

G2Px Evidence Brief

Digital G2P Payments and Women's Economic Empowerment

Digital G2P payments have the potential to increase women's economic empowerment—enabling them to generate, accumulate, and control income and assets—particularly when payments are disbursed into fully functional, private accounts that are listed in the recipient's name. This brief synthesizes evidence from 49 peer-reviewed experimental research papers and 15 case studies (Table 1). To measure women's economic empowerment, the following outcomes of interest were mapped: women's household decision-making, economic participation, and gender norms related to women's mobility and physical safety. As research papers that narrowly examine digital G2P payments to women (in comparison to payments made in cash, or digital payments made to men) are few, this evidence map draws from a wider body of research that discusses the impact of women receiving payments—from the government or not—into their private bank accounts through digital mechanisms when compared to non-digital mechanisms.

INTRODUCTION

Women's economic opportunity remains a challenge around the world. Women are less likely to have formal employment and have fewer opportunities to progress in their careers and to grow their incomes. In fact, in 2021, fewer than half (46 percent) of women globally participated in the formal labor force as compared to 72 percent of men in the same year (World Bank 2022). When women do work, they earn less than men: In 2019, the global average of a woman's annual earnings (US\$11,000) was slightly over half of the average man's annual income (US\$21,000) (World Economic Forum 2020).

Gaps persist between women and men in financial inclusion. While the number of financially excluded individuals fell significantly from 2.5 billion in 2011 to 1.7 billion people in 2017, women still make up over half (56 percent) of those who are financially excluded. In 2022, 742 million women lacked access to the formal financial system, and the majority of excluded women lived in low- and middle-income countries (Global Findex Database 2022).

The barriers to financial inclusion, and account ownership in particular, are numerous. Restrictive gender and social norms limit women's mobility. Childcare responsibilities, too, tend to limit women's time as well as reduce their opportunities to generate income outside the home. Limited income generation is linked to lack of financial account ownership. Roughly 61 percent of women reported that not having enough money was a reason they did not have a bank account. Further, nearly 20 percent of women cited lack of money as the *only* reason for not owning an account (Global Findex Database 2017).

Even when women do own accounts, they often encounter challenges to sending and receiving digital payments, limiting their ability to reap the benefits account ownership. Gender and social norms can inhibit women's ability to send and receive payments, particularly in rural communities where financial infrastructure, such as cash-in-cash-out (CICO) networks, is limited. Poor communication and knowledge-sharing about account functionality further reduces women's confidence and understanding about how to send and receive payments. Limitations related to literacy can decrease women's ability to fully utilize their accounts. Globally, roughly 83 percent of adult females were literate in 2020, and 54 percent of adult females from low-income countries were literate in the same year (UNESCO 2022).

Furthermore, lack of formal identification poses a noteworthy challenge, particularly for women. In 2018, approximately one billion people did not have proof of identity (ID4D Findex 2018). In low-income countries, nearly 44 percent of women lacked IDs, compared to 28 percent of men (World Bank 2019). Further, in 31 countries, married women could not apply for a passport through the same process as married men (Women, Business, and Law 2022).

Lastly, women lag men in access to and use of mobile phones around the world. Although mobile phone ownership is growing—in almost half the countries for which data are available,

more than 90 percent of the population owns a mobile phone but gender gaps in mobile ownership persist across several countries. Large gender gaps are evident in Pakistan, Iran, Indonesia, Uzbekistan, Guinea and Algeria (ITU 2021). However, smartphone ownership among women stands at around 18 percent. With respect to mobile Internet use, South Asia has the widest gap (41 percent) followed by Sub-Saharan Africa (37 percent) (GSMA 2022).

Table 1: Evidence map of digital payments on women’s economic empowerment

		Decision-making ability	Economic Participation	Physical mobility & Gender-based violence
Digital G2P payments	Academic	<ul style="list-style-type: none"> India (Field et al. 2016; Field et al. 2021) South Africa (Van Biljon et al. 2018) 	<ul style="list-style-type: none"> India (Field et al. 2021) South Africa (Van Biljon et al. 2018) 	<ul style="list-style-type: none"> India (Field et al. 2016; Field et al. 2021) Latin America (Blofield et al., 2022)
	Case Study	<ul style="list-style-type: none"> Bangladesh (Gelb et al 2019) Burkina Faso (Akresh et al. 2016) Indonesia (Theis et al. 2020) Mexico (Bachas et al. 2020) Pakistan (Cheema et al. 2016; Clark et al. 2022; Iqbal et al. 2021) Zambia (Barr et al. 2021 ; Baur-Yazback et al. 2021) 	<ul style="list-style-type: none"> Pakistan (Cheema et al. 2016; Iqbal et al. 2021) 	<ul style="list-style-type: none"> Mexico (Bachas et al. 2021) Pakistan (Cheema et al. 2016; Iqbal et al. 2021) Bangladesh (Gelb et al 2019) India (Aadil et al. 2019)
Digital payments (Not G2P)	Academic	<ul style="list-style-type: none"> Niger (Aker et al. 2016) Kenya (Schaner 2017; Suri and Jack 2016; Tiwari et al. 2019) Philippines (Ashraf et al. 2010) Sri Lanka (De Mel et al. 2018) Tanzania (Bastian et al. 2018) Uganda (Faiala 2018; Riley 2019) 	<ul style="list-style-type: none"> Kenya, Nigeria, Tanzania, Uganda, Bangladesh, India, Indonesia, Pakistan (De Gesperin et al. 2019) 	<ul style="list-style-type: none"> Kenya (Dupas et al. 2019) Uganda (Green et al. 2015) Niger (Aker et al. 2016) Bangladesh (Akhter et al 2020).
	Case Study	<ul style="list-style-type: none"> Cote d'Ivoire (Carranza et al. 2018) 		<ul style="list-style-type: none"> Colombia (Camacho et al. 2016) Nepal (Prina 2015)

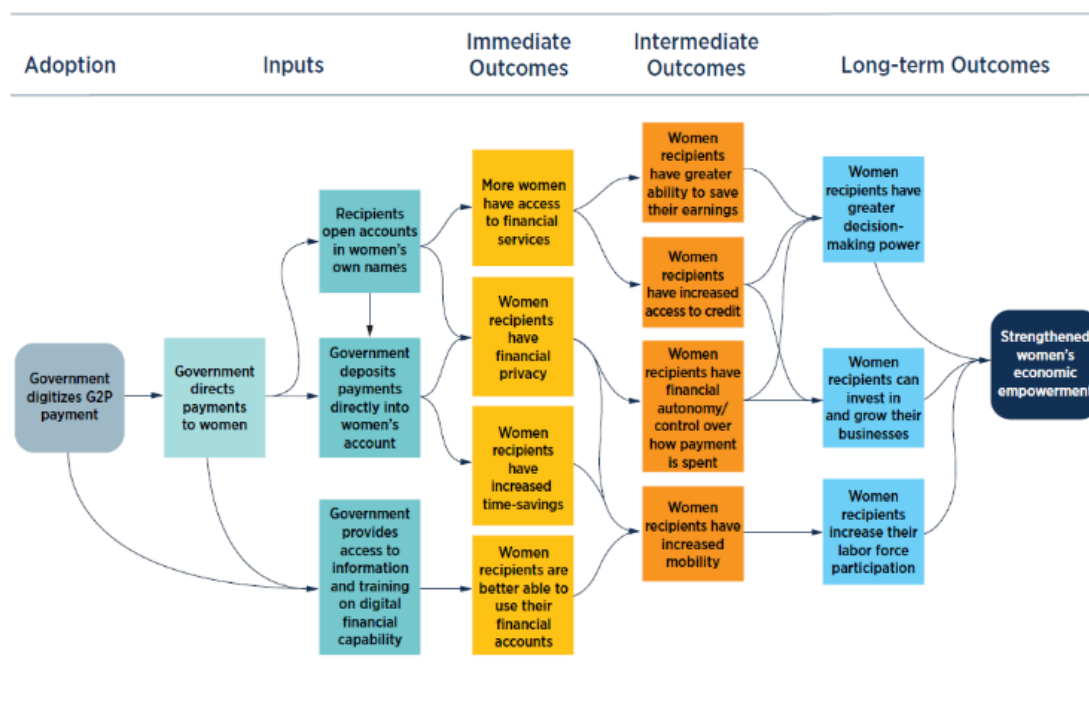
Note: Blue text denotes an impact evaluation

Source: Authors

Theory of Change

A G2P-specific theory of change posits that when governments direct payments to women in their own names and in their own fully-functional accounts, and incorporate digital financial capability training, there are several promising outcomes. Women can have increased access to other financial services, like savings, credit, and remittances. Furthermore, digital payments can also increase women’s financial privacy and autonomy, save them time, increase their skills, and improve their ability to move about their communities. In the longer term, women can have more decision-making power, increase their economic participation, and navigate restrictive gender norms, ultimately increasing their economic empowerment. Furthermore, women who have access to their own mobile phones are likely better equipped to control their digital payments than women who do not have access to their own mobile phone.

Figure 1: Potential impact pathways of digital G2P payments on women’s economic empowerment



Source: Authors

Box 1: Key Terminology

- **Digital literacy:** The ability to access, manage, understand, integrate, communicate, evaluate, and create information safely and appropriately through digital technologies for employment, decent jobs, and entrepreneurship (UNESCO 2018).
- **Financial capability:** Financial capability is the capacity to act in one's best financial interest, given socioeconomic environmental conditions. It encompasses the knowledge (literacy), attitudes, skills, and behaviors of consumers regarding managing their resources and understanding, selecting, and making use of financial services that fit their needs (World Bank 2018).
- **Digital financial capability:** The ability to access, manage, understand, integrate, and evaluate financial services offered through digital technologies (Center for Financial Inclusion 2021).
- **Bargaining power:** A woman's ability to influence household decision-making, which may result from greater access to capital or training (Arthur-Holmes and Busia 2020).
- **Decision making:** The "opportunity for a woman to make choices that affect her life" (Jejeebhoy 2000).

SUPPORTING EVIDENCE

Impact of digital G2P on women's financial inclusion

Directing digital G2P payments to women can increase their financial inclusion. When G2P programs that direct payments to women disburse payments through accounts, women's account ownership will increase by design—whether the government automatically opens accounts for beneficiaries (i.e., Indonesia) or beneficiaries open their own accounts (i.e., India). Government payments have presented a tremendous opportunity to increase account ownership among women: 80 million women opened their first account to receive digital government social protection payments while 35 million women opened their first accounts to receive wage payments from the government (Global Findex Database 2017).

Providing digital payments directly into a woman's account that is registered in her name and ensuring that she has direct control of her account increases her access to formal financial products and services. In Indonesia, the country's largest cash transfer program, Program Keluarga Harapan (PKH), opened 10 million basic savings accounts of which approximately 94 percent were directed to women. Roughly 91 percent of women beneficiaries used their accounts passively to withdraw cash payments, while 9 percent used their accounts to save, make person-to-person (P2P) transfers, or pay bills (Theis et al 2020). In India, Pradhan Mantri Jan Dhan Yojana (PMJDY) social assistance program reached 200 million low-income recipients, 100 percent of whom were women. However, expanding access to bank accounts is not enough to increase women's economic agency and independence (Dupas et al. 2018).

Women with lower levels of financial literacy or digital financial capability were less likely to benefit from digital G2P payments. In Bangladesh, only 55 percent of beneficiaries (low-income mothers) were able to read and/or write SMS, making digital G2P payments difficult to access and adopt. Beneficiaries

who were able to read and write SMS were more likely to have higher opinions of the mobile money transfers than women who could not read or write: 23 percent of women beneficiaries found digital G2P payments worse because they could not read SMS. (Gelb et al. 2019). Similarly, in Kenya, low-income rural women who struggled with illiteracy, innumeracy, and lack of technological capability also struggled to take-up the digital payments (Tiwari et al. 2019).

Digital financial capability is a key component of women's financial inclusion, and women who receive digital financial education are better positioned to use digital payments. Recipients often require additional training to gain full functionality of their financial tools and services. Evidence from a randomized impact evaluation in India revealed that women who received direct bank payments through Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) as well as training on how to use their accounts were more likely to work and receive greater control over their finances (Field et al. 2016). Other cases, like Zambia, trained women in business skills and life skills in addition to distributing the G2P payment to support women recipients (Baur-Yazbeck et al 2021).

Impact of digital G2P payments on women's decision-making ability

Many social protection programs aim to advance women's decision-making in the household (along with improving health and educational outcomes for children); however, available evidence suggests these impacts are mixed (Bastagli et al. 2019). In Cote d'Ivoire, Niger, Brazil, and Ghana, women who received cash transfer payments directly had greater expenditure on food and health outcomes for their children. For instance, in Niger, women who received mobile money payments were more likely to buy protein and energy-rich foods. Children consumed one-third of a meal more per day (Aker et al. 2016). Yet, in other cases, like Morocco and Burkina Faso, children reached the same educational outcomes regardless of whether government payments were directed to their mothers or fathers (Benhassine et al. 2015; Akresh et al. 2016). In a systematic review on sex-differentiated impacts of receiving cash transfers, there was no conclusive evidence that women had higher degrees of economic empowerment when receiving payments as compared to men (Yoong et al. 2012). A more recent review of 35 studies indicated that women's economic empowerment did not necessarily enhance through microcredit, savings account, or cash transfers because it did not necessarily increase her control over finances (J-PAL 2021).

Despite the mixed evidence of the role of cash transfers in increasing women's decision-making in the household, impacts on women's financial control of the payment appear promising. Four impact evaluations demonstrate the positive impact of digital payments on their decision-making. In South Africa, women who received digital G2P banking cards reported experiencing greater decision-making power within their households than women who did not receive the payment digitally (Van Biljon et al. 2018). In Kenya, women who received the mobile money payment through the Boma Project had higher income and savings rates, which led to increased decision-making power within their households (Tiwari et al. 2019). In Niger, women who received humanitarian cash transfers through mobile money payments, rather than cash, had greater decision-making power over their earnings because the payment was less observable to other household members. These women were more likely than cash recipients to purchase children's clothing and buy more diverse foods (Aker et al. 2016). In Tanzania, women who received

mobile money payments, as well as the business training intervention, experienced greater financial independence and empowerment than those who did not receive the training (Bastian et al. 2018).


Case study evidence also supports the prevalence of increasing women's decision-making over finances through digital payments. In Zambia, women who received a G2P mobile money payment, rather than cash payment, reported that their role in financial decision-making improved (Baur-Yazbeck et al. 2021). In Indonesia, women beneficiaries of Program Keluarga Harapan (PKH) reported that they preferred receiving digital payments in their name rather than their husbands' because it provided greater control over the grant (Theis et al. 2020). In Bangladesh, women in the Primary Education Stipend Program (PESP) reported that owning a mobile phone was critical to maintaining control over the government's mobile money payment because it allowed them to access their payments directly rather than requiring their husbands' support (Gelb et al. 2019).

Box 2: Impact of Digital G2P on Women in Benazir Income Support Programme (BISP), Pakistan

In Pakistan, 76 percent of women who received digital Benazir Income Support Programme (BISP) payments reported that they decided how the payment was spent, even though only 5 percent of women reported that they withdrew the last transfer from point-of-service personally. BISP digital G2P payments were directed to women and not their husbands, yet initially, husbands transacted women's digital payments more (Cheema et al 2016). BISP later implemented the Biometric Verification System (BVS) with the goal of increasing women's collection of their own payments—female beneficiaries were required to scan their fingerprints to authenticate their identity at payment points to withdraw their digital cash transfer. The BVS technology affected groups of women differently: for women who did not withdraw cash at baseline, BVS increased women's control of payment from 65 to 74 percent, yet, for women who withdrew cash at baseline, 80 percent noted that they were not impacted by BVS because they already controlled the funds. The majority (75 percent) of BISP participants did not personally withdraw cash at baseline, which suggests that over 500,000 women beneficiaries experienced an increase in control over earnings due to the presence of BVS (Clark et al. 2022).

Women who receive digital payments privately and in their own name can have greater ability to save their earnings. In Côte d'Ivoire, direct bank deposits into women's commitment savings accounts¹ increased women's earnings by nearly 10 percent on average as private bank account payments diminished pressure to redistribute their income to family and friends (Carranza et al. 2018). In Uganda, women who received non-G2P loans through mobile money payments rather than cash earned 11 percent more business capital and 15 percent greater business profits after 8 months than women who received loans in cash. The impacts were greatest on women who experienced the most pressure to share money

¹ Commitment savings accounts incorporate mechanisms that help clients save small amounts periodically, over time, to help increase savings balances. See Martin, X. 2013. What is Commitment Savings? Getting to Know the Product. <https://www.findevgateway.org/paper/2013/10/what-commitment-savings-getting-know-product>.



with household members at baseline, indicating that when women receive payments privately and directly, they have greater ability to control how it is used (Riley 2019). In Kenya, women who had access to mobile money increased their savings by more than 20 percent, which enabled 185,000 women to start businesses and retail activities rather than remain farmers (Suri and Jack 2016). When G2P payments are not specifically directed to women in each household, payments are often received by men. For instance, in Peru, Chile, and Argentina, 50-70 percent of COVID-19 cash transfers were received by men because they were not specifically directed to women (Blofield et al. 2020).

Women who receive digital payments can have greater ability to decide how to use their time. In Niger, mobile money payments meant that women traveled shorter distances to collect their payments, compared to women who obtained payments in cash, and had moderate time-savings when transacting through mobile money. Over a 5-month period, women saved approximately 2.5 days as they traveled short distances to receive payments (Aker et al. 2016). In the same study, women who received mobile money payments were also more likely to visit the market by 74 percent and sell grain by 40 percent, which may both be an indication of time saved and greater bargaining power from the digital payment (Aker et al. 2016).

While all women who receive digital payments benefit, the degree at which they benefit may depend on several factors, such as their relative bargaining power compared to their spouses' or their mobile phone ownership. In Kenya, the use of ATM cards impacted women differently according to their level of bargaining power: women with above median bargaining power responded positively to ATM treatment as they experienced greater joint decision-making and less unilateral decision-making by their husbands; however, women with weaker proxied bargaining power at baseline were negatively impacted as their husbands had greater ability to withdraw payment (Schaner 2017). In Indonesia, women reported that receiving digital PKH payments into their accounts was similar to receiving money from their husbands: they were unable to make decisions about bigger purchases alone and were required to spend their grant exclusively to meet their household's basic needs (Theis et al. 2020). In Bangladesh, roughly two-thirds of women who owned mobile phones reported that they had control over the PESP G2P payment, compared to the 57 percent of women who did not own phones. PESP women who did not own a mobile phone were required to rely on their husbands to receive payments, which reduced their claim to the G2P payment (Gelb et al. 2019).

Impact of digital G2P payments on women's economic participation

Women who received digital G2P payments through direct deposits—along with training on how to use accounts—were more accepting of women working outside the home, worked more years, and became more empowered. In South Africa, women who received G2P banking cards also experienced greater decision-making power which led to increased labor force participation: women who became primary decision-makers in their households were 92 percentage points more likely to participate in the labor market (Van Biljon et al. 2018). In India, women who received direct G2P payments along with access to income-generating activities through a workforce program became more accepting of female work and their husbands also viewed fewer social costs to having a working wife. As a result, women worked more and became more empowered (Field et al. 2021). In Kenya, Nigeria, Tanzania, Uganda, Bangladesh, India,

Indonesia, and Pakistan, women who received mobile money payments were more likely than other users to be self-employed and move from irregular-to-paid jobs (De Gasperin et al. 2019). Note these examples illustrates mixed causality: While the digital payment (through a fully functional or mobile money account) may increase labor force participation, these examples are also highly correlated with populations who are already working.

Digital G2P payments also shifted social norms about women’s work when coupled with digital financial capability training. In India, women who received MGNREGS’s direct deposit coupled with group training on the benefits and uses of an account (such as transfers and savings) were more likely to hold progressive views about women’s work outside the house. While their husbands’ actual views did not change, they perceived fewer social costs related to their wives’ labor force participation—meaning that women were potentially held back from working due to misperceptions about the social stigma they might face (Field et al. 2021).

Box 3: Impact of digital payments on women agents and women customers

Women agents who distribute digital payments may be better suited to meet women customers’ needs, particularly in cultures where gender and cultural norms present barriers to interactions between female customers and male agents. In the Democratic Republic of the Congo (DRC), women customers preferred transacting with women agents: female customers were 7.5 percentage points more likely to transact with a female agent than with a male agent (Chamboko et al. 2020). In Bangladesh, over half (52 percent) of female customers preferred banking with female agents, though 97 percent of customers were forced to visit male agents due to female agent scarcity (Barooah et al. 2018). In India, Pradhan Mantri Jan Dhan Yojana (PMJDY) program, which opened over 420 million bank accounts, of which 53 percent belonged to women, also focused on deploying women agents, called business correspondents (BCs), to rural India to mitigate gender norms. Roughly 80 percent of all BCs were women (Aadil et al. 2019). In Nigeria, Diamond Bank’s pilot, called BETA Friends, sought to increase the number of women as agents and customers: roughly 60 percent of agents and 40 percent of customers were women by the end of the pilot (Mirpourian et al. 2019).

Ensuring the inclusion of women within payment services providers’ front-line² staff promotes the usage of digital financial services among women customers. Women customers report transacting a higher median number with women agents than with men agents. In DRC, women customers transacted 66 percent larger sums with female agents than with male agents, demonstrating that women transact greater values with agents of their own sex (Chamboko et al. 2020). Further, women agents in DRC registered 12 percent more transactions on average per month than male agents, and reported higher values per transaction; women agents also had 16 percent higher net profit on their business than male agents (IFC 2018). In India, women BCs were effective at reaching women agents. Women BCs performed between 1.1 and 1.5 times better than men BCs across key performance indicators, and successful BCs were found 3 times more valuable (measured in value of income to bank over BC’s lifetime) than the average BC portfolio. Women BCs particularly engaged women customers,

² Governments may also model their agent selection from the private sector by hiring more women agents, or otherwise influence their private PSP partners by encouraging greater gender diversity amongst agents to win government contracts.

though they were effective at reaching and influencing customers who were inactive or less engaged: 71% of the total transactions that women BCs performed were from women customers (Women's World Banking *forthcoming*). In Bangladesh, women customers reported transacting a higher median value with women agents than with men agents (Barooah et al. 2018). Women customers' choice of female agents also varied by location in Bangladesh—women in rural and non-municipal areas overwhelmingly preferred female agents while women in urban and municipal areas did not show a strong gender preference (Barooah et al. 2018).

Working as a mobile money agent can also present a good work opportunity for women. In India, roughly 80 percent of BCs were women and over 84 percent of BCs noted that they were happy to be a BC—nearly half reported that liked the job because it generated income and nearly all noted that the job gave them respect as a woman (Aadil et al. 2018). In Pakistan, women agents, called *Guddi Bajis*, were deployed to rural areas to facilitate JazzCash mobile money transactions and earned US\$9.40 more per month on average. These agents also had a positive self-perception about becoming an agent because it both increased their customer reach and grew their sales (Women's World Banking 2018). Across Sub-Saharan Africa, over 1.5 million digital financial services agents worked across 140 deployments in 39 countries and shared over \$400 million in total commission income in 2016, demonstrating the economic opportunity that exists as DFS agents (GSMA 2016). In DRC, women agents were 16 percent more profitable than male agents because their businesses focused on service while their male counterparts focused on commerce (IFC 2016).

Yet, women may not experience empowerment as agents when social and gender norms restrict their mobility and leads to less income and liquidity. In Bangladesh, women agents reported that they faced impediments to starting businesses due to restrictive social norms (Barooah et al. 2018). Women agents struggled to procure the capital necessary to launch their businesses as male relatives, who often provided the funds, doubted their ability to run their business; women also faced liquidity challenges and experienced fraud, robbery, and other security risks associated with owning a mobile financial service (Barooah et al. 2018).

Impact of digital G2P payments on gender norms

Women who receive digital payments may also have greater physical mobility. In Pakistan, women who received digital BISP payments had greater ability to travel freely across their community: 37 percent of women were able to freely travel to the market compared to 31 percent of women who did not receive BISP (Cheem et al. 2016). In Pakistan, additional research tracked women's mobility outcomes after 5 and 8 years of measuring the impact of BISP on women recipients—biometric payment, rather than digital payments without BVS, further helped women go outside the home (Iqbal et al. 2021). In India, women who received MGNREGS's digital G2P payments into their accounts rather than their husbands' accounts, were also more likely to have greater mobility (Field et al. 2021). In Niger, women who received mobile money payments had greater ability to go to the market (74 percent) and sell grain (40 percent) (Aker et al. 2016).

However, some women may only experience increased physical mobility when they have proximity to points of service. In Bangladesh, more women visited bank branches by themselves when the branch was within five kilometers from their homes. This number is reduced to when the bank branch is greater than five kilometers away (MicroSave 2017). In Nepal, women from women-headed households experienced higher rates of take-up and usage of a direct bank account when the bank was physically proximal to her residence and also offered zero fees (Prina 2015).

Evidence drawn from government-to-person social protection programs demonstrate positive impacts on gender-based violence prevention by increasing the economic stability of beneficiaries. In a systematic review of 22 studies from low- and middle-income countries, three-quarters of the studies found that cash transfers —not necessarily digital cash transfers—decreased rates of intimate partner violence (IPV), even when IPV reduction was not a specific objective of the programming, with the largest impacts on physical and sexual violence rather than emotional or economic abuse (Buller et al. 2018). Cash transfers promoted IPV reduction through economic security, emotional well-being, and women’s economic empowerment, and reduced intra-household conflict and daily stressors over basic needs. However, program design features and behavioral responses to the program impacted intra-household conflict and women’s economic empowerment differently, depending on program mechanisms and contextual differences in the locations of the programs. Thus, this study highlights the importance of developing program design features that reduce IPV and mitigate possible negative results (Buller et al. 2018).

Cash-plus models that combine G2P payments with complementary programs can also meaningfully increase women’s economic empowerment. Cash-plus models are social protection programs that link or even embed complementary programs to cash transfers to alleviate non-financial barriers and provide more holistic support to vulnerable households (Blofield et al 2022). Complementary programs can provide opportunities for information sharing on women’s rights and protections. For example, in Peru, women who participated in health check-ups through a conditional cash transfer program were more likely to experience reduction in intimate partner violence than women who did not attend health check-ups (Ritter Burga 2014).

When digital payments are directed to women, they can further reduce rates of IPV. In Kenya, women who received a mobile money payment experienced lower rates of sexual and physical IPV than women men received the transfers (Haushofer et al. 2019). However, consistency is key—In Colombia, unexpectedly missed payments increased adverse, emotional responses, while payments directed with regularity and predictability reduced the risk of IPV by 5 percent around the time of the payment (Camacho et al 2016).

In addition, digital G2P payments diminish the need to travel to cash-in-cash-out (CICO) points, which can reduce opportunities for sexual assault for women, in areas in which women feel unsafe. In Mexico, Prospera’s digital G2P program disbursed payments through debit cards which allowed women to travel significantly less (1.3 km rather than 4.8 km on average) to withdraw funds at an ATM, reducing the chance for opportunistic gender-based violence (Bachas et al. 2020).

However, some evidence suggests that cash transfers broadly, and digital G2P payments more specifically, do not always lead to decreases in gender-based violence. One review highlighted that only four cases—three from Mexico and one from Ecuador—found that rates of IPV increased for specific subgroups (determined by number of children, husband’s years of education, size of the transfer) (Peterman and Roy 2022). In these cases, cash transfers were linked conflict in the household if payments are used on temptation foods or if men felt the need to assert their authority due to gender norms that promote toxic masculinity. Yet, there is little evidence to suggest that there is a backlash when digital G2P payments are directed to women.

CONCLUSION

The evidence suggests that women gain greater economic independence when they have more access and control over their finances. The specific ways in which women access and maintain their control, however, need further research. While the evidence suggests that the most promising avenue for women to have and maintain control over their income is through private and fully functional accounts registered in their own name, there is no existing randomized experimental research that compares targeting women or not with longer-term outcomes of empowerment.

Further, additional experimental research is required to understand how digital payments directed to women’s private and fully functional accounts impact the prevalence of gender-based violence. For instance, it is clear that more income can reduce stress-induced violence that might otherwise result in intimate partner violence, and greater control over resources can provide more opportunities for women to make decisions that protect themselves and their children. However, experimental research is lacking when it comes to the specific design mechanisms that can reduce the risks of IPV, such as the predictability of payment disbursement schedules, and the shift of control over those payments (having a woman be in charge of financial decision-making beyond basic household finances). In these cases, targeting, amount, frequency, duration, predictability of transfers, pay points, and complementary programming still need further experimental support.

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