Overview
There is increasing evidence that social protection programmes, including cash transfers, have positive impacts on human development and well-being, including that of adolescents. However, to date adolescence (10–19 years) has been under-prioritised by programme designers compared to early childhood. In particular, given the increasing salience of gender norms over the course of adolescence, too little attention has been paid to the ways in which age- and gender-related vulnerabilities intersect to limit girls’ and boys’ multidimensional capabilities. Upholding the promise of the Sustainable Development Goals’ (SDGs) ‘leave no one behind’ framing will necessitate adopting a wider perspective on adolescents’ well-being, and ensuring that social protection programme design and implementation is informed by an understanding of specific life-cycle, gender and other intersecting vulnerabilities (e.g. disability, ethnicity, caste) as well as opportunities to fast-track social change (see also Box 1).

Box 1: Social protection in the SDGs
Social protection, as enshrined in international human rights conventions including the International Covenant on Economic, Social and Cultural Rights, the Convention on the Elimination of all Forms of Discrimination Against Women and the United Nations Convention on the Rights of the Child, is central to multiple SDGs: Goal 1 – end poverty in all its forms, including by implementing nationally appropriate social protection systems; Goal 2 – end hunger and achieve food security; Goal 3 – ensure healthy lives, including through a target for universal health coverage; Goal 4 – ensure inclusive and equitable quality education; Goal 5 – achieve gender equality and empower all women and girls, including by recognising the value of unpaid work through social protection policies; Goal 8 – achieve sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all, and Goal 10 – reduce inequality.

The scale and scope of the challenge
The current generation of adolescents is the largest the world has ever seen. Seeking to reap the demographic dividend that a youthful population offers, many national governments and donors increasingly recognise the need to better tailor programmes to harness the potential of the ‘youth bulge’ and the ‘window of opportunity’ that adolescence represents to offset childhood disadvantage and support life-course and intergenerational gains. Cash transfers, and social protection more generally, represent a potentially powerful tool for doing this at scale – offering scope to not only alter the trajectories...
of individual young people by tackling multidimensional vulnerabilities, but also accelerating development more broadly. Our knowledge base as to what works for adolescents is very limited, however, and programming approaches are still experimental in nature (see Box 2).

Nevertheless, there is emerging evaluation evidence suggesting that cash transfers can enhance adolescent capabilities, albeit often in gender-specific ways as follows (see also Box 3).

**Cash transfers and education stipends can improve adolescents’ uptake of education, especially when they are conditional upon school attendance and/or provide higher transfer amounts in recognition of age-related higher opportunity costs and/or to address gender disparities in educational access that arise due to discriminatory social norms (e.g. Mexico’s Prospera CTP).** Educational outcomes, however, are typically not impacted by cash, as they depend more heavily on the availability of quality schooling.

**Cash transfers, especially if they are large enough, can support adolescents’ sexual and reproductive health rights, including reducing adolescent girls’ exposure to risky sexual practices by offsetting some of the material disadvantage that leads them to trade their bodies for cash and gifts.** In some contexts, cash also reduces adolescent pregnancy. Effects on boys are more mixed, but in some contexts include fewer risky sexual behaviours and a lower likelihood of selling drugs.

**Cash transfers can promote adolescents’ bodily integrity by reducing violent discipline in the household as a result of lower caregiver stress levels, and can reduce girls’ risk of sexual violence by discouraging risky sexual practices.** When paired with life-skills programming and safe spaces, cash may also help prevent child marriage.

**Cash transfers can help improve adolescent psychosocial well-being, primarily by improving household financial security and enabling access to education, addressing their material needs (e.g. clothing and soap), as well as facilitating social opportunities with peers** – which may be especially important to girls given gendered mobility constraints. However, because of targeting criteria, cash may also be seen as stigmatising by some adolescents.

**Cash’s effects on adolescent voice and agency also appear to be gendered.** Increases in decision-making facilitated by access to cash may result in boys making risky decisions (e.g. the consumption of drugs or alcohol to achieve ‘adult’ social status), but such behaviour is less evident in girls. Increases in girls’ agency appear to be linked to access to complementary services such as life-skills programming and safe spaces aimed at adolescent girls within ‘cash-plus’ packages, rather than to cash per se.

**Cash alone offers limited scope in terms of improving adolescents’ access to economic empowerment, which is highly gendered due to discriminatory norms, and without complementary programming that offers adolescents opportunities to grow their vocational, financial and soft skills.** Indeed, where cash allows adolescents to forgo paid work, it may reduce their control over spending by reducing their access to pocket money.

**Key actions to accelerate progress**

Cash transfers have amply demonstrated effects on poverty, household consumption and children’s access to education and health care. Moving forward, it will be crucial to pay attention to how programmes can support more transformational change by taking a wider perspective on the multidimensional capabilities that young people need to improve their current well-being, while also supporting them to become independent – and thriving – adults. We suggest the following eight actions are critical to achieving gender- and adolescent-responsive social protection programmes.

1. **Design tailored social protection programmes that are informed by context-specific risks and vulnerabilities faced by adolescent girls and boys,** (e.g. adolescent migration, child marriage and early motherhood, age- and gender-based violence, high HIV incidence) and how they intersect with individual-level vulnerabilities (e.g. disability, ethnic minority and refugee status). This
Box 3: The unintended and gendered costs of Ethiopia’s Productive Safety Net Programme

Ethiopia’s flagship public works Productive Safety Net Programme (PSNP) is stabilising household consumption and reducing reliance on negative coping strategies such as distress sale of assets and debt. It is also helping families to support their adolescents’ education and provide for their material needs. However, GAGE research has found that because the PSNP has taken too little account of gender norms, some adolescents are paying an unintended price. Although the PSNP bars the participation of children under the age of 18, in some cases adolescents, usually boys, take their parents’ places on work activities in order to free their parents for more lucrative paid employment. As a 15-year-old adolescent male respondent from East Hararge noted ‘If we skip school for one day, they are not going to take measures. Besides, we have got to eat to be able to go to school so they must understand that as well.’ In other cases, adolescents – especially girls – assume their parents’ domestic and caregiving roles so that their caregivers can engage in public works. GAGE also found some evidence that receipt of the PSNP is indirectly encouraging child marriage, as prospective grooms see programme beneficiary status as a marker of financial stability. As one older adolescent PSNP beneficiary girl from Ebenat, South Gondar, noted: ‘If you have safety net benefits you will get a good husband. So if I get the chance to become a safety net beneficiary, I will get married with a good husband and we will live a better life.’

Box 4: Cash-plus programming – promising adolescent-responsive approaches

There is increasing evidence that programmes that take a cash-plus approach have significant scope to shift the norms that limit adolescent girls’ lives more generally. For example, the Adolescent Girls’ Initiative–Kenya is a randomised control trial involving 6,000 girls between 11 and 15 years of age. The programme compares the effects of multisectoral intervention packages across four arms: (1) violence prevention only; (2) violence plus education (cash and in-kind support conditioned on girls’ school attendance); (3) violence plus education plus health (weekly safe space meetings covering health and life skills); and (4) violence plus education plus health plus wealth (financial education and savings opportunities). Midline results, which captured impacts immediately after the intervention ended, were positive, including improved household wealth, a reduction in girls’ exposure to violence and improved financial literacy, and for urban girls improved secondary school transitions, knowledge about SRH, help-seeking and self-efficacy.

The GAGE programme is partnering with the BMGF-funded Act with Her initiative in Ethiopia – implemented by Pathfinder International and CARE Ethiopia – to evaluate an analogous multi-arm initiative reaching 40,000 adolescent girls and 10,000 adolescent boys. It aims to transform discriminatory gender practices and norms across four arms: (1) life skills for girls only, (2) arm 1 plus community norm change programming and system strengthening, (3) arm 2 plus regular in-kind transfers tailored for in-school (school materials) and out-of-school girls (hygiene products), and (4) arm 1 plus programming for boys focused on positive masculinities.
and peer pressure in adolescence), or expanded transfers for households with adolescents. Evidence suggests that it is critical that transfers are sustained, predictable, and large enough to make a difference. This is especially given that adolescent spending preferences may be seen as luxury spending in low-income households, and/or need to be of sufficient value to outweigh social norms pressures around the desirability of early marriage and potential threats to family honour.

6. Think beyond cash and ensure that other social protection approaches, including public works and social insurance, are informed by a gender- and adolescent-responsive lens. In the case of public works, working age criteria need to be strictly implemented so as not to disadvantage schooling, and out-of-school adolescents provided with opportunities to gain skills as part of programme participation. In the case of social insurance, a quick win approach would be to automatically link cash transfer beneficiaries with social health insurance programming (as is the case with Ghana’s LEAP (Livelihood Empowerment Against Poverty) and the State of Palestine’s national cash transfer programme, and to pay particular attention to incentivising linkages with adolescent-responsive health services.

7. Invest in capacity building for programme implementers so that they are aware of programme design features that support adolescents and their underlying aims, and ensure that their delivery is embedded within their mandate and required reporting.

8. Maximise learning by including lifecycle- and gender-specific indicators in monitoring and evaluation and research (of both mainstream and adolescent-focused social protection programmes) to strengthen the nascent evidence base on what works for girls and boys. Move beyond a narrow focus on human capital (education, health and nutrition) and ensure that new learning encompasses measures of the multiple capabilities that adolescents require to achieve well-being now and as they transition into early adulthood – including bodily integrity and freedom from violence, psychosocial well-being, voice and agency, and economic empowerment that moves beyond simple reports of employment status.

Endnotes
6. Prospera cash transfer was eliminated in early 2019.
17. Endnotes