Impacts of Cash Transfers on Gender Equality in Africa: An Evidence Brief

June 2025

1. INTRODUCTION

Social protection is prominently featured in the 2030 development agenda, and 52.4 percent of the global population is covered by at least one social protection benefit (1). Social protection programmes can contribute to reducing poverty and inequality and can also enhance social cohesion. They are vital to national development strategies. Nevertheless, there are disparities in coverage, both across the life course and regionally. 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) (1). 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 (1). 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 (1, 2). In fact, between 2000 and 2015, the number of non-contributory social protection programmes in the region tripled (3), and almost every African country now has at least one social safety net programme (4). In response to the COVID-19 pandemic, countries paid increased attention to social programmes around the world.

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HIGHLIGHTS

- Cash transfers reduce poverty and food insecurity, increase consumption and households' ability to meet basic needs, and increase productivity.
- 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.
- 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).
- Cash transfers do not increase contraceptive use or adherence to HIV treatment.
- There is some positive but limited evidence that cash transfers can reduce the number of sexual partners, transactional sex, and age-disparate sexual relationships among adolescents in Africa. However, they generally do not increase condom use. Where disaggregated by sex, findings on risky behaviours are driven by females.
- Cash transfers delay sexual debut (largely among females), pregnancy, and child marriage (in approximately half of settings where examined).
- Cash transfers do not increase childbearing and fertility.
- Cash transfers reduce intimate partner violence, other forms of gender-based violence, especially sexual violence and exploitation experienced by adolescent girls, as well as violent discipline experienced by children.
- Cash transfers increase women's economic achievement and agency (especially unconditional cash transfers). In contrast to popular myths, cash transfers do not decrease women's labour.
- Cash transfers increase women's income generation and income diversification, financial autonomy, and resiliency to future shocks, including adverse climate events.
- At the community level, cash transfers can enhance gender-equitable attitudes and community perceptions of women's roles, particularly in economic domains.

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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 (5). International and regional commitments to accelerate the extension of social protection coverage in Africa to achieve the sustainable development goals (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" (5).

The focus on gender equality and women's empowerment in social protection is driven by two 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 (6). These gender gaps create and maintain women's higher levels of poverty, lower levels of access to social insurance and pensions, and poorer development outcomes compared to men (7). 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 (5, 8-11). Limited evidence also suggests that positive outcomes for women and girls may be stronger when gender equality objectives and gender-responsive features are intentionally included in the programme design (10).

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2. CONCEPTUALISING HOW CASH TRANSFERS AFFEECT GENDER EQUALITY OUTCOMES

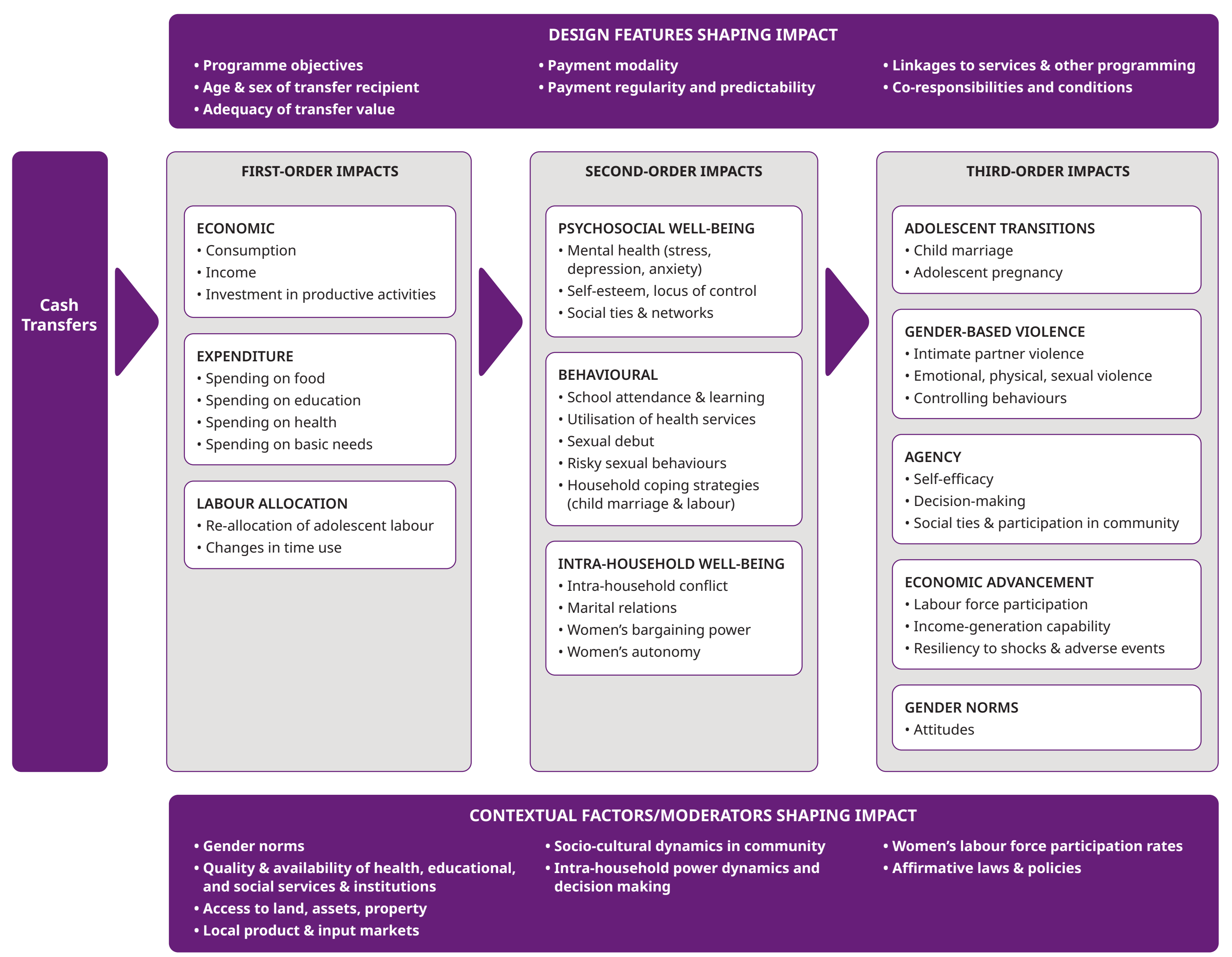
First-order Impacts

First order impacts of cash transfers include improvements in household food and economic security (income and consumption). Cash transfers 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.

Second-order Impacts

The first-order impacts described above may induce **second-order** changes in intra-household decisions and behaviours or dynamics affecting women and girls. First, cash transfers enable families to send children to school and increase use of health services. 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 (12, 13). 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 to provide for their material needs (14, 15). 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.

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



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 to stay in school and/or due to improved mental health and future aspirations (15, 16). 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. 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 (12, 17). An injection of cash into the household can improve financial liquidity and enable women to save money and make investments in assets and income-generation activities or diversify their livelihoods. Over time, this can improve women's economic position and resiliency to shocks/adverse events. Finally, these pathways can lead to changes in gender attitudes. For example, increases in gender equitable attitudes can 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.

3. WHAT THE EVIDENCE SAYS

3.1 Household-level Poverty, Consumption, and Food Security

Cash transfers reduce poverty and increase consumption 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 these pathways. Cash transfers reduce poverty (measured by headcount, poverty gap, and multidimensional poverty[1]) (18). Among nine Transfer Project evaluations in Africa, seven studies found that cash transfers reduced poverty headcount ranging from 2.1 in Ghana to 14.9 percentage points in Malawi. Other studies in Africa, including in Ethiopia, Ghana, Kenya, Lesotho, and South Africa have found that cash transfers reduced multidimensional poverty (19-23). Cash transfers increase **food expenditure and food consumption** and improve quantity and quality of food consumed by beneficiary households (24). Similar findings on food security have been reported in Transfer Project evaluation studies, including in Ethiopia (25), Ghana (26), Kenya (27), Malawi (28), Mozambique (29), Zambia (30, 31) and Zimbabwe (32).

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3.2 Mental Health

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

Three out of four systematic reviews have concluded that cash transfers improve **mental health**, including among children, adolescents, and adults (33-36). Turning to evidence from the Transfer Project, among caregivers (mostly women), cash transfers were found to reduce stress in Malawi and depressive symptoms in Mozambique but had mixed impacts on stress in Ghana (37-39). Among adolescents and youth, cash transfers reduced depressive symptoms in Malawi (males and females) and Kenya (males but not females) and had mixed effects in Tanzania (reduced depressive symptoms among males and increased them among females) (40-42).

3.3 Schooling

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 (43).

Among Transfer Project studies, cash transfers increased **school enrolment** in Ethiopia, Kenya, Lesotho, Malawi, Mozambique, and Zambia (14, 30, 39, 44, 45).

3.4 Health Services Utilisation

In Africa, cash transfer programmes have increased use of health services (preventive and curative). Cash transfers in Africa have positive effects on antenatal care seeking but generally do not have effects on skilled attendance at delivery (except in contexts with high-quality health services) or contraceptive uptake in Africa (46-50). The evidence on cash transfers and HIV testing in Africa is mixed, but they generally do not increase treatment adherence (51).

Health is an important component of human capital development, which often features among objectives of cash transfer programmes. Investments in health in childhood and adolescence 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. In Africa, cash transfers increase **use of health services** (preventative, curative and immunisation services), according to two reviews (46, 52). Transfer Project studies show that cash transfers have strong, positive impacts across age groups on health services use when ill in Malawi and among some age groups in Zambia and Ghana; however, no impacts on health services use were found in Zimbabwe (53).

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3.5 Risky Sexual Behaviours

There is stronger evidence that cash transfers delay sexual debut, but more limited evidence (impacts found in a minority of studies) that cash transfers can increase condom use and reduce and reduce the number of sexual partners, transactional sex, and age-disparate sexual relationships. Effects are not seen in all contexts and, where differences exist, 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 (54). These risks include early sexual debut, early pregnancy, age-disparate sex, transactional sex, gender-based violence, and HIV and other sexually transmitted infections.

Sexual debut

Cash transfers in Africa delay sexual debut among adolescent girls and young women.

A global systematic review found that cash transfers delayed **sexual debut** in 10 out of 18 programmes (all but one study was in Africa); in most cases delays were found for girls but not boys. In Transfer Project evaluations, cash transfers delayed sexual debut in Kenya, Malawi, South Africa, and Zimbabwe (14, 44, 55-57); however, there were no effects in Zambia or Tanzania[2] (30, 45).

Multiple sexual partners

Cash transfers generally do not reduce participants' number of sexual partners, but there are a few exceptions.

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** (8). A second, more recent, global systematic review examined 14 studies (13 in Africa) and found that only one cash transfer intervention, South Africa's Child Support Grant, was found to reduce the number of sexual partners among adolescents girls and boys (58). Within the Transfer Project, cash transfers in Kenya reduced the number of sexual partners reported by females (but not males) (14). However, there were no effects on this outcome in Malawi, Tanzania, Zambia, or Zimbabwe (30, 41, 44, 45).

Transactional sex

Cash transfers generally do not reduce engagement in transactional sex, but there are a few exceptions.

A global systematic review found that cash transfers reduced engagement in **transactional sex** in two of eight studies (one in South Africa (among girls but not boys) and one in Kenya) (58). There were no impacts in the remaining six studies. In the Transfer Project, one (in Zimbabwe) out of five evaluations found protective impacts of cash transfers on transactional sex, where the intervention reduced participation in transactional sex among youth aged 13 to 24 years (41). No effects were found in Kenya, Malawi, Tanzania, or Zambia (14, 30, 44, 45).

Age-disparate sexual partnerships

Cash transfers can reduce engagement in age-disparate sexual relationships, but effects are not seen in all settings.

A global systematic review found that cash transfers had a protective effect on **age-disparate sex** (having a significantly older partner) in three out of eight studies (all studies in Africa) (58). In the Transfer Project one (in Malawi) out of 4 studies found a protective impact (44, 59), and one (in Zambia) found an adverse impact on age-disparate sexual partnerships (30).

Condom use

Cash transfers generally do not increase condom use.

A minority of studies find that cash transfers increase **condom use**, according to a global systematic review (58). This aligns with evidence from the Transfer Project, where there were no impacts on condom use in Kenya, Malawi, Tanzania, or Zambia and there was mixed evidence in Zimbabwe (30, 44, 45, 55, 60).

3.6 Safe Transitions to Adulthood

Adolescents in Africa are disproportionately affected by early transitions[3] into adulthood, characterised by the highest rates of early marriage in the world, high levels of adolescent pregnancy and fertility, and unsafe sex practices[4] (61, 62). 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 facilitating delayed and safer transitions, but since poverty is a structural driver of adverse outcomes and early transitions, research has explored the potential for cash transfers to facilitate delayed and safe transitions of boys and girls into adulthood.

Child Marriage

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

Global evidence from three systematic reviews shows that, in approximately half of studies reviewed, cash transfers **delayed marriage** (17, 18, 63). One review reported stronger protective impacts of conditional cash transfers than unconditional cash transfers in delaying child marriage; however, it is important to note that only one of the five conditional cash transfers examined in that review was an anti-poverty social cash transfer (in Mexico), while the others were vouchers or stipends to pay school fees (17). Thus, the programmes were not directly comparable, and the review did not include several government-run unconditional cash transfer programmes which were found to delay marriage. Another review of government social assistance programmes found that two out of three cash transfers delayed marriage among adolescent girls (in Ethiopia and Pakistan), and three out of eight programmes delayed marriage among adolescents and young women examined together (64). Finally, among Transfer Project studies, three (in Malawi, Zimbabwe, and Ghana) out of six Transfer Project evaluations showed protective impacts of unconditional cash transfers in delaying marriage among adolescents and youth in Africa (37, 44, 55).

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Pregnancy and birth spacing

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

A global systematic review found that, in seven out of 10 studies, cash transfers decreased the likelihood of **pregnancy** or giving birth (measured among women and girls) (8). In another review of government social assistance programming, two out of five studies found that cash transfers reduced the probability of adolescent pregnancy. In Africa, cash transfers have been shown to delay pregnancy among adolescent girls in Malawi (non-governmental programme) and South Africa (both governmental and non-governmental programmes). Further, in the Transfer Project, evaluations found that unconditional cash transfers delayed pregnancy among adolescents and young women in in Kenya, Zimbabwe and South Africa, but had no impacts in Malawi, Tanzania (a conditional cash transfer), or Zambia (15, 45, 65). Among adult women, contrary to popular myths about cash transfers and fertility, Transfer Project evaluations in Ghana, Mozambique, and Zambia found that cash transfers did not increase childbearing (37, 39, 66).

3.7 Intimate Partner Violence and Other Forms of Gender-based Violence

There is strong evidence that cash transfers reduce intimate partner violence, especially physical intimate partner violence, in Africa.

Pathways through which cash transfers can reduce intimate partner violence include: 1) economic security and emotional well-being; 2) intra-household conflict; and 3) women's empowerment (9). A regional systematic review examined impacts of social safety nets (broader than just cash transfers), where 4 out of 5 studies found that social safety nets in Africa reduced intimate partner violence (5). These conclusions are in line with those reported in two global systematic reviews (9, 67). Moreover, two out of three Transfer Project studies found that, among adult women, cash transfers reduced intimate partner violence (in Ghana and Mozambique), but no effects were found in Zambia. Among youth (aged 19 to 30 years), longer duration of cash transfer receipt from Malawi's government cash transfer (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 (68).

Turning to other forms of **gender-based violence**, one review of government programmes found that evaluations of cash transfers in two (in Malawi and Zimbabwe) out of four countries in Africa found protective impacts among adolescents and youth (on forced sex and physical and emotional violence). Another review of social safety nets in lower- and middle-income countries globally (including governmental and non-governmental programmes) covering 11 studies found that 19% of impacts were protective (69). The remaining impacts estimated were not significant; no adverse effects were found. Additional studies in Africa (Mali and Mozambique) show 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 (39, 70).

3.8 Women's and Girls' Agency and Perceived '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 (71-73). **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 (73, 74). Perceived 'power within' is comprised of three interrelated outcomes including aspirations, self-efficacy, and attitudes towards gender norms. Direct indicators include **'power within'**, household decision making, freedom of movement, and freedom from violence.

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.

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.

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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).[5]

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) found that social safety nets had positive impacts on **agency** (75). Next, the study disaggregated, by type of social safety net, impacts on economic achievement and agency combined and found that impacts of unconditional cash transfers, asset transfers, and social care all had positive impacts on these combined outcomes. In contrast, conditional cash transfers and public works did not improve these outcomes. **This means that unconditional cash transfers had larger impacts on women's agency and economic achievement than unconditional cash transfers.** Possible reasons for this difference include: 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 conditions lead to reinforcement of gender roles and increased time burdens for women (75, 76).

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 minority of studies (1 out of 4) examining locus of control have found positive impacts, and zero out of three studies found impacts on self-efficacy, according to regional review of social safety nets in Africa (77). Within the Transfer Project, one (in Tanzania) out of three evaluations examining **self-efficacy** or autonomy found positive effects; no effects were found among caregivers (mostly adult women) in Ghana or Mozambique (37, 39, 45).

Women's decision-making

Cash transfers can improve women's decision-making power, particularly within traditional domains of women, but these effects are not seen in all contexts.

Nevertheless, negative impacts on women's decision-making are rare. A regional review of social safety nets in Africa found that cash transfers increased women's shared or joint **decision-making** in 25 per cent of 159 indicators examined (across 16 studies spanning 11 countries); negative impacts were only found on 3 per cent of indicators (5). A global systematic review found that, in four out of eight studies (3 in Africa), cash transfers increased women's decision-making power around expenditures, and that two cash transfers (both in Latin America) increased women's decision-making power around contraception (18). Among Transfer Project studies, two (in Mozambique and Zambia) out of five evaluations using quantitative data found that cash transfers increased women's decision-making power (39, 78). In Ghana and Malawi, qualitative data suggested that cash transfers increased women's involvement in joint decisions and autonomy over the use of cash transfers within the traditional domain of women (food, education, children's needs) (37, 79).

Women's agency in the community domain (group participation and social support)

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

Cash transfers increased participants' **trust** in community members in Tanzania, and **social capital** and participation in social and financial networks in Malawi. In the Transfer Project, cash transfers increased group membership or participation in two out of three countries where this was measured (in Ghana and Malawi, but not in Mozambique) (37, 39, 44, 80).

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3.9 Economic Achievement and Productivity

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 switch from casual labour to more preferred types of labour (like own farm activities and small businesses).

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 (8). 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 only found in 1 per cent of indicators) (5). 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 only 8 per cent of indicators. A global review 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 emerge (8). Turning to domestic chores, the review found evidence of increases in time spent on **domestic work** by women in two out of six studies. In Transfer Project evaluations, cash transfers increased women's time in household farming activities and small businesses in Ghana and Kenya, respectively (81, 82). In Ethiopia, Malawi, and Kenya, cash transfers reduced participants' engagement in less preferred types of casual labour (81, 83, 84). In Zimbabwe, cash transfers led to livelihood diversification among female-headed households (85). A multi-country qualitative analysis of Transfer Project studies found that cash transfers gave women increased choices regarding their livelihood activities (84).

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. Globally, a systematic review found that in 3 out of 7 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 (8). A global 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) found that these programmes increased **women's economic achievement** (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) (75). 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) (86).

Transfer Project studies showed that cash transfers increased women's **savings and diversification** into businesses run by women in Zambia (87), productive asset ownership among female headed households in Malawi (83), ownership of small livestock in female headed households in Kenya (81), and asset ownership and access to credit among female-headed households in Mozambique (39).

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.

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Gender norms and attitudes

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

Gender norms are rarely explicit objectives of 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 influence cash transfer impacts on gender equality outcomes (88). 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.

3.10 Contextual Influences

Characteristics at the individual-, household-, and community-levels can affect how large cash transfer impacts are. At the individual-level, these include sex and age of the transfer recipient. For example, in the case of South Africa, cash transfers which extend from childhood into adolescence have been found to have larger effects on adolescent well-being than those only received in early childhood. At the household-level, characteristics affecting cash transfer impacts can include sex of the household head and marital union status (polygamous v. monogamous), among others. Programme-specific characteristics, including payment modality, transfer size, payment irregularity, conditions, and cash plus linkages can also affect impacts.

At the community level, gender norms can influence programme impacts. While the evidence on contextual influences (also called 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 (9, 78, 79). For example, qualitative studies covered in one review found that, in highly patriarchal settings, programs that induce smaller shifts in relationship power are more easily accepted by men (9). 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 ultimate decisionmakers on how to spend it. In contrast, qualitative studies in Lesotho and Zimbabwe 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 (89).

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4. WHERE IS MORE RESEARCH NEEDED?

Future Research Should Examine:

• The effects of cash transfers on different types of violence against women and men, and boys and girls, beyond intimate partner violence, including other forms of violence against children and adolescents and violent discipline. However, more research on intimate partner violence among adolescent girls is still needed.	• The potential of cash transfers and cash plus programmes to change gender equitable attitudes and contribute to gender norm change, as well as pathways of change should be investigated. New research should include improvements in measurements and design of research that can adequately capture changes in gender attitudes and spillover effects on community-level norms and behavioural changes at the individual, household, and community levels.
• 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.	• Mechanisms (or impact pathways) through which cash transfers result in positive impacts on gender equality outcomes to inform programme design- and implementation-related decisions should be further studied.
• 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.	• 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.
• 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.	• Further study of characteristics of programme participants and/or broader contextual factors and their moderating effect on programme impacts (for example, how community-level moderators such as gender dynamics, context-specific norms, access to markets, availability of complementary services, affect programmatic impacts on gender equality) is needed.

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5. METHODOLOGY

The evidence summarized in this brief is drawn mainly from systematic reviews, narrative reviews, and meta-analyses, with a focus on Africa, as well as impact evaluations conducted by the Transfer Project in Africa. 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. The Transfer Project is a collaborative network between UNICEF, FAO, University of North Carolina, national governments, and local research partners, which aims to provide rigorous evidence on the effectiveness of large-scale national cash transfer programmes in Africa and facilitate uptake of this evidence for the development of cash transfer and social protection programmes and policies.

Definitions:

- **NARRATIVE REVIEW** – examines many studies on a single topic and narratively synthesizes the findings to draw more generalizable conclusions. Narrative reviews may be traditional narrative reviews or systematic reviews.
- **SYSTEMATIC REVIEW** - comprises a systematic search of the literature, involving a detailed and comprehensive search strategy. Systematic reviews synthesize findings on a single topic to draw generalizable conclusions.
- **META-ANALYSIS** – uses statistical methods to combine estimates from multiple studies to synthesize data and develop a single quantitative estimate or summary effect size. Meta-analyses are often performed as part of systematic reviews but require a large enough number of studies examining similar interventions and outcomes.
- **IMPACT EVALUATION** – an evaluation which uses rigorous methods to determine whether changes in outcomes can be attributed to an intervention (such as a cash transfer). Impact evaluations may use experimental (where treatment and control conditions are randomized) or quasi-experimental methods to identify a counterfactual (what would have happened to the treatment group had they not received the treatment).

Source: ©UNICEF/UNI654464/

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ENDNOTES

1 The poverty headcount measures the proportion of the population that is poor (i.e., their income/ expenditure level falls below the national poverty line. The poverty gap measures the extent of poverty. In other words, it measures how far poor households find themselves from the poverty line by measuring the distance (in monetary value) between household income/expenditure and the poverty line. Multi-dimensional poverty is a complementary measure to monetary poverty. It measures multidimensional poverty along various dimensions, including education, health, and access to basic services.

2 The lack of impacts in Tanzania should be interpreted with caution, as the sample covered males and females aged 14-28 years, including many who were already in marriages or partnerships.

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

4 In Africa, 38 percent of women were married before the age of eighteen (57), while the prevalence of adolescent pregnancy in Africa is 18 percent (56). Eastern Africa region has prevalence of early pregnancy of 29 percent.

5 Some definitions also include family domain (marriage and pregnancy) as part of ‘power within.’

REFERENCES