Social Protection & Gender Equality Outcomes Across the Life-Course

A Synthesis of Recent Findings on Economic Empowerment
Acknowledgements

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Introduction
This brief is an extract from the paper ‘Social Protection & Gender Equality Outcomes Across the Life-Course: A Synthesis of Recent Findings.’ It is focused on evidence relating to economic empowerment. The full paper can be accessed here or here.

How might social protection support gender equality in economic empowerment?
The key outcome areas related to economic empowerment captured in evaluations of social protection programmes are: (1) financial inclusion; (2) employment; (3) enhanced income; (4) asset endowments; (5) strengthened risk management (e.g. access to credit and savings; employment diversification); and (6) improved intra-household gender relations (see Figure 5). With respect to intra-household gender relations, decision-making power in the household is a frequently cited indicator. However, it is also important to consider other factors that drive or undermine intra-household gender dynamics that may impact economic empowerment. These include mobility outside of the household, time allocation that accounts for time spent on unpaid care and domestic work, and access to and control of economic resources.

What does the recent evidence say about how social protection supports economic empowerment?
Childhood (under 15 years)
Cash transfers (CTs)-- including conditional cash transfers (CCTs)-- that seek to build children’s human capital (primarily through improved health and education) can potentially have long-term impacts later in life. Although the evidence base is nascent, there are some long-term evaluations (specifically of CCTs from Latin America) that suggest:

- Higher income (eventual)
- Higher odds of employment

Positive outcome indicators for economic empowerment

- Wage labor
- Agricultural self-employment
- Non-farm enterprises (e.g. off-farm self-employment)
- Shift towards decent work
- Training/skills development

- Labor income
- Non-labor income

- Formal (access to bank accounts, savings via financial institution)
- Informal (savings groups)

- Access to credit and savings (formal and informal)
- Employment diversification

- Improved options for saving

- Better access to assets and inputs

- Improved risk management

- Improved intra-household gender relations

- Improved intra-household bargaining power
- Mobility outside the household

- Durable assets
- Agricultural productive assets (e.g. livestock, poultry, tools/equipment)
- Agricultural inputs (e.g. seeds, fertilizers, pesticides)

- Access to economic resources (e.g. land, livestock, agricultural equipment, financial assets)
- Control of household assets and finances
- Time allocation
- Mobility outside the household
have tracked individuals who benefited from programming as children, to understand how they are faring later in life in relation to employment outcomes. There is no evidence, reflecting the inclusion criteria laid out in the introduction, that speaks to the impacts of other social protection programme modalities (including unconditional CTs) on children’s eventual (in adulthood) employment. This is likely since Latin American CCTs were launched earlier than other programmes elsewhere.

- Evidence shows that children’s exposure to CCTs has mixed results on their eventual employment when they transition to older adolescence and young adulthood, with some studies showing no impacts and others showing positive impacts and with varied impacts for young men and women (there is no evidence that CCTs reduce children’s eventual employment). Evidence suggests that the timing of exposure to a CCT is critical to how its effects are accrued. Earlier exposure is associated with enhanced impacts, in part because it leads to increased education and in part because it affects girls’ reproductive health outcomes (e.g. delayed sexual debut/childbearing), which, in turn, can affect their economic empowerment outcomes.

- Highlighting the critical importance of quality services to longer-term outcomes, evidence also suggests that exposure to both demand-side (e.g. vouchers to households) and supply-side incentives (e.g. subsidies to health clinics and school aimed at improving quality) is more effective in increasing children’s eventual labour force participation than addressing demand-side constraints alone.

- In terms of non-effects, evidence shows that poor quality education, credit constraints and low demand for skilled labour can limit income. In some contexts, this is also true—for boys—of increased levels of education, as more schooling is not necessarily aligned with labour market needs. Women’s more limited (compared to men) labour force participation and lack of experience in the labour market due to systematic gender inequality also drive non-effects.

**Adolescence/youth (15-25+ years)**

There is a growing body of evidence, primarily from developmental and fragile contexts in sub-Saharan Africa, which demonstrates that cash transfers (including lump-sum cash grants), public works programmes and graduation-style interventions contribute to economic empowerment outcomes for adolescents and youth (who in some countries include those under the age of 35).

- Evidence shows that cash transfers support young people to shift away from irregular work that undermines their economic empowerment, demonstrating a move away from poor work conditions. Public works, cash transfers and graduation programmes can lead to increased earnings for youth. Public works programmes can lead to a rise in female labour force participation (for those old enough to work). Graduation interventions, although they often fail to address the underlying drivers of poverty and exit beneficiaries too early in the process, can support young women to establish non-farm enterprises and enhance financial inclusion through the formation of savings groups.

- Evidence shows that impacts accrue by tackling multiple constraints that include a combination of all or some of the following: cash grants, skills training, supervision and guidance to establish/run a business, and active promotion of a savings culture. Targeting, or establishing quotas for, adolescent girls and young women and the transfer level also drive impacts.

- Non-effects arise in part due to inadequate attention to addressing market failures that marginalise female youth, while low quality education and low demand for skilled labour can limit income.

**Adulthood (25+ years)**

Recent evaluations highlight the economic empowerment impacts of social protection programmes in adulthood across several outcome areas. In both developmental and fragile state contexts from around the world, and with the caveats noted above regarding programme risks, graduation programmes that largely target women have demonstrated highly promising short- and medium-term effects, including on ownership of assets. Long-term effects are smaller. Unconditional cash transfers (UCTs) also show medium-term promise, with programmes improving ownership of

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1 Graduation programmes include a holistic package of support and are aimed at graduating individuals out of extreme poverty by supporting their resilience (Thompson, 2019).
productive assets (although the evaluation evidence does not necessarily specify who in the household owns the assets and sometimes finds that men tend to own more valuable assets). Evidence on the effects of social pensions on labour supply (including composition of work) varies by context, but available studies that report gendered results from an economic empowerment perspective are limited and mark an area ripe for further research. Evidence on public works programmes is also thin, despite the popularity of such programming.

With the caveats that increased economic activity is not necessarily a proxy for improved empowerment (because it can also reflect falling wages) and can result in increased time poverty (when paid work is in addition to rather than in place of other activities) evidence shows cash transfers, public works and graduation programmes can improve adult labour force participation (especially among women) and asset endowments.

Cash transfers and graduation interventions also lead to improved financial inclusion (e.g. savings) and result in non-farm enterprises that are often run by women, while graduation and public works programmes can increase income earned through work.

Evidence shows that impacts accrue by introducing mechanisms and facilitating processes to enhance financial inclusion, employing quotas and directly targeting women, and addressing multiple constraints simultaneously (e.g. credit, capital and insurance).

Evidence shows that impacts are limited by failure to recognise households’ labour constraints (especially in regard to female headed households), failure to recognise that variations in household members’ preferences may impact decision-making and resource allocation, structural constraints in labour market conditions, failure to account for women’s multiple roles due to unequal and restrictive gender norms (including the time which women spend on meeting programme conditions or contributing to programme implementation), programmes’ contribution to the development of a ‘two tier labour market’ that traps the poor (especially women) in the least desirable work, and poor programme implementation.

What does the recent evidence say about how social protection supports economic empowerment outcomes that contribute to gender equality?

**Childhood**: Evidence is drawn from CCT programmes in Latin America and is very mixed. Evaluation findings reported for Mexico’s PROSPERA programme (CCT) do not show any statistically significant impacts on the likelihood of working or having an employment contract for either men or women who were children at baseline (though men exposed as children earn 8.0 pesos more than their non-exposed peers). However, evaluation evidence from Nicaragua’s Red de Protección Social (RPS or Social Protection Network) finds that the programme produces large long-term differential impacts on earnings for men in particular. Specifically, young men in the early treatment group were more likely to work off-farm, migrating in the process to do so, which led to an increase of 10–30% in monthly off-farm income. Young women seem to benefit more than young men from exposure to Honduras’s Programa de Asignacion Familiar (PRAF or Family Allowance Programme) but gender differences do not appear to be statistically significant. Results from Ecuador’s Bono de Desarrollo Humano (BDH or Human Development Grant) programme show that while the cash transfers prevented some female beneficiaries from dropping out of school before completing secondary school, the increased schooling did not translate into the probability that these women would do paid work.

While there are longstanding concerns that CCTs overburden women because of conditions, other studies have observed an increase in mothers’ engagement with paid work. They explain this finding by suggesting mothers in rural households receiving a CCT may have more time to work given that their children spend more time in school.

**Adolescence/youth**: Cash transfer programmes support youth to shift away from irregular work that undermines their economic empowerment, demonstrating a move away from poor work conditions. Evidence from Lesotho’s cash transfer programme points to a reduction in irregular work among young
women in particular, which is viewed as a positive outcome because casual work is regarded as ‘a means of last resort’. Strong impacts are observed for young women with respect to income, savings and establishment of non-farm enterprises, especially for graduation-style programmes, with effects driven by the bundled nature of the programme (addressing a range of constraints that hinder young women from becoming economically empowered).

Graduation-inspired interventions and public works programmes often target young women directly or reserve a quota (approximately 30%) for female youth participation. Strong impacts are observed for young women with respect to income, savings and establishment of non-farm enterprises, especially for graduation-style programmes, with effects driven by the bundled nature of the programme (addressing a range of constraints that hinder young women from becoming economically empowered).

Public works interventions can increase the labour force participation of female youth, with effects possibly accrued –at least in part-- by the fact that spaces are reserved for them on the programme and because labour market conditions outside of the programme tend to be worse for women than men.

Lump-sum cash grants for Ugandan youth that supported a skilled trade and financed new enterprises resulted in different pathways for young men and women towards earning increased income, with this outcome attributed to accumulated assets (significant effect) for young men, while young women show slightly greater impacts on earnings (although the estimate is not statistically significant). Interventions that help adolescent girls reach their full potential by increasing their education, strengthening their skills and delaying childbearing have the potential to contribute to their economic empowerment (if the skills necessary for the labour market are acquired).

Adulthood: Although cash transfers do not tend to reduce adults’ labour market participation, they do often shift –in gendered ways--the ways in which people work, by supporting men and women to leave employment with poor working conditions. Men tend to search for (and engage in) work with more decent conditions. Women often move to self-employment.

Cash transfer and graduation programmes are key instruments for driving the establishment of non-farm enterprises among women, with some beneficiaries using savings to support this activity. Key mechanisms for savings among women include improved access to formal bank accounts, messaging and the formation of savings groups that encourage women to save. As well as increasing their savings, ultra-poor women in graduation programmes are able to enhance assets and income due to the provision of assets as a core programme component. The asset transfer thus enables women to engage in livestock-rearing and, in India, evaluation evidence found that women are also able to diversify into other income-earning activities such as non-farm enterprises and wage labour.

While they tend to be poorly implemented and can trap poor women in low status and poorly paid work, some public works programmes have ‘gender sensitive’ features that aim to meet women’s (practical) gendered needs. These include direct support for female-headed households, which are more likely to be labour constrained, direct support for pregnant and lactating women, and provision of childcare to account for women’s disproportionate unpaid care burden.

With the caveat that ‘empowerment’ is difficult to measure, evidence suggests that social protection can contribute to some modest shifts in broader indicators of women’s economic empowerment, especially when programming is embedded in a strong social service network. Evidence from South Africa, for example, suggests that the social pensions programme improved women’s involvement in household decision-making, noting specifically that providing women with social pensions increases the likelihood of them becoming the primary decision-maker in the household. Similarly, evidence from Brazil suggests that the ‘nudge’ that Bolsa Familia provides to women to access identity documents and banking services supports their agency. There is also evidence to indicate that graduation and cash transfer programmes increase women’s mobility. Evidence from Pakistan further suggests that the Benazir Income Support Programme (BISP), a cash transfer programme, has led to a positive shift in men’s attitudes regarding whether men should help with household chores, but it is not clear whether this has led to a change in practice.
Implications of the evidence base for how to use social protection to support economic empowerment outcomes that contribute to gender equality

1. **Conduct a vulnerability/risk assessment**
   to contextualise gender issues and dynamics vis-à-vis the proposed intervention and assess how the resources, and other programme inputs, may lead to greater economic empowerment and avoid unintended adverse impacts.

2. **Programme for poverty relief—**
   and gender equality.
   - **Acknowledge the disproportionate care burden carried by women and girls of all ages and account for this in programme design and implementation** to promote economic empowerment – including easing or offsetting care and domestic responsibilities and facilitating the labour market participation of women and female youth through the provision of infrastructure and services.
   - **Go beyond targeting women as recipients of cash transfers on behalf of their household to also build their—and girls’—human capital and economic and social empowerment.** This includes literacy and numeracy, life skills, financial literacy, and skills and entrepreneurial training.
   - **Use ‘plus’ programming, for females and males, to directly address gender norms** that curtail women’s ownership and control of assets, and other factors driving unequal gender relations in the household that undermine women’s economic empowerment.
   - **Scale up support for programmes that address multiple constraints** that impede girls’ and women’s economic empowerment outcomes to maximise impact while accounting for the intervention’s sustainability.

3. **Support financial inclusion and a savings culture among female beneficiaries** via the establishment of self-help groups/Village Savings and Loan Associations, facilitating girls and women to obtain the identification they need in order to access formal financial services (taking into account where services are located), the adoption of electronic payment modalities (taking into account girls’ and women’s more limited access to technology), financial literacy training for adolescent girls and women, and soft messaging.

4. **Address structural and market failures,** including labour policies and regulations that marginalise female youth and women. This should include attention to girls’ and women’s exclusion from education and training, especially in the better paid fields traditionally reserved for boys and men, their isolation in the lowest-paid sectors, pay gaps, and the lack of provision for maternity and child-care leave.

5. **Invest in mixed-methods evaluations** to explore the factors that constrain and/or drive improved intra-household gender relations in beneficiary households, and channel this learning into programme implementation.

6. **Invest in disaggregated data.** There is a positive trend in disaggregating data by locality and sex, but disaggregation of outcomes by sex can be strengthened and consistent use of gender outcomes in M&E. Disaggregation by age and disability is less common and needs to be addressed to promote inclusive programming.
ENDNOTES

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