

# Gender and Cash Transfers

## A HUMAN RIGHTS-BASED APPROACH

In many cash transfer programmes around the world, women are the principal beneficiaries on the assumption that this not only improves the nutrition, health and education of children, but can also enhance women's decision-making power within the household. While channelling conditional cash transfers (CCTs) to women is thought to provide women with more agency, it does not in and of itself empower women or address the root causes of gender inequality. Policy makers should be aware that, from a human rights perspective, universal and unconditional transfers are superior to conditional transfers. However, if they must have recourse to CCTs, they should design them deliberately in a way that does not reinforce patterns of gender discrimination and stereotyping, or undermine women's enjoyment of their human rights.

This Issue Brief explores some key gender dimensions of conditional cash transfers through the lens of the human rights-based approach to social protection. Readers will find more information on the topic at [socialprotection-humanrights.org](http://socialprotection-humanrights.org), along with key legal instruments and other tools that are available to help policy makers and practitioners advocate for and operationalize a gender-sensitive (indeed, gender-transformative) and rights-based approach to the design and implementation of social protection systems.

### "A Quiet Revolution"

Social protection systems have gained unprecedented prominence and political support in development and poverty reduction discourse and practice in recent years. According to some estimates, 1.9 billion people benefit from social protection programmes, of which 44 percent receive in-kind transfers, 37 percent receive cash-based transfers and 19 percent receive fee waivers.

Transfers are implemented under different types of schemes. They may be non-contributory old-age pension schemes, such as those in Botswana, Mauritius, Bolivia, Antigua, or designed to meet specific needs like Jamaica's Social and Economic Inclusion of Persons with Disabilities project.

Others include child support grants, such as South Africa's, an allowance for widows such as the one provided in Bangladesh, or household transfers to those living in extreme poverty like China's Rural Minimum Living Standard Guarantee.

Many countries around the world are implementing a specific form of social transfer known as a conditional cash transfer (CCT). In Latin America, these include the well-known Bolsa Familia in Brazil and Prospera in Mexico. Beneficiaries of these programmes receive cash provided that they fulfil certain conditions, such as ensuring their children's regular attendance at school or participating in health programmes. According to the World Bank, in 2013, 129 million people benefited from CCTs in 18 Latin American and Caribbean countries.

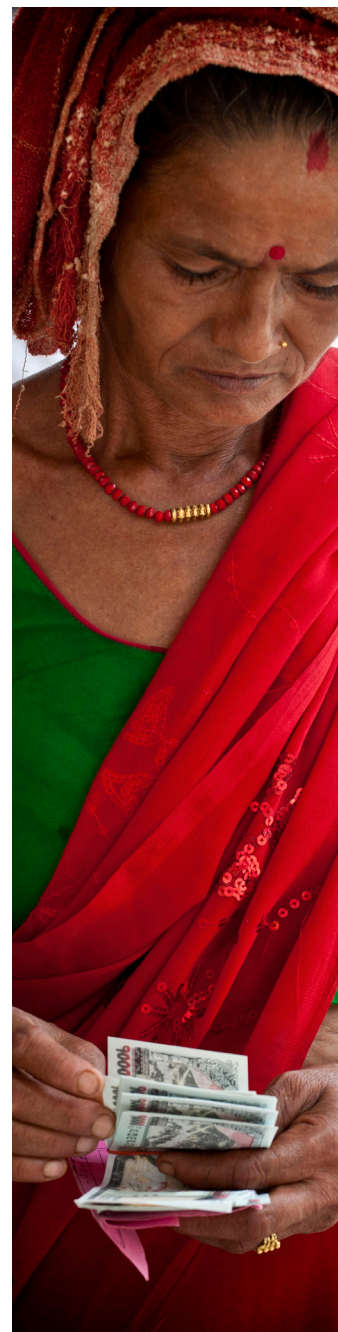
Providing adequate social protection is a legal obligation outlined in international human rights norms and principles. Doing so facilitates the fulfilment of a number of commitments, in particular those related to at least minimum levels of economic, social and cultural rights as outlined in the International Labour Organization's (ILO) Social Protection Floors Recommendation, 2012 (No. 202), which demonstrates the reciprocal relationship between human rights and social protection. The success or shortcoming of social protection systems depends heavily on whether or not they are designed and implemented according to human rights obligations.

### **socialprotection-humanrights.org**

This Issue Brief has been produced by UNRISD for Social Protection and Human Rights, a web-based platform designed to provide expert legal and development resources on how to better align social protection and human rights. The platform is made for policy makers, development practitioners and human rights advocates with the intention of strengthening a growing social protection community that cuts across disciplines.

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**Social Protection**  
**Human Rights**



*“It is morally highly questionable whether a government...can, on the one hand, proudly tell its citizens that social protection is their basic ‘human right’; and then on the other, threaten to deprive the neediest among them of that very ‘right’ if they fail to meet certain ‘conditions.’”*

— Nicholas Freeland

## Cash Transfer Programmes Have Great Potential...

The ILO’s 2015 *Social Protection Report* found that cash transfer programmes have led to better maternal and child health outcomes as a result of increased use of health care services. Cash transfers have also increased school enrolment for children. The ILO’s report is consistent with other studies, such as UN Women’s *Progress of the World’s Women 2015-2016*, which show that cash transfer programmes can significantly reduce the prevalence and severity of poverty. In Latin America, for example, regional data show that conditional and unconditional cash transfer programmes have reduced the number of people living in poor households by 60 percent. For South Africa, the figure is 37 percent. Evidence also indicates that social transfers have increased women’s access to personal income. According to the UN Women report, in 28 countries where women are more likely than men to live in poor households, the gender poverty gap narrows substantially after women receive transfers.

So the increase in the number of cash transfer programmes can be considered good news in terms of reducing the severity of (female) poverty, and improving the education and health outcomes of women and girls. But these are not the same as achieving women’s empowerment or substantive gender equality. In other words, attention needs to be paid to how “a particular social protection mechanism can further or hinder gender equality”.

Requiring rights holders to fulfil conditionalities before receiving benefits is problematic. Targeting “involves some mechanism that discriminates between the poor and the non-poor. As such it always runs the danger of committing either type I errors, which occur when someone who deserves the benefits is denied them (underpayment, false positives), or type II errors, which occur when benefits are paid to someone who does not deserve them (overpayment, leakage)”. To avoid inclusion/exclusion errors and paternalism, states should instead focus on the progressive realization of social protection rights. (It is possible to implement measures in this direction in middle- and in low-income countries.) From a human rights perspective, universal and unconditional transfers are superior to conditional ones.

The human rights-based approach to social protection requires states to ensure that social protection programmes are designed, implemented and monitored taking into account the differences in the experiences of men and women. Because the impacts of social protection programmes are not gender neutral, policy makers must ensure that programmes take into account women’s specific needs over the life course, from childhood to old age, including women’s care role as well as the differences between men and

## Substantive equality and human rights law

International human rights treaties, such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the International Covenant on Economic, Social and Cultural Rights, encapsulate a substantive understanding of gender equality. Substantive equality goes beyond the adoption of laws and policies that treat women and men equally, to equality in the results and outcomes of these measures. *Progress of the World’s Women 2015-2016* states that “substantive equality requires fundamental transformation of economic and social institutions, including the beliefs, norms and attitudes that shape them, at every level of society, from households to labour markets and from communities to local, national and global governance institutions”.

women in access to services and productive work. Gender-transformative programme design and implementation begins by addressing three key issues: the time burden of CCTs, unpaid care work, and social services.

## ... But Conditional Cash Transfers Generate Gendered Outcomes

Conditional cash transfer programmes around the world vary in their design, administration and benefit level. But there is one consistent feature: these programmes are primarily targeted towards women. For example, 94 percent of the Bolsa Familia transfer recipients are women. When CCTs specifically target female-headed households or women within households, the gendered nature of CCT impacts and outcomes may remain unaddressed.

Conditional cash transfer schemes which require women to take full responsibility for programme participation requirements (such as attending parenting workshops, ensuring that children attend school or taking them to compulsory medical check-ups) can be of particular concern. By imposing these tasks on women alone, programmes may perpetuate gender stereotypes and undermine women’s human rights.

It has been argued that CCTs channeled through women may reinforce their influence and independence by entrusting them with the management of household finances, resulting in a shift in the balance of power: as women acquire greater control over expenditure, the greater their opportunities to seek jobs outside the home and pursue education.

## Redress the time burden of CCTs

Buttying mothers’ receipt of transfers to the fulfilment of conditions related to child rearing performance also has negative impacts. It reinforces culturally

held beliefs that children's well-being is exclusively the mother's responsibility. The additional work that arises from conditionalities falls overwhelmingly on women's shoulders, resulting in less time to undertake income-generating ventures, seek health care for themselves, engage politically or enjoy leisure activities. Additionally, requiring recipients to fulfil conditionalities in order to receive transfers goes against the principles of autonomy, equality, and non-discrimination by making demands only on poorer members of society and not others who also receive social services (such as higher income earners who receive tax credits).

However, for a variety of reasons—a state's current political economy, soliciting donor investment in social services or incentivizing beneficiaries—governments may choose to implement conditions. In this case, certain rules should be followed to mitigate the burden on rights holders' time; such as minimizing the number of conditions required to participate; alerting administrators of the need to provide necessary assistance rather than terminating benefits in cases of non-compliance; offering time-efficient ways to comply with conditions, such as providing health care services at school, through mobile care providers or by making house calls; or addressing reasons for non-attendance at school rather than punishing programme participants by removing benefits.

The additional work burden on women can also be mitigated by integrating training which raises both awareness and skill levels. Evidence from a New Alliance for Food Security and Nutrition project in Malawi's Ekwendeni region, for example, which brought men and women together in community workshops to teach men cooking techniques, shows that educating both men and women about the redistribution of household work has a notable impact in reducing women's workload. Men began taking on new tasks, leading to greater egalitarianism within households.

### **Recognize, reduce and redistribute unpaid care work**

From a rights-based perspective, it is critical that all social protection programmes respect and acknowledge the role played by women as care providers without reinforcing patterns of discrimination and stereotyping about women being the "natural" carers. Measures to recognize and redistribute unpaid care and domestic responsibilities need to be part and parcel of social protection programmes.

In the absence of adequate support for care services, women take on the bulk of work, reinforcing their disadvantaged socioeconomic position by, for example, taking away time that could be spent in remunerated employment. CCT programmes should encourage men to participate more actively in supporting and caring for family

members, but also challenge prevailing gender norms that perpetuate gender-based discrimination and stereotyping, for example, by training service providers to anticipate and encourage men to accompany children to schools, clinics and other sites stereotypically associated with women's responsibilities. This approach to human rights-based social policy is illustrated in Sweden, Norway and Iceland, which have implemented policies that incentivize fathers to take a more active role in care responsibilities by providing parental leave that will be lost to the family if the father does not take his allocated share, and by providing a sufficient living allowance for the time that the father is on parental leave.

Public child care programmes being implemented in Bolivia, Colombia, Guatemala, Mexico and Peru—known as "Community Homes" programmes—also support the redistribution of care work—from the family to the state—by offering affordable childcare to meet the needs of working parents. The positive impacts of such programmes include facilitating women's labour force participation, and improving child nutrition, especially among girls.

### **Provide gender-sensitive social services**

Due to their reproductive and caregiving roles, women rely on social services at higher rates than men. Thus, if social services remain indifferent to the specific needs and vulnerabilities of women, and if economic barriers such as service fees for health and education remain in place, the potential benefits of transfers will be undermined and fulfilment of conditionalities more difficult. Conditional cash transfers must therefore be accompanied by gender-sensitive social services, including health, water and sanitation, and care services.

Many different factors may prevent women and girls from meeting conditionalities imposed by programmes: if social services are not locally accessible and transportation costs are too high, women may not be able to access the relevant facilities. Girls may not attend school if there are no separate sanitation facilities for them. To ensure women's income security and empowerment in the long term, a human rights-based approach to the design and implementation of CCTs must not only provide adequate benefit levels, but also public services that address women's needs.

One programme that does address the burden of conditionalities is Chile Solidario, Chile's social protection programme for families, which includes built-in social services. The programme ensures that childcare is provided while female heads of household undertake training. Chile Solidario also includes preschool programmes adapted to reach the target population, providing free access and a flexible schedule to meet the needs of working mothers.

*Gender equality in social protection systems...is not only about how well they achieve reductions in poverty for women, or even the somewhat instrumentalizing question of how women can be 'used' to ensure that social protection systems have maximum impact for poverty reduction. After all, poverty is a symptom, not the disease. Seen as part of a broader system of change, the question is rather one of how a particular social protection mechanism can further or hinder gender equality more broadly.*

— Daniel Seymour



## Transforming Cash Transfer Programmes to Empower Women

Cash transfer programmes must take into account and address the obstacles preventing women from gaining access to or participating in society on an equal footing with men. They must be designed and implemented to mitigate gender-based power relations and redress unequal decision-making powers and roles within both the household and the community in order to be truly compliant with a rights-based approach.

This means that eligibility requirements should move beyond identifying households to also address intra-household dynamics, because the use of household targeting methods can put women at a disadvantage by ignoring the fact that they, and in particular older women and girls, often receive fewer resources than men and boys, regardless of household income.

Ensuring women's effective participation and gender-sensitive accountability mechanisms may be addressed through, for example, establishing sex quotas in a programme's governance structure and sharing information in ways that are accessible to women. Working to change social norms and beliefs about men and women's responsibilities can also empower women to claim their rights.

Programme administrators should also explore ways to make the best possible use of their regular interaction with communities to facilitate women's participation, including identifying obstacles encountered by women, which may

include time constraints that prevent them from attaining higher education or participating in the labour market. Where community meetings exist, they can be used to discuss how to redistribute household or family-related tasks in order to mitigate the time constraints that women face, for example, or how to mobilize women's support groups.

## Developing Gender-Transformative Social Protection Systems

Patriarchal norms and gender-based discrimination are prevalent in most societies, limiting women's opportunities to access education, decent work, land ownership, credit, inheritance and other economic resources, and increasing their likelihood of living in poverty. Other factors, including age, ethnicity, race, disability and health status, compound the discrimination that women face and affect their living conditions.

Social protection systems—which include cash transfer programmes—will be ineffective in reducing gender inequality and empowering women unless they are part of a comprehensive strategy designed to address the conditions that cause or perpetuate discrimination. The human rights-based approach to social protection offers a framework that helps policy makers, advocates and practitioners establish crucial links between social protection systems and other policies related, for example, to access to social security, decent jobs and skill development. Only through such integrated approaches will women be empowered and gender-egalitarian outcomes be obtained.

*Research from across the world has shown that tangible benefits for women result from experiencing relief from destitution and from receiving a cash transfer directly. Conditionalities (getting children regularly to school and to health checks) also bring with them certain benefits...though they often bring two types of cost: the time burdens that are involved in fulfilling them; and the affirmation of women's principle role as one that involves exclusive responsibility for childcare. At the same time, there is remarkably little research that convincingly supports the claim that the stipends empower women in any*

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