1. Why cash and why cash plus?
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

Source: UNICEF Global Social Protection Framework, 2019
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)