

Scoping paper on complementary social protection and economic inclusion programming for rural women's economic empowerment

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The Social Protection Technical Advice, Assistance and Resources (STAAR) Facility is dedicated to expanding and improving the effectiveness of investments in crisis-responsive and gender-responsive social protection. STAAR provides independent technical assistance, specialist advice, and bespoke resources to national governments, donors, multilaterals, and CSOs.

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EXECUTIVE SUMMARY

Advancing women's empowerment through social protection remains an important global policy priority for achieving long-term goals related to gender equality and poverty reduction (FAO 2023). Rural women, particularly those dependent on agricultural livelihoods, continue to face multiple gender inequalities and barriers that limit their potential for economic empowerment (Gavrilovic et al. 2023). In view of these multiple constraints, there has been an increase in global efforts to promote gender equality through gender-responsive social protection and economic inclusion programmes (Arevalo-Sanchez et al. 2024). There is also a growing need to evaluate the ways in which multicomponent interventions facilitate improvements in women's and girls' economic empowerment and quality of life (Bastagli et al. 2016; Perera et al. 2022; Peterman et al. 2024).

The scoping paper takes a social protection systems approach to assess and summarise the evidence on the ways in which multicomponent social protection and economic inclusion programmes - including 'cash-plus', graduation and 'asset plus' programmes as well as agricultural insurance - contribute to women's economic empowerment (WEE) in rural areas, across both stable and fragile and conflict-affected settings. We examine the evidence on the impacts of interventions across eight outcome domains, as follows: (1) participation in labour markets, (2) productive capability, (3) financial inclusion, (4) decision-making, (5) psychological empowerment and gender attitudes, (6) freedom of movement, (7) time use, and (8) collective agency. We also assess the role that programme design, delivery, and policy plays in promoting these outcomes. The scoping paper draws on evidence from available systematic and narrative reviews, and individual studies, as well as key informant interviews, to inform future policy, programming, and research.

Several key takeaways emerge from our review. Overall, multicomponent social protection and economic inclusion programmes have positive impacts on WEE outcomes; however, the direction and magnitude of impacts varies across different outcome domains and programme design and contexts. Strong positive effects of programmes are observed in relation to women's productive capability, financial inclusion, mental well-being, and collective agency outcomes, while impacts on labour force participation yield more moderate positive effects. In contrast, evidence of programme impacts on women's decision-making, psychological empowerment (including 'power within' and gender attitudes), freedom of movement and time use is generally mixed, and context specific.

The evidence on the impacts of multifaceted social protection and economic inclusion programmes on women's economic empowerment in **fragile and conflict-affected settings** (FCAS) is limited, but the existing evidence shows mostly positive or neutral effects. We find positive gender impacts on women's self-employment, asset holdings, savings, and income, while impacts on women's agency and decision-making outcomes are more mixed. The research has also stressed the importance of schemes in addressing women's and girls' specific and complex needs in times of crisis, including mental health issues, maintaining social cohesion and protection from gender-based violence.

Similarly, evidence on how multifaceted economic inclusion programmes impact **women's climate resilience** remains scarce. While economic inclusion programmes have been found to be effective in protecting against women's loss in assets and livelihoods during shocks and stresses and can facilitate livelihood diversification in on- and off-farm activities, we did not find any evidence on women's take-up of climate adaptive practices. There is scarce evidence that indicates that well-designed crop and livestock insurance products can increase women's tolerance to risk and enhance their climate-related risk management capacities by boosting agricultural productivity, incomes, and asset accumulation.

Outcome domains which are particularly under-studied and warrant further research include measurements on time-use, mobility, financial inclusion (particularly women's access to financial products, such as agricultural insurance), gender attitudes, and uptake of climate-smart practices. Further research is also required to gauge the sustainability of long-term impacts on WEE, and if longer programme exposure (including 'booster' activities) sustains the effects.

Turning to the **design of multicomponent programmes** findings seem to suggest that a comprehensive package of measures is required to address multiple constraints that restrict women's and girls' economic empowerment in rural areas, and that bundling improves impacts relative to interventions in isolation.

However, a full package of measures may not always be necessary, and a reduced number of components can produce a similar range of positive effects, particularly on women's labour force participation, asset ownership, savings, and earnings outcomes. However, a more comprehensive bundle of components is needed to promote positive shifts in women's psychological empowerment, decision-making and political participation. Moreover, a desired intensity of support, including the type of package varies across contexts, and nature of gender constraints (e.g., financial, psychosocial, or human capital-related barriers) that are binding for women in each setting. Evidence on the impacts of programmes that adopt gender-transformative design elements, including activities that engage men, and directly promote gender norm change, is emerging, and overall, shows mixed effects.

Regarding specific **design features**, there are indications that coaching and mentoring (particularly with 'booster' activities) and the bundling of technical and 'life skills' training content drive impacts on women's and girls' economic empowerment, including employment, investments in income-generating activities, savings, self-efficacy, and self-confidence. Women's participation in self-help groups (SHGs), including village savings and loan associations (VSLAs), appears to be a key mediator of positive impacts on women's financial inclusion and collective agency.

Several **core design features** have been identified as important for promoting women's and girls' programme participation and uptake, and WEE outcomes. These include the need for clear articulation of gender-specific programme objectives from the outset, and inclusive targeting methods. Comprehensive gender assessment of participants' constraints, needs, livelihood profiles, and broader socio-cultural dynamics is also key for developing packages most suitable for women and girls. Limited incorporation of childcare and eldercare support is the major gap in programming that limits the potential for programme effectiveness (particularly on employment and income-generation outcomes).

Delivery systems, particularly programme registration, approaches to determine eligibility for 'plus' components, payment modalities, and grievance and redress mechanisms (GRMs) have also been found to moderate women's inclusion and participation in programmes and WEE outcomes. Digital tools used to disburse payments have been effective in contributing to women's economic performance, increasing privacy, confidentiality and ownership of payments, and enhancing women's control over resources and productive decisions. More research, however, is needed to generate evidence on whether, and to what extent, the use of digital payments serves as a gateway for women's access to other financial products and services, including agricultural insurance.

Finally, there are several important findings related to **policy and institutional factors**, which affect programme impacts. First, most of the programmes (including government-led ones) continue to operate independently from social protection policies and frameworks, and there is a weak alignment with gender equality policy frameworks. These gaps mainly emerge as a result of weak institutional collaboration, limited gender expertise (particularly among policymakers), and a lack of gender advocacy. Adequate financing for gender mainstreaming, at policy and programme levels, remains a challenge and hinders the implementation of gender-specific programme components. There are various challenges in implementing 'plus' components, ranging from insufficient human resources and staff capacity to deliver gender-responsive provisions and activities, inadequate budgets, and complex operating environments. These operational challenges are particularly pronounced in fragile and conflict-affected settings, where delivery of benefits and activities is often interrupted, which can undermine programme effectiveness.

We propose a set of recommendations for policymakers and technical staff working in government and development partner institutions on how to strengthen the programme design, delivery systems, and broader policy and institutional environment to promote stronger impacts on WEE.

Recommendations regarding programme design:

- » Conduct gender assessments of the various constraints that women and girls face in participating in programmes across different settings, and barriers to WEE, to inform programme design and tailor packages (and the combinations of components) to ensure they meet their demands.
- » Design appropriate context-specific targeting methods that effectively reach the desired populations while minimising unintended consequences on potential participants and broader community.

- » Integrate climate messaging into vocational training, SHGs or Behavioural change and communication (BCC) activities, accompanied with additional incentives to encourage women's adoption of climate-smart technologies and new practices for on- and off-farm activities.
- » Adjust training delivery (e.g., time, location, mode of delivery) in a way that accounts for women's disproportionate time and mobility obstacles to promote women's uptake and retention in complementary activities.
- » Consider incorporating 'culturally sensitive' psychosocial (or 'self-efficacy') components into technical and vocational training, and coaching methodologies to address women's and girls' internal psychosocial constraints to pursuing (self) employment and business investments.
- » Utilise existing, or form new, SHGs for the rollout of group training, agricultural insurance and other financial products to expand the reach of financial services to women.
- » Address gender gaps in care and domestic work responsibilities to promote women's participation and uptake of 'plus' components and promote gender equitable norms and attitudes regarding division of work.

Recommendations regarding programme delivery:

- » Organise gender-responsive outreach activities to disseminate information and promote awareness and understanding among the eligible population about the programmes and encourage their registration.
- » Adopt gender-responsive design of payment modalities to ensure these are suitable for women with limited literacy and no prior digital experience.
- » Deliver programmes that take women's security and safety issues into strong consideration, particularly in fragile contexts, to avoid unintended consequences associated with GBV.
- » Ensure that beneficiaries (and applicants) have safe and transparent access to gender-responsive GRMs to file eligibility appeals and make complaints and feedback emerging from their participation in the programme.
- » Ensure monitoring and evaluation methods address the gaps identified with research and policy associated with WEE, including monitoring of changes in men's and women's time-use because of programme participation.
- » Promote women's participation as programme staff and/or in programme committees and provide them with technical and operational support to enable them to carry out their functions and advocate for a gender-responsive approach.

Recommendations regarding policy and institutional capacity:

- » Advocate for the integration of programmes into national social protection policies and strategies to gain high-level political commitments to promote WEE and ensure long-term sustainability and scalability of interventions.
- » Advocate for setting up gender-responsive institutional and coordination arrangements and involving gender ministries and/or departments into such mechanisms to promote collaboration and ensure buy-in for delivering on gender and WEE commitments.
- » Provide technical assistance to strengthen the knowledge and skills of policymakers and other key stakeholders to advocate for, and to develop gender-responsive economic inclusion policies and programmes.
- » Advocate for adequate and earmarked budgets to enable quality implementation of gender-responsive 'plus' components.
- » Provide financial incentives and technical assistance to strengthen the capacity of frontline workers, including coaches and mentors, to enable them to implement gender-responsive multicomponent programmes

ACRONYMS

ANPE	Agence Nationale Pour l'Emploi (Bénin)
AVSI	Associazione Volontari per il Servizio Internazionale (Association of Volunteers in International Service)
BCC	behaviour change communication
BRAC	Bangladesh Rural Advancement Committee
CEDAW	Convention on the Elimination of all forms of Discrimination Against Women
CFPR-TUP	Challenging the Frontiers of Poverty Reduction - Targeting the Ultra-Poor (Bangladesh)
CLASS	Complementary Livelihood and Assets Support Scheme (Ghana)
CLM	Chemen Lavi Miyò (The Pathway to a Better Life) (Haiti)
CTP	Cash Transfer Programme
DRC	Democratic Republic of Congo
DSW	Department of Social Welfare (Fiji)
ELA	(Tanzania)
EU	European Union
FAO	Food and Agriculture Organisation (of the UN)
FCAS	Fragile and Conflict-Affected Settings
FCDO	Foreign, Commonwealth and Development Office (UK)
FNLP	Future Nigeria Livelihoods Project
G2P	government-to-people
GAP	Gender Action Plan (Tanzania)
GASIP	Ghana Agricultural Sector Investment Programme
GBV	gender-based violence
GEH	Center on Gender equity and Health
GEWEL	Girls' Education and Women's Empowerment and Livelihood (Zambia)
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (Germany)
GP	Graduation Programmes
GRASSP	Gender-Responsive and Age-Sensitive Social Protection
GRM	Grievance and Redress Mechanism
GSMA	Global System for Mobile Communications Association
HCT	Humanitarian Cash Transfer
HSNP	Hunger Safety Net Programme (Kenya)
IBLI	Index-based Livestock Insurance
ICT	Information and Communication Technology
IDP	Internally-Displaced person
IDRC	International Development Research Centre (Canada)
IFC	International Finance Corporation (of World Bank)
IFPRI	International Food Policy Research Institute
IGA	Income-Generating Activity
IPV	Intimate Partner Violence
J-PAL	Abdul Latif Jameel Poverty Action Lab

KII	Key Informant Interviews
KLIP	Kenya Livestock Insurance Programme
LEAP	Livelihoods Empowerment Against Poverty (Ghana)
LFP	Labour Force Participation
LMIC	lower-middle income country
LTCL	Long-Term Cash and Livelihoods (Somalia)
M&E	monitoring and evaluation
MoLSA	Ministry of Labour and Social Affairs (Ethiopia)
NGO	non-governmental organisation
NSNP	National Safety Net Programme (Kenya)
NSSS	National Social Security Strategy (Bangladesh)
OPM	Oxford Policy Management
PPP	purchasing power parity
PSNP	Productive Safety Net Programme (Ethiopia)
PSSN	Productive Social Safety Net (Tanzania)
RCC	Risk-Contingent credit
RCT	Randomised Control Trial
REAP	Rural Entrepreneur Access Programme (Kenya)
SACCO	Savings and Credit Cooperative Society (Rwanda)
SASPP	Sahel Adaptive Social Protection Programme
SD	standard deviation
SDG	Sustainable Development Goal
SEWA	Self-Employed Women's Association (India)
SHG	Self-Help Group
SNS	Smart Nkunganire System (Rwanda)
SPIAC-B	Social Protection Inter-Agency Cooperation Board
SPIR	Strengthen PSNP Institutions and Resilience (Ethiopia)
STAAR	Social Protection Technical Assistance, Advice and Resources
SWL	Supporting Women's Livelihoods (Zambia)
TUP	Targeting the Ultra-Poor
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
VSLA	Village Savings and Loan Association
WEE	Women's Economic Empowerment
WFP	World Food Programme
FWWI	Women for Women International
WII	weather index insurance

1. INTRODUCTION

Advancing women's empowerment through social protection remains an important global policy priority for achieving long-term goals related to gender equality and poverty reduction (FAO 2023). The 2030 Agenda for Sustainable Development and the Sustainable Development Goals (SDGs) acknowledge the importance of social protection as a key strategy for the eradication of poverty and hunger (SDG 1), and for achieving gender equality and empowering all women and girls (SDG5). The Convention on the Elimination of All Forms of Discrimination against Women¹ (CEDAW), and specifically Article 14 on the rights of rural women, calls upon States to invest in efforts to meet the basic needs of rural women concerning their adequate standard of living through decent work and self-employment, and access to social protection.

However, rural women, particularly those dependent on agricultural livelihoods and living in fragile settings, continue to face multiple gender inequalities and barriers that limit their potential for economic empowerment (Gavrilovic et al. 2023). Gender constraints that prevent women from taking and expanding their economic opportunities include limited education and a dearth of decision-making capacity, restricted access and control over productive resources and income, and disproportionate responsibilities for unpaid care and domestic work, all of which constrain women's work options and recourse to justice (FAO 2023).

In view of these multiple constraints, there has been an increase in global efforts to promote gender equality through gender-responsive social protection and economic inclusion programmes (Arevalo-Sanchez et al. 2024). The global experience highlights the importance of a comprehensive and integrated package of support to address various needs and dimensions of women's economic empowerment. Emerging evidence shows that multicomponent social protection and economic inclusion interventions (including cash plus, graduation and asset plus programmes) can accelerate women's economic empowerment through expanding opportunities for paid work, boosting ownership of productive assets, increasing social networks and psychosocial wellbeing (Andrews et al. 2021; Peterman et al. 2024). These programmes are, to a lesser extent, also effective in improving women's voice and decision-making or bargaining power within a household or community (Bastagli et al. 2016; Perera et al. 2022; Hidrobo et al. 2024). Existing research also points out that positive impacts are not assured and are often determined by the quality of design and implementation, as well as contextual factors (Hidrobo et al. 2024; Peterman et al. 2024).

Despite this emerging evidence base, there is also a growing need to evaluate the ways in which multicomponent interventions, including cash plus programmes facilitate improvements in women's and girls' economic empowerment and quality of life (Bastagli et al. 2016; Perera et al. 2022; Peterman et al. 2024). There are several important knowledge gaps. First, there is still a limited understanding of how social protection and economic inclusion measures can be effectively combined to enhance different dimensions of women's economic empowerment. By taking stock of evidence on multicomponent social protection programmes with economic inclusion objectives and measures, it may be possible for stakeholders to better understand which interventions, or combinations thereof, are most effective in improving WEE outcomes.

Second, further examination of the evidence is needed on the under-studied dimensions of complementary programming and WEE in relation to time allocation, agency, attitudes, and decision making, as well as related psychosocial outcomes. By accounting for these often-overlooked WEE dimensions, actors may ensure the design and delivery of multicomponent interventions better account for the realities of women's lives, livelihoods, care responsibilities and other factors related to agency and decision-making powers.

Third, to date, there has been no comprehensive review of how the broader enabling environment, grounded in a social protection system (including policy environment and delivery chain mechanisms) affect the opportunities and prospects for WEE (and how government-led programmes can be effectively scaled up through national social protection systems).

¹ UNGA Resolution 34/180. <https://www.ohchr.org/sites/default/files/cedaw.pdf>

Finally, there are knowledge gaps in how economic inclusion interventions can complement social protection programmes to facilitate WEE and resilience outcomes in rural contexts, and what works in different settings, including fragile, conflict- and climate-affected settings.

The purpose of this assignment is to address these evidence gaps by taking stock of the literature to assess the ways in which multicomponent social protection and economic inclusion measures - including 'cash-plus', graduation and 'asset plus' programmes as well as agricultural insurance - can contribute to rural WEE across both stable and fragile and conflict-affected settings. Taking a narrative review approach, the scoping paper draws on evidence from available systematic and narrative reviews, and individual studies, as well as key informant interviews (KIIs), to inform future policy, programming, and research.

Economic inclusion interventions are gaining increasing recognition of their complementary role alongside social protection in fostering positive economic empowerment outcomes for women. Through improved understanding of the evidence of both, stakeholders can design and deliver support that maximises these outcomes.

2. OBJECTIVES AND SCOPE

The assignment has five objectives:

- » To build an understanding of how a combination of social protection and economic inclusion measures (delivered as 'cash-plus', graduation and 'asset plus' interventions) and agricultural insurance facilitate WEE outcomes in rural areas, and the pathways through which these outcomes can occur. This aspect involves the mapping of evidence in terms of the direction and nature of impacts, and identifies the sources of evidence that remain limited or unanswered.
- » To build an understanding of how design and delivery chain mechanisms, with a specific focus on digital payment modalities, support WEE outcomes in rural areas, and the pathways through which these outcomes can occur.
- » To build an understanding of how these programmes can be better embedded within national social protection policies and systems and implemented at scale to leverage WEE impacts.
- » To build an understanding of the role these programmes can play in promoting WEE and resilient agricultural livelihoods in the context of climate change, as well as how these can be adapted in fragile and conflict-affected settings to facilitate WEE.
- » To develop a practical set of programming recommendations for how social protection programme design and delivery chain mechanisms can contribute to strengthening WEE outcomes, for policy and practitioner audiences, including governments and development partners.

Our scope and approach to the narrative evidence review comprise several elements and characteristics.

Type of programmes covered in the review: First, our review focuses on multicomponent social protection and economic inclusion interventions. These comprise programmes that combine core cash and/or asset transfers with a complementary package of productive inclusion measures to address a range of human capital, financial and social constraints experienced by the poor, and so promote their economic opportunities and employment as a means of overcoming poverty (Andrews et al. 2021). While the specific design of programmes may differ considerably, they typically have common economic inclusion objectives around strengthening the productive potential of the poor to build or expand their self-employment strategies (on and off-farm), diversify income streams, and/or to transition away from low pay, and low-skilled occupations towards higher productivity jobs and wage employment (Andrews et al. 2021).

The types of programmes that are covered in our review include the following:

- » **Cash+ programmes** that combine cash transfers with productive assets, inputs, and/or technical training and activities to enhance the livelihoods and productive capacities of poor and vulnerable households (FAO 2018, p.4). 'Cash plus' programmes are increasingly implemented by governments

through national social protection systems, whereby the existing cash transfer schemes are used as an entry point to layer in additional support. Most of cash+ programmes covered in our review are run as pilots, either by governments or non-government organisations (NGOs), although a growing number of schemes are implemented at scale (e.g., Zambia’s Sustainable Women’s Livelihoods programme (SWL), Tanzania’s Productive Social Safety Nets (PSSN) Programme).

- » **Graduation programmes (GP)** (also known as ‘big push’ schemes) that provide a time-bound, comprehensive package of interventions delivered in a sequence. The design of GPs is often well-defined and standardised (bundling five or more elements) for ease of scalability and replicability across contexts: however, programmes can be customised and adjusted to the different needs of participants and contexts. Whilst graduation programmes usually work outside government systems, there are increasing efforts to integrate them into existing government-led cash transfers, as part of national social protection programming (e.g., Kenya’s Economic Inclusion Programme pilot, Egypt’s Forsa programme).
- » **‘Asset plus’ programmes** which combine agricultural inputs (machinery, livestock, microplots of land), credit and training to support poor women to generate income streams. These are often part of government systems but rarely connected to social assistance (Andrews et al. 2021), although there are exceptions. For instance, Pakistan’s National Poverty Graduation Programme targets beneficiaries of the Benazir Income Support Programme, with a one-off asset transfer, livelihoods training and interest-free loans.

In addition to these programmes, we also review agricultural insurance, as a standalone risk-management instrument and as part of the integrated social protection package.

- » **Agricultural insurance** plays a risk-management function for rural women in the context of livelihood insecurity and climate change adaptation. Insurance can be bundled with cash and other complementary benefits and services, such as agricultural advisory or extension services, technical training, and credit to increase its outreach and impact and to free up women’s assets for investment in adaptive capacity (Timu and Kramer, 2023a). While AI products are primarily provided by private sector actors and/or NGOs (in the case of microinsurance products), we focus on insurance schemes which are aligned with and coordinated with national social protection systems and programmes, to expand access and impact for poor rural women (Staab et al. 2024).

There is wide heterogeneity in the specific design of economic inclusion programmes (and the combination of plus components). However, they usually offer a core set of benefits. These include cash and/or asset transfers, livelihood support, financial services, and social empowerment activities. In some instances, programmes offer linkages to external services, including market access and health insurance, to help households better manage shocks. Box 1 describes the core benefits and additional components that can be added to the core transfer.



BOX 1 – BUNDLING CASH OR ASSETS WITH COMPLEMENTARY BENEFITS

Multicomponent programmes generally include the following core and complementary components:

CORE COMPONENTS

- **Cash transfer** (regular and predictable payments to smooth and protect consumption of social assistance beneficiaries).
- **Cash grants** (lump-sum capital grants to launch or diversify income-generating activities. These capital grants can be delivered alongside a regular cash transfer or as a stand-alone transfer).
- **Productive asset transfers** (can include livestock, seeds, tools, fishing kits, and processing equipment), provided in-kind or through vouchers.

COMPLEMENTARY PLUS COMPONENTS

- **Technical training**² aimed at enhancing knowledge and skills to improve decision-making about farm/off-farm business, increase farming efficiency and natural resource management, help launch or grow a business, expand employment opportunities, and improve capacity to adapt to climatic and non-climatic shocks and stressors.
- **Life skills training** to enhance agency (self-efficacy, locus of control and goal setting) and soft skills (e.g., inter-personal communication, problem-solving, conflict management, decision-making and negotiation skills, leadership).
- **Personal support** (e.g., coaching, mentoring) to build soft skills and self-efficacy, provide help to beneficiaries to overcome barriers in growing their business or finding work, track progress in income-generating activities, reinforce training concepts, and link participants to other resources and services. Coaching and mentoring can also foster changes in gender attitudes³ and practices.
- **Financial inclusion** to promote access to vital financial services such as savings, credit, and insurance (can include financial literacy training to enhance financial management skills and budgeting, and promotion of savings groups).
- **Behaviour change and communication** and other social development initiatives (individual or group-based) that promote positive gender attitudes, norms, roles and relations in support of women's empowerment and gender equality. These can vary significantly in terms of structure and content but can be categorised as follows: (a) *gender training* on women's rights, civic action, and specific topics including violence against women, parenting, childcare and household domestic activities; (b) *gender couples' dialogues* that facilitate discussions among spouses about women's rights to own assets and earn income as well as training couples in the joint planning of business activities and the cooperative management of revenues and profits; (c) *men's engagement groups* and *community sensitisation* activities designed to shift norms around gendered roles, especially about women's involvement in paid work, men's involvement in childcare and domestic chores, intimate partner violence (IPV), and to minimise the potential for male and/or community backlash in response to women's economic empowerment.
- **Support networks and self-help groups** with a focus on economic SHG models which are generally incorporated into economic inclusion programmes, such as VSLAs and producer cooperatives. These help poor women overcome financial constraints by pooling and managing savings and intra-group lending (in the case of VSLAs), as well as enabling women to share knowledge and engage collectively with markets and value chains (in the case of producer cooperatives). SHGs can also be leveraged to build social ties, foster social cohesion and encourage collective action to overcome socio-economic obstacles and promote women's empowerment at both the individual and collective level.
- **Service linkages** which can include market access, extension and veterinary services, education, health and care services, gender-based violence support and legal support.

Source: Adapted from Holmes et al. 2022; Andrews et al. 2021.

We use the following criteria for the inclusion of programmes in the evidence review:

- » Programmes that have an overarching economic inclusion objective and include some form of cash (either as a regular consumption stipend and/or capital grant) or asset transfer. Public work schemes are not covered in the review unless there is a significant gap in the evidence base on cash-based interventions.
- » Programmes that explicitly target women and girls (either as beneficiaries or recipients) and adopt WEE as a specific objective. We also review programmes that may not intentionally target women but that have the potential to impact rural WEE as they have economic inclusion objectives and an agricultural focus.
- » Prioritisation of regular multicomponent programmes that are delivered at scale through a national social protection system. Our research also covers examples of pilot schemes (including 'plus')

² Training can be provided through farmer or pastoral field schools.

³ Gender attitudes refer to views and beliefs held by individuals (or groups) regarding the roles that men and women and boys and girls should play in relation to work and earning income, taking care of family, attitudes towards intimate partner violence, to name a few. Attitudes are often shaped and governed by the wider social and gender norms that operate in the community. Gender attitudes can be progressive and equitable or discriminatory, and they may influence women's and men's behaviour (Gavrilovic, Petrics and Kangasniemi 2024).

components which are tested through regular national programmes) that may be implemented by government and/or NGOs and that adopt innovative, gender-transformative programme design.

Importantly, for schemes which are not delivered through national social protection systems, such as ‘asset plus’ and agricultural insurance programmes we draw out the relevant key findings and lessons learned from these interventions for national social protection programmes.

A systems approach to review the evidence: We use a social protection systems lens⁴ to assess the evidence, recognising that a systems approach is needed to address different elements of WEE, wherein various instruments across social protection (and beyond) will need to be available, combinable, and well-coordinated. Increasingly, governments are deliberately integrating economic inclusion measures as part of national social protection systems, and building on pre-existing government programmes, financing, and delivery chain mechanisms to expand coverage and scale up, improve efficiency and impacts (Arevalo-Sanchez et al. 2024).

To guide the analysis, we divide the system into three interrelated elements: programme, delivery, and policy levels (Barca and Jaramillo Mejia 2023). Programme-level assessment is the focus of our review. At this level, we review available evidence to understand how different types of programmes contribute to various WEE outcomes, and how design choices, in terms of the optimal combination of measures and specific design features (e.g., objectives, targeting), moderate programme outcomes (including both positive and unintended, negative effects).

At the delivery level, we examine how delivery chain mechanisms can be leveraged to support WEE, including better coordination and integration within and across programmes. Whilst the priority is to assess digital delivery and payment modalities and their role in promoting rural women’s financial inclusion, we also conduct a rapid review of other operational aspects of the delivery chain, including programme outreach, registration, and enrolment, case management, GRMs, and monitoring and evaluation.

Finally, at the policy level, we explore how policy and strategic frameworks, financing sources, governance arrangements and coordination mechanisms, and the capacity of implementing actors⁵ enable or constrain these programmes to work effectively to support WEE outcomes at scale. Table 1 summarises more fine-grained research questions of interest that will guide our review based on the system lens, and the available evidence.

Table 1 - Key areas of the systems approach to evidence review

Elements of the solar system	Key research questions
Programme design	<ul style="list-style-type: none"> • Do WEE outcomes vary according to different types of programmes and combination of components? • Which specific ‘plus’ components drive impact on WEE? • Do programmes with intentional WEE objectives have greater impact on WEE compared to those that do not deliberately focus on WEE? • Does the deliberate targeting of women (either as beneficiaries or benefit recipients) enhance programme impact, and if so, how? • How can core design features (e.g., targeting methods and timing of benefits) affect WEE outcomes? • What ‘plus (components and design features) seem most promising in promoting WEE, as well as what design approaches may help mitigate risks and unintended effects for women?

⁴ For this review, we define a national social protection system as the ‘total set of social protection instruments in a particular country, as well as the various actors and administrative mechanisms required to coordinate, implement, and evaluate them’ (Loewe and Schüring 2021, p.10).

⁵ These include staff working in ministries responsible for design and delivery of social protection policies and schemes, including frontline workers such as social workers, caseworkers, employment officers; as well as community-level actors, such as promoters or facilitators, extension agents and community health workers; as well as community-based coaches, trainers, and mentors.

Delivery systems

- What role can outreach and communication activities play in supporting women's empowerment?
- How can different registration modalities (e.g., on-demand or census-based) promote or hinder women's access to and uptake of interventions, and their empowerment?
- How can different payment mechanisms, including digital ones (e.g., bank accounts, mobile payments) impact women's access to, and control over transfers, and promote (or undermine) women's financial inclusion and economic empowerment outcomes?
- How can case management, delivered through coaching be leveraged to promote women's access to comprehensive benefits in support of their economic empowerment?
- How can grievance and redress mechanisms be leveraged to promote women's empowerment?
- How can monitoring and evaluation and learning be leveraged to promote better programming and results?

Policy enablers

- Do policies and strategies incorporate explicit WEE objectives and priorities?
- To what extent are programmes embedded in and aligned with social protection and gender policy and strategic frameworks?
- How do governance and coordination arrangements enable or impede delivery of programmes, and what are the implications for achieving WEE outcomes?
- How do institutional capacities and incentives enable or impede programme delivery (including coordination and integration of complementary programming) and what are the implications for achieving WEE outcomes?
- How does the financing of complementary programming enable or impede delivery, and what are the implications for achieving WEE outcomes?

Review of evidence across different settings: Finally, the review tries to draw lessons regarding the role of multifaceted economic inclusion programmes and agricultural insurance in strengthening WEE in different country contexts and settings, with a focus on rural areas. In the context of climate change, we examine how programmes incorporate gender considerations into the design and implementation of adaptive social protection⁶ to strengthen women's absorptive, anticipatory, and adaptive capacities to cope with climate shocks. This lens is important given that rural women, especially small-scale producers, are disproportionately impacted by climate change because their livelihoods depend largely on climate-sensitive activities, natural resources, and weather patterns, and they have lower adaptive capacity to withstand climate shocks and stresses (Nesbitt-Ahmed, 2023).

We also review programmes that operate in FCASs, including those in countries affected by a protracted crisis.⁷ This is a particularly relevant focus given the rising prevalence of fragility and conflict⁸ (World Bank, 2021), the fact that the barriers to women's economic empowerment are different and more pronounced in crisis and humanitarian settings, and the greater complexity surrounding implementation of multifaceted interventions in FCAS, due to "extremely low levels of institutional and governance capacity" or "acute insecurity" (World Bank 2024). In terms of programme modalities, we review interventions with long-term resilience building objectives which are delivered through national social protection systems rather than humanitarian programming during the emergency response phase.

⁶ This involves designing programmes that reduce underlying gender risks/vulnerabilities and strengthening women's resilience before a crisis, supporting adaptation, and strengthening disaster recovery.

⁷ Fragile and conflict-affected situations include countries with high levels of institutional and social fragility and/or violent conflict. Conflicts can become more protracted, in which cases humanitarian interventions may persist over the longer term. Protracted crises are characterised by conflict, violence, displacement, and climate shocks.

⁸ The World Bank reports that over the last ten years, the number of fragile and conflict-affected states and situations (FCAS) has increased from 36 to 39 countries or states (covering 23 percent of the world's population), with 17 classified as a 'situation of medium- to high-intensity conflict' (World Bank 2021).

3. CONCEPTUAL FRAMEWORK

In this section, we propose a conceptual framework to assess the linkages between social protection and economic inclusion measures and WEE using a systems lens that guides our evidence review. This framework directs the collation, appraisal, and synthesis of evidence and the collection of operational lessons. We also discuss a working definition of WEE and a clear conceptualisation of empowerment in terms of its core dimensions to be used in this paper. We develop a set of outcomes and indicators of interest (Table 2) for collecting evidence and hypothesise the main pathways (channels) through which multicomponent social protection and economic inclusion measures can affect a range of direct, intermediary, and final (long-term) WEE outcomes (Figure 1). The definition and conceptualisation of WEE and corresponding measures used in this paper is informed by, and builds upon, the existing body of research on the topic, as well as several theoretical frameworks of relevance to both social protection and the agricultural sector (see, for example, work by Kabeer 1999; Golla 2011; Donald et al. 2022; de la O Campos 2015; Meinzen-Dick et al. 2019; Quisumbing 2024; Peterman et al. 2024).

Defining WEE: 'Empowerment' has no clear-cut or widely accepted definition.⁹ In this scoping review, we use the World Bank's definition of empowerment as '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). For a woman to become *empowered economically*, she needs to have an ability to gain access and control over skills, opportunities, and resources, and have an equal say in how resources and earnings are managed, in order to assert her economic choices and ultimately achieve economic outcomes (Key Informant Interview 2025).

There are several important aspects that characterise empowerment, both as a process and outcome. First, empowerment is closely linked to the concept of power and a sense of control over one's life (Rowlands 1995). It is assumed that when women are empowered, there is an increase in their ability to freely choose gender roles and activities they value, and to make and exercise strategic choices (which may have been denied to them in the past) to improve their lives. Empowerment can also be conceived as a process through which vulnerable and marginalised individuals or groups acquire consciousness and agency to overcome oppressive structures and relations, and to challenge harmful norms, enabling them to exercise free choice (Martinez-Restrepo and Ramos-Jaimes 2017; GEH 2020).

Second, WEE is a complex and multi-dimensional concept (Donald et al. 2022). Kabeer's framework of empowerment involves three interrelated dimensions: 'resources, agency, and achievement' (Kabeer 1999). Women require both ownership and control over **resources** (e.g., land, productive assets, education, social capital, time) to exercise choice and advance economically. They also need **agency**, which can be defined as the 'ability to define and make strategic choices and decisions, and then act on those choices to achieve desired goals and outcomes' (Donald et al. 2022) through participation and negotiation (de la O Campos 2015). Agency is also closely linked to concepts such as gender awareness, mobilisation, and consciousness of unequal power dynamics (GEH 2020), as well as psychological aspects of empowerment, including sense of self-worth and autonomy (Martinez-Restrepo and Ramos-Jaimes 2017). All of these can enable women to form autonomous preferences, defy norms and overcome structural inequalities (GEH 2022; Gavrilovic et al. 2023).

Achievement can be defined as meaningful improvements in well-being and life outcomes that result from increasing agency and resources. Women must possess all three elements (resources, agency, and awareness) to achieve empowerment outcomes (Kabeer 1999).

Third, while providing women with economic resources and support is an important precondition for their empowerment, it is also necessary to address wider social barriers and discriminatory gender norms and

⁹ For instance, the Gender Innovation Lab defines empowerment as 'the ability and power to generate income and accumulate assets, and to control their disposition' (Donald and Goldstein, 2020). Naila Kabeer's definition of empowerment refers to 'the process by which those who have been denied the ability to make strategic life choices acquire such an ability' (Kabeer, 1999).

practices through programming - including through macro-level policies and access to services¹⁰ - in order to facilitate women’s effective use of resources for productive investments (Laszlo 2019; Gavrilovic, Petrics and Kangasniemi 2023).

Finally, how women may experience and express economic empowerment is tied to women’s specific preferences, which can vary across cultural contexts. For instance, Thomas et al. (2024) in their work in Niger discuss the culturally variable characteristics of agency. In Western societies, agency is more commonly conceived as an individualistic expression of “self-making” and self-advancement. By contrast, in collectivist rural societies, inter-dependent’ models of self and agency prevail whereby women’s ability and opportunity to achieve goals often depends on social connection, support of others, and mutual obligations, and does not stem solely from an individual’s own internal capabilities, beliefs and motivation. WEE in humanitarian and protracted crisis settings also has unique features, as discussed in Box 2.



BOX 2 - CONCEPTUALISING WOMEN’S EMPOWERMENT IN CRISIS SETTINGS

In fragile and conflict-affected settings, barriers to WEE and gender-specific vulnerabilities are more pronounced and compounded. Women and girls, particularly from internally displaced and refugee communities, may face unique barriers to economic inclusion including legal restrictions on their mobility, right to work and access to social benefits (in their new country of residence) (Arevalo-Sanchez et al. 2024). They also face a heightened vulnerability to poverty due to loss of home, livelihoods, and social networks, increased threats of gender-based violence (GBV), poor physical and mental health, trauma, child marriage, human trafficking, withdrawal from school and increased unpaid domestic and care work (Staab et al. 2024). On the other hand, conflict and crisis can have a destabilising effect on gender norms and gender roles, which can facilitate women’s economic empowerment in the long run. During conflict, men may leave home which may force women to adopt new economic and social roles (e.g., managing businesses or acting as a breadwinner). This can create opportunities for women’s economic empowerment by shifting social and gender norms and increasing women’s participation in economic activities. At the same time, these changes in roles and responsibilities can generate new sources of risk for women, including intra-marital conflict and violence when women are expected to go back to the gender roles that were ascribed to them before the crisis (Arevalo-Sanchez et al. 2024).

Source: Staab et al. 2024; Arevalo-Sanchez et al. 2024; Key Informant Interviews, 2025

What and how is empowerment measured? There are different ways to measure empowerment. Early work, influenced by development economics, emphasised indirect measures that act as proxies for empowerment (e.g., women’s labour participation, ownership of assets, income, productivity). More recently, empirical approaches have expanded on this to capture direct (and subjective) measures of agency, including bargaining power and decision-making, self-efficacy, and psychological empowerment (Buvinic and Furst-Nichols 2015; Martinez-Restrepo and Ramos-Jaimes 2017; Chang et al. 2020).

Within our framework, we will use both direct and indirect measures¹¹ to assess how multifaceted social protection and economic inclusion programmes impact all three dimensions of WEE, including: (1) women’s **access, ownership and control** over the economic and productive resources necessary for

¹⁰ Agricultural extension services and sustainable livestock production services are essential measures to the achievement of WEE in rural areas.

¹¹ Direct indicators include aspects and outcomes that explicitly signal women’s empowerment and are fundamental to a woman’s ability to make meaningful choices and act on them. Direct indicators include women’s ‘power within’, decision-making, freedom of movement, and freedom from violence (Chang et al. 2020). In contrast, indirect empowerment indicators are proximate outcomes that may reflect with women’s expression of empowerment. These do not correlate with empowerment, but rather serve as proxy indicators of “meaningful achievements of empowerment” (Kabeer, 1999; Chang et al. 2020). Examples of indirect indicators include participation in labour market, productive capability, time use and political participation (Laszlo 2019; Chang et al. 2020;).

economic advancement¹²; (2) the various dimensions of women’s **agency** necessary for controlling resources and making choices; and (3) the final changes in **well-being** that could result from increased resources and agency (final empowerment outcomes).

In the context of agricultural livelihoods, we will focus on measures of agency comprising **intrinsic, instrumental, and collective aspects**, which are mutually reinforcing (Rowlands 1995; Quisumbing 2024). ‘Intrinsic agency’ (also referred to as ‘power within’) can be described as a self-perceived capability of acting upon one’s goals, and it is a precondition for action. Intrinsic agency is typically measured through outcomes and indicators, including self-efficacy and locus of control, self-respect, self-awareness, and autonomy in making personal decisions. Psychological attributes, such as self-esteem, confidence, life satisfaction, optimism, trust, coping and aspirations for the future, can bolster women’s internal strength and resilience (Rowlands 1995; Brody et al. 2015).

‘Instrumental agency’ is associated with women’s bargaining power and ability to enact personal goals. In the context of economic empowerment, it is usually measured as women’s self-reported ability to participate, negotiate, or bargain around household economic decisions. These involve decisions regarding household expenditures and investments, intra-household allocation of productive resources and income, and time use (Quisumbing 2024).

‘Collective agency’, or ‘power with’, refers to a process whereby women (or men) can organise themselves as a group to pursue shared interests and assert their rights to make choices and control resources and decisions. Intra-group dynamics, such as cohesion, consensus-building, social networks, and trust are important prerequisites for, and measures of, collective agency. In rural areas, collective agency also enables women to play a stronger leadership role in rural institutions (e.g., economic self-help groups, including saving and credit groups, food and seed markets, producer cooperatives), facilitating their greater access to, and control over economic opportunities (de la O’campos 2015; FAO 2023).

Finally, achievements can be measured in terms of productivity, income, employment (participation and quality) or earning opportunities (both on- and off-farm work), resilience to shocks and stressors, as well as subjective measures (e.g., well-being, happiness) (Donald et al. 2022).

Measuring women’s empowerment also faces additional challenges due to variations in cultural context that influence both the way empowerment occurs and how women express it, as discussed above. For example, women’s mobility may be a central issue to women’s empowerment in one setting and a peripheral issue in another (Brody et al. 2015; Roy et al. 2015). Understanding the cultural dimensions is critical for interpreting whether an outcome can truly be considered an indicator of women’s economic empowerment.

Based on these measurement constructs, we examine evidence on a broad range of outcome domains and corresponding indicators. Outcome domains are grouped into eight categories, as follows: (1) participation in labour markets, (2) productive capability, (3) financial inclusion, (4) decision-making, (5) psychological empowerment and gender attitudes, (6) freedom of movement, (7) time use, and (8) collective agency. Changes in economic and reproductive gender roles and gender relations (including quality of marital relationship and respect among household members) cut across these outcome domains and evidence is discussed and reported accordingly. The choice of outcome domains and indicators is based on the most-reported indicators within the literature, as well as measures which have been under-reported in the literature but have salience for policy research.

Table 2 – Empowerment outcome domains and indicators

Outcome domains	Indicators
Labour force participation (LFP)	<ul style="list-style-type: none"> • Engagement in paid work¹³ • Productive work intensity (hours and earnings)¹⁴

¹² Economic advancement can be defined as women’s ability to make and act on economic decisions to achieve economic gains and succeed economically (Golla, 2011).

¹³ Covers wage employment and self-employment on-, and off-farm.

¹⁴ Includes equal wages and level of payment.

	<ul style="list-style-type: none"> • Work environment/labour conditions • Occupational choice
Productive capability	<ul style="list-style-type: none"> • Access to, ownership and control of productive resources • Engagement in farm and off-farm business¹⁵ • Investments in income generation activities • Diversification of income sources • Access to, and control over the use of income¹⁶ • Improved business practices¹⁷
Financial inclusion	<ul style="list-style-type: none"> • Access to, and control over savings • Access to financial services (credit, loans, insurance) • Financial independence/autonomy • Financial literacy • Debt management
Decision-making	<ul style="list-style-type: none"> • Intrahousehold bargaining power • Input into important household decisions¹⁸ • Autonomy in making personal decisions¹⁹
Psychological empowerment and gender attitudes	<ul style="list-style-type: none"> • Self-efficacy²⁰, confidence, self-respect, and sense of self-worth • Ability to act on personal or group goals • Locus of control²¹ and a sense of freedom of choice • Aspirations for the future²² • Mental wellbeing²³ • Gender attitudes
Freedom of movement	<ul style="list-style-type: none"> • Sense of mobility and safety • Autonomy to visit important locations²⁴
Time use	<ul style="list-style-type: none"> • Time use agency • Ownership and control of labour-saving technologies • Changes in workloads • Changes in time stress²⁵ and time spent on care work • Time available for leisure
Collective agency	<ul style="list-style-type: none"> • Membership in groups²⁶ • Access to social networks/group support/social ties • Political/civic participation and community engagement • Leadership and confidence speaking in public

¹⁵ Includes entering and/or expanding microenterprises.

¹⁶ Includes autonomy and control over use of revenues and business profits.

¹⁷ Covers improved farm management practices, adoption of climate-smart farming practices.

¹⁸ Decisions related to work, investment and assets, expenditures and savings, time use.

¹⁹ These may include decisions related to personal expenditure, use of reproductive healthcare, visiting family and friends etc.

²⁰ Self-efficacy is defined as “women’s and girls’ confidence in their ability to achieve the goals they set for themselves” (Chang et al. 2020).

²¹ Locus of control measures the degree to which women and girls believe that they personally have control over their lives, as opposed to external drivers governing their choices and decisions (Rogers et al. 2024).

²² Aspirations refer to the goals or ambitions women and girls have for their own lives regarding their education, employment, and careers, marriage, and childbearing (Chang et al. 2020).

²³ Measures levels of stress, depression and anxiety, as well as happiness and optimism.

²⁴ Instrumental ability to visiting relatives/friends, working outside the home.

²⁵ Time stress relates to performing several activities simultaneously in response to scarcity of time and increased time pressure.

²⁶ Peer groups, Saving and Village Loans, rural institutions, agricultural markets, and value chains.

Based on these outcomes, Figure 1 hypothesises the main pathways through which multicomponent social protection and economic inclusion programmes can affect a range of direct, intermediary, and final (long-term) WEE outcomes. The conceptual framework consists of four interrelated components: (1) the core and complementary programme components that may impact WEE; (2) a range of direct, intermediary, and long-term outcomes expected to emerge from the intervention, and expected pathways of change; (3) individual-, household-, and community-level factors that might influence (strengthen or weaken) the impact of interventions on WEE; and (4) key elements of the social protection policy, design, and operational environment that might moderate the intervention's implementation, and, ultimately, the impact on women.

Based on the literature, we hypothesise that women's economic empowerment stems from three core pathways of change. First, the provision of economic transfers (either via cash, capital grants and/or assets) can directly enable women to gain access to productive resources. Provided that women have control over a transfer, women can increase and/or diversify their productive investments and expand their business activities. As a result, women might experience an increase in income and savings. In addition, women's greater control of resources in the household could increase their relative bargaining position, leading to improved decision-making regarding work, time use, and expenditure, ultimately resulting in economic advancement.

Second, exposure to knowledge and skills might improve women's socioemotional ability (self-efficacy, confidence, aspirations) to make independent choices regarding work, time use and investments, as well as negotiate their position within the household and influence decision-making. This, in turn, can improve women's control of resources and economic opportunities. In addition, technical skills training might enhance women's business and/or vocational skills. As a result, women might be more willing to adopt new technologies to manage their time and production practices more effectively, expand or diversify their productive activities, or transition into new occupations. This, in turn, can improve women's labour market outcomes and income security, ultimately leading to economic advancement and greater agency. Gender transformative workshops and awareness campaigns can directly change gender attitudes and norms at the individual and group level. As a result, women might have greater ability to assert their preferences and goals related to work, time use, or management of assets; which can improve their socio-economic status in the household and community.

Third, women's participation in economic groups can enable them to gain access to resources in the form of credit, training, loans or capital. As a result, women may see an increase in income or savings, and/or an improvement in their ability to repay loans. In addition, participants exposed to group support might experience increased feelings of autonomy, self-confidence and self-efficacy, which in turn can empower them to make meaningful life choices and enhance their ability to transform their choices into desired actions. Greater participation in the community can improve women's representation in community life, helping improve women's status and community acceptance of women's economic roles (gradually leading to shift in norms). Moreover, participation of women in groups can build social capital and enable women to better organise and mobilise to advocate for social change and better negotiate access to economic opportunities.

Multiple intersecting factors at the individual level (e.g., age, education, disability, socio economic status, ethnic status, sexual orientation etc.), household (household composition and intra-household dynamics), and community and policy level (e.g., local infrastructure, limited proximity to local and regional markets, exposure to covariate shocks, existence of gender equality laws and policies and other WEE interventions) can modify the pathways and strengthen or weaken the impacts described here. Gender and social norms within households, communities or society at large may interact with mechanisms of impact directly, affecting women's programme participation and uptake, and empowerment outcomes.

Changes in women's available resources and endowments may trigger resistance or acceptance from existing power holders. For instance, men might be resistant to changes in family relations or lash out against change (e.g., appropriate cash from women using coercion and the threat of violence). Finally, the conceptual framework also stresses the importance of design and delivery features for both economic components and complementary programming, and policy and institutional factors that may enable or constrain both the implementation of programmes and the achievement of WEE.

CONCEPTUAL FRAMEWORK ON THE LINKAGES BETWEEN MULTICOMPONENT INTERVENTIONS AND WOMEN'S ECONOMIC EMPOWERMENT

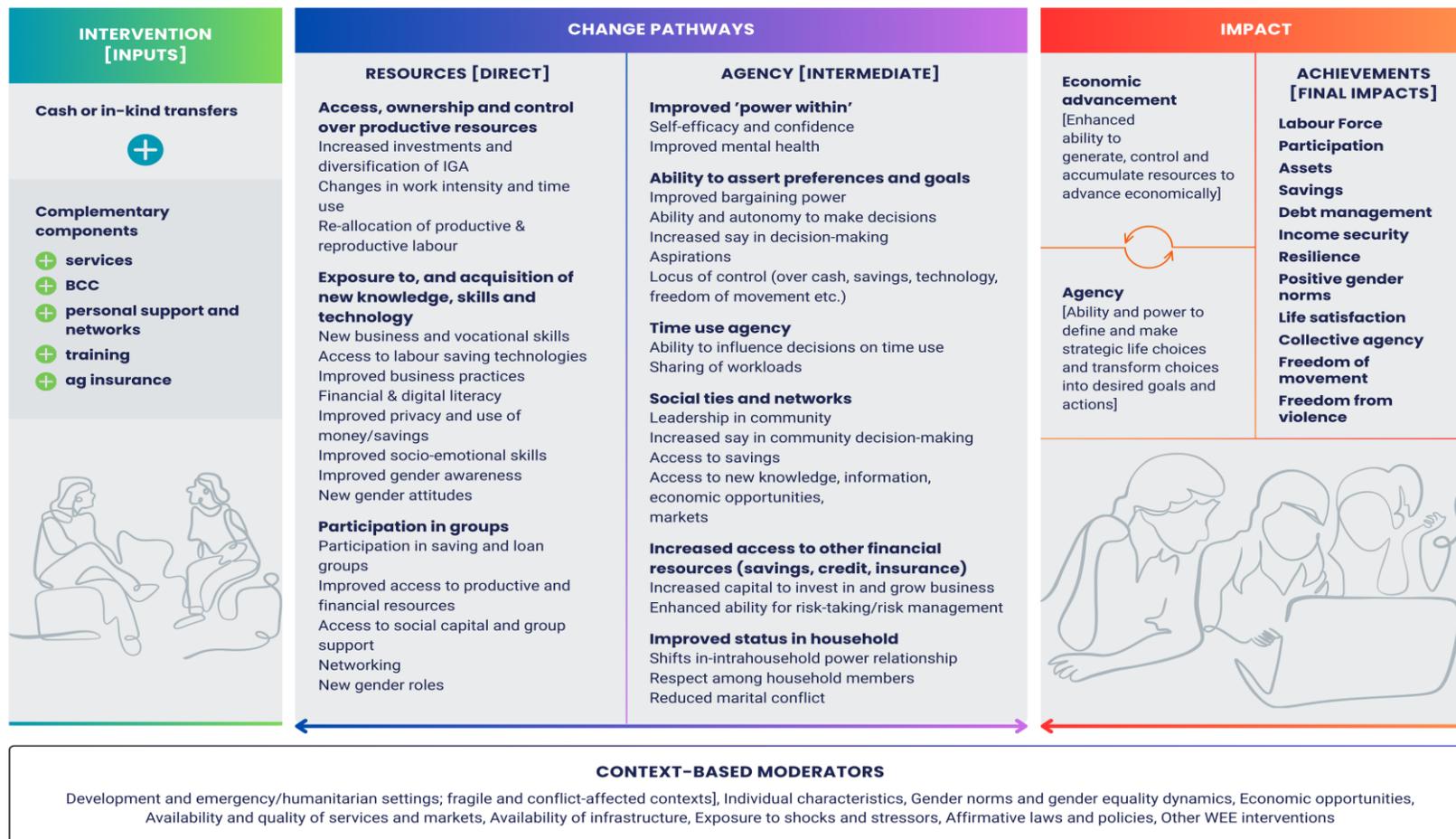


Figure 1. Source: Authors' own.

4. METHODOLOGY

4.1 Desk review of the literature

We undertake a **narrative review** of evidence to address our research questions. A formal systematic review was not appropriate, given the diversity of WEE outcomes of interest, and the fact that much of the evidence on policy-level enablers and operational issues is not available in impact evaluations.

To take a social protection systems lens, we draw on three strands of literature and different types of evidence to respond to the research questions (refer to Table 1). The first seeks to understand the direction and magnitude of *programme* impacts on different WEE outcomes, focusing on where notable impacts are evident and where they are not (or evidence is scarce or missing), and identify remaining gaps to inform future research. For this component, we primarily rely on evidence from systematic reviews and narrative reviews²⁷ (also referred to as non-systematic reviews) that provide evidence of impacts related to different WEE outcomes of interest and design features. Where evidence is thin or missing regarding specific outcomes, such as gender attitudes, time use and collective agency or effects related to programme design, we supplement the study with a review of individual impact evaluation studies which randomise and evaluate impacts of different programme components (or combinations of components thereof) on WEE outcomes. For issues related to design features and mechanisms of change, we also rely on individual qualitative evaluation studies and practice-based literature reviews.

The second strand of literature seeks to unpack operational evidence on how *delivery mechanisms* determine and moderate programme effectiveness or impede it. Operational and programmatic evidence from narrative reviews and practice-based literature is the primary data source used to examine operational features of the delivery system.

The third strand of literature seeks to examine how macro *policy enablers* (e.g., strategic frameworks, governance and coordination arrangements, institutional capacities, and financing) enable or constrain programming and achievement of WEE outcomes. We first review individual impact evaluation studies compiled for the assessment to draw out lessons related to policy enablers. However, as impact evaluation studies rarely discuss such issues, we complement these with literature reviews of gender-responsive social protection systems and practice-based literature reviews. Annex 1 provides an overview of systematic reviews covered in the scoping paper.

Literature search and screening process: We undertook a multi-pronged approach to identify relevant literature for our review. First, we searched for published and grey literature²⁸ in English from key bibliographic databases and web search engines (e.g., Web of Science, Google Scholar), as well as websites of key organisations that specialise in impact evaluations of social protection and economic inclusion programmes and/or WEE (e.g., World Bank e-Library, Food and Agriculture Organisation, World Food Programme (WFP), J-PAL, The International Food Policy Research Institute (IFPRI), Gender Innovation Lab (GIL), UNICEF Office of Research - Innocenti). We also examined reference lists and consulted experts in the field to identify additional sources. We time-bound our search to literature published in the last ten years (2014–2024²⁹), to capture the most up-to-date evidence and given that practitioner and academic interest in multifaceted social protection and WEE gained traction with the launch of the United Nations Sustainable Development Goals in 2015.

²⁷ *Non-systematic reviews include narrative reviews of evidence and literature reviews that rigorously summarise evidence from quantitative (experimental or quasi-experimental) studies and qualitative studies (including impact and process evaluations).*

²⁸ *Types of documents include peer reviewed journal articles, working papers and evaluation reports, and books or book chapters, among others.*

²⁹ *The bulk of literature includes studies published in a timeframe from 2014 to 2024, but we also review relevant studies published in early 2025.*

To be eligible for inclusion, papers and studies were screened based on the following criteria: (1) types of programmes that fit our inclusion criteria; (2) reviews and studies that assess and report³⁰ impacts of interventions on women and girls (and men and boys where relevant) in at least one of the core outcome domains/areas of WEE in rural areas (see Table 2); (3) focus on either stable or fragile and conflict-affected contexts in Low- and Middle-income Countries (LMICs); and (4) use a rigorous design (randomised control trial or quasi experimental design) to establish causal impacts. Finally, papers that report on large-scale interventions (with more than 200 observations) (Leight et al. 2024a) were included, with a priority given to the evaluation of government-led interventions, preferably at scale.

Description of identified literature: We have identified 11 systematic reviews, of which 6 have global coverage, focusing on LMICs, while 3 focus on South Asia, and 2 focus on sub-Saharan Africa, respectively. Only **one** systematic review focused exclusively on fragile and conflict-affected settings. Systematic reviews varied in terms of the type of programmes analysed, settings and age focus. Three reviews focused on 'cash plus' programmes (one covering adolescent girls), four examined a broader range of social safety net programmes, beyond cash, two covered asset plus and graduation programmes, and two focused on SHGs. Regions most represented in systematic reviews include sub-Saharan Africa, followed by South Asia, and to a lesser extent Latin America. In addition, we have reviewed 11 narrative reviews, including reviews of economic inclusion programmes and agricultural insurance with a gender-intentional focus, and specific adaptations in programme design and delivery.

Finally, we have identified 40 studies³¹ evaluating programmes of interest to our study, covering a total of 22 countries. Most studies took place in Africa (Uganda, Ethiopia and Tanzania coming on top) and less so in Asia (Bangladesh, India). A few studies covered countries in Latin America (El Salvador, Peru) and Central Asia (Armenia and Kyrgyz Republic). In terms of the typology of programmes, graduation programmes (both government and NGO-led) have been most extensively evaluated for WEE outcomes, followed by cash plus programmes. A minority of evaluations examined 'asset plus' transfers, multifaceted safety nets and agricultural insurance. To analyse evidence and data, Excel templates were developed to extract data for each study on the following: type of intervention, implementation modality, location, sample population, methodology, impact details, and any relevant contextual information.

4.2 Key informant interviews

We conducted 27 key informant interviews (KIs) with experts, including researchers, development partners and practitioners working on social protection and WEE, impact evaluations, and emergency and humanitarian programming. KIs included respondents from academia and research organisations (including GIL, Gender Responsive and Age Sensitive Social Protection ((GRASSP), IFPRI), multilateral organisations and platforms (including FAO, WFP, the World Bank, UNICEF, STAAR Facility), and NGOs (including Bangladesh Rural Advancement Committee [BRAC]). The main objectives of the KIs were to: (1) complement the findings from a desk review and address any knowledge gaps where evidence is too thin or non-existent; (2) deepen understanding of the concept of WEE particularly as it applies to FCAS; (3) identify good practices to feature in the scoping paper as illustrative case studies; and (4) identify additional literature to include in the desk review. The KIs took place in December 2024 and January 2025. Templates were developed to organise data and undertake thematic data analysis. The list of key informants is provided in Annex 2.

4.3 Methodological challenges

There are some limitations to our review. First, measurement issues presented a challenge in our interpretation and synthesis of evidence. The large number of outcomes and indicators on WEE are not measured in a consistent and standardised way across reviews and individual studies. This created difficulties in synthesising and reporting the results. The heterogeneity across programmes and variations

³⁰ Outcomes for women (and men) can be reported either because they were the direct target population, or impacts for them as a subpopulation are reported.

³¹ Some of the individual studies were included in the systematic and narrative reviews.

in 'plus' combinations adds further difficulty in drawing conclusions about the most effective designs for WEE.

Second, we note that our findings are based on a relatively small sub-sample of government-run programmes at scale, as the impact evidence is predominantly based on government and NGO pilots (mainly in sub-Saharan Africa). There is also a lack of sufficient details on the context in which the programmes operate. This has implications for the extent to which the evidence from specific (often small-scale) programmes, countries and contexts can be generalised to other regions and contexts, other population groups, or at scale (Pritchett and Sandefur 2013). Moreover, in most instances, pathways of impact are not empirically tested, and as a result, we discuss mainly the hypothesised mechanisms of change.

Finally, as documented in several other methodological papers and reviews (see Peterman et al. 2019; Chang et al. 2020; Peterman et al. 2024), certain empowerment measures - particularly decision-making, and 'power within' - suffer from measurement weaknesses, including reporting bias, a broad range of indicators and an inadequate ability to capture cultural nuances in terms of how women perceive and value decision-making processes, change and empowerment.

5. SUMMARY OF EVIDENCE

5.1 Labour force participation

In this section, we examine the impact of multicomponent social protection and economic inclusion programmes on women's labour force participation (i.e., employment rates, occupational choice, and work intensity), as a proxy measure for women's economic empowerment in rural areas.

The literature comprises eight systematic reviews reporting the effects of multi-faceted economic inclusion programmes on women's (and in some cases, men's) labour market outcomes. **Overall, the impacts on LFP outcomes vary (both in direction and magnitude) across different types of interventions, indicators, and settings.** Four reviews focused on 'cash-plus,' graduation, and 'asset-plus' programmes, and found strong and positive impacts on women's labour force participation and work intensity (hours worked or earnings) (Zahra et al. 2022; Peterman et al. 2024; Rogers et al. 2024), including in fragile and conflict-affected settings (Lwamba et al. 2022).

Two systematic reviews focused exclusively on cash (and cash-plus) programmes (Bastagli et al. 2016; Leight et al. 2024a). Bastagli et al. (2016) found programme impacts on women's labour force participation and work intensity to be weak or mixed, while Leight et al. (2024a) found no meaningful effects (positive or negative) of cash-plus transfers on labour force participation for both women and men. Peterman et al. (2019) more broadly covered social safety net programmes (including cash-plus interventions) in sub-Saharan Africa and found no consistent evidence of an increase in women's labour force participation, while a systematic review of multicomponent capital grants in South Asia by Javed et al. (2023) found mixed effects on women's labour market outcomes.

Outcomes for which multi-faceted programmes demonstrate strong positive effects include those related to an increase in women's paid employment and a higher likelihood of being self-employed, both on- and off-farm, and/or entering entrepreneurship (Zahra et al. 2022; Peterman et al. 2024; Rogers et al. 2024). To a lesser extent, programmes also increase women's work intensity in terms of hours and earnings (Peterman et al. 2024). Importantly, there is evidence that multifaceted programmes enable poor rural women to shift from casual, low-skilled (and sometimes hazardous) occupations to more productive self-employment. For instance, a systematic review of asset-plus and graduation programmes in South Asia by Zahra et al. (2022) found a reduction in the participation of ultra-poor women in low-skilled employment such as domestic work (maid services), begging and wage labour. Similar findings are echoed in narrative reviews of evidence on economic inclusion programmes (including those led by governments at scale), which report positive impacts on employment diversification and shifts from casual wage work to self-employment (Andrews et al. 2021; Agbaam and Al-Ahmadi 2024a; Henderson and Kedroske 2024). However, these occupational changes do not appear to be long-lasting (Misha et al. 2019).

Turning to evidence from individual studies, impact evaluations generally found a strong positive impact on women’s labour-market outcomes. Women’s labour force participation improved through three key pathways. First, economic inclusion programmes led to an increase in hours worked by female participants. In Niger’s productive inclusion cash-plus programme (delivered within the government-led Sahel Adaptive Social Protection Programme [SASPP]), by the time of the second follow-up, the time worked by women in treatment households increased by 2.2—3.7 days per month in household businesses (or 36 percent to 61 percent relative to control), and 1.62—3.16 days per month on livestock activities (11 percent to 21 percent relative to the control group), respectively (Bossuroy et al. 2021).

Afghanistan’s Targeting the Ultra-Poor (TUP) graduation programme increased the total time spent working among female participants by 55 percent compared to the baseline (Bedoya et al. 2019), while female participants in the Women for Women International graduation programme in eastern Democratic Republic of Congo (DRC) experienced a 19 percent increase in working hours³² (Angelucci et al. 2022). In Uganda’s WINGS programme, the combination of a capital grant (equivalent to US\$375) and a five-day business-skills training led to an increase in non-farm employment of female participants from 15—24 hours per week by endline, while cash earnings rose by about Purchasing Power Parity US\$1 per day. While positive changes in Afghanistan and Niger were primarily driven by increases in self-employment and livestock-related activities (Bedoya et al. 2019; Bossuroy et al. 2021), work intensity among female participants in Uganda improved primarily through an increase in non-farm business employment (Blattman et al. 2016).

Second, cash-plus and graduation programmes typically increase women’s participation in self-employment and entrepreneurship. The graduation programme in DRC increased rates of self-employment and entrepreneurship among female participants from 12 percent at the baseline to 19 percent at the endline, partly due to their entry into paid work or transition from wage labour to self-employment (Angelucci et al. 2022). In Tunisia, over the course of the intervention, the cash grant and training programme increased women’s participation in raising livestock by 4.7 percentage points and small-scale agriculture by 2.4 percentage points, respectively (Ferrah et al. 2021).

Third, positive changes in women’s occupational choice were documented in Zambia and Malawi. In Zambia, the government-led SWL programme provided poor women and adolescent girls with a package of productive grants (equivalent to US\$225), life and business skills training across 21 sessions, support to form savings groups, and six months of group mentoring. As a result of these measures, by the endline, the SWL reduced the likelihood of female beneficiaries working in casual wage labour (*ganyu*³³) by approximately 8 percentage points and increased the likelihood of self-employment work by 7 percentage points (Botea et al. 2023). A similar transition away from *ganyu* occurred in Malawi’s graduation programme (implemented by Concern Worldwide), whereby women in households across all treatments experienced greater occupational change compared to those in control households (Concern Worldwide 2021; Bedi et al. 2022).

Boosts in women’s ability to increase labour market participation or choose a more productive type of occupation is an important indicator of their agency and economic advancement, and a critical pathway to women’s greater income security. Nonetheless, the extent to which this signals a gender-transformative change, in terms of shifts in gender roles, depends on the socio-cultural context, as illustrated in Box 3.



BOX 3. HOW DO CHANGES IN WOMEN’S EMPLOYMENT STATUS AFFECT OTHER ECONOMIC EMPOWERMENT OUTCOMES IN DIFFERENT SETTINGS?

Research in Bangladesh by Roy et al. (2015) found that an asset-plus programme increased poor women’s livelihood activities inside (but not outside) the house. Before the intervention, ultra-poor women were employed as domestic cleaners and in other roles that are typically poorly paid and expose them to the risk of stigma and harassment. The programme enabled

³² Measured by hours of work in the previous week, which in this case increased by 1.55 hours.

³³ The term *ganyu*, which is widely used in Eastern Africa, describes involvement in temporary, casual rural labour in the fields of other smallholder farmers. *Ganyu* is typically characterised as a precarious form of employment (e.g., poorly paid, unprotected and insecure) and it often conflicts with households’ own farm production.

them to run businesses inside their homes and earn money. Most participants preferred generating income inside the house—adhering to traditional norms favouring female seclusion—although this required a trade-off in terms of women's reduced mobility and an increase in household chores. In Tunisia, the cash-plus pilot increased women's participation in livestock and small-scale farming, but reinforced their traditional occupations typically undertaken at home, in line with pre-existing gender roles (Gazeud et al. 2022).

Source: Gazeud et al. 2022; Roy et al. 2015

5.2 Productive capability

Women's productive capability is an instrumental domain of their agency and reflects women's economic empowerment. In this section, we explore women's ability to gain ownership and control over productive assets to engage in self-employment and entrepreneurship, and to make productive investments to expand income security.

Six reviews report the impacts of multicomponent programmes (including cash-plus, graduation and asset-plus interventions) on women's productive capability. **They all found positive effects on a range of outcomes for women and girls, including increased investment in income-generating activities (Bastagli et al. 2016; Perera et al. 2022; Rogers et al. 2024), accumulation of assets (Lwamba et al. 2022; Peterman et al. 2024), and higher income and revenue streams (Zahra et al. 2022; Lwamba et al. 2022).** A systematic review by Rogers et al. (2024) examined the impacts of cash-plus interventions targeting adolescent youth (aged 10–24 years) on economic outcomes: this found positive effects on girls' self-perceived entrepreneurial abilities and their likelihood of participating in any livelihood activities. Asset-plus and graduation programmes also have positive and statistically significant effects on women's access to and ownership of productive assets in fragile and conflict-affected settings (Lwamba et al. 2022).

Narrative reviews of evidence also demonstrate that cash-plus programmes and graduation programmes can provide important pathways to facilitate women's productive capabilities (Chang et al. 2020; Agbaam and Al-Ahmadi 2024a; Kuss et al. 2024), with positive impacts also reported on assets and income among government-led programmes (Andrews et al. 2021; Arevalo-Sanchez et al. 2024). The multicomponent approach supports women to increase their investments in productive assets and inputs and to expand their farm and non-farm business activities, which generally results in higher income, with effects usually persisting for some time after programme exit (Andrews et al. 2021; Chang et al. 2020).

Evidence from individual studies confirms positive effects of multifaceted programmes on productive outcomes for women. The positive impacts of cash-plus programmes on women's asset ownership were demonstrated by Tanzania's PSSN (Myamba 2020) and Mali's adaptation of its national cash transfer programme (Jigisemeyiri) (UNICEF Innocenti 2024). In Mali, a bundling of cash transfers with gender-responsive livelihoods support and access to markets and credit was delivered through women's savings groups, leading to increases in women's access to land and enabling their investment in farm activities and petty trading (UNICEF Innocenti 2024). This is an important finding, as social protection interventions generally have limited potential to overcome barriers, including discriminatory norms that restrict women's access to and ownership of land (Key Informant Interview 2025).

The evaluation of an integrated asset transfer and nutrition programme in Burkina Faso found positive impacts on treatment households regarding the number of agricultural assets owned (and retained) by women (van den Bold et al. 2015). The BOMA Project's Rural Entrepreneur Access Project (REAP) in Kenya also documented an increase in the number of livestock owned by female participants compared to a control group (BOMA Project 2018). Women reported gains in social standing in the household and community because of asset ownership, leading to some shifts in cultural norms around women owning and controlling livestock in pastoral communities (Gobin et al. 2017).

Multifaceted programmes are generally effective in spurring women's establishment of micro-enterprises and diversification of livelihoods, as well as expansion of business investments and agricultural productivity. Evidence from a graduation programme in Kenya shows that provision of seed capital grants,

business and life-skills training, savings support, and two years of mentoring helped participating women to diversify their income streams (outside of the pastoralist economy) by setting up new petty trade businesses (Gobin et al. 2017), resulting in a 78 percent increase in average household income (BOMA Project 2018). Participation in self-help groups contributed to boosts in informal lending and access to credit and business cooperation, with positive effects on women's earnings (Ibid). In Burkina Faso, the graduation approach had similar positive effects on female participants in terms of their increased investments in cash crop cultivation and livestock rearing (Karimli et al. 2019).

Evidence from cash-plus programmes is more mixed. For instance, the light economic inclusion pilot program in Chad, delivered to cash transfer beneficiaries, reduced the time female participants spent working on their own farm plots by 5.7 days (equivalent to about 1 day per month over the year), however, the value of agricultural production increased substantially by 34 percent (Premand and Schnitzer, 2025). A higher agricultural productivity is associated with women's increased ability to reorganise household labour by substituting their own work with paid wage labour. Moreover, savings in time enabled women to increase their involvement slightly in off-farm business activities, resulting in higher revenues (but not higher profits) (Ibid). The government-led Ujana Salama cash-plus pilot in Tanzania targets adolescent girls using a combination of cash transfer and livelihoods training, mentoring services on sexual and reproductive health, and training on gender norms. The large-scale pilot led to higher participation of girls in livestock rearing and farm work, with positive spill-overs on their social standing in the community and self-esteem (Tanzania Cash Plus Evaluation Team 2023).

In contrast, in Tunisia, a randomised controlled trial (RCT) of an add-on cash grant pilot, layered onto the government-led Community Works and Local Participation project, had no effect on women's income-generating activities, although some positive effects (a 3.4 percentage point change) were observed among women that did not participate in the gender dialogue component compared to those who did (Ferrah et al. 2021). FAO's cash-plus pilot in Mali led to a significant increase in livestock production among beneficiaries, which was driven by improvements among female-headed households; however, this did not translate into higher engagement in non-farm activities (Dao et al. 2017).

Evidence also shows that increases in women's productive investments and self-employment generally translate into higher earnings, income, and profits from economic activities. The SASPP in Niger was very effective in increasing women's earnings from off-farm business activities (i.e., processing agricultural products and commerce) for all treatment arms at both follow-up surveys (Bossuroy et al. 2021). The intervention also facilitated women's livelihood diversification in off-farm activities, but not in agriculture and wage jobs. Similarly, Zambia's SWL intervention expanded women's income-generating activities, which in turn led to a significant 45 percent boost in household business profits (Botea et al. 2023).

In Burkina Faso, increased investments in farming—the result of women's participation in a graduation programme—led to their higher incomes and profits. Women also acquired more assets due to these economic achievements (Karimli et al. 2019). Finally, Women for Women International's graduation programme in DRC increased both gross and net earnings among both women and men in treatment households, which were accompanied by a reduction in intimate partner violence (Angelucci et al. 2022). The authors suggested that this reduction may have occurred through two potential pathways, including positive shifts in spousal cooperation (because of women's participation in a training on women's rights and negotiation) or women giving up part of their resources to their partners in exchange for physical protection (Ibid). While studies show positive impacts from social protection and economic inclusion programmes on women's asset accumulation and growth of income, their control over resources is not always guaranteed, as illustrated in Box 4.



BOX 4. DO WOMEN HAVE CONTROL OVER INCOME FROM ASSETS?

A study of BRAC's Challenging the Frontiers of Poverty Reduction—Targeting the Ultra Poor (CFPR-TUP) programme in Bangladesh illustrates the complex effects of targeting women in asset-plus interventions and how this affects their control over economic resources. A study was undertaken to examine the effects of targeting ultra-poor women in rural households with a livestock transfer and training on asset management. Particularly, the study examined whether women retain control over these transfers once they are within the household. Quantitative data show increases in women's sole and joint ownership of, or control over, productive assets such

as livestock. Nonetheless, while women retained ownership of the transferred asset, men gained a greater control over income from new investments.

Source: Adapted from Das et al. 2013 and Roy et al. 2015.

5.3 Financial inclusion

In this section, we examine the impacts of programmes on women's financial inclusion, which is an instrumental domain of WEE. We look at women's ability to accumulate and control savings, and to access financial resources and services.

The body of evidence on the impacts of economic inclusion programmes on women's and girls' financial inclusion is limited, but points in a positive direction. Four systematic reviews of cash-plus and graduation programmes reported on financial inclusion outcomes for women and girls. These found strong positive effects on personal savings (both in terms of improvements in saving practices and savings amounts) (Bastagli et al. 2016; Peterman et al. 2019, 2024; Rogers et al. 2024), but no evidence of changes (positive or negative) in debt or loans (Peterman et al. 2024). One systematic review focusing on savings and self-help groups found that women's participation in SHGs positively affects their savings and access to funds in emergencies; however, accumulated savings amounts tend to be modest in magnitude (Javed et al. 2022).

Impact on other outcomes of financial inclusion (e.g., access to financial products, financial literacy) are less frequently measured, but the existing evidence is generally positive. For instance, a systematic review of SHGs in South Asia found some improvements in women's financial knowledge and use of bank accounts (Javed et al. 2022), while Rogers et al. (2024) found positive impacts of cash-plus programmes on adolescent girls' financial literacy and budgeting.

Narrative reviews of economic inclusion programmes (including government-led programmes) also reported strong positive effects on women's savings (Andrews et al. 2021; Chang et al. 2020). SHGs formed through graduation programmes usually played a key function in fostering women's commitment and autonomy to accumulate savings—and control and protect their resources from their husbands or other household members—which they could then invest in microenterprises (Laszlo 2019).

Turning to individual studies, multicomponent interventions also have strong positive effects on financial outcomes for women. Graduation programmes (in Uganda, the DRC and Afghanistan³⁴) and cash-plus programmes (PSSN in Tanzania) led to a large and significant positive impact on participant women's monetary savings—both in terms of the number of women saving and their saving balances (Blattman et al. 2016; Angelucci et al. 2022; Bedoya et al. 2019). Positive changes were driven primarily through membership in VSLAs (in the case of DRC: Angelucci et al. 2022) and increases in income and labour market participation (in the case of Afghanistan: Bedoya et al. 2019). The cash-plus productive-inclusion programme in Niger was also successful in promoting women's participation in savings groups across all treatments (e.g., membership in VSLAs rose by 27, 31 and 33 percentage points in the psychosocial, capital and full arms, respectively (Bossuroy et al. 2021). Similarly, in Chad, a cash plus pilot was effective in sustaining female participants' membership in informal savings groups, well after the programme concluded. Women from treatment households also reported higher savings amounts compared to those in the control group (Premand and Schnitzer, 2025).

Effects on women's access to credit and their level of indebtedness have been documented in the BOMA graduation project in Kenya, the TUP graduation programme in Afghanistan, and the cash grant pilot in Tunisia. In Kenya, the percentage of women participants who had taken credit in the past year (YR 2017) increased from 22 percent at baseline to 44 percent at endline (BOMA Project 2018). Authors suggest that improved creditworthiness of participants and participation in savings groups, enhanced women's access to credit (Ibid). In Afghanistan, a growth in earnings and greater household income security led to a

³⁴ In Uganda, savings among WINGS participants more than tripled, increasing by an equivalent of USD\$54 (Blattman et al. 2016). In DRC, savings balances almost tripled, increasing from US\$4.8—13.0 (Angelucci et al. 2022). In DRC, women's membership in VSLAs increased from 38 to almost 80 percent.

decrease in household indebtedness by 53 percent (US\$733 purchasing power parity (PPP)) (Bedoya et al. 2019). An RCT in Tunisia found strong evidence of a cash-plus intervention (which bundled a productive capital grant with financial literacy and budgeting training) improving women's savings and probability of holding a bank account (+8.5 percentage points) (Ferrah et al. 2021). Women in treatment households were also more likely to borrow money and to repay their debt compared to women in the control group (Ibid).

5.4 Decision-making

Women's ability to make or participate in household economic decisions is a key pathway to achieving women's economic empowerment. In this section, we examine the extent to which programmes can improve women's ability to contribute to decisions about their use of resources, thereby enabling them to act on their goals.

Measurements of women's decision-making are among the most frequently collected and reported outcomes in the literature (Peterman et al. 2019). Five systematic reviews summarised the effects of various multicomponent programmes on women's decision-making and bargaining power, **and found impacts to be mixed, with variation across programmes and contexts (Bastagli et al. 2016; Peterman et al. 2019, 2024; Zahra et al. 2022; Lwamba et al. 2022).**

Systematic reviews of safety nets (including cash-plus and graduation programmes) by Peterman et al. (2024) and graduation programmes in FCAS by Lwamba et al. (2022) found strong and robust evidence of positive impacts on women's decision-making. A regional review by Peterman et al. (2019) found moderate evidence of positive effects of safety net programmes on women's decision-making in sub-Saharan Africa, with stronger results observed for indicators of joint or shared decision-making, compared to sole decision-making. Zahra et al.'s (2022) systematic review focused on asset-plus and graduation programmes in South Asia and found that impacts on decision-making are mostly statistically insignificant. Two reviews focused on SHGs: Brody et al. (2015) employed a global focus and found that participation in SHGs can improve women's decision-making power, especially when they are exposed to training, and Javed et al. (2022) reviewed SHGs in South Asia, finding the evidence to be inconsistent and weak.

Narrative reviews also found mixed evidence on women's decision-making, with some indication that asset-plus programmes perform somewhat better than cash-plus and graduation programmes (Chang et al. 2020). A mixed-methods, cross-country evaluation of six asset-plus projects in Asia and Africa found positive impacts on women's instrumental agency, including input into productive and income-related decision-making (Quisumbing et al. 2024).

Evaluations of cash-plus programmes in Burkina Faso and DRC conducted by UNICEF Innocenti concluded that despite improvements in women's economic outcomes (i.e., greater ownership of assets and personal savings), women's financial autonomy over the use of economic resources remained limited (Kuss et al. 2024). Men typically retained control over major investment and economic decisions (Ibid). A cross-country evaluation of six graduation programmes in Ethiopia, Ghana, Honduras, India, Pakistan and Peru by Banerjee et al. (2015) did not find any long-lasting impacts on women's decision-making index, even though the programmes had significant and lasting positive effects on women's economic outcomes and indirect indicators of agency.

Evidence from individual studies reflects and confirms the heterogeneity of impacts. First, in terms of women's involvement in household decision-making, the findings are mixed and context-specific. Positive effects on women's participation in household decision-making were recorded in the Women for Women International graduation programme in DRC (Angelucci et al. 2022), Concern Worldwide's 'Terintambwe' ('Step Ahead') graduation programme in Burundi (Roelen et al. 2019), cash plus economic inclusion pilot in Chad (Premand and Schnitzer, 2025), and the Integrated Graduation Programme in Rwanda (through qualitative research). In the case of the Terintambwe programme, a significant shift was recorded from men's unilateral to joint decision-making on issues, such as control over income and use of credit, partly as a result of training and coaching provided by community facilitators, which focused on conflict resolution and spousal cooperation (Ibid).

In Kenya, women participating in the BOMA REAP programme reported greater financial autonomy and independence in running their small enterprises (without interference from their husbands) mainly due to

their increased personal savings and access to credit from savings groups (BOMA Project 2018). Women participants also reported an increased role in household decision-making about household livestock (Ibid). In contrast, an RCT evaluation of government-led, cash-plus productive-inclusion interventions in Niger and Zambia found no positive impacts on decision-making power over household resources and income (Bossuroy et al. 2022; Botea et al. 2023).

In Zambia, the lack of impact could be attributed to targeting women-headed households, who may already have been relatively more empowered (Botea et al. 2023). Similarly, quantitative rapid assessments of FAO's cash-plus agricultural pilots in Kyrgyzstan and Armenia found no change in decision-making by women (Kangasniemi et al. 2022; Kangasniemi et al. 2024). The WINGS programme in Uganda and Concern Worldwide's graduation programme in Malawi also did not lead to changes in women's financial autonomy or improved decision-making in economic activities (Blattman et al. 2015; Concern Worldwide, 2021).

Importantly, adverse effects on women's decision-making and intra-household dynamics were recorded in two studies. In instances where Burundi's Terintambwe programme led to significant growth of household income, while the overall effects on women's decision-making were positive, some women reported having lost control over decision-making in some dimensions, contributing to intra-household conflict and family break-up (Roelen et al. 2019a). In Bangladesh, the CFPR-TUP programme reduced women's say in decisions related to the use of income (including their own money) and personal expenditure (Roy et al. 2015).

The study of one-time, lump-sum transfers combined with extension support services targeting smallholder farmers in Senegal and Malawi demonstrates how impacts can vary in different settings (Ambler et al. 2019). While the authors found suggestive evidence that transfers in Senegal reduced both the number of decision-makers and the amount of female decision-making related to agriculture, in Malawi, the complementary support led to robust increases in these measures (though the impacts were not sustained). In Malawi, the positive effects on women's decision-making are more likely to have emerged through the receipt of the productive asset transfer, rather than the training on spousal cooperation and a joint business management plan.

A few studies examined the effects of multicomponent programmes on intra-household (spousal) dynamics and found mixed effects. For example, while a qualitative evaluation of the Integrated Graduation Programme in Rwanda found some improvements in couples' communication and reduction in conflict³⁵ (Devereux and Isimbi, 2019), none of the packages in Niger significantly improved overall intra-household dynamics at 18 months post-intervention (Bossuroy et al. 2021). In Burkina Faso, the cash-plus pilot reinforced pre-existing inequality in gender roles and relations, particularly regarding the division of unpaid care work (Bersudskaya et al. 2024b).

5.5 Psychological empowerment and gender attitudes

We examine psychological empowerment through two indicators, including intrinsic agency (or 'power within') indicators and mental well-being. **Seven reviews reported findings on the 'power within' indicators and found limited positive effects on women.** Four out of six systematic reviews found no impacts (positive or negative) of multicomponent programmes on self-efficacy, sense of self-worth, feelings of autonomy, and future aspirations and goals (Peterman et al. 2019; Perera et al. 2022; Lwamba et al. 2022; Brody et al. 2015; Javed et al. 2022), except for Peterman et al. (2019), who found limited positive effects on women's autonomy. A recent review by Peterman et al. (2024) found strong evidence of positive impacts on agency (including voice, autonomy, and self-efficacy), but no statistically significant effects on aspirations and goals. A review of asset-plus and graduation programmes by Zahra et al. (2022) found that such interventions had positive effects on women's future aspirations and self-awareness.

³⁵ In case of Rwanda, given the qualitative nature of evaluation of intra-household outcomes, it is not possible to disentangle the effects of the graduation programme (and Men's Engage intervention) from the widespread *Indashyikirwa* gender-based violence prevention efforts.

A narrative review with a focus on government-led economic inclusion programmes (Andrews et al. 2021) found mixed and highly context-specific evidence on women's agency in the household, while a mixed-methods study of six asset-plus interventions in Asia and Africa found overall null impacts on intrinsic agency indicators for both women and men (Quisumbing et al. 2024).

Evidence from individual studies is generally more positive. In the Sahel, the SASPP led to sustained increases in social worth and future expectations among female participants (Bossuroy, 2021), while the Women for Women International graduation programme in DRC improved women's autonomy and locus of control via their increased involvement in productive decisions (Angelucci et al. 2022). In Uganda, the combination of an economic transfer and gender-transformative Family Vision Workshop enhanced women's self-confidence, and improved life satisfaction among both women and men who participated in the intervention (Ambler et al. 2021). Men's heightened life satisfaction emerged as a result of improved marriage quality and spousal communication, and the re-distribution of paid work within the household (including men's reduced responsibility for management of cane production) (Ambler et al. 2021). The Sembrando Oportunidades Familia por Familia graduation programme in Paraguay resulted in strong positive effects on women's self-esteem, aspirations and future expectations (Mahecha et al. 2018). In contrast, in Tunisia, the combination of a productive capital grant and financial training had no impact on women's autonomy, but improved life satisfaction (Ferrah et al. 2021).

Gender attitudes are rarely evaluated in impact evaluations of multifaceted economic inclusion programmes, despite the critical role they play in moderating WEE (Hidrobo et al. 2024). Three systematic reviews explore gender attitudes across diverse domains, **and most indicate either limited or no positive impacts** (Javed et al. 2022; Rogers et al. 2024), including in fragile and conflict-affected settings (Lwamba et al. 2024).

Among the few narrative reviews examining cash-plus, graduation and asset-plus programmes, most found no impact on gender attitudes (Chang et al. 2020; Hidrobo et al. 2024; Kuss et al. 2024). For example, Kuss et al. (2024) examined beliefs and attitudes among Burkina Faso's cash-plus participants regarding male involvement in childcare and women's control over financial resources. The authors found that the programme—which did not incorporate any empowerment training—did not lead to shifts in gender attitudes among men and women. Only one multi-country study of asset-plus projects in Asia and Africa, which included a gender awareness training, found some positive effects on gender attitudes among men and women participating in the programme (Quisumbing et al. 2024).

In contrast, individual studies that examined gender attitudes all indicated positive changes, even in socially conservative and post-conflict settings. Programmes in which a positive shift in gender attitudes were observed include the Women for Women International Graduation Programme in DRC (Angelucci et al. 2022), the Integrated Graduation Programme in Rwanda³⁶ (Devereux and Isimbi 2019), the Familia por Familia graduation programme in Paraguay (Mahecha et al. 2018), the bundled economic intervention programme in Uganda (Ambler et al. 2021), and the Ujana Salama cash-plus pilot in Tanzania (Chzhen et al. 2021). In Tanzania, at endline, gender-equitable attitudes improved, however, only among males particularly on the domestic chores, and not among females (Ibid). These programmes all included some form of gender-transformative behavioural change and communication elements in their design, which may have contributed to the positive changes in gender attitudes.

Importantly, a few studies documented positive changes in community perceptions regarding women's economic roles, signalling the potential for programmes to facilitate shifts in social and gender norms. For instance, qualitative research on the BOMA project in Kenya found that participating communities were beginning to see women as economic agents capable of owning and managing land and acting as business leaders (BOMA Project 2018), while in Burkina Faso, there were positive shifts in community perceptions towards women owning and managing land and property (van den Bold et al. 2015). Positive spillovers onto non-participants and communities are an important finding, as gender and social norms are

³⁶ Annual reporting data in YR2019 found an improvement in the gender role attitudes score: from 5.7 out of 10 at baseline to 6.9 out of 10 after year three (Devereux and Isimbi 2019).

typically formed, upheld and reproduced at the group level. These impacts also indicate that well-designed measures can enact meaningful change in community norms, going beyond the individual and household levels.

Turning to mental well-being, programme effects are generally positive. One systematic review (Zahra et al. 2022) found that asset-plus transfers and graduation programmes led to an increase in self-reported happiness, while another (Rogers et al. 2024) focusing on cash-plus programmes targeting young people (aged 10–24 years) assessed eight interventions—five of which found protective effects on adolescent girls' psychosocial well-being and mental health outcomes, and two of which found mixed protective effects. An evaluation of the UNICEF-led cash-plus pilot in Burkina Faso found that the programme improved women's quality of life, as well as self-reported happiness and feelings of optimism (Kuss et al. 2024).

Three individual impact evaluations of government-led cash-plus programmes also demonstrate positive effects on women's mental well-being outcomes. The SASPP was found to increase women's life satisfaction in all three treatment arms (Bossuroy 2021). In Zambia, the SWL enhanced participant women's perceived levels of happiness and led to an increase in the mental health index (a measure of symptoms including depression and exhaustion) (Botea et al. 2023). In Tanzania, the Ujana Salama pilot reduced the odds of depressive symptoms among female and male participants after two years (Prencipe et al. 2024); however, the intervention did not impact self-perceived stress (Kuss et al. 2024).

In contrast, graduation programmes were less successful in promoting mental well-being among women. With the exception of the 'TUP' programme in Afghanistan—which demonstrated very strong effects on self-reported happiness, stress, depression, and cortisol levels among both women and men in graduation households—there were no detected improvements in mental health in the WINGS programme in Uganda (Blattman et al. 2015), or changes in poverty-related stress in the Feed the Future Nigeria Livelihoods Project (Cullen et al. 2022). In Malawi, Concern Worldwide's graduation programme resulted in improvements in men's psychosocial and social well-being in treatment households, but had no impact on women's mental well-being, at either 5- or 17-months post-intervention (Bedi et al. 2022). Qualitative research, however, found that women benefiting from the programme did report feeling less stressed and more self-reliant due to their move from *ganyu* into self-employment (Concern Worldwide 2021).

5.6 Freedom of movement

Freedom of movement is one of the most fundamental expressions of women's instrumental agency and ability to make and act on decisions, and a condition for women to freely participate in social, political and economic institutions and processes (Chang et al. 2020). It is typically measured by women's ability to visit important locations without requiring permission from their husbands or extended family. In some instances, women's freedom of movement can be restricted at the group level due to discriminatory gender norms (e.g., female seclusion customs), and social identity (e.g., caste, class, ethnicity). Women's movement can also be severely limited in times of conflict and crisis when important locations are near impossible to reach due to the high risk of physical injury or exposure to violence, as well as physical damage to roads and transportation networks.

Very few of the reviews and studies identified in this report explore the impacts of multifaceted programmes on women's mobility. A systematic review of SHGs on a global level found positive effects on women's mobility (Brody et al. 2015). A systematic review of SHGs in South Asia suggests a heterogeneity of impacts on women's mobility across programmes: out of 29 unique mobility estimates for female participants, 12 are positive and 17 are statistically insignificant (Javed et al. 2022). A multi-country study in Africa and Asia by Quisumbing et al. (2024) found insignificant effects across six asset-plus projects in terms of the number of types of important places women visited. In contrast, Chang et al. (2020) found positive but modest impacts on women's mobility in five of seven studies examining programmes that combined cash transfers with additional training, including graduation programmes. In a few instances, studies tested pathways of change, suggesting that women's freedom of movement

increased when they gained greater control over resources, which in turn improved their household bargaining power and bodily autonomy (Ibid).

Moving to individual studies, a mixed-methods RCT evaluation of the Food for Assets programme in El Salvador (which combines cash payments with livelihoods training) did not find any evidence of women participants spending more time outside of the house (Christian et al. 2023). Measuring impacts on mobility can also be complex and context-specific. For example, in Bangladesh, there is evidence that the CFPR-TUP reduced women's mobility and reinforced traditional norms favouring women's seclusion (Roy et al. 2015). As the programme enabled poor women to run businesses inside their homes, it directly reduced their mobility; however, many women reported a preference for working from home as it lowered their exposure to harassment and social stigma, thereby leading to positive shifts in their mental well-being (Key Informant Interviews, 2025).

5.7 Time use

An important indirect measure of women's empowerment is their agency and choice regarding how they use their time on paid work, productive activities, household chores or leisure. Whether multicomponent social protection and economic inclusion programmes increase women's (and girls') workloads and time poverty (or create an opportunity for a more equal gender distribution of paid and care responsibilities) is a growing policy concern (Peterman et al. 2024; Quisumbing et al. 2024; Staab et al. 2024).

Research on women's time use and agency is very limited but growing. Overall, the evidence on social protection and economic inclusion programmes on women's time use is mixed. One systematic review by Peterman et al. (2024) examined changes in care work intensity and found no evidence that safety net programmes (including cash-plus and graduation programmes) either increased or reduced it. The authors noted that more research on women's care work is required to be more conclusive on the topic.

Two narrative reviews found evidence that multicomponent programmes have increased the workloads of women participants, primarily due to increases in their participation in time-consuming economic activities such as farming and livestock production. A multi-country study by Quisumbing et al. (2024) found that asset-plus transfers have exacerbated the already-high workloads of female participants in Africa (but had no effect on women's workloads in Asia). Similarly, in Burkina Faso, Kuss et al. (2024) suggested that improvements in livestock ownership and household agricultural investments may have translated into additional work for children (mainly girls) by 7 percent from the baseline.

Individual studies shed more light on the intra-household dynamics of time use and work distribution. Three studies illustrated how programmes may reinforce gendered time-use patterns. The Ujana Salama cash-plus pilot increased workloads in farming and livestock-rearing (only among female participants), with no reductions in women's unpaid domestic work responsibilities (Tanzania Cash Plus Evaluation Team 2023). Similar effects were observed in the PSSN programme, which also resulted in increased workloads for women (Myamba 2020). Participation of women in the BOMA Project led to a significant increase in time used for economic activities, at the expense of women's leisure time, which reduced significantly (Gobin et al. 2017).

In El Salvador, the multicomponent Food for Assets programme had no significant impact on female participants' time use or time agency compared to the control group; however, in qualitative research, several women reported that the programme encouraged more equitable division of domestic chores (Christian et al. 2023). Significant positive shifts in gender attitudes towards time use were observed in the treatment group among women (+0.118 SD) (but not men) compared to the control group. The Malawi graduation programme had no reports of increasing time constraints related to care work among women, though women have reported their husbands' increased participation in household chores. Importantly, in Malawi, positive changes were strongest among households that participated in couples' gender training (Concern Worldwide 2022). Similarly, an increase in men's involvement in household chores and childcare was observed in the Integrated Graduation Programme in Rwanda (Devereux and Isimbi 2019). Finally, there is limited evidence that access to knowledge (particularly about livestock, farm management and labour-reducing technologies) can lead to a reduction in women's workloads (Kangasniemi et al. 2022).

5.8 Collective agency

We examine collective agency through two sets of outcome domains, including women's participation in important social groups and social ties in the community, and political empowerment (which includes women's participation and leadership in local politics and community decision-making).

Only two systematic reviews examined the effects of SHGs on women's social capital and found positive effects on both female participants and non-participants. Brody et al. (2015) concluded that SHGs are a powerful vehicle to improve women's access to social networks, which in turn strengthen women's solidarity, and lead to gains in community respect. Similarly, Javed et al. (2022) provided evidence of SHGs in South Asia enhancing women's social capital (manifested as increased trust in the community and access to social support). In contrast, the multi-country study by Quisumbing et al. (2024) found that impacts of asset-plus projects on women's membership in groups and social ties are mostly null (particularly among women with less education or social status); however, a few projects improved men's collective agency indicators.

Individual studies of cash-plus programmes in Niger and graduation programmes in Afghanistan, Burundi, Rwanda and Uganda have showed overwhelmingly positive impacts on social cohesion, social capital, solidarity and cooperation, group membership, and social ties for women. In most cases, positive effects are observed among female participants and the broader community. In Niger, all three arms of the SASPP showed positive impacts (with similar magnitude) on the 'social cohesion and community closeness' index,³⁷ and significant increases in women's social capital (Bossuroy et al. 2021). Authors also indicated that increases in social capital exposed women to increased financial support, improved social standing, and collective action (Ibid).

The SASPP ('cash plus' pilot) in Chad had similar positive effects on women's access to financial support through VSLAs and social standing as women reported experiencing a higher degree of respect by community and involvement in village decision-making (Premand and Schnitzer 2025). Further qualitative research on mechanisms in the Niger SASPP indicate that women's membership in VSLAs was a primary channel through which the programme fostered social ties, positive group dynamics, and social capital—while psychosocial components that targeted the whole community and village leaders were helpful in strengthening community support and increased solidarity (Premand 2022).

In Rwanda, the Integrated Graduation Programme strengthened 'horizontal cohesion' via improved social interaction among participants and their neighbours (Devereux and Isimbi 2019). In Uganda, the formation of economic SHGs (rotating savings and credit associations) coupled with a three-day 'group dynamics training'³⁸ successfully fostered social interactions, which in turn encouraged cooperation among women to collaborate in activities (such as marketing of farm and non-farm produce and buying inputs) (Blattman et al. 2015). In Afghanistan, female participants of the TUP graduation programme experienced an 0.33 SD increase in a social capital index (Bedoya et al. 2019). Finally, the Ujana Salama cash-plus pilot in Tanzania was the only programme identified in our review that did not have an impact on access to social support among young women and adolescent girls (as well as boys) by the fourth round of the longitudinal impact evaluation. This is despite the intervention's inclusion of a mentoring and 'safe space' component to promote interaction and social ties as well as 'soft skills' among participants (Tanzania Cash Plus Evaluation Team 2023).

Three systematic reviews summarised the impacts of interventions on women's political empowerment; two found positive impacts (Zahra et al. 2022; Javed et al. 2022) and one found no evidence (positive or negative) of impacts on women's leadership, due to sampling limitations (Peterman et al. 2024). Zahra et al.'s (2022) review of asset-plus and graduation programmes in South Asia found that female participants were more likely to join political parties and vote in elections, while

³⁷ This index includes elements such as trust within the village and community inclusiveness (Bossuroy et al. 2021).

³⁸ Group dynamics training was organised to encourage inter-group savings and lending, exchange of ideas and business cooperation (Blattman et al. 2015).

Javed et al.'s (2022) review of SHGs, also in South Asia, showed positive effects on civic inclusion,³⁹ particularly the increased likelihood of women reporting grievances about programme implementation, and engaging with local village institutions. A narrative review of graduation programmes by Chang et al. (2020) provides strong evidence that multicomponent approaches increased women's participation in politics and community decision-making in different contexts.

Individual studies show similar positive effects of cash-plus and graduation programmes on women's collective action, including a rise in membership in community structures,⁴⁰ women's enhanced ability to voice their concerns and participate in community decision-making and increased likelihood of assuming leadership roles in the community. Women's greater engagement in the community and institutional structures, and increased influence over decision-making were reported in the PSSN programme in Tanzania (Myamba 2020), the BOMA graduation pilot in Kenya (BOMA Project 2018), the Terintambwe graduation programme in Burundi (Roelen et al. 2019a), 'cash plus' pilot in Chad (Premand and Schnitzer, 2025), and the Integrated Graduation Programme in Rwanda (Devereux and Sabates 2016).

An increase in political empowerment among poor women was particularly pronounced in Rwanda, where women reported greater confidence and self-efficacy to engage with people in authority and to express their voice in community meetings, while some also assumed leadership positions (Devereux and Sabates 2016; Devereux and Isimbi 2019). In Kyrgyzstan, FAO's Agricultural Cash Plus pilot programme facilitated collective action among participating households, enabling them to access markets and new economic opportunities to improve their conditions; however, no sex-disaggregated data were collected to provide insights into gender-differentiated effects on collective agency (Kangasniemi et al. 2022). Finally, in Afghanistan, women participating in the TUP experienced an increase in having identity cards and reaching out to community leaders, which contributed to a 0.33 SD increase in a political participation index (Bdoya et al. 2019).

³⁹ Civic inclusion captures both changes in knowledge of civic procedures, such as where to report grievances or actual reporting of grievances, as well as political participation (including voting, attending village meetings, and speaking at village meetings).

⁴⁰ These refer to programme committees, grievance committees, women's committees, village committees, cooperatives etc.

OUTCOME DOMAINS	STRENGTH AND DIRECTION OF EVIDENCE	INDICATORS	POSITIVE IMPACT	NO CHANGE	NEGATIVE IMPACT	MIXED IMPACT
Labour force participation 	Moderate positive effects	Engagement in paid work	○			
		Productive work intensity	○			
		Work environment/labour conditions	×	×	×	×
		Occupation choice	●			
Productive capability 	Strong positive effects	Access to, ownership and control of productive resources	●			
		Engagement in farm and off-farm business	●			
		Investments in income generation activities	●			
		Diversification of income sources	○			
		Access to, and control over use of income				○
		Improved business practices	×	×	×	×
Financial inclusion 	Strong positive effects	Access to, ownership and control over savings	●			
		Access to financial services (credit, loans, insurance)	○			
		Financial independence/autonomy	×	×	×	×
		Financial literacy	●			
		Debt management	○			
Decision-making 	Mixed effects	Intrahousehold bargaining power				○
		Input into important household decisions				○
		Autonomy in making personal decisions				○
Psychological empowerment and gender attitudes 	Mixed effects	Self-efficacy, confidence, self-respect, and sense of self-worth				○
		Ability to act on personal or group goals				○
		Locus of control and sense of freedom of choice	○			
		Aspirations for the future				○
		Mental wellbeing	○			
		Gender attitudes				○
Freedom of movement 	Mixed effects	Sense of mobility and safety				○
		Autonomy to visit important locations		○		
Time use 	Mixed effects	Time use agency		○		
		Ownership and control of labour-saving technologies	○			
		Changes in workloads			○	
		Changes in time stress and time spent on care work	○			
		Time available for leisure			○	
Collective agency 	Strong positive effects	Membership in groups	○			
		Access to social networks/group support/social ties	●			
		Political/civic participation and community engagement	●			
		Leadership and confidence speaking in public	○			

● STRONG IMPACT ○ MODERATE IMPACT × OUTCOME WAS NOT MEASURED

Figure 2. Source: Authors' own.

5.9 Long-term impacts

Measuring long-term⁴¹ programme impacts on WEE is an important means of understanding whether such interventions have transformative effects on the lives of poor women and their households. **Very few reviews and studies reported impacts over the long term, and those that did found limited effects that vary across outcome domains.**

For instance, Banerjee et al. (2016) measured the sustainability of WEE impacts of graduation programmes in six countries, including Ethiopia, Ghana, Honduras, India, Pakistan, and Peru. They found that programmes generated meaningful and sustained impacts across a range of dimensions related to women's economic outcomes at the six and ten-year follow-up (Banerjee et al. 2016, 2021). However, increases in women's decision-making and political involvement in village governance documented at the time of the second endline did not persist (Banerjee et al. 2016), and the ten-year follow-up similarly found no effect (Banerjee et al. 2021).

In Bangladesh, Misha et al. (2019) examined evidence of long-term, gender-differentiated effects of the graduation programme on employment. They found that in the short (2002–2005) and medium term (2008–2011), TUP caused participants to switch from casual and less productive forms of employment (e.g., maid or domestic servant, beggar, day labourer) to entrepreneurship and self-employment (up by 10 percentage points). In the long term (2008–2011), however, a substantial proportion of the treated group returned to their initial occupations. Female household heads are more likely to remain working as entrepreneurs compared with their male counterparts, although a decline in long-term effects is found in both groups.

This issue also raises an important question about the adequate duration of programme exposure to ensure that effects are achieved and sustained. This is particularly important for WEE, given that some outcomes, including changes in gender norms, decision-making and collective agency, might take time to shift and will also require a broader set of gender-transformative policy interventions beyond social protection. **Our findings provide some evidence to suggest that effects on different WEE domains are generally not sustained post-programme, underscoring the need for longer programme exposure (and a need for supplemental 'booster' activities) to contribute to sustained results.** However, research on long-term effects on WEE is very limited, and does not allow for conclusive findings as to whether longer exposure is associated with stronger results to inform decisions regarding the adequate timeframe of multicomponent interventions.

5.10 Adverse effects on WEE

In addition to the adverse effects discussed in previous sections (see sections 6.6 and 6.7), there were two additional trends of negative gender impacts identified across the literature. First, several reviews and individual studies reported that changes in women's economic roles and practices, and women's adoption of more assertive behaviour in public, led to community push-back, public shaming and stigma in some instances. Moreover, community resistance was stronger in more conservative and patriarchal contexts (Brody et al. 2015; Lazslo 2019; Devereux and Isimbi 2019). Second, in some settings, hostilities and resentment experienced by non-participants led to a loss of social capital, and withdrawal of social support by non-beneficiaries (these effects were documented in Burundi, Rwanda and Uganda) (Devereux et al. 2015; Devereux and Sabates 2016; Blattman et al. 2016). In Zambia, Botea et al. (2023) found suggestive evidence of negative impacts on the mental health of eligible, but not selected, women. Importantly, research in Uganda highlighted that participation of non-participants in SHGs can play an important role in reducing hostilities and maintaining social cohesion (Blattman et al. 2016).

⁴¹ On average, measuring programme impacts 2 to 5 years after the programme has ended is the most common long-term timeframe examined in impact evaluations (de Goër de Herve 2024).

5.11 Pathways of change

Very few studies have empirically tested the pathways (also referred to as mechanisms) through which different components of multicomponent social protection and economic inclusion programmes contribute to WEE. Ambler et al. (2021) tested individual components and pathways of the bundled economic intervention and the Family Vision Workshop in Uganda. Authors found that the economic intervention increased decision-making power, while the empowerment couples' training increased self-confidence and life satisfaction among both women and men (primarily through shifting gender norms and marital quality). While financial inclusion was impacted by the economic intervention and not the couples' training, neither intervention had a significant impact on women's assets. Both the economic intervention and the training impacted gender norms by a nearly identical amount.

Below, we discuss the pathways presented in the conceptual framework (Section 4) to discuss which mechanisms of change have been confirmed (or not) through our literature review. We discuss mainly the (hypothesised and not empirically tested) mechanisms of change that have been captured through quantitative and qualitative assessments.

First, there is solid evidence that cash (particularly capital grants) and asset transfers increase women's access to and control over productive resources, which in turn enable women to expand their savings and investments, enter micro-entrepreneurship, and diversify their employment strategies and income sources. Transfers generally afford women more autonomy and independence in running on- and off-farm livelihood activities and earning income. At the same time, greater control of assets and income does not automatically result in an increase in women's bargaining power and financial decision-making in the household. Men generally continue to control major productive decisions (Bossuroy et al. 2022, Botea et al. 2023; Kuss et al. 2024), and in some cases, retain control over income and business revenues (Roy et al. 2015).

This suggests that the gains in women's control over economic resources are not sufficient to overcome traditional gender norms in the household, which govern intra-household decision-making and take time to change (Bastagli et al. 2016; Chang et al. 2020; Perera et al. 2022; Zahra et al. 2022). Nonetheless, women's improved productive capabilities and income security (and contribution to household welfare) can lead to increased respect for women among family members (Devereux and Sabates 2016), enhanced their 'power within' and mental well-being (Roy et al. 2015), and improved gender attitudes towards women's economic roles and asset ownership in some settings (van den Bold et al. 2015; Perera et al. 2022; Zahra et al. 2022).

Second, the transfer of skills (technical and life skills) through training and coaching is an important driver of women's occupational change and can facilitate the transition from casual labour to more productive self-employment. Training and coaching contribute to ensuring that cash and asset transfers are used productively. Receiving technical agricultural and business skills training, particularly in combination with savings and access to credit, motivates and enables women to kickstart new businesses and/or expand existing livelihood activities, including livestock and farm production. Life-skills training contributes to these processes and outcomes, as it directly improves women's self-efficacy and self-esteem, and future expectations and aspirations to improve their economic and social status (Thomas et al. 2024).

Third, we found solid evidence that SHG formation, and particularly VSLA membership, is a key channel for promoting different WEE outcomes. Participation in economic SHGs has been found to promote improvements in women's financial inclusion, mainly through higher savings and promotion of peer learning on financial management and budgeting, and in some cases, enhanced decision-making in the household. SHGs improved access to social networks and social support, which have enabled women to have a greater say in community decision-making, and to access financial and productive resources to expand their income-generation activities. More research is needed to empirically test pathways of change and generate evidence on what works in promoting WEE outcomes to inform programme design choices.

5.12. Moderators

Several factors (including pre-existing conditions) have been found to determine the nature and magnitude of impacts on WEE. We discuss factors at the individual, household, and broader context that have been found to enable or constrain WEE outcomes (Laszlo 2019; Andrews et al. 2021).

At the **individual level**, conditions that predict success include pre-existing levels of education, skill sets and assets (Bastagli et al. 2016; Ambler et al. 2019; Quisumbing et al. 2024), as well as psychosocial attributes (Bossuroy et al. 2021; Angelucci et al. 2022; Thomas et al. 2024). For instance, a study in DRC found that more disadvantaged women with higher baseline depression levels benefited more from a graduation approach in terms of improved labour market status and improved earnings, compared to women with a better mental health status (Angelucci et al. 2022).

There is some evidence that personal agency and noncognitive abilities, such as drive, initiative, risk-taking, and an entrepreneurial spirit, are also important determinants of women's productive capability and their potential to improve their employment status and earnings (Laszlo 2019). Social status (primarily caste and education levels) was found to moderate women's participation in SHGs in Nepal. In this case, more marginalised women with less education did not benefit economically from access to social networks to the same extent as better-educated women with a higher social standing in the community (Quisumbing et al. 2024).

Finally, women's preferences regarding type of employment (wage employment versus self-employment at home) were found to moderate women's employment decisions and choices in some instances (Roy et al. 2015; Bedi et al. 2022; Botea et al. 2023). However, these individual preferences and choices were also associated with women's mobility restrictions, expected adherence to gender norms regarding women's paid work, as well as household domestic responsibilities and lack of child and elderly care support (Roy et al. 2015; Chang et al. 2020; Javed 2023).

At the **household level**, there is some evidence that pre-existing endowments and conditions, including baseline economic status, prior asset ownership, labour availability, and intra-household gender dynamics, determine the magnitude of impact on different aspects of WEE (Bastagli et al. 2016; Andrews et al. 2021). For example, female-household headship was found to moderate impacts on women's productive capability (Bastagli et al. 2016; Andrews et al. 2021; Dao et al. 2021; Pace et al. 2021) and decision-making (Ambler et al. 2019; Botea et al. 2023). Investments in income-generation activities and ownership of assets were higher among female-headed households participating in FAO's cash-plus pilots in Mali and Lesotho (Dao et al. 2021; Pace et al. 2021). In Rwanda, Devereux and Sabates (2016) found that land tenure and membership in cooperatives led to higher asset accumulation among women participating in the graduation programme, compared to those who did not have secure access to land or cooperatives.

In Zambia, for instance, limited evidence of any shifts in women's decision-making power among treatment households was attributed to higher levels of women's empowerment at baseline (especially among female-headed households) and therefore little room for growth in the decision-making index (Botea et al. 2021). Moreover, Ambler et al. (2019) hypothesised that the differences in women's decision-making outcomes in Senegal and Malawi were associated with household structure. In Senegal, where shifts in decision-making power among women were not detected, most lived in large polygamous households with lower levels of female involvement in decision-making at baseline compared to women in Malawi, where household decision-making dynamics were already more egalitarian (Ambler et al. 2019).

Finally, there is solid evidence that the quality of spousal relationships and intra-household dynamics moderated links between women's access to and control over resources and their bargaining power (Roelen et al. 2019a; Kabeer et al. 2019; Chang et al. 2020; Quisumbing et al. 2024). For example, in DRC and Burundi, couples with more harmonious and cooperative marital relations were more likely to arrive at joint decisions about transfer allocation through discussion and consensus (and avoided increases in controlling behaviour by the male partner), compared to those lacking mutual trust (Roelen et al. 2019a; Angelucci et al. 2021). Likewise, women who participated in the graduation programmes in Pakistan and West Bengal, India, and who were already in a cooperative relationship with their husbands, performed better in terms of employment and income-related outcomes (Kabeer 2019). Qualitative research by Quisumbing et al. (2024) across six countries in Africa and Asia demonstrated that gender

norms still favour men's control over productive decisions, but women's control over income varies by context and specific family dynamics.

At the **broader contextual level**, we found some evidence that factors such as community gender norms, availability and quality of services (including access to markets and extension services), and quality of implementation across geographical locations, moderate programme impacts (Andrews et al. 2021; Kuss et al. 2024; Quisumbing et al. 2024). Gender and social norms have been most frequently cited as a key moderator of WEE outcomes across contexts (Bastagli et al. 2016; Chang et al. 2020; Kuss et al. 2024; Quisumbing et al. 2024).

Evidence from the systematic and narrative reviews and individual studies shows that three sets of gender norms influenced WEE outcomes. First, norms around women's autonomy to engage in paid work, and the ability to work outside of the home (linked to gender norms related to women's freedom of movement) affected women's preferences and employment choices in several settings, including Bangladesh (Roy et al. 2015) and Tunisia (Ferrah et al. 2021).

Second, discriminatory norms around women's ability to handle cash and assets and participate in financial decision-making were observed in most programmes across different settings. While more egalitarian environments provided greater opportunities for women to control resources and participate in household decision-making (e.g., Malawi, Rwanda), in most cases, men firmly remained the main decision-makers, in line with traditional patriarchal divisions of gender roles and men's identities as breadwinners (Chang et al. 2020; Kuss et al. 2024; Quisumbing et al. 2024). Gender norms had a more limited influence over women's ability to enter and/or expand employment and productive investments.

Third, gender norms around the division of unpaid care and domestic work were found to moderate time-use patterns and increase women's time poverty and work responsibilities, particularly in Burkina Faso (Kuss et al. 2024), Tanzania (Myamba 2020; Tanzania Cash Plus Evaluation Team 2023), and Kenya (Gobin et al. 2017). Nonetheless, there was some evidence that programmes (particularly gender trainings and coaching) also led to shifts in norms around care work and increased men's participation in childcare and household chores, as demonstrated in El Salvador (Christian et al. 2023), Malawi (Concern Worldwide 2022), and Rwanda (Devereux and Isimbi 2019). A key takeaway from individual impact evaluations, in terms of norm change, is that programmes which generally remain within socially permissible customs and practices and do not create excessive disruptions to traditional gender norms may be more acceptable and have a higher potential to promote WEE. This echoes findings from systematic reviews (Chang et al. 2020; Perera et al. 2022).

Turning to other contextual factors, the quality of design and fidelity of implementation (particularly related to delivery of gender-transformative activities) was found to moderate impacts on WEE indicators in several programmes, including the emergency cash-plus pilot in DRC (Kuss et al. 2024), the SWL in Zambia (Botea et al. 2023), and the Empowerment and Livelihood for Adolescents programme in Tanzania (Buehren et al. 2017). Promoting access to markets and agrobusiness services is also critical for strengthening women's productive capability and enable them to take full advantage of livelihood opportunities. Qualitative research in Kyrgyzstan (Kangasniemi et al. 2022) highlighted that a lack of agricultural extension and coaching services in remote rural areas of the country has constrained employment and income-generation outcomes among programme participants. While access to markets and extension services is becoming an important area of focus in the economic inclusion programming (see section 8.2.4), there is still limited research and evidence on how these complementary services moderate WEE outcomes.

Finally, uneven implementation across geographical locations can lead to variable impacts across groups (Andrews et al. 2021) or dilute impacts, especially as programmes scale up, as was observed during implementation of 'plus' components in Zambia (Botea et al. 2023) and Tanzania (Buehren et al. 2017). The recent multi-country impact evaluations conducted as part of the GRASSP research programme show how insecurity and conflict (in Mali and Burkina Faso) affected delivery of 'plus' components, thereby limiting gender equality impacts (Kuss et al. 2024). Design and implementation-related issues are discussed further in Sections 8 and 9.

6. PROMOTING WOMEN'S ECONOMIC EMPOWERMENT IN SHOCK-PRONE SETTINGS

6.1 Fragile and conflict-affected settings

The body of evidence on the impacts of multicomponent social protection and economic inclusion programmes on women's economic empowerment in fragile and conflict-affected settings is limited. This is in part due to the challenges of collecting data during crises and conflicts (Hidrobo et al. 2024; Leight et al. 2024a). Nonetheless, the existing literature has shown mostly positive or neutral effects. Only one systematic review (identified in our desk review) has evaluated the effects of multicomponent programmes in FCAS (Lwamba et al. 2022). The authors found that asset plus and graduation programmes result in positive and statistically significant impacts on women's access to and ownership of assets and income, labour force participation, and increased participation in decision making by women at the household or community level. Impacts on women's broader empowerment index were positive; however, these results were not statistically significant. There were null effects on women's gender attitudes (regarding intimate partner violence), self-image and confidence (Ibid).

Several individual studies on multicomponent programmes operating in war-torn and post-conflict settings have demonstrated positive gender impacts on women's self-employment, asset holdings, savings, and income, while impacts on women's agency and decision-making outcomes were more mixed (in line with evidence from stable settings and Lwamba et al. 2022). Findings from Afghanistan, Uganda, the DRC, Rwanda, Burundi, and Mali show that it is possible to improve the lives of poor women in fragile and conflict-affected settings, despite disruption in services, limited infrastructure and weak governance.

In these contexts, regular and predictable cash transfers cover immediate needs in households, reducing hardship. Complementary actions like access to formal or informal finance, training, or value chain facilitation can promote longer-term women's economic empowerment by enhancing economic opportunities (Peishi 2018). For instance, in Uganda's WINGS programme, a package of a \$150 cash grant, five days of business training, and ongoing supervision led to significant increases in monetary savings, new non-farm enterprises and incomes among extremely poor women (Blattman et al. 2015). Similarly, female participants in the Women for Women International (WFWI) graduation programme in the DRC experienced an increase in self-employment rates and hours of work, expansion of business activities, and increase in women's earnings (Angelucci et al. 2022).

The impacts of economic inclusion programmes on women's decision-making and 'power within' appear to be more mixed. For instance, in Uganda, the WINGS programme had little impact on participant's financial autonomy (Blattman et al. 2015), however, in the DRC, the graduation programme led to positive shifts in women's decision-making autonomy and locus of control via their increased involvement in productive decisions (Angelucci et al. 2022). Similar positive effects on women's decision-making were documented in the Women for Women International (WfWI) economic and social empowerment programme in Afghanistan (see Box 5).

Addressing women's economic empowerment in settings affected by conflict requires particular care to respond to women's complex needs and interconnected vulnerabilities, including mobility restrictions, mental health issues and gender-based violence prevention (Andrews et al. 2021; Arevalo-Sanchez et al. 2024). The risk of gender-based violence is a particular concern in fragile and conflict-affected settings. A breakdown of legal institutions and systems, and disruption in GBV-prevention services, heightens the risk of sexual violence, intimate partner violence, and early and forced marriage (Agbaam and Al-Ahmadi 2024b). Exposure to GBV typically has knock-on effects on women's mobility, agency, and loss of control over resources (Agbaam and Al-Ahmadi 2024b).

Multicomponent programmes increasingly incorporate GBV-prevention interventions to mitigate risks for women and girls. For instance, in Cameroon, GBV prevention measures were integrated into the Social Safety Net Project's cash transfer to address intrahousehold conflicts over the management of cash transfers (World Bank 2023). In Uganda, the 'Graduation to Resilience' project uses community-level sensitisation activities to address risks of GBV in crisis situations. The impacts of programmes on GBV risks are mixed. In Ecuador, cash, voucher, and food transfers directed towards Colombian refugee

women have been shown to significantly reduce controlling behaviours of partners as well as physical and sexual violence compared to the control group (Jeong and Trako 2022). The Women for Women International's economic and social empowerment programme in Afghanistan did not lead to reductions in IPV rates among programme participants, despite contributing to notable improvements in women's economic security and household decision-making power (Gibbs et al. 2020).

Individuals living in fragile and conflict-affected contexts are also more likely to have experienced psychological trauma that impacts their ability to engage in economic activities. In displacement scenarios, approximately 33 percent of economic inclusion programmes provide psychosocial support through coaching (Heisey et al. 2022). Programmes included in our review did not consistently lead to improvements in mental health. For instance, null effects were observed in the post-conflict WINGS programme in Uganda and in Nigeria's Feed the Future Nigeria Livelihoods Project (Blattman et al. 2015; Cullen et al. 2022). In contrast, the evaluation of the Strengthening PSNP for Institutions and Resilience (SPIR) programme in Ethiopia showed that a combination of regular transfers and interpersonal therapy sessions led to significant reductions in depression among participant women. This finding suggests that bundled interventions may need to incorporate well-designed mental health components (in times of crisis) to tackle common mental health challenges at the community level (IFPRI, forthcoming).

Two programmes in Afghanistan (see Box 5) further illustrate how a combination of benefits and services can be used to tackle multifaceted gender vulnerabilities in times of crisis, with positive effects on various domains of women's economic empowerment. These findings are encouraging as they demonstrate that multicomponent interventions can work and benefit women even in highly fragile and socially conservative environments.



BOX 5 – EMPOWERING WOMEN THROUGH MULTICOMPONENT ECONOMIC AND SOCIAL EMPOWERMENT INTERVENTIONS IN AFGHANISTAN

Women in Afghanistan face high levels of poverty and livelihood insecurity, as well as trauma and poor mental health due to over 45 years of protracted conflict and instability. These vulnerabilities are compounded by a highly patriarchal social structure that places restrictions on women's voice and agency in household and community decisions, limited mobility and participation in public spaces, and exposure to GBV risks. Consequently, women have severely limited economic autonomy. In recent years, two social and economic empowerment programmes have been initiated to address these complex and interconnected gender vulnerabilities, both demonstrating positive effects on women's economic empowerment outcomes.

The TUP was a graduation program which ran from 2015 to 2021 and reached 12,698 poor households in food-insecure areas. The poorest households were selected through a participatory rural appraisal (with priority given to female-headed households) and then provided with a sequenced package of complementary activities. Support included a productive asset transfer (often a cow), a monthly cash transfer of \$15, biweekly training sessions on livestock rearing and entrepreneurship for 12 months, a health subsidy, fortnightly mentoring, veterinary services, and linkages to other services.

Evaluations have found that the programme has short-term positive impacts, which were sustained five years after the graduation programme ended. Compared to the control group, TUP households have 16 per cent higher consumption and 32 per cent higher income. The TUP also helped households weather multiple challenging shocks in the five years following the programme. The TUP yielded many benefits for participating women, including their participation in self-employment and livestock-related activities, savings, psychological wellbeing (e.g., self-reported happiness, stress, depression, self-esteem). Research has also found that the original costs of the programme were recouped by year 5 through sustained non-durable consumption impacts alone, in addition to improvements in other dimensions like schooling, durable consumption, women's empowerment and psychological wellbeing.

Since 2002, WFWI has been implementing a 12-month economic and social empowerment program in Afghanistan. The program uses a bundled approach to support women's self-reliance through economic skill-building, financial support, gender-focused information training, and solidarity and networking. Participants are involved in 90-180 minutes of weekly

programming, delivered to groups of 25 women in community-based training centres. The programming includes numeracy classes, business skills training, and chosen vocational skills training. They are also trained on how to influence decision-making in their households and support social change in their community. Participants also receive a monthly stipend of approximately \$10 and are introduced to formal and informal saving mechanisms.

An RCT from 2016 to 2018 found mostly positive results. Most women would spend the stipend on immediate needs, leading to improved food security. Women also reported increased earnings and savings. The research emphasised the significance of the intervention in helping women leave their homes and form new connections with other women. Considering the overall lack of mobility for women in Afghanistan, these new networks were crucial for women's sense of self and well-being. Women also reported more equitable gender attitudes, improvements in household decision making, and improvements in mobility. While the intervention did have a limited impact in reducing IPV, it importantly did not increase women's experiences of IPV.

Source: Bedoya et al. (2019), Bedoya et al. (2023), Gibbs et al. (2020), WFWI (2019).

Managing social cohesion in fragile and conflict-affected settings is also crucial for fostering women's economic empowerment, especially in displacement contexts. Notably, 36 percent of economic inclusion programmes in displacement contexts prioritise building social cohesion as a core strategy (Heisey et al. 2022). Our review indicates that multicomponent economic inclusion interventions, particularly through the formation of self-help groups and community awareness and sensitisation events, can promote social cohesion and women's social capital even in highly fragile settings (Blattman et al. 2015; Bossuroy et al. 2021). However, greater efforts are needed in these contexts to ensure that programmes do not cause any hostilities and loss of social capital between participants and the broader community (Devereux et al. 2015; Devereux and Sabates 2016). Box 6 provides an example of a gender-responsive economic inclusion programme in Uganda that focuses on both the refugee and host communities.



BOX 6 – GRADUATING TO RESILIENCE (UGANDA)

Graduating to Resilience was a 7-year USAID-funded project implemented by the Association of Volunteers in International Service (AVSI) Foundation in partnership with Trickle Up and Air in Kamwenge District in Western Uganda. The programme ran from 2017 to 2024, targeting 13,200 refugee and host community households with the goal of graduating them from food insecurity and fragile livelihoods towards self-reliance and resilience. The programme used a woman-plus household approach, selecting economically active women within households as the primary participants of the programme. Recognising that women are traditionally excluded from decision-making on livelihood choices and that it is essential to engage an entire household for promoting long-term sustainable changes in gender norms and empowerment, the woman-plus household approach was intentionally used to empower women within the broader context of their household. The programme had multiple activities including coaching, consumption support through monthly cash transfers via mobile money, enrolment in VSLAs, asset transfers, core training and skills on financial literacy, livelihoods planning and entrepreneurship, and linkages and referrals to critical services.

The programme ran in two cohorts, with Cohort One ending in June 2021 and Cohort Two beginning in February 2022. Results from Cohort One saw 73 per cent of households graduate out of food insecurity and fragility. 88% of women also reported higher self-efficacy, feeling more confident in negotiating with their spouse, managing conflict, participating in business and community levels, taking leadership roles within their community, and participating in joint decision-making. Gender equality attitudes improved significantly with more agreement from both men and women on gender equality statements. This shift supported greater female participation in markets, community events, and shared decisions—especially in farming, livestock, and spending. Some joint decisions also emerged in areas like nutrition and healthcare, though these remain mostly seen as women's roles.

Coaching was found to be the most effective intervention in changing gender norms. Coaching supported households to better communicate, resolve conflicts and plan together. It was also crucial in reducing GBV, with coaches often mediating disputes. Individual coaching was preferred over group sessions as it provided a safe space to address specific challenges, and

also allowed other family members including children, to join, increasing buy-in and uptake of learnings. Asset transfers and consumption support were seen as valuable for enhancing household well-being and boosting women's asset ownership and empowerment. They enabled families to start or grow businesses, cover basic needs, improve living conditions, and build savings, reducing their vulnerability to shocks.

Source: Taken and adapted from AVSI (2022a), AVSI (2022b), AVSI (2023), Annan et al.

6.2 WEE and climate resilience

Climate-related shocks and stressors are increasing in intensity and frequency, disproportionately affecting poor households in rural communities who are highly dependent on agricultural livelihoods. Women and girls face vulnerability to climate risks due to various factors, including limited control over productive assets, a greater responsibility for unpaid labour, including domestic work, and social and gender norms that restrict their opportunities (Timu and Kramer 2023a). Increasing women's empowerment is a critical element for strengthening their adaptive capacity and resilience to climate change. In this section we examine the role of multicomponent social protection and economic inclusion interventions and agricultural insurance on women's economic empowerment outcomes in the context of strengthening women's climate resilience.

Multicomponent social protection and economic inclusion programmes

Programmes, including cash-plus and graduation programmes have begun to integrate gender-responsive approaches to address climate shocks and WEE. The Landscape Survey 2023, conducted by the Partnership for Economic Inclusion, finds that 66 percent of economic inclusion programmes include interventions designed to build people's adaptive capacity and resilience to climate change (Arevalo-Sanchez et al. 2024). Moreover, many of these programmes target poor women (Ibid). Despite the increased attention to these objectives in the programming, **evidence on how programmes impact women's climate resilience remains scarce** (Nesbitt-Ahmed 2023; Hidrobo et al. 2024).

Several multicomponent social protection and economic inclusion programmes covered in our scoping paper operate in climate-sensitive settings, and studies show that programmes can have positive impacts on WEE and support different aspects of women's resilience to climate change. Positive impacts can emerge even in environments with highly variable weather conditions, and limited access to livelihood choices and markets (Gobin et al. 2017; Leight et al. 2024b; Bedi et al. 2021).

Multicomponent interventions can improve women's capacities to absorb and respond to shocks, with cash and savings components playing an important function in protecting against a loss in women's livelihoods and assets. For instance, in Niger, a combination of cash transfers and climate-smart productive inclusion measures protected women's earnings in agriculture and off-farm businesses during droughts and facilitated women's livelihood diversification in off-farm activities (Bossuroy et al. 2022) but had no impacts on asset accumulation (Premand and Stoeffler 2022).

SPIR programme in Ethiopia, aims to transform livelihoods, build resilience to shocks, and enhance food security and nutrition for poor rural households faced with food insecurity, and protracted conflict. In addition to cash transfers, SPIR provides livelihood support with a focus on climate adaptation and market access to assist agricultural and non-agricultural livelihood diversification and protection of natural resources. An evaluation of the SPIR programme found that the graduation programme had protective effects on households and women during shocks and in the context of droughts, safeguarding their livelihoods and assets and protecting them from IPV (Key informant interview 2025). In Afghanistan, the TUP graduation programme had strong impacts on savings and financial inclusion, which can contribute to resilience and help women to cope with a series of droughts and conflict-related shocks (Bedoya et al. 2023). In Niger and Uganda, self-help groups and savings platforms are an important vehicle for facilitating women's access to financial, labour and social support, to better adapt and cope during periods of climate stress (Blattman et al. 2015; Premand 2022). In the DRC, the graduation programme had a positive effect on women's risk tolerance and risk management capacities (Angelucci et al. 2022).

The literature on diversifying income sources to less climate-sensitive options is limited (Hidrobo et al. 2023), despite this being a key pathway to resilience. However, the available evidence shows positive effects. Evidence from a graduation programme in Kenya shows that provision of a seed capital grant, business and life-skills training, savings support, and two years of mentoring helped women to diversify income streams (outside of the pastoralist economy) by setting-up new petty trade businesses (Gobin et al. 2017). In drought-affected areas of Nicaragua, research found that the 'Atención a Crisis' programme, that targeted women with either cash transfers or productive investment grants in combination with vocational training, facilitated women's income diversification, which acted as a buffer from weather shocks even two years later (Macours et al. 2022).

We were unable to identify any reviews and individual studies that robustly evaluate the impacts of multifaceted economic inclusion programmes on women's take-up of climate-adaptive practices. This is despite a growing number of programmes which incorporate messaging and training activities on climate-smart technologies and practices (see section 8.1.4). Reviews that discuss the links between social protection (single cash transfers and public works programmes) and climate adaptation conclude that impacts are generally limited, and few studies disaggregate effects by gender (Hidrobo et al. 2024; Nesbitt-Ahmed 2023). Nesbitt-Ahmed (2023) highlights that women often lack agency, depriving them of the opportunity to adopt sustainable agricultural practices that could enhance their resilience. However, empirical research is required to understand the binding constraints on women's take-up of climate-smart practices and how these can be best addressed through complementary programming (Bhalla et al. 2024).

Agricultural insurance

There has been growing interest in how agricultural insurance can be used to mitigate climate risks and support climate adaptation. Given that women and girls are disproportionately vulnerable to climate risks, it holds significant potential, not only as tool for building resilience but for advancing women's economic empowerment. However, recent reviews on the impact of social protection and economic inclusion programmes, including those that consider agricultural insurance, have recognised a significant gap in knowledge regarding the intersection of women's empowerment and agricultural insurance (Nesbitt-Ahmed 2023; Hidrobo et al. 2024). We have found only one review (Timu and Kramer 2023a) that explores the links between agricultural insurance and gender equality. However, the authors found no published studies examining specifically the impact of agricultural insurance on women's economic empowerment. Consequently, the literature either examines how other forms of social protection may contribute to women's empowerment (Hidrobo et al. 2024; Peterman et al. 2024) or theorises potential pathways through which agricultural insurance could impact women's empowerment given the evidence on the reach and benefits of agricultural insurance (Timu and Kramer 2023a).

Agricultural insurance may affect women's instrumental agency as increased agricultural productivity and incomes may improve women's bargaining power enabling them to participate in household decision-making (Timu and Kramer 2023a). When women receive insurance payouts, they may become less financially dependent on their husbands, granting them greater control over household and personal productive decisions. One impact evaluation that does measure empowerment outcomes for women, finds that the R4 Rural Resilience Initiative in Senegal (see Box 7), which includes agricultural insurance within its programme components, increased decision-making responsibility among participant women, including greater involvement in farmland use decisions (WFP & Oxfam 2016). Kramer et al. (2023) find that an insurance product bundled with credit in India had positive effects on women's household decision-making. Women's financial inclusion may also be bolstered if insurance products require and support women in setting up their own bank or mobile money accounts.

Agricultural insurance can promote women's intrinsic agency by providing 'peace of mind' and reducing stress and anxiety related to income shocks, based on the knowledge that in the event of a shock they will receive a payout to manage a cash flow and cover any financial losses (Timu and Kramer 2023a). Having an insurance policy enhanced the mental well-being of Ethiopian pastoralist households, even during a period in which they did not receive any payouts (Tafere et al. 2019). A bundled credit and insurance

product was also found to reduce the perceived stress of women in treated households (Kramer et al. 2023a). Insurance may relieve tensions within the household if concerns and fears over the impact of future shocks cause friction between family members.

There is also evidence that agricultural insurance has positive effects on women's economic outcomes. For example, Timu and Kramer (2023a) find evidence that both crop and livestock insurance can help women farmers manage climate-related risks by boosting agricultural productivity, incomes, food consumption and asset accumulation. Importantly, poorly designed agricultural insurance may have negative consequences on climate and economic resilience that disproportionately affect women (Timu and Kramer 2023a). For example, heavily subsidised insurance may encourage overly risky farming behaviour that may cause damage to ecosystem conditions, and lead to degradation of natural resources. Given that women typically rely more heavily on natural resources for their livelihoods as well as care and domestic responsibilities (e.g., fetching water) environmental degradation may disproportionately affect women and girls. For instance, damage to groundwater or forest biomass would force women to walk further to collect their water and forest products, with implications for their care responsibilities, time poverty and livelihoods.

Finally, with regards to collective agency, agricultural insurance may bolster women's sense of collective agency, particularly if insurance is provided via groups (Timu and Kramer 2023b). Acknowledging how formal insurance interacts with informal risk-sharing groups is important, especially given that women may be more actively involved in these groups. Utilising existing self-help groups for the rollout of insurance can also offer significant benefits for expanding the reach of agricultural insurance, as discussed in Box 7.



BOX 7. THE R4 RURAL RESILIENCE INITIATIVE

The R4 Rural Resilience Initiative is an integrated climate risk management approach that was launched as a partnership between the WFP and Oxfam America (Greatrex et al. 2015). R4 programme has four objectives and components: risk reduction, risk retention, risk transfer and prudent risk taking. Risk reduction involves nature-based resource management and training on improved agricultural practices to reduce the impact of climate shocks on households. Risk retention involves access to individual or group savings to build buffers and build livelihoods, whilst prudent risk taking provides programme beneficiaries with access to micro-credit. Through its risk transfer approach, R4 provides mainly Weather-Index Insurance (WII), transferring the risk of climate events to the private insurance market. In 2022 WFP supported 400,000 vulnerable households and their families access microinsurance solutions across their R4 countries in Asia, Africa and Latin America and the Caribbean (WFP 2023).

Gender equality and empowerment is a strong part of the programme. Financial trainings and educational activities are organised that consider the gender-specific context in each country. Savings groups, which are popular among women, are formed as part of the R4 initiative and are leveraged in the insurance roll-out. In some countries, beneficiaries of the R4 initiative receive sensitisation sessions for the adoption of better nutrition, gender-sensitive and environmentally friendly approaches (Goncalves 2023). In El Salvador the methodology for the creation of some savings groups include training on women's rights, gender violence, women's empowerment, and gender equality (Goncalves 2023).

In Kenya, 87% of households insured were headed by women and the decision on use of the payout was mostly done by women (WFP 2023). Evidence from Senegal found increased decision-making responsibility among participant women, including greater involvement in farmland use decisions (WFP & Oxfam 2016).

As part of the R4 programme, WFP promotes synergies between insurance and government safety net programmes to expand the menu of livelihood support to social protection beneficiaries and support the sustainability and government buy-in for insurance schemes (WFP 2023). These insurance schemes typically aim to leverage the existing safety net delivery chain mechanisms (e.g., management information systems) to align their targeting and include social protection beneficiaries within the insurance programme. For example, in Ethiopia, WFP coordinated with local village food security taskforces to identify and target Productive Safety Net Program beneficiaries (Ethiopia's flagship social protection programme), enabling them to participate in an Insurance-for-Work scheme (Machado and Goode 2022).

Source: Goncalves 2023; Greatrex et al. 2015; Machado and Goode 2022; WFP & Oxfam 2016; WFP 2023

Despite the potential benefits that agricultural insurance could offer for women's economic empowerment, realising this impact remains difficult. Uptake of insurance among low-income and smallholder populations is limited. Within this already challenging landscape, a persistent gender gap in both uptake and coverage further limits its reach and impact for women. This gap is likely driven by the numerous and interconnected barriers women face such as limited liquidity, low financial literacy, lack of legal land ownership, high risk aversion and lack of insurance products that adequately meet women's needs (Timu and Kramer 2023b; Moret, 2022; Arteaga et al. 2023).

The low uptake of agricultural insurance has prompted research into the potential benefit of bundling insurance with other services, including credit provision, farming advice, saving groups and information on soil conditions and weather forecasts. Integrating agricultural insurance with complementary interventions may be particularly effective at enabling women to access and benefit from it given the multifaceted challenges that they face. Issues related to the design of multicomponent agricultural insurance programmes are further discussed in sections 8.1.4 and 8.2.4.

7. DESIGN OF MULTICOMPONENT PROGRAMMES

7.1 Evidence on the design of 'plus' components

Multifaceted economic inclusion programmes are time and resource-intensive, which creates policy and operational challenges for governments in scaling them up (Andrews et al. 2021; Arevalo-Sanchez et al. 2024). Therefore, the critical policy question is: what are the most effective design options that can be implemented to promote WEE outcomes in a cost-effective way at scale? In this section, we explore the available evidence regarding different designs of multicomponent interventions and their effects on various dimensions of WEE. We present evidence on whether a full package of support is necessary to achieve intended objectives, and whether and how a bundle of different components can be adjusted (reduced or re-adapted) to promote WEE in different contexts, including resource-constrained environments. We also discuss evidence from studies that compare the impacts and added value of different packages (and design features) within the bundle, in order to disentangle and identify measures that drive positive impacts on WEE.

7.1.1. Is a full bundle necessary to achieve meaningful WEE impacts? How much bundling is necessary?

Overall, findings seem to suggest that a comprehensive package of measures is required to address multiple constraints (human capital, financial and social) that restrict WEE in rural areas, and that bundling improves impacts relative to the interventions in isolation (Andrews et al. 2021; Chang et al. 2020). However, there is also emerging research showing that a full package of measures may not always be necessary, and that the desired intensity of support (and type of package) may vary across outcomes and contexts. A narrative review of graduation programmes by Henderson and Kedroske (2024) shed light on this issue. The review covered the evidence from 22 studies (16 programmes) assessing the impacts of 'standard' and 'adapted' graduation programmes for poor women, mainly in rural settings. The authors defined 'standard' graduation models as those including all five components, and 'adapted' as those that add or remove components. While the wide range of adaptations presented in the literature did not allow authors to draw conclusive findings, several key takeaways emerged.

First, the evidence showed that both standard and adapted graduation models (which remove a key component, such as a consumption stipend or asset transfer) can produce a similar range of (positive) effects on women's labour market outcomes, savings, assets and earnings. For instance,

positive impacts on women's savings, earnings and business costs were achieved in the Women for Women International graduation programme in the DRC (even with the removal of the asset transfer) (Angelucci et al. 2019). Similarly, in Kenya, the graduation programme still resulted in positive and statistically significant impacts on savings⁴² among female participants, despite the removal of consumption support (Gobin et al. 2017). In Zambia's SWL programme, the full package and a financial capital arm (including only a capital grant and training) had nearly equivalent impacts on women's income and business profits, and increased engagement in income-generating activities (Botea et al. 2021) (see detailed discussion below).

Second, the full package of support appears to be required to achieve stronger impacts on women's psychological empowerment, decision-making and political participation; however, the findings are more nuanced compared to economic outcomes. While the sustained impacts on these indicators are difficult to achieve even with the 'standard' graduation models (as demonstrated by the long-term evaluation by Banerjee et al. 2016 and Banerjee et al. 2021 respectively), the positive impacts (particularly long-term) seem to diminish when the programme is reduced to fewer components. For example, when the graduation programme in Ghana was reduced to either a savings or asset transfer package, neither treatment arm on its own produced significant effects on the women's decision-making index or political participation (Banerjee et al. 2022). In Nigeria's livelihoods programme, the cash-only treatment arm resulted in a slight reduction in women's self-esteem and self-efficacy compared to the full treatment arm (Cullen et al. 2022). In Uganda's WINGS programme, null effects on women's autonomy and control over finances were observed in the treatment arm that removed consumption support; however, the reduced package still led to positive impacts on women's group membership and social support (Blattman et al. 2015).

7.1.2. Which components drive impacts?

Several evaluations used an RCT design to test the effects of components (variants) individually to understand how each programme package impacts different WEE outcomes, and whether the impacts are maximised by synergies and interactions between components.

In Uganda, Ambler et al. (2021) tested the impacts of individual components of the bundled economic intervention on women's and men's empowerment, comparing them and testing for complementarities. The RCT included two arms: (1) an intra-household transfer of a productive asset (which involved registration of sugarcane contracts in the wife's name); and (2) a gender-transformative behaviour change intervention, including a couple's workshop designed to increase gender awareness and household cooperation. The authors found that both interventions improved different aspects of women's agency, financial inclusion, and gender norms; however, the combination of interventions did not generate larger impacts beyond those of each intervention in isolation (Ibid).

The findings from an RCT on two government-led 'cash plus' programmes, including a multi-country impact evaluation of the SASPP and the SWL in Zambia, demonstrate that *the paths* towards women's empowerment vary across types of packages contexts. Moreover, different types of packages (or combinations thereof) seem to be driving impacts on WEE, depending on the nature of constraints that are binding for women in a given setting.

For example, Botea et al.'s (2023) impact evaluation of the SWL in Zambia suggests that it is possible to gain similar impacts on WEE using just one of the programme's main components. The results of the RCT (see Box 8 on research design) show that the impact derived from the financial capital arm (a capital grant, training, and savings groups) is comparable to that achieved with the full package. It also shows that the financial capital arm (and not the human capital arm) drives the impacts on women's labour-force participation, income, business profits and psychosocial well-being. The financial and investment-based constraints were more binding to women who participated in the programme compared to barriers related to human capital and social development. Neither of the three arms, however, impacted (positively or negatively) women's decision-making. The authors concluded that since the human capital arm on its own

⁴² Impacts among the treatment arm on savings were 131 percent higher compared to the control arm.

did not have any added value compared to the control group, in future the reduced package of financial capital could be a more cost-effective approach for scale-up.



BOX 8. THE RCT DESIGN OF THE SWL INITIATIVE IN ZAMBIA

The Government of Zambia’s SWL initiative was launched in 2015 and is fully implemented under the leadership of the Ministry of Community Development and Social Services. The programme targeted approximately 75,000 beneficiaries (mainly poor women) in rural areas, across 51 districts in all 10 Zambian provinces. Its impact evaluation was integrated into the government’s implementation of the Girls’ Education and Women’s Empowerment and Livelihood (GEWEL) project to examine the extent to which a comprehensive bundle is required to achieve intended impacts. The evaluation randomly assigned rural villages to one of three variations of the SWL programme or a control group: the (1) ‘full package,’ which included a productive cash grant, a life and business training delivered in over 21 group sessions, support for forming savings groups, and six months of group mentoring; (2) a ‘human capital’ bundle, which included only the skills training and mentorship; (3) a ‘financial capital’ bundle, which included only the grant and savings groups support; and (4) a control group, which received no treatment.

Source: Taken and adapted from Botea et al. 2023.

In comparison to Zambia, the RCT of the multi-country economic inclusion programme in the Sahel found that psychosocial interventions optimise impacts on WEE in some cases, although impacts vary across different countries and contexts (see Box 9). From a policy perspective, results from the SASPP highlight the importance of tailoring package design (and component combinations) to women’s needs and cultural contexts (Premand 2022).



BOX 9. TESTING DIFFERENCES IN IMPACTS ACROSS DIFFERENT VARIANTS IN THE SASPP

The impact evaluation was embedded into a large-scale, government implementation of the national social safety net programmes in five countries, including Burkina Faso, Chad, Mauritania, Niger and Senegal, as part of the SASPP (Premand 2022). The RCT was undertaken to determine the impact and cost-effectiveness of the integrated productive inclusion package on WEE, including an analysis of which components create optimal results.

To respond to this research objective, villages (and households) participating in the existing cash transfer programmes were randomly assigned to one of the three variants of the SASPP or a control group: (1) a full package, which included all seven components (cash transfers, capital cash grants, coaching, group savings facilitation, entrepreneurship training, improved access to markets, life-skills training); (2) a capital package, which included cash transfers, capital cash grants, coaching, group savings facilitation, entrepreneurship training, and improved access to markets (participants did not receive psychosocial measures to test the added value of the grant); (3) a psychosocial package, which consisted of cash transfers, coaching, group savings facilitation, entrepreneurship training, improved access to markets, and life-skills training (participants did not receive the lump-sum cash grant to test the added value of psychosocial interventions); and (4) a control (comparison group), which received only regular cash transfers, with no productive or psychosocial package).

The psychosocial component comprised: (1) a life-skills training (goal setting, growth mindset and initiative) to address women’s ‘power within’ outcomes (including interpersonal and intrapersonal skills and aspirations); and (2) community sensitisation events focusing on shifting community-level social and gender norms and aspirations. By testing the programme with and without psychosocial interventions, the evaluation determines whether addressing participants’ psychological empowerment and gender attitudes improves overall programme effectiveness.

The results demonstrated important differences in the impacts of SASPP on WEE outcomes across treatment arms and between contexts. In Niger, the findings showed that all three arms resulted in significant improvements across various dimensions of WEE, including women’s control over their own economic activities and earnings, as well as psychological well-being and

collective agency. When comparing impacts on WEE outcomes across treatment arms, the full package tends to perform best, with the capital package second-best and the psychosocial package ranked third. However, the differences in impacts across arms are small relative to their cost differences, and low-intensity psychosocial components are cheaper than the lump-sum cash grant.

In Mauritania, the findings showed that the full package was required to lift households out of extreme poverty; however, the psychosocial components have a strong added value in increasing WEE impacts, in line with findings from Niger (World Bank Annual Report 2024). In contrast, in Senegal only the full and the capital package (not the psychosocial package) had a positive impact. Differences in Senegal could be partly explained by the fact that the programme targeted a primarily urban youth population, who primarily faced capital constraints as opposed to psychosocial constraints, which are more binding for women in rural contexts.

Source: Taken and adapted from Bossuroy et al. 2021; Premand 2022; Key Informant Interviews 2025.

7.1.3. Do gender-transformative components add value?

Given the importance of gender norms and roles in moderating programme impacts on WEE, evidence is needed to better understand the extent to which gender-intentional (or gender-transformative⁴³) additions may add value for WEE outcomes. This section reviews the evidence on two types of gender-transformative components, including: (1) a men's engagement component; and (2) community gender sensitisation/behavioural change and communication. While the evidence base remains limited, several programmes have tested adding gender-transformative components to the overall programme bundle to examine impacts on WEE. We first examine the evidence related to men's engagement components, followed by community-based activities.

Men's engagement components

Increasingly, cash-plus and graduation programmes are involving men in programme participation to challenge unequal gender roles—particularly regarding women's disproportionate care and domestic work and income-generation responsibilities, and harmful norms related to GBV. These activities also try to minimise the potential for male resentment or backlash in response to women's empowerment and participation in economic inclusion programmes.

'Engaging men' components can be broadly categorised across two types: (1) couples' gender trainings (which train and encourage couples to adopt a joint decision-making approach to investments and budgeting, and communication and problem-solving skills); and (2) men's groups (typically designed to shift norms around gendered roles and unequal intra-household gender relations). Specific activities vary greatly in terms of content, intensity and period of intervention, as well as mode of delivery (Pierotti et al. 2024). In some instances, programmes can combine both types of activities. In Zambia's SWL initiative, joint orientation sessions are held with male household members to explain the goals of the project and reduce resistance, while 'Family Vision' sessions involve both spouses to set common goals regarding division of labour and resource allocation (Arevalo-Sanchez et al. 2024). **A review of evidence on the impacts of programmes that engage men and promote gender norm change show mixed effects on WEE, which vary by setting and programme design (see Box 10 on design details).**

⁴³ There are different ways to acknowledge and integrate gender issues in any social protection intervention ranging from a 'gender-sensitive, gender-responsive to gender-transformative' approaches. A 'gender sensitive' approaches consider gender roles and dynamics and address gender inequalities in order to meet project objectives; 'gender responsive' approach explicitly addresses and responds to women's specific needs, interests and vulnerabilities. Gender-transformative approach goes a step further by seeking to address the underlying structural causes of gender inequalities, such as discriminatory norms, and transform unequal gender roles and relations (Gavrilovc, Petrics and Kangasniemi, 2023).

1. Couples' gender training

We identified four studies (three programmes) that evaluate the inclusion of husbands (or another household member responsible for financial decisions) as joint programme participants through couples' gender training. The evaluations of two programmes—the WINGS+ programme in Uganda and the Community Works and Local Participation project in Tunisia—did not find evidence that adding a gender dialogue component had added value to any WEE domains (Blattman et al. 2015; Ferrah et al. 2021). In fact, evidence suggests that the participation of men in the gender training might have led to adverse effects among female training participants. Blattman et al.'s (2015) evaluation of WINGS+ programme found that a basic couples' training led to a 9-percentage-point decrease in the proportion of women currently engaged in business. A further study using the same data by Green et al. (2015) found that women's self-reported autonomy was 11 percentage points lower for those whose partners took part in the training, compared to the control group. In Tunisia, women who did not take part in the 'gender dialogue' activities with their partners demonstrated better results in terms of increased engagement in income-generating activities, compared to those who were part of the CWLP 'add-on' pilot (Ferrah et al. 2021).

In contrast, in the Malawi graduation programme, a gender-transformative dialogue approach to couples' training (referred to as '*Umodzi*') made a significant contribution to women's empowerment and intra-couple dynamics (Bedi et al. 2022). While households across all treatments experienced higher income and livestock asset accumulation, the effects were largest among the *Umodzi* households. For example, 17 months into the programme, business income of female spouses in these households was 61 percent higher than those in female-targeted households and 78 percent higher than female spouses in male-targeted households (Concern Worldwide 2024). Female spouses in *Umodzi* households also saw a significant increase in productive agency (compared to other treatment arms and the control group), and demonstrated a greater say in financial matters and how money was spent (Concern Worldwide 2022).

The evaluation also showed that gender-transformative messaging in the *Umodzi* improved marital quality and facilitated changes of deeply entrenched gender attitudes and behaviour regarding the division of labour. Participation in *Umodzi* led not only to a higher increase in egalitarian beliefs regarding the division of labour between genders within the household compared to the control arm, but also increased men's participation in household chores. The chore-sharing index increased by 0.23 standard deviations for female spouses in female plus *Umodzi* households, compared to control households. In turn, men's increased share of responsibilities for household chores and childcare led to more free time for women to spend on productive activities.

2. Men's discussion groups

Two studies examined the added value of men's discussion groups on women's (and men's) empowerment and found mixed results. In Ethiopia, Alderman et al. (2023) evaluated the added impact of male-engagement discussion groups, which were rolled out as part of the SPIR graduation programme after the midline survey. The authors found that at endline, improvements in men's gender-equitable attitudes and engagement in household domestic tasks were only significant and sustained in the treatment arms receiving the men's engagement intervention (Ibid). In contrast, Angelucci et al. (2022) examined the impacts of the men's engagement programme in DRC (which was offered to spouses or male household members of half of the beneficiaries of the broader graduation programme). The authors found that programme activities did not yield any additional impacts on any WEE outcomes considered.

The mixed results emerging from the studies suggest that the way in which these components are designed might have moderated impacts on WEE. In Malawi, the *Umodzi* was explicitly designed as a gender empowerment training, and participants were comprehensively exposed to gender messaging for 12 months through training sessions and follow-up visits by a case worker (who reinforced messages and helped households to adopt changes in behaviour) (Bedi et al. 2022). In contrast, in Tunisia and DRC, the gender programme additions were light-touch, which proved insufficient to make any meaningful shifts in entrenched discriminatory gender norms in those settings (Gazeud et al. 2022; Angelucci et al. 2022). There is also some evidence to show that partners' co-participation in programmes might reduce women's privacy regarding cash and give men more legitimacy to influence and control how benefits are spent (Blattman et al. 2015; Gazeud et al. 2022). The interventions should be tailored to the socio-cultural context to generate positive effects. Anecdotal evidence in Ethiopia suggests that involving local male

leaders in men’s discussion groups was a successful vehicle to encourage men to reflect about masculine gender roles, and through a ‘safe space’ promote shifts in male attitudes and practices on childcare (Key Informant Interview 2025).

3. Community gender-sensitisation

Implementing behavioural change interventions that aim to address gendered social norms and attitudes around women’s employment and economic agency at the individual and community levels can help to improve empowerment outcomes for women. Community sensitisation events are powerful platforms through which to deliver messages and trigger social change (Agbaam and Al-Ahmadi 2024a).

For example, in Niger, as part of the SASPP, the RCT tested the programme with and without psychosocial interventions (including community awareness workshops) to determine whether addressing participants’ interpersonal and intrapersonal skills, aspirations and social norms around women’s economic roles improved the programme’s overall effectiveness. Research by Bossuroy et al. (2021) found that community sensitisation campaigns and dialogue around the benefits of women’s economic participation helped to influence individual behaviour and attitudes around women’s engagement in productive activities and minimised the risk of male backlash.

A follow-up study using the same data (Thomas et al. 2024) found that psychosocial interventions tailored to the community’s cultural context increased women’s social capital—particularly their participation and leadership in community organisations and contributions to community projects. This also led to changes in community perceptions related to women’s micro-entrepreneurship, which became more socially acceptable. Finally, the variables of work intensity, women’s financial investments in their businesses, and the total number of household businesses significantly increased in the psychosocial arm compared to the control arm (Bossuroy et al. 2022, cited in Thomas et al. 2024). Thomas et al. (2024) highlighted the importance of designing ‘culturally sensitive’ psychosocial interventions, which are low-intensity and can be cost-effective to scale up through government-led multifaceted interventions.



BOX 10. DESIGN EXAMPLES OF GENDER-TRANSFORMATIVE COMPONENTS

Couples’ gender training

In Tunisia, an add-on cash grant intervention was layered onto the Community Works and Local Participation evaluation study sample. This add-on intervention had two components and was rolled out as an RCT. First, 1,000 selected women received an unconditional large cash grant together with financial training (on money management and investment). Second, a random subset of 500 women participating in the pilot were invited to attend the gender ‘couples’ training with their husbands/male partners. Male partners were invited to actively engage with their spouses in the livelihoods generation and encourage joint decision-making on budget management and investments (Ferrah et al. 2021).

In Malawi, a gender transformative couple’s training (Umodzi) engaged couples to discuss issues such as gender norms and power relations, decision-making, budgeting, intimate partner violence, positive parenting and healthy relationships. Couples were trained through 12 sessions (modules) over 12 months. Each session lasted 2—3 hours and included mixed and single-sex sessions. Along with the training, a case worker manual was developed to guide follow-up visits in between group sessions to reinforce messages and provide further support to couples (Bedi et al. 2022). In Uganda, the WINGS+ programme included a low-cost basic training in couples’ communication and problem solving (Blattman et al. 2015).

Men’s discussion groups

In DRC, men’s engagement programming consisted of 16 weekly men’s discussion groups led by community leaders who had been previously trained on topics including violence against women, WEE, rights, and health.

In Ethiopia, men’s engagement discussion groups were incorporated into the SPIR light-touch graduation programme. Targeted male-engagement discussions were designed to shift norms around gendered roles, particularly in terms of engagement in household tasks and child-rearing.

Community gender-sensitisation events

In Niger, as part of the SASPP, community awareness and life skills workshops were implemented to address social norms and build stronger community support for female beneficiaries to engage in income-generating activities (particularly by tying women's engagement in economic activities to local values). The full community, including elders, economic and traditional leaders, as well as programme beneficiaries and their husbands (or other family members), participated in a group discussion. Consultations using social consensus techniques covered themes such as community- and individual-level aspirations, social dynamics, and women's empowerment and community values (Premand 2022).

Sources: Taken and adapted from Ferrah et al. 2021; Blattman et al. 2015; Premand 2022.

7.1.4. Which design features optimise impacts?

In this section, we discuss the available evidence on the value added by different design features in the bundle, such as coaching, training and SHGs, to identify whether and how these elements drive impacts. While most programmes provide multiple treatments simultaneously, making it difficult to discern drivers of successful programmes, there are some indications of which design features are successful in improving WEE.

Coaching and mentoring

Coaching and mentoring is a standard element of multicomponent social protection and economic inclusion programmes used to deliver a tailored support to participants to help them overcome any information, psychosocial and technical barriers to improving their livelihoods and uptake of benefits. Coaching and mentoring varies significantly by context. Some programmes deliver coaching in person by mentors or peers (i.e., male or female), while others increasingly use electronic mentoring through tablets. Coaching can be implemented by volunteers or professional social workers. The frequency and duration of coaching can also vary, and support can be provided at the individual or group level. Coaching and mentoring are resource-intensive, as they require significant investments in staff capacity (including training and incentives), which may create capacity challenges, especially for governments, and when delivered at scale.

The available quantitative evidence is limited on the effects of coaching, since it is hard to isolate this element from the impact of the bundle as a whole. Four studies (three programmes) have been identified in our review (Blattman et al. 2016 and AVSI 2022) that experimentally tested the inclusion of this component. In both cases, the evidence confirms the added value of coaching and supervision in contributing to WEE.

Blattman et al. (2015) provided insights into the role of supervision and follow-up training in the WINGS programme in Uganda. Supervisory home visits and follow-up training enhanced the effectiveness of capital cash grants in Uganda on women's savings, business start-up and survival. A follow-up study (Blattman et al. 2016) tested variations in the frequency of supervisory visits or coaching. Results showed that measures of savings, business start-up and survival were higher for WINGS participants who received five instead of two follow-ups of supervision and advice. However, impacts on women's future orientation, community engagement, and financial autonomy were not statistically significant for either supervisory arm (Blattman et al. 2016). Coaching and supervisory visits were also more costly compared to grants and group training.

An RCT tested variations in coaching and asset transfers in the AVSI Graduating to Resilience programme in Uganda, targeting ultra-poor refugee and host community households in Kamwenge District. Group and individual coaching, in particular, proved effective in improving self-efficacy and decision-making at individual and household levels, respectively. The evaluation also found that group coaching was 13 percent more cost-effective than individual coaching (AVSI 2022). Similarly, RCTs were conducted to compare the efficacy of individual and group coaching implemented within the graduation programmes in Uganda, the Philippines, and Bangladesh, respectively (Beam et al. 2025). The authors find no differences in efficacy between the two modalities; however, the group coaching incurs lower costs (15-20 percent on average), and is thus more cost-effective compared to individual coaching. There is also

suggestive evidence that group coaching is effective in enhancing social connection and trust between participants, but impacts are modest (Ibid).

Qualitative studies focusing on the role of coaching in graduation programmes in Burundi (Devereux et al. 2015), Rwanda (Roelen et al. 2019a) and Haiti (Roelen et al. 2019b) also showed that coaches and supervisors providing personal attention to individual participants (and groups) yielded enhanced effects. In the Chemen Lavi Miyò programme implemented by FONKOZE in Haiti, regular mentoring and supervision played an important role in reinforcing messages around social norms and empowerment, as well as confidence-building among husbands, which proved critical in changing their gender attitudes and behaviours. Research on Kenya's BOMA project stressed the importance of adapting the mentoring curriculum to the local context to ensure better uptake of messaging related to women's rights (BOMA 2018).

Training

Different types of training are delivered to strengthen technical, practical and psychosocial capabilities of participants to improve their employment and livelihood outcomes. In this section we assess the effectiveness of technical and vocational trainings, psychological trainings and those focused on climate resilience.

Technical and business skills training: Technical training programmes vary greatly in their design (content, length and quality), which complicates the task of measuring their impacts on WEE. Javed et al. (2022) suggested that skills and vocational training (on crafts and agriculture) seem to have driven increases in labour force participation for women who took part in SHGs. However, there is mixed evidence regarding the impact of vocational training activities on women's employment outcomes over time (Chang et al. 2020). Business trainings⁴⁴ offered as part of the graduation programmes were found to improve the business knowledge and practices essential for women to start a business but has few measurable effects on business growth (including business survivorship or profits) (Buvinić and Furst-Nichols 2016).

Psychological or agency-related training: There is evidence that technical training (when bundled with life skills and soft-skills training⁴⁵ and job placement) can lead to more sustained benefits on women's employment (including wage employment in higher-growth sectors, and greater working hours and earnings) (Perera et al. 2020; Agbaam and Al-Ahmadi 2024a; Javed et al. 2022). Life skills and 'self-efficacy' trainings help to address women's and girls' internal psychosocial constraints, such as low self-confidence and aspirations, soft skills, or ability to form social networks, which are all essential attributes for entering work and staying employed (Chang et al. 2020). Apprenticeship opportunities and networking can also be effective in encouraging women and girls to cross over into male-dominated industries (especially when accompanied with broader labour policies and measures to remove social barriers regarding female entrepreneurship and access to labour markets).

Evidence is mixed regarding the impact of vocational and business training programmes on 'power within' indicators, but programmes that included psychological or agency-related modules had consistent impacts on women's self-efficacy and self-confidence. Graduation programmes that incorporated gender-awareness activities that directly challenged restrictive gender norms through discussion groups and training seemed promising (Chang et al. 2020). There is solid evidence that programmes targeting adolescent girls that combine vocational, soft and life skills training are key to enhancing their self-efficacy, confidence and positive gender attitudes, in turn leading to enhanced economic advancement. However, these elements might not work in every context, as illustrated in Box 11.



BOX 11. VOCATIONAL TRAINING PROGRAMMES IN COMBINATION WITH LIFE SKILLS TRAINING TO PROMOTE GIRLS' AND YOUNG WOMEN'S EMPLOYMENT OUTCOMES, AND SAFE TRANSITION INTO ADULTHOOD

⁴⁴ The use of formal accounting and marketing activities.

⁴⁵ Such as communication, negotiation, and personal initiative.

Bandiera et al. (2018) evaluated a multifaceted Empowerment and Livelihood for Adolescents (ELA) programme in Uganda, implemented by BRAC, that provided adolescent girls with a package of life skills and vocational skills training through mentor-led 'girls clubs'. The goal of the programme was to support girls' accumulation of human and economic capital, and to help them to safely transition into adulthood and economic independence. Using mediation analysis, the authors demonstrated how life skills training adds value to the overall programme, leading to substantial impacts on girls' economic empowerment.

Life skills training led to increased engagement in income-generating activities and self-employment and greater bodily autonomy (measured by reduced teen pregnancies and marriage) for adolescent girls in treated communities, relative to those in control communities. The provision of a safe space for girls to meet and socialise also contributed to empowerment outcomes. Buehren et al. (2017) tested a similar, but slightly adapted Empowerment and Livelihood for Adolescents programme in Tanzania, which in addition to training provided microcredit services to programme participants. In contrast to Uganda, this evaluation found that the programme did not have any notable effects on girls' economic, health, or social outcomes in the Tanzanian setting, due to the poorer and inconsistent quality of implementation of activities.

In Tanzania, Calderone et al. (2022) conducted an RCT to gauge the impacts of an intense gender-sensitive skills training programme (combined with a business-related cash grant) on young people's labour market outcomes. The programme targeted over 53,000 youth (male and female) in the region. After two years, the authors found that the programme increased women's economic outcomes, including income, savings and engagement in the labour market. There were no significant effects on economic outcomes for male participants. Authors also found significant effects on hard skills for both women and men, and soft skills for women in terms of self-awareness and confidence (the ability to make better choices and be assertive). In a cross-experiment with micro-grants, authors found smaller but economically significant effects on all outcomes for both genders.

Source: Taken and adapted from Buehren et al. 2017; Bandiera et al. 2018; Calderone et al. 2022.

Climate-focused trainings and messaging: Our review did not find any studies evaluating the impacts of technical or life skills training on building women's resilience to climate change. However, the narrative and practice-based literature reviews highlight that integrating climate messaging and vocational training into economic inclusion programmes could potentially strengthen their effects on women's adoption of climate-smart technologies and practices for off-farm activities (Hidrobo et al. 2024). The integration of climate messaging into training sessions for front-line coaches and programme participants should also be a key focus, by helping individuals (or groups) to recognise both the causes and consequences of climate change, facilitating a shift in norms (Ibid).

Concern Worldwide's Graduation Program in Malawi provides training in climate-smart agriculture, home gardening, and tree planting and soil and water conservation measures, thereby reducing food insecurity challenges. UNICEF-led pilot in Mali incorporates training sessions on environmentally sustainable practices, including waste disposal and sustainable agriculture and livestock practices (UNICEF Office of Research – Innocenti, 2024). FAO's Long-Term Cash and Livelihoods Intervention (LTCL) in Somalia used VSL groups to promote climate-smart and climate mitigation practices among women (see Box 12). Anecdotal evidence suggests that the approach helped female participants to make collective decisions about the environment and better cope with emergencies. To date, however, the impacts of these activities on women's climate adaptation and resilience outcomes have not been robustly evaluated.

Embedding training into agricultural insurance for improved uptake: Research suggests that providing training with agricultural insurance products can help amplify effects by addressing barriers that limit women's uptake of the product. For example, pairing financial training and awareness campaigns with agricultural insurance products can improve women's low financial literacy and increase their understanding of insurance products to combat their high-risk aversion and mistrust (Timu and Kramer 2023). Research from China found that only farmers who had received financial education alongside their

insurance products experienced a positive learning effect that permanently influenced their uptake of agricultural insurance (Cai et al. 2020). Providing training with agricultural insurance therefore, may be critical for stimulating long-term uptake, and can also have wider effects on WEE, as it may help to increase women's household bargaining power.

The role of gender-responsive design and delivery: Finally, evidence suggests that the quality of training design and delivery moderates effects on WEE (Lazslo 2019). High-quality training of reasonable duration can have positive economic outcomes for poor female entrepreneurs. Research from Peru suggests that more intensive training was necessary to impart the management skills required to improve business revenue (Valdivia 2015, cited in Lazslo 2019). Inadequate training quality (in terms of content, duration, timing and safety) can also hinder women's willingness to participate (Lwamba et al. 2021). If training or farming facilities are inconveniently selected and timed, or perceived as posing risks to personal safety, women's active participation and uptake may be hampered. This is particularly pertinent in FCAS where restrictions on women's mobility are more pronounced due to insecurity, damage to roads and infrastructure. Training delivery should be designed in a way that accounts for women's disproportionate time and mobility obstacles to promote their uptake and retention (Buvinić and Furst-Nichols 2016). In addition to these constraints, trust-related and cultural barriers may also affect women's engagement, suggesting that training delivered by female trainers and agents may enhance programme effectiveness, as evidenced by findings from agricultural insurance. In Mali, the OKO insurance pilot found that the female team of sale agents outperformed their male counterparts in reaching women – an outcome mirrored in Ghana, where women were found to prefer to learn from community-based women extension officers (Hird-Younger and Simpson 2013).

Self-help groups

Many programmes covered in our review have introduced SHGs (particularly VSLAs) into their programming. A systematic review by Javed et al. (2022) showed that SHGs can yield many benefits for women, including strong increases in savings and more moderate effects on women's businesses, as measured through business operations and income. SHGs have also been an effective platform for providing women with access to financial services, information sharing, and skills development. The groups did not consistently enhance women's roles in household decision-making (Chang et al. 2020); however, there is some evidence that group-based savings enable women to have privacy over funds and exert more control over their financial affairs, and to minimise the chance of their spouse appropriating their savings or loans (Javed et al. 2022).

A small number of studies found that SHGs enhanced women's engagement in community decision-making in contexts with low political participation and representation among women (Javed et al. 2022; Arevalo-Sanchez et al. 2024). Several studies covered in Javed et al.'s (2022) systematic review of the SHGs suggested that women's groups in South Asia either increased or strengthened women's ties in the community and participation in other groups, which in turn increased their political participation. However, there are no comparable effects on women in sub-Saharan Africa on these outcomes. There is suggestive evidence that safe spaces for adolescent girls strengthened their social ties and increased their self-employment into adulthood (Chang et al. 2020). However, it is unclear to what extent these findings from SHGs apply in conflict-affected and shock-prone settings where social networks and community ties can be severed due to conflict and displacement of people (Chang et al. 2020).

There is also emerging evidence that VSLAs can provide a buffer against the impacts of climate shocks on household finances and livelihoods (Arevalo-Sanchez et al. 2024). Savings groups can also support adaptation and livelihood diversification by offering group-based trainings on topics related to collective approaches to adaptation or natural resource management, and climate-smart practices, as discussed in Box 12.

Using women's groups as the entry point for agricultural insurance can improve its effectiveness by increasing accessibility for rural women, especially given the complexity and unfamiliarity of the product (Kabeer 2018) (as discussed previously in Box 7). Offering group insurance could also increase the appeal of these groups to non-members, potentially strengthening collective agency in the process (Timu and Kramer 2023).



BOX 12. EXAMPLE OF SHGS AND VSLs TO PROMOTE FINANCIAL INCLUSION AND CLIMATE RESILIENCE

FAO Somalia’s Long-Term Cash and Livelihoods Intervention, implemented as the Productive Safety Net Programme (PSNP) pilot commenced in 2020 to support post-conflict communities experiencing emergencies by diversifying their livelihoods, building productive assets, and becoming more resilient to future shocks. The productive livelihoods package was layered on top of a government-led cash transfer programme (Baxnaano) and had four components: (1) 12 months of predictable unconditional cash transfers (this component was extended by another 12 months); (2) nutrition-sensitive trainings on healthy diets and seasonal foods; (3) training on livelihoods and farm inputs; and (4) formation of VSLAs.

VSLAs were used both as vehicles for economic strengthening and spaces to promote climate-smart practices to help women make collective decisions about preserving the environment and natural resources and coping with emergencies. How groups are formed and moderated also matters. It is important to give choice to women to form groups and select members to build trust. In most instances, women-only groups were formed as women are more comfortable working with each other and can make decisions about microbusiness at this level. However, there were a few instances where women preferred to involve men in VSLAs because men have more education and can contribute to decision-making process. VSLAs were reported to create a range of important benefits for women. Participation in groups enhanced women’s skills for speaking in public, leadership, making decisions independently or collectively, as well as enhanced group cohesion and social capital.

Informed by the lessons of the LTCL intervention, the Government of Somalia has kick-started the process to scale up the PSNP, with its inclusion into the newly approved National Transformation Plan (2025–2029). In April 2025, an inter-ministerial PSNP Taskforce was established under the leadership of the Ministry of Labour and Social Affairs (MoLSA), with the participation of key productive sector ministries. FAO is providing comprehensive technical support across all components of the programme, particularly in the design of gender responsive climate-resilient livelihood interventions and the integration of early warning systems to strengthen adaptive social protection. Partners will undergo a gender-awareness training to infuse gender into programme design and delivery.

Source: Key Informant Interviews 2025.

7.2 Other design considerations

7.2.1. Gender targeting

Our review shows that multicomponent programmes generally prioritise women in the selection of beneficiaries, with some variation across interventions and contexts. In many ‘cash plus’ programmes, delivered as part of national cash transfer programmes, women within participating households are generally selected to take part in complementary productive inclusion activities (even when they are not the main recipients of cash). In some cases, programmes deliberately target young women in the household, as they are perceived to have a higher productive potential. For instance, in Burkina Faso, Mauritania and Senegal, as part of the SASPP the government took steps to prioritise the participation of young and adult women in the household with productive inclusion measures, while in Mali, men were targeted as the main recipients to avoid backlash (Perezniето and Holmes 2020).

Non-governmental schemes, including graduation and ‘asset plus’ programmes, also use a gender-responsive targeting criteria to prioritise women in the selection process. For instance, the (TUP) programme in Afghanistan is open to male-headed households, but the targeting criteria places more weight on the selection of female-headed households who are among the poorest and most vulnerable populations (Bedoya et al. 2019). Even where men are the official recipients of the programme, women in households are actively encouraged to take part in the training and other productive activities. There are also a handful of programmes, mainly graduation pilots, that exclusively target extreme or ultra-poor women as a core strategy for empowering them economically. According to the State of Economic

Inclusion Report 2021, 15 percent of economic inclusion programmes serve only women (Andrews et al. 2021).

The rationale for targeting women (as direct beneficiaries) is based on intrinsic and instrumental reasons. Gender targeting is used to advance gender equality, improve women's socio-economic status and bargaining power in the household (Palermo et al. 2024). In addition, targeting women is used as a strategy for promoting women's economic empowerment, delivering positive impacts for women and improving household welfare more broadly. Evidence from our review suggests that targeting women is not sufficient, and it does not automatically translate into positive WEE outcomes (and in fact it may reinforce traditional gender roles in the household). Without deliberate efforts to address a range of constraints that women face in controlling the use of cash and complementary benefits, designating women as beneficiaries may be insufficient to promote women's economic outcomes, decision-making autonomy and ultimately, household poverty reduction.

There is also insufficient evidence to show that the sex of the recipient of complementary programming determines the impacts on women's economic empowerment (or household poverty reduction more broadly). Only two studies in our review by Bedi et al. (2022) in Malawi and Devereux and Sabates (2016) in Rwanda test the different impacts on WEE of having male or female recipients. Both find that overall the sex of the recipient does not strongly determine either graduation or WEE outcomes, which is in line with findings from the literature on cash transfers more generally (Bastagli et al. 2016). There are, however, some nuances in the results in Malawi. Bedi et al. (2022) found that while female spouses in both treatment groups showed no meaningful differences in their productive and decision-making indicators, female-targeted groups were more likely to have a mobile money account and savings in a bank, compared to female spouses in the male-targeted group. In addition, male-targeted groups experienced higher values of livestock compared to female-targeted groups likely owing to traditional gender norms related to asset ownership.

Turning to targeting methods, multifaceted economic inclusion programmes apply a range of targeting approaches to identify and select eligible participants. Each of which has pros and cons for achieving women's economic empowerment outcomes. Government-led economic inclusion schemes increasingly use the existing social and/or unified registries to select participating households or individuals. Leveraging the existing government databases can greatly reduce costs and minimise exclusion errors and facilitate efficient scale-up of coverage, particularly in crisis situations, provided they are available, up-to-date, and inclusive. Registries generally contain data for households and individuals, which may allow for gender-responsive analysis of eligibility. However, more complex gender-based targeting depends on the availability of gender variables (both with regards to the type and range of data) in these registries to assess gendered poverty and vulnerability, including both income and non-economic dimensions (Pereznieta and Holmes 2020; Arevalo-Sanchez et al. 2024). Registries may not collect the data on differences in poverty and vulnerability to risks by gender, disability or age, and they may not account for shifting, gendered vulnerabilities across time, including during times of crisis.

Programmes also employ a range of geographic, proxy-means testing and community-based targeting (including participatory rural appraisals and wealth scoring) to identify beneficiaries. Participatory rural appraisals are commonly used in asset plus and graduation programmes implemented by non-government organisations. Proxy means tests use standard household-level poverty indicators (e.g., assets, land and housing), which can overlook important gender vulnerabilities that are not easily observable (e.g., responsibility for unpaid care and time poverty, IPV risk, asset inequality), leading to misidentification and exclusion of the most vulnerable women (i.e., women with disabilities or wives in polygamous households etc.) (Gavrilovic et al. forthcoming).

Community-based targeting relies on community-based knowledge of poverty and vulnerability and can enhance gender equity and inclusion in programme selection. However, in contexts where the targeting of specific groups of vulnerable women and support for women's economic empowerment is not socially accepted, these approaches can be harmful and disempowering to women, leading to the exclusion of marginalised groups. Qualitative studies demonstrate that community-based targeting methods in some cases lead to the exclusion of especially vulnerable groups of women and girls, including women of ethnic or religious minorities, and women and girls with disabilities (Laszlo 2019). Marginalised groups of women can opt-out from participation in community targeting to avoid social stigma, opportunity costs or for other

psychosocial reasons related to stigma and community backlash (Brody et al. 2015). Community-based targeting thus needs to be carefully managed to avoid elite capture and conflict in the community, which can harm potential beneficiaries and their mental health as well as affect social cohesion. In Bihar state in India, the livelihoods programme JEEViKA engages women's village organisations to help with the identification of ostracised and excluded households (usually women from certain scheduled castes and tribes), to ensure their participation in the targeting (Arevalo-Sanchez et al. 2024). Finally, targeting women in fragile contexts is even more challenging compared to stable settings, as illustrated in Box 13.



BOX 13. CHALLENGES IN TARGETING WOMEN FOR COMPLEMENTARY PROGRAMMES IN FCAS

In fragile contexts it is essential to utilise appropriate targeting methods that effectively reach the desired populations while minimising unintended consequences, taking into consideration several factors. For example, programmes that target refugees are more likely to select beneficiaries based on behavioural attributes such as grit and motivation compared to programmes in other contexts (Heisey et al. 2022). This criterion enables WEE programmes to focus on individuals capable of engaging in economic opportunities, maximising the potential benefits from the programme. Negative psychological effects from displacement may hinder the ability of some individuals to benefit from the programme. It is also crucial to clearly communicate targeting and eligibility criteria, as several studies have found that failing to do so leads to an increase in community tensions between beneficiaries and non-beneficiaries (Simon 2018).

When there are larger political sensitivities or barriers to identifying beneficiaries, programmes also employ a geographically targeted approach. For example, in Kenya, a project supporting refugees in Kakuma and Dadaab camps uses community-based and geographic targeting to select the poorest individuals living in the communities hosting refugee camps (World Bank 2018). Furthermore, WEE programmes can also target beneficiaries by relying on existing government social registries, especially if they support individuals through the social protection system.

Source: Heisey et al. 2022; World Bank 2018; Simon 2018.

7.2.2. Gender intent

Good practice on the design of social protection and economic inclusion programmes suggests the importance of adopting explicit gender equality objectives to optimise positive and inclusive outcomes for women and girls. There is some evidence to suggest that explicit gender intent and articulation of gender-specific objectives in programmes really matters for WEE outcomes. Perera's et al. (2022) review of systematic reviews of social protection concludes that programmes with explicit gender-responsive objectives tend to demonstrate higher effects in comparison to social protection programmes with broad objectives. Where gender-specific objectives are defined clearly from the outset, this ensures that the intervention (across different components) is designed more adequately, and outcomes can be properly monitored and evaluated for greater accountability (Key Informant Interview 2025). Similarly, a multi-country evaluation of 'cash plus' programmes in Africa by the UNICEF Office of Research – Innocenti finds stronger results on women's economic achievements and agency in Tanzania and Mali, where programmes have clear gender-responsive and transformative objectives, compared to Burkina Faso which has a more gender-sensitive or neutral programming (Kuss et al. 2024; Key Informant Interview 2025).

Concern Worldwide's graduation programme in Malawi applies a gender lens at every stage of the programme design; it takes a gender transformative approach (including the 'Umodzi' couples training) to tackle entrenched gender norms and address gender inequality at the household level. The programme has a clearly articulated theory of change that sets out objectives and specific activities and commits resources throughout the programme design and implementation to achieve gender-transformative change. As shown already, the programme's gender-transformative agenda led to significant positive

impacts on women’s economic empowerment, as well as improvements in men’s well-being and intra-household dynamics (Bedi et al. 2022; Concern Worldwide, 2024).

The objectives of programmes are also determined by the specific context and demands for support. In more severe crises characterised by high levels of conflict, large cohorts of displaced populations, and significant climate vulnerability, programmes may place greater emphasis on enhancing food security, nutrition, and physical and mental health to offer relief to affected populations, whereas programme objectives in stages of less severe crises may prioritise developing and improving productive capacity, women’s economic empowerment and resilience building (Lind et al. 2018). In emergency and protracted crisis situations, programmes should evaluate the trade-offs of adopting explicit gender objectives to minimise potential harm for women and girls and avoid backlash from men and the broader community (Key Informant Interviews 2025).

In Box 14, we discuss the importance of adopting explicit gender objectives from the start in order to design schemes adequately and avoid challenges during programme delivery, based on UNICEF’s experience in Ethiopia.



BOX 14. WHY DO EXPLICIT WEE OBJECTIVES MATTER FOR PROGRAMME OUTCOMES? LESSONS FROM UNICEF’S CASH PLUS FINANCIAL INCLUSION PILOT IN ETHIOPIA

UNICEF-led Cash Plus Financial Inclusion Pilot in Ethiopia started in 2023 as a response to frequent climate and conflict-driven shocks in Ethiopia. The project provides support to Internally Displaced Populations (IDPs) affected by conflict in Amhara and Tigray regions. By targeting beneficiaries of humanitarian cash transfers (HCTs), the Pilot offers complementary financial services, mainly loans for micro-entrepreneurship, to support transition pathways to self-sufficiency and resilience. UNICEF worked with local banks to provide loans to participating households and acted both as a guarantor, or in some cases, provided banks with the risk capital to expand access to financing. In addition to cash transfers and microcredit, UNICEF collaborated with NGOs to train IDPs on financial literacy and business skills (e.g., how to set up and run local food stalls and coffee shops) to promote people’s self-employment and income security. Two-thirds of HCT beneficiaries were women, and the majority of women were holders of micro-loans from the banks (or VSLAs), enabling them to start-up their small businesses.

While the Pilot did not adopt explicit WEE objectives, the overrepresentation of women through targeting and the focus on women’s self-employment meant that the intervention had a strong potential for promoting women’s economic advancement and productive agency. Early on, the Pilot ran into several challenges in implementing its core activities, as a result of the structural gender constraints faced by female participants. In some conservative communities, due to strong discriminatory norms around women’s ownership and control over assets and cash, women faced barriers accessing payments and borrowing money from banks without the presence of male partners.

UNICEF undertook several measures to overcome these constraints. First, UNICEF worked with gender experts to set up men’s clubs to start conversations with men (and the broader community) about the importance of women being cash recipients and having involvement and autonomy in financial decision-making. To facilitate women’s independent access to financial institutions, UNICEF negotiated directly with banks to address these systemic gender constraints, by signing long-term agreements with eight banks (one in each of the 8 regions) to articulate conditions in lending contracts to ensure women have equal rights to men in accessing financial services and to eliminate banking policies and practices that might discriminate women in cases of divorce and widowhood.

The preliminary evidence suggests that the Pilot was quite successful. According to monitoring reports, the majority of women were taking up and repaying loans, and by the end of YR2024, over 60 percent of women were still maintaining and/or expanding their business. This in turn led to positive spillover effects on household food security, their ability to send kids to school, and reported improvements in women’s mental health and dignity. In hindsight, however, the key lesson emerged about the importance of adopting deliberate WEE objectives from the beginning in order to avoid challenges in implementation and not to have to address project gaps retrospectively. Moreover, the gender assessment of constraints and barriers to WEE is also

needed early on to inform programme design and ensure these are addressed more efficiently. Building on the lessons from Ethiopia, UNICEF Country Office in Iran, at the beginning of designing a new ‘cash plus’ economic inclusion intervention, held discussions with government and other partners to understand up front the various constraints on women’s employment (e.g., financial barriers, education, norms) and design the gender-responsive activities accordingly.
Source: Key Informant Interviews 2025.

7.2.3. Gender assessment

Poor rural women face multiple constraints to become empowered economically, and programmes must have protocols in place to assess and identify these constraints early on, and design multicomponent economic inclusion programmes accordingly (de la O Campos, 2015). Livelihoods are not gender neutral, and in many settings, rural women face added constraints in owning and managing productive assets (e.g., livestock, land, and other natural resources) as well as interacting and participating in markets, including the risk of physical, sexual, and other gender-based violence. In some conservative communities, traditional gender roles and expectations may prohibit women travelling to and engaging in markets. For instance, in Pakistan and Afghanistan, restrictions on women’s mobility in the public domain significantly limit their ability to engage in certain livelihoods and make them dependent on intermediaries both to provide inputs and sell outputs (Laszlo 2019; Key Informant Interviews 2025). Conflict and instability compound mobility constraints for women, reducing their access to, and uptake of complementary measures, such as group coaching and training, and delivery of in-kind transfers.

Gendered assessments are thus essential to map beneficiaries’ profiles, needs, choices and preferences as well as opportunities for economic empowerment, and tailor interventions accordingly. Gender assessments can help programmes to identify the barriers faced by women, such as care responsibilities, limited mobility, and gaps in skills, and develop livelihood options most suitable for women. Interventions must also be tailored to the context, including socio-cultural traditions and geography to cater for social, climatic and environmental diversity. Box 15 presents examples of multifaceted programmes that conducted gender assessments to inform the design of specific activities to ensure women’s uptake of programmes and to better respond to their needs.

 **BOX 15. MAPPING GENDER CONSTRAINTS IN THE FORSA PILOT IN EGYPT AND SASPP**

Forsa pilot in Egypt: The new economic inclusion pilot in Egypt (Forsa) is a graduation programme introduced by the Government of Egypt in 2023 and implemented by the Ministry of Social Solidarity. A major goal of the programme is to graduate beneficiaries of Takaful (cash transfer programme) to economic self-reliance by enabling them to engage in wage employment or small-scale productive enterprises. Transition from the Takaful CTP is voluntary and the majority of participants in the complementary economic inclusion support are women, including young females from participating households. Beneficiaries can choose to participate in either: (1) an asset transfer or a wage employment modality. The pilot included a gendered rapid market assessment to identify potential livelihood options for women, as well as the soft and technical skills that female participants need to take advantage of these opportunities. Based on this information, the Forsa programme has begun to map key sectors and economic activities of relevance to women (such as ready-made garments and food processing), value chains, and partners for collaboration.

Source: Taken and adapted from Arevalo-Sanchez 2024.

SASPP in the Sahel: At the start of the programme, a mixed-methods gender diagnostic was undertaken across all participating countries, to identify and prioritise the main constraints faced by female beneficiaries in their income-generating activities and design interventions accordingly. Particular emphasis was placed on understanding the aspirational or psycho-social constraints facing many individuals, particularly women, in undertaking new initiatives and income-generating activities. The design of productive inclusion measures (including psychosocial interventions, such as life skills training and community sensitisation activities)

were informed by this research to build an enabling environment in which women are supported and empowered to take new economic initiatives.

Source: Taken and adapted from Premand 2022.

Shock-sensitive gender assessments are also a key element in designing WEE programmes in FCAS. This is essential for adapting the programming to address the specific realities of the context and avoid harm to beneficiaries. A significant gap in the literature is the analysis of how contextual factors impact the effectiveness of different programme designs (Peterman et al. 2024, Simon 2018). Various fragile settings present distinct contextual factors to consider. For instance, in displacement settings, programme design should consider that beneficiaries will have limited savings and assets due to the disruption caused by displacement, may lack skills that align with market opportunities, lack documentation to access services, possess limited social networks, and experience restricted mobility (Heisey et al. 2022). Key informants stressed the need for pre-crisis gender assessments, community engagement, and integrating WEE into emergency preparedness plans. By embedding gender considerations from the outset, multicomponent interventions in FCAS and humanitarian contexts can contribute to long-term economic resilience for women.

Gender assessments are also required when designing agricultural insurance products to ensure they meet the demands of rural women. Sex-disaggregated assessments need to focus on identifying the specific livelihood risks that women face and the barriers to uptake. Women often face financial and liquidity conditions that mean they lack the cash for a single lump-sum payment at the beginning of the season. Offering insurance payment structures to align with farmers’ cash flow throughout the farming season can help boost the reach of insurance (Timu and Kramer 2023; Moret 2022). In addition, women and men may grow different crops so ensuring that insurance products are available for their specific preferences for crop types is important. A pilot in Mali by a private insurance provider OKO and UN Women used their survey findings to identify peanuts as a core crop of women in their study communities and designed a gender-focused insurance product for peanut crops (UN Women 2021).

Reframing insurance to reflect the specific risks and concerns that women may face can help increase insurance uptake. Arteaga et al. (2024) offered a livestock insurance product that protected pastoralist farmers from drought risk in terms of family units rather than the number of livestock among pastoralist communities in Kenya (see Box 16). Similarly, the service provider, ACRE Africa, that works with local insurance providers, have adapted their insurance training language to align with women’s priorities and preferences including family responsibilities (Moret 2022).



BOX 16: IBLI AND BOMA REAP IN KENYA

The BOMA Project’s Rural Entrepreneur Access Project is a gender-focused graduation programme that helps families overcome extreme poverty and build resilient livelihoods in Africa’s drylands, that is managed by the NGO BOMA. BOMA REAP began in Kenya and has now expanded across seven countries in Africa. The programme in Kenya now has 54,060 participants enrolled. BOMA collaborates closely with the Government of Kenya to support government social protection and economic inclusion strategies (BOMA 2024).

Index-Based Livestock Insurance (IBLI) was created by a partnership between the International Livestock Research Institute (IRLI) with Cornell University, and the University of California, Davis and originally piloted in 2010. Since then, the product has been adopted with the involvement of private insurance providers across the arid and semi-arid lands of Kenya and Ethiopia that are particularly at risk of drought. IBLI uses a Normalized Difference Vegetation Index (NDVI), that uses satellite imagery to calculate the state of pasture growth of a specific area (FAO 2021), given that livestock rely almost entirely on forage for their nutrition. IBLI has been found to increase investments in livestock health services, reduce asset loss through livestock mortality as well as lead to improvements in welfare measures (Jensen et al. 2017).

IBLI had been provided alongside the BOMA REAP graduation programme in Kenya. As part of one RCT graduation programme, eligible women and those marginally above the threshold to be eligible for the programme were randomised to receive insurance discount coupons for IBLI.

Coupons were valid from 2018 to 2021 and allowed farmers to obtain insurance at zero to low cost (Arteaga et al. 2024).

Gender-Inclusive Design: From mid-2021 a gender-inclusive insurance reformulation was randomised among the treated and untreated coupon subsidy recipients in 87 manyattas (communities) (Arteaga et al. 2024). Although women in this context do not generally manage the livestock herds, they are significantly affected by drought risk. The 'gender-inclusive' framing recognises women's preferences and responsibilities may differ from men and may be centred around family well-being. This insurance product was designed in terms of Family Units (the number of family members at risk during an extreme drought) rather than the number of livestock as is normal with traditional livestock insurance. Mentors provided an oral presentation and a comic book presenting insurance (in terms of the gender-inclusive framing or traditional framing). The design of this reformulation was based on the results of a simulation game that saw a large increase in demand for insurance among women when insurance was framed around women's roles and responsibilities (Hobbs 2022).

Among households previously receiving subsidies, the reformulation increased demand for unsubsidised index insurance by about 50 percent (Arteaga et al. 2024). However, it had no effect on previously unsubsidised households that purchased no insurance regardless of the framing. This aligns with broader research suggesting that farmers often perceive insurance as a risky investment and may require initial subsidies (Carter et al. 2017) to facilitate low-cost experimentation (as has also been the case with other agricultural technologies).

Integration with social protection: Graduation programmes, like BOMA REAP, can form broader social protection programmes, attempting to address poverty and food insecurity partly by building up women's productive assets. Without appropriate insurance, like IBLI shocks can destroy a woman's asset base, undermining the progress of graduation programmes and similar initiatives (including cash transfer programmes).

The Kenyan government provided IBLI as part of a macro-insurance scheme whereby the government purchased the insurance on behalf of particularly vulnerable pastoralists under the name of the 'Kenya Livestock Insurance Programme'. It was first implemented in 2015 as a private-public partnership between the World Bank, IRLI and Swiss Re (FAO 2021). As the programme was fully subsidised by the government it acted as a social security net for farmers and worked in tandem with HSNP to increase the social protection coverage of vulnerable farmers. The experiment of Arteaga et al. (2024) holds important lessons on how government programmes can expand the reach of Index-Based Livestock Insurance to women and have powerful effects on women's empowerment.

Source: Arteaga et al. 2024; BOMA 2024; Carter et al. 2017; FAO 2021; Hobbs 2022.

7.2.4. The role of integrated and holistic approaches to empower women economically

Integrated approaches (going beyond individual intervention) are necessary to address the root causes of gender inequalities that keep rural women in poverty, and to remove structural barriers to women's economic empowerment (Staab et al. 2024). A key insight from key informant interviews is that while impactful, many multicomponent programmes do not focus enough, and for sufficient time, on contributing to addressing the structural drivers of gender inequalities. Key structural factors include discriminatory gender norms and roles which determine women's chances in the labour market, and ownership of land and other productive resources, restrict their engagement in agricultural and non-farm markets and financial services, and expose women to greater unpaid care work responsibilities compared to men (FAO 2023).

Therefore, programmes should become better and more systematically integrated into wider social protection systems, gender policies and other sectoral policies (care policies, health, education, labour policies) to bring about a more holistic approach to foster empowerment. We have identified three specific areas where stronger efforts are required to promote structural improvements in women's status, including: (1) links to markets and value chains; (2) addressing unpaid care and domestic work responsibilities; and (3) tackling discriminatory gender norms and roles directly. Addressing gender norms and encouraging the engagement of men was discussed in previous sectors so in this section, we focus on access to markets and care support.

Links to agricultural markets and value chains

Several economic inclusion programmes, identified in the review, include interventions which seek to enhance women's access to markets (farm inputs, labour, goods, and services) to address livelihoods constraints beyond the household; some programmes also strengthen links among producers, buyers, and other value chain actors to develop their businesses into profitable enterprises and some even support the creation of new value chains (see Box 17 for examples). While these are important efforts, there is still limited emphasis on addressing constraints in the broader enabling environment, such as gender-blind legal frameworks and practices that discriminate and hinder women from taking full advantage of markets and economic opportunities (Key Informant Interviews 2025).



BOX 17. STRENGTHENING LINKS TO MARKETS

In India, the National Rural Livelihood Mission has invested in strengthening organisational capacities of farmer- and women-owned producer organisations to build partnerships through value chains with market actors to expand their agriculture, livestock, and nonfarm opportunities (Arevalo-Sanchez et al. 2024).

In Nigeria, the Feed the Future Nigeria Livelihoods Project tested a community-level livelihoods programme, which included access to cash transfers in combination with agricultural extension services, input vouchers, business and financial literacy skills training, and livelihoods mentoring. The project targets women primarily in 42,000 very poor households across rural communities. FNLP linked producers directly with buyers, promoted value addition to agriculture produce, linked banks to targeted communities, and ensured the banks adapted their products for the needs of women and initiated a rural bank set up (Arevalo-Sanchez et al. 2024).

In the SASPP, coaching is used to facilitate women's access to better quality and cheaper farm inputs, such as seeds, and to support them to actively engage with markets to supply their goods, sell products and promote higher value agricultural initiatives (Premand 2022).

In Uganda, the Graduation to Resilience programme promotes labour market linkages for displaced and host populations and works with the private sector to create wage employment opportunities for women who lack familiarity with local job markets (AVSI 2022).

Source: Taken and adapted from Premand 2022; AVSI 2022 ; Arevalo-Sanchez et al. 2024

Linking users of agricultural insurance with agricultural markets

Agricultural insurance is commonly bundled with credit and agricultural services (Greatrex et al. 2015) as a strategy to address some of the underlying factors contributing to the low uptake of insurance and/or credit. Rural women may be perceived too risky by microfinance institutions given that they often lack the collateral necessary to access loans; they may not own assets, legal land titles or have the appropriate documentation. Insurance can lower client risk and unlock credit access for women as it ensures they have a cash flow even when there is a negative shock. Low demand for insurance by women may also reflect their limited understanding of the product. Bundling insurance with credit exposes women to insurance who might not normally have purchased it (Moret 2022).

Kramer et al. (2023) examine how bundling insurance with credit in India helps overcome collateral constraints using KhetScore, a remote sensing and crop analytics tool for credit scoring, benefiting those who may have previously been excluded from the market due to a lack of formal land titles. Treated farmers, especially women, were more likely to purchase and renew insurance and there were positive effects on agricultural revenues, increased household decision-making and improved mental health among women.

An innovative approach to bundling credit and insurance is Risk Contingent Credit (RCC), a loan product that incorporates an insurance contract within its structure so that insurance payments, if triggered are applied to the underlying debt obligation, helping to reduce default risk. Timu et al. (2023b) studied the

impact of RCC on smallholder farmers in Kenya.⁴⁶ RCC aligns loan repayment with crop and weather outcomes rather than collateral. In their study, the loan product also offered farmers the ability to pay the insurance premium at the end of the cropping cycle to address farmer liquidity constraints. Although the authors find that RCC does boost credit uptake, this impact did not vary with the gender of the household head. The results suggest that providing bundled credit and insurance like RCC may not be sufficient to address gender gaps in the credit market. To do so may require including components that directly tackle women-specific constraints, including additional financial literacy training targeted at women and provided in their home or workplace.

Agricultural or farming inputs and services may also be offered alongside insurance, for example, as part of the broader package of livelihood support, as illustrated in Box 18.



BOX 18. BUNDLING OF INSURANCE IN GHANA AND RWANDA

In Ghana, a recent pilot supported under the Ghana Agricultural Sector Investment Programme (GASIP), bundled livestock insurance with veterinary services, extension support and asset-building for smallholders. By linking insurance within a broader package of livelihood services, the model enables women to protect their assets, manage risks and strengthen their role in livestock value chains.

Delivery was facilitated through farmer-based organisations and VSLAs), drawing on the LEAP cash transfer programme (Livelihood Empowerment Against Poverty) structures for outreach and targeting. This approach promotes WEE by intentionally delivering insurance through platforms where women are heavily represented. These community-based platforms also lower access barriers for women who are often excluded from formal insurance and financial services due to limited collateral, land tenure or literacy.

In Rwanda, insurance was digitally embedded into the Smart Nkunganire System (SNS), a government platform for distributing subsidised agricultural inputs. With support from partners like Access to Finance Rwanda and the International Finance Corporation (IFC), insurance was bundled with seeds and fertiliser and automatically provided to farmers accessing e-subsidies. Using socio-economic targeting through the Ubudehe system (Rwanda's national socio-economic classification system) and delivery via Umurenge SACCOs (community savings cooperatives), supports the targeting of subsidies towards more vulnerable farmers. By integrating insurance into this government-run input and subsidy system, Rwanda has created a strong foundation for scaling financial protection alongside agricultural development goals.

The SNS model can advance women's economic empowerment by embedding insurance within platforms already used by women to access subsidised inputs. Women farmers, who often face mobility, documentation and time constraints, benefit from the automated enrolment and simplified service delivery. By linking insurance to input access, the model enables women to secure essential productive resources, manage climate risks and invest in higher-yield farming with greater confidence. When coupled with financial literacy initiatives and SACCO membership, this approach further enhances women's agency and participation in rural economies.

Source: Access to Finance Rwanda (2025); IFAD (2022); Key Informant Interview (2025); Rural Solutions (2025)

Addressing unpaid care and domestic work responsibilities

Domestic and care responsibilities (especially of young children) are key barriers to women's economic empowerment. Care responsibilities and time spent on domestic work hinder women's participation and retention in the labour force, and engagement in self-employment. Gender gaps in care also constrain

⁴⁶ At baseline the authors also compare the drivers of low credit access among male and female headed households finding that female headed households are more demand-side credit rationed with no gender difference found on the supply-side (Timu et al. 2023). Gender gaps in credit market access may reflect demand-side factors such as women's high-risk aversion and lack of collateral rather than biases on the supply side. RCC can combat these challenges by aligning repayment with crop and weather outcomes rather than collateral.

women’s active participation in training and other complementary activities offered by economic inclusion programmes, and force some to opt out. Despite the goals of promoting women’s employment and income-generating activities, social protection and economic inclusion programmes do not typically integrate childcare and eldercare options into their programming, thus limiting the potential for programme effectiveness (Lazslo 2019). The State of Economic Inclusion report 2024 recently stated that only 11 percent of programmes that had women’s economic empowerment as a core objective reported making provisions for childcare (and only 2 percent made provisions for eldercare). This is despite the evidence presented earlier that multicomponent economic inclusion programmes can deepen women’s work responsibilities, leading to time poverty. There is also compelling evidence that provision of care services supports women’s labour force participation, improves women’s attendance at work and reduces time spent on housework (Zahra et al. 2023), increases women’s engagement in commercial agriculture (Donald and Vaillant 2023), and improves income and business revenues (Bjorvatn et al. 2022; Donald and Vaillant 2023).

Some interventions, included in our review, have components or design elements to support the care agenda and address gender gaps in care to enable women to take part in economic inclusion activities. Gender gaps in care and domestic work are tackled through three main types of interventions.

First, some programmes adjust the implementation of activities to promote women’s participation and uptake of training and coaching. Programmes in Afghanistan and Zambia adapted their delivery to accommodate women by providing sessions near beneficiaries’ homes so that they can attend with their children and allowing flexible arrangements to increase participation. Bringing insurance product training into women’s workplace or even their home can help them make more accessible. This can also help mitigate cultural and social norms that may limit women’s mobility and management of time.

Second, programmes can provide childcare facilities to alleviate women’s time poverty constraints. Box 19 discusses the example of the provision of childcare support in Benin’s gender-responsive employment program ‘Azôli’.

Finally, programmes use coaching and structured gender trainings to raise awareness about women’s and girls’ disproportionate responsibilities in childcare and domestic work and promote gender equitable norms and attitudes (see section 8.1.3 for details on this). As shown by evidence in Ethiopia, Malawi and Rwanda, such endeavours have been successful in shifting norms and attitudes on childcare and household chores and promoting greater engagement of fathers in care-giving roles (Devereux and Sabates 2016; Bedi et al. 2022; Alderman et al. 2023).



BOX 19. THE WORLD BANK’S YOUTH INCLUSION PROJECT ‘AZOLI’ IN BENIN

To address unemployment and underemployment among women and youth with little or no access to education, Benin’s National Employment Agency (ANPE) introduced the gender-responsive employment programme ‘Azôli’ (“the pathway to employment”) as part of the World Bank’s Youth Inclusion Project. The project was rolled out in 2021, reaching nearly 34,000 youth, of which 51 percent are women. After analysing why young women were not engaging in wage employment, the programme introduced childcare services for participants, which was particularly helpful for young mothers who wanted to work and participate in apprenticeships. By the end of June 2024, 18 community-based childcare facilities were established to support the programme, with local mothers trained as providers. The programme also included awareness-raising activities on gender inequalities, and training on life and employment skills to address women’s confidence, ability to assert and express their employment goals, as well as referral mechanisms for people facing gender-based violence.

Source: Taken and adapted from Agbeshie et al. 2024.

8. DELIVERING MULTICOMPONENT PROGRAMMES

Well-functioning programme delivery mechanisms are critical for the implementation of multi-faceted social protection and economic inclusion programmes that better serve women and girls and promote WEE. Core elements of the delivery systems include outreach activities, participants' registration and enrolment into programmes, modalities for delivery of benefits, case management (through coaching and mentoring), grievance and redress mechanisms, and monitoring and evaluation. It is important that each of these elements considers gender needs and constraints and ensures that women and girls can take part and benefit from programmes equitably.

8.1 Outreach and communication

Gender-responsive outreach and communication activities are essential first steps to disseminate information and promote awareness and understanding among the eligible population about the programmes and encourage women's registration. Women face many barriers to participation including time poverty and opportunity costs, limited information about eligibility requirements and availability of complementary support. Clear and inclusive communication about eligibility requirements is particularly important for programmes with multiple components, which are frequently run by different agencies, and not as a unified intervention (which is often the case for 'cash plus' programmes). For instance, in Egypt, initial up-take of the Forsa programme, among the female beneficiaries of the Takaful cash transfer was relatively low⁴⁷, due to both rigid gender norms which prevented women from participating in paid work, and operational challenges with awareness raising. Ineffective messaging and inadequate understanding of the complementary measures, such as asset transfers and job support, led to under-optimised uptake of available services among Forsa nominees (El-Enbaby et al. 2019).

Gender and social norms related to women's involvement in paid work, and entrepreneurship are key barriers to programme uptake and effectiveness. These need to be tackled early on through 'culturally sensitive' outreach. In the Sahel Adaptive Social Protection Program (SASPP), strong communication campaigns in villages were organised to sensitise people about the rationale behind targeting women and involving them in economic inclusion activities, to avoid backlash from the community, and male partners in particular. Engaging community leaders in this process, and using social consensus techniques, was instrumental for opening sensitive discussions about women's economic roles and empowerment and securing community buy-in for their active participation in productive inclusion activities (Premand 2022; Key Informant Interviews 2025). Finally, considerable efforts are required to adapt communication and information formats to specific population groups, such as persons with disabilities, ethnic and religious minority groups, migrant and refugee/IDP communities, to ensure programmes reach them and facilitate their registration.

8.2 Registration

Registration involves both the registering applicants and the preliminary assessment of eligibility for programme enrolment (or specific programme components). The main approaches for registering eligible applicants involve a census-based survey and digital on-demand options. Increasingly, economic inclusion programmes leverage government social protection registries (social or unified beneficiary registries) which store data on households and individuals to identify eligible populations for complementary support. Women and other vulnerable groups typically face various constraints to register, such as time and opportunity costs, literacy and physical barriers, and the possession of necessary documentation (Kuss et al. 2024; Staab et al. 2024). We were unable to find much information about the specific registration

⁴⁷ According to research by El Enbaby et al. (2019) an estimated 10,302 households (out of targeted 35,000) signed up for asset transfer component, and 5,392 participants (out of targeted 14,314 households) received a job support.

approaches used by economic inclusion programmes covered in the review. However, several takeaways emerge from literature.

First, provision of on-demand registration is valuable for rural women and girls as it provides a more dynamic option for accessing support based on their current needs and it accommodates changes in poverty status (not having to wait for periodic 'census' assessments). Digital, on-demand registration improves rural women's accessibility to apply for programmes. It can reduce practical constraints, especially for women living in remote areas, who may lack time and mobility to visit registration sites.

Digital tools have also been used to simplify the registration process for agricultural insurance. For instance, ACRE Africa, a service provider that works with local insurance providers, across East, Southern and Western Africa found that the use of M-PESA as part of their insurance product in Kenya enabled quick enrolment and registration of clients, as well as leveraging M-PESA's existent network of clients (Moret 2022). Additionally, using a common and trusted service can encourage farmers' uptake and use of the insurance, which may be particularly important for women, given they may have lower levels of institutional trust (Atker et al. 2016).

In times of crisis and conflict, online registration can provide a safe and timely registration for benefits, which is of particular importance to women and girls from refugee and displaced communities, given their high levels of vulnerability to stigma, harassment and GBV (Heisey et al. 2022). On the other hand, digital registration tools may not always be available and accessible to rural women, owing to limited digital literacy and ownership of digital devices, as well as inadequate coverage of IT and mobile networks in remote areas (Key Informant Interviews 2025).

Second, a frequent barrier to registration is the lack of necessary documents, such as birth certificates or national identity cards, which may prevent women and girls (and other population groups) from applying for benefits. Refugees and IDPs are less likely to hold these documents, which may prevent them from registering, despite their higher needs for support in times of crisis. Efforts to eliminate these procedural constraints are key, which can be done by either waiving these requirements or providing support to obtain them to ensure inclusion. For example, in Ethiopia, many IDPs enrolled in the UNICEF-led Cash Plus Financial Inclusion Pilot faced challenges in accessing complementary support (e.g., using mobile banking services and accessing loans) due to ID requirements. To address these challenges, UNICEF worked with the government to issue and roll out national IDs to beneficiaries of the HCTs, supporting an estimated 600,000 people to access other complementary financial services, such as financial literacy training, bank loans, revolving funds (Key Informant Interviews 2025).

8.3 Determination of eligibility and enrolment

Once information has been registered, the eligibility profiles of registrants are assessed to determine their eligibility for programmes. Social and/or unified government registries can be used to assess eligibility and prioritise the selection of eligible women in complementary programmes. Leveraging the existing information systems for targeting is important for achieving better joint targeting, ensuring coherence and coordination in selection across different programme components, and efficient use of resources.

Research in Burkina Faso by Bersudskaya et al. (2024b) highlights that both the different eligibility criteria used to select beneficiaries of the cash transfer and complementary measures, as well as the fragmented coordination across programme components, have led to challenges for people to enrol and the possible exclusion of the most vulnerable households. In addition, some women were disempowered to use grievance mechanisms and report their complaints with regards to the registration process and targeting outcomes (Ibid).

Programmes, including those which are government- and NGO-led are increasingly utilising government registries and other government databases to assess and identify households and individuals who may benefit from productive inclusion measures. For instance, the Kenya Social and Economic Inclusion Programme, initiated by the Government of Kenya State Department of Social Protection and Senior Citizen Affairs, builds on and targets beneficiaries of the National Safety Net Programme (NSNP) for complementary shock-responsive livelihoods support (Abay et al. 2024). Similarly, the Refugee Employment and Skills Initiative in Kenya, managed by the Norwegian Refugee Council, uses the beneficiary lists of the Hunger Safety Net Programme (HSNP), an unconditional cash transfer programme,

to target refugees and displaced populations with skills training and business development support to promote their livelihoods and youth employment (Arevalo-Sanchez et al. 2024).

Insurance schemes can also leverage the existing identification systems, eligibility criteria and targeting procedures of social protection programmes. Besides reducing operational and transfer costs, this can ensure appropriate targeting and subsidisation for those who would benefit most from insurance coverage. Social protection programmes in developing countries often have schemes that focus specifically on poor rural women, providing a clear opportunity for agricultural insurance to make use of the existing systems. Machado and Goode (2022, 2023) highlight how this approach has supported the rollout of micro-insurance programmes in countries like Fiji, Ethiopia, and Bangladesh. In Fiji, for example, the WFP partnered with the Department of Social Welfare (DSW) to identify and enrol beneficiaries for tropical cyclone insurance, leveraging DSW’s existing information (Machado and Goode 2023). In Ethiopia and Fiji, using pre-established systems and beneficiary criteria has also fostered government ownership, which is vital for long-term sustainability.

Additionally, agricultural insurance schemes that use information from social protection systems can better complement existing risk management efforts. This allows for a risk-layering approach, where different benefits and services target different population segments, as illustrated in Box 20.



BOX 20. LEVERAGING THE HSNP DATA TO LINK PARTICIPANTS TO THE KENYA LIVESTOCK INSURANCE PROGRAM

In Kenya, the Kenya Livestock Insurance Program (KLIP), which provided subsidised insurance for vulnerable pastoralist communities to protect them against drought risk, shared data and methodologies with the HSNP, ensuring that KLIP beneficiaries did not simultaneously receive HSNP support (FAO 2021). This optimises subsidy distribution which is particularly important when considering how to scale-up insurance programmes and ensuring long-term sustainability for governments with limited financial resources. The complementary nature of the two programmes meant that agricultural insurance acted as a social security net, providing an additional shock-responsive layer to the existing social security programme. It ensured that households hit by a climate shock but unable to access HSNP transfers due to being above the HSNP threshold could still receive a payout, amplifying the reach of the social security net. Data-sharing between the two programmes also enhanced index accuracy and reduced administrative costs (FAO 2021).

Source: FAO 2021.

Limited availability of gender data in social and beneficiary registries, and poor data infrastructure can however, weaken the potential benefits made by integrating social protection, economic inclusion support and agricultural insurance. This has been emphasised as a key challenge in Bangladesh and Madagascar with regards to the scale-up of their microinsurance programmes, where a lack of Management Information Systems hinders targeting, delivery and monitoring mechanisms (Machado and Goode 2022, 2023). The need for high-quality data, is also important for the robustness of insurance products that rely on consistent and reliable weather, satellite, and statistical data over time (FAO 2021). Additionally, it is essential to ensure the inclusion of usable livelihood data within the social protection MISs, or, if preferred, ensuring the interoperability of SP MISs with farmer registries. This would allow improved and coordinated targeting and programme design, accounting for variables like sex, livelihood, poverty status etc.

8.4 Payment modalities

The mechanism through which multicomponent interventions deliver benefits, such as cash stipends and capital cash grants to beneficiaries, can impact WEE outcomes. Prompted by the rapid spread of cell-phone and internet infrastructure, programmes increasingly use electronic (or digital) payment modalities (via a mobile phone, a bank account or ATM) to disburse money (Burattini et al. 2022). In case of ‘cash plus’ and graduation interventions, the existing cash transfer payment mechanisms are increasingly leveraged to distribute additional transfers to participants to improve efficiency and reduce operational costs. While very few impact evaluations of multicomponent economic inclusion programmes tested and

compared the effects of digital and in-person payment modalities on WEE, evidence shows that digital payments can contribute to improving women's economic performance, greater control over resources, their decision-making related to investments, enhanced self-efficacy and bargaining power, and financial inclusion (Buvinić and Furst-Nichols 2016; Chang et al. 2020). Our review of the literature indicates that these outcomes emerge through several pathways.

First, channelling resources to bank accounts in women's names, or mobile money, increases privacy and confidentiality, which enables women to directly receive and take ownership of payments. This in turn can increase women's autonomy and independence in using money for investments in income-generating activities, leading to improved business outcomes and income (Buvinić and Furst-Nichols 2016). For example, in Kenya, the participants in the BOMA Project used digital money to access cash, which resulted in substantial increases in their personal savings and income and made them more involved in household decision-making about expenditure on education and nutrition (Gobin et al. 2017). Private access to cash can also reduce social pressure for women to share resources with their family or neighbours, overcoming what is known as the kin tax', and freeing up resources to be invested in their business (Buvinić and Furst-Nichols 2016).

By providing women with the choice to select how and when to spend the transfer can increase women's locus of control and self-esteem. In some programmes, women are provided a choice of payment modality (their preferred bank accounts or mobile money wallets) and service providers (Gender Innovation Lab 2024). In GEWEL in Zambia, goods-to-person (G2P) platform allows participants to choose from six financial services to receive business grants, resulting in better service quality.

Digital tools, such as the use of SMS can amplify positive 'power within' and decision-making outcomes. Texts can be used to ensure women are well-informed about the timing and details of payments. For example, in Zambia's GEWEL Project, automated text messages are sent to beneficiaries to alert them of the timing of the payments, which increases their power to negotiate how the transfer is allocated (Arevalo-Sanchez et al. 2024). Automated text messages can be used to send people reminders to save (encouraging the practice of saving), as well as to disseminate information on various topics of relevance to women and girls, including market prices and gender and social nudges that can improve women's decision-making, budgeting, investment plans and risk management. In the 'Terintambwe' Graduation Programme in Burundi, mobile phones are provided to participants, which they use for business purposes to check market farm prices and negotiate business deals (Devereux et al. 2015).

Similarly, connecting agricultural insurance to mobile phones and mobile money platforms enhances transparency and helps farmers better understand when and how payouts will occur. Mobile phones can also help bridge consumer awareness and knowledge gaps by delivering product information, farming advice and reminders about insurance and weather forecasts. For instance, Pula, an insurance provider across East and Southern Africa (supported by Shell Foundation and the UK government) provides insurance packaged with farm inputs (Pula 2020). Farmers are registered via their mobile phones when they purchase inputs and receive updates on input replacements, agronomy tips and early warning alerts, with over 50,000 messages sent per season using their mobile phones and WhatsApp (Pula 2020).

Second, receiving digitalised payments in real time without having to travel long distances can be a more convenient and safer way to access funds. For instance, digital financial services allow women farmers to pay for their insurance premiums and receive their payouts without the need to go to the branch of an insurance provider (Varangis et al. 2021). ACRE Africa, a service provider that works with local insurance providers, found that the use of M-PESA as part of their insurance product in Kenya leveraged M-PESA's existent network of clients, supported fast payments (that does not involve physically visiting farmers) and enabled the tracking of individual clients, helping ensure low transaction and delivery costs (Moret 2022).

Client flexibility is particularly important for mobile populations, and in times of crisis, when there are increased challenges to women's safety and mobility. Because digital money transfers are personalised and attached to the beneficiary, they can be made portable, which can increase accessibility to funds among migrant, refugee and displaced communities. Mobile money is increasingly accessible, even in hard-to-reach areas, as well as fragile and conflict-affected settings. This demonstrates the potential for mobile money to bridge financial inclusion gaps even in very weak institutional contexts, with limited formal banking systems.

Finally, enabling the use of digital products can serve as an entry point to build women’s financial history and, over time, bring poor women into the formal financial sector. Bank accounts and mobile money can also be linked to other financial services, such as credit, savings and insurance, which are critical for women to expand their productive investments and manage risks. A growing number of programmes are piloting the use of digital saving apps within VSLAs to manage group finances more effectively, as illustrated by an example from Somalia in Box 21. However, more research is needed to provide robust evidence on whether, and to what extent, access to digital accounts serves as a gateway for women to access other financial products and services.

Research shows that poor women can also face various barriers to effective uptake and utilisation of digital payments, including illiteracy, innumeracy, and limited knowledge about programme rules and payment methods as well as unfamiliarity with technology (GSMA 2022). For example, an assessment of women’s experiences of digital cash transfer programme in the DRC showed that women were often “unaware of benefit entitlements, the timing of disbursements, the money available in their accounts and how to use them” (Kuss et al. 2024). This situation made them reliant on external help to access funds via M-PESA, exposing them to the risk of fraud, Sim card theft, and fee coercion (Ibid). Moreover, a significant gender and urban-rural gap exists in mobile and internet usage in developing countries, often due to cultural, social, economic, and educational barriers.⁴⁸

Gender-responsive design of payment modalities is critical for ensuring these are suitable for women with limited literacy and no prior digital experience. The provision of financial literacy training for women to build their knowledge and skills and assistance in accessing and using their accounts are critical to ensure they can effectively use digital payments and financial services (including agricultural insurance). Women should also have access to mechanisms to redress grievances about inconsistent and delayed payments. Finally, as it is generally the poorest and most vulnerable women who lack mobile phones (and bank accounts) (Hidrobo et al. 2024), alternative communication channels such as women’s or savings groups remain important for the dissemination among women of financial products.



BOX 21. USING DIGITAL PAYMENTS IN SOMALIA TO PROMOTE WOMEN’S FINANCIAL INCLUSION

In Somalia, high mobile phone penetration has facilitated widespread use of mobile money for financial transactions and disbursement of cash transfers. In FAO Somalia’s LTCL, recipients accessed cash transfers through mobile money platforms. Use of mobile payments helps women to receive and manage money in their own time, thus reducing the time needed to reach pay points, protects them from the risk of exploitation from money agents, and expands their control over funds.

Furthermore, several VSLAs established through the project adopted mobile wallets to manage group savings, significantly reducing reliance on physical cash. However, VSLA members’ limited literacy and numeracy skills continue to present a barrier, leading many women to rely on support from implementing partners or, in some cases, family members to ensure accurate financial record-keeping of group financial activities. To address these constraints, the pilot put efforts to expand support systems, particularly through increased representation of female agents by service providers. This measure helped create a more inclusive and gender-responsive environment, enabling women to feel comfortable asking questions and seeking advice on other financial products and services, such as credit, microfinance, insurance.

Source: Key Informant Interviews 2025.

8.5 Case management: Coaching and mentoring

Case management systems are used in social protection programmes to identify and respond to the different needs of participants, and refer and link them to complementary services. In case of cash transfer

⁴⁸ Adults in rural areas are 33% less likely to use mobile internet than those living in urban areas (GSMA 2022). In Sub-Saharan Africa the rural population is 54% less likely to use mobile internet than their urban counterparts.

programmes case management typically supports beneficiaries to access social, health, legal and other services deemed necessary by participants to improve their welfare. In this scoping paper, we focus on the role and delivery of coaching and mentoring as a case management mechanism to provide personal support to participants of economic inclusion programmes, to track their progress and overcome psychosocial and financial barriers in growing their business or finding employment.

As discussed in section 8.1.4, coaching and mentoring delivered in economic inclusion programmes varies significantly by context. Some programmes deliver coaching in person by mentors or peers, while other programmes increasingly use electronic mentoring through tablets. Coaching can be implemented by volunteers or professional social workers. The frequency and duration of coaching can also vary, and support can be provided at the individual or group level. Some programmes use a combination of individual and group-based coaching to enhance impacts and reduce the costs of delivery. The coaching component can also be designed to provide messaging on gender norms regarding women’s work, the division of unpaid care work, GBV as well as to encourage households to adopt new behaviours and practices. Box 22 describes the progressive adjustments made to the coaching component in AVSI’s Graduating to Resilience programme in Uganda to ensure it better serves the needs of female participants and their partners.



BOX 22. TESTING VARIATIONS IN PROGRAMME COMPONENTS IN AVSI GRADUATING TO RESILIENCE PROGRAMME IN UGANDA

Launched as a 30-month programme, AVSI offered a sequenced intervention with various components, including coaching, financial inclusion support, transfers for consumption support, livelihood skills training, and asset transfers. Throughout the programme, adjustments were made to refine coaching strategies and address challenges such as rising dropout rates and trauma among participants. Based on gender assessments from Cohort One, the programme has been adapted to enhance gender transformative outcomes for Cohort Two. The coaching curriculum was revised to address gender norms earlier and more effectively, based on feedback from Cohort One. Though attitudes improved, men were often confused about the woman-plus-household approach, leading to resistance. Women still faced an unequal workload, juggling household and economic tasks. To address this, Cohort Two introduced earlier discussions on conflict resolution, joint decision-making, and shared responsibilities, supported by trained coaches. One-on-one household sessions were also added to better engage male members and reinforce gender learnings.

Through Cohort One, women’s access to mobile phones and digital skills improved, though ownership and decision-making remained male-dominated. While phone use rose for both genders, men were more likely to control phone ownership decisions. Women also faced greater barriers, including limited digital skills and access to information and communication technologies (ICT) services. Mobile phones offer women tools to better manage household finances, businesses, and access agricultural information. To address the gender digital gap, all Cohort Two primary participants received phones. Both women and male spouses were sensitised on the purpose and use of these phones to address the limitations of technology and potential issues over ownership. The phones supported mobile money transfers, sending key updates, and sharing messages on topics like nutrition, fraud, and gender. Group coaching also included mini-lessons to boost digital literacy.

To promote broader gender norm changes and reduce GBV, the programme introduced community engagement efforts with Cohort Two. The Gender Assessment identified that one of the barriers to changing gender norms on a larger scale beyond the household level was negative peer pressure, particularly among men. While some male participants shifted attitudes, influence from non-participants hindered wider change. Religious leaders, though influential, often reinforced harmful stereotypes and were reluctant to address GBV. In response, Cohort Two expanded outreach using community dialogues, drama, and media to raise awareness of gender issues, GBV laws, and referral systems, working with local structures like clinics and radio stations.

Source: Taken and adapted from AVSI (2022a), AVSI (2022b), AVSI (2023), Annan et al., Arevalo-Sanchez et al. (2024).

Programmes are increasingly experimenting with the provision of *coaching* through a mix of in-person interactions and digital apps designed for very poor and nonliterate participants (Arevalo-Sanchez et al. 2024). Several of the graduation programmes supported by the Fundación Capital across a range of locations in Latin America use digital modalities to train women on business and life skills and coach them on a variety of topics to promote their economic empowerment. These approaches show significant potential for reaching a large swathe of participants through low-intensity and cost-efficient options – see Box 23.



BOX 23. USING DIGITAL MODALITIES AND APPS TO DELIVER TECHNICAL AND LIFE-SKILLS TRAINING TO WOMEN IN THE FUNDACIÓN CAPITAL GRADUATION PROGRAMMES

AppTitude, developed by Fundación Capital, is a mobile application tool used to train programme participants in entrepreneurship, financial education, and life skills. The programme includes five modules delivered via practical mobile lessons, games, and videos. To date, it has benefited more than 30,000 households in Latin America.

IgualdApp is a digital application that promotes gender equality through educational content on various topics including co-responsibility in domestic and care work; sexual and reproductive health; female participation and leadership; and prevention of gender-based violence within the family and community level. An evaluation conducted by the International Development Research Centre (IDRC) found that in Paraguay and Colombia, for the majority of the topics that were addressed, the participants reflected gender attitudes and perceptions that were closer to positions of equity and empowerment than the women who did not participate. The approach was particularly effective in promoting changes in perceptions regarding the distribution and co-responsibility of unpaid care work, and the positive recognition of women who study or start a business.

Source: Taken and adapted from Fundación Capital 2025.

The coaching and mentoring is resource intensive, as it requires significant investments in staff capacities, including training and incentives. Coaching and mentoring, particularly household visits and individual personal support, may create capacity challenges when delivered at scale. The operational research in the SASPP in Niger suggests that community-level coaches have shown a degree of success in helping households when problems arise and guiding them to stay on track, as well as building hope and encouraging women to become more assertive and aspirational in their economic endeavours (Premand 2022). However, many capacity constraints remain with delivering coaching at scale, including low levels of literacy and education among coaches, and the inconsistent provision of technical support and incentives to enhance their performance (Ibid). It is equally important to ensure that coaches and mentors are trained in gender to ensure they promote positive gender attitudes through their work, and do not perpetuate discriminatory gender norms and behaviours among participants (this is discussed further in section 10.2).

8.6 Grievance and redress mechanisms

Programmes must ensure that beneficiaries (and applicants) have safe and transparent access to gender-responsive GRMs to file eligibility appeals, make complaints or provide other forms of feedback emerging from their participation in the programme. Well-functioning GRMs also ensure there is greater accountability for the quality of actions designed to achieve WEE objectives. Importantly, gender inequality and structural power relations generally limit options for poor and marginalised women to seek redress. Limited voice, lack of self-confidence and fear of stigma or discrimination by programme staff may keep some groups of women from expressing their complaints to a community committee and/or obtaining redress for unfair administrative decisions.

Limited information was found through this review about women’s access to and experience of grievance mechanisms. Only one systematic review by Javed et al. (2022) examined the impacts of SHGs in South

Asia and found that membership in the self-help groups increases the likelihood of women submitting their complaints regarding programme delivery to local village institutions. Limited evidence from Burkina Faso and the DRC also suggests that women face challenges in raising formal complaints, due to inadequate knowledge on where and how to report their feedback and a lack of agency to do so (Kuss et al. 2024). To ensure uptake, grievance mechanisms must build awareness among female recipients so they know their rights and are confident to use GRMs, without a fear of being harassed or penalised for filing a complaint.

Finally, some programmes provide opportunities to participants to lodge complaints about intra-household conflict, risk of coercion of benefits and IPV. In the SASPP in Niger and the GEWEL project in Zambia, the GRMs have been adjusted to receive reports of sexual exploitation, abuse, and harassment, while providing assurance of victims' confidentiality and protection (Arevalo-Sanchez et al. 2024; Key Informant Interview 2025). In Zambia, beneficiaries who report abuses also receive counselling and referrals to services. More research is required to assess how GRMs work in practice, how they can be designed to be empowering to programme participants, and what barriers women face to optimise their use of services.

8.7 Monitoring, evaluation and learning

Routine use of the monitoring and evaluation (M&E) data is an important tool for tracking and assessing whether interventions (and various programme components) reach and affect women and men differently, and the extent to which programmes promote WEE outcomes. As has been shown throughout this paper, many multicomponent programmes have been evaluated (many using the RCT design approach) to generate evidence on the impacts of interventions and different design elements, on various outcomes and indicators related to women's economic empowerment. While the assessment of M&E frameworks is beyond the scope of this review, we have found examples of programmes which have used data generated through monitoring to adjust existing design and delivery to strengthen programme effectiveness.

For instance, the Graduating to Resilience programme in Uganda employed various monitoring and evaluation techniques (e.g., feedback from community members, surveys, and the RCT) to collect sex-disaggregated data to inform gender-responsive design modifications (see Box 22 for details) (AVSI 2022). Similarly, within the SASPP, an M&E module was developed specifically for the productive inclusion measures to track the delivery of the package consistently across countries. In addition, the programme has commissioned process evaluations in Burkina Faso, Mauritania, Niger and Senegal to assess the cost-effectiveness of implementing coaching and provide operational learning on how to scale-up the coverage of gender-responsive productive inclusion packages through government-led social safety net programmes.

More generally, robust research and evidence generation can play a critical role in programme adaptation and expansion. The scaling of SEWA's extreme heat insurance product was supported by strong research and learning produced by the NGO, which also helped facilitate government engagement (see Box 24).



BOX 24. SCALING-UP AGRICULTURAL INSURANCE SCHEME IN INDIA: THE EXPERIENCE OF SEWA

The Self-Employed Women's Association is a women's trade union established in 1972 with a membership of over 3.2 million poor, self-employed women workers from the informal economy across 18 states in India (SEWA 2024). SEWA works across four pillars (organising, capacity building, social security, and asset creation) to achieve the objectives of full employment and self-reliance among poorest women in India.

A large share of women in India work in the informal sector, leaving them particularly exposed to the risks associated with high temperatures as they may have little to no access to shade, water or toilets. In 2023 a new Extreme Heat Income Microinsurance product was piloted among 21,000 women in the state of Gujarat in collaboration with SEWA (Blue Marble 2023). The parametric insurance product triggers an automatic payment when extreme heat thresholds are forecast and/or reached and it is deemed unsafe to work. Additional funds provided women with the tools and resources to create a safer workplace and to supply education and awareness training. In 2024, the programme was rolled out to around 50,000 SEWA members by Climate

Resilience for All with SEWA, Swiss Re and ICICI Lombard under the name Women's Climate Shock Insurance and Livelihoods Initiative (WCS). The product also provides direct cash assistance to supplement lost wages during periods of extreme heat (that do not cross the threshold for insurance). Extreme high temperatures in 2024 triggered the insurance and cash payments, with 92 percent of enrolled women in the WCS receiving claims in 2024 (Climate Resilience for All 2024).

The programme leveraged private sector expertise to create a tailored insurance solution for informal women workers. Central to the initiative's aim to scale-up further is the sharing of evidence and research to engage national and multilateral stakeholders. WCS provides a safety net for women and supports their climate resilience. The governments and the national social protection system could play a critical role in the scale-up of the programme.

Source: SEWA 2024; Blue Marble 2023; Climate Resilience for All 2024; Key Informant Interviews 2025

9. POLICY ENABLERS

In this final section, we look at how policy frameworks, institutional coordination and financing, and organisational capacity can promote or hinder the implementation of multicomponent programmes and the achievement of WEE outcomes.

9.1 Enabling policy and institutional environment

Policy integration and alignment

Integrating multicomponent economic inclusion programmes into national social protection policies and strategies is critical for ensuring the long-term sustainability and scalability of interventions and WEE outcomes. The official recognition of economic inclusion programmes in national policies is important to gain high-level political commitment to the promotion of WEE, as well as to maintain momentum, facilitate coordination and collaboration across implementing ministries and sectors, including gender ministries, and to secure adequate institutional arrangements and financing (Holmes et al. 2022; Staab et al. 2024).

Several programmes included in our review are institutionalised within government structures and operate at scale. Examples of government-led programmes, covered in our review, which are also gender-responsive and run at scale, include the Sahel Adaptive Social Protection Programme (in Burkina Faso, Chad, Mauritania, Niger and Senegal); the Supporting Women's Livelihoods initiative in Zambia; the Ujana Salama cash plus pilot in Tanzania (implemented within the Productive Social Safety Net programme); the SPIR programme in Ethiopia and the Satat Jeevikoparjan Yojana in Bihar, India. The existing evidence on these programmes suggests that governments are able to deliver multicomponent social protection and economic inclusion interventions at scale and achieve strong impacts on women's economic empowerment. Where evidence is available, it also shows that interventions (while resource-intensive) can be quite cost-effective, especially when streamlined to tackle context-specific gender and livelihood constraints (Bossuroy et al. 2021; Premand 2022). Nevertheless, many initiatives continue to be implemented independently as pilots, and at a relatively small-scale, undermining the potential for sustained delivery and empowerment effects (Andrews et al. 2021; Arevalo-Sanchez et al. 2024)

Moreover, programmes need to operate in a broader policy and institutional environment that is conducive to the promotion of gender equality to yield meaningful and sustainable impacts on WEE. While the in-depth review of national policy and strategic frameworks was beyond the scope of the paper, there are several important findings that emerge from the review of the literature. First, we found very few examples of national social protection policies and strategies that include explicit gender equality and WEE objectives, and commitments to gender mainstreaming. Camilletti et al. (2021) undertook a comprehensive assessment of social protection strategies and the extent to which these integrate gender. They find that only about a quarter of strategies (12 out of 50) define gender equality as an explicit goal to be achieved in or through social protection. While around 8 out of every 10 strategies (39 out of 50) acknowledge women's unequal access to and control over assets and economic resources, a much lower share (26 out of 50) detail any specific actions or programmes aimed at tackling those constraints. There are notable exceptions. In Niger, for example, the National Social Protection Policy acknowledges the

need to strengthen women's productive capacities, especially among rural populations, and as such, this higher-level policy goal is aligned to SASPP. The Niger's national cash transfer programme, which is an entry point for delivering productive inclusion measures is anchored in a high-level government structure, as it is led by a safety nets unit in the Office of the Prime Minister.

The effectiveness of WEE programmes also depends on there being strong policy alignment between gender equality policy frameworks and social protection strategies and programmes. However, such a link appears to be even more limited, due to weak institutional collaboration, limited gender expertise, and lack of advocacy. The only exception identified in our review is the development of the Gender Action Plan (GAP) included in the second phase of the Productive Social Safety Net programme in Tanzania, which is anchored in the national Women and Gender Development Policy (2000) and the National Strategy for Gender Development (2008) (Myamba 2020). The GAP provides overall strategic and practical guidance for the inclusion of gender dimensions into the design and implementation of cash transfers, public works and livelihoods activities delivered through the PSSN II. It also includes specific budget provisions for capacity and institutional strengthening at all levels for delivering on those commitments.

Mainstreaming gender and WEE as a cross-cutting theme *throughout an economic inclusion programme or policy* can be a challenge. As suggested in key informant interviews, WEE is a slow and gradual process and difficult for governments to conceptualise, especially among government ministries focused on rural and agricultural development, and productive outcomes. The prospects for gender mainstreaming are also hindered by the gendered political economy, including gender biases embedded in institutional culture and organisational practices (Gavrilovic et al. 2023), as well as limited evidence of programme impacts on WEE, and the absence of gender-sensitive data on cost-effectiveness (Peterman et al. 2024).

Several enabling factors have been identified in the review as critical for policy and programme integration (and gender mainstreaming). These include political commitment, leadership and incentives, evidence generation to help shift preferences, institutional norms and to foster political support for WEE, as well as capacity building of governments and partners, and donor influence. Institutionalising specific processes and entry points during programme formulation and design to ensure gender aspects are reflected, including engagement of relevant experts, is also key.

Evidence-informed advocacy seems to be effective in opening up spaces for policy-making and dialogue on the links between social protection, economic inclusion and WEE. For example, the focus on systematically reporting evidence emerging from economic inclusion programmes and WEE outcomes has driven dialogues on gender-responsive social protection and a greater gender focus in economic inclusion programming (Key Informant Interview 2025). In SASPP, gender-focused impact evaluations are creating evidence and lessons learnt to promote policy discussions about gender issues, women's empowerment and gender-equitable norms and practices (Key Informant Interview 2025). The experience from SASPP also highlights the importance of adopting a gradual and a 'do no harm' approach to policy advocacy, especially in highly conservative gender contexts to avoid government backlash (Ibid). Similarly, in Iran, UNICEF has packaged its new cash plus economic inclusion pilot, through a community-based women's empowerment approach (focusing on community resilience and social cohesion). Such an approach was adopted to gain the acceptability of programme and use it as an entry point to target women, working in line with Islamic principles (Key Informant Interview 2025). Donor influence through funding, technical assistance and research was also cited as a key enabler of mainstreaming gender and WEE objectives in economic inclusion policy and programming (Key Informant Interview 2025).

This emphasis on evidence generation is particularly relevant in the context of agricultural insurance, where the complexity of the product, combined with political and financial constraints, can make it difficult to incentivise government engagement, especially when compared to social assistance programmes with more immediate and visible impacts (Solorzano and Goode 2023).⁴⁹ Nonetheless, advocacy efforts have achieved some success in engaging national stakeholders and securing formal recognition of insurance within broader social protection frameworks. For instance, in Bangladesh, two weather-index insurance

⁴⁹ For example, governments may adopt a "wait and see" approach, opting to delay investment until a shock occurs rather than supporting an insurance programme ex ante.

products were incorporated into the Implementation Action Plan for the National Social Security Strategy (2021–2026), which explicitly details the importance of gender equality and women's empowerment.

Institutional coordination and collaboration

Designing and implementing bundled interventions often involves multiple sectors and actors working together. The successful scale-up of multicomponent programmes (and the creation of programme and policy linkages) requires careful coordination across government at different levels: the central, decentralised and local levels (Andrews et al. 2021). In some instances, two ministries may co-lead the implementation of different programme components, with the Ministry of Social Protection overseeing cash or asset transfers and the Ministry of Agriculture or Labour managing productive inclusion packages such as training, coaching, and job support facilitation. Other partnerships beyond government might also be required to implement measures at scale. Strengthening the link between gender-focused ministries, social protection and agricultural institutions is also crucial for ensuring WEE is embedded in policy and programme design and delivery. However, effective inter-institutional cooperation is difficult to achieve in practice 'due to the existence of institutional rigidities and inertia, prioritisation of individual over collective objectives, and lack of incentives to adequately encourage joint work' (World Bank 2020 cited in Andrews et al. 2021). Bringing a gender and WEE focus into the mix adds to this challenge. Ministries in charge of agricultural and employment policies, and to a lesser extent social protection, generally have limited experience of linking economic/livelihoods sectors with gender policies, and other sectors of importance to WEE, such as health, education, care policies, GBV prevention, to name a few (Holmes et al. 2022).

Setting up gender-responsive institutional and coordination arrangements is critical to promote collaboration and shared vision, and ensure buy-in for delivering on gender and WEE commitments. The Memorandum of Understanding (MoU) across implementing agencies, including gender-focused ministries, can be an effective tool for clearly delineating the roles and responsibilities of each actor, and ensuring the linkages become actionable and accountable. However, we were unable to find a country example where the linkages across these sets of actors (i.e. social protection, agriculture/rural labour and gender) have been explicitly promoted. The SASPP tries to foster institutional coordination between the ministries which house its different components, including cash transfers, productive inclusion, food security and climate resilience; however, institutional coordination in relation to gender has been weak (Perezniето and Holmes 2020; Key informant interview 2025).

A lack of coordination is also a broader challenge affecting the integration of agricultural insurance within social protection systems, especially given these programmes often involve some form of public-private partnership. In Bangladesh, for example, WFP recognised the need for stronger institutional coordination to ensure that lessons from insurance-for-work pilots inform broader agricultural insurance programming. WFP advocated for the establishment of cross-ministerial technical working groups that bring together stakeholders from disaster risk financing, agriculture, gender, and social protection. Such platforms could help move beyond siloed approaches and ensure that issues like women's access to and use of insurance are treated as cross-cutting priorities embedded in broader policy and programmatic discussions (Solorzano and Goode 2023).

Inter-institutional collaboration depends also on institutional capacity, including the technical knowledge and skills of policymakers and other key stakeholders to frame and advocate for gender-responsive economic inclusion policies and programmes. However, policymakers involved in social protection and agricultural/rural labour policies typically lack the gender expertise needed to integrate gender and WEE focus into policy and programming. Platforms to facilitate joint work and share knowledge, skills and evidence among economic inclusion and gender actors (e.g., women's rights departments, gender-based NGO and women's groups) is also rare (Key Informant Interview 2025). In Tanzania, the Gender Action Plan makes explicit calls and budgetary provisions for regular trainings, workshops, and policy dialogues among actors involved in the PSSN and capacity strengthening of key stakeholders at all levels, including regional, district, and community (Myamba 2020). However, we were unable to find any information as to how effectively these plans are implemented in practice. In the SASPP, the World Bank provides technical and research support to the government actors through its Gender Innovation Lab, and the Gender-Responsive Social Protection facility (Key informant interview 2025). Gender capacity-building efforts

generally seem to be more prominent at the programme level, targeting frontline workers directly involved with programme delivery, as discussed below.

Financing

The financial implications of scaling-up comprehensive economic inclusion programmes feature heavily in policy debates (Andrews et al. 2021; Arevalo-Sanches et al. 2024). 'Plus' components can be expensive, particularly when aiming to link social protection beneficiaries to a range of services and offer monitoring and follow-up support. Despite heavy resource requirements associated with the implementation of integrated approaches, most programmes covered in our review appear to be cost-effective (Blattman et al. 2015; Bossuroy et al. 2021; Concern Worldwide 2024). A systematic review of social safety nets (including cash plus programmes) by Peterman et al. (2024), concludes that while multicomponent interventions largely demonstrate strong return on investments, there is a need for further research on gender-specific cost-benefit analysis.

Securing adequate financing and earmarked budgets are critical for ensuring the implementation of core gender mainstreaming activities (i.e., gender analysis, consulting gender experts, community sensitisation, and M&E) and gender-responsive 'plus' components (i.e., gender dialogues, coaching and mentoring, men's engagement activities). In practice, adequate financing for gender mainstreaming remains a challenge. A multi-country research of cash plus programmes in Africa conducted by UNICEF Office of Research – Innocenti finds that - across countries and programmes, gaps in budget allocations and payment delays have hindered the full and effective implementation of gender-specific design features. The absence of earmarked budgets for gender provisions (gender sensitisation efforts, provision of childcare) reduced the achievement of programme results for women and girls (Kuss et al. 2024). Finally, donors have an important role to play in filling in financing and technical gaps. Multilateral agencies such as the World Bank, the European Union and United Nations, and bilateral development partners, such as Foreign Commonwealth and Development Office, German Agency for International Cooperation, Ireland's IrishAID have been providing an ongoing financial and technical support to governments to better understand the importance of linkages between social protection, economic inclusion and WEE, and adopt these principles in policy and programming (Key informant interview 2025).

9.2 Organisational capacity

Organisational capacity to design and implement gender-responsive multicomponent programmes is key to promote WEE. Implementation arrangements vary across programmes. Multiple government agencies or departments, and sometimes non-governmental partners (when government capacities are lacking) may be involved in the delivery of programme components. In some cases, the lead implementing agency would deliver components in-house, by directly recruiting and managing front-line personnel. For instance, in Zambia, the Ministry of Community Development and Social Services is responsible for delivery of the overall SWL programme, with limited support from NGOs. Since the launch in 2015, the programme has reached 75,000 beneficiaries across 51 rural districts and all 10 provinces, with a plan of expanding coverage to 135,000 people by 2025 (Botea et al. 2023). In other instances, programme delivery may involve a partnership between different government ministries or departments, and/or private sector providers and NGOs. In Niger, for example, while the cash component is delivered through the national safety nets unit, other human resource-intensive components, such as training and coaching, are managed by training firms and NGOs. To a lesser extent, the government may outsource the implementation of core and 'plus' components completely to an external agency. This approach is applied in the SASPP in Burkina Faso and Mauritania, partly as a result of insecurity risks and civil unrest (Archibald et al. 2020). Programmes which operate in fragile and conflict-affected settings are more frequently delivered by the private sector and NGOs owing to extremely low levels of government capacity and acute insecurity (Arevalo-Sanchez et al. 2024).

Government implementation capacity

Irrespective of delivery modality, significant capacity building of staff at all levels is required to implement programme components with consistency and quality. The challenges to scaling-up multicomponent

interventions are particularly strong when intensive and personalised support to beneficiaries is involved, such as coaching and training. Several studies covered in the paper highlighted challenges in implementing 'plus' components, ranging from insufficient human resources and staff capacity to deliver gender-responsive provisions and activities, inadequate budgets, and complex operating environments. In some cases, these challenges have led to sub-optimal results regarding WEE outcomes. For example, in Zambia, inability to consistently deliver high-quality training by community facilitators to participants of the SWL initiative, across all eligible districts, resulted in weak impacts on women's business skills and financial decision-making (Botea et al. 2023). Similarly, in the ELA pilot in Tanzania, resource constraints reduced the frequency of monitoring and supervision visits, and the project had muted impacts on adolescent girls' empowerment outcomes (Buehren et al. 2017).

In the DRC, uneven and delayed delivery of the training sessions (which included topics on women's leadership and rights) undermined impacts on women's autonomy in decision-making (Kuss et al. 2024). The operational research highlighted several shortcomings in the design and delivery of the gender training including a lower number of days used to deliver the training (compared to original plans), inconsistent and improvised training content, and overreliance on mobile messages, instead of in person supervision and follow-up (Ibid). Programmes that operate in settings of fragility are often interrupted and suspended due to instability and conflict, and this can undermine WEE impacts (Lind et al. 2022).

Personnel capacity

In addition to establishing a sufficient workforce, staff capacity needs to be built in terms of skills, time, and incentives, to enable them to implement gender-responsive multicomponent programmes. Staff involved in different phases of programme delivery – including targeting, registration, payment delivery, training, GRMs and M&E – should have a basic level of gender awareness for programmes to achieve intended WEE outcomes.

We have identified several programmes that pay attention to capacity building of staff. For example, at the start of the employment programme 'Azoli' in Benin, national government and municipal employees were trained on gender equity and employment policies to better understand the barriers that young women face to join the labour market, including limited financial inclusion and literacy, lack of childcare support, and restrictions from partners or other family members (Agbeshie et al. 2024). Staff was also trained on how to provide gender-responsive information and counselling for jobseekers, applying for jobs and managing relations with employers, and building successful job networks. In Ethiopia, extension workers and service providers involved in the delivery of the Cash Plus Financial Inclusion Pilot in Ethiopia were trained on how to protect and provide support to victims of sexual exploitation and abuse among displaced communities affected by climate shocks and conflict (Key Informant Interview 2025).

Extra capacity building support is required for those frontline workers who provide intensive, personalised support to beneficiaries, such as coaching and mentoring. This entails strengthening not only technical skills but also interpersonal and communication capabilities of staff in order to support the confidence and self-esteem of women and girls to take advantage of the programme's activities. Frontline staff, especially the people interacting directly with the beneficiaries need to be adequately supervised to ensure they do not reinforce the pre-existing discriminatory beliefs about gender norms and roles in their work. In the CLM graduation programme in Haiti, the NGO FONKOZE engaged the technical expertise of Haitian feminist academics to develop a strategy to deepen gender sensitisation at all levels of its operation, based on the findings of the capacity assessment of local staff (Roelen et al. 2019).

It is also important to consider the gender balance of staff, particularly local and community implementers. Hiring women as frontline workers is particularly critical in conservative contexts, where cultural norms prevent women from engaging with male staff. Women may also be better positioned than men to coach and mentor other women on various subjects, including business and agricultural skills, as well as sensitive topics, such as care responsibilities and time poverty, gender-based violence or family planning. Seeing other women in professional and leadership roles can also increase aspirations regarding work and social status among female beneficiaries.

Staff, especially frontline workers, need to be appropriately remunerated, and female staff provided with transport and childcare to avoid exacerbating women's unpaid work responsibilities. Delivering social

protection in remote rural places or conflict-affected areas can pose additional challenges for women front-line workers. The GEWEL programme in Zambia established a network of women volunteers in communities to deliver life and business skills training and to coach beneficiaries, thus removing the imperative to travel.

Community structures

Utilising community structures in programme delivery is increasingly employed as a strategy to overcome staff shortages in both government- and NGO-led programmes (Andrews et al. 2021). Community structures, such as community volunteers and community committees, may be engaged in different activities across the delivery chain from community mobilisation, targeting and enrolment, provision of training, coaching, and savings facilitation, monitoring, and grievance and coaching. Community-based personnel offer a lower-cost alternative to the employment of professional social workforce. Moreover, the engagement of community members can also facilitate local buy-in for gender-responsive programming and WEE, and promote women's participation into schemes and uptake of 'plus' components. Community structures are also critical to sensitise communities and rally the support of the community for potentially contentious elements of the intervention (such as women being the main beneficiaries of economic inclusion measures).

For instance, a review of the self-help group approach adopted in the National Rural Livelihoods Mission in India, which involved local facilitators, led to higher outcomes on women's political empowerment (e.g., collective action for public services and engagement in local politics) compared to SHGs with external facilitators. The authors associated these differences in impact to the familiarity of local facilitators with village conditions, languages, and norms, which enhanced their performance, and the group's (Javed et al. 2022). The Complementary Livelihood and Assets Support Scheme (CLASS) in Ghana prioritises the recruitment of female community facilitators to manage programme delivery at the community level, in order to deepen gender inclusion and female participation in CLASS (Arevalo-Sanchez et al. 2024).

Programmes also set-up community committees with multiple functions on service delivery and community sensitisation. These committees often employ gender quotas to promote the representation of female members. For instance, in the government-led Shabaka Meisha economic empowerment project in the Republic of South Sudan, 65 percent of targeted beneficiaries are women, and the project works to promote gender parity in local community committees overseeing the programme delivery. By ensuring meaningful female participation in local community structures, Shabaka Meisha aims to better address the needs of female participants, as well as promote women's voices and agency in the community, thus leading to their empowerment. We were unable to find information on the performance of these committees and if the members receive any gender sensitisation trainings to enable them to carry out their functions in a gender-responsive way. We also know little about the extent and quality of women's participation in these committees, and whether women's involvement does indeed lead to stronger WEE outcomes.

Non-government organisations

Finally, collaboration between governments and NGOs is important to ensure that economic inclusion programmes align with local priorities and policy objectives. For example, in BOMA's REAP project, stakeholders from county governments are involved in steering committees to oversee the implementation progress, fostering government buy-in and enhancing BOMA's credibility within the community. This collaborative approach also facilitates smoother integration of programme objectives with government policies. NGOs can also provide technical assistance to governments, including delivering training and drafting technical and operational guides, as well as providing evidence-based research to support government-led programming. For example, in the SASPP, Trickle Up helps the government hire and train frontline staff (community agents) in some regions, while directly implementing coaching components in lower-capacity regions.

10. CONCLUSIONS AND RECOMMENDATIONS

The scoping paper takes a social protection systems approach to assess and summarize the evidence on the ways in which multicomponent social protection and economic inclusion programmes—including ‘cash-plus’, graduation and ‘asset plus’ programmes as well as agricultural insurance—contribute to women’s economic empowerment in rural areas, across both stable and fragile and conflict-affected settings. In the concluding section, we summarise the impacts of interventions across eight outcome domains of WEE, and highlight the key findings related to the role that programme design, delivery, and policy plays in promoting these outcomes. We then propose a practical set of recommendations for policymakers and technical staff working in government and development partner institutions on how multicomponent programme design, delivery systems, and broader policy and institutional environment can be strengthened to promote stronger impacts on WEE.

10.1 Conclusions

Notably, there is a strong heterogeneity across programmes and variations in plus combinations, as well as a large variation in the number and types of WEE outcomes and indicators measured across the systematic reviews and individual studies. This creates difficulties in interpreting, synthesising, and reporting the results and drawing conclusions about the most effective designs for WEE. However, several key takeaways emerge from our review. Overall, multicomponent economic inclusion programmes have positive impacts on WEE outcomes, even in shock-prone settings, however, the direction and magnitude of impacts varies across different outcome domains and programme design and contexts. Strong positive effects of programmes were observed in relation to women’s productive capability, financial inclusion, mental well-being, and collective agency outcomes, while impacts on labour force participation yield more moderate positive effects. In contrast, evidence of programme impacts on women’s decision-making, psychological empowerment (including ‘power within’ and gender attitudes), freedom of movement and time use is generally mixed, and context specific.

For **labour force participation**, we find that programmes generally have *moderate positive impacts* on rural women. Multicomponent programmes seem to be effective in increasing women’s engagement in paid employment, increasing the likelihood of women being self-employed (both on- and off-farm), facilitating women’s occupational choice including shifts from casual and insecure occupations to more productive self-employment, and to a lesser extent increasing women’s work intensity.

For **productive capability outcomes**, we find *strong positive impacts* on women, including increased investment in income-generating activities and accumulation of assets, higher probability of women establishing and owning micro-enterprises, and expanding their business investments, and diversifying livelihoods. Increases in women’s productive investments and self-employment generally translate into higher earnings, income, and profits from economic activities. These economic outcomes can also lead to gains in women’s improved social standing in the household and community, and positive changes in community perceptions about women’s economic roles and ownership of productive assets.

For **financial inclusion outcomes**, the available evidence on the impacts of economic inclusion programmes on women’s and girls’ financial inclusion is limited but shows *strong positive impacts*. Effects are particularly positive on personal savings, in terms of number of women saving and savings balances, and to a lesser extent improved financial literacy and financial management skills, access to credit, and reductions in indebtedness. Positive changes on financial inclusion outcomes are driven primarily through women’s participation in village savings and loan associations and increases in income from employment. Evidence on whether women’s access to other financial products also increases is extremely limited and warrants further research.

For **decision-making outcomes**, we find *mixed effects* of multicomponent programmes, with variations across programme design and contexts. In most cases, despite improvements in women’s economic outcomes, including greater ownership of assets, personal savings and income, women’s financial autonomy over the use of economic resources remains limited. Training and coaching, however, do seem to add value in enhancing women’s financial autonomy and involvement in household decision-making, through improvements in spousal cooperation and conflict resolution.

For **psychological empowerment outcomes**, we find that programmes generally have *mixed effects* on women's 'power within' indicators, self-efficacy, sense of self-worth, feelings of autonomy, and future aspirations and goals, as well as changes in gender equitable attitudes and norms (both among women and men). Programme effects on women's (and in some cases men's) mental well-being are generally *positive*. As a result of improvements in employment status and earnings, participants feel less stressed and more self-reliant, and report higher levels of happiness and optimism in life. Inclusion of some form of gender-transformative behavioural change and communication elements in programme design contributes to the positive shifts in women's 'power within' and gender attitudes and leads to improved life satisfaction among participants.

For **freedom of movement outcomes**, the available evidence is very scarce and shows *mixed effects*. The key pathway for increasing women's mobility includes gains in women's control over resources and household bargaining power, which enhances women's bodily autonomy. Research on women's mobility is primarily based on programmes implemented in South Asia, which is not surprising given the presence of strong female seclusion norms and practices, that restrict women's freedom of movement.

For **time use outcomes**, the economic inclusion programmes yield *mixed effects*, although the evidence on this aspect of women's economic empowerment, is also limited. There is evidence that participation in economic activities (alongside the lack of changes in women's care and domestic work responsibilities) exacerbate women's and girls' workloads, thus reinforcing gender gaps in time-use patterns. At the same time, there is encouraging evidence that programmes can successfully promote equitable attitudes and behaviour regarding division of domestic chores and childcare in a household, mainly through gender trainings and messaging activities. Moreover, further research is required to examine how access to knowledge and skills about improved farm and non-farm practices, and labour-saving technologies, can help rural women to better manage and reduce their workloads.

Finally, for **collective agency outcomes**, we find *strong positive impacts* on women, particularly on social ties and social capital, solidarity and cooperation, group membership, and access to support networks. Positive effects on these indicators were observed among both female participants and the broader community, leading to gains in social cohesion. Women's participation in VSLAs, and other types of self-help groups, appears to be a key mediator of positive impacts. Evidence on women's political empowerment is scarcer; however, the evidence indicates *generally positive impacts* of programmes on women's involvement in community structures, having stronger voice in community decision-making, and assuming leadership roles in the community.

Overall, the body of evidence on the impacts of multifaceted economic inclusion programmes on women's economic empowerment in **fragile and conflict-affected settings**, is limited, but the existing evidence shows mostly positive or neutral effects. The impacts in FCAS generally mirror the results observed in stable contexts, with positive gender impacts found on women's self-employment, asset holdings, savings, and income, while impacts on women's agency and decision-making outcomes are more mixed. The research has also stressed the importance of schemes in addressing women's and girls' specific and complex needs in times of crisis, including mental health issues, maintaining social cohesion and protection from gender-based violence. These aspects were identified as key mediators of women's involvement and benefit from employment and income-generation.

Similarly, evidence on how multifaceted economic inclusion programmes impact **women's climate resilience** remains scarce. While economic inclusion programmes have been found to be effective in protecting against women's loss in assets and livelihoods during shocks and stresses, and can facilitate livelihood diversification in on-, and off-farm activities, we did not find any evidence on women's take-up of climate adaptive practices. Moreover, there is a significant gap in knowledge regarding the intersection of women's economic empowerment and agricultural insurance. There is scarce evidence that indicates that well-designed crop and livestock insurance products can increase women's tolerance to risk, and enhance their climate-related risk management capacities, by boosting agricultural productivity, incomes, food consumption and asset accumulation.

For **long-term impacts**, very few systematic reviews and individual studies report impacts on WEE over the long term. Those that do, find that sustainability of long-term effects varies across outcomes, with more meaningful and sustained impacts on women's economic advancement outcomes (e.g.,

employment, income, asset ownership), but there is a lack of sustained effects on women's decision-making, psychological empowerment, and political involvement and community decision-making. Some evidence also highlights the importance of longer programme exposure (including supplemental 'booster' coaching and messaging activities) to contribute to sustained effects. In terms of **unintended negative effects**, it was observed that changes in women's economic roles and adoption of a more assertive behaviour in public can cause community push-back and social stigma. In addition, non-participation in programmes, can increase community resentment and hostility, and a loss of social capital.

In terms of **pathways of change**, in most cases these were not empirically tested. Where impact pathways were hypothesized (or examined through qualitative research), they lead to several conclusions, which generally align to our conceptual framework. First, there is solid evidence that cash and asset transfers increase women's access to and control over productive resources, which in turn improve women's employment and productive capability outcomes. However, greater control of assets and income does not automatically result in an increase in women's bargaining power and financial decision-making in the household. Second, the transfer of technical and life skills is an important driver of women's occupational change, and it enhances women's psychosocial and technical abilities necessary for them to engage in more productive self-employment. Finally, there is strong evidence that SHG formation, and particularly VSLA membership, is a key channel for promoting different WEE outcomes, particularly growth in women's savings and business investments, social capital and support networks, and improvements in social standing.

Several factors, at individual, household and contextual level, were identified to **moderate impacts on WEE**. At the **individual level**, the pre-existing factors which generally predict success of programmes include women's and girls' levels of education, skill sets and assets, and psychosocial endowments. At the **household level** factors that are most likely to determine the impacts on WEE include households' baseline economic status (e.g., asset ownership and labour availability), household structure (e.g., gender headship and polygamous composition), and intra-household gender dynamics, particularly the quality of spousal relationships. At the **broader contextual level**, gender, and social norms (around women's autonomy to engage in paid work and handle cash, and division of care and domestic work) are key moderators of WEE outcomes, and this finding appears to hold across most contexts. Other factors that moderate programme impacts include availability and quality of services and 'plus' activities (especially regarding coaching and training), and quality and consistency of programme implementation (particularly in resource-constrained environments).

Turning to the **design of multicomponent programmes** there are several key takeaways. Overall, findings seem to suggest that a comprehensive package of measures is required to address multiple constraints that restrict women's and girls' economic empowerment in rural areas, and that bundling improves impacts relative to either intervention in isolation. However, the full packages of measures may not be always necessary and reduced number of components can produce similar range of positive effects, particularly on women's LFP, assets ownership, savings, and earnings outcomes. More comprehensive bundle of components is however, needed to promote positive shifts on women's psychological empowerment, decision-making and political participation. Moreover, a desired intensity of support, including the type of a package (or combinations thereof) varies across contexts, and nature of gender constraints (e.g., financial, psychosocial, or human capital-related barriers) that are binding for women in each setting. Evidence on the impacts of programmes that adopt gender-intentional (or gender-transformative) design elements, including activities that engage men, and directly promote gender norm change, is emerging, and overall, shows mixed effects. More comprehensive and intensive exposure of participants to such activities, regular messaging and follow up support by coaches seems to amplify positive impacts.

Regarding specific **design features**, most programmes provide multiple treatments simultaneously, making it difficult to distinguish unique drivers of positive impacts. However, there are indications that design elements, such as coaching and mentoring (particularly with 'booster' activities), training (particularly bundling of technical and 'life skills' and soft-skills training content), and formation of self-help groups drive impacts on women's and girls' economic empowerment, including employment, investments in IGA, savings, self-efficacy, and self-confidence. Safe spaces for adolescent girls, and peer support, add value to girls' empowerment outcomes via strengthening their social ties, and support networks, and

increasing their capacities to access employment. It is unclear to what extent these findings hold in conflict-affected and shock-prone settings.

Several **core design features** have been identified as important for promoting women's and girls' programme participation and uptake, and WEE outcomes. These include the need for clear articulation of gender-specific programme objectives from the outset, and inclusive targeting methods. Comprehensive gender assessment of participants' constraints, needs, livelihood profiles, and broader socio-cultural dynamics, is also key for developing packages most suitable for women and girls (and to avoid the potential harm, and backlash from men and the broader community when prioritising female participants for complementary support). Some evidence also suggests that programmes do not invest sufficient efforts on addressing the structural drivers of gender inequalities. A major gap in programming is the limited incorporation of childcare and eldercare support (or the care agenda more broadly). This not only limits the potential for programme effectiveness (particularly on employment and income-generation outcomes), but, in some cases, it exacerbates the work responsibilities for women and girls, and reduces incentives for participation in 'plus' components.

Delivery systems, particularly programme registration, approaches to determine eligibility for 'plus' components, payment modalities, and GRMs have also been found to moderate women's inclusion and participation in programmes and WEE outcomes. Women and other vulnerable groups face various constraints to register, such as discriminatory norms, time, and opportunity costs, illiteracy, physical barriers, and gaps in information. These barriers prevent women to take part in complementary activities (coaching and training in particular). Lack of possession of necessary documentation hinders a timely registration for different benefits among women and girls from refugee and displaced communities. Limited information about eligibility requirements and different eligibility criteria used to select beneficiaries across programme components may lead to the exclusion of the most vulnerable households and women.

On a positive note, digital payments (and digital tools used to coach and mentor participants) have been effective in contributing to women's economic performance, increasing privacy, confidentiality and ownership of payments, enhancing women's control over resources and decisions related to investments, and enhancing their self-efficacy and bargaining power. More research, however, is needed to generate evidence on whether, and to what extent, use of digital payments serves as a gateway for women's access to other financial products and services, including agricultural insurance. Limited information was sourced through this review about women's access to, and use of GRMs, although there is an indication that gender power inequalities, limited self-confidence and stigma have prevented some groups of women from reporting their complaints through formal channels, and obtaining redress. Finally, there is some evidence that programmes actively generate and use gender data obtained through monitoring and evaluation to adjust existing design and delivery in order to strengthen programme impacts and cost-effectiveness.

Finally, there are several important findings related to **policy and institutional factors**, which affect programme impacts. First, most of the programmes (including government-led ones) continue to operate independently from social protection policies and frameworks, and there is a weak alignment with gender equality policy frameworks. These gaps mainly emerge as a result of weak institutional collaboration, limited gender expertise (particularly among policymakers), and lack of gender advocacy. Adequate financing for gender mainstreaming, at policy and programme levels, remains a challenge, and hinders the implementation of gender-specific programme components. There are various challenges in implementing 'plus' components, ranging from insufficient human resources and staff capacity to deliver gender-responsive provisions and activities, inadequate budgets, and complex operating environments. These operational challenges are particularly pronounced in fragile and conflict-affected settings, where delivery of benefits and activities is often interrupted, which can undermine programme effectiveness.

10.2 Recommendations

Recommendations regarding future research:

- » Undertake further empirical research to address the remaining gaps in knowledge to inform policy and programming. Outcome domains which are particularly under-studied, and warrant further research include measurements on time-use (time stress and time agency, mobility, financial inclusion

(particularly women's access to financial products, such as agricultural insurance), gender attitudes, and uptake of climate-smart practices. Further research is also required to gauge the sustainability of long-term impacts on WEE, and if longer programme exposure (including 'booster' activities) sustains the effects.

- » Undertake operational research to expand the evidence base on women's barriers to programme participation in complementary activities and uptake of benefits. Further research is also required on the use of different registration modalities and GRMs, as well as understand the benefits (and limitations) of using digital tools to deliver payments and other programme components (e.g., training and coaching).

Recommendations regarding programme design:

- » Conduct gender assessments of various constraints, shocks and stressors that women and girls face in participating in programmes across different settings, and barriers to WEE, to inform programme design and tailor packages (and combination of components) to ensure they meet their demands.
- » Design appropriate context-specific targeting methods that effectively reach the desired populations while minimising unintended consequences on potential participants and broader community (e.g., exclusion, stigma, violence, elite capture, and loss of social cohesion).
- » Integrate climate messaging into vocational training, SHGs or BCC activities, accompanied with additional incentives to encourage women's adoption of climate-smart technologies and new practices for on- and off-farm activities.
- » Provide complementary training and awareness campaigns with agricultural insurance products to improve women's low financial literacy and increase women's understanding of insurance products that can help combat their high-risk aversion and mistrust.
- » Consider incorporating 'culturally sensitive' psychosocial (or 'self-efficacy') components into technical and vocational trainings, and coaching methodologies, to address women's and girls' internal psychosocial constraints to pursuing (self)employment and business investments.
- » Utilise the existing or form new SHGs for the rollout of group training, insurance and other financial products to expand the reach of financial services to women.
- » Address gender gaps in care and domestic work responsibilities to promote women's participation and uptake of 'plus' components and promote gender equitable norms and attitudes regarding division of work. Consider providing quality childcare facilities or childcare subsidies to alleviate women's time poverty constraints. Use coaching, structured gender trainings and/or community-based sensitisation events, including participation of men and boys, to raise awareness about women's and girls' disproportionate responsibilities in childcare and domestic work and promote gender equitable norms and attitudes.

Recommendations regarding programme delivery:

- » Organise gender-responsive outreach activities to disseminate information and promote awareness and understanding among the eligible population about the programmes (e.g., eligibility criteria, registration, rights and obligations etc.) and encourage their registration. 'Culturally sensitive' campaigns in villages should be organised to sensitise people about the rationale behind targeting women, and involving them in economic inclusion activities, to avoid backlash from the community, and male partners in particular. Sensitisation activities for eligible non-participants who were not selected for the programme may be organised to reduce negative externalities/community backlash against those participating.
- » Adapt communication and information formats to specific population groups, such as persons with disability, ethnic and religious minority groups, migrant and refugee/IDP communities, to ensure they register and enrol into programmes.
- » Eliminate procedural constraints, including a lack of documents, preventing people from registering and enrolling into programmes, which can be done by either waiving these requirements or providing support to obtain them to ensure inclusion.
- » Adopt gender-responsive design of payment modalities to ensure these are suitable for women with limited literacy and no prior digital experience. Women should be provided with assistance on the usage of the account, alongside financial literacy trainings to build their knowledge and skills to

effectively use digital payments (and other digital tools) and financial services, including agricultural insurance products. Ensuring data privacy is also necessary to protect women's earnings and savings from male partners who may co-opt women's generated income.

- » Adjust training delivery (e.g., time, location, mode of delivery) in a way that accounts for women's disproportionate time and mobility obstacles to promote women's uptake and retention in complementary activities. For in-person group trainings provide childcare and transport support to facilitate women's access to safe and secure training locations.
- » Consider delivering programs that take women's security and safety issues into strong consideration, particularly in fragile contexts, to avoid unintended consequences associated with GBV and intimidation (e.g., provide safe public transportation methods to and from the program location that are women-friendly).
- » Ensure that beneficiaries (and applicants) have safe and transparent access to gender-responsive GRMs to file eligibility appeals and make complaints and feedback emerging from their participation in the programme. Build awareness among female recipients so they know their rights and are confident to use GRMs.
- » Ensure monitoring and evaluation methods address the gaps identified with research and policy associated with WEE achievement. In particular, time-use surveys can be integrated in national surveys periodically to monitor change in men's and women's time-use because of interventions and programs or better monitoring of data on the experience of violence using project-specific survey instruments.
- » Promote women's participation in programme committees and provide them with technical and operational support to enable them to carry out their functions and advocate for a gender-responsive approaches. Consider the gender balance of staff, particularly local and community implementers. If female fieldworkers are engaged, they need to be appropriately remunerated and provided with transport and childcare to avoid exacerbating women's unpaid work responsibilities and security-related risk.

Recommendations regarding policy and institutional capacity:

- » Advocate for the integration of programmes into national social protection policies and strategies to gain high-level political commitments to promote WEE and ensure long-term sustainability and scalability of interventions.
- » Use evidence-informed policy advocacy to open up spaces for policy dialogue on the links between social protection, economic inclusion and WEE. This requires a systematic and strategic reporting of evidence and good practices on gender-responsive social protection and building a buy-in, and economic rationale for adopting gender focus in economic inclusion programming.
- » Advocate for setting up gender-responsive institutional and coordination arrangements and involving gender ministries and/or departments into such mechanisms to promote collaboration and shared vision, and ensure buy-in for delivering on gender and WEE commitments.
- » Provide technical assistance to strengthen the knowledge and skills of policymakers and other key stakeholders to advocate for and develop gender-responsive economic inclusion policies and programmes.
- » Advocate for adequate and earmarked budgets to enable quality implementation of gender mainstreaming activities (i.e., gender analysis, consulting gender experts, community sensitisation, and M&E) and gender-responsive 'plus' components (i.e., gender dialogues, coaching and mentoring, men's engagement activities). Leverage multiple budget lines across social protection, gender, economic inclusion, social cohesion etc. to pursue investments in multi-component programmes that provide more comprehensive and layered assistance packages.
- » Provide technical assistance to strengthen staff capacity to enable them to implement gender-responsive multicomponent programmes. Ensure that frontline workers, including coaches and mentors, are trained in gender to ensure they promote positive gender attitudes through their work. Focus on both technical and interpersonal and communication skills of personnel in order to support the confidence and self-esteem of women and girls to take advantage of the programme's activities.

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ANNEX 1 – SYSTEMATIC REVIEWS

Title	Geographic coverage	Intervention	No. studies	Outcomes	Level of analysis/reporting	Other topics	Results
Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G. & Schmidt, T., with Pellerano, L. 2016. <i>Cash transfers: what does the evidence say? A rigorous review of impacts and the role of design and implementation features.</i> London: ODI.	Global with LMIC focus	Cash transfers and cash plus		(1) Savings, investment and production, (2) employment (LFP and work intensity), (3) empowerment (decision-making related to expenditure and non-financial decisions).	Male and female-headed households and women and girls.	Design and implementation features (sex of recipient, transfer size/levels and frequency, length of exposure and payment modalities).	Overall positive on savings, investment and production, driven by FHH. Mixed effects on employment and work intensity. Moderately positive impacts on decision-making related to financial decisions, and mixed on non-financial decisions.
Brody, C., Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2015). <i>Economic self-help group programs for improving women's empowerment: A systematic review.</i> Campbell Systematic Reviews	Global with LMIC focus	Economic self-help groups for women	23 quantitative and 12 qualitative studies	Economic, social, political and psychological empowerment.	Women only	Mixed methods – qualitative used to examine barriers to participation in SHG and benefits to women, unintended adverse effects, and mechanisms of change.	Found positive effects, ranging from 0.06–0.41 standard deviations, on economic, and political empowerment, as well as social empowerment (women’s family-size decision making power and mobility). Did not find evidence for positive effects on psychological empowerment. May cause IPV, stigma, disappointment and reduced subjective wellbeing.
Javed, A., Zahra, N., and Munoz Boudet, A.M. 2022. <i>What do we know about Interventions to Increase Women’s Economic Participation and Empowerment in South Asia? Self-help group</i>	South Asia	Self-help groups for women	37 studies (13 programs)	Labour market outcomes (farm and non-farm employment; self-employment and entrepreneurship, occupational change), income and revenue/earnings).	Women only	Studies include JEEViKA, SEWA, NRLP and Mahila Samakhya, majority of which are implemented in rural areas, with a focus on vulnerable	Positively affects saving amounts, civic inclusion, and measures of social capital. nonetheless, accumulated saving impacts tend to be economically modest to large in magnitude. Results for income and labor market

<p>programs. Systematic Review on Women’s Economic Empowerment. South Asia Gender Innovation Lab.</p>				<p>Empowerment (empowerment index, decision-making, violence, political empowerment (civic inclusion - voting, voice, grievance), social capital 'trust and access to social support), psychosocial empowerment (subjective well-being, aspirations, social awareness and happiness).</p>		<p>groups and Scheduled Castes or Tribes</p>	<p>outcomes are mostly insignificant, with some exceptions. While most programs pool interventions making it difficult to discern drivers of successful programs, there exist some indications of which components are successful at improving women’s economic empowerment. In particular, skills and vocational training seem to have driven increases in labor force participation for women. Third, evidence for an impact of membership on experience of or attitudes toward violence against women, self-perceptions, or aspirations is insufficient, possibly due to the difficulty of changing sticky norms within a short period.</p>
<p>Javed, A., Zahra, N., and Munoz Boudet, A.M. 2023. What do we know about Interventions to Increase Women’s Economic Participation and Empowerment in South Asia? Systematic Review on Women’s Economic Empowerment. Financial products. South Asia Gender Innovation Lab.</p>	<p>South Asia</p>	<p>Grants (cash/capital), loans, credit/microfinance (individual or group)</p>	<p>19 studies (4/19 cash/capital grant with or without a business training)</p>	<p>Entrepreneurship, profit, LFP and empowerment.</p>	<p>Women only</p>	<p>Moderators, design and delivery.</p>	<p>First, the provision of financial products can induce women to enter entrepreneurship, but these effects are not sustained over time. Second, evidence for improvements in profit, labor force participation, and empowerment is mixed.</p>

<p>Leight, J., Hirvonen, K., and Zafar, S. 2024, The Effectiveness of Cash and Cash Plus Interventions on Livelihoods Outcomes. Evidence from a systematic Review and Meta-analysis. IFPRI Discussion Paper 02262. July 2024.</p>	<p>Global with LMIC focus, and fragile and conflict affected settings</p>	<p>Cash transfers and cash plus</p>	<p>140 experimental and quasi-experimental studies (Mexico most represented country and SSA most represented region)</p>	<p>Livelihood outcomes consumption, income, and labor force participation</p>	<p>Men and women</p>	<p>Cost effectiveness.</p>	<p>Found no economically meaningful effect (positive or negative) of cash transfers on labor force participation for a pooled sample or samples of men and women. Positive effects on household consumption and income are significantly (meaningfully) larger for cash plus programs, yielding an additional marginal effect of \$4 - \$5 per \$100 transferred relative to the estimated cash-only effect (but cash plus programming incurs significantly higher costs). No evidence of differential impacts in FCAS, but evidence base is very limited.</p>
<p>Lwamba, E., Shisler, S., Ridlehoover, W., Kupfer, M., Tshabalala, N., Nduku, P., Langer, L. <i>et al.</i> 2022. Strengthening women’s empowerment and gender equality in fragile contexts towards peaceful and inclusive societies: A systematic review and meta-analysis. <i>Campbell Systematic Reviews</i></p>	<p>Global FCAS focus</p>	<p>Cash transfers and asset plus transfers and graduation programs</p>	<p>104 impact evaluations (14 interventions in FCAS)</p>	<p>Women's access to and ownership of assets, credit and income; women's access to decent work (formal/informal employment); decision making at the household and community level, IPV rate/attitudes, empowerment index, self-image, confidence.</p>	<p>Women only</p>	<p>Mixed-method, qualitative used to examine design and quality of implementation and moderating factors; also differences across typologies.</p>	<p>Positive and statistically significant on: (1) women's access to and ownership of assets, credit and income, (2) women's access to decent work and (3) increased participation in decision making by women at the household or community level. While the improved quality of relationships between women and their household and community members and women's empowerment index were positive, these results were not statistically significant.</p>

There was no effect on the occurrence of IPV or women attitudes, self-image and confidence.

<p>Perera, C., Bakrania, S., Ipince, A., Nesbitt-Ahmed, Z., Obasola, O., Richardson, D., Van de Scheur, J., & Yu, R. 2022. Impact of social protection on gender equality in low- and middle-income countries: A systematic review of reviews. <i>Campbell Systematic Reviews</i>,</p>	<p>Global with LMIC, and 1 in humanitarian emergency context.</p>	<p>Social assistance, labour market programs, care support, social insurance. Includes specific evidence of livelihood programmes.</p>	<p>70 high to moderate quality systematic reviews (representing 3289 studies).</p>	<p>Core outcome areas of relevance: (1) economic security and empowerment, (2) mental health and psychosocial wellbeing, (3) voice and agency</p>	<p>Women, men, girls and boys</p>	<p>Design and implementation features, context</p>	<p>Higher returns of multifaceted interventions on LFP for women but require longer exposure (domestic responsibilities pose barriers to participation in vocational and business training). FHH and young women (10-24) report significantly higher investment (savings, livestock, tools), Intent and objectives strengthen impacts; contextual factors eg., disruption of norms. Limited evidence on psychosocial wellbeing. Evidence is scarce on voice and agency (significant effects on economic decision-making but limited evidence on non-financial); Positive and negative effects of SHGs on empowerment.</p>
<p>Peterman, A., Wang, J., Kamto Sonke, K., and Steinert, J. 2024. “Social Safety Nets, Women’s Economic Achievements and Agency: A Systematic Review and Meta-Analysis.” CGD Working Paper 684. Washington, DC: Center for Global Development.</p>	<p>Global with LMIC focus</p>	<p>SSN (UCTs, CCTs, asset transfers, social care, public works, food, vouchers and in-kind).</p>	<p>85 studies (106 publications) across 42 countries</p>	<p>Core outcomes on economic achievements (labour force participation productive work intensity: hours and earnings, savings, assets and expenditure) and agency (voice, autonomy, self-efficacy, decision-making,</p>	<p>Women only</p>	<p>Design and contextual factors, cost effectiveness; also differences across typologies.</p>	<p>Robust evidence that SSNs improve women’s economic achievements and agency, with similar magnitude of effects. Strong effects on women’s productive work, LFP, savings and assets, and no evidence of care work intensity (mainly due to limited studies), debt or loans.</p>

aspirations/goals, leadership)

Positive impacts on voice, autonomy, self-efficacy, decision-making. Lack sample sizes to estimate effects on aspirations/goals, leadership. Cash plus economic inclusion more likely to show impacts, especially graduation programs and asset transfers. Confirms that interventions are generally smart investments but need for cost-benefit analysis.

Effects are robust for asset transfers, unconditional cash transfers and social care services, while those for public works are of comparable magnitude but marginally significant. Impacts for conditional cash transfers and in-kind transfers are small and either marginally significant or insignificant.

<p>Peterman, A., Kumar, N., Pereira, A. & Gilligan, D.O. 2019. 'Toward gender equality: A critical assessment of evidence on social safety nets in Africa', In: Quisumbing, A.R., Meinzen-Dick, R.S. & Njuki, J., eds. <i>2019 Annual trends and outlook report: Gender equality in rural Africa: From commitments to outcomes</i>. Chapter 10, Pp.</p>	<p>sub-Saharan Africa</p>	<p>SSN (includes cash transfers and cash plus interventions)</p>	<p>49 quantitative studies</p>	<p>Key domains: food security and nutrition, economic standing and productivity, empowerment, psychological well-being, and gender-based violence.</p>	<p>Women only</p>	<p>Design and contextual factors.</p>	<p>Few significant impacts on women’s food security and nutrition. Economic standing and productivity: overall, 7 studies (50 percent) reported at least 1 positive outcome, whereas 3 studies (21 percent) showed mixed or negative results. empowerment. Women’s empowerment: overall, 5 studies (31 percent) reported at least 1 positive outcome,</p>
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140–148. Washington, D.C., IFPRI.							whereas 2 studies (13 percent) found negative impacts, and the remaining 8 found no relationship (50 percent). psychological well-being. Psychological well-being: overall, 5 studies (56 percent) reported at least 1 positive outcome, 1 study (11 percent) showed negative results, and the rest found no relationship (33 percent).
Rogers, K., Le Kirkegaard, R., Wamoyi, J., Grooms, K., Essajee, S., and Palermo, T. (2024) Systematic review of cash plus or bundled interventions targeting adolescents in Africa to reduce HIV risk. <i>BMC Public Health</i> (2024)	sub-Saharan Africa	Cash plus and bundled interventions for youth (10-24 years)	58 studies (43 quantitative and 15 qualitative) or 26 interventions.	Economic outcomes (savings, self-perceived entrepreneurial ability, self-employment, income-generating activities, assets), psychosocial and mental health outcomes (happiness, depression, self-esteem), gender attitudes.	Adolescents and young people (aged 10-24)	Effectiveness of combination of components; design and context.	Interventions reviewed showed a greater number of significant results in improving economic outcomes (savings/financial literacy); mental health and psychosocial outcomes; and fewer significant results in improving gender attitudes.
Zahra, N., Javed, A., and Munoz Boudet, AM (2022) What do we know about Interventions to Increase Women’s Economic Participation and Empowerment in South Asia? Systematic Review on Asset Transfers and property Law. South Asia Gender Innovation Lab.	South Asia	Asset transfer plus (graduation programs) and legislative land reforms	33 impact evaluations (14 asset plus and 2 bank accounts)	Labour market outcomes (farm and non-farm employment; self-employment and entrepreneurship, occupational change), income and revenue/earnings). Empowerment (empowerment index, decision-making, violence, political emposerment (voting, voice), psychosocial	Women only	Sustainability of impacts.	Asset transfers yield encouraging results for women’s economic participation through increases in employment and entrepreneurship, and increase income streams from productive activities, including farm and non-farm enterprises. reducing women’s employment in low-skilled and temporary occupations. Impacts on other dimensions of women’s

empowerment (subjective well-being, aspirations, social awareness and happiness).

empowerment, such as social, political, and psychological empowerment, are less clear and mostly insignificant.

ANNEX 2 – LIST OF KEY INFORMANTS

No.	Organisation	Name of expert	Role
1	FAO	Garima Bhalla	Economist and former SOCPRO lead on SP and Gender
2	FAO	Federico Spano	SOCPRO SP and Resilience Officer
3	FAO	Rumbidzai Ndoro	FAO Gender Equality and WE Specialist
4	FAO	Etienne Juvanon Du Vachat	FAO Emergency and Rehabilitation Officer and FAO Cash Lead
5	FAO	Joshi Indira	FAO Operations Officer
6	FAO	Elsa Valli	FAO Economist and researcher in SERA
7	FAO	Fikirini Mwimbe	FAO Somalia VSLA and Financial Inclusion Specialist
8	WFP	Suzanne Vanballekom	D. Global Team Lead for Digital Financial Inclusion, WEE
9	WFP	Elena Ganan	Gender Programme & Policy Officer
10	WFP	Maureen Kwilasa	WEE officer
11	STAAR	Rebecca Holmes	Lead TA on GESI
12	STAAR	Louisa Lipi	Inclusion and disability specialist (QA on climate piece)
13	STAAR	Juliette Seibold	Consultant for the WB research on the Sahel
14	STAAR	Chhaya Jha	Nepal
15	STAAR	Seema Ghani	Afghanistan
16	UNICEF Innocenti	Nyasha Tirivayi	Social Policy Research Manager (GRASSP work)
17	UNICEF	Lauren Whitehead	UNICEF Gender and SP Lead
18	UNICEF	Samson Muradzikwa	Regional Chief of Social Policy
19	SEWA	Mansi Shah	Women's livelihoods, insurance, climate
20	Independent consultant	Sarah King	Worked previously for NRC on livelihoods and FS
21	IFPRI	Daniel Gillian	Director of the Poverty, Gender and Inclusion unit
22	IFPRI	Shalini Roy	Senior Researcher
23	IFPRI	Melissa Hidrobo	Senior Researcher
24	Gender Innovation Lab	Clara Delavallade	Senior Researcher
25	Gender Innovation Lab	Birce Gokalp	GIL Research Uptake lead
26	PEI	Janet Heisey	Principal Investigator
27	PEI	Nazia Moqueet	Social Protection Specialist

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