

# Dispelling Myths on Gender and Cash Transfers in Africa: Evidence Brief

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Expansion of social protection is key to achieving the commitments under the Sustainable Development Goals (SDGs), including accelerating social protection coverage and establishing social protection floors (1). To do so, governments must reach diverse segments of populations experiencing poverty and respond to the unique needs and gender-specific vulnerabilities of women and girls across the lifecycle. Increasing investments in gender-responsive social protection will help carefully direct limited resources, ensure maximum beneficial effects of investments, and promote gender equality (2, 3). Accounting for gendered vulnerabilities to better address the needs of women and girls has the potential to enhance social protection's ability to reach and benefit all segments of the population to sustainably reduce poverty (4).

However, expansion of gender-responsive social protection programming is constrained by insufficient understanding of how gender inequality affects poverty and programme impacts, alongside limited political will. **Common myths** – or misperceptions based on assumptions, anecdotes, or belief systems, but not supported by evidence – around the nature and impacts of social cash transfer programmes may be one contributing factor to these barriers and lack of political will. Gender-related myths may limit both access to social protection and prevent effective design and implementation of gender-responsive systems. **This brief presents evidence on six common myths around gender and cash transfers.** We refute each myth using evidence from lower- and middle-income countries (LMICs) and Africa specifically (including evidence from global reviews and from the Transfer Project<sup>1</sup>). We also provide recommendations to policy makers and practitioners.

## MYTH 1:



Cash transfers designed with **conditions** will result in larger improvements for women and girls.

## REALITY:

**EVIDENCE:** Conditional cash transfers do not always have larger impacts than unconditional cash transfers. In fact, impacts on women's mental health, economic achievement, and agency may be larger for unconditional programmes as compared to conditional programmes. Further, conditions can negatively affect women's well-being, deepening their unpaid care responsibilities, time poverty, and social exclusion.

**RECOMMENDATION:** Conditions should be critically examined, and wherever possible, programmes should be designed as unconditional.

## MYTH 2:



**Designating women** to receive cash transfers on behalf of a household is essential to ensuring positive outcomes for families and children.

## REALITY:

**EVIDENCE:** Cash transfers can result in improvements for family well-being regardless of whether benefits are received by men or women. However, preferential designation of women to receive cash can result in additional benefits related to improving gender equality and women's empowerment.

**RECOMMENDATION:** Designate women to receive cash and consider programme design options that build community and family support and facilitate women's retention and control of transfers. Regular monitoring of intra-household dynamics is good practice, particularly in settings where there are strong gender norms dictating men as the head of the household.

## MYTH 3:



Cash transfers, particularly those targeted to households with young children, will increase pregnancies and **fertility**.

## REALITY:

**EVIDENCE:** Cash transfers do not increase fertility in lower- and middle-income settings. In fact, evidence suggests cash transfers can reduce early pregnancy and increase birth spacing in Africa. This includes programmes for which the benefit amount or eligibility varies by number of children, such as child grants.

**RECOMMENDATION:** While cash transfers have not been shown to increase fertility in Africa, careful design of eligibility criteria, transfer amounts, and programme duration can alleviate concerns around unintended consequences of cash transfers on fertility. Further, to maximize beneficial effects, linkages can be made to sexual and reproductive health services to allow women and couples to plan healthy families.

## MYTH 4:



Providing cash transfers to women does not really empower them, as men will still **control** how the cash is spent.

## REALITY:

**EVIDENCE:** Women in Africa generally maintain control over cash transfers and make decisions around spending cash, either alone or jointly with other household members.

**RECOMMENDATION:** Specific design provisions, such as sensitization and messaging, digitalised payments bundled with training on financial literacy, and leveraging women's groups as implementation platforms, can further strengthen women's control and autonomy over the management of cash.

## MYTH 5:



Cash transfers directed to women will create conflict in the household and increase **intimate partner violence**.

## REALITY:

**EVIDENCE:** There is strong evidence that cash transfers are likely to reduce intimate partner violence, including in Africa. Pathways include reductions in poverty-related stress and improvements in emotional well-being of household members, reductions in conflict over daily needs, and increases in women's agency through her control over economic resources.

**RECOMMENDATION:** Various design options informed by context-specific gender assessments can promote the protective impacts of cash against intimate partner violence, including complementary programming, linkages to violence-specific services, and integrating safeguarding throughout the delivery chain.

## MYTH 6:



Cash transfers will reduce women's incentives to work and may encourage **dependency** on benefits.

## REALITY:

**EVIDENCE:** Cash transfers do not create a culture of 'dependency' through reducing women's participation in productive work in Africa. In fact, cash transfers generally tend to increase households' and women's productivity - even amongst the poorest - and can promote labour force participation, increase earnings, and improve job quality for women.

**RECOMMENDATION:** Programmes may consider complementing cash transfers with financial literacy training or services and productive inclusion components to expand income generating opportunities for participating women and their households. In addition, stakeholders should be mindful that individuals have varied ability to engage with the labour force, and so not all households will be able to expand productive activities.

## Conclusion

Gender inequalities limit women's and girls' productive inclusion in the economy, educational attainment, health, and well-being, and jeopardise the success of programmes and policies. Evidence based policymaking for gender-responsive social protection can play a key role in reducing poverty and increasing social equity for all. In addition to the recommendations provided above, best practices include gender-responsive financing of social protection programming and the measurement and monitoring uptake of benefits, coverage, adequacy, and impacts, using sex-disaggregated data. Finally, gender-related capacity building and training of all relevant staff across the social protection cycle can help realize gender-responsive objectives and provisions of social protection. These recommendations can contribute to gender-responsive policy and programme decisions that rely on evidence rather than commonly held myths and misperceptions, with potential for important gains for gender equality outcomes and sustained poverty reduction more broadly.

## 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. The overall goal of the Transfer Project is to provide rigorous evidence on the effectiveness of large-scale national cash transfer programmes in Africa and to use this evidence to inform the development of cash transfer and social protection policies and programmes via dialogue and learning. For more information, see website: <https://transfer.cpc.unc.edu/>

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The brief draws on evidence summarized in more detail in the following summary document: Palermo T, Peterman A, Gavrilovic M. (2025). [Dispelling myths on gender and cash transfers: Evidence Summary](#). Dakar and Buffalo: UNICEF and Policy Research Solutions.

## REFERENCES

