around compliance with certain behaviours. **Conditional** cash transfers, on the other hand, are provided subject to households or individuals complying with certain behavioural requirements (conditions), such as household members' school attendance or health check-ups. In some settings, an unconditional base transfer may be provided and then additional top-up amounts may be subject to conditions. Conditions are increasingly referred to as "co-responsibilities."
- **Social cash transfers** are regular, predictable cash transfers delivered to households, generally with objectives related to poverty reduction, consumption smoothing, and human capital development. They are typically delivered over a longer period of time as compared to cash transfers in humanitarian or emergency settings. The latter may be short-term transfers intended to meet basic needs for food, shelter, etc.
- When cash transfers are linked with other programming or services, this is referred to as "**cash plus**". These services might include health care, vocational training, social and behaviour change communication, or other programming. The motivation for integrated programming is that, to overcome the multiple barriers faced by individuals—especially poor and marginalised women and girls—cash transfers need to be complemented with other types of programmes or services that address broader determinants of vulnerability. Thus, additional, often intersectoral linkages, can help address some of these barriers to health, education, livelihoods' access, and ultimately contribute to sustainable poverty reduction.

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3. CONCEPTUALISING HOW CASH TRANSFERS IMPACT GENDER EQUALITY OUTCOMES

The conceptual framework in Figure 1 defines different pathways of impact between cash transfers and gender equality outcomes of interest that may occur through first-, second-, and third-order impacts. Outcomes examined include adolescent transitions (i.e., timing of sexual debut, marriage, pregnancy and sexual risk behaviours), freedom from violence (i.e., intimate partner violence), agency (i.e., a "power within", decision-making and community domain), economic advancement (i.e., labour force participation and income generation), and norms (i.e., gender attitudes). In some cases, these pathways of impact have been empirically tested, while in other instances, they are defined based on theoretical plausibility. Importantly, the relationship between social assistance and outcomes (and pathways of impact) is not always linear, and different combinations of pathways may be activated to achieve third-order outcomes. For example, cash transfer can delay sexual debut and pregnancy, thus reducing early marriage which might be pressured due to pregnancy, or cash transfers can directly delay child marriage, thus reducing adolescent pregnancy (post-marriage). This framework serves as the point of reference for the remainder of this paper.

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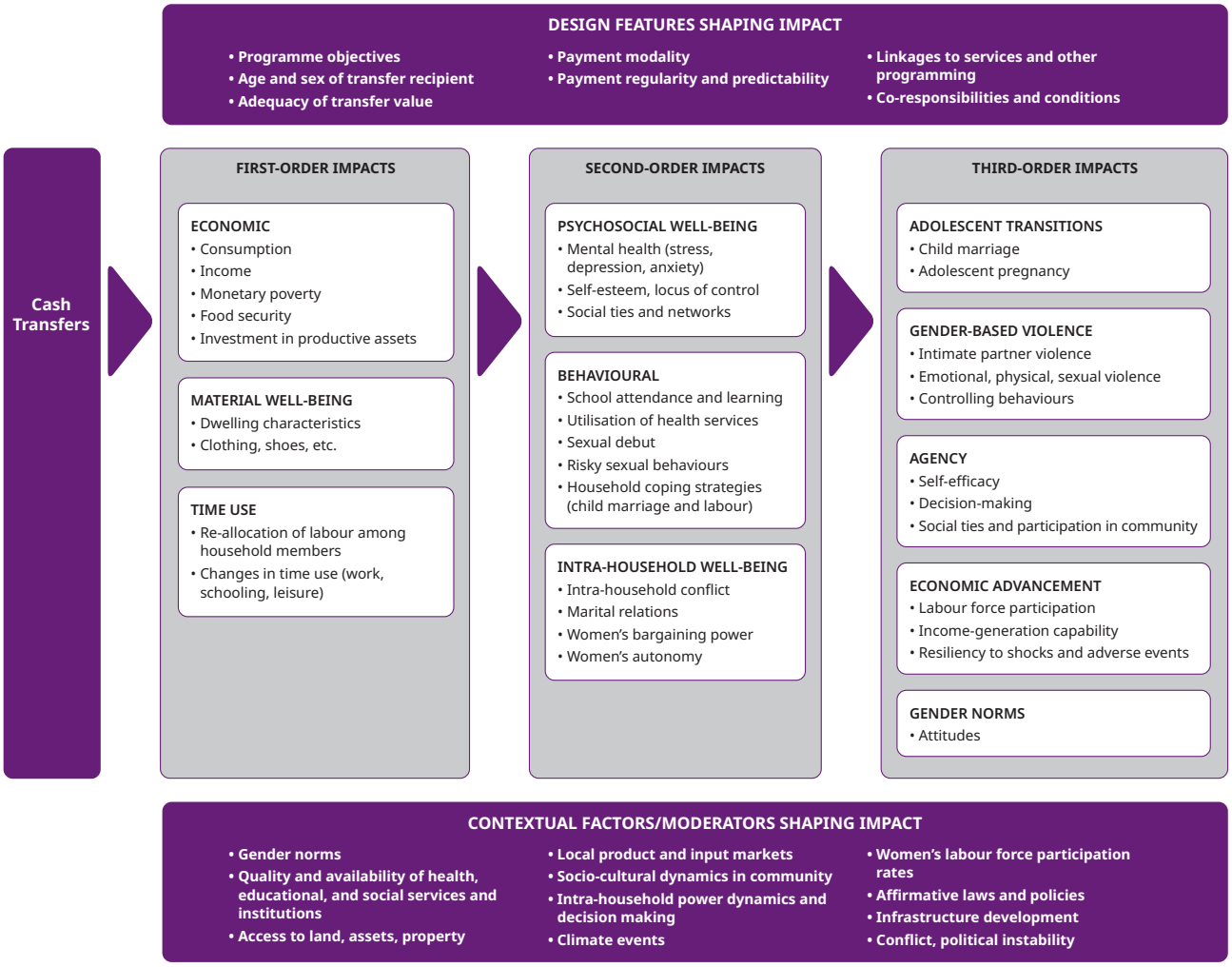
FIGURE 1. CONCEPTUAL FRAMEWORK LINKING CASH TRANSFER PROGRAMMES TO GENDER EQUALITY OUTCOMES



First-Order Impacts

As can be seen in Figure 1, cash transfers can impact first-order outcomes, including household food and economic security (income and consumption). This increased income can increase expenditures on food, education, health, and basic needs. Relatedly, cash transfers enable increases in household productive activities (through increased investment in business and agricultural assets), which influence household decisions related to labour allocations and time use. This could lead to various changes in adolescents' time use; for example, it may increase the demand for adolescent girls' labour contributions (paid or unpaid) for the household, including in small business and farmwork for the household. Finally, an injection of cash into the household can improve financial liquidity and enable women to save money and make investments in income-generation activities or diversify their livelihoods.

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Second-Order Impacts

Cash transfers can also improve gender equality outcomes through second-order impacts. The first-order impacts described above may induce changes in intra-household decisions and behaviours or dynamics affecting women and girls. First, cash transfers enable families to either maintain or increase their spending on basic goods and services, including education. Investments in education, for example, can increase girls' school attendance, performance, and attainment.

Moreover, improved economic security may reduce financial pressures for families to adopt negative coping strategies, such as sending adolescent girls and boys to work or marrying girls early to reduce the burden on available household resources. However, in contexts where socio-cultural drivers of early marriage remain strong, an influx of financial resources might enable households to afford dowry payments or wedding-related costs, thus potentially increasing the likelihood of marriage (Gavrilovic et al. 2020; Nanda et al. 2016). Impacts of cash transfers through the economic security pathway can also directly alleviate the risk of sexual exploitation and pressures for adolescent girls to engage in risky sexual behaviours, such as transactional sex, concurrent sexual partnerships, or age-disparate relationships, to provide for their material needs (Handa, Halpern, et al. 2014; Dake et al. 2018).

For women and girls, cash transfers may also directly increase access to and spending on general healthcare (for preventive and curative services), as well as contraception and other sexual and reproductive healthcare which reduces the risk of unplanned pregnancies and can prevent or treat HIV and sexually transmitted infections (STIs).

Reduced poverty-related stress, including stress related to food security, a chronic stressor in rural African settings, and improved future outlook may lead to improved psychosocial wellbeing (stress, anxiety, depression), reduced intra-household conflict, and improved marital relationships.

Finally, cash can enhance women's and girls' bargaining power within the household. First, cash can increase women's access to financial resources and subsequently enhance their financial autonomy. This, in turn, leads to shifts in power dynamics within a household, and translates into greater bargaining power for women. Greater bargaining power can heighten women's aspirations, self-efficacy and confidence to leverage their position in intra-household decision-making to assert their preferences and control over key decisions related to investment, consumption, time use allocation, freedom of movement, marital status, and bodily integrity (for example, reduced risk of intimate partner violence).

Third-Order Impacts

These first- and second- order impacts can, in turn, lead to several third-order impacts of cash transfers on gender equality outcomes, including delayed and safer adolescent transitions, reduced risk of violence, enhanced agency, improved economic advancement, and more equitable gender attitudes.

Girls who are in school may make decisions to delay sex and relationships in order to stay in school and/or due to improved mental health and future aspirations (for further schooling or employment) (Handa et al. 2017; Dake et al. 2018). At the same time, in school, girls and boys are exposed to knowledge, skills, and social networks that can empower them to resist pressures to marry, exercise agency, and influence household decisions related to family formation (Gavrilovic et al. 2020; Malhotra and Elnakib 2021).

Reduced stress and conflict within the household can subsequently lead to lower risk of gender-based violence, including intimate partner violence, as well as violent discipline. There are several pathways through which cash transfers can reduce the risk of intimate partner violence, including increased financial security leading to reduced stress and increased emotional well-being; conflict alleviation; and women's financial and social empowerment. For example, under the first pathway, greater financial security lowers space for arguments between spouses over tight budgets, this can in turn reduce the overall risk or severity of intimate partner violence (Buller et al. 2018; Baranov et al. 2021). Simultaneously, as cash reduces the risk of intimate partner violence through these pathways, it can also reduce the risk of prevalence and exposure to violence among children and adolescents. This can have inter-generational effects, as children who witness violence in the household go on to have increased risk of violence experiences and perpetration in adulthood (Peterman and Roy 2022; Abramsky et al. 2011).

Improvements in autonomy and bargaining power can lead to women's increased agency, including self-efficacy, decision-making, and social ties and voice and participation in the community (savings groups, women's groups, community leadership, etc.).

These improvements in gender equality outcomes may also lead to women's increased labour and income generating capacity, leading to more sustained poverty reduction, with implications for the intergenerational persistence of poverty. This increased income generating capacity can operate through income diversification, which can improve girls' and women's resiliency to shocks and adverse events, including acute and on-going climate events.

Finally, these pathways can lead to changes in gender attitudes. Access to new information at school can transform adolescents' beliefs and attitudes towards marriage, childbearing, sexual and reproductive health, intimate partner violence and domestic chores. Thus, gender equitable attitudes can be enhanced through increased school attendance and attainment. Increases in gender equitable attitudes can also result from women's increased participation in the labour force and new forms of engagement, which can create shifts in attitudes and perceptions about women's economic roles in the household and in the community, especially when cash transfer programmes are implemented at scale.

Importantly, the relationship between first-, second-, and third-order impacts is not always linear, nor does it always progress sequentially. For example, medium-term impacts such as women's bargaining power may reinforce positive impacts on income and investment in productive capacities. Thus, some of the impacts are mutually reinforcing, with implications for long-term outcomes such as economic advancement.

Programme Design Features

Several programme design features can influence to what extent cash transfers affect gender equality outcomes (that is, they moderate cash transfer impacts). These features include targeting, programme objectives, messaging and nudging, conditions, transfer size and frequency, payment mechanisms, payment regularity and predictability, and complementary measures (e.g., case management; linkages to services; information, knowledge and awareness-raising; and training and skills building). For example, when programmes target women or girls as recipients of transfers, this can potentially enhance their control over cash. Payment mechanisms (manual cash v. electronic payments) can also have different effects on women's control over cash, as other household and community members may not be able to detect when women receive electronic payments, thus increasing women's control over such payments. This, in turn, results in women's greater agency to influence decisions of importance to them. The size of the cash transfer might influence men's reaction to women receiving cash, either by increasing or reducing threats of violence and controlling behaviour (Bastagli et al. 2016; Buller et al. 2018). For example, male partners might be more likely to allow their wives to control smaller transfers, but they may intervene when transfer sizes are large. Cash transfers may also have different impacts on women's and girls' access to and utilisation of services, such as education and health, depending on whether messaging or conditions are part of programme design. However, time required of women to fulfil programme conditions may increase their work burdens and reinforce discriminatory gender stereotypes and attitudes towards care (Gavrilovic, Petrics, and Kangasniemi 2023).

Individual characteristics (e.g., age, education and literacy levels, or disability), and household characteristics (e.g., household composition [number of household members, ages of household members, monogamous and polygamous households] or the gender of household head) may influence the effects of cash transfers on gender equality, whether directly or indirectly.

Contextual Factors

In addition, contextual factors, such as the availability of services and markets (distance, cost, quality), national laws and policies, exposure to shocks (idiosyncratic and covariate[2]), and gender norms also shape impacts of cash on gender equality outcomes. Gender norms and attitudes, for example, influence whether women may access cash and control decisions as to how resources are allocated in household, girls' likelihood of attending school or working in the formal labour force, as well as men's use of violence, as a reaction to potential shifts in women's bargaining power. These contextual factors can shape the direction and magnitude of impacts of cash transfer programmes on adolescent well-being. Gender norms and attitudes, for example, influence whether women and girls may access benefits and control decisions as to how these resources are used, define girls' likelihood of attending school or working in the formal labour force, and shape men's use of violence in response to potential shifts in women's increased economic bargaining power.

While not an exhaustive list, contextual factors include:

- Gender-responsive national laws and policies
- Prevailing gender norms, social customs, and traditions
- Intra-household power dynamics and decision-making processes
- Access to markets (distance, cost, quality)
- Access to agricultural land
- The functioning of local product and input markets
- Infrastructure development (water access, transportation, separate bathrooms in schools, etc.)
- The availability and quality of social services (e.g., Health centres and schools)
- Recurring climate events
- Conflict, political instability

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4. METHODOLOGY

Guided by the conceptual framework (see Figure 1), this synthesis summarizes the existing evidence on the first-, second-, and third-order impacts of cash transfer programmes on gender equality outcomes.

We prioritise evidence from systematic reviews, narrative reviews, and meta-analyses of impact evaluations of cash transfer programmes, with a focus on evidence from Africa, as well as individual studies (published reports and peer-reviewed articles) from the Transfer Project. For outcomes where there exist reviews but there are gaps in the evidence from Africa, we draw on global reviews and evidence. For outcomes where systematic reviews and meta-analyses were not available, we draw on evidence from individual studies, identified through searches in PubMed and Google Scholar. We have flagged these as areas for more research to strengthen the African evidence base. This for example holds for areas where evidence is emerging but not yet solidified (for example, gender attitudes) or evaluations that consider the moderating effects of contextual factors (for example, quality of health services).

To measure impact across areas of interest, we adopted indicators most widely reported in past key systematic reviews (e.g., Bastagli et al. (2019)) and Transfer Project evaluation studies. Table 1 presents an overview of these indicators which are then explained in more detail in upcoming sections that present the evidence on each. Tables in Annex 1 include estimates for each section (domain outcome) from the most recent evaluation report from each Transfer Project country.

Source: ©TransferProject/Ghana2015/MichelleMills

Table 1: Outcomes of interest and list of corresponding indicators

OUTCOMES OF INTEREST	OUTCOME DOMAINS	INDICATORS
Adolescent transitions	Child marriage and early marriage	Early marriage/cohabitation Age at first marriage
	Early pregnancy and birth spacing	Adolescent pregnancy Age at first pregnancy Birth spacing Fertility
	Sexual risk behaviours	Sexual debut Age-disparate sexual relationship Number of sexual partners Condom use Transactional sex
Freedom from violence	Intimate partner violence Violence against children and adolescents	Physical violence Emotional violence Controlling behaviours
Agency	Power within	Self-efficacy Autonomy Locus of control Life satisfaction or happiness Stress Depressive symptoms
	Decision-making	Primary or sole decision-making Joint or shared decision-making
	Community participation	Social support Membership in community groups Involvement in communal decision-making
Economic advancement	Labour force participation	Engaged in economic activities Hours worked
	Income-generation and productivity	Savings Expenditures/consumption Asset ownership Credit, loans, or debt
Norms	Gender attitudes	Gender attitudes towards violence Gender attitudes towards domestic chores and daily life Gender attitudes towards reproductive health

Our evidence summary discusses gender outcomes collected at different levels. This includes outcomes that are measured at the individual level using samples with women and girls (e.g., intimate partner violence and agency) and those measured at the household-level (e.g., poverty). A list of systematic reviews (including one systematic review of reviews) and evidence reviews are presented in *Table 2*.

Table 2: Summary of systematic reviews and evidence reviews covered

AUTHORS & YEAR	TYPES OF CASH TRANSFERS EXAMINED	PURPOSE AND SCOPE
Baranov et al. (2021)	Conditional and unconditional cash transfers	Provides theoretical and quantitative meta-analysis of the effects of cash transfers on intimate partner violence.
Bastagli et al. (2016)	Conditional and unconditional cash transfers	Conducted a systematic review of cash transfers on six outcome areas: monetary poverty; education; health and nutrition; savings, investment and production; work; and empowerment. Review includes 165 studies.
Buller et al. (2018)	Conditional and unconditional cash transfers	Conducted a mixed-method review of cash transfers in low and middle-income countries on intimate partner violence and tested impact pathways. Review covers 14 quantitative and 9 qualitative studies.
Chang et al. (2020)	Conditional and unconditional cash transfers, cash plus, in-kind transfers	Narrative review covers 160 studies from low and middle-income countries on evidence of impact of interventions on women's and girls' agency mechanisms that explain intervention impacts.
Daidone et al. (2017)	Unconditional cash transfers	Presents a synthesis of results from impact evaluations in seven Transfer Project countries in Africa, focusing on economic advancement and livelihood development outcomes.
IEG (2014)	Social safety nets	Provides narrative review of social safety nets and gender was based on 145 impact evaluations and 112 World Bank projects.
Hidrobo et al. (2024)	Social assistance (cash or in-kind transfers)	Narrative review of literature on studies examining how social assistance affects women's and girls' coping, adaptive, and mitigative responses to climate hazards.
Malhotra and Elnakib (2021)	Conditional and unconditional cash transfers, cash plus, in-kind transfers	Assesses 30 evaluations of child marriage prevention interventions in low- and middle-income countries.
Owusu-Addo et al. (2018)	Conditional and unconditional cash transfers	Covers 53 studies of conditional (29) and unconditional (24) cash transfers in Africa examining impacts on social determinants of health and health inequalities in Africa.
Perera et al. (2022)	Contributory and non-contributory social protection interventions	Systematic review of reviews covering 70 systematic reviews (published from 2010 to 2020) of evidence of impact of social protection interventions on gender equality in low- and middle-income countries.
Peterman et al. (2017)	Cash transfers, in-kind transfers, public works	Narrative review of 57 studies examining impacts of non-contributory social safety nets on the experience of childhood emotional, physical and sexual violence.
Peterman et al. (2019)	Social safety nets	Conducted a review of experimental and quasi- experimental studies evaluating impacts of social safety nets on five key domains of gender equality: (1) food security and nutrition, (2) economic standing and productivity, (3) empowerment, (4) psychological well-being, and (5) gender-based violence.
Peterman et al. (2024)	Cash transfers; food, vouchers, in-kind food transfers; productive asset transfers; public works; fee waivers and subsidies; social care services	Systematic review and meta-analysis of 106 papers across 85 studies examining social safety net impacts on women's economic achievement and agency.

5. EVIDENCE SYNTHESIS ON THE IMPACTS OF CASH TRANSFERS ON GENDER EQUALITY OUTCOMES AND WOMEN'S AND GIRLS' EMPOWERMENT IN AFRICA

In this section we summarize the evidence of impact of cash transfers in Africa on different domains of gender equality, including adolescent transitions, intimate partner violence, agency, economic advancement, and gender attitudes, as well as pathways through which these impacts are realized. We reflect on the strength and availability of positive impacts (or lack thereof), the moderating factors which influence the impacts, and remaining gaps in knowledge and future research priorities.

First, we provide a brief summary of the findings.
Cash transfers improve gender equality outcomes. They have positive impacts on first-order impacts at the household-level, including reduction of poverty and food insecurity, increased consumption and households' ability to meet basic needs, and increased productivity. This can shift responsibilities within households (for example, between adolescent girls and women), but overall, cash transfers reduce child and adolescent labour. However, where there are differences by sex in child labour outcomes, impacts tend to be larger among boys than girls.

In second-order effects, cash transfers increase utilisation of health services (preventive and curative), including antenatal care; however, they do not increase skilled delivery at birth (except in one instance where quality of health services was high). They do not increase contraceptive use or adherence to HIV treatment. Moreover, cash transfers have strong impacts on increasing school attendance and enrolment, but evidence on schooling attainment is weaker. In terms of risky behaviours, cash transfers reduce the number of sexual partners but generally do not reduce transactional sex or age-disparate relationships, nor do they increase condom use. Where disaggregated by sex, findings on risky behaviours are driven by females. There are limited impacts on self-efficacy and self-esteem. Generally, cash transfers improve mental health, but there are some mixed findings; in some instances, cash transfers improve mental health for adolescent girls and women, but in other instances we see gendered impacts, whereby mental health may improve for males but worsen or remain unchanged for adolescent girls and young women.

In third-order impacts, cash transfers can facilitate delayed transitions to adulthood. They delay sexual debut, pregnancy, and child marriage (in approximately half of settings where examined). They do not increase childbearing and fertility. Delays in marriage work through poverty alleviation channels; however, the drivers of child marriage are complex and include social norms, and effects on delaying marriage are not seen in all contexts. Moreover, there is strong evidence that cash transfers reduce intimate partner violence experienced by adult women (evidence among adolescent girls is limited but promising), especially physical intimate partner violence, through pathways including economic security and emotional well-being, reducing intra-household conflict, and increasing women's agency and empowerment. Cash transfers also reduce other forms of gender-based violence, especially sexual violence and exploitation experienced by adolescent girls, as well as violent discipline experienced by children.

They also increase women's economic achievement and agency (especially unconditional cash transfers). In contrast to popular myths, cash transfers do not decrease women's labour. In fact, they give women greater agency over their livelihood decision-making, increase their savings, asset ownership, and access to credit, enhancing productive activities and allowing women to engage in more preferred types of labour (for example, their own farming and livestock activities). In this way, cash transfers increase women's potential for income generation and income diversification, overall financial autonomy over time, and even resiliency to future shocks, including adverse climate events. Finally, cash transfer programmes are rarely (if ever) designed to address gender norms and attitudes. However, at the community level, cash transfers can enhance gender-equitable attitudes and community perceptions of women's roles, particularly in economic domains. Moreover, qualitative evidence suggests that, while cash transfers generally do not radically shift gender norms or roles, they allow women greater autonomy to work within existing social and gender paradigms and have the potential to ease economic strain within the household, reducing conflict and increasing women's decision-making capabilities within the household.

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5.1 Evidence of Impacts of Cash Transfers on Consumption, Productivity, and Food Security

Most cash transfer programmes have objectives related to poverty reduction and improving food security. Even when programmes do not have gender equality-related objectives, they can still have positive impacts on gender equality outcomes through the pathways described above. Women and girls are often at increased risk of multidimensional poverty across the lifecourse, due to gender inequities in social and economic spheres. These inequities relate to gender disparities in rates of formal labour employment, financial inclusion, and asset and land ownership; lower levels of health, nutrition, and education; and higher rates of gender-based violence and unpaid care responsibilities. Thus, poverty-reduction efforts can help reduce inequities and improve gender equality outcomes. The effects of cash transfers on household-level poverty, consumption, productivity, and food security have been extensively reviewed in the accompanying summary document. We briefly describe that evidence here, as they are pathways through which cash transfers can improve gender equality outcomes. This evidence is largely measured at the household-level and not sex-disaggregated.

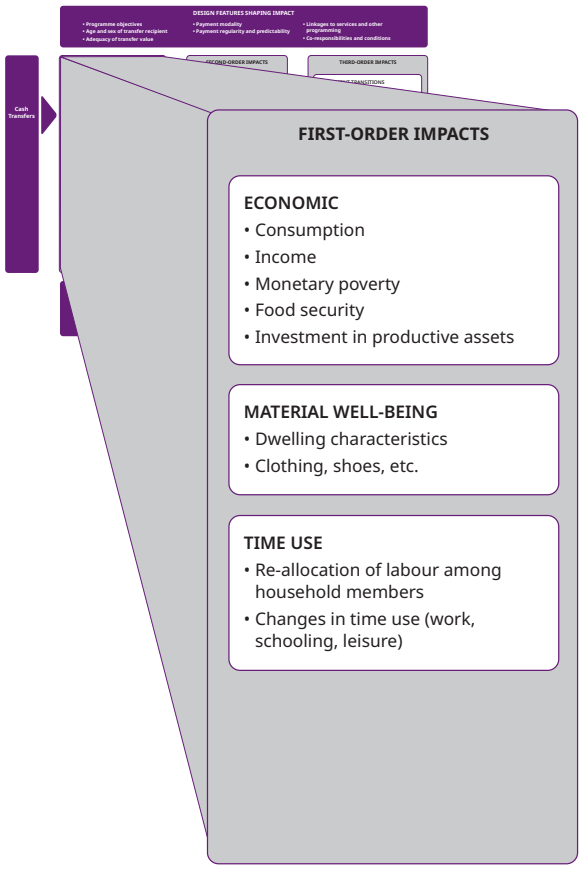
Poverty

Cash transfers reduce poverty.

Bastagli et al. (2019) conducted a comprehensive review of cash transfer programmes globally. Six out of nine studies that considered impacts of cash transfers on poverty found that cash transfers reduced in poverty headcount (with reductions ranging from 4.1 percentage points in Zambia to 21.9 percentage points in Pakistan) and seven out of nine studies found reductions in the poverty gap (with reductions ranging from 4.5 percentage points in Mexico to about 8.4 percentage points in Zambia). Among five studies (out of nine) in Africa, cash transfers led to reductions in poverty headcount (two studies) and poverty gap (two studies).

Similarly, several impact evaluations of cash transfer programmes in Africa, all implemented as part of the Transfer Project, have found impacts of cash transfers on poverty (e.g., (SCTP Evaluation Team 2016; The Transfer Project 2017; LEAP 1000 Evaluation Team 2018; AIR 2015b, a). Seven our of nine Transfer Project evaluations found protective impacts of cash transfers on poverty headcount ranging from 2.1 percentage points in Ghana to 14.9 percentage points in Malawi. Eight studies reported that the poverty gap significantly reduced, with impacts ranging from 2.6 to 12.6 percentage points across programmes evaluated.

FIGURE 1A. CONCEPTUAL FRAMEWORK LINKING CASH TRANSFER PROGRAMMES TO GENDER EQUALITY OUTCOMES - FIRST-ORDER IMPACTS



Consumption (expenditures)

Cash transfers increase household expenditures in Africa.

In the Bastagli et al. (2019) review, 9 out of 13 studies conducted in sub-Saharan Africa that examined cash transfer impacts on expenditures found that cash transfers increased total household expenditures. Transfer Project evaluations confirm these findings. Handa et al. (2018) reviewed Transfer Project evaluations and found that total per capita expenditure increased significantly in six out of seven evaluations examined, including in Kenya, Lesotho, Malawi, Zambia (two programmes), and Zimbabwe. There are a few limited exceptions to these findings, where cash transfers did not increase expenditures.

Material wellbeing

There is substantial evidence that cash transfer programmes in Africa help participating households meet the material needs of household members.

Cash transfer programmes can increase household assets, improve dwelling characteristics, and improve the material wellbeing of individuals (including children). However, to date, reviews have tended to only cover productive assets and no other types of household assets or material well-being (Bastagli et al. 2019; Hidrobo et al. 2018). In national cash transfer programmes, positive impacts on material wellbeing, including ownership of durable goods, housing quality, housing assets, shoes, clothing, and blankets have been found in various countries, including in Senegal, Burkina Faso, and Angola.

All Transfer Project evaluations (eight total) which have examined impacts of cash transfers on material well-being (defined as household member ownership of specific items (for children, this is often measured as a pair of clothes, a pair of shoes, and a blanket) found positive impacts (for example, (SCTP Evaluation Team 2016; LEAP 1000 Evaluation Team 2018; HSCT evaluation team 2018; The Tanzania Cash Plus Evaluation Team 2018; Child Grant Evaluation Team 2022; AIR 2015b, a, 2014). Overall, the evidence indicates that cash transfer programmes in Africa help participating households meet the material needs of their children. In terms of pathways to improving educational outcomes, this pathway is important because children are often required to have clean clothes (often specific uniforms) and shoes to attend school. Thus, increasing material well-being of poor households can facilitate school attendance among their children.

Productivity

The evidence demonstrates strong productive impacts of cash transfer programmes in sub-Saharan Africa including on the purchase or ownership of farm assets, livestock ownership, the use of improved agricultural inputs and the operation of microenterprises/ non-farm enterprises.

Reviews by Alderman and Yemtsov (2012), Arnold et al. (2011), Bastagli et al. (2019), and Hidrobo et al. (2018) all demonstrate that cash transfers increase productive capacity and related activities, including the purchase of livestock, farm tools and nonfarm productive assets, the use of improved or modern agricultural inputs, and the operation of micro- or non-farm enterprises. Transfer Project studies confirm these positive impacts (Child Grant Evaluation Team 2022; LEAP Evaluation Team 2017; AIR 2014; LEAP 1000 Evaluation Team 2018; Berhane, Devereux, Hoddinott, Nega Tegebu, et al. 2015; AIR 2015b, a). These positive productive impacts can have implications for women's and girls' engagement in economic activities.

Food security (dietary diversity and caloric intake)

Cash transfer programmes increase both the quantity and quality of food consumed by participating households.

Bastagli et al. (2019) included 12 studies on the impacts of cash transfers on dietary diversity and found that just over half of these studies (7 out of 12) showed significant improvements in this area. Among these, in Africa, positive impacts were found in Malawi (Baird et al. 2013) and Zambia (AIR 2014; Daidone et al. 2014). Hidrobo et al. (2018) conducted a meta-analysis of 58 studies covering 46 programmes in 25 countries in Latin America and the Caribbean, East Asia and the Pacific, South Asia and sub-Saharan Africa. In this meta-analysis, they found that cash transfer programmes improved both the quantity and quality of food consumed by participants. Caloric intake increased by 8 per cent across 21 programmes (6 per cent in sub-Saharan Africa). As explained by the authors, food expenditure tends to rise faster than calorie intake as a result of cash, at least at the start of programme exposure, because households typically use the transfers to improve the quality of their diet first by increasing their consumption of more expensive animal source foods. In terms of dietary diversity, Hidrobo et al. (2018) find that across studies, consumption of fruits and vegetables increased by 7 per cent, on average, globally. Turning to animal source foods, Hidrobo and colleagues (2018) examined impacts across 17 programmes and found that cash transfers increased animal source food consumption by 19 per cent, on average, globally. In sub-Saharan Africa, this effect was much larger and amounted to a 32 per cent increase.

Transfer Project evaluations support these positive impacts on dietary diversity, including in Ghana (LEAP 1000 Evaluation Team 2018), Malawi (SCTP Evaluation Team 2016), Mozambique (Child Grant Evaluation Team 2022), Zambia (American Institutes for Research 2015) and Zimbabwe (HSCT evaluation team 2018). Transfer Project studies have not specifically examined caloric intake.

There are not many examples from the region where cash transfers did not increase dietary diversity.

A small number of studies have randomized sex of the adult transfer recipient, but the evidence related to food insecurity is inconclusive. One cash transfer in Kenya found no differences in food security when transfers were targeted to women compared to men (Haushofer and Shapiro 2016), while a conditional cash transfer in North Macedonia had larger impacts on household food expenditures when targeted to women, as compared to when targeted to men (Armand et al. 2020; Almås et al. 2018).

5.2 Evidence of Impacts of Cash Transfers on Psychosocial Well-Being (Mental Health)

Cash transfers improve mental health, and unconditional cash transfers have larger protective effects on mental health than conditional cash transfers.

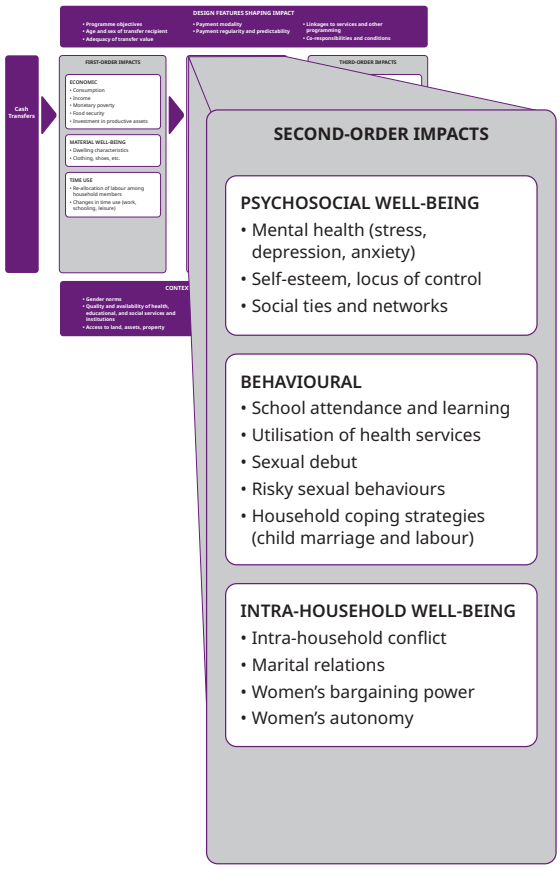
Key concepts:

- **STRESS** – perception that environmental demands exceed an individual's coping capacity
- **DEPRESSIVE SYMPTOMS** – standard symptoms associated with depression, such as trouble sleeping, low appetite, feelings of sadness, hopelessness, or loneliness. In Transfer Project evaluations, it is typically measured using the Centre for Epidemiological Studies-Depression (CES-D) scale, a 10-item scale addressing feelings and behaviours over the last seven days, with higher scores indicating more depressive symptoms (cut point for depressive symptoms is generally ≥ 10).

Psychosocial outcomes are generally not objectives of cash transfer programmes. However, economic and food insecurity are chronic sources of stress, particularly in rural areas in Africa. Thus, poverty reduction can have direct impacts on reducing stress and improving mental health. The effects of cash transfers on mental health have been extensively reviewed in the accompanying summary document. We briefly describe that evidence here, as mental health is a pathway through which cash transfers can improve gender equality outcomes.

Four recent systematic reviews have examined the impacts of cash transfer programmes on mental health globally, and three of these concluded that cash transfers have protective benefits on mental health, among adolescents and adults; however, impacts in these reviews were not disaggregated by sex. Zimmerman et al. (2021) identified 12 articles (seven

FIGURE 1B. CONCEPTUAL FRAMEWORK LINKING CASH TRANSFER PROGRAMMES TO GENDER EQUALITY OUTCOMES - SECOND-ORDER IMPACTS



in Africa) estimating the impacts of cash transfers on mental health or mental wellbeing among youth aged below 25 years. The authors conducted a meta-analysis, reporting no significant overall effects on depression outcomes among youth, although individual studies showed promising results. Zaneva et al. (2022) identified 14 papers reporting mental health outcomes among youth under 20 years. Their review found a small, protective effect on mental health outcomes. Among all ages, McGuire et al. (2022) identified 45 studies, most of which were conducted in Africa (30 out of 45) and found small, positive effects of cash transfers on mental health. Finally, Wollburg and colleagues (2023) identified 17 studies (13 in Africa) that examined mental health outcomes including anxiety and depressive disorders among adults. The meta-analysis overall reported small protective effects on mental health, detecting larger effects on mental health among evaluations of unconditional cash transfers compared to conditional cash transfers.

Turning to evidence from the Transfer Project, cash transfers were found to reduce stress among caregivers (mostly women) in Malawi but had mixed impacts in Ghana (an increase was found according to one measure, but no effects were found according to another), and there were no impacts of Tanzania's Productive Social Safety Net (Ghana LEAP 1000 Evaluation Team 2018; Maara et al. 2023). Depressive symptoms have been measured largely among adolescents and youth in Transfer Project evaluations (see *Appendix* 3), with the exception of Mozambique (female caregivers were assessed). Cash transfers in Malawi and Kenya were found to reduce depressive symptoms among adolescents and youth (Angeles et al. 2019; Kilburn et al. 2016). While protective effects were seen in Malawi among both males and females, in Kenya effects were larger among males. However, in Tanzania, while there were no overall effects on mental health when examining male and female adolescents and youth together, an in-depth study found that when examining separately, Tanzania's Productive Social Safety Net reduced depressive symptoms among males and increased depressive symptoms among females (Prencipe et al. 2021). The authors posited that responsibility for fulfilling conditions to remain eligible for the programme largely falls to females, and this may have increased their care responsibilities, contributing to time poverty and reduced mental health. Finally, depressive symptoms were measured among adult female caregivers in Mozambique, where cash transfers reduced depressive symptoms by 7 percentage points (11 per cent decrease) (Bonilla et al. 2022).

5.3 Evidence of Impacts of Cash Transfers on School Enrolment and Attendance

There is strong evidence that cash transfers increase school enrolment and attendance and reduce absenteeism. These impacts are found among both conditional and unconditional cash transfer programmes, and there is no conclusive evidence that conditions on school attendance are more effective than unconditional cash transfers.

In addition to poverty reduction objectives, many cash transfers aim to improve human capital development, including children's schooling. The effects of cash transfers on schooling outcomes have been extensively reviewed in the accompanying summary document. We briefly describe that evidence here, as schooling is a pathway through which cash transfers can improve gender equality outcomes. More details on these findings, as well as other schooling outcomes, such as attainment, skills, and longer-term outcomes can be found in the accompanying Education Summary in this series.

Baird et al. (2014) conducted a systematic review and meta-analysis of 75 publications summarizing 35 interventions (8 in Africa) in 25 countries on the effects of conditional and unconditional cash transfers on schooling outcomes. In the meta-analysis, they found that cash transfers (conditional and unconditional combined) increased the odds of **school enrolment** by 36 percent (OR=1.36). In this study, meta-regression analyses indicated that the difference in impacts between conditional and unconditional cash transfer programmes on enrolment was not statistically significant. It is thus not possible to conclude that conditional cash transfers are more effective at increasing enrolment than unconditional cash transfers.

Turning to **school attendance**, in a meta-analysis of 16 studies, Baird et al. (2014) found that unconditional cash transfers increased the odds of attendance by 42 percent (OR=1.42), and conditional cash transfers increased the odds of attendance 65 percent (OR=1.65). Similar to impacts on enrolment, differences in impacts between unconditional and conditional cash transfers were not statistically significant..

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In the following, we briefly describe some individual studies from Africa, with an emphasis on sex-disaggregated findings. In Tanzania, the Productive Social Safety Net was found to increase enrolment (with larger increases for primary school than secondary school and among boys compared to girls) (Rosas et al. 2019). In Morocco, the Tayssir cash transfer pilot increased enrolment and attendance among children 6 to 15 years (Benhassine et al. 2015), and these increases were sustained after the programme was scaled up (Gazeaud and Ricard 2023). In South Africa, longer exposure to the Child Support Grant in adolescence led to increased probability of school enrolment in young adulthood (Bell 2020). Impacts on enrolment were larger for males than females and among adolescents in urban areas compared to rural areas. Also in South Africa, the Child Support Grant was found to increase school attendance at the secondary level by 1.8 percentage points (this impact was stronger for boys than girls), but had no impacts on primary school enrolment (Mostert and Castello 2020).

In Transfer Project studies in the region, cash transfers increased **school enrolment** in Ethiopia (among children 9 to 11 years), Kenya (children 6 to 17 years) (Berhane, Devereux, Hoddinott, Hoel, et al. 2015), Lesotho (among children 13 to 19 years) (Pellerano et al. 2014), Malawi (children 6 to 17 years) (Abdoulayi et al. 2014), Mozambique (children 6 to 17 years) (Bonilla et al. 2022), and Zambia (among children aged 11 to 14 years in both the Child Grant Programme and the Multiple Category Targeting programme and among children 15 to 17 years; no impacts were found for younger children) (American Institutes for Research 2015, 2016).

5.4 Evidence of Impacts of Cash Transfers on Utilisation of Health Services

Health is another component of human capital development, which often features among objectives of cash transfer programmes. Investments in health in childhood and adolescents can help individuals lead healthier lives and this can contribute to their increased productivity in adulthood. As such, improving economic security and health are mutually reinforcing aims. The effects of cash transfers on health services utilisation, morbidity, and mortality have been extensively reviewed in the accompanying summary document. We briefly describe that evidence here, as they are pathways through which cash transfers can improve gender equality outcomes.

5.4.1 Utilisation of general health services

In Africa, cash transfer programmes have increased use of health services (preventive and curative).

Two reviews of cash transfers and health services utilisation have focused exclusively on Africa. Both found that a majority of studies reviewed indicate that cash transfers increase healthcare utilisation (preventative, curative and immunisation services) (Owusu-Addo, Renzaho, and Smith 2018; Onwuchekwa, Verdonck, and Marchal 2021). Turning to the global evidence base, Pega et al. (2022) examined impacts of five unconditional cash transfers (with a majority of studies from Africa) on use of health services and found that estimates were positive but not statistically significant in a meta-analysis (RR 1.04, CI 1.00-1.09), suggesting that unconditional cash transfers did not impact use of health services in these five studies. Another global review (including conditional and unconditional cash transfers) reported that a majority studies found positive impacts of cash transfers on utilization of health services (Bastagli et al. 2019).

A Transfer Project study found that government cash transfer programmes had strong, positive impacts across age groups on health services use when ill in Malawi (approximately 8 percentage points) and among some age groups in Zambia (12.9 percentage points among those 20-59 years) and in Ghana (11 percentage points among adults 20-59 years). No impacts on health services use were found in Zimbabwe (Novignon et al. 2022). In the same study, positive impacts were also found on preventative care among children under five years in Zambia's Child Grant Programme.

Taken together, this body of evidence suggests that unconditional and conditional cash transfers can increase use of health services in Africa.

5.4.2 Use of sexual and reproductive healthcare services

Cash transfers in Africa have positive effects on antenatal care seeking but generally do not have effects on skilled attendance at delivery (apart from in circumstances with high-quality health services) or contraceptive uptake. The evidence on cash transfers and HIV testing in Africa is mixed, but they generally do not increase treatment adherence.

In terms of **antenatal care** (ANC), two out of three studies reviewed in Owusu-Addo et al. (2018) found positive impacts in Nigeria and Uganda, however Zambia's Child Grant Programme did not have effects on ANC. In another African study not covered in this review, Tanzania's Productive Social Safety Net (PSSN) also increased use of ANC (Rosas et al. 2019). Another study conducted as part of the Transfer Project was not covered in these reviews; Ghana's Livelihood Empowerment Against Poverty (LEAP) 1000 increased the probability of seeking antenatal care (by 11.4 percentage points) (Ghana LEAP 1000 Evaluation Team 2018).

In contrast, cash transfers have not been found to increase **skilled delivery at birth** (Owusu-Addo, Renzaho, and Smith 2018; Rosas et al. 2019). There is, however, an exception, whereby a governmental cash transfer in Zambia increased skilled delivery but only in communities with better health services (Handa, Natali, et al. 2015). This finding suggests that quality of health services can influence the impacts of cash transfers on related outcomes.

The impacts of cash transfers on modern contraceptive uptake have been less frequently studied, but there is no evidence to date that cash transfers increase contraceptive uptake in Africa, among adult women or adolescent girls (Khan et al. 2016; Kneale et al. 2023).

One study used population-level data from Demographic and Health Surveys and AIDS Indicator Surveys from 42 countries (36 in Africa), combined with coverage levels of national government cash transfer programmes, to examine the association between cash transfer coverage and HIV testing rates. The authors found that cash transfer programmes were associated with an increased probability of having had an HIV test within the past 12 months (OR=0.61, CI 1.15, 5.88) (Richterman and Thirumurthy 2022). In terms of adherence to HIV treatment, a systematic review of 16 non-governmental programmes found no impacts on antiretroviral therapy adherence (Guimarães et al. 2023).

5.5 Evidence of Impacts of Cash Transfers on Risky Sexual Behaviours

There is stronger evidence that cash transfers delay sexual debut and more limited evidence (in a minority of studies) that cash transfers can increase condom use and reduce the number of sexual partners, transactional sex, and age-disparate sexual relationships, but effects are not seen in all contexts. Where disaggregated by sex, findings appear to be driven by females.

Economic insecurity, patriarchal gender norms, and biological vulnerability related to reproduction intersect in ways that increase the risk of adverse outcomes for adolescent girls (Holmes and Jones 2013). These risks include early sexual debut, early pregnancy, age-disparate sex, transactional sex, gender-based violence, and HIV and other sexually transmitted infections. Gender-responsive social protection programming can help mitigate some of these risks and facilitate safe transitions to adulthood. However, even when cash transfers are designed in gender neutral ways, they have still been shown to mitigate some of these risks and improve gender equality outcomes through the poverty reduction pathway.

Key concepts:

- **SEXUAL DEBUT** – typically measured as (1) ever had sexual intercourse; (2) age at sexual debut.
- **DISPARATE PARTNER AGE** – having a sexual partner more than 5 years older than the individual.
- **MULTIPLE/NUMBER OF SEXUAL PARTNERS** – number of sexual partners with whom individual has had sexual intercourse.
- **NON-USE OF CONDOM AT LAST SEX** – reports not having used a condom at last sex.
- **TRANSACTIONAL SEX** – non-marital, non-commercial sexual relationships, motivated by the implicit assumption that sex will be exchanged for material support or benefits (Wamoyi et al. 2019, page 2).

Sexual debut

A global systematic review found that cash transfers **delayed sexual debut** in 10 out of 18 programmes (all but one study in Africa); in most cases delays were found for girls but not boys (Stoner et al. 2021).

Within Transfer Project evaluations (several also covered in the aforementioned systematic review), cash transfers were found to delay sexual debut in Kenya, Malawi, South Africa, and Zimbabwe (see *Appendix* 1). There were no impacts on sexual debut in Zambia or Tanzania (Tanzania PSSN Youth Study Evaluation Team 2018; American Institutes for Research 2014b). The lack of impacts in Tanzania should be interpreted with caution, as the sample covered males and females aged 14 to 28 years, many of whom were already in marriages or partnerships at baseline (approximately 1 out of 3 females and 1 in 10 males) where sexual activity would be the norm. In Kenya, the Cash Transfer for Orphans and Vulnerable Children delayed sexual debut among female and male youth aged 15 to 25 (Handa, Halpern, et al.

2014), while Zimbabwe's Harmonised social cash transfer delayed sexual debut among girls only (Angeles et al. 2018). A separate analysis of the data from Kenya attempted to explore pathways of impact of cash transfers on sexual debut delays, but while the study found that cash led to increases in household economic well-being and improved mental health outcomes among young people aged 15 to 25, these results did not mediate the effects on adolescents' sexual debut, and the authors were not able to identify what factors did contribute to these effects (Handa et al. 2017). In Malawi, the Social Cash Transfer Programme delayed sexual debut among boys aged 14 to 21 years (but not girls) at midline, but effects were not sustained at endline when the youth were aged 15 to 22 years (Malawi SCT Evaluation Team 2016). Finally, in South Africa, the Child Support Grant also delayed sexual debut among female and male adolescents aged 16 to 17 years (DSD, SASSA, and UNICEF 2012). A separate analysis of the data from the Child Support Grant compared adolescents who received the grant earlier in childhood to adolescent who received it later in childhood (all children in the study lived in households that received the transfer at some point) and found that receipt of cash earlier in life (compared to later in childhood) led to greater delays in sexual debut for females but no impacts among males (Heinrich, Hoddinott, and Samson 2017).

Condom use

A review of **government social assistance programmes** by Cirillo and colleagues (2024) examined the effect of social assistance programmes on adolescent condom use. Among seven studies examining impacts of cash transfers on condom use, only one (the Harmonized Cash Transfer Programme in Zimbabwe) found that cash transfers increased **condom use at first sex** (American Institutes for Research 2014a); no impacts were found in Zambia, Malawi, Kenya, Tanzania, South Africa, and Mexico (Cirillo, Palermo, and Viola 2024).

Turning to a global systematic review which included both governmental and non-governmental programming, five out of 19 **cash transfer** studies found positive impacts of cash transfers on condom use (Stoner et al. 2021), including a non-governmental cash transfer conditional on school attendance which reduced unprotected sex for adolescent girls ages 13-20 in rural South Africa (Pettifor et al. 2016).

Transfer Project studies were covered in both of the aforementioned reviews. As shown in *Appendix* 1, five Transfer Project studies examined impacts on condom use (among adolescents and/or youth). Examining impacts on females and males combined, there were no impacts in any of the five countries (Kenya, Malawi, Tanzania, Zambia, Zimbabwe) (Handa, Halpern, et al. 2014; Abdoulayi et al. 2016; Tanzania PSSN Youth Study Evaluation Team 2018; American Institutes for Research

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2014a, 2015). However, when examining impacts by gender in Zimbabwe four years after baseline (estimates not shown in table), there was an adverse effect, with females 13.6 percentage points less likely to use a condom at first sex (Angeles et al. 2018). In contrast, earlier estimates of impacts on condom use in Zimbabwe (measured 12 months after baseline) showed an increase of 27 percentage points in the probability of condom use at first sex among adolescents and youth in households receiving the cash transfer.

Multiple sexual partners

One global systematic review found that, in three out of four studies (in Malawi, South Africa, and Kenya) cash transfers reduced the likelihood that female youth had **multiple sexual partners** (Bastagli et al. 2016). Among studies reviewed, two covered Malawi's Zomba trial and found that cash transfers

reduced the probability that girls had multiple sexual partners (Baird et al. 2010), while the Child Support Grant in South Africa reduced the likelihood that males (but not females) had multiple partners (Cluver et al. 2013), and the Kenyan Cash Transfer for Orphans and Vulnerable Children reduced the likelihood that female adolescents (but not males) had two or more sexual partners (Handa, Halpern, et al. 2014). A second, more recent, global systematic review examined 14 cash transfer programmes (13 in Africa) and found that only one programme, evaluated in two separate studies, namely South Africa's Child Support Grant, reduced the number of sexual partners among adolescents and youth (Stoner et al. 2021). Interestingly, however, one of these studies found that the programme reduced the number of sexual partners among males but not females aged 10 to 18 years (Cluver et al. 2013), while the other study, examining dosage effects, found that longer programme exposure reduced the number of sexual partners among female adolescents but not males aged 15 to 16 years (Heinrich, Hoddinott, and Samson 2017). Among the other studies in this review, a second intervention (a non-governmental cash transfer in South Africa) was found to reduce the probability that adolescent girls had any sexual partner in the past 12 months, but did not have an effect on the total number of sexual partners (Pettifor et al. 2016).

Within the Transfer Project, none of the six evaluations (in Kenya, Malawi, Tanzania, Zambia, and Zimbabwe) examining this outcome found that cash transfers reduced the number of sexual partners among combined samples of male and female adolescents and youth (see *Appendix* 1). However, one study (in Kenya), did find that cash transfers reduced the number of sexual partners reported by females aged 15 to 25 years (but not males) (Handa, Halpern, et al. 2014).

Transactional sex

A global systematic review found that cash transfers did not have any effects on **participation in transactional sex** in six out of eight studies (all studies examining this outcome were in Africa) (Stoner et al. 2021). The other two studies observed a protective effect (in South Africa and Kenya). The Child Support Grant in South Africa reduced girls' (but not boys') engagement in transactional sex (Cluver et al. 2013). The second intervention, a cash transfer in the form of direct payment of school tuition, exam and uniform fees for children in grades 7 and 8 in Kenya, reduced the likelihood that adolescents aged 13 to 16 years engaged in transactional sex (Cho et al. 2018).

In the Transfer Project, only one out of five evaluations (in Kenya, Malawi, Tanzania, Zambia, and Zimbabwe) found protective impacts of government-led cash transfer programmes on transactional sex. In Zimbabwe (a Transfer Project study), the Harmonized Social Cash Transfer reduced participation in transactional sex among youth aged 13 to 24 years (Angeles et al. 2018) (See *Appendix* 1.).

Age-disparate sexual partnerships

Poverty, social vulnerabilities, and, in some settings, socio-cultural norms, can drive girls to engage in age disparate sex partnerships, often for financial or material support. These relationships are typically underpinned by unequal economic and gender power dynamics, and thus can heighten the risks for girls of sexual and physical abuse, controlling behaviours, and lack of power to negotiate condom use, increasing the risk of HIV infection (Reed et al. 2024; Rogers et al. 2023).

A global systematic review found that cash transfers had a protective effect on **age-disparate sex** or having an older partner (more than 5 years) in three[3] out of eight studies (all studies in Africa) (Stoner et al. 2021). Protective effects were found in government cash transfer programmes in South Africa (among boys but not girls) and Malawi (Cluver et al. 2013; Abdoulayi et al. 2016); and a non-governmental cash transfer in Malawi (Baird et al. 2010).

In the Transfer Project (see *Appendix* 1), one (in Malawi) out of four studies that considered this outcome found a protective impact among adolescents and youth, two found no impact (in Tanzania and Zimbabwe), and one (in Zambia) found an adverse impact on age-disparate sex (Abdoulayi et al. 2014; American Institutes for Research 2015; Angeles et al. 2018); the studies from Malawi and Zambia were also included in the aforementioned systematic review. In Malawi's Social Cash Transfer Programme, youth aged 15 to 22 years in treatment households were more likely to report having younger partners (by 0.45 years), less likely to report age-disparate sex at first sex (by 3.3 percentage points), and less likely to report age disparate sex at most recent sex (by 9.1 percentage points). In Zambia, adolescents and youth aged 13 to 14 years in households receiving the Multiple Categorical Grant were 3.9 percentage points more likely to report having a sexual partner more than 10 years older.

Source: ©UNICEF/UNI212672/Tremeau

5.6 Evidence of Impacts of Cash Transfers on Adolescent Safe Transitions Into Adulthood

Adolescents in Africa are disproportionately affected by early transitions[4] into adulthood, characterised by the highest rates of child marriage in the world, high levels of adolescent pregnancy and fertility, and unsafe sex practices[5] (Kassa et al. 2018; UNICEF 2023a). Women's and girls' influence over decisions related to timing of their marriage, sexual debut, and childbearing is linked to household poverty and gender norms related to family formation and women's agency. Government-run cash transfers in Africa rarely have objectives related to these transitions, but since poverty is a structural driver of adverse outcomes and early transitions, research has explored the potential for cash-based interventions to facilitate delayed and safe transitions of boys and girls into adulthood.

Child marriage[6]

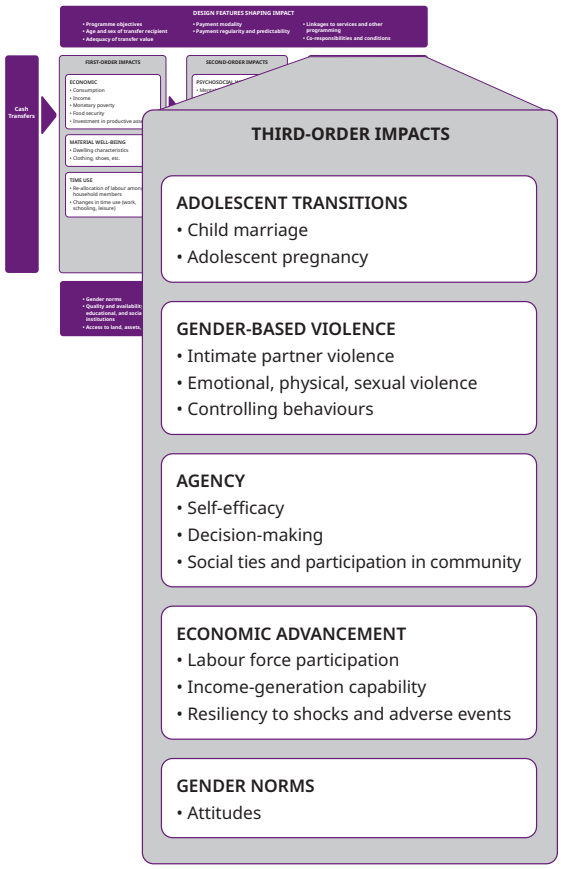
Cash transfers delay marriage, including in Africa, but effects are not seen in all settings.

Key concepts:

- **TIMING OF MARRIAGE** – typically measured as (1) ever been married; (2) age at first marriage/cohabitation.
- **CHILD MARRIAGE** – marriage/cohabitation before age 18 years

Global evidence from systematic reviews shows that in approximately half of studies reviewed, cash transfers reduce **child marriage** (Kalamar, Lee-Rife, and Hindin 2016; Bastagli et al. 2016; Malhotra and Elnakib 2021). A systematic review by Bastagli and colleagues (2016) found mostly protective impacts on early marriage, with three (two in Malawi and one in Pakistan) out of six studies reporting delays in marriage outcomes among adolescent girls, one study reporting mixed effects by sex (in South Africa, with protective effects for adolescent boys but not girls in households receiving an old-age pension), one study detecting adverse impacts (in Honduras), and one study finding no impacts (in Malawi). Another global systematic review by Kalamar and colleagues (2016) found that three out of four high quality studies of cash transfer programmes (three in Africa) either **delayed marriage** or reduced the proportion of adolescents who were married. Finally, a recent systematic review by Malhotra and Elnakib (2021) found that five out of five (one in Africa) conditional cash transfers had protective

FIGURE 1C. CONCEPTUAL FRAMEWORK LINKING CASH TRANSFER PROGRAMMES TO GENDER EQUALITY OUTCOMES - THIRD-ORDER IMPACTS



effects against child marriage; however, the only study from Africa (Zimbabwe) evaluated a non-governmental cash transfer programme. It is important to note that only one of the five conditional cash transfers examined in the Malhotra and Elnakib (2021) review was an anti-poverty social cash transfer (Oportunidades in Mexico); the others were vouchers or stipends to pay school fees (and the only study in Africa paid school fees directly to schools and not families in Zimbabwe). Turning to government-led unconditional cash transfer programmes reviewed in Malhotra and Elnakib (2021), none of the three[7] (all in Africa – Kenya, Malawi and Zambia) studies found any effects on early marriage. However, it is important to note that this review did not include government-implemented, unconditional cash transfers in Zimbabwe, Ghana, and Ethiopia, and also did not report protective effects from Malawi at midline, all of which did find protective effects on marriage (see Transfer Project findings summary below). Malhotra and Elnakib (2021) separately examined multi-arm[8] studies, and among these, found that

three out of six conditional cash transfers had protective effects against child marriage, while one study found mixed results, and two studies found no effects. Also covered in the same review, another study of a non-governmental cash transfer in Malawi, the Zomba trial (also covered by Bastagli and colleagues in their 2016 review), compared unconditional and conditional cash transfers and found mixed results. This was a complex study with four groups of adolescent girls (each corresponding to a 'study arm') including: Group 1) out-of-school girls who were offered cash transfers conditional on renewed school attendance; Group 2) girls in school who were offered cash transfers conditional on continued school attendance; Group 3) girls in school who were offered unconditional cash transfers; and Group 4) girls in the control group who did not receive cash transfers. Girls were followed during the programme, immediately after it ended (3 years), and two years after cash transfers stopped (5 years). Conditional cash transfers were found to delay marriage among the first group (impacts were sustained after the programme ended), but not among the second group. Unconditional cash transfers delayed marriage among the third group (during and immediately after the programme), but effects were not sustained two years after the programme ended (Baird, McIntosh, and Özler 2019).

In their global review of **social assistance programmes**, (Cirillo, Palermo, and Viola (2024)) reviewed 11 studies covering 8 programmes and found that only three examined marriage among adolescents specifically. Two out of three found protective impacts on **delaying marriage**, including among girls 12 to 18 years in Ethiopia's Productive Safety Net Programme (Hoddinott and Mekasha 2017) and increased age marriage among girls 15 to 19 years as a result of a school stipend in Pakistan (Alam, Baez, and Del Carpio 2011); there were no impacts among adolescents 13 to 19 years in Malawi's Social Cash Transfer. An additional eight studies examined marriage among adolescents and youth combined, and among these, three found protective impacts, including two studies examining Zimbabwe's Harmonized Social Cash Transfer (impacts driven by girls aged 12 to 20 years (Angeles et al. 2018)) and one evaluating Malawi's Social Cash Transfer (short-term impacts among youth 14 to 24 years [which were later not sustained (Abdoulayi et al. 2016)]; no impacts were found in Kenya, Tanzania, or India.

Finally, among Transfer Project studies, three (in Malawi, Zimbabwe, and Ghana) out of six evaluations showed protective impacts of cash transfers **delaying marriage** among adolescents and youth. Malawi's Social Cash Transfer Programme reduced the probability that youth 15 to 24 years were ever married or cohabiting at midline (14 months into the programme) (1.8 percentage point decrease), but these impacts were not sustained at endline (30 months) (Malawi SCT Evaluation Team 2016). Further analysis of this sample over time found that reductions in marriage and cohabitation were sustained at endline among male youth aged 14 to 21 at the start of the programme, but there were no sustained impacts among females (Dake et al. 2018). Zimbabwe's Harmonised Social Cash Transfer Programme reduced the probability that girls aged 13 to 24 years were married or cohabitating (by 6.5 percentage points), but there were no impacts among boys (Angeles et al. 2018). In Ghana's Livelihood Empowerment Against Poverty 1000 programme, there were mixed findings. One estimation found that cash transfers reduced the probability that females aged 12 to 24 years at baseline were married at endline (by 3.5 percentage points). However, another estimation, using a different approach, on the same sample found no impacts (Ghana LEAP 1000 Evaluation Team 2018)[9]. There were no impacts on timing of marriage and cohabitation in Kenya, Tanzania, and Zambia (Multiple Categorical Cash Transfer) (Tanzania PSSN Youth Study Evaluation Team 2018; The Kenya CT-OVC Evaluation Team 2012; American Institutes for Research 2015).

Another non-Transfer Project evaluation from Africa did not examine marriage impacts directly but found that households participating in Ethiopia's Productive Safety Net Program had fewer female adolescent members aged 12 to 18 years moving out of their households than households not participating in the programme. This led the researchers to conclude that the Productive Safety Net Program may be delaying marriage among adolescent girls (Hoddinott and Mekasha 2020). A separate, qualitative study explored potential pathways through which these effects on marriage might work and found that cash transfers reduced financial pressures for families to marry off girls and increased girls' educational opportunities (Gavrilovic et al. 2020).

Source: ©UNICEF/UNI605715/Seck

Pregnancy and birth spacing

Cash transfers reduce early pregnancy and increase birth spacing in Africa. Cash transfers do not increase fertility.

Key concepts:

- **TIMING OF PREGNANCY** – typically measured as (1) ever being pregnant; (2) age at first pregnancy
- **BIRTH SPACING** – length of time between births; increased birth spacing has positive health impacts for the mother and subsequent children born
- **TOTAL FERTILITY** – number of live births borne to a woman

In a narrative review of non-contributory social protection programming (largely cash transfers) in lower- and middle-income countries, two out of five studies found that cash transfers reduced the probability of adolescent pregnancy (Cirillo, Palermo, and Viola 2024). These included the Child Support Grant in South Africa and Bolsa Família in Brazil, while the remaining studies found no effects. Six additional studies (all Transfer Project studies in Africa) examined pregnancy among adolescent girls and young women combined (no disaggregated findings among adolescents), and among these, two found that cash transfers reduced the probability of pregnancy (in Kenya and Malawi). A global systematic review by Bastagli et al. (2016) found that 7 out of 10 studies showed that cash transfers decreased the likelihood of pregnancy or giving birth among women and girls. As a rare exception, two studies examining the same programme, the Programa de Asignacion Familiar in Honduras, found that women in treatment households had an increased probability of being pregnant (by 4 to 6 percentage points) (Stecklov et al. 2007). Possible explanations related to a loophole in the programme's design, which allowed the transfer amount to increase immediately with an increase in the number of children in the household.

Among studies in Africa, the unconditional, government-implemented Child Support Grant in South Africa increased **birth spacing** (cash transfers delayed adult women's second pregnancy) (Rosenberg et al. 2015). In a non-governmental African study, both conditional and unconditional cash transfers in Malawi's Zomba district **delayed childbearing** among adolescents aged 13 to 21 years at baseline (Baird, McIntosh, and Özler 2019). Among the group of girls out of school prior to the programme who received cash transfers conditional on their school attendance, effects on delaying pregnancy were seen during, immediately after, and two years after the programme ended. However, among girls in school at baseline who received unconditional cash transfers, effects were only seen immediately after the programme (but not sustained two years later). Finally, among girls in school prior to the programme who received cash transfers conditional on their school attendance, no effects on pregnancy were observed. Another non-governmental conditional cash transfer (conditional on attending school) in South Africa had no impacts on pregnancy rates among young women aged 13 to 20 years (Pettifor et al. 2016).

MYTH:

Cash transfers—particularly those targeted to households with children—will increase pregnancies and fertility.

REALITY:

Cash transfers do not increase fertility and, in fact, evidence suggests cash transfers can reduce early pregnancy and increase birth spacing in Africa.

Further, Transfer Project evaluations found that government-led cash transfer programmes **delayed pregnancy** among adolescents and young women in Kenya and South Africa, but had no impacts in Malawi, Tanzania, or Zambia (Lambon-Quayefio et al. 2024; Dake et al. 2018; Tanzania PSSN Youth Study Evaluation Team 2018). In Kenya, girls in households receiving the Cash Transfer for Orphans and Vulnerable Children were 34 percent (or 5 percentage points) less likely to have ever been pregnant compared to girls in non-cash transfer households (Handa, Peterman, et al. 2015). The Harmonized Social Cash Transfer programme in Zimbabwe reduced the probability of lifetime pregnancy among girls aged 13 to 20 at baseline by 11.8 percentage points (Angeles et al. 2018). Adolescent girls in households receiving South Africa's Child Support Grant since early childhood were less likely to have ever been pregnant (DSD, SASSA, and UNICEF 2012). Finally, in Tanzania there were no impacts of the Productive Social Safety Net on girls' and young women's (ages 15 to 28 years at baseline) pregnancy rates (Tanzania PSSN Youth Study Evaluation Team 2018).

Among adult women, Transfer Project evaluations in Ghana, Mozambique, and Zambia did not find any adverse effects of cash transfers on fertility (Ghana LEAP 1000 Evaluation Team 2018; Palermo et al. 2016; Bonilla et al. 2022). That is, cash transfers did not increase childbearing. In fact, in Ghana, the Livelihood Empowerment Against Poverty (LEAP) 1000 programme reduced fertility, and in Mozambique, cash transfers reduced the probability of current or recent pregnancies.

5.7 Evidence of Impacts of Cash Transfers on Gender-Based Violence

There is strong evidence that cash transfers reduce intimate partner violence, especially physical intimate partner violence, including in Africa, and there is emerging evidence to support these protective effects among adolescent girls, too

Intimate partner violence

Sub-Saharan Africa has among the highest rates of intimate partner violence in the world, with 27 (in Southern and Western Sub-Saharan Africa) to 44 percent (in Central Sub-Saharan Africa) of women aged 15 to 49 years reporting experiences of intimate partner violence in their lifetime. This compares to a global average of 27 percent and 49 percent in Oceania, which has the highest lifetime prevalence of intimate partner violence in the world (Sardinha et al. 2022). In addition to the physical and emotional harm caused, intimate partner violence can prevent women and girls from exerting control over their lives and has been shown to have adverse effects on children's nutrition and development (Yount, DiGirolamo, and Ramakrishnan 2011). Moreover, freedom from violence is an indirect form of women's agency and empowerment (Chang et al. 2020). In this section we summarize the evidence of impacts of cash transfers on three indicators of intimate partner violence, including physical violence, emotional violence, and controlling behaviours.

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Key concepts:

- **PHYSICAL INTIMATE PARTNER VIOLENCE** – acts that physically hurt the victim, including but not limited to being slapped, pushed, shoved; hit with a fist; being kicked, dragged, or beaten up; being choked or burnt; being threatened with a gun, knife, or weapon.
- **EMOTIONAL INTIMATE PARTNER VIOLENCE** – psychological aggression (yelling and insults) and threats, including threats of harm, belittling, humiliation, and threats to take away children.
- **CONTROLLING BEHAVIOURS** – isolation from friends and family; restricting access to financial resources; monitoring and restricting movement, employment, education, or access to medical care.

Three global reviews from LMICs and one regional review in Africa all found that cash transfers (or social assistance more broadly) had strong, positive impacts in reducing violence against women (Baranov et al. 2021; Buller et al. 2018; Bastagli et al. 2019; Peterman et al. 2019).

A regional systematic review examined impacts of social safety nets (broader than just cash transfers) on women's experiences of intimate partner violence in five countries in Africa (in Ghana, Kenya, Mali, South Africa and Tanzania) (Peterman et al. December 2019). Four out of these five studies found that social safety nets reduced intimate partner violence. Decreases were largest for **physical intimate partner violence**, followed by **controlling behaviours and emotional intimate partner violence**.

These conclusions are in line with those reported in two global systematic reviews on this topic (Baranov et al. 2021; Buller et al. 2018). Buller et al. (2018) reviewed studies (quantitative and qualitative) examining 22 cash transfer interventions (6 in Africa) and found that 11 out of 14 quantitative studies showed that cash transfers reduced intimate partner violence (with reductions ranging from 11 to 66 per cent), while only one showed mixed findings (Haushofer and Shapiro 2016). Reductions were more frequently found for physical and/or sexual violence, followed by controlling behaviours, and then emotional intimate partner violence. Among the eight qualitative studies (two from Africa) included in the review, five indicated that cash transfers reduced intimate partner violence, while in Uganda, there were mixed effects (there were overall reductions in all forms of intimate partner violence, but some isolated households where intimate partner violence increased) (Buller et al. 2018). Pathways through which cash transfers reduce intimate partner violence suggested by these studies include: 1)

economic security and emotional well-being; 2) intra-household conflict; and 3) women's empowerment. The second global systematic review and meta-analysis found strong evidence that cash transfers reduce physical and emotional intimate partner violence and controlling behaviours (Baranov et al. 2021). Among studies reviewed (4 in Africa), 7 out of 14 found reductions in physical intimate partner violence, and 2 out of 10 found decreases in emotional intimate partner violence. No studies found that cash transfers reduced intimate partner violence overall; however, in a minority of cases (in Latin America), there were increases in intimate partner violence among sub-groups of women whose partners had low levels of education or those perpetrating aggression after drinking (Angelucci 2008; Bobonis, González-Brenes, and Castro 2013; Hidrobo and Fernald 2013). A meta-analysis of all the reviewed studies in combination found that cash transfers reduced physical intimate partner violence (by 4 percentage points), emotional intimate partner violence (by 2 percentage points) and controlling behaviours (by 4 percentage points).

Two out of three Transfer Project studies which examined impacts on intimate partner violence among adult women found protective effects (in Ghana and Mozambique; see *Appendix* 2). Ghana's Livelihood Empowerment Against Poverty 1000 programme reduced the frequency of intimate partner violence (by 0.9 to 0.11 standard deviations), specifically among women in monogamous relationships, and reduced overall experiences of intimate partner violence (by 4.9 to 7.9 percentage points) (Peterman et al. 2022). The study tested pathways of impact and found that reduced frequency of intimate partner violence may have been achieved through improvements in economic security and women's empowerment. Mozambique's Child Grant Programme led to strong reductions in emotional intimate partner violence (by 38 percent), particularly among younger female caregivers, and physical intimate partner violence (by 45 percent), driven by older caregivers in the sample (Bonilla et al. 2022). In contrast, in Zambia, there were no impacts of the Child Grant Programme on women's experience of intimate partner violence (Peterman et al. 2018). A Transfer Project study examining impacts of Malawi's government cash transfer on experiences of intimate partner violence among young women (aged 19 to 30 years) found that longer duration of cash transfer receipt (targeted to households, not directly to adolescents/youth) was not associated with intimate partner experiences among females or males; however among females (but not males), longer duration of cash receipt was associated with increased trust in their relationship (Pereira et al. 2025).

Turning to non-Transfer Project studies from Africa, a study in Togo of a pilot unconditional cash transfer implemented by the government found reductions in physical IPV, however no changes in emotional IPV or controlling behaviours (Briaux et al. 2020). In Mali, the government's national cash transfer programme (Jigiemejiri), where cash was directed to men, reduced intimate partner violence in polygamous households but had limited effects in monogamous households (Heath, Hidrobo, and Roy 2020). Suggested pathways of impact were reductions in men's stress, anxiety, and disputes in polygamous households. Finally, three studies [all examining the same non-governmental cash transfer programme in South Africa (HIV Prevention Trials Network (HPTN) 068], found that the conditional cash transfer reduced experiences of intimate partner violence among females aged 13 to 20 years, and posited pathways were through delays in sexual debut and reductions in the number of sexual partners (Kilburn et al. 2018; Pettifor et al. 2016). However, impacts dissipated one to two years post-intervention (effects were in the same direction but were only marginally statistically significant) (Groves et al. 2024).

MYTH:

Cash transfers directed to women will create conflict and increase intimate partner violence.

REALITY:

There is strong evidence that cash transfers reduce intimate partner violence, through increasing household financial standing, reducing conflict, and empowering women, including in Africa.

Other forms of gender-based violence

Intimate partner violence is only one form of gender-based violence, and in this section, we describe impacts of cash transfers on violence against children and adolescents. In their global review of social assistance programmes, Cirillo and colleagues (2024) reported on six studies across five programmes examining impacts on violence among adolescents. One study from Malawi's Social Cash Transfer Programme examined impacts specifically among adolescents and found that the programme reduced adolescents aged 13 to 19 years' experiences of forced sex. Five other studies covered in the

review examined impacts among adolescents and older youth (below age 30) combined. In Zimbabwe, protective effects against emotional and physical violence among youth (age 13 to 24 years) were found three years post cash transfer rollout (despite increased physical violence impacts at an earlier follow-up round 12 months post cash transfer rollout) (American Institutes for Research 2014a; Angeles et al. 2018; Chakrabarti et al. 2020). Adverse effects were found resulting from government cash transfers in Zambia (increased experiences of forced sex, driven by females). Finally, there were no impacts of Tanzania's Productive Social Safety Net on violence outcomes among adolescents and youth aged 15 to 29 years. The remaining study was outside of Africa and found no impacts.

Another review of social safety nets in lower- and middle-income countries globally (including governmental and non-governmental programmes) covering 57 violence outcomes among children and adolescents across 11 studies found that 19% of impacts were protective (Peterman et al. 2017). The remaining 81% of impacts estimated were not significant; no adverse effects were found. There was a higher proportion of significant, protective impacts for sexual violence (40%), including sexual abuse and exploitation (20%), as compared to physical violence (20%) (Peterman et al. 2017). However, studies published since that review have found that government cash transfers can reduce violence experienced by children (in the form of violent discipline), including in African countries such as Mali and Mozambique (Heath, Hidrobo, and Roy 2020; Bonilla et al. 2022).

5.8 Evidence of Impacts of Cash Transfers on Women's and Girls' Agency and 'Power Within'

Women's agency is limited in many countries in Africa with a majority of women reporting less freedom of choice, freedom of movement, and say in household and personal decision-making than men (Jayachandran 2015; Hanmer and Klugman 2016; Chang et al. 2020). Agency can be defined as women's or men's ability to articulate goals and act on them. Agency is a fundamental element of women's and girls' empowerment and can be measured through both direct and indirect indicators to capture a comprehensive picture of change (Chang et al. 2020; FAO 2023). Direct indicators include 'power within', household decision making, freedom of movement, and freedom from violence. Indirect indicators comprise those in the family domain (timing of marriage and childbearing), economic domain (labour force participation, income generation), and political and community domains (participation in social groups and community ties). Indirect indicators serve as proxy measures of 'achievements of agency' (Chang et al. 2020). Many of these indirect indicators are discussed elsewhere in this summary. In the current section, we focus on a 'power within', household decision making, and community domain indicators.

Key concepts:

- **AGENCY (INDIVIDUAL)** – a fundamental element of empowerment, agency is defined as the ability to articulate goals and act on them. It is typically measured directly as: power within, household decision-making, freedom of movement, and freedom from violence. Indirect indicators include those in the economic domain (labour force participation, income generation) and political and community domains (participation in social groups and community ties).[10]

Women's agency

Cash transfers have positive impacts on women's agency, and unconditional cash transfers have larger impacts on this domain than conditional cash transfers.

A systematic review and meta-analysis of social safety nets (including cash transfers together with food, voucher and in kind transfers; productive asset transfers; public works programmes; fee waivers; and social care services) conceptualized women's empowerment across five domains, including decision-making, autonomy and self-efficacy, aspiration and goals, voice, and leadership (Peterman et al. 2024). The review examined impacts on both women's economic achievement and agency. Examining 106 papers from 85 studies globally in LMICs, the study found that social safety nets had positive impacts on agency. Next, the study disaggregated impacts on economic achievement and agency combined, by type of social safety net, and found that impacts of unconditional cash transfers, asset transfers, and social care all had positive impacts on these combined outcomes. In contrast, impacts of conditional cash transfers and public works were not statistically significant at conventional levels, and impacts of in-kind transfers were not significant at all. **This means that unconditional cash transfers had larger impacts on women's agency and economic achievement than conditional cash transfers.** The authors hypothesise that these differences may be due to any of the following possibilities: conditional cash transfers may have more narrow objectives and/or include fewer gender-informed plus components; conditional cash transfers may restrict women's autonomy on use of the benefits, including for their own priorities; or that conditions lead to reinforcement of gender roles and increased time burdens for women (Peterman et al. 2024; Cookson 2018). Further analysis found that social safety net impacts on voice, agency, and decision-making were positive, but it was not possible to estimate impacts separately on aspirations and leadership due to low statistical power (that is, not enough estimates or large enough sample sizes in existing studies).

Women's and girls' perceived 'power within'

Perceived power within is comprised of three interrelated outcomes including aspirations, self-efficacy and attitudes of men and women towards gender norms. It is typically measured as: (1) control over life and self-efficacy (an individual's belief in their own ability to complete tasks or achieve goals); (2) self-assessed autonomy; (3) self-assessed happiness; (4) satisfied with life (Chang et al. 2020).

Key concepts:

- **LOCUS OF CONTROL (CONTROL OVER LIFE)** – Individual's perception that events in their lives are a result of their own action (as compared to fate, luck, chance, or other external factors).
- **SELF-EFFICACY** – defined as an individual's belief in their capacity to execute certain behaviours.
- **LIFE SATISFACTION OR HAPPINESS** – Extent to which an individual finds life rich, meaningful or of high quality.

Self-efficacy, locus of control and autonomy

Most studies examining impacts of cash transfers on self-efficacy or locus of control did not find any impacts.

A regional review of social safety nets in Africa showed that one out of four studies examining agency or **locus of control** found positive impacts, while zero out of three studies found impacts on **self-efficacy** (Peterman et al. December 2019).

Within the Transfer Project, one out of three evaluations examining self-efficacy found positive effects (see *Appendix* 3). Tanzania's Productive Social Safety Net increased adolescents' and young peoples (aged 14 to 28 years at baseline) **autonomy** (measured as belief they had control over their life). However, neither Mozambique's Child Grant Programme pilot (Bonilla et al. 2022), nor Ghana's Livelihood Empowerment Against Poverty 1000 programme had any impacts on self-efficacy for female caregivers (Ghana LEAP 1000 Evaluation Team 2018).

Psychological measures of 'power within'

Cash transfers improve psychological measures of 'power within' including life satisfaction, reduced stress and worry, and mental health.

There is a relatively larger regional body of evidence on psychological measures of agency. Peterman and colleagues' (2019) systematic review of social safety nets in Africa finds solid positive evidence of impact on women's psychological well-being (covering mental health, stress, worries, life satisfaction, quality of life, happiness, hope, trust and optimism). Overall, out of nine studies included in the review, five studies (56 percent) reported positive outcomes, one study (11 percent) reported negative results, and three studies found no effects (33 percent). Social safety nets increased life satisfaction among women (70 per cent of impacts were positive), reduced stress and worry (47 percent positive, 5 per cent negative) and improved mental health (43 per cent positive). Mental health outcomes are covered more extensively in the associated summary document. In brief, four systematic reviews have examined the effects of cash transfers on mental health. Together, these reviews indicate that cash transfers can improve mental health, including in Africa, but unconditional cash transfers have larger protective effects on mental health than conditional cash transfers (Wollburg et al. 2023).

Turning to evidence from the Transfer Project, measures of **life satisfaction or happiness** increased as a result of cash transfer programmes in Ghana, Zambia and Mozambique (Molotsky and Handa 2021; Natali et al. 2018; Bonilla et al. 2022).

Source: ©UNICEF/UNI574305/Ushindi

Women's decision-making

Women's participation and influence over household decision-making is the most frequently measured indicator of agency in cash transfer evaluations (Bastagli et al. 2016; Chang et al. 2020; Peterman et al. 2019). Decision-making is typically measured through a standard set of questions related to expenditure (e.g., household spending, production and income, education, or health) and non-expenditure issues (e.g., decisions about health care and contraception, visiting relatives/friends, child well-being etc.). Respondents are asked who makes the decisions about these items, and response options usually include respondent alone, respondent with spouse, spouse, or other household member, or combinations of these. Those who report sole or joint decision-making are categorized as having more decision-making power.

Cash transfers can improve women's decision-making power, but these effects are not seen in all contexts. Nevertheless, negative impacts on women's decision-making are rare.

Key concepts:

- **DECISION-MAKING** – used as a proxy to measure autonomy and agency. It is typically measured as: (1) self-assessed decision-making power; (2) self-assessed shared/joint decision-making; (3) self-assessed primary decision-making.

A regional review of social safety nets in Africa found that cash transfer programmes increased women's shared or joint decision-making in 25 per cent of 159 indicators measured across 16 studies (spanning 11 countries); negative impacts were only found on 3 per cent of indicators (Peterman et al. 2019). One global systematic review showed that four out of eight studies (three in Africa) found that cash transfers increased **women's decision-making power around expenditures**, including in Kenya's Hunger Safety Net Programme and Uganda's non-governmental Women's Income Generating Support (WINGS) intervention (Bastagli et al. 2019). However, these findings were mixed. The Kenyan study found autonomy over spending decisions increased as a result of cash in female-headed households but not in dual-headed households (Merttens et al. 2013). The cash transfer evaluated in Uganda—a non-government delivered programme—was delivered in conjunction with business training, and when male partners were allowed to attend these trainings, women's self-reported autonomy decreased (Green et al. 2015). The third African study in the Bastagli review, evaluated the non-government implemented Social Assistance Grants for Empowerment in Uganda and found no impacts on women's decision-making (Merttens et al. 2013).

Turning to impacts of cash transfers on **non-expenditure-related decisions**, the same systematic review also found mixed effects (Bastagli et al. 2016). In Africa, WINGS in Uganda had no effects on women's control over decisions related to child schooling and healthcare, but qualitative data from the study suggests that cash transfers increase men's acknowledgement of women's contribution to the household (Merttens et al. 2015). In Niger, an experiment that compared manual and e-payment cash transfers to a control group showed no effects on women's decision-making outcomes, however e-payments did increase spending on women's and children's clothing, suggesting some changes in intrahousehold decision-making processes (Aker et al. 2016).

Finally, a narrative review of social assistance programmes (including cash transfers) and climate change resiliency for women and girls found that when social assistance resources in Kenya were targeted to women, their **financial decision-making capabilities** were strengthened, and thus their ability to manage climate risk (Hidrobo et al. 2023).

Among Transfer Project evaluations using quantitative data (see *Appendix* 3), one (in Mozambique) in five studies found that cash transfers increased women's decision-making power (Bonilla et al. 2022). The remaining four studies did not find any impacts. A separate in-depth, mixed method analysis of data from Zambia's Child Grant Programme found that cash transfers did increase women's decision-making power, measured as the count of decisions a woman controls (whereas the quantitative analysis only considered these decisions separately) (Bonilla et al. 2017). Yet the same qualitative analysis indicated that men and women both believed a husband's opinion to be more important in making household decisions. Likewise, despite a lack of impacts measured quantitatively, in qualitative interviews, women receiving cash transfers in Ghana's Livelihood Empowerment Against Poverty programme did report higher involvement in joint decisions and autonomy over the use of cash transfers (Ghana LEAP 1000 Evaluation Team 2018). A qualitative assessment in Malawi showed that the Social Cash Transfer Programme led to an increase in decision-making power among married women on the use of the cash transfers in their traditional decision-making domains (food, education, childcare) (Nesbitt-Ahmed, Pozarny, and de la O Campos 2017). Nevertheless, limited change was documented in decision-making on the use and sale of assets or property and income, which is seen as a traditional domain of decision-making occupied by men.

Box 3. Unpacking the meaning of women's empowerment in evaluations of cash transfers

- Measuring empowerment poses certain challenges. At an abstract level, women's empowerment has been defined as comprising three inter-related dimensions: 1) access to resources (human, material, and social), 2) agency (decision-making, negotiation, etc.), and 3) achievements (well-being outcomes) (Kabeer 1999). These dimensions can be hard to quantify and measure. Quantitative evaluations typically use a count of the number of household-level decisions that women participate in to assess their level of empowerment. However, women may not necessarily perceive intra-household decision-making capacity as a sign of their empowerment. Moreover, decision-making questions do not adequately capture all three dimensions of empowerment.
- A mixed-methods evaluation of Zambia's Child Grand Programme illustrated this point. For example, while a quantitative assessment found that participation in the programme led to improvements in women's sole and joint decision-making, women in qualitative interviews expressed concern that men continued to have greater decision-making power than women in the household due to discriminatory gender norms. At the same time, women who participated in qualitative interviews still expressed that they felt financially empowered by the programme, as cash increased their access to resources and improved their ability to save money and make productive investments. Similarly, as described in the gender attitudes section below, a qualitative study in Malawi found that, as cash transfers caused women to increase their involvement in income-generating activities, this led to expanded perceptions in the community towards women's economic roles (Nesbitt-Ahmed, Pozarny, and de la O Campos 2017). This can be interpreted as increased agency (women have new opportunities to decide how to engage in productive activities) and achievement (increased income-generating opportunities and financial security). These findings highlight the importance of using different types of data to assess different manifestations of women's empowerment as well as measuring subjective dimensions of relevance to women in each context.

Source: Bonilla et al. (2017)

Women's agency in the community domain

Next, we examine impacts of cash transfers on social support, women's participation in social groups and networks (formal and informal), and involvement in communal decision-making. We could not identify any global or regional systematic reviews that examined these outcomes; however, a protocol has been published, suggesting that a systematic review is underway on cash transfer impacts on social solidarity (Leites et al. 2017). Nevertheless, there are several individual studies examining these outcomes, including in the Transfer Project.

Source: ©UNICEF/UN0827403/Ayene

Cash transfers can increase trust, social support, social inclusion, and group membership, but the number of studies examining these outcomes is limited.

Key concepts:

- **SOCIAL SUPPORT** – refers to the degree of support received from social networks. It can be measured using the Multidimensional Scale of Perceived Social Support (MSPSS), an eight-item scale ranking close relationships (e.g., family and friends). Higher scores indicate higher perceived social support.
- **SOCIAL COHESION** – Extent of connectedness and solidarity among community members
- **SOCIAL CAPITAL** – access to support and reciprocity from individuals and networks
- **PARTICIPATION IN COMMUNITY GROUPS** – women's participation in at least one social group or network in the community.

The systematic reviews we reviewed did not cover social support, social cohesion, and involvement in community groups, and therefore we summarize in this section a selection of individual studies examining this outcome. In Niger, women enrolled in the national cash transfer programme reported higher levels of **social cohesion**, though these women also received complementary psychosocial interventions and a lump sum grant intended to support entrepreneurial activities (Bossuroy et al. 2022). In Tanzania, the government-implemented Community-Based Conditional Cash Transfer pilot increased participants' trust in community members; however, respondents included both males and females, so results are not specific to women (Evans and Kosec 2023). A qualitative study of the Social Cash Transfer Programme in Malawi reported positive programme effects on women's **participation in social and financial networks**. This in turn increased women's self-esteem and confidence and encouraged some women to take up leadership roles in their communities, however, it did not necessarily improve women's decision-making power in community forums (Nesbitt-Ahmed, Pozarny, and de la O Campos 2017). The Zomba trial in Malawi increased **social capital**, as measured by trust and gift giving among adolescent girls and young women after one year of receiving cash transfers (treatment effects among conditional and unconditional cash transfer recipients combined); however, impacts on gift giving were negative immediately after the cash transfers stopped (Mesfin and Cecchi 2023). In contrast, in Liberia, the non-government implemented Girl Empower intervention combining cash transfers with mentoring did not have any impacts on social capital (Özler et al. 2020).

In Transfer Project evaluation studies, government-led cash transfers were found to increase **group membership or participation** in two out of three countries where this outcome was measured (in Ghana and Malawi, but not in Mozambique; see *Appendix* 4). In Ghana, cash transfers increased women's participation in community groups (including in women's groups, religious associations, credit and savings, and agricultural groups) and social gatherings (by 14.1 percentage points), and qualitative findings indicated that cash transfers enabled participants to provide social and financial support to others, and not just be on the receiving end (Ghana LEAP 1000 Evaluation Team 2018; de Milliano et al. 2021). Turning to **social support**, Ghana's Livelihood Empowerment Against Poverty 1000 was also found to increase women's access to social support (de Milliano et al. 2021). Malawi's Social Cash Transfer increased perceived social support among youth aged 14 to 21 (Abdoulayi et al. 2016). A multi-country qualitative analysis of Transfer Project evaluation studies found that cash transfers increased social inclusion, including the ability to participate in mutual aid and economic collaboration (e.g., savings groups) (Fisher et al. 2017).

5.9 Evidence of Impacts of Cash Transfers on Gender Attitudes

Cash transfers, especially cash plus initiatives, can enhance gender-equitable attitudes and community perceptions on women's roles, but there are very few studies examining these outcomes.

Gender norms are rarely explicitly addressed through social protection schemes, though there is an increasing recognition of how they can drive gender inequalities and adverse outcomes for women and girls, as well as how they can moderate impacts on gender equality outcomes (Gavrilovic, Petrics, and Kangasniemi 2023). Moreover, there is a growing interest in how cash transfers, particularly those delivered at scale, can be leveraged to contribute to norms change (Gavrilovic, Petrics, and Kangasniemi 2023). In this section, we discuss impacts of cash transfers on gender attitudes (also considered a measure of 'power within') towards gender-based violence, schooling, reproductive health, and domestic chores. As there are no global or regional systematic reviews of evidence of cash transfers on gender attitudes, evidence presented draws from individual studies of cash transfers and cash plus programmes in Africa, including evaluations from the Transfer Project (see *Appendix 6*).

Key concepts:

- **GENDER NORMS** – gender norms dictate the social understanding of cultural roles, behaviors, activities, and attributes expected of people based on their sex or gender and reflect a shared understanding of how women, compared with men, are expected to behave (Wingood and DiClemente 2002).
- **GENDER ATTITUDES** – gender attitudes are an individual's personal opinion about gender norms (Cislaghi and Heise 2020).
- **GENDER EQUITABLE ATTITUDES** – gender equitable attitudes are when attitudes toward gender norms are fair in respect to all genders (UNDP 2023).

Changing gender norms is rarely an objective in existing cash transfer programmes, though there is an increasing recognition of how they can drive gender inequalities and adverse outcomes for women and girls, as well as how they can moderate social protection impacts on gender equality outcomes (Gavrilovic, Petrics, and Kangasniemi 2023). Few evaluations of cash transfers assess impacts on gender equitable attitudes,

and thus global reviews have not examined impacts on this outcome. Most of the evidence to date on this topic comes from qualitative research. A multi-country qualitative study found that, while government cash transfers in Africa gave women more options in their livelihoods choices, they did not appear to significantly transform existing gendered household decision-making, but rather conformed to existing norms (Fisher et al. 2017). Supporting this finding, studies of Ghana's Livelihood Empowerment Against Poverty programme found that cash transfers reduced economic stress within households and gender role strain (inability to fulfil financial responsibilities expected of men); however they did not transform existing norms and roles (Pereira et al. 2023; Barrington et al. 2022). A qualitative study in Malawi found that, as cash transfers caused women to increase their involvement in income-generating activities, this had a positive spill-over effect on community perceptions towards women's economic roles (Nesbitt-Ahmed, Pozarny, and de la O Campos 2017). In quantitative evidence, a non-governmental cash transfer programme in Kenya (Give Directly) showed that large cash transfers and cash transfers targeted to females (but not males) increased women's empowerment, measured as a combination of gender equitable attitudes against intimate partner violence and experiences of intimate partner violence (Haushofer and Shapiro 2016; Haushofer et al. 2019).

Given that few cash transfer evaluations have quantitatively examined impacts on gender attitudes, we draw on some evidence from cash plus programming (both governmental and non-governmental). In a Transfer Project study from Mozambique, the Child Grant Programme, a governmental, integrated cash and care intervention, led to reductions in attitudes accepting emotional and physical intimate partner violence (Bonilla et al. 2022). Results were driven by the cash component, and the sample of older women. In Tanzania, a Transfer Project evaluation of a government-implemented cash plus programme (Ujana Salama) that combined cash with livelihoods and life skill training, a productive grant, mentoring, and linkages to health services and was targeted to male and female adolescents increased gender equitable attitudes (with larger effects among males) (Chzhen et al. 2021). Similarly, in Liberia, a non-governmental cash transfer combined with gender transformative mentoring (the Girl Empower intervention) targeted to girls aged 13 to 14 years reduced accepting attitudes towards intimate partner violence (Özler et al. 2020). In contrast, no impacts on gender attitudes were found in Zambia, while adverse impacts were found in Kenya. In Zambia, the Adolescent Girls Empowerment Program, which combined cash transfers with health vouchers, savings account, financial education, and mentoring (though a combination of governmental and non-governmental implementation), had no impacts on gender attitudes (Austrian et al. 2020). In Kenya, the Adolescent Girls Initiative-Kenya, which combined cash and in-kind transfers, financial education, savings activities, and health and life-skills training (a non-governmental programme), had no impacts on gender equitable attitudes among girls aged 11 to 14 years at baseline in Nairobi, but had a negative effect on gender equitable attitudes among girls in the Wajir region (Austrian et al. 2021).

5.10 Evidence of Impacts of Cash Transfers on Economic Achievement and Productivity

Women in Africa typically have lower agency in the economic domain, characterised by substantially lower rates of formal labour force participation, control over and ownership of productive assets including land, and participation in decent forms of self-employment, as compared to men (Gavrilovic, Petrics, and Kangasniemi 2023). In many contexts, women face multiple constraints to employment and income security including lack of capital, liquidity, and employment skills valued in the labour market, exacerbated by a higher burden of unpaid care work and lack of access to affordable childcare (Jayachandran 2015).

Women's labour force participation

Cash transfers generally do not reduce women's participation in work. In fact, cash transfers can promote women's labour force participation. They can also enable women to withdraw from casual labour to participate in more preferred types of labour (like own farm activities and micro-entreprise).

Key concepts:

- **LABOUR FORCE PARTICIPATION** – typically measured as: (1) adult is participating in labour force (can be defined as formal or informal); (2) individual is engaged in any paid work over past 12 months; (3) number of hours worked.

In a regional review in Africa, social safety nets were found to have positive effects on women's overall participation in the labour force in 34 per cent of the 68 indicators measuring this outcome (negative impacts were found in 1 per cent of indicators) (Peterman et al. 2019). Cash transfers had positive impacts on the number of hours, days, or wages among women in 17 per cent of the 53 indicators measuring this outcome, and a negative effect on these outcomes in 8 per cent of indicators.

Overall, evidence suggests that cash transfers generally do not reduce women's engagement in paid work, and in fact, cash transfers can promote women's labour (Bastagli et al. 2016). In a global review, Bastagli and colleagues (2016) found that 4 out of 16 studies showed that cash transfers increased overall labour-force participation among women, and only one study (in Mexico) observed a decrease; the remaining 11 studies found no changes. In terms of intensity of work (number of hours), no clear patterns emerged; in 6 out of 10 studies there were no changes, while among the remaining four, some studies showed increases and some studies showed decreases in women's hours worked. A more recent systematic review and meta-analysis of experimental evidence of social safety net programs (including cash transfer programmes) found that interventions increased women's labour force participation as well as the productive intensity of work (Peterman et al. 2024). Turning to domestic chores, Bastagli et al. (2016) do find evidence of increases in time spent on domestic work by women in two out of six studies.

Turning to Transfer Project evaluations (see *Appendix 5*), in Ghana, the Livelihood Empowerment Against Poverty 1000 programme increased the probability that working age women spent time in household farming activities by 4.4 percentage points (there were smaller effects among men) (Ghana LEAP 1000 Evaluation Team 2018). There were no impacts on women's time spent in other productive activities such as non-farm enterprise, tending livestock, or casual labour (except for elderly women, who were able to spend less time in tending livestock). Also in Ghana, an older study of the Livelihood Empowerment Against Poverty Programme found that while cash transfers increased family labour on the farm, they also increased days spent in casual labour among female-headed households (Ghana LEAP Evaluation Team 2017). In Malawi, as a result of cash transfers, adults in both female-headed and male-headed households were able to reduce their engagement in begging for food and money and the number of days in casual labour (a less preferred type of work which often conflicts with own-farm activities) (Covarrubias, Davis, and Winters 2012). In Kenya, cash transfers increased engagement in small businesses in female-headed households (but not in male headed households) (Asfaw et al. 2014). Overall (examining men and women together), cash transfers in Kenya did not change the probability that adults participated in wage labour, though cash transfers did reduce the number of hours spent in wage labour (concentrated among males in male-headed households). This was explained by an apparent shift among men from wage labour to own farm labour. However, upon examining impacts on women separately, it was found that cash transfers had large, positive impacts on women's engagement in wage labour among women who lived further from markets (and were thus more isolated). In Mozambique, the Child Grant Programme increased participation in small businesses (non-farm enterprises), and effects were larger in female-headed households than in male-headed ones (Bonilla et al. 2022). A multi-country qualitative analysis of Transfer Project studies found that cash transfers gave women increased choices regarding their livelihood activities (Fisher et al. 2017). For example, in Ethiopia, cash transfers enabled women to shift from begging to work as cleaners or cooks. Further, in Zimbabwe, cash transfers led to livelihood diversification (e.g., increased participation in non-farm activities) in both male- and female-headed households (Pace et al. 2022).

MYTH:

Cash transfers will reduce women's incentives to work.

REALITY:

Cash transfers do not reduce women's participation in work in Africa. In fact, cash transfers can promote women's labour force participation and increase earnings and job quality.

Source: ©UNICEF/UNI548715/Benekire

Income-generating capabilities

Cash transfers increase women's savings, asset ownership, and access to credit. This is important since poor women, including female-headed households, are typically constrained in access to finance and credit, which prohibits their expansion of income-generation.

Key concepts:

- **INCOME-GENERATING CAPABILITIES** – typically measured as: (1) total amount saved; (2) value of savings; (3) value of assets owned; (3) number of assets owned; (4) expenditure on productive inputs; (5) use of inputs; (6) participation in agriculture, fishing, livestock tending, non-farm enterprise, wage work.

Cash transfers can support income generating capabilities for women and men, measured by livestock accumulation, crop production, access to savings, credit and investments in inputs and assets; however, most of these outcomes are measured at the household level and not disaggregated by sex of the household head or individual (Bastagli et al. 2019; Hidrobo et al. 2018). Globally, a systematic review by Bastagli et al. (2016) finds that in three out of seven studies, cash transfers led to increases in savings, production and investment in livestock and farm assets, and these results were primarily driven by female-headed households.

A global (in LMICs) systematic review and meta-analysis of social safety nets (including cash transfers together with food, voucher and in kind transfers; productive asset transfers; public works programmes; fee waivers; and social care services) examined impacts on economic achievement from 106 papers across 85 studies (Peterman et al. 2024). Economic achievement was defined as labour force participation; productive work intensity, earnings or quality; unpaid care work; unpaid work intensity or quality; savings; debt or loans; assets, and expenditures. The study found that social safety nets had positive impacts on women's economic achievement. Then, examining impacts on economic achievement and agency combined, by type of social safety net, the study found that impacts of unconditional cash transfers, asset transfers, and social care all had positive impacts on these combined outcomes. In contrast, impacts of conditional cash transfers and public works were not statistically significant at conventional levels, and impacts of in-kind transfers were not significant at all. This means that unconditional cash transfers had larger impacts on economic achievement and agency than conditional cash transfers.

A narrative review of social assistance programmes (including cash transfers) and climate change resiliency for women and girls found that social assistance can increase income diversification, increasing resiliency to shocks, and can also mitigate effects of droughts (for example in Ethiopia, through community-based watershed development from public works programmes) (Hidrobo et al. 2023).

Evidence from Transfer Project studies also shows beneficial effects of cash transfer programmes on women's savings and asset ownership (see *Appendix* 5). For example, in Zambia, the cash transfers increased women's savings, particularly among women with low decision-making power prior to programme rollout (Natali et al. 2016). Cash transfers also increased households' diversification into businesses typically operated by women (Natali et al. 2016). In Malawi, there were more impacts on productive asset item ownership among female-headed households (who were often less well-off to begin with), as compared to male-headed households (Covarrubias, Davis, and Winters 2012). Qualitative research in Malawi, moreover, found that cash transfers facilitated involvement of women in village savings and loan associations, which in turn, improved their access to credit and saving facilities, and their ability to set-up small businesses (Nesbitt-Ahmed, Pozarny, and de la O Campos 2017). In Kenya, cash transfers increased ownership of small livestock in female-headed households, but not in male-headed households (Asfaw et al. 2014). There were no impacts on receipt of loans or seeking credit. In contrast, in Mozambique, while cash transfers increased asset ownership in general, there were no differences in impacts between female-headed and male-headed households (Bonilla et al. 2022). However, cash transfers did increase households' access to credit; particularly in female-headed households. In Ghana, the Livelihood Empowerment Against Poverty 1000 programme increased the probability that women had any savings (Ghana LEAP 1000 Evaluation Team 2018).

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6. MODERATORS OF IMPACT OF CASH ON GENDER EQUALITY OUTCOMES

In this section we discuss the role of moderators and how they influence the nature and magnitude of impacts of cash transfers on gender outcomes. Moderators, or factors that may determine the magnitude of programme impacts, fall into two domains: (1) programme design features, and (2) individual-, household-, or community-level characteristics and the broader context in which cash transfer programmes operate (see Figure 1). While there are a number of studies that evaluate how specific programme design features or contextual factors moderate cash transfer impacts on different outcomes of gender equality, these are still limited overall.

Studies that do evaluate programme-related moderators tend to focus on transfer-related characteristics, such as the transfer size, frequency and magnitude, payment modality and regularity, as well as targeting design features such as the sex and age of the transfer recipient. There is also consolidated evidence from global systematic reviews on the differences in programme impacts comparing conditional and unconditional transfers (particularly for Education and Health; see associated summaries and briefs on these topics in this series). No systematic reviews focusing specifically on Africa have examined the effects of programme design features of cash transfers (for example, transfer amount, transfer frequency, sex of recipient, etc.) on gender equality outcomes. We therefore draw on evidence reported in global systematic reviews and individual evaluations. In the following, we provide some examples of impacts by moderating characteristics.

6.1 Individual-Level Moderators

Sex and age of the transfer recipient

Targeting women in social protection programmes can be motivated by instrumental or intrinsic motivations. Instrumental motivations stem form the idea that women are primary caregivers and/or will spend money in ways that are more child or family friendly. Intrinsic motivations, on the other hand, target women due to recognition of the greater barriers they face to full participation in the economy and society due to barriers. Despite the mixed evidence, targeting women can increase their networks and visibility in the community (Hidrobo et al. 2024). Thus, to increase gender equality, good practices may include targeting women, recognizing diverse family structures, and incorporating design elements which ensure that women maintain control of transfers.

Few studies have randomised receipt of transfers to males and females, and thus, in interpreting effects, it can be difficult to disentangle pre-existing characteristics, such as an overall disadvantage (for example households headed by older widows), from effects of targeting males versus females. Reviews that have examined targeting women specifically have produced mixed findings (Hidrobo et al. 2024). For example, one study concluded that targeting women was important for improving women's nutrition outcomes (Olney et al. 2022), while others found weak or mixed evidence on differential impacts, including on intimate partner violence and other gender equality outcomes, when targeting women (Baranov et al. 2021; Peterman et al. 2019; Tebaldi and Bilo 2019; Camilletti 2021). Despite these mixed findings in reviews, there are some recent studies which have shown that targeting women and depositing wages or cash from public works programmes into women's instead of their spouses' accounts can increase women's empowerment and labour force participation (Hidrobo et al. 2024).

In the following, we elaborate on findings from a few studies examining sex of transfer recipient in Africa. One study from South Africa (which did not randomize receipt by sex) examined impacts of the Old Age pension and found that cash received by women (but not men) increased children's health (proxied by height for age), and effects were even stronger among girls (Duflo 2000). In Kenya, the non-governmental Give Directly cash transfer randomized receipt to men and women and found that cash transfers to both men and women reduced intimate partner violence, but transfers to women reduced both physical and sexual intimate partner violence, while transfers to men only reduced physical intimate partner violence (Haushofer et al. 2019). Moreover, only transfers to females increased what was referred to as 'women's empowerment,' measured as an index that combined intimate partner violence experiences and attitudes towards violence against women (where higher scores represented more empowerment). Yet, there were no differences in impacts on assets, expenditures, revenue, education or health based on the sex of the transfer recipient (Haushofer and Shapiro 2016). In terms of educational outcomes, two global systematic reviews found that impacts on enrolment and other education outcomes did not differ when cash transfers were given to mothers as compared to other household members (García and Saavedra 2017; Baird et al. 2014).

Turning to age at first transfer receipt, evidence from South Africa shows that earlier and continued receipt (in early childhood compared to only in adolescence) of the Child Support Grant had protective impacts on adolescents' risky sexual behaviours, delayed pregnancy, and schooling attainment (DSD, SASSA, and UNICEF 2012). However, in Malawi, there were no differences in school enrolment between children who received the Social Cash Transfer Programme for different lengths of time (Sirma et al. 2023).

6.2 Household-Level Moderators

Cash transfer impacts may also depend on characteristics such as household size and composition, household-head and/or partner education levels, pre-existing degrees of women's and girls' empowerment, and intra-household gender dynamics (Bastagli et al. 2016; Buller et al. 2018). Hidrobo and Fernald (2013) in Bastagli et al. (2016) evaluate Ecuador's Bono de Desarrollo Humano programme and find that cash increased the risk of intimate partner violence among male and female recipients with lower levels of education. Two individual evaluations of cash transfer programmes and intimate partner violence outcomes in Mali (Heath, Hidrobo, and Roy 2020) and Ghana (Peterman et al. 2019) show how results can vary by household composition and gender dynamics. Both studies consider the effects of cash by different types of marital unions, namely monogamous and polygamous households. While in Mali cash had limited effects on intimate partner violence in monogamous households, transfers led to a significant reduction in intimate partner violence in polygamous households, as a result of decreases in intra-marital conflict and poverty-related stress (Heath, Hidrobo, and Roy 2020). In contrast, in Ghana, LEAP 1000 reduced frequency of intimate partner violence only in monogamous households, while polygamous households did not experience any change (Peterman et al. 2019)

6.3 Programme-Specific Moderators

Payment modality

It is sometimes posited that mobile payments (also referred to as electronic or e-payments) may provide women with more privacy around transfer receipt and thus translate into greater autonomy in how transfers are used. In Niger, mobile payments to women had larger effects than manual cash payments on dietary diversity, child meal consumption, and asset formation, but this did not translate in improvements in women's intra-household decision-making power (as measured by self-reported questions asking respondents whether they were involved in how transfers were spent and/or who was responsible for spending part of the transfer) (Aker et al. 2016). However, transitions from manual to e-payments need to be implemented carefully. It is recommended to conduct gender assessments before transitioning to e-payments, to understand gender differences in financial inclusion (including cell phone and sim card ownership and control, literacy, and other dynamics). Financial literacy training may need to be offered simultaneously (Hidrobo et al. 2024).

Source: ©TransferProject/Ghana2015/MichelleMills

Transfer size and frequency of payment

A global systematic review by Bastagli et al. (2016) found that higher transfer values led to more productive impacts and higher savings rates in general (not specific to women's savings). In Kenya, an experiment which randomised transfer sizes and modalities (lump sum versus smaller, more frequent payments) found that larger transfers were associated with larger asset purchases and nondurable expenditures, more food security, larger reductions in stress and depressive symptoms, and increased life satisfaction (Haushofer and Shapiro 2016). In contrast, in a randomised experiment in northern Nigeria, no differences were found in consumption, investment, or labour force participation, or control of transfers between women receiving monthly or quarterly cash transfer payments (Bastian, Goldstein, and Papineni 2017). In an experiment designed to reward participants with cash incentives for testing HIV-negative, increasing the transfer size was associated with larger reductions in the probability of engaging in sex among women, but not men (Kohler and Thornton 2012). In order to sustain impacts on gender equality outcomes, it is important that cash transfer values keep pace with inflation, so as not to erode the real value. This is important, for example, for intimate partner violence, where pathways include easing household financial tensions, and thus a decreasing real value might counter impacts on reducing household economic tensions (Cookson, Fuentes, and Bitterly 2024; Peterman and Roy 2022).

Payment regularity and duration of payment

Payment irregularity can erode cash transfer impacts. While not specific to gender equality outcomes, payment irregularities in Ghana's Livelihood Empowerment Against Poverty programme (which were later fixed) were found to impede households' ability to smooth consumption (Handa, Park, et al. 2014). Moreover, qualitative evidence from Tanzania suggested that delays in payments of the Productive Social Safety Net between 2018 and 2020 resulted in families not making certain investments

that would benefit them in the future, such as the purchase of fertilizer for fields, adding capital to businesses, or adding livestock (Simmons Zuilkowski et al. 2021). Other effects of the payment delays included reduced consumption and number of meals per day, going into more debt, selling off assets such as livestock, increasing the amount of casual labour that adults and children engaged in, reduced health services utilisation or purchase of medicines, and reductions in school attendance (Simmons Zuilkowski et al. 2021).

Duration of payments is also important, as impacts may not be sustained after payments end. This has been found, for example, with impacts of some (but not all) cash transfers on intimate partner violence (Cookson, Fuentes, and Bitterly 2024).

Conditions

There are often questions about how conditions might moderate programme impacts; however, few programmes randomize whether conditions are imposed. Thus, a caveat to consider when examining overall differences in impact estimates between conditional and unconditional cash transfer programmes is that impact estimates may also be capturing contextual differences, and not just differential impacts of the actual conditions. Global systematic reviews and meta-analysis have found that unconditional cash transfers have larger impacts on women's economic achievement, agency, and mental health[11] as compared to conditional cash transfers (Peterman et al. 2024). The evidence on delaying child marriage indicates that both conditional and unconditional cash transfers can delay marriage; however strong conclusions cannot be drawn comparing the two due to differences in programme design (social cash transfers targeted to households to reduce poverty v. cash intended to pay school fees), delivery (governmental v. non-governmental), and region of implementation (as contextual factors such as general attendance rates, access, and quality of schools may vary). A posited pathway for delaying marriage is cash transfers' impact on school attendance, and a meta-analysis of 16 studies found that unconditional cash transfers increased the odds of attendance by 42 percent (OR=1.42), and conditional cash transfers increased the odds of attendance 65 percent (OR=1.65) (Baird et al. 2014). Differences between unconditional and conditional cash transfers in the meta-analysis were not statistically significant. Thus, we cannot conclude that one is more effective in increasing attendance. However, for impacts on both attendance and enrolment, the likelihood of attending or enrolling in school increased with the intensity of set conditions.

Gender-sensitive operational features

In addition to operational features mentioned above, other gender-sensitive operational features can enhance impacts on gender equality outcomes. These may include, for example, in public works programmes, design features such as childcare arrangements, breaks and space for lactation, quotas for women, and women's input into what types of assets will be built by the programme (Tebaldi and Bilo 2019). In terms of complementary programming, this may include facilitating linkages to health insurance and health services, or productive-related programming such as female extension agents to address inequities in agricultural extension services, or increasing women's financial inclusion (Hidrobo et al. 2024).

Cash plus and linkages

There is increasing recognition that to make social protection gender transformative it will be necessary to link social protection to other sectors, programmes, and services. Intersectoral linkages can also boost the impacts of cash, for example, in the areas of health, nutrition, gender-based violence, and productive outcomes. Linkages may take the form of informational sessions to deliver social behaviour change communication, livelihood and life skills training, referrals to health or violence response services, fee waivers for health insurance premiums, case management services, financial inclusion services, or linkages to agricultural extension workers, among others. These linkages can help improve women's knowledge and skills, increase their social capital and networks, and link them to services and markets (Hidrobo et al. 2024).

Relatedly, because unpaid care work disproportionately falls to women and girls, and thus restricts their potential for full engagement in schooling and the labour force, social protection is seen as a key entry point for an inclusive and comprehensive care and support system (Whitehead et al. 2024). Recognizing, reducing, and redistributing (between men and women, and between households, the state, and the private sector) unpaid care work can lead to a fairer organisation of care and support. This, in turn, will simultaneously allow men to participate fully in caring for children and allow women and girls to reach their full potential in schooling and the labour force.

Complementary programming must be designed carefully and avoid overburdening standalone programmes (which may compromise quality of delivery of all components, and simultaneously hinder potential for delivery at scale). Rather, synergies across sectors and linkages to existing services should be promoted where possible.

A more limited number of studies have compared the effects of cash versus 'cash plus' or integrated interventions. For example, in the Transfer Project, in Mozambique, females receiving both cash and protection case management were more likely to report reductions in emotional intimate partner violence, and fear of their partner compared to those who received cash alone (Bonilla et al. 2022). However, effects of plus components are

not universally positive, and impacts may depend on context or the extent to which programme design acknowledges gender dynamics and addresses women's and girls' needs. Two studies of the WINGS intervention in Uganda featured in a global systematic review by Bastagli et al. (2016) illustrate this point. Blattman and colleagues (2015) and Green and colleagues (2015) found that women whose husbands co-participated in gender and business trainings experienced greater risk of controlling behaviour by their husbands compared to women who attended trainings by themselves. Similarly, a cash transfer combined with gender-sensitive financial training in Tunisia piloted two separate scenarios: one with the women alone, and one where women attended trainings with their partners. The study found that after two years, women who attended trainings alone increased their total income and hours worked; however those who attended with their partner did not (Gazeaud et al. 2022). The study authors posited that men's involvement may have reduced privacy about the cash grant or increased men's entitlement to how cash was spent. Finally, Malhotra and Elnakib's (2021) systematic review of 11 studies concluded that single, rather than multicomponent interventions, are more effective in preventing child marriage, partly because they are more likely to be implemented at scale and are of higher quality.

6.4 Contextual Moderators

Broader contextual factors, such as access to services (for example, credit, markets, schools, and health facilities), rates of female labour force participation, and gender norms may moderate programme impacts. While the evidence on context-specific moderators is generally limited, there are a few important insights to highlight. Several qualitative studies from global reviews and individual evaluations suggest that gender norms moderate the impacts of cash on women's agency and intimate partner violence (Bonilla et al. 2017; Buller et al. 2018; Nesbitt-Ahmed, Pozarny, and de la O Campos 2017). For example, qualitative studies reviewed by Buller et al. (2018) suggest that in highly patriarchal settings, programmes that promote gradual change (as opposed to large, immediate change) in household gender dynamics, attitudes, and women's bargaining power are less likely to prompt male backlash and intimate partner violence. Individual qualitative evaluations of cash transfer programmes in Ghana, Kenya, and Zambia highlight that cash had a limited effect on women's participation in decision-making, in part, because of entrenched patriarchal gender norms related to men being the principal custodians of cash and decisions related on how to spend it. In contrast, individual qualitative studies in Lesotho and Zimbabwe, featured in a narrative review by De la O Campos (2015), found more positive impacts of women's influence over intra-household decision-making as a result of cash, as women in these contexts generally have more power in decision-making. Finally, the only quantitative study from the Transfer Project that empirically tested the moderating effects of gender norms found no evidence of community-level norms constraining the impacts of cash transfers on child marriage and early pregnancy in Malawi and Zambia (Dake et al. 2018).

Source: © UNICEF/UNI665103/Dejongh

7. LESSONS LEARNED FROM REVIEWING THE EVIDENCE

7.1. What Does the Evidence Say?

Poverty, consumption and food security

- Evidence from various systematic reviews and evaluations of large-scale and government-led cash transfer programmes demonstrates that cash transfers have reduced household-level poverty, including in Africa.
- Cash transfers increase household expenditures in Africa.
- There is substantial evidence that cash transfer programmes in Africa help participating households meet the material needs of household members, including women and girls.
- Cash transfer programmes increase both the quantity and quality of food consumed by participating households. Very few studies disaggregate impacts on these outcomes by sex.

Productivity

- Cash transfers have strong, household-level productive impacts, including on the purchase or ownership of farm assets, livestock ownership, the use of improved agricultural inputs and the operation of microenterprises or non-farm enterprises.

Psychosocial well-being (mental health)

- Cash transfers improve mental health, and unconditional cash transfers have larger protective effects on mental health than conditional cash transfers. However, conditional cash transfers may increase stress among women and girls.

School enrolment and attendance

- There is strong evidence that cash transfers increase school enrolment and attendance and reduce absenteeism. These impacts are found among both conditional and unconditional cash transfer programmes, and there is no conclusive evidence that conditions on school attendance are more effective than unconditional cash transfers.

Utilisation of health services

- In Africa, cash transfer programmes have increased use of health services.
- Cash transfers in Africa have positive effects on antenatal care seeking but generally do not have effects on skilled attendance at delivery (apart from in circumstances with high-quality health services) or contraceptive uptake in Africa.
- The evidence on cash transfers and HIV testing in Africa is mixed, but they generally do not increase treatment adherence.

Source: ©UNICEF/UNI605689/Seck

Risky sexual behaviours

- Cash transfers in Africa can delay sexual debut among adolescent girls and young women.
- There is some limited evidence that cash transfers can reduce the number of sexual partners, transactional sex, and age-disparate sexual relationships and increase condom use, but effects are not seen in all contexts. Where disaggregated by sex, findings appear to be driven by women and girls.

Adolescent transitions

- Cash transfers **delay marriage**, including in Africa, but effects are not seen in all contexts. Impacts are moderated by engrained social norms on marriage and cohabitation and can cease to exist when cash ends. Where protective effects are found, suggested pathways of impact have include reduced financial pressures for families to marry off girls and increased girls' educational opportunities.
- Both unconditional and conditional cash transfers have been shown to **delay marriage** among girls, but effects are not seen in all contexts.
- Cash transfers can **delay pregnancy** among adolescent girls and increase birth spacing in Africa. Against commonly held beliefs among policy makers in the region, cash transfers **do not increase fertility** among adult women.

Gender-based violence

- In Africa, cash transfer programmes consistently reduce women's experiences of intimate partner violence, and there is emerging evidence to support these protective effects among adolescent girls, too.
- Cash transfers also decrease various forms of violence against children, especially sexual abuse and exploitation among adolescent girls.

Women's and girls' agency

- Cash transfers improve women's agency, and unconditional cash transfers have larger impacts on agency and economic achievement than conditional cash transfers.
- Cash transfers can improve women's **decision-making** abilities (including sole and joint decision-making), although impacts are not seen in all contexts. Negative impacts on women's decision-making are rare.
- A limited number of studies in Africa show moderate impacts of cash transfers on women's and girls' **self-efficacy, aspirations and locus of control**, but cash transfers, and especially unconditional cash transfers, consistently improve other psychological measures of agency, such as life satisfaction, mental health, and reduce stress and worry.
- A limited body of evidence shows that cash transfer programmes increase women's **participation in community groups** and enhance their social ties.

Source: ©TransferProject/Ghana2015/MichelleMills

Gender norms and attitudes

- Quantitative evidence on the impacts of cash on gender equitable attitudes is limited; however, there is more qualitative evidence on the topic, which suggests that cash transfers generally do not transform gender norms and roles, but rather work within existing gender norm paradigms. For example, they can increase women's decision-making in the household and relieve gender role strain and in turn, reduce conflict within the household.
- Cash transfers provide women with more income-generating opportunities, and this in turn can change communities' perceptions of women's economic roles.
- Further evidence on the topic comes from cash plus programmes, which can increase gender equitable attitudes; however effects are not seen in all contexts. More research is needed to disentangle possible impact pathways to optimise programme design, including complementary programming.

Economic advancement

- Cash transfers improve women's **economic achievement**, and unconditional cash transfers have larger impacts on agency and economic achievement than conditional cash transfers.
- Generally, the evidence suggests that while cash transfer programmes in Africa can improve women's **participation in the labour market**, results differ by household composition (for example, sex of the household head), and type of work.
- In Africa, cash transfers have increased women's **access to assets, savings, credit and overall productivity**.

Source: ©UNICEF/UN0663897/Schermbrucker

7.2. Where Do We Need More Research?

Our review of evidence on the impacts of cash transfer programmes on gender-equality outcomes in Africa highlights several gaps in evidence and identifies some suggestions for future research:

1. First, while efforts to generate evidence on gender-differentiated impacts of cash transfers have greatly increased in recent years, more research is still needed in Africa on most outcome domains. In particular, more evaluations are needed to (1) examine the effects of cash transfers on different types of violence against women and men, and boys and girls, beyond intimate partner violence, including violence against children and adolescents; (2) examine the role of cash transfers on women's and girls' involvement in the community domain, including social ties or membership in different types of social groups of relevance to women and girls, and how these may influence their social and economic status in households and communities. Further, while substantial evidence exists on monetary poverty, food security, and nutrition, more sex-disaggregated evidence is needed to understand impacts on these outcomes for adolescent girls and women in particular. Moreover, research is needed on different indicators of women's and girls' agency, particularly self-efficacy and aspirations (or 'power within'), as these are critical facilitators of women's influence over decision-making processes and outcomes. Impacts on caring in general and redistribution of domestic chores and caregiving (between males and females, children and adults) is also lacking and should be further researched in future impact evaluations. Finally, as interest in the gender-transformative social protection agenda is growing, rigorous studies should examine the potential of cash transfers and cash plus programmes to contribute to gender norm change and redistribution of care responsibilities, including improvements in measurement and design of research that can adequately capture changes in gender attitudes and spillover effects on community-level norms, as well as behavioural changes at the individual, household, and community levels.
2. More studies should examine empirically the mechanisms (impact pathways) through which cash transfers result in positive impacts on gender equality to improve programme design- and implementation-related decisions. Combining mixed-method evaluation approaches are important to gather a comprehensive insight into change pathways.
3. While efforts to examine impacts of different types of programme design features are gradually improving, to date there is limited research through process evaluations to understand how programme implementation (e.g., fidelity, quality, staff commitments) moderates programme outcomes. Cost-benefit analysis of cash transfers (including the value added of programme bundling) and their impact on gender equality are also needed to demonstrate the relevance and rationale for gender-responsive social protection.
4. Finally, more research is needed related to characteristics of programme participants and/or broader context factors and their moderating effects on programme impacts. There is a need for more studies that assess if and how different community-level moderators (e.g., gender dynamics, context-specific norms, access to markets, availability of complementary services, to name a few) affect programme impacts on gender equality.

Source: ©UNICEF/UNI728724/Tremeau

ENDNOTES

1 Established in 2008, the Transfer Project is a collaborative network between the United Nations Children's Fund (UNICEF), the Food and Agriculture Organization of the UN (FAO), University of North Carolina, national governments, and local research partners. Its goals are to provide rigorous evidence on the effectiveness of large-scale national cash transfer programmes in sub-Saharan Africa and to use this evidence to inform the development of cash transfer and social protection policies and programmes via dialogue and learning.

2 Idiosyncratic shocks are those that affect a single household. These include events like job loss, death or sickness of a household member, etc. Covariate shocks affect entire communities. These include adverse weather events (floods, droughts, unpredictable rains), inflation, political violence, pandemics, among others.

3 Stoner et al. 2021 report protective impacts on this outcome in four out of eight studies, including in the Zambia Multiple Categorical Grant; however, the impacts in Zambia were positive, indicating an increase in the probability of age-disparate sex (by 3.9 percentage points), and thus this effect was not protective.

4 Transitions refer to sexual debut, partnership (cohabitation and marriage), and pregnancy.

5 Girls in sub-Saharan Africa are at the highest risk globally of child marriage. One in three girls in the region marry before the age of 18 (UNICEF 2023b). The region of West and Central Africa is home to 7 of the 10 countries globally with the highest child marriage rates.

6 Marriage prior to age 18.

7 One paper examined two unconditional cash transfer programmes – in Malawi and Zambia.

8 This means there were different treatment interventions being evaluated against each other and a control arm that received no intervention.

9 The first estimation that found significant reductions in marriage were "difference-in-differences" estimates, where changes over time in the comparison group were compared to changes over time in the treatment group. The second estimation that found no effects was a "single difference" estimate, where differences in marriage rates were compared between treatment and comparison groups at endline.

10 Some definitions also include family domain (marriage and pregnancy) as part of 'power within.'

11 Impacts on mental health were examined among men and women combined.

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APPENDICES

Appendix 1: Summary of transfer project impacts on adolescent sexual risk behaviours

ADOLESCENT SEXUAL RISK BEHAVIOURS							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region)	SCTPP	36 months	N/A	Sexual Debut	*Not measured*	*Not measured*
				N/A	Number of Sexual Partners	*Not measured*	*Not measured*
				N/A	Concurrency	*Not measured*	*Not measured*
				N/A	Age-disparate sex	*Not measured*	*Not measured*
				N/A	Transactional sex	*Not measured*	*Not measured*
				N/A	Condom use at last sex	*Not measured*	*Not measured*
Ghana	Livelihood Empowerment Against Poverty	LEAP	72 months	N/A	Sexual Debut	*Not measured*	*Not measured*
				N/A	Number of Sexual Partners	*Not measured*	*Not measured*
				N/A	Concurrency	*Not measured*	*Not measured*
				N/A	Age-disparate sex	*Not measured*	*Not measured*
				N/A	Transactional sex	*Not measured*	*Not measured*
				N/A	Condom use at last sex	*Not measured*	*Not measured*
	Livelihood Empowerment Against Poverty 1000	LEAP 1000	48 months	N/A	Sexual Debut	*Not measured*	*Not measured*
				N/A	Number of Sexual Partners	*Not measured*	*Not measured*
				N/A	Concurrency	*Not measured*	*Not measured*
				N/A	Age-disparate sex	*Not measured*	*Not measured*
				N/A	Transactional sex	*Not measured*	*Not measured*
				N/A	Condom use at last sex	*Not measured*	*Not measured*

Appendix 1: Summary of transfer project impacts on adolescent sexual risk behaviours (CONT.)

ADOLESCENT SEXUAL RISK BEHAVIOURS							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Kenya	Cash Transfers for Orphans and Vulnerable Children[1]	CT-OVC	24 months	Youth ages 15-25	Sexual Debut	Ever had sex	OR = 0.689**
				Sexually debuted youth ages 15-25	Number of Sexual Partners	Last 12 months	N.S.
				N/A	Concurrency	*Not measured*	*Not measured*
				N/A	Age-disparate sex	*Not measured*	*Not measured*
				Sexually debuted youth ages 15-25	Transactional sex	Lifetime	N.S.
				Sexually debuted youth ages 15-25	Condom use at last sex	Last sex	N.S.
Malawi	Social Cash Transfer Programme	SCTP	24 months	Youth ages 13-19	Sexual Debut	Ever had sex	N.S.
				Youth ages 13-19	Age at debut	Ever had sex	-0.223*
				Youth ages 13-19	Number of Sexual Partners	Last 12 months	N.S.
				Youth ages 13-19	Concurrency	Last 12 months	N.S.
				Youth ages 13-19	Age-disparate sex	Last 12 months	-0.091***
				Youth ages 13-19	Transactional sex	Last 12 months	N.S.
				Youth ages 13-19	Condom use at last sex	Last 12 months	N.S.
Mozambique	Child Grant 0-2	CG-02	24 months	N/A	Sexual Debut	*Not measured*	*Not measured*
				N/A	Number of Sexual Partners	*Not measured*	*Not measured*
				N/A	Concurrency	*Not measured*	*Not measured*
				N/A	Age-disparate sex	*Not measured*	*Not measured*
				N/A	Transactional sex	*Not measured*	*Not measured*
				N/A	Condom use at last sex	*Not measured*	*Not measured*

Appendix 1: Summary of transfer project impacts on adolescent sexual risk behaviours (CONT.)

ADOLESCENT SEXUAL RISK BEHAVIOURS							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	Adolescents	Sexual Debut	Ever had sex	17 pp decrease*
				N/A	Number of Sexual Partners	*Not measured*	*Not measured*
				N/A	Concurrency	*Not measured*	*Not measured*
				N/A	Age-disparate sex	*Not measured*	*Not measured*
				N/A	Transactional sex	*Not measured*	*Not measured*
				N/A	Condom use at last sex	*Not measured*	*Not measured*
Tanzania	Productive Social Safety Net	PSSN	24 months	Youth ages 14-28	Sexual Debut	Ever had sex	N.S.
				Youth ages 14-28	Number of Sexual Partners	Last 12 months	N.S.
				Youth ages 14-28	Concurrency	Last 12 months	N.S.
				Youth ages 14-28	Age-disparate sex	Last 12 months	N.S.
				Youth ages 14-28	Transactional sex	Last 12 months	N.S.
				Youth ages 14-28	Condom use at last sex	Last 12 months	N.S.

Appendix 1: Summary of transfer project impacts on adolescent sexual risk behaviours (CONT.)

ADOLESCENT SEXUAL RISK BEHAVIOURS							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Zambia	Child Grant Programme	CGP	48 months	N/A	Sexual Debut	*Not measured*	*Not measured*
				N/A	Number of Sexual Partners	*Not measured*	*Not measured*
				N/A	Concurrency	*Not measured*	*Not measured*
				N/A	Age-disparate sex	*Not measured*	*Not measured*
				N/A	Transactional sex	*Not measured*	*Not measured*
				N/A	Condom use at last sex	*Not measured*	*Not measured*
	Multiple Category Targeting Programme	MCTP	36 months	Youth ages 13-24	Sexual Debut	Ever had sex	N.S.
				Youth ages 13-24	Number of Sexual Partners	Last 12 months	N.S.
				NA	Concurrency	*Not measured*	*Not measured*
				Youth ages 13-24	Age-disparate sex (>10 years older) at first sex	At first sex	0.039*
				Youth ages 13-24	Transactional sex	Lifetime	N.S.
				Youth ages 13-24	Condom not used at last sex	Last 12 months	N.S.
Zimbabwe	Harmonised Social Cash Transfer Programme	HSCT	48 months	Youth ages 13-24	Sexual Debut	Ever had sex	-0.079***
				Youth ages 13-24	Number of Sexual Partners	Last 12 months	N.S.
				NA	Concurrency	*Not measured*	*Not measured*
				Youth ages 13-24	Most recent sex partner's age	Last 12 months	N.S.
				Youth ages 13-24	Transactional sex	Lifetime	-0.028***
				Youth ages 13-24	Condom not used at last sex	Last 3 months	N.S.

N/A = not applicable
N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*

[1]Findings not reported in any overall report; estimates come from journal articles as follows:

1. *Rosenberg, M., et al. (2014). "The impact of a national poverty reduction program on the characteristics of sex partners among Kenyan adolescents." AIDS Behav 18(2): 311-316.*
2. *Handa, S., et al. (2017). "How does a national poverty programme influence sexual debut among Kenyan adolescents?" Global Public Health 12(5): 617-638.*
3. *Handa, S., et al. (2015). "Impact of the Kenya Cash Transfer for Orphans and Vulnerable Children on Early Pregnancy and Marriage of Adolescent Girls." Social Science & Medicine 141: 36-45.*

Appendix 2: Summary of transfer project impacts on intimate partner violence

GENDER-BASED & INTIMATE PARTNER VIOLENCE							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region)	SCTPP	36 months	N/A	Attitudes toward violence	*Not measured*	*Not measured*
				N/A	Experience of emotional violence	*Not measured*	*Not measured*
				N/A	Experience of physical violence	*Not measured*	*Not measured*
				N/A	Experience of sexual violence	*Not measured*	*Not measured*
				N/A	Agency to be free from violence	*Not measured*	*Not measured*
Ghana	Livelihood Empowerment Against Poverty	LEAP	72 months	N/A	Attitudes toward violence	*Not measured*	*Not measured*
				N/A	Experience of emotional violence	*Not measured*	*Not measured*
				N/A	Experience of physical violence	*Not measured*	*Not measured*
				N/A	Experience of sexual violence	*Not measured*	*Not measured*
				N/A	Agency to be free from violence	*Not measured*	*Not measured*
	Livelihood Empowerment Against Poverty 1000	LEAP 1000	48 months	N/A	Attitudes toward violence	*Not measured*	*Not measured*
				Female main respondents	Experience of emotional violence	Past 12 months	N.S.
				Female main respondents	Experience of physical violence	Past 12 months	-0.047*
				Female main respondents	Experience of sexual violence	Past 12 months	N.S.
				Female main respondents	Agency to be free from violence	Programme duration	N.S.

Appendix 2: Summary of transfer project impacts on intimate partner violence (CONT.)

GENDER-BASED & INTIMATE PARTNER VIOLENCE							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Kenya	Cash Transfers for Orphans and Vulnerable Children	CT-OVC	24 months	N/A	Attitudes toward violence	*Not measured*	*Not measured*
				N/A	Experience of emotional violence	*Not measured*	*Not measured*
				N/A	Experience of physical violence	*Not measured*	*Not measured*
				N/A	Experience of sexual violence	*Not measured*	*Not measured*
				N/A	Agency to be free from violence	*Not measured*	*Not measured*
Malawi	Social Cash Transfer Programme	SCTP	24 months	N/A	Attitudes toward violence	*Not measured*	*Not measured*
				N/A	Experience of emotional violence	*Not measured*	*Not measured*
				N/A	Experience of physical violence	*Not measured*	*Not measured*
				Youth ages 13-19	Experience of sexual violence	Lifetime	-0.107**
				N/A	Agency to be free from violence	*Not measured*	*Not measured*
Mozambique	Child Grant 0-2	CG-02	24 months	Beneficiary HH	Attitudes toward violence	Last 12 months	-0.26**
				Beneficiary HH	Experience of emotional violence	Last 12 months	-0.09***
				Beneficiary HH	Experience of physical violence	Last 12 months	-0.10***
				N/A	Experience of sexual violence	*Not measured*	*Not measured*
				N/A	Agency to be free from violence	*Not measured*	*Not measured*

Appendix 2: Summary of transfer project impacts on intimate partner violence (CONT.)

GENDER-BASED & INTIMATE PARTNER VIOLENCE							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	N/A	Attitudes toward violence	*Not measured*	*Not measured*
				Female main respondents	Experience of emotional violence	Past 12 months	N.S.
				Female main respondents	Experience of physical violence	Past 12 months	-0.047*
				Female main respondents	Experience of sexual violence	Past 12 months	N.S.
				Female main respondents	Agency to be free from violence	Programme duration	N.S.
Tanzania	Productive Social Safety Net	PSSN	24 months	N/A	Attitudes toward violence	*Not measured*	*Not measured*
				Females ages 14-28	Experience of emotional violence	Last 12 months	N.S.
				Females ages 14-28	Experience of physical violence	Last 12 months	N.S.
				Females ages 14-28	Experience of sexual violence	Last 12 months	N.S.
				N/A	Agency to be free from violence	*Not measured*	*Not measured*

Appendix 2: Summary of transfer project impacts on intimate partner violence (CONT.)

GENDER-BASED & INTIMATE PARTNER VIOLENCE							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Zambia	Child Grant Programme	CGP	48 months	Main respondents	Attitudes toward violence	Duration of programme	N.S.
				N/A	Experience of emotional violence	*Not measured*	*Not measured*
				N/A	Experience of physical violence	*Not measured*	*Not measured*
				N/A	Experience of sexual violence	*Not measured*	*Not measured*
				N/A	Agency to be free from violence	*Not measured*	*Not measured*
	Multiple Category Targeting Programme	MCTP	36 months	Main respondents	Attitudes toward violence	Duration of programme	N.S.
				N/A	Experience of emotional violence	*Not measured*	*Not measured*
				N/A	Experience of physical violence	*Not measured*	*Not measured*
				N/A	Experience of sexual violence	*Not measured*	*Not measured*
				N/A	Agency to be free from violence	*Not measured*	*Not measured*
Zimbabwe	Harmonised Social Cash Transfer Programme	HSCT	48 months	N/A	Attitudes toward violence	*Not measured*	*Not measured*
				N/A	Experience of emotional violence	*Not measured*	*Not measured*
				Youth ages 13-24	Experience of physical violence	Last 12 months	-0.021**
				Youth ages 13-24	Experience of sexual violence	Lifetime	N.S.
				N/A	Agency to be free from violence	*Not measured*	*Not measured*

N/A = not applicable
N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*

Appendix 3: Summary of transfer project impacts on women's agency

WOMEN'S AGENCY & EMPOWERMENT							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region)	SCTPP	36 months	N/A	HH decision-making	*Not measured*	*Not measured*
				N/A	Self-efficacy	*Not measured*	*Not measured*
				N/A	Aspirations	*Not measured*	*Not measured*
Ghana	Livelihood Empowerment Against Poverty	LEAP	72 months	N/A	HH decision-making	*Not measured*	*Not measured*
				N/A	Self-efficacy	*Not measured*	*Not measured*
				N/A	Aspirations	*Not measured*	*Not measured*
	Livelihood Empowerment Against Poverty 1000	LEAP 1000	48 months	Main respondent	HH decision-making (woman's level of decision-making ability)	Programme duration	N.S.
				Main respondent	Self-efficacy (woman's level of control over life)	Programme duration	N.S.
				N/A	Aspirations	*Not measured*	*Not measured*
Kenya	Cash Transfers for Orphans and Vulnerable Children	CT-OVC	24 months	N/A	HH decision-making	*Not measured*	*Not measured*
				N/A	Self-efficacy	*Not measured*	*Not measured*
				N/A	Aspirations	*Not measured*	*Not measured*
Malawi	Social Cash Transfer Programme	SCTP	24 months	N/A	HH decision-making	*Not measured*	*Not measured*
				N/A	Self-efficacy	*Not measured*	*Not measured*
				Youth ages 14-21	Aspirations		
Mozambique	Child Grant 0-2	CG-02	24 months	Beneficiary caregivers	Self-assessed decision-making power (HH decision-making)	Programme duration	0.43***
				Beneficiary caregivers	Control over life & self-efficacy	Programme duration	N.S.
				N/A	Aspirations	*Not measured*	*Not measured*

Appendix 3: Summary of transfer project impacts on women's agency (CONT.)

WOMEN'S AGENCY & EMPOWERMENT							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	N/A	HH decision-making	*Not measured*	*Not measured*
				N/A	Self-efficacy	*Not measured*	*Not measured*
				N/A	Aspirations	*Not measured*	*Not measured*
Tanzania	Productive Social Safety Net	PSSN	24 months	Youth ages 14-28	HH decision-making	Programme duration	N.S.[1]
				Youth ages 14-28	Autonomy (Self-efficacy)	Programme duration	0.371*
					Aspirations		
Zambia	Child Grant Programme	CGP	48 months	Main respondents	HH decision-making	Programme duration	N.S.
				N/A	Self-efficacy	*Not measured*	*Not measured*
				N/A	Aspirations	*Not measured*	*Not measured*
	Multiple Category Targeting Programme	MCTP	36 months	N/A	HH decision-making	*Not measured*	*Not measured*
				N/A	Self-efficacy	*Not measured*	*Not measured*
				Main respondents	Aspirations	Programme duration	N.S.
Zimbabwe	Harmonised Social Cash Transfer Programme	HSCT	48 months	N/A	HH decision-making	*Not measured*	*Not measured*
				N/A	Self-efficacy	*Not measured*	*Not measured*
				N/A	Aspirations	*Not measured*	*Not measured*

N/A = not applicable
N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*

*[1]Note that when disaggregated by sex, this becomes significant for females only, effect size 0.783**.*

Appendix 4: Summary of transfer project impacts on group participation and social support

GROUP PARTICIPATION & SOCIAL SUPPORT							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region)	SCTPP	36 months	N/A	Participation in groups	*Not measured*	*Not measured*
				All beneficiaries	Social cohesion[1]	Programme duration	-0.443***
				N/A	Community decision-making	*Not measured*	*Not measured*
Ghana	Livelihood Empowerment Against Poverty	LEAP	72 months	N/A	Participation in groups	*Not measured*	*Not measured*
				N/A	Social ties & networking	*Not measured*	*Not measured*
				N/A	Community decision-making	*Not measured*	*Not measured*
	Livelihood Empowerment Against Poverty 1000	LEAP 1000	48 months	Main respondent	Member of at least one community group	Programme duration	0.141***
				Main respondent	People generally get along with each other	Programme duration	N.S.
				N/A	Community decision-making	*Not measured*	*Not measured*
Kenya	Cash Transfers for Orphans and Vulnerable Children	CT-OVC	24 months	N/A	Participation in groups	*Not measured*	*Not measured*
				N/A	Social ties & networking	*Not measured*	*Not measured*
				N/A	Community decision-making	*Not measured*	*Not measured*
Malawi	Social Cash Transfer Programme	SCTP	24 months	N/A	Participation in groups	*Not measured*	*Not measured*
				Youth ages 14-21	Perceived social support scale	Programme duration	0.686***
				N/A	Community decision-making	*Not measured*	*Not measured*

Appendix 4: Summary of transfer project impacts on group participation and social support (CONT.)

GROUP PARTICIPATION & SOCIAL SUPPORT							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Mozambique	Child Grant 0-2	CG-02	24 months	Beneficiary caregivers	Participates in at least one community group	Programme duration	N.S.
				All beneficiary caregivers	Perceived social support scale	Programme duration	N.S.
				N/A	Community decision-making	*Not measured*	*Not measured*
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	N/A	Participation in groups	*Not measured*	*Not measured*
				N/A	Social ties & networking	*Not measured*	*Not measured*
				N/A	Community decision-making	*Not measured*	*Not measured*
Tanzania	Productive Social Safety Net	PSSN	24 months	N/A	Participation in groups	*Not measured*	*Not measured*
				Youth ages 14-28	Multidimensional scale of perceived social support	Programme duration	N.S.
				N/A	Community decision-making	*Not measured*	*Not measured*
Zambia	Child Grant Programme	CGP	48 months	N/A	Participation in groups	*Not measured*	*Not measured*
				N/A	Social ties & networking	*Not measured*	*Not measured*
				N/A	Community decision-making	*Not measured*	*Not measured*
	Multiple Category Targeting Programme	MCTP	36 months	N/A	Participation in groups	*Not measured*	*Not measured*
				Youth ages 13-24	Perceived social support scale	Programme duration	0.29*
				N/A	Community decision-making	*Not measured*	*Not measured*

Appendix 4: Summary of transfer project impacts on group participation and social support (CONT.)

GROUP PARTICIPATION & SOCIAL SUPPORT							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Zimbabwe	Harmonised Social Cash Transfer Programme	HSCT	48 months	N/A	Participation in groups	*Not measured*	*Not measured*
				N/A	Social ties & networking	*Not measured*	*Not measured*
				N/A	Community decision-making	*Not measured*	*Not measured*

N/A = not applicable
N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*

[1]This effect was found to be significant only in the Hintalo region; it was not significant in Abi Adi.

Appendix 5: Summary of transfer project impacts on women's economic advancement

ECONOMIC SECURITY & ADVANCEMENT							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region)	SCTPP	36 months	N/A	Labour force participation	*Not measured*	*Not measured*
				Household	Income/income generation: farm	Program Duration	6.814*
				Household	Income/income generation: non-farm[1]	Program Duration	-0.079**
				N/A	Savings	*Not measured*	*Not measured*
				Household	Assets – farm tools	N/A	0.019**
				Household	Assets – own any animals	N/A	0.07***
				N/A	Entrepreneurial capacity	*Not measured*	*Not measured*

Appendix 5: Summary of transfer project impacts on women's economic advancement (CONT.)

ECONOMIC SECURITY & ADVANCEMENT							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Ghana	Livelihood Empowerment Against Poverty	LEAP	72 months	Any members in Household	Labour force participation	Programme duration	N.S.
				Household	Income/income generation: farm	Programme duration	265.869**
				Household	Income/income generation: non-farm	Programme duration	-0.145***
				Household	Savings	Programme duration	0.153**
				Household	Assets	Duration of programme	0.117***
				N/A	Entrepreneurial capacity	*Not measured*	*Not measured*
	Livelihood Empowerment Against Poverty 1000	LEAP 1000	48 months		Labour force participation		
				Household	Income/income generation: farm	Last 12 months	N.S.
				Household	Income/income generation: non-farm	Programme duration	N.S.
				Women participants	Savings	Last month	5.958***
				Household	Assets – any livestock	At time of interview	0.056**
					Assets – total expenditure on agricultural inputs	Last agricultural season	35.403**
				N/A	Entrepreneurial capacity	*Not measured*	*Not measured*

Appendix 5: Summary of transfer project impacts on women's economic advancement (CONT.)

ECONOMIC SECURITY & ADVANCEMENT							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Kenya	Cash Transfers for Orphans and Vulnerable Children	CT-OVC	24 months	Household	Labour force participation	Programme duration	N.S.
				Household	Income/income generation: farm	Programme duration	N.S.
				Household	Income/income generation: non-farm	Programme duration	-0.125**
				Household	Savings	Programme duration	68.077*
					Assets		
				N/A	Entrepreneurial capacity	*Not measured*	*Not measured*
Malawi	Social Cash Transfer Programme	SCTP	24 months	N/A	Labour force participation	*Not measured*	*Not measured*
				Household	Income/income generation: farm	Duration of programme	0.220***
				Household	Income/income generation: non-farm	Duration of programme	N.S.
				N/A	Savings	*Not measured*	*Not measured*
				Household	Assets	Duration of programme	0.065***
				N/A	Entrepreneurial capacity	*Not measured*	*Not measured*
Mozambique	Child Grant 0-2	CG-02	24 months	Children ages 5-17	Labour force participation	Last 24 hours	N.S.
				Children ages 5-17	Income/income generation: farm	Last 24 hours	-0.58***
				Children ages 5-17	Income/income generation: non-farm	Last 24 hours	-0.11***
				All beneficiaries	Savings	Duration of programme	N.S.
				All beneficiaries	Assets	Duration of programme	0.27***
				N/A	Entrepreneurial capacity	*Not measured*	*Not measured*

Appendix 5: Summary of transfer project impacts on women's economic advancement (CONT.)

ECONOMIC SECURITY & ADVANCEMENT							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	N/A	Labour force participation	*Not measured*	*Not measured*
				N/A	Income/income generation: farm	*Not measured*	*Not measured*
				N/A	Income/income generation: non-farm	*Not measured*	*Not measured*
				N/A	Savings	*Not measured*	*Not measured*
				N/A	Assets	*Not measured*	*Not measured*
				N/A	Entrepreneurial capacity	*Not measured*	*Not measured*
Tanzania	Productive Social Safety Net	PSSN	24 months	Youth ages 14-28	Labour force participation	Past year	N.S.
				Youth ages 14-28	Income/income generation: farm	Past year	N.S.
				Youth ages 14-28	Income/income generation: non-farm	Past year	N.S.
				N/A	Savings	*Not measured*	*Not measured*
				N/A	Assets	*Not measured*	*Not measured*
				N/A	Entrepreneurial capacity	*Not measured*	*Not measured*

Appendix 5: Summary of transfer project impacts on women's economic advancement (CONT.)

ECONOMIC SECURITY & ADVANCEMENT							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Zambia	Child Grant Programme	CGP	48 months	N/A	Labour force participation	*Not measured*	*Not measured*
				N/A	Income/income generation: farm	*Not measured*	*Not measured*
				N/A	Income/income generation: non-farm	*Not measured*	*Not measured*
				Main respondents	Savings (women only)	Past 3 months	0.147*
				N/A	Assets	*Not measured*	*Not measured*
				N/A	Entrepreneurial capacity	*Not measured*	*Not measured*
	Multiple Category Targeting Programme	MCTP	36 months	N/A	Labour force participation	*Not measured*	*Not measured*
				Household	Income/income generation: farm	Duration of programme	355.54*
				Household	Income/income generation: non-farm	Duration of programme	0.03*
				Main respondents	Savings (women only)	Past 3 months	0.18*
				Household	Assets – number of goats	At time of interview	0.57**
					Assets – number of hoes	At time of interview	0.30**
				Household	Assets –value of business assets	Not reported	N.S.
				N/A	Entrepreneurial capacity	*Not measured*	*Not measured*

Appendix 5: Summary of transfer project impacts on gender norms (CONT.)

ECONOMIC SECURITY & ADVANCEMENT							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Zimbabwe	Harmonised Social Cash Transfer Programme	HSCT	48 months	Household	Labour force participation	Last 7 days	N.S.
				Household	Income/income generation: farm	Duration of programme	N.S.
				Household	Income/income generation: non-farm	Duration of programme	N.S.
				Household	Savings	Lifetime	0.043***
				Household	Assets	Duration of programme	N.S.
				N/A	Entrepreneurial capacity	*Not measured*	*Not measured*

N/A = not applicable
N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*

[1]Indicates significance for Abi Adi region in non-farm work, but not for overall aggregated sample.

Appendix 6: Summary of transfer project impacts on gender norms

GENDER NORMS & ATTITUDES							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region)	SCTPP	36 months	N/A	Attitudes	*Not measured*	*Not measured*
				N/A	Behaviour	*Not measured*	*Not measured*
Ghana	Livelihood Empowerment Against Poverty	LEAP	72 months	N/A	Attitudes	*Not measured*	*Not measured*
				N/A	Behaviour	*Not measured*	*Not measured*
	Livelihood Empowerment Against Poverty 1000	LEAP 1000	48 months	N/A	Attitudes	*Not measured*	*Not measured*
				N/A	Behaviour	*Not measured*	*Not measured*
Kenya	Cash Transfers for Orphans and Vulnerable Children	CT-OVC	24 months	N/A	Attitudes	*Not measured*	*Not measured*
				N/A	Behaviour	*Not measured*	*Not measured*

Appendix 6: Summary of transfer project impacts on gender norms (CONT.)

GENDER NORMS & ATTITUDES							
COUNTRY	**PROGRAMME**	**ACRONYM**	**EVALUATION TIME POINT**	**AGE RANGE**	**INDICATORS**	**REFERENCE PERIOD**	**EFFECT SIZE**
Malawi	Social Cash Transfer Programme	SCTP	24 months	N/A	Attitudes	*Not measured*	*Not measured*
				N/A	Behaviour	*Not measured*	*Not measured*
Mozambique	Child Grant 0-2	CG-02	24 months	N/A	Attitudes	*Not measured*	*Not measured*
				N/A	Behaviour	*Not measured*	*Not measured*
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	N/A	Attitudes	*Not measured*	*Not measured*
				N/A	Behaviour	*Not measured*	*Not measured*
Tanzania	Productive Social Safety Net	PSSN	24 months	N/A	Attitudes	*Not measured*	*Not measured*
				N/A	Behaviour	*Not measured*	*Not measured*
Zambia	Child Grant Programme	CGP	48 months	N/A	Attitudes	*Not measured*	*Not measured*
				N/A	Behaviour	*Not measured*	*Not measured*
	Multiple Category Targeting Programme	MCTP	36 months	N/A	Attitudes	*Not measured*	*Not measured*
				N/A	Behaviour	*Not measured*	*Not measured*
Zimbabwe	Harmonised Social Cash Transfer Programme	HSCT	48 months	N/A	Attitudes	*Not measured*	*Not measured*
				N/A	Behaviour	*Not measured*	*Not measured*

N/A = not applicable
N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*