

# FAMILY-ORIENTED CASH TRANSFERS FROM A GENDER PERSPECTIVE: ARE CONDITIONALITIES JUSTIFIED?



## SUMMARY

Conditional cash transfers (CCTs) are an increasingly significant component of national social protection systems. CCTs have been associated with positive effects on poverty reduction, increased school attendance and use of health services as well as reductions in child labour; some claim that CCTs contribute to the empowerment of women and girls. Whether or not the conditionalities attached to these transfers play a role in producing these positive outcomes remains an open and much-debated question. Against this backdrop, the brief reviews a decade of feminist research on CCTs that has raised serious questions about the assumptions that underpin the use of conditionalities and their impact on poor women's lives. The brief highlights particular concerns about the detrimental effects that conditionalities may have in contexts where quality public services are lacking and where multiple and intersecting forms of discrimination mean that well-intended programme requirements easily slip into coercive and disempowering implementation practices. To avoid these dynamics, it is critical to avoid conditionalities where possible and ensure that cash transfer programmes are accompanied by investments in quality public services and infrastructure that help women and their families to thrive.

## The rise of family-oriented cash transfers

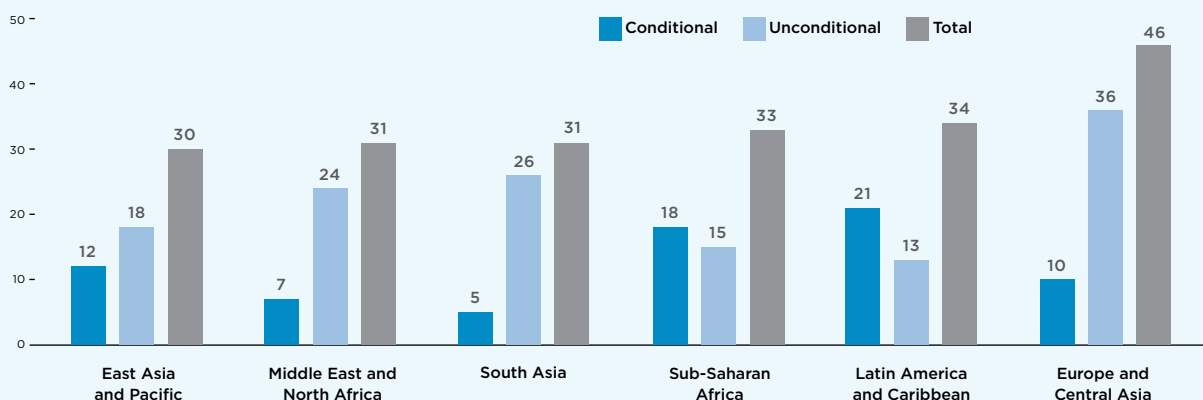
ILO Recommendation 202, concerning national social protection floors, urges governments to implement “basic social security guarantees aimed at preventing or alleviating poverty, vulnerability and social exclusion”.<sup>1</sup>

Such guarantees not only enable families to thrive but can also promote gender equality if designed to offset discriminatory social norms and practices. Few social protection programmes have achieved the same level of coverage as cash transfers. While child benefits and family allowances have long formed

part of social protection systems in high-income countries,<sup>2</sup> over the past two decades low- and middle-income countries have increasingly adopted family-oriented cash transfer programmes: In 2018, spending on conditional and unconditional cash transfers (excluding social pensions) made up between 30 and 46 per cent of the social assistance (non-contributory) budget across world regions (see Figure 1).<sup>3</sup> Sub-Saharan Africa, Latin America and the Caribbean tend to spend a higher proportion on conditional cash transfers compared to unconditional cash transfers, while the reverse is true in other regions.

FIGURE 1

Spending on conditional and unconditional cash transfers (excluding social pensions) as a proportion of total spending on social assistance by region, 2018



Of 142 countries with at least one cash transfer programme, 70 per cent have an unconditional cash transfer (UCT) programme, and 43 per cent have a conditional cash transfer (CCT) programme.<sup>4</sup> Whereas UCTs do not require any specific actions, CCTs function as incentives, providing participants with a cash benefit if they meet a set of conditions, sometimes called ‘conditionalities’ or ‘co-responsibilities’, which typically involve children’s attendance at school and health appointments and pregnant women’s use of prenatal services.

## Conditional cash transfers from a gender perspective

A gender perspective on CCTs reveals contradictory implications. On the one hand, these programmes often put money directly into the hands of women in their capacity as mothers.<sup>5</sup> On the other hand, they make mothers responsible for meeting conditions that assume they are available for limitless amounts of care work “at the service of the state”<sup>6</sup> and are primarily responsible for lifting their children out of poverty,<sup>7</sup> assumptions that may negatively impact on women’s labour market prospects.<sup>8</sup> The extent to which conditions are enforced varies by programme; in some cases, women’s compliance with conditions is not closely monitored, while in others non-compliance leads to temporary suspension or permanent expulsion from the programme.

Feminist critiques of conditionality are now nearly a decade old. While seemingly ignored by policymakers and donors, such critiques have not disappeared. To the contrary, with the multiplication of in-depth qualitative studies, evidence has mounted that imposing conditions can be cumbersome and punitive for women. The tensions and silences characterizing the gender and cash transfer evidence base merit explicit re-visiting: Are conditions really justified?

### Arguments in favour of conditions

Conditionality—the practice of imposing conditions on a benefit—is used for a wide range of political and technical reasons.<sup>9</sup> Some governments impose conditions on the assumption that voters prefer to see poor people demonstrate deservingness for social benefits.<sup>10</sup> However, there is no conclusive evidence that conditionality increases public support for social spending in countries where CCTs are implemented.<sup>11</sup>

From a technical perspective, conditions are commonly used to help people make better decisions, deterring them from self-harm or from harming their children, or to achieve broader development goals.<sup>12</sup> In the case of most CCTs, the conditions incentivize households to invest in children’s health and

education, thereby improving their future economic opportunities. The use of conditions for these ends is supported by an extensive body of programme evaluations and quantitative evidence indicating that CCTs are effective at increasing use of health services, including children’s routine check-ups and vaccinations<sup>13</sup> and pregnant women’s use of antenatal care and in-facility births.<sup>14</sup> In addition to increasing use of health services, CCTs can also increase girls’ school enrolment and attendance<sup>15</sup> and, relatedly, can stimulate a reduction in child labour, while not eliminating it entirely.<sup>16</sup> In all cases, there is some variability related to gender, age, ethnicity and location.

The jury is out, however, with respect to which components of CCT programmes—the conditions, the cash or the messaging that often accompanies the programmes—produces positive effects. For example, unconditional cash transfers (UCTs) can also have positive effects on health, education and well-being, depending on the stated purpose, amount and predictability of the transfer. UCTs have been shown to impact positively on household consumption,<sup>17</sup> productive activities and risk management in poor households<sup>18</sup> and can remove barriers to education (e.g., cost of uniforms, school supplies).<sup>19</sup> When UCTs are given to women, they can strengthen women’s decision-making capacities around household spending and saving.<sup>20</sup> In these cases, it is the cash, rather than the conditions, that provides important financial support to poor families.<sup>21</sup>

### Arguments against conditions from a gender perspective

The ‘to condition or not to condition’ debate is not, however, merely a simple question of political calculus or a technical matter of policy design.<sup>22</sup> Ten years of mounting evidence from a gender perspective illustrates that while the cash has positive effects for women, the conditionalities have hidden inefficiencies and unintended consequences. These are largely related to how conditions mask poor quality services and create opportunities for coercive implementation practices.

### Poor quality services and infrastructure

While government and donor spending on social protection has increased, investments seem to have been focused on stimulating demand for public services through CCTs rather than improving the service supply.<sup>23</sup> Poor service quality stunts the extent to which CCTs can have positive long-term impacts on, for example, learning and anthropometric outcomes.<sup>24</sup>

The quality and availability of public services, as well as the transport-related infrastructure required to arrive at them, also have a bearing on women’s unpaid care burden and gender equality more broadly.<sup>25</sup> Evidence from various countries

shows that CCT recipients spend more time on the care and reproduction of their families than non-recipients do.<sup>26</sup> In rural areas, women and children may travel by foot to reach clinics and schools that are inconsistently open for service<sup>27</sup> or find that the cost of transportation to travel significant distances is prohibitive.<sup>28</sup> Research in Mexico found pregnant or post-partum women faced the risk of physical harm or even death when they showed up at clinics that were too poorly resourced to help them in cases of haemorrhaging or other obstetric complications.<sup>29</sup>

There is also increasing evidence of CCT recipients experiencing discrimination and abuse when they interact with service providers, especially on account of poverty, ethnicity and language.<sup>30</sup> While women who are able to meet the conditions may feel pride in having earned the benefit, those who cannot may experience shame.<sup>31</sup>

### *Coercive implementation practices*

The monitoring of compliance with conditions results in recipient mothers being subject to scrutiny and transgressions of their privacy by programme implementers and other local authorities. A growing body of evidence also illustrates that conditionality is easily and frequently manipulated by local officials such as CCT employees, school and health clinic staff and local government, who use threats of programme suspension to achieve women's participation in what have been called "shadow conditions".<sup>32</sup> These have been documented in various countries and include activities ranging from attending exercise classes and cleaning public spaces to marching in political parades and painting the CCT programme logo on one's house.<sup>33</sup>

This coercive dynamic, in which the cash benefit could be suspended for any number of reasons, undercuts the 'protective' element of cash transfers as a social protection tool. It is not present in unconditional cash transfer schemes. Shadow conditions also constitute an additional burden on women's time, which could otherwise be spent on productive, caring or leisurely tasks of their choosing. This dynamic could effectively 'price out' poor women whose income is currently insufficient to support their families but who see meeting the demands of the programme as too onerous.<sup>34</sup>

## **Towards cash transfers that promote gender equality**

Cash transfers are an essential part of a family-friendly policy package, but their design matters for gender equality within

and outside of family life. Evidence from a gender perspective indicates that conditionality comes with considerable costs for women. For this reason, at the 63<sup>rd</sup> Commission on the Status of Women, Member States agreed to assess the need for conditions, from a gender perspective, and revise them where they do exist.<sup>35</sup>

Unconditional cash transfers combined with clear messaging about their purpose are sound alternatives to punitive conditions; they are also in keeping with the human rights principle of universality.<sup>36</sup> Soft conditionalities are another, less punitive option (see Box 1). In all cases, policymakers should ensure that women have clear and accessible information about how the programme works, including their rights and responsibilities, and have access to functioning grievance and complaint mechanisms. While conditional, a cash transfer programme in the Philippines includes an electronic grievance redress system that tracks and analyses complaints, shows when they are resolved and provides beneficiaries with the right of appeal.<sup>37</sup> The extent to which such a system catalyses investments in public services and prevents manipulation of conditions remains to be seen.

### **BOX 1**

#### **Unconditional transfers or soft conditionalities as an alternative**

Evidence shows that the enforcement of conditions is not necessary to achieve positive outcomes. Ghana's Livelihood Empowerment Against Poverty (LEAP) programme provides cash transfers and health insurance to caregivers of orphan or vulnerable children, to the elderly and to people living with disabilities. While children are expected to attend school and receive immunizations, there are no punitive enforcement measures, making the programme unconditional in practice. Women report that the cash helps them meet their families' needs and pay off debts and that the health insurance improves their own well-being.<sup>38</sup> In a cash transfer programme in Brazil, where a 'soft conditionality' approach is used, mothers receive follow-up support to determine the reason for non-compliance, missed payments can be obtained once compliance is re-established and municipalities receive federal subsidies to improve service provision.<sup>39</sup> In Egypt, women self-report on their compliance, thus reducing the opportunity for abuse of power by local authorities.<sup>40</sup>

Eliminating the need for monitoring of conditions also saves administrative costs, which could then be invested in improving services for the women and families that cash transfers are intended to reach. Research from India indicates that while women value cash benefits, the quality and timeliness of public services is even more important: A cash transfer combined with improvements to health services would increase the

likelihood that mothers would go to clinics by 78 per cent if the services were ‘fair’ and by 85 per cent if they were ‘good’.<sup>41</sup> Such improvements require the collection and use of data on gendered barriers to service usage, including qualitative data and sex-disaggregated time-use surveys. These design decisions and resource investments require political will, not only to see families thrive, but also to see women thrive within them.

## RECOMMENDATIONS

1. Review and revise cash transfer programmes with a view to making them unconditional.
2. Instead of punitive measures that exclude women and girls who are marginalized or in vulnerable situations, privilege soft conditionalities to increase awareness of available services.
3. Where conditionalities are in place, ensure that beneficiary rights and responsibilities are transparent and clearly communicated and that functional and accessible grievance and complaint mechanisms exist.
4. Ensure that cash transfer programmes are accompanied by gender-sensitive investments in quality public services and infrastructure.
5. Integrate gender-sensitive qualitative research methods and analysis and sex-disaggregated time-use data in the design, monitoring and evaluation of cash transfer programming.

The policy brief series synthesizes research findings, analysis and policy recommendations on gender equality and women’s rights in an accessible format. This brief was written by Tara Patricia Cookson, Director of Ladysmith, building on a previous expert paper by the same author for the UN Women-convened expert group meeting in preparation for the 63<sup>rd</sup> session of the Commission on the Status of Women.

### FURTHER READING

Bastagli, F., J. Hagen-Zanker, L. Harman, V. Barca, G. Sturge, T. Schmidt and L. Pellerano. 2016. *Cash Transfers: What Does the Evidence Say? A Rigorous Review of Programme Impact and the Role of Design and Implementation Features*. London: Overseas Development Institute (ODI).

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### ENDNOTES

<sup>1</sup> ILO 2012.

<sup>2</sup> Daly and Ferragina 2018.

<sup>3</sup> World Bank 2018.

<sup>4</sup> Ibid.

<sup>5</sup> UN Women 2015.

<sup>6</sup> Molyneux 2006.

<sup>7</sup> Chant 2008; Bradshaw 2008.

<sup>8</sup> Tabbush 2009.

<sup>9</sup> Watts and Fitzpatrick 2018.

<sup>10</sup> Fiszbein and Schady 2009.

<sup>11</sup> Kidd 2016.

<sup>12</sup> Watts and Fitzpatrick 2018.

<sup>13</sup> Cecchini and Soares 2015.

<sup>14</sup> See, for example, Lim et al. 2010; Glassman et al. 2013.

<sup>15</sup> Baird et al. 2013.

<sup>16</sup> Cardoso and Souza 2003; Lee and Hwang 2016.

<sup>17</sup> Seidenfeld et al. 2014.

<sup>18</sup> Daidone et al. 2015.

<sup>19</sup> UNICEF 2015.

<sup>20</sup> Natali et al. 2016.

<sup>21</sup> Patel 2012. For a review, see Kabeer and Waddington 2015.

<sup>22</sup> Kidd 2016.

<sup>23</sup> Lavinias 2013.

<sup>24</sup> Bastagli et al. 2016.

<sup>25</sup> UN Women 2019.

<sup>26</sup> ECLAC 2013; Gammage 2011.

<sup>27</sup> See, for example, Balen 2018; Cookson 2018.

<sup>28</sup> Baba-Ari et al. 2018.

<sup>29</sup> Mills 2017.

<sup>30</sup> See, for example, Balen 2018; Cookson 2016; 2018; Molyneux and Thompson 2011.

<sup>31</sup> Arriaga 2018.

<sup>32</sup> Cookson 2018.

<sup>33</sup> See: *ibid.*; Molyneux and Thomson 2011; Schmoock et al. 2019; Olivier de Sardan and Piccoli 2018; Streuli 2012.

<sup>34</sup> Bradshaw et al. 2019.

<sup>35</sup> UN ECOSOC 2019.

<sup>36</sup> Sepúlveda and Nyst 2012.

<sup>37</sup> World Bank 2014.

<sup>38</sup> Alatinga et al. 2019.

<sup>39</sup> Bastagli 2009.

<sup>40</sup> Sholkamy 2011.

<sup>41</sup> Kachwaha et al. 2019.



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