

# Cash Plus: a brief scene setter

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# 1. Why cash and why cash plus?

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## Global evidence indicates that regular, timely & adequate cash transfers (often with a ‘plus’ component) *can*:

- Reduce monetary poverty (also a driver of many other aspects of poverty)
- **Increase women’s decision-making power** in the household
- Improve **school enrollment and attendance**
- Improve access to health services
- **Reduce risky sexual behaviours**, such as early sexual debut and unsafe sex; and transactional sex
- **Reduce intimate partner violence**
- Improve psychosocial and wellbeing outcomes, such as a decrease in depression and improvement in mental health
- **Emerging evidence on child marriage**

We can get caught in a blinkered view of the world – considering economic and social vulnerability & marginalisation as separate worlds, and “cash as king”. Must recognise the complex drivers & sometimes intersecting pathways between aspects of poverty, inequality, health, wellbeing & violence. **And keep deep and resilient structures and root causes in mind**



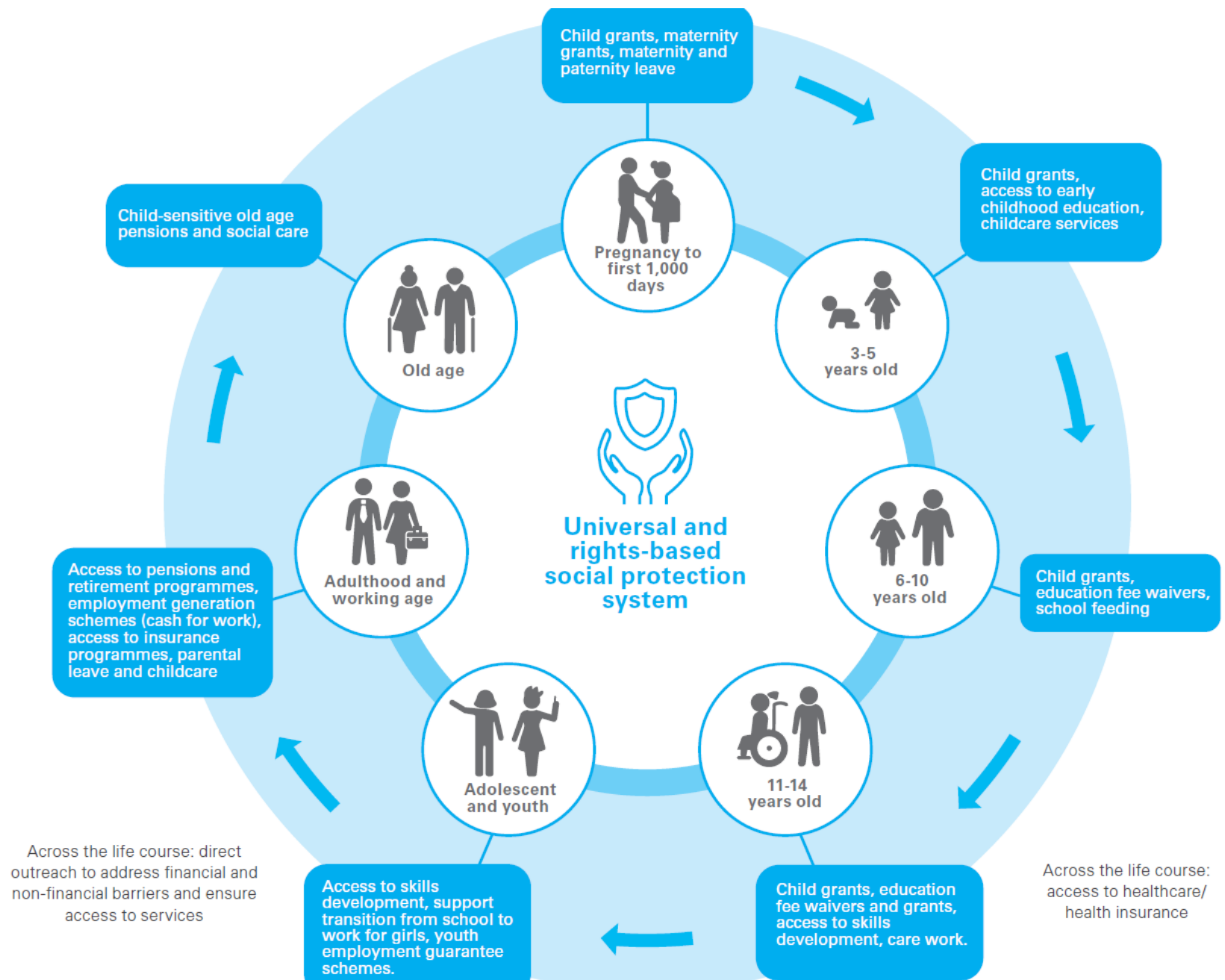
## 2. So what's “cash plus” exactly?

- **Cash transfers:** in of themselves well-evidenced investments that can contribute to many important outcomes
- **“Cash Plus”:** shorthand for linking or combining cash transfers with
  - **Information** *e.g. complementary information on maternal health*
  - **Services** *e.g. links to psychosocial support, provision of childcare*
  - **Training** *e.g. parenting*
  - **Social networks or social norms activities** *(often integral to services and training) e.g. women’s savings groups; community dialogues*
- **Can cover a diverse range of interventions** (a text to a multi-component package of support) **of varying quality** and from **very small scale to national programmes**



# Cash Plus is core to our vision for social protection systems, with the overarching goal of being...

- Rights-based
- Evidence-driven
- Responsive to lifecycle needs
- Child-sensitive, gender-responsive or transformative & inclusive
- Nationally-led
- Progressive realisation towards universal coverage



### 3. Why the hype? Cash Plus as an accelerator for change

- **UNICEF is supporting social protection work in over 110 countries, and “cash plus” programmes in around half of these** - from linkages between cash transfers and child protection components in Turkey; to linkages between cash and components on financial inclusion, maternal and child health, and ECD in Burundi; to the adolescent-focused cash plus work in Tanzania
- Emerging evidence & experience indicates that cash plus may be **particularly promising for producing results in the key overlapping areas of child poverty, adolescent well-being, and gender equality**
- Programmes have not so commonly been designed to enable researchers to rigorously compare the impacts of *different types* of “plus activities” linked to cash for a range of outcomes – **continual investment in research and learning is needed**



## 4. What are we learning from practice? What works and what doesn't

More to learn. But...

- Clear objectives that bring a strong focus on gender inequalities, multi-sectoral needs, and multi-faceted experiences
- Quality of implementation (time, people, skills, locations, assets)
- Buy-in and feasibility for scale-up
- Monitoring for unintended consequences
- Investing in rigorous evidence from the get-go
- Being ready to adapt
- Leadership, coordination and drive
- Walk before you can run (but don't forget that your aim is to be running)

