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# How can Social Protection Provide Social Justice for Women?

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Photos: Page 1: Children playing in the streets of Ain el-Sira, photo: Amanda Kerdahi Matt. Page 4: Family in Ain el-Sira, photo: Heba Gowayed



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# How can Social Protection Provide Social Justice for Women?

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Social protection is the right to survive. It is the right to a basic income, shelter, health, food and information, all of which enables people to survive, support their dependents and find a way out of need and destitution. The right to social protection exists for all people, regardless of age, sex or ethnicity. The existence of this right should give people a sense of security even when they are not claiming it.

The question for Pathways of Women's Empowerment researchers was: how can social protection provide social justice for women?

The answer to this question, Pathways researchers found, lay in taking a feminist approach to social protection. A feminist social protection programme recognises and enhances women's identity as citizens and enables women to assume the roles they choose and fulfil the obligations they value. It is an approach that defines, targets and alleviates poverty in accordance with the views, priorities and experiences of the women beneficiaries of social protection programmes. The objective of this type of programme is not simply to guarantee social protection as a short-term measure. A longer-term objective combines social protection with measures that seek to redress gender imbalances by restoring the accountability of the state to poor women and their families.

Research into how women use Conditional Cash Transfers in Egypt and experiences from Brazil demonstrate the effectiveness of a feminist approach to social protection in meeting women's needs. This brief shares some of the lessons from this work.



### **Box 1 Ain el-Sira Experiment**

CCT's seem to be efficient, effective, popular and even progressive because they divert material resources to women and provide their beneficiaries with cash. Consequently we might assume this is a vehicle for economic empowerment. The assumption that CCT's are good for gender justice is not a given and is contingent on the design of the transfer programme. What are the design features that could make the programme reward women and lighten their reproductive burdens but also validate their rights as citizens? A pilot programme is underway in Egypt to answer some of these questions.

A programme is being carried out in a Cairo slum to test the possible gender gains that could be made explicit in CCT's as a tool of social protection. This pilot programme is undertaken by the Ministry of Social Solidarity and its partners with the technical and research support of the American University in Cairo and the Pathways of Women's Empowerment RPC. The aim is to apply a CCT programme in one urban setting in Cairo as a demonstration and learning model for future national-level implementation. The model will identify the structures, procedures, partnerships and services that together form an effective 'best practice' that can enable the state to fulfil its social protection obligations to poor families. But this pilot programme also contests the gender dynamics of CCT's that often validate women's roles as mothers and ignore their productive roles and agency.

Five features of the Cairo CCT have been incorporated in order to emphasise the rights of women.

1. The programme encourages women's work by departing from previous practices which used to make transfers contingent on proof of unemployment
2. The programme 'bankerises' payments in order to protect the cash from possible family or community thefts and give women a sense of security. This will also enable beneficiaries to use these accounts to save money
3. The programme employs self-monitoring tools that enable women to monitor their compliance and thereby avoid a state social worker gaining too much top-down control over the information on compliance
4. The programme includes collective sessions for groups of 15 to 20 beneficiaries to create a process of internal governance and facilitate collective action among women.

These design features may or may not in themselves empower women or make the programme more effective in its impact on poverty and on intergenerational transmission. They will however serve to highlight that CCT's are a tool that transfer money and that establish a relationship of mutual obligations between women and the state, resting on principles of entitlements. Paying cash to poor women may address their impossible situation where they are continuously navigating poverty and powerlessness. The cash may enable them to gain a modicum of power but also a measure of citizenship.

The Ain el-Sira pilot began with a survey that established three facts:

- Women are working in unstable and poor paying jobs to make up the deficits in family income and expenditure. This work places them in precarious conditions of debt, domestic violence and personal stress.
- The state is the main provider of social protection and is the source of the only significant benefits. This significance is due to the dependability of the service which once received is secured and can be relied on.
- There is a plentiful supply of social actors in the area including civil societies, religious and philanthropic organisations, politicians and local leaders and yet the community is suffering from high levels of poverty and a high burden of disease (60 per cent of households had a family member with a chronic condition or disability).

The next step in the design of the programme was the convening of a workshop with feminists and academics from Mexico, Brazil, Columbia, The UK and Egypt. They came together to craft together a draft programme. This design was then taken to NGO's, social workers and women in the community for review and revision.

The next step was to develop tools that enabled a relationship of reciprocity and equality between social workers and beneficiaries. This included for example, a written contract with the rights and obligations of each party clearly spelled out, a calendar that enables women to monitor their compliance to the conditions, a monthly monitoring checklist for use by the social worker and a monthly group session for beneficiaries.

Crucially, the experiment took mutual accountability between women and officials seriously. The social workers tasked with delivering the services – themselves mainly low-income women - were trained to support the programme design process. This helped to raise their low official status and encouraged a strong sense of programme ownership.

Sources: Egyptian Human Development Report 2005; 2007

### **Why did we choose to research women's social protection?**

The universal right to social protection is considered an integral part of human social and economic rights and is promoted by national and international agents and organisations. While women are included in this conversation on rights, there is a paradox. Research from Pathways of Women's Empowerment RPC showed that women's social security is regarded as an aspect of familial or reproductive roles and not of productive roles. When it comes to social protection women gain their entitlements as dependents and not as individuals. This hypothesis deserved further examination.

### **How did we research social protection for women?**

In Egypt, research was primarily through an action research project on Conditional Cash Transfers (CCT), that took the shape of a pilot CCT programme in a slum area in Cairo. The project was designed with inputs from Brazilian experience (with support from DFID-Brazil) and has now been scaled up to around 44,000 households in Upper Egypt. It drew on further evidence from an innovative programme in north-eastern Brazil that used CCTs as an entry point for a combination of training initiatives, resulting in individual and collective empowerment. The study used surveys, group and individual interviews, observation and case

histories to understand how to extend social protection to women who need it (Pathways Middle East 2008).

### **A summary of key findings**

Key findings from the research include:

- Taking a citizenship approach to cash transfers can enhance their poverty-reducing effects and produce broader empowering outcomes for beneficiaries
- Training for front-line workers delivering CCT programmes can have transformative effects on the way these programmes are received, with empowering dimensions
- There are substantial benefits of coupling CCT programmes with other interventions, such as citizenship and employment training – these are more than simply additive, they offer a genuinely transformative dimension
- While there is no one-size-fits-all model, there are elements of good practice (bankerising payments, for example) that can be built into programmes to have wider potential for empowering beneficiaries.



(see Benova 2010; Gowayed 2010)

### **Key policy messages summary**

1. Women should be a priority for social protection. Feminist principles and practice should inform social protection policies.
2. Conditional Cash Transfers (CCTs) transfer power as well as money to women. The most empowering CCTs strengthen women's citizenship, equipping women with knowledge, spaces and networks with which to claim their entitlements.
3. Three main elements can contribute to make CCTs a vehicle for increasing women's citizenship. Design the programme from a woman's point of view; conditions and co-responsibility can be empowering for women; and the money needs to be protected.
4. Make women's citizenship an objective in itself, so that women's social and political rights are protected.
5. Women cannot become more powerful by money alone but the combination of cash, service provider support and co-responsibilities can together address power disparities.
6. Conditions or co-responsibilities can enable women to fund decisions that would otherwise require a male or older person authority and approval.

## Box 2 A Reality Check on Women's Lives in Egypt

In Egypt, women's security in the present and future used to be guaranteed by the mutual obligation created by marriage and motherhood ties. A succession of economic and social transformations have dissolved these ties and left women without a predictable or sufficient source of protection. Citizenship rights and entitlements are still predicated on a specific and no longer universally valid model of the family. This model assumes that conventional gender roles are intact and that women are still performing familial duties as men undertake to provide for their families through work. The model has retained its moral and ideological authority, but it no longer informs the practical decisions and experiences of men and women. The state is obliged to reformulate the entitlements of citizenship so as to provide women with the right to social protection, whether they are single or in families.

Nagah's story is typical of the complex lives of urban women living in poverty in Egypt. Nagah has been married and divorced twice. She has two daughters from her first husband and Mohamed, her son, is from the second marriage. Both marriages ended badly and she receives no money from either man in terms of maintenance or child support. The first husband has a disabled child and cannot afford to give her any support. The second husband threatened to take the child away if she demanded money. Nagah does not want to enter a legal battle for fear that her husband would contest her support of the child, even though she knows she has the right to maintenance. Like millions of others she has no recourse to security or protection save that of family or husband support. She is the victim of the enduring myth of the male bread-winner.

Nagah learned welding from her father and fixes gazolene stoves and small appliances for people in the community. She only works a few days a month, and charges one or two EGP, but sometimes she gets bigger projects. To expand the business she needs more supplies, but she has a young son so she prefers to use the money for his education and other basic needs.

Pathways researchers interviewed Nagah at the offices of the Conditional Cash Transfers programme in Ain el Sira. When asked what she did with the money from the transfer, Nagah said she bought special treats for her family on her way back, using her bank card to withdraw the monthly transfer. This month she purchased two kilos of oranges, koshari [an Egyptian ready-cooked food made from pasta, rice and lentils] and milk for her son. This month she paid 17EGP [approximately £1.70] on a family outing. She also paid to renew her ration card, which cost 40 EGP [£4]. Over the past year she used some of the transfer to make improvements to her home, such as fixing the leaking toilet and buying a new fan and refrigerator, 'of course in instalments'.

When Nagah needs money, she takes out a loan from a local organisation. Recently, she took out 500 EGP [£50] from an NGO, which was to be paid back at 57.50 EGP per month for ten months. She gave this money to her daughter who is getting married so that she would be able to buy a stove with an oven. She has already paid back the money. She has also borrowed 4000 EGP [£400] from a 'kind woman' who wanted to help her and her daughter out. But she does not think she can pay this money back.

A few months ago, Nagah brought Mohamed to see his father. When the lights unexpectedly went out, the husband told her, “You bring me bad luck,” and tried to stab her in the leg with a knife. She was saved by her son’s yell, which alerted her and allowed her to hit his hand away. For Nagah and many other women, the monthly transfer is her only source of a stable income and the only income upon which she can rely.

## Key policy messages

### Key Message One

**Women should be a priority for social protection. Feminist principles and practice should inform social protection policies.**

There are three main reasons why feminist principles and practice should inform social protection and why women should be the primary beneficiaries of social protection interventions and entitlements:

1. Poverty affects women more than men
2. Markets do not allow women to claim their rights as workers in reproductive roles
3. Increasing numbers of poor women are taking up informal, occasional and insecure employment. They need to be recognised as citizens with rights.

**Poverty affects women more than men.**

For decades analysts have argued that poverty has a feminine face. Women are over-represented amongst the poor, female-headed households seem to be poorer than male-headed ones and being a girl increases the risk of vulnerability. Inter-household distribution of food, assets, opportunities and power still favours men, especially in patriarchal societies. This means that women are more likely to be poor because they live in a poor community or household and they are unable to access welfare and goods because of a lack of power and status. Even women in less poor families are at a disadvantage. Young women who are not working, not married or are young mothers are particularly affected.

Women have limited access to work, particularly formal work that brings benefits of social protection, security, access to networks, rights, and power. In Egypt the four million jobs added to the labour market in the past decade have been informal jobs that women, specifically in rural areas, have entered. Informal labour markets grow as the private and public sectors find it costly to provide ‘decent work’.

Informal workers may be self-employed entrepreneurs or they may be employed by others but without benefits such as social security, contracts, regular income, minimum wage, holidays, working hours or safe working conditions. Women in Egypt favour this informal work as it is easy to find and easy to leave. They accept such working conditions to make up for shortfalls in household income. Men work informally too but they have an advantage that women lack when negotiating work and rights within the strictures of social norms. These norms tend to value men over women or undermine a woman’s right to work or access public spaces.

Informal women workers are flexible, and adapt to work conditions in ways that may increase the burden of work to their health, leisure time and ability to protect their rights as workers. Young girls, for example, employed in fruit farms, in informal workshops and factories, or in domestic work cannot form alliances to negotiate their working conditions or rights. The most that these women can do is leave work to their own detriment as their need for income makes them accept other informal jobs. Women in Egypt leave work on marriage only to later return to the labour market but in less advantageous locations. Recent research has also documented the preponderance of work without wages amongst



women, particularly in rural Egypt. They may be doing market or home-based work but since their families employ them they do not receive wages.

**Markets are not allowing women to claim their rights as workers in reproductive roles.**

The work that women do for others (the young, spouses and elderly) does not enter public accounts. Even when this work is a labour of love, it still has a cost and a value. Should women be rewarded for their reproductive roles? This work should at least be recognised if not rewarded. Developed economies and societies facilitate the care work of women by either providing carers with income, training or access to services that support their work such as pre-schools, home carers for the elderly or the sick, after school clubs for older children and benefits that enable women (or men if they are care-givers) to buy these services.

Less-developed economies do not provide these services. For example in Egypt it is estimated that only 15 per cent of children under five go to nurseries or to pre-school. All day care is privately run and may be affordable to poor women if run by a charity, particularly a religious one but these facilities are few and are beyond the means of most and not available to rural women. Women who work in formal markets are the lucky few as they may get maternity leave, shorter working hours, benefits, access to day care and to health insurance for themselves and their families. Women who are self-employed, active in informal markets or not working outside the home have to fend for themselves.

The trajectory of Egyptian development has led to migration and community fracture. These trends mean that often women are not living among family or friends and therefore cannot get support for their care obligations from members of extended families. The 'grandmother model' for child minding and day care quickly disappears as grandmothers and their children separate into different households or communities. Very often, grandmothers themselves have to work.

**Increasing numbers of poor women are taking up informal, occasional and insecure employment. They need to be recognised as citizens with rights.**

Women who are poor and not formally employed have no access to recognition as citizens. Families and communities mediate their civic identity. Although these women are 'free' citizens, they are contingent ones. For example in Egypt and during the now discredited parliamentary elections, a survey found that women living in conservative upper Egypt, and specifically those working at home and not for wages, were consistent and persistent voters; much more so than professional women in urban settings. The practice of block voting explains these findings: women have voting cards but they are told who to vote for in accordance with the collective decision of the family which in some cases are votes sold by family elders to candidates willing to pay. The voting practices of these women and of male members of the clan who are young and less powerful, illustrate the contingency of citizenship on family. They underlie the complexities that riddle the relationship between women, their families and the state.

A decade ago women's rights advocates drew attention to the fact that most poor women do not have identity cards, making them unable to own or register property, access police stations, judicial processes, state benefits or register their children in schools. This important finding led to a surge in projects that seek to register and formalise women's citizenship to give women access to their rights.

Social protection programmes in Brazil and in Mexico have succeeded in a similar formalisation as they have relied on and precipitated the creation of data sets that accurately identify and describe their families of beneficiaries. Other programmes such as Chile Solidario have made formalisation and registration an element in their programme of transfers and one of the outcomes that have to be achieved by families registered in this cash transfers programme.

Women may have no access to recognition as citizens except through state benefits and programmes that target them. The creation of citizenship rights for women as an objective in

itself is important. Women in families who do not work are still deprived of a relationship that makes them visible to the state and one by which they can hold the state accountable (Gowayed 2011).

The above are main reasons why social protection, the configuration of transfers, services and policies of the state that prioritise the most vulnerable and least served citizens should target women and girls. Women are not victims and should not be victimised. However they are undermined and constricted by conditions and norms which make them poorer, less able to benefit from the rewards and protection of labour markets, more burdened by work that they are shouldering without pay or support and less visible to the state and its social policies.

### Key Message Two

**Conditional Cash Transfers (CCTs) transfer power as well as money to women. The most empowering CCTs strengthen women's citizenship, equipping women with knowledge, spaces and networks with which to claim their entitlements.**

The success of CCTs in poor countries means they have even been emulated in rich countries. No one denies these schemes deliver positive outcomes; poor women everywhere welcome the cash they entrust into their hands. But while they work through women, CCTs rarely prioritise women's empowerment. This may be because the instrumentalist approach to CCTs sought women as beneficiaries because women are considered 'less likely to waste the money' and more likely to use the transfers to meet the needs of their children. This approach warranted criticism from feminist observers because the programmes honour motherhood and not women's entitlements regardless of their reproduction. Problems arise because CCTs work by being 'co-produced' with women's time and effort and can saddle already time-poor women with additional responsibilities. Others reinforce assumptions that women are - or should be - entirely responsible for household welfare, letting men off the hook for childcare and domestic work, reinforcing disempowering, stereotypic norms about ideal motherhood and women's essentially 'private' roles (Gowayed 2011).

While women are held accountable to governments for their households' uptake of education, health or other services, there is little accountability in the other direction. Women are often pushed into accessing poor quality services without voice or choice, in order to continue receiving what are usually very precious, yet small cash payments.

Can women really be expected to take children to schools with no teachers or bad teachers? Or to visit clinics where doctors are absent or rude without empowering them to hold such failures to account? (Molyneux 2008; UNIFEM 2008).

Others criticise cash transfers because they are:

- Targeted not universal programmes. Targeting can be costly and unpopular as there are few methodologies that can effectively target the poor without errors of entitlement
- They are individualistic programmes that give transfers to some members in a community, straining communal ties and causing resentments and jealousies
- Unfair to their beneficiaries who are in some contexts asked to perform community services. This was the case in Mexico where women were asked to clean health facilities, precipitating a sense of injustice that hurts the dignity of beneficiaries
- Problematic as they undermine the value of work; they give money for 'nothing' thus breeding dependency
- Ineffective as the amount transferred is small, so as not to create dependence, and are therefore not worth the transaction costs to manage and monitor the programmes.

Champions of women's empowerment have been both triumphant about and troubled by the rise and spread of CCTs. The triumph is that these programmes put resources directly into the hands of poor women, with conditions that they access health and education and other services needed for their families. The trouble is that lessons from decades of experiments and analysis of poverty, gender and service delivery show the burden of accessing health and education services to be potentially onerous for poor households. Women are often at the frontline, negotiating for resources for healthcare or education. Transferring cash is undeniably an efficient start, but small amounts

### Box 3 CCTs as Vehicles for Citizenship

Bolsa Família has been widely praised for reducing poverty and tackling inequality in Brazil, but its 'side effects' - particularly strengthening women's citizenship – have largely gone unsung. A study by the Brazilian feminist NGO AGENDE found that although the 'little but certain' amounts of cash received strengthened women's domestic authority and status, they remained 'cloistered in their neighbourhoods and homes' (Suarez et al 2006: 7). Three gains were identified:

1. As consumers: possession of a programme card signalled regular income and enhanced access to credit, even though it did not address social exclusion.
2. As domestic authorities: women reported greater respect because of their reduced dependence on male family members.
3. As citizens: to register, women had to obtain official documents, increasing their self-awareness as Brazilian citizens.

Women's gains as citizens were, the report argues, more profound than as consumers or domestic authorities. Recommendations of the report to strengthen women's citizenship through the CCT are met in innovations by the State Secretary for Women's Policies in Pernambuco. They aim to give women stipends to attend training courses that offer them skills training in jobs conventionally inaccessible to women – like welding and taxi-driving – and an obligatory preliminary training in rights and citizenship, which gives women the capacity to believe in themselves and the knowledge and recognition of their rights as citizens. Ongoing Pathways research (Buarque and Cornwall, forthcoming) explores the successes of this combination of placing women's citizenship and rights education at the heart of economic empowerment programmes in which there is a cash transfer element.

Source: Suárez et al. 2006. See also Molyneux 2008.

of cash alone do not necessarily deliver enough to enable women to secure the services they and their families need.

The feminist critique focuses on the rewarding of motherhood to the exclusion of other bases for female entitlement and also that the individualisation of women disassembles their abilities for collective action. The most empowering CCTs have strengthened women's citizenship, equipping them with the knowledge, spaces and networks with which to claim their entitlements.

#### Key Message Three

Three main elements can contribute to make CCTs a vehicle for increasing women's citizenship. Design the programme from a woman's point of view; conditions and co-responsibility can be empowering for women; and the money needs to be protected.

The Egyptian programme suggests three elements that address gender injustices and therefore can make CCTs a vehicle for women's voices and choices.

- Design the programme from a women's point of view

Designing programmes that address social life from a woman's perspective is a feminist

approach to programming and policymaking. The Egypt programme began by interviewing women individually and collectively and asking them to describe what they experience as their burdens, challenges and desires and aspirations. Women expressed a need for cash to make up for shortfalls in spouses' income, a desire to ensure that their children go to, stay in, and excel at school, a wish to know more about programmes, services and opportunities in their community and a thirst for decent work and viable shelter. This information became the basis of the Egyptian CCT programme. These findings led to a number of design features of the programme. Unlike previous social policy interventions, this programme was clearly announced as one that targeted women in families (not only women heads of families) and required them to sign a contract of mutual obligations with the state thus honouring women's responsibilities as mothers and as citizens.

Women had complained they were mistreated by service providers, whether teachers, health or social workers. The programme therefore stressed the role of social workers in supporting women to access existing services and enabled these women to become more demanding consumers of these public goods and services.

The programme was clearly advertised and implemented as one that did not require proof of unemployment and as one that would continue to support families of working women even if their income has improved. A family's needs would be reassessed after a two-year period. This gave families the security for long-term planning of home improvements or of stable employment. It enabled participating women to engage in work on better terms as they felt that they had some money they could fall back on.

- **Conditionality and co-responsibilities can be empowering for women**

Co-responsibilities, previously known as conditions, empower women and enable them to make decisions at the household level in ways that they are not able to do in the absence of such terms. In cases where men have privileged rights to decision-making especially concerning household expenditure, childhood education and savings, the co-responsibilities enable women to

'guard' the money from transfers and ensure that it is spent on education, nutrition, health and home improvements. It also enables women to receive social workers who visit once a month to track the co-responsibility and to go to meetings at school or to seek health care to abide by the conditions. Co-responsibilities are sometimes frowned upon as either unnecessary: families want to educate their children and care for them anyway so why bother? Or as undignified: parents know what they need to spend their money on so why should the state tell them what to do? Both these claims ignore the unequal distribution of power within the household. Women in Egypt had said that they, by and large, have to make daily decisions on household expenditures. They also said they tend to keep their own income from work. However both of these norms are often frustrated or decimated in times of crisis, whether economic, social or intimate. The co-responsibilities provide succour to women when they disagree with spouses or older women on how money should be spent. They are better able to decide to support or ignore competing demands on their cash.

Co-responsibilities also identify care work as labour worthy of compensation. Women are paid to care for and spend cash on their children. The programme in Egypt was clear in stating that the cash compensates women for their time spent attending programme meetings and social worker visits, as well as acting as a partial support for women's income needs. In this way the cash became an entitlement for work done and time spent.

- **Money needs to be protected**

Poor women have few ways of protecting their income or saving their money. The Egypt programme followed the path of others such as Bolsa Familia and 'bankerised' the payments, enabling women to access their transfers through a bank-card. All the women have used ATM machines and regulated their expenditures based on their need. No card has been reported as misplaced. Most women in the urban slum where the programme pilot took place still wanted to withdraw all their cash at the beginning of the month to make sure it was all there. Some women did save, while others liked the privacy afforded by a bank account. The bank cards gave women

a sense of security and protection. To issue the cards women had to have identity cards and go to the bank to register. The bank refused to let these poor women in. "Women like this do not enter banks!" the manager exclaimed, explaining that having 'these sorts' on the bank floor would drive away their regular customers. The bank sent employees to the programme offices to register the women and issue their cards. This incident made the cards into objects of status and entitlement. This is far from a trivial detail or story. Women need not just services, but good services that allow them to participate. Protecting the money like this meant that women did not have the money on their person. They could not be forced into paying or giving up their transfers. They also had a 'modern' and safe way of saving and guarding this money.

#### Key Message Four

**Make women's citizenship an objective in itself, so that women's social and political rights are protected.**

One of the objectives of the CCT programme in Egypt was to ensure that women's citizenship and their social and political rights were supported and enhanced by the programme. The social worker was instrumental in this regard. Social workers visited women to monitor conditions but also to provide information and clarification. Most important of which was to remind women that other than the co-responsibilities, they are neither obliged nor indebted to anyone. Social workers also organised monthly sessions for groups of 30 women, were devoted to rights-awareness and covered topics such as independent voting, micro-credit and indebtedness, housing rights, health and reproductive health.

#### Key Message Five

**Women cannot become more powerful by money alone but the combination of cash, service provider support and co-responsibilities can together address power disparities.**

The social worker provided support, information, clarification and a connection with the state. The programme had some safeguards against social worker corruption or control. Bankerised payments ensured that bribes became impossible.

A self-monitoring tool was given to each woman so she could follow her own performance vis-à-vis the co-responsibilities and have evidence to argue against injustice. A contract was signed between women and the state with clear terms and entitlements so there was transparency in all aspects of the programme. This contract was given to families so that it becomes a point of reference for grievances. The model of social work was also addressed with training for social workers that promoted values of rights and gender justice. Moreover social workers were encouraged to share information, to guard confidentiality and to rotate their supervision of families so that no family was stuck with one social worker all the time (Sholkamy 2011).

In this programme women were not given 'gender training' as such an approach to empowerment can potentially be as oppressive as patriarchy. The programme did not tell women what to do but rather supported their own choices with information, administrative and service provider support, respect and cash. The objective is to create a channel between women and state-supplied goods and services, and a relationship not mediated by family or kin.

A programme that works towards enabling, and maybe in the long run empowering poor women in families, should be one that supports women by recognising their own choices and obligations. At the same time, it needs to nurture a relationship between women and a progressive state that is equitable in its policies. This relationship must bypass old and new kin and community structures that entrench principles of bias against women and impose unfair burdens on them.

A deeper engagement of social workers, who are committed to a progressive form of social work and who are state agents, can make a big difference in the impact of the programme. The difference between state and civil society in this respect is the difference between policies and projects. Civil society can monitor programmes, can organise social audits, and can provide auxiliary benefits and projects. It can even take on the responsibility of providing work opportunities or better markets so that families will find ways out of poverty. But the state is the duty bearer in the case of social protection; for these transfers to work, they must be entitlements not handouts.

## Key Message Six

Conditions or co-responsibilities can enable women to fund decisions that would otherwise require a male or older person authority and approval.

In Egypt, most women spent the money on children's education, clothing, nutrition and on home improvements. They did use the cash to be 'better mothers' but in doing so had used a bank card, accessed information on rights and resources, attended a few collective meetings and financed their own enterprises or looked for work opportunities.

Microcredit was the option that both state and civil society took as a social protection intervention. During fieldwork in the Cairo slum where the programme began, most men asked refused to take micro-credit because of the "high interest rate and repayment schedule" adding that it was for women not for men. They preferred the small loans provided by mosques and some social banks that give the borrower a grace period to be able to pay back the sum with reasonable interest rates. Women in this slum not only took micro credit but were embroiled in cycles of debt with money borrowed from neighbours, relatives, NGOs and local loan sharks. If anything, the programme helped these women manage their debts and extract themselves from situations in which they had to pay very high interest rates.

The predictability of the transfers enabled women to plan household expenditures over a longer cycle and so save for times when expenditures were high and spend in the summer when there were no tuition fees to pay. This was the time of home improvements, fixing drains, doors, buying simple furniture, fixing leaking roofs and spending on clothes for the children and some outings. Because the programme confirms the entitlements and opportunities of the young, it recognises the roles and rights of women in family survival and support.

## How to design a social protection programme that is empowering to women?

(Pathways Middle East nd; Sholkamy 2010)

### Step 1 Recognition

Programme designers need to understand the gendered nature of poverty and recognise the differences in experiences, responsibilities and coping strategies of men and women. Part of this recognition must acknowledge the solidarity that can and often does exist between women and men at the household if not the community level. But the practices of managing needs, expenditures, income and work are always gendered and the distribution of power and resources at the household level are always informed by hierarchies of gender. The first step is to understand these systems of adaptation and management and design interventions that have most impact on women's roles, worlds and daily lives.

### Step 2 Informed Innovation

A programme that speaks to women's needs for rights and for justice must then speak to the particular obstructions and oppressions that women face. These are always context specific and require an intervention that is firmly rooted in the geography of gender injustice as described by Kabeer (2008). To empower women economically and enable them to fight the reproduction and intergenerational transmission of poverty, the programme should use the empirical wisdom of existing social protection programmes and cash transfers but not reproduce these programmes in their totality. There is a need to innovate but stay informed by global experiences. The package of services and the terms of programmes therefore should rely on participatory processes which consult women and their families but which also recognises research and analysis of other programmes.

### Step 3 Implementation

The purpose of the programme is to provide women with cash as a component of a package of other services that they can use along with the extra income to access their rights of citizenship and to employment. That means the implementation relies on cash as a vehicle that delivers other supports. The implementation must also confirm principles of gender equality, of

transparency and of rights in order to instil a new culture of social protection that is transformative.

The problems and challenges of implementation warrant a great deal of hard work and study. It is usually the poor who serve the poor and the least trained and paid government officials are usually the people employed in social work. For example the Egypt CCT program in Ain El-Sira highlighted the challenge of social workers, poor pay, lack of interest in social work, very poor training and inability to divert from the narrow and well-trodden path of past service delivery.

The training of the social workers and of the ministerial committee overseeing the programme took two months of every day/all day training and continuing support for more than a year. The implementation of programmes has to create a level of engagement that itself becomes one of the programme benefits. In some contexts, the lack of supply of services such as health and education (but including social workers) has been cited as the main obstacle for social protection programmes. This is indeed a problem: it can make social protection that goes beyond the simple redistribution of assets impossible. The experience in Egypt may reflect situations in other similar countries where services do exist but they are of a quality that makes them ineffective.

**Step 4 Monitoring and evaluation: do the indicators include women's empowerment?**

A feminist CCT would use participatory M&E systems and include indicators of women's empowerment based on initial analysis of women's lives and workloads including:

- Lack of access to formal work and benefits
- Inter-household distribution of resources
- Citizenship and formalisation
- Encouragement of investment
- Addressing debt
- Enabling equitable relationships

This could reduce the risk of CCTs failing in the following ways:

- CCTs risk being unfair: universality is mapped onto current power differentials; higher consumers get more benefits, and

people who can work the system are at an advantage

- CCTs risk being ineffective: they are too fractured and lack focus or depth
- CCTs risk being inefficient: service delivery is poor quality with little investment in front-line workers capacities or discretions
- CCTs risk being precious and prized: they benefit a broad swath of the middle classes.

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