

CASH TRANSFER PROGRAMS FOR FEMALE STUDENTS



BRIEFING PAPER

THIS BRIEFING ...

This briefing paper discusses **cash transfer programs** for female students as a core component of strategies to promote gender equality and reduce gender-based violence.

It provides a case study of a cash transfer program implemented in four rural agricultural colleges in Ethiopia, and shares perspectives and experiences from each college. It also provides recommendations for planning and implementing cash transfer programs.

By sharing this information and learning, the paper seeks to communicate the importance of supporting female students and other vulnerable populations in diverse education settings as a core component of development initiatives.

CASH TRANSFERS

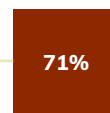
Cash transfers involve a direct transfer payment of funds to an eligible person, and are one of the main forms of social protection in low- and middle-income countries.¹ The United Nations Research Institute for Social Development defines social protection as programs that aim to prevent, manage, and overcome situations that adversely affect people's well-being.² According to The World Bank, social protection consists of policies and programs designed to reduce poverty and mitigate vulnerability by enhancing people's capacity to manage economic and social risks (e.g., unemployment, exclusion, disability).³ Cash transfers can be universal (e.g., given to everyone in a given geographic or social category) or means-tested (e.g., below a certain income threshold). In the development literature, cash transfers are often (but not always) conditional on recipients engaging in certain behaviours, for example, sending female children to school, or regularly attending health care appointments.⁴

Given the vulnerability of women in Ethiopia to sexual and gender-based violence (SGBV), and their relatively disadvantaged economic position, cash transfers targeted to female recipients can be understood as aimed to reduce risks faced by female students, and enhance their well-being. A review in *The Lancet*,⁵ notes that while cash transfer programs are not necessarily designed to address sexual and gender-based violence, cash transfer programs contribute to reductions in intimate partner violence and child marriage—both due to reducing overall household stress, and providing economic incentives for females to continue their education.

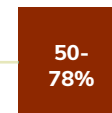
As has been clear in much of the global research on SGBV in schools and in relation to the 'rape culture' of universities, learning institutions are often areas that are breeding grounds for power imbalances that result in high rates of SGBV. At the same time, there is growing recognition that learning institutions should be places for transformation and that more 'up close' studies of what transformation could look like are needed.⁶ Among the countries included in the WHO Multi-Country Study of Violence Against Women, Ethiopia has one of the highest rates of SGBV.⁷



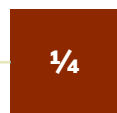
Violence against women and girls continues to be a major challenge and a threat to women's empowerment.⁸



Percentage of its women in rural areas at risk of physical or sexual violence by their intimate partner.⁹



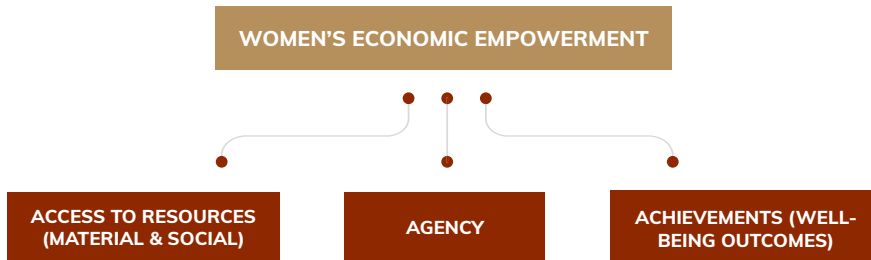
Rate for the prevalence of intimate partner violence among reproductive-age women.¹⁰



Less than 1/4 of women in rural settings believing that violence against women is never justified.¹⁰

A meta-analysis analyzing the effects of cash transfers on educational outcomes in developing countries found that cash transfers had a significant effect on increasing enrolment and attendance, and reducing dropout rates in forty-two references from fifteen countries.¹¹

In addition to reducing risk and enhancing well-being, cash transfers can be considered within the context of women’s empowerment. Naila Kabeer¹² describes women’s economic empowerment as the process by which those who have been denied the ability to make strategic life choices acquire such an ability. The ability to exercise choice involves three interrelated dimensions:

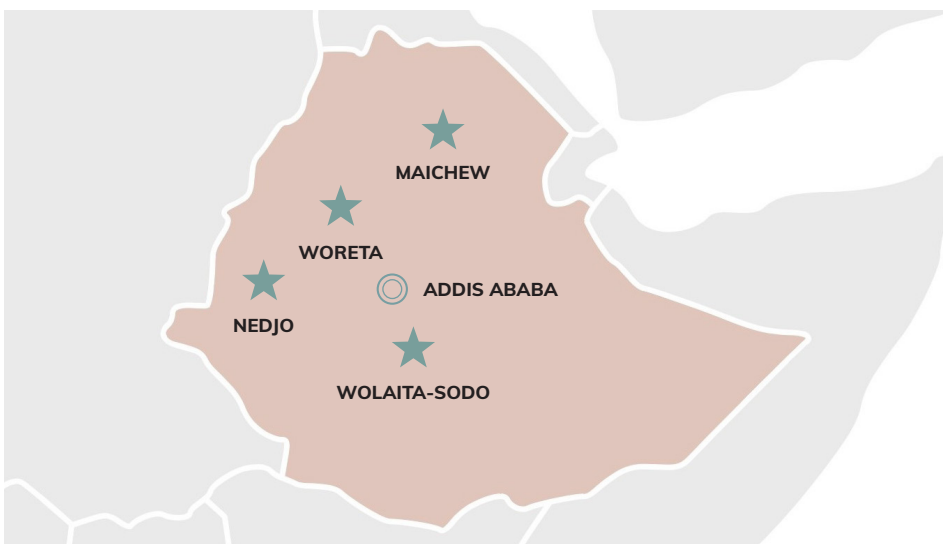


Thus, cash transfers can be understood as an example of economic empowerment by increasing women’s access to financial resources, supporting women’s agency and options for decision-making, and supporting well-being.

CASE STUDY: THE ATTSVE PROJECT

This Briefing Paper outlines the Cash Transfer Program, which was implemented during years 4 and 5 of the Agricultural Transformation Through Stronger Vocational Education (ATTSVE) Project. The ATTSVE project aims to support Ethiopia in entering a market-focused agricultural system while fostering gender equality, diversity, and inclusiveness. Implemented over a period of six years (2014-2019), the ATTSVE project is designed to enhance the capacity of the Ethiopian Agricultural Technical and Vocational Education Training (ATVET) system to prepare skilled, competent, technical graduates.

Four ATVET colleges (**Nedjo**, **Wolaita-Sodo**, **Woreta**, and **Maichew**) were selected for focused training and investment, with the intent that they would become leaders in change, sound institutional management, and innovation, while, at the same time, serving as models for teaching and curriculum reform and demand-driven programming for the ATVET system. The project situates gender mainstreaming as an integral component of economic development, and has focused on building a Gender and Leadership Community of Practice involving students and staff across the four ATVETS.



CASH TRANSFER PROGRAM

The program provided direct cash transfers to female students with high degrees of financial need, in order to reduce the financial stress of attending college, and support their access to basic needs.

SELECTING PARTICIPANTS

While each ATVET approached selection slightly differently, all ATVETS prioritized supporting female students with disabilities, without family support (e.g., orphans or students from single-parent homes), and those in acute financial need. ATVETS took different approaches to determining need.

For example, **Maichew** selected 5 students per class. **Nedjo** asked students to provide a letter from their *Kebele* (home community) describing their financial situation, and used these letters to prioritize students before using a lottery system to determine final cash transfer recipients. **Wolaita-Sodo** engaged staff, dormitory leaders, and student club presidents in assessing which students were in greatest need of support.

ATVET College	YEAR 4			YEAR 5		
	Female Students (N)	Amount per Month (Ethiopian Birr)	Duration (Months)	Female Students (N)	Amount per Month (Ethiopian Birr)	Duration (Months)
Nedjo	45	300	10	100	300	6
Wolaita-Sodo	50	300	10	150	300	6
Woreta	20	150	4	50	150	4
Maichew	45	300	10	108	300	6

Table 1: Direct financial support for female students through the Cash Transfer Program. Note: Numbers were lower at Woreta due to lower enrolment relative to other colleges at the time of implementation.

EVALUATING THE PROGRAM

The following questions were used as a basis for discussion:

Researchers conducted a total of four focus groups in Addis Ababa during a program evaluation meeting in May, 2019. Focus groups were organized according to ATVET. Each focus group included staff (gender focal people and language focal people) from one of the four participating ATVETs: **Nedjo**, **Wolaita-Sodo**, **Woreta**, and **Maichew**. Participants had travelled from their home communities to attend a 3-day program evaluation and knowledge translation meeting in the capital. Interviewers were researchers from McGill University and program staff from the ATTSVE in-country office. Focus groups were held simultaneously, prior to a large group discussion about program recommendations. Focus Groups were audio-recorded and fully transcribed.

1. How many female students benefited from the cash transfer program in Years 4 and 5?
2. Why was the cash transfer program necessary at your ATVET?
3. What are some of the program's successes, so far? Can you share examples of how young women have benefitted from this program?
4. Were there challenges implementing this program? If so, can you describe them?
5. If you are able to raise funds through income generation projects, do you plan to continue this program? Why or why not?
6. If you were to continue this program through income generation, are there things you would do differently?
7. How has the support of the needy female students made a difference in the college, for example regarding reduction in gender-based violence, or greater awareness of the disadvantages that women face?
8. Have the female students been actively participating in the gender club? If so, how?
9. Do you have recommendations for other ATVETs for addressing financial need?

IMPORTANCE OF THE PROGRAM

Due to their economic situation, female students face greater risk of sexual and gender-based violence. Some students may engage in survival sex work or forced/coerced transactional sex in order to deal with their economic situation. Receiving cash transfers provides increased personal economic autonomy, as they are able to use cash transfers to pay for rent, food, and personal items. Personal hygiene was specifically listed as an important aspect of the program, as cash transfers supported female students in being able to afford to

purchase personal items like soap. In addition to providing cash transfers, the ATVETs provided menstrual products for female students, which was noted as an important component of supporting female students' attendance.

“ This program is necessary in ATVET because some of the female students doesn't continue their education because of lack of budget. Because of the support they continue their education, they can be supported, encouraged to continue their educations.

—Nedjo

Because of this financial problem, to fill the gap they engage in different sexual based violence activities, out of the campus. They might sell their bodies. They might engage in different issues, so this is important to fill this gap, to reduce gender-based violence.

—Wolaita-Sodo

It is very important for the students to encourage their capacity and their learning capacity. Sometimes because of their financial problems they leave school and they break their vision so to continue for longer and to achieve their needs this program is very important. Because it gives material support, financial support even giving training so they can have understanding about training and them. So this is very important program for the college.

—Wolaita-Sodo

REFLECTION ON TARGETING AND SELECTION

Specifically we see which one is a real problem, maybe some of them say 'I don't have a mother and a father, I don't have anyone supporting me,' and some of them say 'I have a mother but I don't have enough money,' and some of them say, 'I have only father and he is not volunteering to help me,' so based on the supportive letters we are identifying the problems which are most complex and lastly we select the students by chance.

—Nedjo

When we select needy students, we search different selection criteria. In a sense we take information regarding dormitories, regarding needy student groups, regarding to the group leader, the class leader and different sources of information. But sometimes there may be biased information, especially for year 5, there may be some gaps. So this is maybe, there is no actual strategy to select needy students. So this may be a challenge. But I think, I know the students, they use the money in efficient ways, in a good way. But some maybe they have an extravagant way of using money.

—Wolaita-Sodo

PROGRAM BENEFITS

All ATVETs noticed an improvement in attendance of female students receiving cash transfers. Staff stated that students often needed to work outside of their studies in order to support themselves, and would often miss class due to employment responsibilities. Improved attendance and improved academic performance were linked to higher rates of graduation.

This program helped to reduce female drop out of students in our college. It improved students to develop their sense of confidence. On the other hand, it improved their personal hygiene. Moreover, it helped and improved their financial status so that mother students get a chance to pay their babysitter while they are attending their class. Moreover, it helped to reduce transportation and house rent costs for students who are living outside the college.

—Woreta

We can visually see the success of the program.

—Wolaita-Sodo

The female students get stronger; from the money they get provided from the project. So sometimes the female students, or most all students, but especially the women students got the deficiency of nutrition or food, so they cut the educational system and they travel to their home to bring some food of some type. And, also, the payment for the house rent. So, this helps. All the finances that are provided for them will improve this.

—Maichew

Most of the female students they didn't come to the class. If you ask them why they didn't come to class, they told us they needed to bring the money, so they get employed.

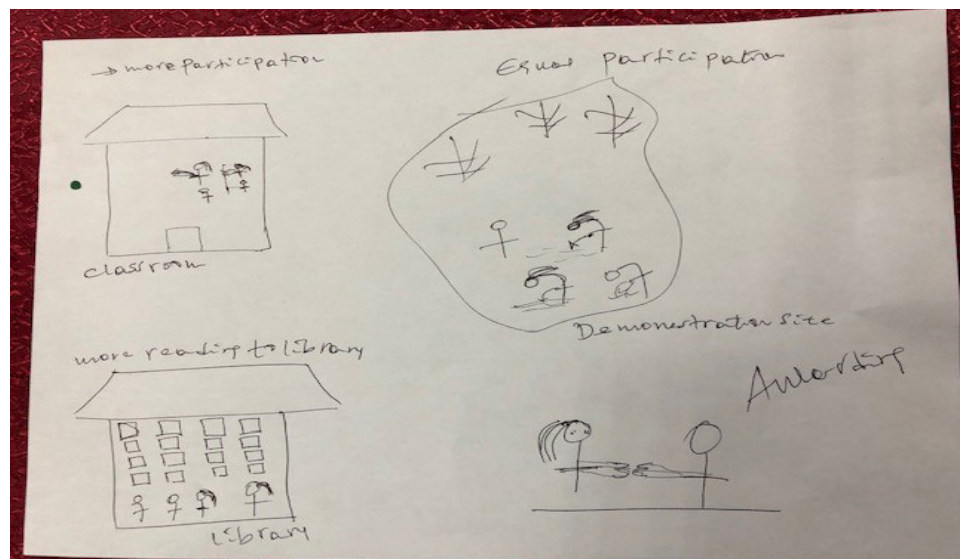
—Maichew

They participate in class and have confidence.

—Maichew

A large number of our gender club members are female students, they get friends and support from this project and they are more volunteer to support in this club. For example, when we prepare events, like that or march aid or welcome program they are participating more by doing different activities. For example, they are doing drama, which explains messages related to gender, they can prepare poem, also they participate in the coffee ceremonies, they prepare coffee and they participate actively.

—Nedjo



(Right): ATTSVE instructors draw images related to cash transfers as instances of Most Significant Change.

Staff at Nedjo also noticed an increase in registration of female students: recipients of cash transfers told other young women in their communities about the opportunity to receive financial support for their education, and as a result more young women were coming to the college to inquire about registration:

“The one who get benefit from this project, who is supported with this project can inform the others. Because of information, the number of students, the number of needy female students who come to the college will be increased. [The current students spread the word about funding for female students to the outside and people hear about it.]

—Nedjo

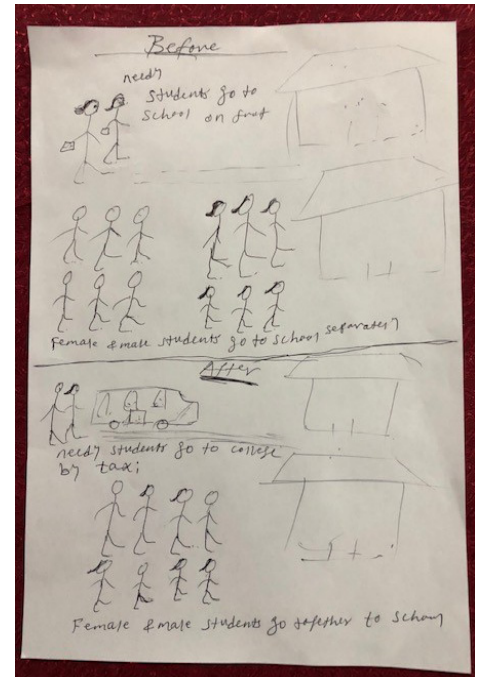
Within the broader college community, staff noticed that there was greater awareness of gender issues, and described the campus as “gender sensitive.”

“Our college is gender sensitive now. We have achieved a different quality somehow. So, we have greater awareness as a community and as activists.

—Maichew

Sometimes they call or joke ‘gender something’ but this shows us how much they are incorporating in their mind.

—Maichew



(Above): Instructors attached to the ATTSVE program identify the cash transfer initiative as part of Most Significant Change in their drawings.

CASH TRANSFER PROGRAM BENEFITS



AWARENESS OF GENDER ISSUES ON CAMPUS



IMPROVED ATTENDANCE



HIGHER RATES OF GRADUATION



IMPROVED HEALTH & NUTRITION



LOWER EXPOSURE TO GBV



(Above): Cash transfers to female students are linked to supporting gender equality.

IMPACT ON FEMALE STUDENTS

ATVET staff shared stories about how cash transfers had impacted individual students. Many of these stories emphasized the way that cash transfers enabled female students to access tangible, material resources necessary for their health, well-being, and education.

These included accessing adequate nutrition, printing handouts for their classes, and using safe transportation.

“It opened an opportunity for someone who is HIV positive to prepare a balanced diet for her, she did get a balanced diet at the college cafeteria, moreover she got psychological relief.

—Woreta

One for instances, it is not important for the name, the one she has no parents, no father or mother and she is supported by other persons and she has no income in general. So, especially, she gets the support from ATTSVE project she becomes very happy because she has a number of problems regarding financial issues. So, I communicate with her and she comes to my office and we

“discuss a number of issues but she says that even if the money is not enough, the money filled another of gaps for herself. For instance for charging handouts, a number of courses are very huge in our campus, there may be one semester around 18 courses, so a number of our handouts there even if gender club offer little price, there is still a gap so she filled this gap.

—Wolaita-Sodo

Here getting transportation fee, helped mother students to be [not be] exposed to gender-based violence or sexual harassment.

—Woreta

One college noted that accessing these basic resources served to level the playing field between the most economically disadvantaged students, and those who had other forms of support:

“ They can compete with students who represent selves, for example without any challenge they compete with them and they finish their education with, equally, with those who are supported by their family.

—Woreta

In addition to the material benefits (e.g., access to housing and improved nutrition), participants reported that female students appeared to show a number of **psychological** and **emotional** benefits. These included:

- Lower levels of stress
- Greater self-confidence and motivation
- Greater participation
- Improved performance in class

“ This one female student, she is physically disabled, they get this support and now she just created her own job. I think they are organized to do making the food and the selling.

—Nedjo

When they create an account with the bank, that gives them great hope. They participate in class and have confidence. They don't have shaming behaviour they showed before.

—Maichew

The female students, not only by providing, getting the money, a few closely talk to them when I initiated them to taking the money without any shame. So they are motivated now. After a while they increase their motivation, to talk or communicate with their instructors. Before, some female students when they went to communicate with you, like they would hide their faces. Now this problem is improving. Due to not only getting the money, but if you give them freedom they are motivated to talk or communicate freely with somebody, with another.

—Maichew

They have good motivation because they have support. They are not afraid, they are not looking for help from any other person. They have motivation, without any obstacles they can continue their education and finish or complete their education.

—Nedjo

Female students who received cash transfers were actively involved in their ATVET Gender Club—sometimes as a condition of receiving cash transfers, and sometimes voluntarily. Their involvement included organizing coffee ceremonies, workshops, and training for other students, as well as being involved in workshops on gender issues in the communities surrounding the ATVETs.

“ They train in the college and after graduation they are employed. Six male and four female students are now instructors.

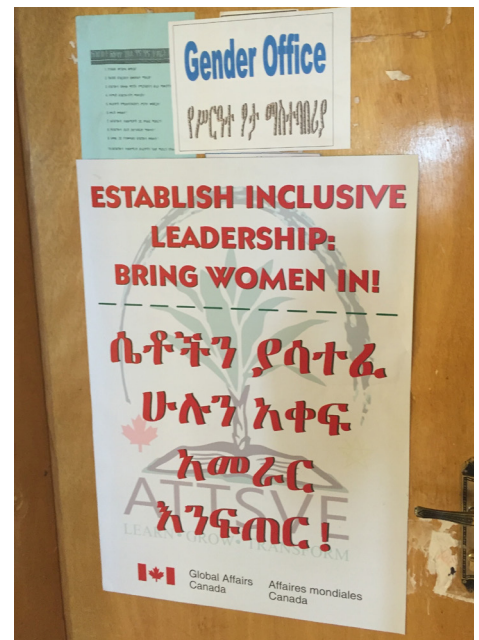
—Woreta

They are highly participating in the club, for example during coffee ceremony, they do everything by themselves. On the other hand they are participating in arranging the training, during training activities and workshops.

—Woreta



(Above): Linking cash transfers to campaigns to address GBV.



(Above): Cash transfers to female students are part of broader gender programs.

“ Sometimes, we have a chance of meeting the community and people outside of the college and we can go and give them a short training in the community or meeting so at that time we have tried to transfer the message about gender.

Sometimes the female students are involved in that training, so this is a chance to share our idea about gender.

—Maichew

IMPACT ON FEMALE STUDENTS



LESS STRESS



GREATER CONFIDENCE



ENHANCED MOTIVATION



IMPROVED PERFORMANCE



BUILDING CAPACITY

CHALLENGES

1 | SELECTION PROCESS

- Significant number of needy students—how to select?
- Determining need: letter from Kebele? Speaking with students' family/friends? References from staff?
- Public perception: students may be reluctant to identify themselves as financially needy

2 | ADMINISTRATION OF FUNDS

- Delay in receiving funds from the in-country office led to delays in depositing funds for students
- Students would sometimes miss payments, and then receive 2-3 months' payment at once

3 | IMPRESSIONS IN THE WIDER COMMUNITY

- Some members of the campus community question whether it would be better to use the funds for a large-scale campus project, rather than support individual students

Selection Process

All ATVETs identified the selection process as a key challenge of the cash transfer program. The high degree of need and limited funds placed pressure on the ATVET staff to carefully select students, and determining set criteria and assessing students based on these criteria were difficult.

“For example, if she wants support or needs support but there are any other students who can, who do not need support who know her, we can interview or ask in any means and we can gather information. “Do you know about her history?” we can ask. If they are coming from the same background or the same area. This is also another means, I think.

—Nedjo

Just when we post the announcement of the registration of the needy female students, just a lot of students came to register to get this opportunity. Specially the selection of needy females, was one challenge. The original set criteria, the give the supportive letter from their Kebele and all of the students are just providing or have this supportive letter and it is very challenging to select, screen and to determine who is truly a needy female student. This is one challenge.

—Nedjo

The selection even takes a lot of time. So you have to search different information regarding one student. Even asking instructors, even asking other persons, their background their Kebeles, sometimes we refer their Kebeles information. They write some letter for the students, if they are very needy and if



they are not in the Kebeles level, so this sorting of information takes a lot of time and is one challenge.

—Wolaita-Sodo

I think I remember that sometimes the students raise that Mrs. X, her selecting criteria is sometimes the opposite, but I think we have improved those cracks by seriously attending the classrooms, classes and students. They can say something about that, the needy students, they know day and night, she is very needy she has no nothing, she has no support from the family. You know, it is obvious when someone is needy, it is obvious, so they give weakness these students.

—Wolaita-Sodo

When you say “who is the poorest in this class?” the students raising hand, maybe they shake because they think other students may give them a nickname for being poor.

—Wolaita-Sodo

Administration of Funds

Additionally, there were administrative issues with receiving funds from the in-country office, which in turn delayed transfer payments to female students.

“There are some delays of money transfer on time. Moreover, there is insufficient budget allocation for needy students, in our case.

—Woreta

I think four months is still not paid for them. So now we are trying to ask the college to release the four-month budget.

—Nedjo

By agreement, so sometimes the money is not coming sequentially



month by month but is collecting three months once or two months once. And that was a problem because of the gaps it has created. That was a problem and as we have said the amount of money by itself is not enough.

—Wolaita-Sodo

You know they expect this money per month, but the money is late sometimes. I don't know, maybe the transferring system is maybe a problem from Canada to our college and they have some gaps. And in these gaps, they buy instruments from the shop with credit, because they are expecting this money.

—Wolaita-Sodo

For the director of this program, most of the time we are waiting on the budget to in order give training, especially to those needy female students and any other activities. We are waiting for budget, for refreshment, for purchasing material, for anything other things. Also, we are not starting more activities, due to the late coming of the budget. So, this is also one challenge.

—Nedjo

I would say sometimes the money comes too late for the students, sometimes it takes three months. If one person have no money and they have no support for everything and if it takes three months, it is very difficult. So the problem may be financial process, that maybe be ICO, McGill or even our college. They are responsible for sending not now.

—Wolaita-Sodo

Impressions in Wider Community

Furthermore, staff faced challenges from staff within the college, some of whom believed that the cash transfers should be pooled rather than distributed to individual students, and some of whom suspected that the gender focal people were benefitting personally from the cash transfer program.

“But everybody in the college, the attitude of the instructors and some management refuse to change it so GBV and other factors are totally or completely ignored. So the first benefit from the program is, I think, students



because they are effected by so many factors like equality and gender based violence that comes from other groups, external community and internal such as instructors so now we have to strive effectively for the next time, eventually. But a little bit at the time, gender sensitive in our college benefit.

—Maichew

Sometimes, as I observed, my coworkers, my colleagues, their perception, poor perception towards the role of the project, towards gender issues. They give some kind of names for people who are involved in this activity.

—Wolaita-Sodo

They ask me 'why you need to give them money for the needy student?' If you collect all the money, for instance if you have 50 students for three months and this is monthly by 300, this is big birr in Ethiopia, so if you collect three months of the money you can establish something for the college that is permanent. Not just the needy students but also for the community students, that's very important. They always give complaint for me. So that's why the people, even I also have some idea that if the money is not, this is temporary solution, giving money is a temporary solution, but if implement income generation activity by using this money we might help community relation.

—Wolaita-Sodo

FUTURE PLANNING

All four ATVETs stated that they wished to continue the cash transfer program using college-based income generation projects. These included providing students with farmland to grow produce to sell on campus and in the community, and creating a campus-kitchen to sell food and generate funds. These suggestions were generated based on their applicability to the ATVET context.



My recommendation is for other colleges to identify needy female students in their college and give them any support. This is a recommendation I can give to a college.

—Nedjo

We need to continue this, because needy female students will encouraged, and the number of students, and participation of students will be increased. If we get any budget, we need to continue.

—Nedjo

Of course [we plan to continue the cash transfer program], but if and only if the college provides the gender club the application freely and the club will manage the finance that will be obtained from the duplicating service.

—Woreta

“ The land is already ready but due to in the last time there has a been a huge amount of rain fall so that's not suitable for condition and then the holidays which, after we are going back we'll try to [start it when it when the land is ready].

—Maichew

The needy students selected already and cultivate [the designated farmland] by themselves. The product, the goods from the farm land, will be sold by the needy students. For the staff and the external market.

—Maichew

Wolaita-Sodo has initiated a charity club to engage students in collecting funds and materials which would benefit both female and male students. One college discussed the government's plan to support all students with 400 Ethiopian birr per month, but expressed concerns that this plan may not come to fruition, and that needy students would not be a focus of government policy.

“ The objective of this charity club is not only females. Those who are needy, men they also are, they have nothing for graduation ceremony, no money to get the graduation cloths. So, the objective is not only for females but for males, the objective is that. And the arrangement, the program arrangement is going on now. In kind or materials like that.

—Wolaita-Sodo

We may give priority to female, regarding to the case, the case are gender sensitive, so because of that we may give greater opportunity to female, but it includes male in general.

—Wolaita-Sodo

So, we are planning to do the charity club, but also additional thing is that the charity club should have a financial source, this should be income generation. So, we are planning how to make income generation for charity club. So, if we have enough income generating activity in our college that the students are directly participating, even the needy students directly participating in the work. If it is beauty salon or any other shop material, if they have time, the needy student, they may support the activity of income generation. For instance, on Sunday and Saturday they might engage in these issues. So, by using this they should have to feel on or off the income generation activity and they support this issue from this. And this is the idea.

—Wolaita-Sodo

When I was in university, there was a lot of needy, students and I noticed that, the college or university build a house for them and they give some amount of money and they give training and they make the money in this house, they give material and they make coffee and tea and breads and different cheap materials for the students. The workers are the needy students, they themselves work. They generate income and they use the money. The only thing that the

“ university leads them, so this may be important for our case. They can own, after graduation they still can work because it is very profitable. They can make profit.

—Wolaita-Sodo

First change will be given to those physically disabled, then based on the letter we can identify if she needs extra support or not. We can identify by calling the Kebele.

—Nedjo

I think the government is not responsible, they have no plan for this additional money for needy students, So as I think we have to plan, we have to engage in different income generating activities. We have already established charity club. But also, it has no its own budget plan, or it has not started. So, we have to continue by income generating activities, we do charity clubs. So, if there is charity club and income generation or some budget for charity club, we might support these students by different tasks.

—Wolaita-Sodo

The government has its own plan. That means regularly the government pay for the students, the whole students, every month's money. In our case 400 for every student.

—Wolaita-Sodo

DISCUSSION

The cash transfer program was set up to address critical barriers to the participation of young women in the ATVETS. A key point raised in a previous study⁴³ highlighted the fact that many female students engage in domestic labour off campus just to survive financially. Overall the respondents who were themselves responsible for administering the cash transfer/bursary program

viewed the program favourably and were interested in finding ways of sustaining the program, although several had previously offered some reservations (e.g., that the fact that female students had money of their own might make them more vulnerable as partners, or that families would try to access the money; or that there are male students who are also needy). This

support speaks to the observable impact of the program, not only in terms of providing means for female students to access basic resources (food, personal hygiene products, and safer transportation), but also in shifting campus perspectives and awareness about gender issues, and contributing to changing attitudes and self-confidence for female students.

The **material benefits** of the cash transfer program included improving nutrition, supporting access to personal hygiene products and access to health care, enabling students to choose alternate, safer forms of transportation, and facilitating access to school materials (e.g., printing handouts). Respondents observed that female students attended classes more regularly, and had improved academic performance as well as improved rates of graduation. They also observed that more female students were inquiring about registration at their colleges, and attributed this increase in interest to increased awareness about cash transfers in the surrounding communities—attending college may have appeared more feasible to some students, now that they knew about access to financial support.

In addition to these examples, respondents noted that female students appeared to be happier,

more hopeful, less stressed, and to experience less shame. While a causal relationship cannot be definitively drawn, these psychological and social benefits of the program can be understood within the context of female students' enhanced ability to meet their basic needs. This observation is consistent with the literature that links cash transfers and social provisioning programs to enhancing female empowerment.

The cash transfer program also appeared to impact the wider campus community. Respondents noted that they observed increased gender sensitivity and awareness about gender issues on campus. While this increased awareness was framed as a positive impact, they also noted **ongoing challenges** with justifying the need for a cash transfer program targeting female students. They shared that other staff members had questioned the effectiveness of giving students money rather than pooling

the transfer payments for a larger-scale project.

Despite these concerns and institutional and administrative challenges, respondents were all in favour of continuing a cash transfer program. Many noted that attitudinal shifts may be slow, and that policies focused on women's empowerment and explicit gender issues may represent a challenge to previous ways of thinking. Additionally, doubts about focusing on female students may be linked to the high degree of financial need across the student body, as many male students are also in need of financial support. This point emphasizes the need for income generation activities that can sustain student support initiatives. Recommendations for Cash Transfer Programs in support of female students can be understood within the broader context of addressing systemic gender inequality, in which women in Ethiopia face multiple, persistent barriers and risks.

RECOMMENDATIONS ON CASH PROGRAMS

Cash transfers can be an important component of promoting gender equality and gender sensitivity, and a key dimension of working towards women's empowerment and reducing gender-based violence. In the case of ATTSVE, cash transfers were implemented as *part of a number of programs*, including creating female-only spaces (like libraries, tutorial classes, and rest rooms), as well as creating outlets for student participation and leadership on gender issues (e.g., gender clubs, charity clubs, campus-wide trainings and orientations). Cash transfers contribute to providing basic needs and increased security for vulnerable populations, thus contributing to capacity-building. The following recommendations (see below and next page) are informed by literature on cash transfer programs, as well as the experiences of ATTSVE program participants.

For additional resources and guidance sheets, see International Federation and ICRC.¹⁴

Programs should be framed within an agenda of supporting female students more broadly	Clearly define the assessment process and selection criteria	Involve community members in establishing selection criteria	When outlining selection criteria, consider multiple dimensions of need/ vulnerability
Link cash transfer programs to other forms of support	Ensure effective administration and timely payment of cash transfers	Link programs to income generation activities as a means of working towards economic sustainability	Monitoring and evaluation are key elements to ensure that the program is effective and improve future programming

- 1 |** *Cash transfer programs to support female students should always be framed within an agenda of supporting and empowering female students more broadly, for example:*
 - a. Providing tutorial classes
 - b. Ensuring that female students have adequate time to study and participate in college activities
 - It is often necessary to address the unequal distribution of household labour and promote more equitable sharing of household responsibilities
 - c. Ensuring a safe campus (including clear reporting structures for sexual and gender-based violence)
 - d. Facilitating access to health care
- 2 |** *Clearly define the assessment process and selection criteria:*
 - a. How will need be assessed? E.g., letters from applicants, interviews, documents outlining personal/family income, letters of support from home communities.
 - b. When cash transfer programs are institutionally based, it may be appropriate to consult staff/faculty about observed need in classroom or work settings.
 - c. Be alert that there are many barriers to identifying individual need, including feelings of shame, and fear of social exclusion or social sanctioning.
- 3 |** *Involve community members in establishing selection criteria (community-based targeting):*
 - a. Community members are well-situated to identify the unique needs of their own community
 - b. Involving community members in targeting may also help to bring the community on board with programs that target certain populations (e.g., women)
- 4 |** *When outlining selection criteria, consider multiple dimensions of need/vulnerability, for example:*
 - a. (Dis)ability, family support, family responsibilities (e.g., parenting or caregiving to elders), health status (e.g., HIV positive), family income
- 5 |** *Link cash transfer programs to other forms of support:*
 - a. The provision of cash is not always sufficient
 - b. Other forms of support may include opportunities for involvement in income generation activities, training (e.g., agricultural skills, budget management, sexual health education), providing personal hygiene products and facilitating physical safety (e.g., well-lit public areas, secure dormitories at schools)
- 6 |** *Ensure effective administration and timely payment of cash transfers:*
 - a. Recipients rely on being able to predict the arrival of cash transfers in order to pay for basic needs
 - b. Clearly identify a program manager or administrator in charge of coordinating cash transfer payments
- 7 |** *Consider ways to link cash transfer programs to income generation activities as a means of working towards economic sustainability. Examples of income generation activities may include:*
 - a. Providing designated land for farming, where individuals can cultivate produce to sell
 - b. Establishing a community or campus kitchen/shop where individuals can sell produce, and/or prepare coffee and food to sell
 - c. Host low-cost fundraisers like public sports-viewing events
- 8 |** *Monitoring and evaluation are key elements of cash transfer programs, to ensure that the program is effective and improve future programming:*
 - a. Gather multiple forms of data, e.g., student testimonials and experiences, faculty and staff observations, rates of student attendance and registration.
 - b. Document results and share widely: across the institution/organization, with other organizations, and *with members of the target group/community.*

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