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Social protection

Empowering rural women through social protection

Empowering rural women through social protection

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Abstract

Besides reducing poverty, social protection has great potential for promoting women's economic empowerment and reducing gender inequalities. Nevertheless, the contribution of current social protection schemes to these development goals is still limited. When women are designated transfer recipients, social protection schemes can facilitate their access to resources and promote their role as decision-makers in the household; however, these outcomes do not happen automatically. For example, cash transfer schemes require complementary services to ensure that women cash recipients maintain control over their own incomes and decision-making capacity. Asset transfer schemes need to take into account women's capacities, needs and aspirations in terms of resources and skills development. Similarly, public works programmes need to improve women's skills and promote employability after completion of the programme. The design of social protection schemes requires an integrated approach, linking with other livelihood programmes and social services, so that these can lead to sustainable poverty reduction. Finally, changing mind-sets and perceptions about women in social protection policies and programmes is needed, not only to protect women's roles as mothers and care takers, but also to promote their economic empowerment.

Introduction

Social protection creates an enabling environment for promoting the economic empowerment of the poor. It is now widely accepted that in addition to its safety net function, social protection also increases the income of poor households either by guaranteeing a minimum income or employment, or via insurance or subsidies. These benefits allow poor households to invest in productive assets and diversify their income-generating activities, and also to invest in human capital towards achieving food security (Tirivayi, Knowles, and Davis, 2013; World Bank, 2014a). Furthermore, when social protection schemes include cash transfers or cash payments for work, and these payments are delivered through banks or through savings and credit cooperative (SACCO) accounts, they also foster the financial inclusion of the poor.

Considering that social protection schemes often target female-headed households and designate women to receive the transfers, the potential of these schemes for enabling women's economic empowerment is considerable. Nevertheless, this paper hypothesizes that social protection schemes cannot achieve women's economic empowerment in isolation. Only when they have gender equality objectives, are delivered in ways that ensure women's participation, and are coordinated¹ with gender-sensitive development interventions and services do social protection schemes become the catalysts of women's economic empowerment.

A coordinated bundle of social protection policies and programmes, namely those that increase women's access to resources, enhance their skills, and increase their participation in the labour market and social networks (among others), not only fosters women's economic empowerment but also helps to more effectively and sustainably reduce rural poverty and vulnerability (Holmes and Jones, 2013; Sabates-Wheeler and Devereux, 2007). This paper makes this case through a review of evidence on the most widely-used social protection schemes, assessing the extent of their current and potential impact on women's economic empowerment and, when possible, the programme design characteristics that lead to these impacts.

The paper has four parts: the first part (the remainder of this section) proposes a framework for understanding the contribution of social protection to rural women's empowerment, particularly how different social protection schemes contribute to this goal and what gaps need to be addressed by other rural services and livelihood interventions to achieve women's economic empowerment in rural areas.

The second part reviews five common social protection instruments from a gender perspective by taking into consideration two principles and eleven key elements required for the full realization of rural women's economic empowerment. The third part reflects on an integrated social protection system that includes gender equality and women's empowerment objectives in order to foster poverty reduction

¹ A *social protection system* refers to the extent to which social protection programmes make up a coherent and holistic system that addresses people's different needs and vulnerabilities.

more effectively and sustainably. It also presents key features that can make these interventions more gender-sensitive.² The fourth part reflects on the linkages between women's economic empowerment and social protection.

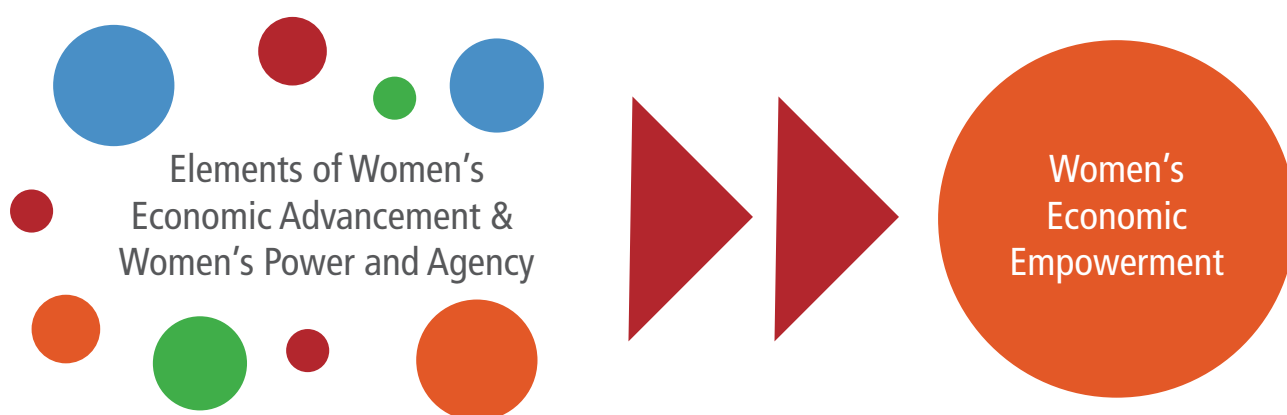
The contribution of social protection to women's economic empowerment

Empowerment is the process of enhancing the capacity of individuals or groups to make choices and then transform those choices into desired actions and outcomes (World Bank, 2001). Therefore, rural women's empowerment is about expanding women's assets and capabilities to participate in, negotiate with, influence, control, and hold accountable those institutions that

affect their lives.

The theoretical framework used in this paper is adapted from Golla *et al.*'s framework of women's economic empowerment (2011). The framework considers a woman to be economically empowered when she has both the ability and the power to make and act on economic decisions, thus (1) able to succeed and advance economically, and (2) having the power and agency to benefit from economic activities (Figure 1). Both dimensions of empowerment can be understood as either existing catalysts helping empowerment, or outcomes of different empowerment processes (e.g. social protection interventions, gender-sensitive policies and laws, rural services, social mobilization, etc.) which work together towards achieving women's economic empowerment.

Figure 1. A framework for evaluating the contribution of social protection interventions towards rural women's economic empowerment



² *Gender sensitivity* in social protection means that it is inclusive and conducive to gender-equality impacts. This is done through mechanisms that enable women's access and participation in social protection schemes, and by addressing gender issues throughout all programme objectives, targeting, design and implementation.

Elements of Economic Advancement

- access to health services
- access to education
- access to productive assets
- access to social insurance and financial services
- access to technology and extension services
- access to more productive and beneficial labor status
- access to better community infrastructure

Elements of Power and Agency

- membership in rural institutions and access to social networks
- legal empowerment and knowledge of rights
- positive change in gender roles
- increased intrahousehold bargaining power and decision-making, and control over key household assets and income

This framework is useful for analysing social protection because it makes a clear distinction between the widely documented impacts on advancing beneficiaries' access to services, education, income and assets (the access side), and the outcomes in intrahousehold power dynamics which determine control and decision-making regarding social protection benefits (the transformative side). Both aspects are necessary for women's empowerment, as this necessitates the strengthened "capacity of women to increase their own reliance and internal strength" (Moser, 1989, p. 1815).

The first principle of this framework is **Economic Advancement**, which means that women are able to succeed and advance economically, having the skills and resources to compete in markets, as well as having access to fair and equal economic institutions. "Resources are the building blocks women can draw on to succeed economically and exercise power and agency" (Golla *et al.*, 2011), and resource accumulation is also an outcome of economic empowerment. These can be at the individual or community level and can include

human capital, financial capital, and physical capital.

Putting this principle in the context of rural areas, where full coverage of basic health and education is still lacking, the framework focuses on basic requirements in maternal and child health and basic education, including literacy. In terms of assets that are fundamental for rural livelihoods, the framework includes both agricultural-related assets as well as those that can enhance women's physical mobility. The role of rural infrastructure is also fundamental, as there are still many women in rural areas who spend a considerable amount of their time fetching water and fuel – time that could be allocated to income-generating activities, participating in community gatherings, or other activities that foster economic empowerment. Finally, increased labour status in rural areas, with higher incomes and better labour conditions for women (decent employment), is also part of the economic advancement principle. The seven elements of the principle of economic advancement are further explained in Box 1.

The second principle, **Power and Agency**, means that women are able to benefit from economic activities, having the ability to make and act on decisions, as well as having control of resources and profits. This involves the norms and institutions that govern activities and mediate relations between individuals and their social and economic environment.

Norms and institutions influence how resources are distributed and used. Norms include gender-defined roles, taboos, prohibitions, and expectations that dictate women's status in public space, their types of employment, and their ability to manage money. Institutions refer to legal and policy structures, economic systems,

market structures, marriage, inheritance, and education systems.

Putting this principle in the context of rural areas, institutions that play a major role in providing "voice" and representation to women are producer organizations, women's groups, unions, and other rural organizations that have either economic or social development objectives. Conversely, norms that influence how resources are distributed and used in rural areas include patriarchal attitudes that affect women's economic roles or their inheritance of farms and land. The four elements of the principle of power and agency are further explained in Box 1.

Box 1. Principles and elements of economic advancement and power and agency

Seven elements form the principle of economic advancement:

(1) **Access to health services** – access to basic health services, particularly reproductive health care and nutrition counselling. Child and elderly care are particularly relevant because women are mainly responsible for these types of care. The outcomes are better health status for women and their families, as well as more free time.

(2) **Access to education** – access to basic education services, including primary and secondary education for girls as well as literacy and vocational training for adult women. The outcomes are higher education rates for women and access to more productive and decent employment.

(3) **Access to productive assets** – access to assets that can enhance rural women's livelihoods, notably land, livestock, agricultural inputs (such as seeds, fertilizers and pest management inputs), agricultural tools and machinery, and bicycles or motorized vehicles. It also includes hired labour working on women's fields, ponds, and in other activities. The outcomes are higher

incomes, agricultural productivity, access to credit and extension, and more bargaining power at household and community levels.

(4) **Access to social insurance and financial services** – access to friendly, affordable and reliable credit, savings and insurance, particularly financial services that can help women to mitigate shocks and take on investment risks. The outcomes are more consistent consumption, investment, and business development.

(5) **Access to technology and extension services** – includes women's access to agricultural technologies and extension services. The outcomes are crop and livestock productivity, access to markets, higher incomes, and reduced drudgery in agricultural activities.

(6) **Access to more productive and beneficial labour status** – access to labour markets by increasing women's employability in fields that provide childcare options and higher, more stable wages and benefits; also, access to income-generating opportunities that are more productive, less burdensome, and performed in decent work environments. The outcomes are

higher incomes, higher skills, access to benefits and services, expansion of social networks, increased leadership roles for women, and increased mobility.

(7) Better community infrastructure, tailored to women's needs – better infrastructure conditions, including water, sanitation, roads and electricity, that support women's different roles and activities in both the household and community. The outcomes are less time spent by women in arduous work, higher incomes, and higher participation in other productive activities. Better sanitation and roads also increase safety and health of rural households.

Four elements form the principle of power and agency:

(8) Membership in producer organizations, rural organizations, unions, and women's groups, as well as size and quality of women's social networks – membership in rural organizations and women's integration in society, allowing them to raise needs and concerns in their communities and local governments. The outcomes are more inclusive representation among rural organizations and influence at the political level, as well higher

incomes, mobility, and collective action from the expansion of women's social networks.

(9) Legal empowerment and knowledge of rights – women's access to justice through awareness of their human and economic rights as well as access to affordable legal or paralegal services. The outcome is more legal action taken when events harm women's social and economic development.

(10) Positive social change in regards to discriminatory practices and gender roles – perceiving women in society as valuable and independent individuals, capable of making economic decisions, engaging in productive activities, and taking on leadership roles. The outcomes are women's ability and self-confidence to undertake businesses and income-generating activities, as well as their inheritance of family lands and businesses.

(11) Increased intrahousehold bargaining power, decision-making, and control over key household assets and income – as a result of increased economic advancement, women are able to negotiate with their partners and other members of the family, and to make decisions on the use of income and assets.

Linking women's economic empowerment with social protection

Having defined women's empowerment, we now turn to the linkages between these eleven "empowering" elements and the functions of social protection. In this paper, social protection is conceived as "all initiatives that provide cash or food transfers to the poor; protect the vulnerable against livelihood risks; and enhance the social status and rights of the excluded and marginalized" (Devereux and Sabates-Wheeler, 2004). This definition, coined by S. Devereux and

R. Sabates-Wheeler, focuses on the four functions of social protection:

- Protection: protecting people against the consequences of poverty;
- Prevention: preventing people from falling into poverty following a shock;
- Promotion: promoting people out of poverty;
- Transformation: promoting social justice by addressing structural causes of poverty and inequality.

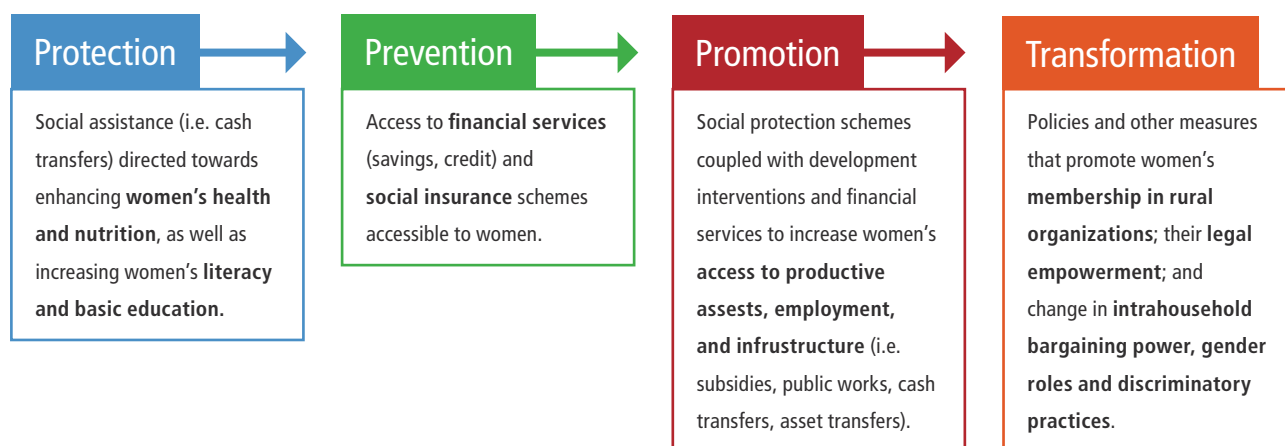
Following Devereux and Sabates-Wheeler's definition, the eleven elements of the rural

women's economic empowerment framework are linked to all four functions of social protection.

- Protection or social assistance includes income transfers (cash) or consumption transfers (food, vouchers or subsidies) to the poor, which are conducive to women's access to health and education.
- Prevention includes social insurance and access to credit and savings schemes that provide security against economic vulnerability in the life cycle (i.e. pregnancy, the death of a spouse) or when economic shocks occur (high food prices, natural disasters).
- Livelihood promotion makes the necessary linkages for transitioning women out of poverty and "disempowerment", and brings together social protection schemes with development interventions that enhance women's access to productive assets,
- Transformation addresses structural causes of poverty and vulnerability using policies of social inclusion, which in this paper's framework would refer to policies and measures that work towards integrating women into rural organizations; expanding their social networks; increasing their access to justice and awareness of their rights; promoting change in negative perceptions about gender roles and discriminatory practices; and implementing measures to increase their ability to benefit from economic advancement.

The linkages between our economic empowerment framework and the four functions of social protection can be defined as shown in Figure 2.

Figure 2. Linkages between rural women's economic empowerment and the four functions of social protection



Depending on their objectives and methods of implementation, social protection interventions can contribute to rural women's economic empowerment in different ways (in one or more of the eleven elements described above) and at different levels (individually or at the

household and community level). However, no single intervention – social protection scheme, livelihood scheme or service – can tackle all the elements required to achieve rural women's economic empowerment; therefore the importance of conceiving social protection as an

approach and not merely as a set of instruments. An integrated system of social protection leading to women's economic empowerment would therefore address gaps in poverty reduction by making the necessary linkages with economically-oriented rural development interventions and rural services beneficial to women.

The next section reviews the ways in which different social protection instruments contribute to the economic empowerment of women, with the aim of identifying good practices and also gaps that can inform us on how to make social protection systems more conducive to women's empowerment.

Does social protection empower women?

This section reviews five social protection instruments – cash transfers, asset transfers, public works programmes, micro-insurance mechanisms, and input subsidies. The aim is to document their contribution to the empowerment indicators presented in the previous section, while also presenting their limitations and therefore needed linkages and complementarities. The list of social protection schemes reviewed in this section is not exhaustive, but represents some of the schemes most studied in terms of women's empowerment outcomes.

Other social protection schemes not covered here that should also be analysed from a

gender perspective include food price subsidies, community food reserves, community grain reserves, rural pensions, supplementary feeding programmes, food stamps, vouchers and coupons, in-kind transfers for children (e.g. school supplies and uniforms), and exemptions for health care, schooling and utilities.

Table 1 provides an overview of the literature review of the five social protection schemes covered in this paper. The evidence reviewed includes qualitative and quantitative studies that primarily had a focus on gender and/or women's empowerment, but also includes studies with a focus on productivity, employment, and social inclusion.

Table 1. Summary of the literature review: Women's empowerment and social protection schemes

Cash transfers	<p>Latin America: Mexico (qualitative, Adato <i>et al.</i> 2000); Mexico (qualitative, Molyneux 2006); Mexico (quantitative, Barber 2009); Mexico (quantitative, Handa <i>et al.</i> 2009); Brazil (quantitative, Veras Soares 2010); Brazil (quantitative, de Braw <i>et al.</i> 2013); Colombia (quantitative, Veras Soares 2010); Nicaragua (qualitative, Bradshaw 2008); Bolivia, Peru (qualitative, Holmes and Jones 2010); and global study (quantitative, World Bank 2014b).</p> <p>Sub-Saharan Africa: Kenya (quantitative, Asfaw <i>et al.</i> 2014); Kenya (qualitative, OPM 2013a); Malawi (quantitative, Covarrubias, Davis and Winters 2012); Somalia (quantitative, Wasilkowska 2012); Zimbabwe (qualitative, OPM 2013d); Lesotho (qualitative, OPM 2013c); Ghana (qualitative, OPM 2013b); Ghana (qualitative, Holmes and Jones 2010); Kenya, and Zimbabwe (qualitative, Concern and Oxfam 2011); and global study (quantitative, World Bank 2014b).</p> <p>North of Africa: Egypt (qualitative, Holmes and Jones 2010).</p> <p>Asia: Indonesia (qualitative, Holmes and Jones 2010); Indonesia (qualitative, Concern and Oxfam 2011); and global study (quantitative, World Bank 2014b).</p>
Asset transfers (or asset packages)	<p>Sub-Saharan Africa: Burkina Faso (qualitative, Nielsen 2010).</p> <p>Asia: Bangladesh (quantitative, Bandiera <i>et al.</i> 2013); Bangladesh (quantitative, Santos <i>et al.</i> 2013); Bangladesh (quantitative, Das <i>et al.</i> 2013).</p>

Public works programmes	<p>Latin America: Argentina (quantitative, Devereux and Solomon 2006); El Salvador (qualitative, Subbarao <i>et al.</i> 2013); and global study (World Bank 2014b).</p> <p>Sub-Saharan Africa: Ethiopia (qualitative, Holmes and Jones 2010); Rwanda (qualitative/quantitative, FATE Consulting 2013); Botswana (qualitative, Holmes and Jones 2013); South Africa (qualitative, Subbarao <i>et al.</i> 2013); Senegal (qualitative, Holmes and Jones 2009); Burundi and the United Republic of Tanzania (qualitative, Dejardin 1996); Zambia (qualitative, Holmes and Jones 2009); and global study (World Bank 2014b).</p> <p>Asia: India (qualitative, Gupta 2009); India (qualitative, Khera and Nayak 2009); India (quantitative/qualitative, Holmes and Jones 2009); Indonesia (qualitative, Holmes and Jones 2009); and global study (World Bank 2014b).</p>
Micro-insurance	<p>Sub-Saharan Africa: Kenya (qualitative, Ardener and Burman 1995); Kenya (quantitative, Anderson and Baland 2002); Ethiopia (qualitative, Teshome <i>et al.</i> 2012).</p> <p>Asia: India (qualitative, Holmes and Jones 2013); Malaysia (qualitative, Satkunasingam and Shanmuga 2006); Bangladesh (quantitative/qualitative, Hashemi, Schuler and Riley 1996).</p>
Input subsidies	<p>Sub-Saharan Africa: Ghana (quantitative, World Bank 2008); Malawi (quantitative, Malawi National Statistical Office 2007); Malawi (quantitative, Dorward, Chirwa and Jayne 2008); Malawi (quantitative, Karamba 2013); Malawi (quantitative, Fisher and Kandiwa 2014).</p>

i. Cash transfers

A cash transfer is a social protection instrument that directs reliable and periodic cash handouts to targeted households or individuals. Transfers may be either unconditional or conditional to fulfilling certain requirements, such as compliance in children's school attendance and health checkup visits. These programmes were first begun in Mexico and Brazil with the aim of breaking the intergenerational transmission of poverty. Subsequent programmes in other countries have followed similar approaches with variations in targeting based on objectives and context. For example, in countries where the HIV/AIDS pandemic has reached high levels (as in the case of some countries in Sub-Saharan Africa) cash transfers are often unconditional and targeted at households with orphaned or vulnerable children. Other targets include the elderly (non-contributory pensions), female-headed households, and those who cannot work (because of disability or age).

Women are often the beneficiaries of cash transfer programmes. They are targeted

either directly as heads of household or indirectly, in their capacity of mothers or caretakers, as the main transfer recipient. In this way, women are central to cash transfer programme implementation. This centrality has been understood to be a key reason for cash transfers' success, as it is generally believed that women can be relied upon to fulfil their responsibilities to their children, and to spend money in accordance with their children's needs (Molyneux and Thompson, 2011). This belief has been supported by empirical evidence that shows that children's welfare (as well as efficiency in household asset allocation) is enhanced when women's bargaining power increases (Duflo, 2003; Pitt *et al.*, 2003; Thomas, 1990; Quisumbing and Maluccio, 2000; and Quisumbing and de la Brière, 2000). In addition, there is the assumption that income from the transfers remains under female recipients' control.³ This evidence has been used as an argument to claim that cash transfers have an empowering effect on women (Molyneux and Thompson, 2011).

Because of differing notions and measurements of empowerment and the limited data available

³ Handa *et al.* (2009) note that providing transfers to women may not translate to their being given control over income by their partners. De Braw *et al.* (2013) also argue that cash transfers could crowd out pre-existing transfers provided by women's partners, therefore reducing the possibility of an increase in women's bargaining power.

for tracking short- and long-term impacts, the available quantitative and qualitative evidence is still limited, and showing mixed results (World Bank, 2014b). For this reason, the evidence reviewed in this paper should be taken with these considerations in mind. Table 2 shows the areas of empowerment where cash transfers have proven to have an impact, both as unintended impacts (e.g. by merely providing the transfer to women) and by linking the transfers to other services and rural interventions. These findings are summarized below.

Economic advancement

that a common objective of cash transfers is to break the intergenerational transmission of poverty through human capital, the most common impacts of these programmes are positive improvements in children's education and in the health of children and mothers. These are also the most common evaluation criteria of cash transfers (World Bank, 2014b).

Cash transfer programmes promote women's access to maternal health services as a means of increasing early child development, and therefore several cash transfer programmes link with health services or make health checkups for mothers⁴ a part of the *conditionalities* for receiving the transfer.⁵ As a result, several programmes have decreased maternal mortality rates, having increased hospital deliveries and assisted deliveries⁶ as well as increased both antenatal and postnatal consultations (Holmes and Jones, 2013). These impacts are extremely positive for women because good health constitutes a foundation for their economic advancement and well-being. Moreover, linkages established between cash transfers and health care services

in general help reduce the time women spend on care activities, as women are often responsible for providing care to sick family members.

However, problems in the implementation of cash transfers can limit their intended outcomes. First, the positive health impacts are dependent on both the availability and quality of health services in targeted communities; thus consistent coverage across regions can be challenging. Second, women in more traditional societies (i.e. indigenous women, women in religious societies) may not feel comfortable attending checkups, particularly when these are compulsory and not conducted in a gender- and culturally-sensitive manner. Therefore, from this point of view, governments face important challenges in regional coverage and in implementing modalities that are sensitive to women's needs and concerns, particularly for those women living in rural areas.

The impact of cash transfers on reducing the education gender gap among youths is also well documented in the literature. One global study found higher positive educational attainment impacts among girls in cash transfer beneficiary households (Manley, Gitter and Slavchevska, 2013), although the recent World Bank gender report finds that the impact on education enrolment and attendance is not consistently higher for girls or boys (World Bank, 2014b). The impact depends on the design of the programme, as some cash transfers pay a higher premium to households who send girls to school, particularly secondary school. Notably, the World Bank finds that in several cases, the gender group that was most disadvantaged at baseline experienced the largest gains (World Bank, 2014b). These impacts represent a great advancement in closing the

4 Some examples of cash transfers with positive outcomes on women's access to reproductive health services are Brazil's Bolsa Familia, Bolivia's Bono Juana Azurduy, Egypt's Ain El-Sira, Indonesia's Programme Keluarga Harapan, Peru's Juntos, the Philippines' Pantawid Pamilyang Pilipino Programme, and Ghana's Livelihood Empowerment Against Poverty (LEAP) (all cited in Holmes and Jones, 2013).

5 Several programmes have achieved positive health impacts among beneficiary women and children, including Mexico's Prospera (ex Progresa-Oportunidades), Brazil's Bolsa Familia, Bolivia's Bono Juana Azurduy, Egypt's Ain El-Sira, Indonesia's Programme Keluarga Harapan, Peru's Juntos, the Philippines' Pantawid Pamilyang Pilipino Programme, and Ghana's LEAP.

6 Barber (2009) found that Mexico's conditional cash transfer Prospera (ex Progresa-Oportunidades), increased caesarean deliveries by 5.1 percent, and by 7.5 percent among beneficiaries who were enrolled in the programme for at least six months before delivery.

gender gap in education, bringing high hopes for future generations of women. Nevertheless, they are overshadowed by the lack of impact on adult women's education and skills in areas beyond children's health and maternity, despite the centrality of women to the successful delivery of these programmes. Molyneux (2006) and Adato *et al.* (2000) indicate that female beneficiaries of Mexico's Prospera (ex-Progres-Oportunidades), despite being appreciative of the programme's health and community leadership training, also wanted to get more access to education and skills development opportunities through the cash transfer scheme.

Other impacts related to the economic advancement of women include increased access to resources and credit. Cash transfers enable women's access to small productive assets such as small livestock (Asfaw *et al.*, 2014; Covarrubias, Davis and Winters, 2012)⁷ or to key assets (i.e. land) via access to credit in the long term. Also, evidence shows that cash transfers enable access to both formal and informal credit for both men and women, as the schemes' regular payments are perceived as a loan guarantee in communities where the programmes operate.⁸

There is also evidence that cash transfers can support women's entry into the labour market; in some countries women have benefited to a greater extent than men in this regard. For example, Brazil's Bolsa Familia increased female labour participation at a higher rate than male participation: 2.6 percent for men and 4.3 percent for women (Veras Soares and Silva, 2010). In Kenya, the Cash Transfer for Orphaned and Vulnerable Children (CT-OVC) facilitated women's entry into labour markets for households living further from local markets (Asfaw *et al.*, 2014). A

persistent gray area of the literature, however, is in explaining how the increases in participation are linked to cash transfer programme effects, for example through increased physical mobility, labour substitution, and so forth.

Nevertheless, outcomes vary by context and the existing opportunities available to men and women. Colombia's Familias en Acción programme had different gender effects on labour participation, as it increased male labour participation in rural areas and female labour participation in urban areas (Veras Soares and Silva, 2010). CT-OVC in Kenya also had different gender effects, increasing female beneficiaries' participation in agricultural salaried labour and in their own farms, while increasing male participation in non-farm wage employment (Asfaw *et al.*, 2014). Therefore, a better understanding of the gender effects of household decision-making (among other factors) on family labour allocation is needed,⁹ as well as whether cash transfers improved – or not – women's employment status.

Cash transfer programmes have the potential to improve the formation of non-farm enterprises in rural areas, especially among female-headed households (see Asfaw *et al.*, 2014, on Kenya's CT-OVC). Programme outcomes in this regard are particularly important for women, as non-farm enterprises often represent a viable alternative for accessing income, even more so in contexts where women face wage discrimination in labour markets; more research in this area is also needed.

7 FAO's From Protection to Production Project (PtoP) finds that Kenya's CT-OVC helped both male and female beneficiaries accumulate sheep and goats (Asfaw *et al.*, 2014). Similarly, PtoP finds in the Malawi Social Cash Transfer scheme positive impacts on small agricultural investments (tools and livestock ownership) and programme beneficiary households; these impacts are even more prevalent among female-headed households (Covarrubias, Davis and Winters, 2012).

8 In Brazil, Bolsa Familia increased beneficiaries' access to credit (Suarez and Libardoni, 2008, cited in Veras Soares and Silva, 2010). In Ghana, access to informal credit from neighbours and family increased as an outcome of LEAP (Amuzu, Jones and Pereznieta, 2010).

9 Only 20 out of 96 cash transfer impact evaluations led by the World Bank look into employment outcomes, and only 5 out of 96 look into outcomes in household income (World Bank, 2014a).

Power and agency

Moving on to impacts related to women's power and agency, evidence shows that cash transfers increase beneficiaries' access to social networks, particularly informal social networks of reciprocity (Angelucci and de Giorgi, 2009; OPM, 2013a, 2013b, 2013c, 2013d). In the context of African traditional communities that function under strong norms of cooperation and reciprocity, cash transfers continue to support informal systems of social protection, for example in contexts where widows are taken up by the families of their husbands. Cash transfers targeted at widows can help to alleviate economic tensions between them and their husbands' families, and sustain the traditional social protection system.

However, social networks may also be affected in other ways, depending on the context. In Latin America, evidence from the 70 y Más programme suggests that cash transfers may well have crowding out effects (World Bank, 2014b). Amuedo-Dorantes and Juarez (2012) find that this pension programme in Mexico reduced the probability of remittances being sent from abroad, the estimated effect being greater for women than for men. There is also little evidence available in the cash transfer literature on potential crowding out effects of husbands' income to wives.

Social networks are fundamental for acquiring "voice", accessing "informal" social protection and community services, obtaining risk sharing arrangements, and for economic collaboration. Impacts in this regard are often higher for de facto female-headed households who need to be reinserted in the social fabric of the community. Such is the case of Somalia's cash transfer, which made women beneficiaries (widowed or divorce

women in particular) feel more included in social functions (Wasilkowska, 2012).

Some cash transfer programmes promote women's access to justice, particularly when gender conflicts arise as a result of women controlling cash and becoming more economically independent. This is important as gender-based violence (GBV) may also originate when cash transfers make women the main transfer recipients, as men may feel threatened by changes in gender roles. There are examples in Latin America (Chile's Solidario, Colombia's Familias en Acción, Peru's Juntos, and Brazil's Bolsa Familia) where cash transfer programmes have created links to judicial services. They also offer complementary services to protect women from domestic and sexual violence, or use programme meetings to address issues of domestic violence (Holmes and Jones, 2013).

Although the literature has shown that transfers paid to women result in different spending decisions which are often interpreted as a sign of women's empowerment (World Bank, 2014b), the evidence that cash transfers also lead to changes in household decision-making and bargaining power is mixed, and not yet conclusive (van den Bold, Quisumbing and Gillespie, 2013). The impacts on these domains are influenced by the modalities of targeting and the level of gender sensitivity in the programme design, not to mention the level of women's decision-making power that may already exist. The evidence is also influenced by the myriad of ways in which decision-making and bargaining power indicators are measured.

The vein of the literature that finds positive impacts on women's decision-making includes evaluations of Mexico's Prospera (ex-Progresa-Oportunidades) cash transfer, Somalia's cash

10 In Kenya, CT-OVC increased the level of social capital and associated risk-sharing arrangements, as well as economic collaboration among households in beneficiary communities (OPM, 2013a). In Zimbabwe, HSCT increased beneficiaries' participation in social networks such as church offerings, funeral contributions and informal transfers to friends and families (OPM, 2013b).

11 A more in-depth evaluation of Bolsa Familia finds that the cash transfer increased women being the sole decision-maker regarding contraception use, with weakly significant increases in women's decision-making power regarding purchase of goods and children's health expenses (de Braw *et al.*, 2013).

transfer and Brazil's Bolsa Familia¹¹ (Adato *et al.*, 2000; Wasilkowska, 2012; de Braw *et al.*, 2013). Women receiving transfers in Latin America report higher respect from men and higher status in the household (Veras Soares and Silva, 2010; Vargas Valente, 2010; Molyneux and Thompson, 2011). Men's perceptions about women's ability to manage cash as well as their role in contributing to household income have also improved as a result of cash transfer programmes in, Kenya, Zimbabwe and Indonesia (Concern and Oxfam, 2011); some cash transfer programmes are helping balance intrahousehold gender roles and labour allocation as well. In Peru, there is evidence that male beneficiaries of the Juntos programme are starting to take on domestic tasks, look after children, and share household decisions with women as a result of women's empowerment through the cash transfer (Holmes and Jones, 2013). Other, shorter-term transformative effects include changes in self-esteem, physical mobility, and independence in performing certain tasks,¹² which could be signs of power and agency in the long run.

On the other hand, the vein of the literature that finds no impacts on decision-making and other social empowerment indicators includes quantitative and qualitative studies of Progreso-Oportunidades (now called Prospera), the cash transfer in Mexico (Molyneux, 2006; Handa *et al.*, 2009), as well as qualitative studies in Sub-Saharan Africa (OPM, 2013a, 2013b, 2013c, 2013d) showing that despite women being principal recipients of transfers, access to cash did not translate into changing gender relations in household decision-making, particularly in beneficiary households where women were not the head of household.¹³ Impacts in decision-making also depend on tradition and historical circumstance. For example, qualitative studies on the impacts of cash transfers in household

decision-making found more positive impacts in Zimbabwe, where women are believed to have significant control or influence over certain household decisions, and in Lesotho, where women acquired more power in decision-making during the past decades while their male partners migrated to South Africa in search for employment. On the other hand, these impacts were null in different areas in Ghana and in Kenya, where patriarchal rules are harder to contest (OPM, 2013a, 2013b, 2013c, 2013d).

It has also been argued that conditionalities of cash transfer programmes may lead to disempowerment in two ways: by increasing time burden and reinforcing gender roles. There is concern that meeting conditionalities of these programmes interferes with women's tasks and furthers their work burden (Molyneux, 2006); some argue that, when fulfilling conditionalities involves long hours for commuting to clinics or schools, the resulting time spent by women away from the household can translate into more work for girls at home (Luttrell and Moser, 2004). These requirements can also perpetuate traditional notions of gender roles within the family. Bradshaw (2008) finds this in Nicaragua, where the conditionalities implicitly suggest to women that they need to learn how to be better mothers (Shüring, 2010). Despite these concerns, it is not clear whether programmes have changed their design to make fathers share the responsibility for meeting conditionalities.

In conclusion

Based on the available evidence, the conclusion is that cash transfer programmes can greatly contribute to rural women's economic advancement, power and agency. By making women the main transfer recipients, these programmes open windows of opportunity for women to access more resources and increase

12 For example, several cash transfer programmes in Latin America helped female beneficiaries increase their self-confidence and physical mobility (i.e. Peru's Juntos). Increases in women's self-esteem have also been reported among beneficiaries of cash transfers in Kenya, Zimbabwe and Indonesia (Concern and Oxfam, 2011).

13 More positive impacts are found among widowed female-headed households (OPM, 2013c, on Ghana).

their role as decision-makers. Also, taking women as *conduits of policy* (Molyneux, 2006), the resources channelled through them can obtain greater improvements in the well-being of children and the family as a whole. However, it is clear that for these programmes to effectively support women's economic empowerment, design needs to ensure women's control of the transfer, for example by enforcing individual bank accounts or with support from the law.¹⁴ Cash transfers should link to other services including education and vocational training, extension and rural advisory services, and credit or other development interventions so that women can start businesses, join the labour market, and access legal support. In addition, judicial services could expand their portfolio to offer other services that promote women's economic empowerment, for example paralegal services, support for women in land disputes, or guidance for starting a business. Programme design could also promote changes in gender roles by ensuring co-responsibility for programme conditionalities.

The existing evidence suffers from short evaluation periods and lack of data on the changes in empowerment indicators over long periods of time, as well as not accounting for the different status of women in a variety of households. This needs to be addressed in the future by developing appropriate tools that can measure the impacts on women's empowerment, particularly in the domains of decision-making that are relevant for the success of cash transfer programmes.

ii. Asset transfers (also known as asset packages)

Asset transfers can include tangible transfers of agricultural inputs, livestock, agricultural machinery, and land through resettlement schemes or microplot transfer programmes,

among others. Target groups are usually the poor or vulnerable households, and sometimes poor women or women's cooperatives are targeted with the specific goal of empowering them economically. There are usually other intangible transfers, such as training to ensure adequate and effective use of the assets. Asset transfers have been delivered on a much smaller scale than cash transfers, but are gaining attention from social protection actors as they are designed to promote households' entrepreneurial and economic activities (Holmes and Jones, 2013).

Asset transfers are rooted in concerns about poverty traps and livelihood vulnerabilities of the poor, where strengthening the asset base, increasing the returns on assets, and attaining more sustainable livelihoods are seen as effective ways to particularly (although not exclusively) assist those struggling to survive in the informal sector (Dani and Moser, 2008). Asset transfers, therefore, fill the gap of social policies that fail to transition the poor into formal employment.

Economic advancement

The link between asset transfers and rural women's economic empowerment is straightforward. Looking back at our empowerment framework, asset transfers *in principle* enable women's economic advancement, as they lead to income generation and wealth accumulation. "*In principle*", because assets transferred have to address women's livelihood needs as well as ensure that women retain control of the income produced with the use of the transfer.

Asset transfers as part of the social protection scheme can enhance rural women's adoption of new technologies, provided they are accompanied by appropriate and gender-sensitive training. This means that tools and technologies transferred take into consideration the costs that are required for maintaining them, as well as cultural matters that prevent

14 Brazil's Court ruled that women be the transfer recipients of Bolsa Familia.

women from accessing and using them; that equipment transferred is ergonomically designed for women; and that extension services include advice on activities usually performed by women (Quisumbing *et al.*, 2014).

The literature on development programmes points to the link between asset transfers and enabling women's access to credit. Examples across different regions show that when land is transferred to women or women's cooperatives, they also gain collateral for obtaining credit from formal credit institutions (Santos *et al.*, 2013). In addition to traditional land distribution schemes (as in national land reform programmes), microplot transfers through women's groups can also lead to individual land ownership in the long run.¹⁵

Asset transfers can help women move to more productive and time-flexible activities. The BRAC (Bangladesh Rural Advancement Committee)'s Challenging the Frontier of Poverty Reduction Targeting the Ultra Poor (CFPR-TUP) programme, which provides livestock (cows, goats, poultry), seeds for vegetable cultivation, and training, has helped women move away from dependency on daily-wage labour in agriculture or domestic service to self-employment in livestock rearing (Bandiera *et al.*, 2013); Das *et al.*, 2013). Moreover, the change in occupational choice increased their annual income by 36 percent (Bandiera *et al.*, 2013).¹⁶

Power and agency

Some asset transfer programmes that have explicitly targeted women emphasize the goal of increasing beneficiaries' intrahousehold bargaining power. Increased individual ownership provides women with more tools with which to negotiate and make decisions individually, either with their spouses or with other household members. Therefore, theoretically, asset transfer programmes also increase women's power and agency. Nevertheless, each household member has access to different types and levels of assets as a result of different pathways of appropriation conditioned by social norms and beliefs, including those related to gender (Quisumbing *et al.*, 2014). This means that the empowerment effect of these programmes is dependent on factors that determine the level of control a woman has over the assets and the incomes generated. Therefore, similar to cash transfers, positive outcomes in empowerment are not generated automatically, and special measures should be put in place to ensure that incomes from the transfers remain in the control of women.¹⁷

There is also evidence that asset transfers, as cash transfers, help women build new social networks. Social networks are necessary for them to receive greater respect from community members and be included in community gatherings (Holmes, Jones and Marsden, 2009, on CFPR in Bangladesh); this in turn allows women access to information, credit and extension. In addition, greater acceptance and inclusion in the community allows marginalized women access to "informal"

15 For example, an NGO in Bangladesh that targeted poor women for the adoption of polyculture fishpond technology made arrangements for women's groups to lease land, to excavate the fishpond through a food-for-work programme, and then to cultivate the fishponds jointly. Years later, some of the more successful members had begun to purchase their own land for fishponds, which was then titled in their own names (see Hallman, Lewis and Begum, 2007; Quisumbing and Kumar, 2011). In an HKI (Hellen Keller International) homestead vegetable production programme in Burkina Faso, concerns that husbands would take over women's gardens once these became profitable were addressed by first holding community meetings that explained the rationale for providing programme support through women. This paved the way for community agreements that ceded land for the village model farms to women's groups for the duration of the project, and potentially beyond (Nielsen, 2010).

16 Beyond direct effects for beneficiaries, the programme also increased wages in villages through spillover effects in labour supply and income (Bandiera *et al.*, 2013).

17 An impact evaluation of the BRAC's CFPR-TUP asset transfer found that despite increasing women's ownership and control of livestock, women's decision-making power over their own income, over purchases for themselves, and over household budgeting were significantly reduced (Das *et al.*, 2013).

insurance, such as being supported after the loss of employment or of a family member.

In conclusion

Asset transfers contribute to rural women's economic advancement when they take into account women's needs. They also contribute to women's power and agency when the schemes ensure that women have control over the transfers made as well as control over the income generated by them. Taking these aspects into account and linking to other services, asset transfers are probably some of the social protection modalities with the highest immediate impacts on women's economic advancement. This is not a surprise, as the main objective of these programmes is to promote income generation and, when directed towards women, to increase their economic empowerment.

iii. Safety net-oriented public works programmes

Public works as a safety net is a social protection instrument that provides short-term employment to the ultra-poor or labour-constrained in the development of rural community infrastructure and social services. Public works usually have a self-targeting mechanism, as tasks are intensive and payments low in order to generate demand from the ultra-poor. However, wage pricing policy varies according to targeting as these programmes are also used as a means of integrating beneficiaries into the labour market

and increasing their employability (Subbarao *et al.*, 2013).¹⁸

Public works have proven to be an effective way to help households cope with crises while also creating community assets. Their use as a safety net mechanism has increased exponentially around the world, from 62 programmes in 2011 to 85 programmes in 2013 (World Bank, 2014a). Some public works have also led to more sustainable management of natural resources (Subbarao *et al.*, 2013).¹⁹

Economic advancement

Gender studies on public works highlight that these programmes could do much more to enhance their design and implementation features in order to achieve women's economic empowerment: for example, by addressing participation constraints arising from women's household and care responsibilities, and by providing more flexible work schedules (Subbarao, 2003; Antonopoulos, 2007; Kabeer, 2008). Although some programmes are addressing these issues,²⁰ they have had different levels of success.²¹

Even if female-headed households are supposed to be major beneficiaries of these programmes, women are not necessarily the ones who participate in public works. Women are sometimes excluded from participating and therefore accessing social protection, particularly in situations of undersupply (when public works are scarce). Given women's more limited physical mobility and their household care responsibilities,

18 These refer to public works plus models which create synergies with employment and community services schemes.

19 For example, the PSNP in Ethiopia has not only reduced food gaps, improved diet quality and improved school performance for boys and girls, but has also reduced soil erosion and improved quantity and quality of water for consumption and irrigation (Hoddinott *et al.*, 2012).

20 In Botswana, the Labour-Based Relief Programme and the Labour-Intensive Rural Public Works Programme allow time off for breastfeeding without pay cuts; India's MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) provides crèche facilities on-site (Holmes and Jones, 2013). The Programa de Jefes y Jefas de Hogar Desocupados in Argentina, for example, catered employment alternatives to both male- and female-headed households, and in close proximity to women's homes. This was a key factor in boosting female participation, reaching 75 percent of total participants in 2005 (Devereux and Solomon, 2006).

21 The MGNREGA scheme in India provides crèche facilities on-site for female participants that have small children; however, the current lack of actual child care provision facilities on-site presents a serious implementation challenge (Holmes and Jones, 2013). In Rwanda, although VUP's public works implementation manual refers to the need for special provisions for pregnant and lactating women, these have not been implemented in practice (FATE Consulting, 2013).

male members of the household are given preference (Dejardin, 1996, on public works in Burundi and the United Republic of Tanzania; FATE Consulting, 2013, on VUP in Rwanda). Women also remain at home because in some contexts they are not allowed to work alongside men, or even to work outside the home. Therefore, public works should also find ways to provide women with alternative employment opportunities (Holmes and Jones, 2011).

A different challenge is that tasks in public works are generally physically intensive. Several studies conclude that one solution is incorporating other types of employment that require less physically-demanding tasks, or that capitalize on women's knowledge and experience. This could include, for example, working in community service such as child and elderly care, in community kitchens for the poor, in tree planting, and in production of cement blocks (Antonopoulos, 2007).²² However, caution should be taken so that women do not earn less as a result of gender-differentiated tasks. Another alternative is to provide adequate training, tools and technologies to minimize physical demand, which would contribute to changing traditional gender roles and the gender division of labour in the long run.²³ These actions would require investing in women more explicitly or enhancing synergies with other livelihoods schemes that aim to support female farmers.

In addition, the promotion of women's (but also men's) employability through public works programmes is not automatic. Again, these programmes need to incorporate improved skills development components that are tailored to enhancing both men's and women's entry into the labour market once these programmes end

(Holmes and Jones, 2009; Subbarao *et al.*, 2010).²⁴ This is the case of *public works* plus models, where the programme is also used as a vehicle to transition participants out of poverty through training or the encouragement of savings (Subbarao *et al.*, 2010). Another suggestion is for public works programmes to be closely linked to agricultural value chains so that workers can find employment in sectors where they have already developed some skill.

A well-documented issue in public works is gender-based wage discrimination (Antonopoulos, 2007; Holmes and Jones, 2009). Men's labour remains more highly valued in public works, as it is viewed as more productive. For example, it has been found that some work sites are forced to offer higher payments to men to secure their participation (Jones, Tafere and Woldehanna, 2010, on Ethiopia). Women are often forced to work longer hours for less pay or merely the minimum wage (Gupta, 2009), and piecemeal rates are typically based on male work norms, meaning that even if there are formal provisions for equal wages (e.g. MREGA in India), women end up being paid less (Antonopoulos, 2007; Holmes and Jones, 2009). The gender gap in education continues to limit women's participation in higher-paying public works (Khera and Nayak, 2009). Complementary training within or in synergy with these programmes needs to focus on improving women's ability to access better-paying jobs and tasks within public works and beyond.

Finally, public works have great potential for generating community infrastructure that addresses women's needs, including roads or water wells that reduce women's time burden. Infrastructure investment through public

22 Public works EPWP in South Africa offers public "social" programmes including community-based health care for AIDS patients, social welfare, and early childhood development; El Salvador's PATI program offers cultural sports and health projects, urban agriculture, and educational programmes (Subbarao *et al.*, 2013).

23 Public works could include activities that are not traditionally undertaken by women, contributing to breaking the gender division of labour. For example, building and carpentry were offered to women as part of a public works programme in Argentina, complemented with training (Devereux and Solomon, 2006).

24 For example, the public works programme in Senegal put in place linkages to adult literacy classes for women (Holmes and Jones, 2009).

works can help female farmers by building irrigation systems on their land or by providing agricultural labour in women's fields. The cost of incorporating more gender-sensitive designs can be reduced if synergies are put in place with other gender-sensitive livelihoods programmes.

Power and agency

There is scant evidence about power and agency-related impacts on public works. A study suggests that the lack of support to female beneficiaries in opening their own bank accounts prevents them from securing and controlling the income they receive from public works (Homes and Jones, 2010). In India for example, women can open bank accounts to receive public works payments in their own name, but only at the discretion of the local government or bank (Holmes and Jones, 2010). In the case of Ethiopia's PSNP, the household head receives the payment directly, which in male-headed households creates problems for women accessing their income, even if women themselves are the ones who are employed in the public works (Holmes and Jones, 2010).

Programmes in Ethiopia, India and Zambia have put in place provisions for women's involvement in community decision-making processes, for example in deciding what types of community assets should be built using public works labour (Holmes and Jones, 2009). However, the impacts of these provisions on women's economic empowerment have not been documented.

Finally, public works could aim at breaking the gender division of labour by promoting women's participation in jobs that they don't traditionally do. As argued above, this can be made possible through adequate working conditions, training and skills development, as well as technologies to reduce physically-demanding tasks.

In conclusion

Public works programmes, particularly the plus models, have great potential benefits for rural women's economic empowerment. These programmes enhance women's economic advancement through access to employment and income. However, their potential is conditioned by women's actual participation in public works sites. Also, outcomes in women's empowerment depend on whether a programme's design reduces existing gender inequalities in employment opportunities; tailors public works to women's knowledge and capacities; and addresses women's needs in skills development, labour input and infrastructure.

There is less knowledge about the potential impacts of public works on women's power and agency. These impacts should be looked at more systematically in future programme evaluations.

iv. Micro-insurance mechanisms

This section does not look at a comprehensive number of insurance mechanisms but concentrates rather on a few that have a social protection function and have in some way promoted women's economic empowerment, particularly when combined with other social protection schemes or used as part of the graduation strategy of social protection schemes. Informal or community-based schemes are included as these are generally more accessible to poor rural women (Holmes and Jones, 2013).

Informal insurance consists of financial arrangements between individuals and communities (Morduch, 1997) and includes, among others, rotating savings and credit associations (ROSCAs),²⁵ accumulated savings and credit associations (ASCAs)²⁶, and burial

25 These are small groups of 12–20 members that meet voluntarily on a regular basis and contribute a set sum of money to a common pot, which is then distributed to a single member on a rotating basis. Most of them are formed to save money towards acquiring assets to enhance productivity or income-generating opportunities (definition provided by Holmes and Jones, 2013, citing Ambec and Treich, 2007; Bouman, 1994; Kwon and Skipper, 2007).

26 Similar to ROSCAs, but with a greater membership.

societies.²⁷ These schemes aim at helping members mitigate risks and manage shocks, and are usually established at the community level by the community itself or with support from NGOs.

Micro-insurance mechanisms constitute another insurance modality with great potential for supporting rural women's economic empowerment. Micro-insurance is a contributory but non-compulsory scheme that meets the basic social protection needs of people excluded from formal social security (Holmes and Jones, 2013). The schemes are usually co-managed by civil society and NGOs, or a combination of the latter with commercial insurers.²⁸ There is a myriad of micro-insurance schemes across the globe, covering health, life, funeral, and disaster costs. Current demand in India, China and Africa, particularly from women, shows the growing need for these programmes.²⁹

Finally, government-led social insurance is a compulsory scheme aimed at facilitating access to social services for the poorest and most vulnerable. The key difference from the other two types of schemes is that it is based on employer and/or employee contributions, typically encompassing unemployment, sickness/disability and maternity coverage as well as healthcare (Holmes and Jones, 2013). Given that most rural women are not formally employed, this scheme is of little interest for rural women's economic empowerment unless the scheme is expanded to cover the unemployed.

Economic advancement

The immediate contribution of ROSCAs, ASCAs and burial societies to women's economic

advancement is through providing access to financial resources. Being group-based, insurance groups (and savings/credit groups) are more accessible to rural poor women, as members in these groups speak the same language and face similar problems. Also, women do not have to deal with complicated application procedures, and do not have to travel long distances as credit sources are usually located in the community.

Although ROSCAs, ASCAs and burial societies cannot protect members from covariate shocks (when shocks occur at the community-wide level), the modality in which these operate – functioning through female-only groups or mixed gender groups – is particularly important for making social protection empower women and reach the ultra-poor. Moreover, when they are linked to other social protection interventions the limitations of these schemes can be overcome. For example, linked with cash transfers, these societies could increase both their long-term sustainability as well as maximize insurance coverage; linked with asset transfers, they could get organized to become producer organizations. These potential synergies require more analysis in the future.

Micro-insurance mechanisms are generally accessible to rural women and are more financially sustainable than group-based insurance; however, like ROSCAs and ASCAs, micro-insurance has limitations in terms of coverage when generalized crises or shocks occur at community, regional and/or national levels. Therefore, these schemes can only be seen as supplementary to other social protection schemes and interventions that are put in place

27 Community-level or small group of women insurance groups with the purpose of covering for burial costs. Quite common in Eastern Africa (Holmes and Jones, 2013).

28 In India, the Self Employed Women's Association (SEWA), a registered trade union of women, has been offering insurance to its members through a scheme called VimoSEWA. This is offered to both men and women, but offers lower premiums to women members who enrol their whole family in order to promote the inclusion of girls. VimoSEWA offers an insurance package of life, health and asset coverage to minimize administrative procedures. A key feature of this scheme is the face-to-face interaction between community insurance agents and SEWA members, which allows women to ask questions and learn more about risks (Ahmed and Ramm, 2006; Bahtia *et al.*, 2009; Churchill, 2006; Devadasan *et al.*, 2007; and Sinha *et al.*, 2007, cited in Holmes and Jones, 2013).

29 Demand is high in China, where 40 million people are covered through micro-insurance schemes. It is estimated that coverage in India is even higher, although figures are difficult to obtain, with a further 14.7 million across 32 African countries (Churchill and McCord, 2012, cited in Holmes and Jones, 2013).

to respond to wider shocks (Holmes and Jones, 2013).

Power and agency

Collective action in ROSCAs, ASCAs and burial societies, as well as in micro-insurance, can help women keep control of cash, improve their decision-making power, and expand their social networks. For example, ROSCAs have shown to help women increase decision-making power and economic independence at both community and household levels, preventing husbands from accessing the money or making independent decisions on expenditures (Satkunasingam and Shanmuga, 2006, on Malaysia, cited in Holmes and Jones, 2013; Anderson and Baland, 2002, and Ardener and Burman, 1995, on Kenya). Burial associations often go beyond their main function of helping cover burial costs by helping women improve their connection to their communities and giving them “voice” to raise issues and needs (Teshome *et al.*, 2012, on Ethiopia).

In conclusion

Micro-insurance mechanisms, either formal or informal, are fundamental complementary components of social protection systems aimed at enhancing rural women’s economic empowerment. These schemes enable women’s economic advancement through financial inclusion and access to resources that prevent them from losing their asset base and livelihoods, or from engaging in riskier income-generating activities as a result of shocks. Schemes that function through women’s groups are more beneficial to poor rural women with limited mobility and low levels of education.

Micro-insurance schemes also improve women’s power and agency, as they can promote learning and awareness on potential risks as well as help women build their self-confidence and

decision-making power. Their limitations are financial sustainability and coverage when community or regional-wide shocks occur, but these can be overcome if linked to other social protection interventions. Their role can only be viewed as supplementary to other schemes, such as cash transfers and public works, as they cannot replace the role of state-supported social insurance (Holmes and Jones, 2013).

v. Input subsidies

Subsidies are payments, generally made from public resources, which reduce the price a consumer pays for a good or service. Input subsidies may include fertilizers, improved seeds or other inputs and technologies made more accessible for food-insecure farmers. In contrast with cash transfers and other social protection schemes, subsidies have the ability to meet a range of economic, social and political objectives through one instrument (Wiggins and Brooks, 2010), as well as reach delivery at a greater scale overcoming political, financial and capacity constraints (Ellis *et al.*, 2009, cited in Holmes and Jones, 2013). Input subsidies can be generalized, but the current trend is for subsidies to be targeted (e.g. through vouchers) to ensure that they benefit the poor and vulnerable, and also include women.

Power and agency

Gender analysis of the impact of subsidies is limited to a handful of countries. The available evidence suggests that subsidies on their own, particularly in their generalized form, may not work towards women’s economic empowerment. In Ghana for example, subsidy uptake was more limited for women than for men,³⁰ because women face more mobility constraints and are less likely to use fertilizer in their plots.³¹ Also, subsidy schemes are often male-biased because

30 In Ghana, fertilizer subsidy uptake was found to be significantly lower among women, 39 percent, than among men, 59 percent (World Bank, 2008).

31 This seems not to be the case in Malawi: census data from 2007 show that a similar share of female-headed households and male-headed households used coupons for fertilizer during the 2006/07 agricultural season (54 percent for males, 49 percent for females). Also, Fisher and Kandiwa (2014), using representative national data from 2010/11 Malawi, find that there was no significant difference in the probability of the Farm Input Subsidy Program (FISP) coupon receipt between households headed by females and those headed by males. However, Karamba’s study seems to suggest that the problem in Malawi is not one of access but rather one of returns to fertilizer use, as well as access to other inputs.

they target the household head or the main producer of the household. This can be observed in Malawi, where women had difficulties in redeeming fertilizer and seed coupons because the Farm Input Subsidy Programme³² targeting criteria was biased towards male household heads (Dorward, Chirwa and Jayne, 2008).

Apart from problems of corruption that block women's access, as well as problems of technology uptake, returns from fertilizer and technology are also different for women and men. Empirical evidence on the same programme in Malawi found that while male farmers achieved significant gains in productivity by participating in the scheme (an increase of 88 percent in male-managed plots), no increases in productivity were observed on female-managed plots (Karamba, 2013).³³ The conclusion of this analysis states that female managers in Malawi face additional constraints to improving productivity besides access to non-land agricultural inputs.

Nevertheless, if subsidies schemes are well targeted and linked to livelihood interventions, these can improve input use and increase productivity. Furthermore, when subsidy schemes are designed to address the gender gap in education and extension, or when these encourage saving groups around the subsidized input,³⁴ they can also lead to increases in women's access to labour markets, investments in education and assets, and autonomy over decision-making (Holmes and Jones, 2013). More empirical research is needed on the linkages between subsidies and schemes that are more responsive to women's needs in agriculture.

Since there is still too little evidence on subsidies and their impacts on women's empowerment,

particularly on power and agency, more gender-sensitive research is needed in order to understand the constraints of men and women in accessing and using subsidized inputs. However, the available evidence from Ghana and Malawi suggests that input subsidies in isolation – as is the case of other social protection schemes – are not enough for realizing women's economic empowerment and productivity in agriculture. Gender-related problems of targeting bias, access, use and input returns need to be addressed through programme design.

32 Implemented in the 2005/06 and 2009/10 agricultural seasons to increase smallholder farmers' access to productive enhancing inputs (inorganic fertilizers and improved seeds) through coupons redeemed at heavily subsidized prices. It targets 50 percent of farmers in the country (Karamba, 2013).

33 Karamba's study also shows that larger households with older and more educated farmers have a higher probability of receiving coupons. Households with greater agricultural implements also have a higher probability of participation.

34 Agricultural extension officers of the subsidy programme in Malawi encouraged women to form fertilizer savings groups. Savings were invested not only in children's education but also in productive assets (Dorward *et al.*, 2008, cited in Holmes and Jones, 2013).

Summary of the impacts on women's empowerment

Table 2 summarizes the findings of the literature review on social protection and its contribution to women's economic empowerment. Most of the evidence reviewed in this paper indicates

that the direct impacts of these programmes on different domains of women's empowerment are not automatic and that programme complementarities are needed. Evaluation on intrahousehold dynamics, including gender-differentiated control over resources and economic decision-making, is therefore necessary.

Table 2. Review of the evidence: Does social protection empower women? Social protection schemes and their contribution to rural women's economic empowerment

		Cash transfers	Asset transfers	Public works	Micro-insurance	Input subsidies
Principle 1: Economic Advancement	(1) Access to health	Maternal health				
	(2) Access to education	Girls' education				
	(3) Access to productive assets	Extension, credit	Direct impact			Mixed
	(4) Access to finance	Bank accounts, credit	Credit (BRAC model)	Payments through SACCO	Direct impact	
	(5) Access to technology and extension		Skills building	Skills building		
	(6) Productive and beneficial labour status	Mixed	Business enterprises			
	(7) Infrastructure tailored to women's needs			Roads, wells		
Principle 2: Power and Agency	(8) Membership in rural organizations and networks	Cash groups	Women's groups	Networks	Women's groups	
	(9) Legal empowerment	Legal services				
	(10) Positive change in gender roles	Mixed	Mixed	Mixed		
	(11) Intrahousehold bargaining power/ decision-making	Mixed	Mixed			

Source: Review of literature by the author.

Notes: ■ denotes impact evidence on the indicator to the left; ■ denotes potential impacts if programme includes features or complementary services, or is operated in coordination with other livelihood schemes that target women; ■ denotes mixed evidence (positive or null) on impact indicator; □ denotes no impact found in the literature so far. The wording inside the box provides more information on the type of impact.

Promoting women's empowerment in social protection

Social protection interventions often target women as direct beneficiaries or as transfer recipients, but often fail to address women's roles other than those related to care and reproduction.³⁵ However, there are also social protection programmes that recognize women's economic roles, as shown in Table 3. Recognizing women's productive roles in addition to their reproductive roles, and thereby addressing their economic and social empowerment needs, would lead to more sustainable outcomes for poverty reduction.

Including women's empowerment as a specific objective in social protection programmes would help programme designers identify barriers to accessing social protection for men and women, and also identify the necessary linkages that these programmes need to establish with other livelihood interventions and services. An integrated social protection system is proposed in this section, as well as some programme features that can promote gender equality and women's empowerment.

Table 3. Women as targets of social protection schemes: Different conceptions of women's roles in poverty reduction

	Some examples of social protection schemes
Women as caretakers	Mexico's Progresa/Oportunidades - now Prospera (goal: breaking intergenerational transmission of poverty through children's health and education) Kenya's CT-OVC Lesotho's Child Grant Programme Zambia's Social Cash Transfer Programme
Women as a vulnerable group	Rwanda's Vision 2020 Umurenge (beneficiaries include, among others: lactating mothers, pregnant women, widow-headed households) Malawi's Social Cash Transfer Zimbabwe Social Cash Transfer
Women as productive individuals	Bangladesh's Asset Transfer Programme (goal: increasing women's bargaining power) Ethiopia's PSNP (goal: supporting women's role in agriculture in addition to their role in food security) Mexico's Programme for Youth and Women Land and Asset Programme (goal: increasing access to land) Mexico's subsidized crèche scheme, Estancias Ghana's Livelihood Empowerment Against Poverty (LEAP) El Salvador's Ciudad Mujer Programme

³⁵ In fact, household reproductive needs are not only women's responsibilities. Unless men and women share household responsibilities, gender equality in economic empowerment won't be fulfilled.

i. Integrated social protection systems for rural women's economic empowerment

We often find in the literature and in policy statements that social protection, particularly cash transfers, empowers women. However, one of the main lessons of this review is that social protection schemes are not enough for achieving this important goal. In taking stock of the contribution of different social protection schemes to rural women's economic empowerment, it is clear that no scheme can contribute to all 11 elements of our conceptual framework. A combination of gender-sensitive social protection schemes linked to rural services and other livelihood/employment programmes are needed to support rural women's economic empowerment, both holistically and sustainably.

Nevertheless, a second important lesson is that social protection systems have a great role to play for accelerating women's economic empowerment as they not only reduce women's vulnerabilities, but also provide opportunities in enhancing employment status, controlling incomes, owning productive assets, increasing social networks, and raising awareness of their rights.

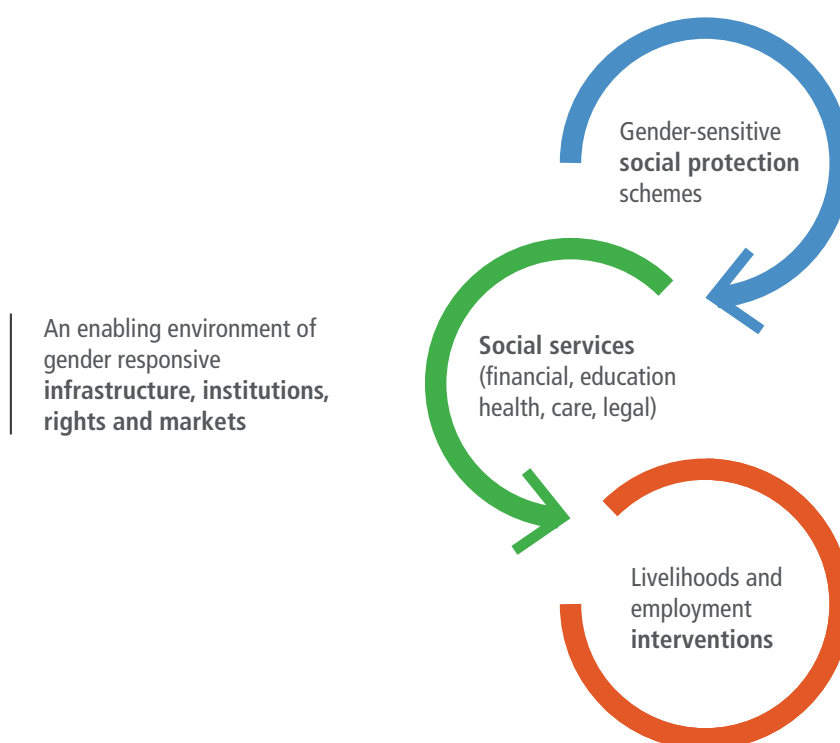
The key challenge for supporters of women's empowerment is to change the policy and political discourse of social protection. So far, empowerment of women in social protection has been viewed as positive, but has been justified mainly by its gains in children's welfare. However, this analysis argues that valuing women only as mothers and caretakers won't make development efforts effective for poverty eradication (Holmes and Jones, 2013). From a policy perspective, empowering women can have different purposes and therefore different outcomes. If the objective of empowerment is for women to make the right decisions on reproduction and

care responsibilities, then positive outcomes such as increased children's food consumption and education will be met. On the other hand, if the purpose of empowering women is for them to make the right economic choices, the goal of a more sustainable – and equitable – pathway out of poverty will be met. This would not jeopardize household welfare impacts if men also took part in transforming women's roles and increased their own involvement in addressing household reproductive needs. As governments become increasingly concerned about graduation of social protection,³⁶ it is therefore time to consider the role of women as individuals as a whole, and not consider them merely in their reproductive role.

According to a recent report on the state of social safety nets (World Bank, 2014a), the biggest shift in the nature of social safety net programmes has been towards building better-integrated social protection systems. Efforts are now directed towards weaving together the bundle of social safety nets available with programmes related to social insurance and labour markets. With this vision in mind, Figure 3 presents a proposal for an integrated social protection system that supports gender equality and rural women's economic empowerment.

36 Graduation occurs when beneficiaries no longer need transfers from social protection schemes because they have reached an acceptable level of welfare, determined by programme targeting, and are not expected to fall back into poverty in the absence of the transfer.

Figure 3. Integrated social protection systems that promote gender equality and rural women's economic empowerment



The findings of this analysis show that not only does a given social protection scheme need to be gender-sensitive, from its objectives and design to its implementation, but it also needs to be coordinated with other key social services and livelihood interventions. There are four key elements in this system:

The main element is a coordinated bundle of social protection schemes targeted at different groups according to their needs and livelihood characteristics, and in modalities that are gender-sensitive (gender sensitivity in social protection is further explained in the next section). Several countries are doing this already, including Ethiopia, Rwanda, Mexico and Viet Nam, to name a few.

The second element consists of rural services that need to be linked or further developed through social protection schemes. This section highlights a few that have in many ways contributed to the empowerment effects of the programmes:

financial services, legal aid, skills training and literacy, and child care services, among others. These are determined according to the scheme modality, goals and targeting. It is often argued that coordination with existing services, or creation of new services, can increase the cost of social protection programmes substantially. However, no matter what their budget, it is important that programmes ensure quality over quantity of complementary services.

The third element covers other livelihood interventions that can be enhanced by establishing linkages with social protection programmes, such as the following: development programmes aimed at increasing the positive impacts of cash transfers on women's empowerment through the provision of extension and rural advisory services, through business development, or through technology transfers (all tailored to women's needs); public works programmes that link with

local employment schemes for women; and infrastructure building that reduces women's time burden.

Finally, the fourth element refers to the role of an enabling environment, which is important for ensuring the sustainability of development efforts towards poverty eradication. Social protection schemes should take into account potential coordination with broader investment schemes in rural services and infrastructure; support for the formation of rural organizations; efforts to connect producers with markets; and actions such as passing and amending laws to safeguard women and men's rights. Here also, gender considerations have to be taken into account, for example with infrastructure that reduces women's care responsibilities and time (construction of water wells closer to holdings, improvement of roads used by women); promotion of women's groups and women's farmer organizations; local procurement schemes; and revision of statutory and customary laws that prevent women's property rights, inheritance, and social participation, among others.

Clearly, the intention of this section is not that of promoting an ideal picture of social protection systems, but rather that of presenting a framework that allows social protection stakeholders (policy-makers, programme officers, community leaders, etc.) to understand the synergies that need to be created, one step at a time. In addition, this framework allows for identifying where costs can be reduced if synergies are created, for example when investment plans meet demands of social protection complementary services.

ii. Achieving women's economic empowerment through gender-sensitive design in social protection programmes

A gender perspective in social protection means understanding the different types of risks and

vulnerabilities men and women are exposed to which are determined by their physical capabilities, gender differences throughout their life cycle, and gender inequalities in social and economic matters.

Using a gender perspective in social protection involves conducting gender analysis that will influence policy-making and programme design (Holmes and Jones, 2013). This should result in targeting that avoids the reinforcement of gender inequalities by conceiving women as the only caretakers of children in the household (Holmes and Jones, 2013). Targeting with a vision of rural women's economic empowerment would mean putting mechanisms in place so that men can also be included in fulfilling household and care responsibilities. Usually cash transfer programmes place conditionalities on the transfer recipient, such as sending children to school, which thus falls under the responsibility of women; however, this can be changed. As seen in Part II, several programmes in Latin America have included men in programme meetings to talk about care issues and to alleviate women's responsibilities in meeting transfer conditions.

Both design and implementation features in current social protection schemes can enhance positive gender-equitable outcomes of social protection. Schemes can address both women's vulnerabilities as well as the existing gender gap in access to resources and opportunities by adding special features and linkages with services and other rural development interventions. Table 4 summarizes some gender-sensitive features that have been implemented by several social protection programmes as a result of placing gender-equality and rural women's empowerment as a goal. Nevertheless, more innovative social protection interventions should continue to be developed in the future.

Table 4. Examples of gender-sensitive design in social protection programmes

Cash transfers	Asset transfers	Public works	Micro-insurance	Input subsidies
<ul style="list-style-type: none"> • Addressing mobility and time constraints of women by incorporating innovative cash transfer methods systems, i.e. payments through mobile phones or through mobile payment booths • Capacity development on gender issues, including sharing roles and responsibilities required to meet programme conditionalities • Providing legal counselling and support to prevent gender-based violence when cash transfers change gender roles in the household and society • Establishing linkages with complementary services such as education, extension and rural advisory services, to effectively support the economic advancement of women • Establishing linkages with financial services to promote financial literacy and women's control over transfers 	<ul style="list-style-type: none"> • Including transfer of assets (plots of land, livestock or other productive assets) that reduce gender inequalities • Establishing mechanisms to ensure women have secure control over the asset transfers, as well as decision-making and control over the income generated from the assets • Providing skills training and knowledge to ensure an adequate and effective use of the transfer that leads to beneficiaries' economic advancement • Establishing linkages with financial services during and after graduation from the programme • Promoting and sustaining the creation of women's groups and enterprises that originate as a result of the transfers 	<ul style="list-style-type: none"> • Providing access to childcare facilities at work sites or at the community level • Providing flexible working hours to allow for the fulfilment of childcare and household responsibilities • Granting female beneficiaries maternity leave • Using public works programmes to provide social services that reduce women's work burden, such as crèches and community kitchens • Including the provision of agricultural labour in women's plots as part of public works • Addressing mobility constraints of women by locating public work sites closer to where beneficiaries live • Providing skills training and knowledge that enhance women's employability after the programme ends 	<ul style="list-style-type: none"> • Linking with asset transfers to initiate income-generating activities • Delivering through producer organizations or other rural organizations (women's groups) to incentivize business development • Providing skills training and knowledge 	<ul style="list-style-type: none"> • Selecting subsidized inputs based on women's economic needs • Providing skills training and knowledge to ensure adoption of agricultural subsidies (fertilizers, seeds) • Linking to savings groups or to farmers' organizations to incentivize business development • Raising awareness on input subsidies among farmers' and women's organizations to ensure that all have access to them

Source: Review of the literature by author.

For example, cash delivery in cash transfer programmes should take into account women's mobility constraints. Cash transfers can be delivered automatically through mobile phones or bank accounts; alternatively, they can be done during community gatherings or market days to avoid increasing women's time constraints when they need to retrieve the transfer.

Also, some cash transfer programmes organize groups of female beneficiaries in meetings to build their skills in both reproductive and productive roles; create awareness among male and female beneficiaries regarding fairer distribution of co-responsibilities with the cash transfer; and provide counselling to prevent and address gender-based violence.

Part II of this paper highlighted the importance of tailoring asset transfers to women's economic needs, as well as providing adequate and sufficient training on how to use them. Some programmes, including BRAC in Bangladesh, offer financial services and counselling at a later stage of the programme to help beneficiaries develop businesses after graduating from the programme.

Public works should maximize women's access to the schemes through female quotas and through the provision of mechanisms that ensure their participation, such as providing transportation to work sites; providing separate toilet facilities and child care; allowing flexible hours for breastfeeding mothers; and offering alternative employment schemes that are not physically demanding. Public works can be used to reduce gender inequalities in agriculture by making participants work in women's farms. They can also narrow the gender gap in rural employment by increasing women's employability through skills development.

The economic impacts of micro-insurance schemes can be enhanced when they are linked to other social protection schemes, delivered through rural organizations or women's groups, and when these provide adequate and sufficient skills training and knowledge on the use of the insurance mechanism.

Finally, input subsidies should target those most in need, and should take into account women's needs in agriculture. Subsidies should link with extension and rural advisory services to maximize the use of inputs. And programmes should create awareness among farmers' organizations and female farmers in particular on how to participate in the programme.

Making social protection a catalyst for women's economic empowerment

This paper has analysed the extent to which different social protection schemes promote the economic empowerment of women. The review of the existing evidence shows that no social protection scheme can lead to women's empowerment in isolation.

Cash transfer programmes can greatly contribute to rural women's economic advancement, power and agency. However, available evidence on their empowerment outcomes is far from being conclusive, particularly as to whether cash transfers actually improve women's bargaining power and decision-making in the household. Therefore, it is clear that putting cash in the hands of women by itself does not automatically increase women's overall bargaining power in the household, or change gender inequalities in decision-making. The availability and verification of current evidence on the impact of cash transfers is affected by different notions of empowerment in research, the complexities of measuring decision-making and the lack of impact evaluation data tracking the long-term impacts of these programmes on diverse aspects of empowerment (World Bank, 2014b).

For cash transfers to effectively support women's economic empowerment, design needs to ensure that women are made legitimate cash transfer recipients and have control over its use. These schemes also need to be linked to services and other livelihood interventions, including financial and legal services, extension, and

rural advisory services, among others. Finally, traditional gender roles regarding children's care responsibilities should not be reinforced through conditionalities.

Similarly, asset transfers can lead to rural women's economic advancement when they take into account women's needs in assets and capacity development. They can also contribute to women's power and agency when the programmes ensure that women keep control over the transfers received.

Public works programmes, particularly the plus models, can also contribute to more sustainable economic advancement for women. Their potential for positive empowerment impacts depends on their objectives to support women, reduce existing gender gaps in employment opportunities, and tailor public works to women's needs in skills development or to needed labour supply in fields or infrastructure.

On the other hand, insurance and credit schemes (either formal or informal) are fundamental, complementary components of social protection systems aimed at enhancing rural women's economic empowerment. Schemes that work through women's groups are more beneficial to poor rural women with limited mobility and low level of education.

The little evidence available on input subsidies in Ghana and Malawi suggests that these are not enough to realize women's economic

empowerment and productivity in agriculture. Problems of targeting bias towards male-headed households or male farmers, and problems in access, use and subsidized input returns, need to be addressed through linkages to extension and advisory services.

An important first step in making social protection work towards women's empowerment is to recognize the key role women play in society and the economy beyond their reproductive roles. Social protection should continue to target women, but it should do this for the right reasons: not just because women are marginalized or because they are mothers and caregivers, but because they are also productive individuals. This shift would guide programme design and coordination with other services and livelihood interventions towards accelerating women's economic empowerment.

One of the main conclusions of this review is that better-integrated social protection systems present a unique opportunity for reducing gender inequalities in rural areas, a goal that could also work towards reducing poverty and hunger and achieving more sustainable increases in agricultural productivity. Social protection can also be used as a platform for integrating different schemes and services towards the goal of rural women's economic empowerment, among other rural development goals.

Finally, the outcome of better-informed social protection policies on gender issues should lead to better programme design that takes into account both women's needs and constraints. The existing evidence suffers from short evaluation periods and lack of data on the changes in empowerment over long periods of time, as well as not accounting for the different status of women in a variety of households. In addition, little evidence is available regarding control over transfers or the income they generate. This needs to be addressed in the future by developing appropriate tools that can measure the impacts on women's empowerment by social protection schemes.

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Social protection can empower women economically as well as socially. This paper outlines how widely applied social protection schemes (cash transfers, public works programmes, asset transfers, micro-insurance and input subsidies) are contributing to rural women's economic advancement. Social protection systems have a great role to play in accelerating women's economic empowerment as they not only reduce women's vulnerabilities, but also provide opportunities to enhance their employment status and control over income, own productive assets, increase social networks and become more aware of their rights. The paper further discusses that social protection schemes cannot achieve women's economic empowerment in isolation, it also analyses the gaps that need to be addressed by other rural services and livelihood interventions to achieve women's economic empowerment goals.

