



# Can G2P unlock women's economic empowerment?

Evidence from Asia and Africa

November 2022

# G2P coverage is increasing globally. COVID-19 further accelerated the speed

## G2P payments across the world and its benefits



### Countries covered

More than 25% of low-income countries transfer G2P payments electronically



### Spending on G2P

Developing countries spend on average 1.5% of the GDP. The expenditure in some countries was as high as 27% of the GDP due to COVID-19



### Sectors for G2P payment

The maximum spending was on public wages followed by pension and social assistance

Includes public sector wages, a public sector pension, or government transfer payment



## 1.8 billion people

Reached by G2P payments, representing about 51% of all social measures, with a population coverage of around 38%, which doubled during COVID-19.



Globally, 28% of adults received at least one payment from the government.\* Evidence shows that G2P payments help beneficiaries increase their savings and usage of other financial services. Moreover, digitizing government payments reduces administrative costs and leakage- Global Findex Report 2021

# MSC evaluated key G2P programs across Asia and Africa to understand how G2P payments impact women



## PKH, Indonesia

MSC evaluated a conditional cash transfer (CCT) program under [PKH](#) that targets the bottom 15% of the population (~10 million people) to improve health and education outcomes for women, children, and the elderly



## PESP, Bangladesh

Bangladesh has six key G2P programs and gives USD 82 million through its women-centric programs. MSC looked at [PESP](#), which transfers money into the mobile accounts of mothers of primary schoolchildren to improve attendance rates



## Multiple G2Ps, India

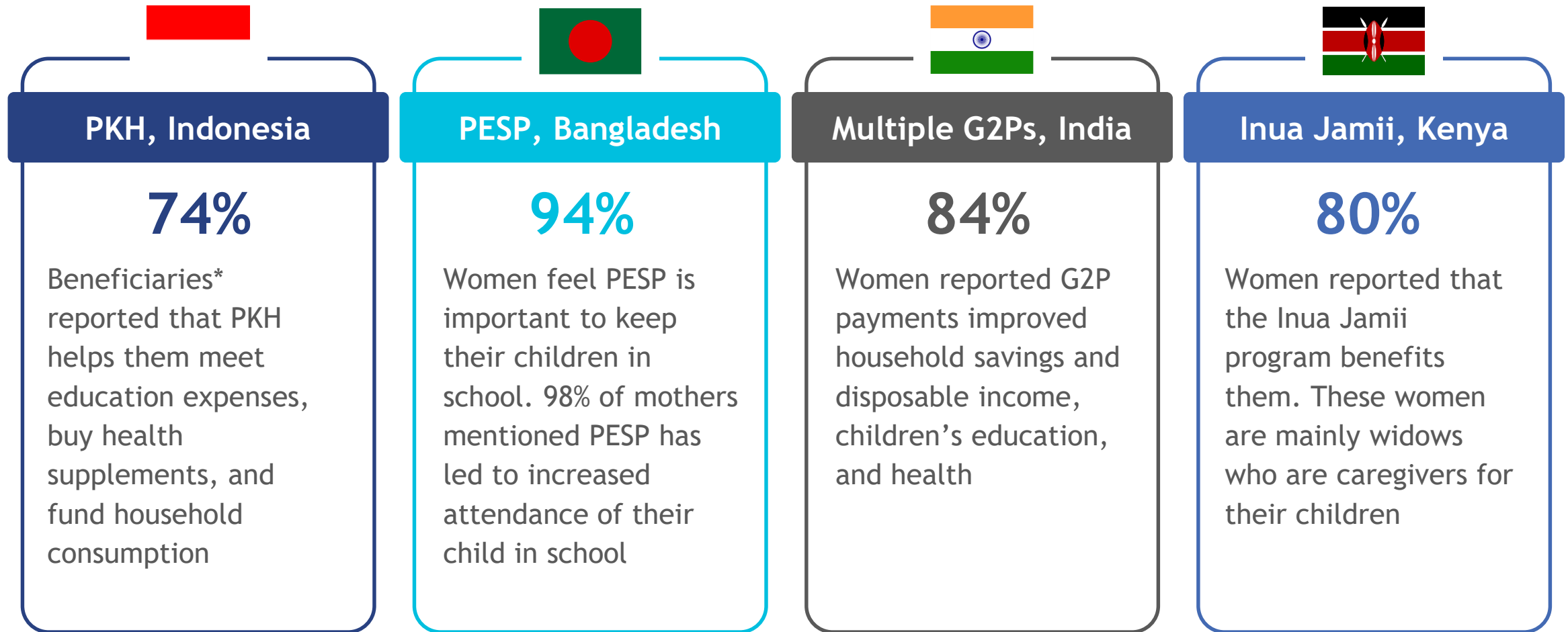
India covers 900 million people through 450-plus G2P programs. We studied seven key programs that either target women directly or comprise women as the majority beneficiary base



## Inua Jamii, Kenya

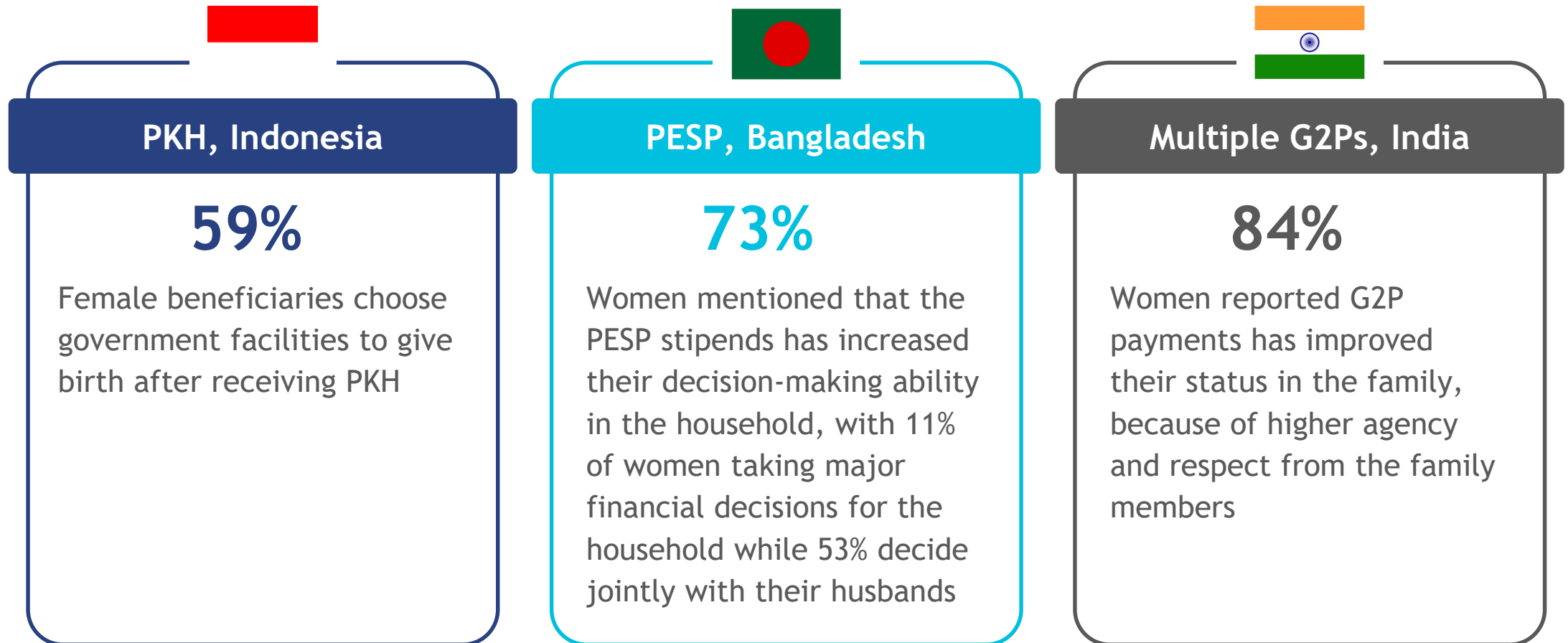
In Kenya, we studied the flagship [Inua Jamii](#) program, which targets vulnerable population (>[one million](#)) including women, the elderly, disable and orphans

# An overwhelming majority of women reported benefits from G2P as it aids in education, healthcare, and other household expenses



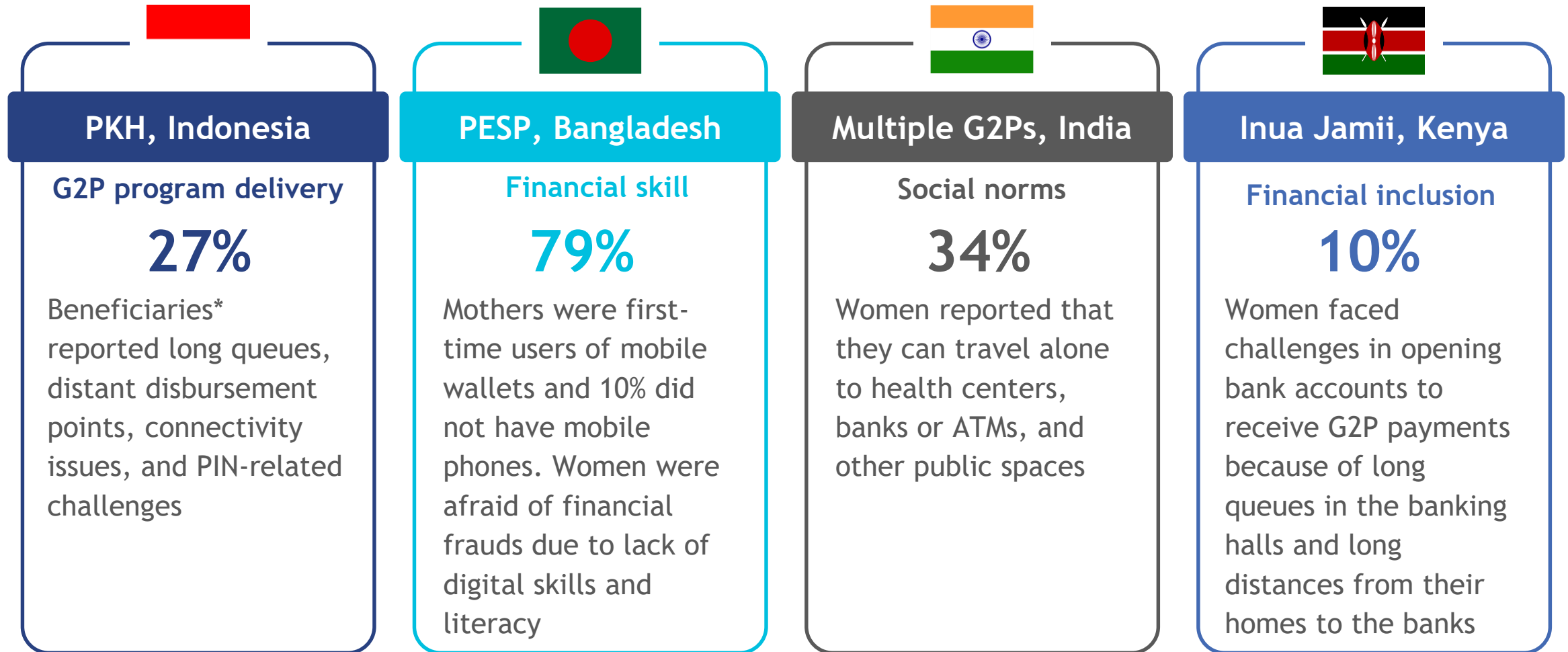
\*94% of the respondents are women

# Women reported that G2P helped to enhance their agency over financial and non-financial decisions in the household



\*94% of the respondents are women

# Some women reported challenges in availing G2P; poor program design, lack of coverage from the formal financial sector, low financial skills, and adverse social norms were the key constraints



\*94% of the respondents are women

# While social norms around mobility vary across geographical contexts, they restrict women's access to G2P



## PESP, Bangladesh

**63%**

Women mentioned their husband or children withdraw stipends on their behalf. Male family members accompany women to the agent centers most of the times



## Multiple G2Ps, India

**65%**

Women have to take permission to step outside their homes and are chaperoned by male family members when they do

**3%**

Women are coerced into giving away their G2P funds, while 20% know someone who faced physical or sexual violence as she declined to give her G2P entitlement



## Inua Jamii, Kenya

**5%**

Women reported requiring permission to open bank accounts

**64%**

Inua Jamii beneficiaries are women, as the program is targeted to individuals instead of households. This was done to counter the social norm of men being the de-facto head

\*94% of the respondents are women

# There are clear pathways for action to improve G2P's impact on women - to increase their economic, and social, empowerment

## Enhance financial access

e.g PMJDY (financial inclusion) program of India



## Improve digital skills

e.g The Digital Competence Framework for Citizens (DigComp), European Commission



Create gender responsive policies—gender disaggregated can help make gender transformational policies and catalyze actions

e.g Women Count (UN)



Global research to understand how norms impact women's access to G2P

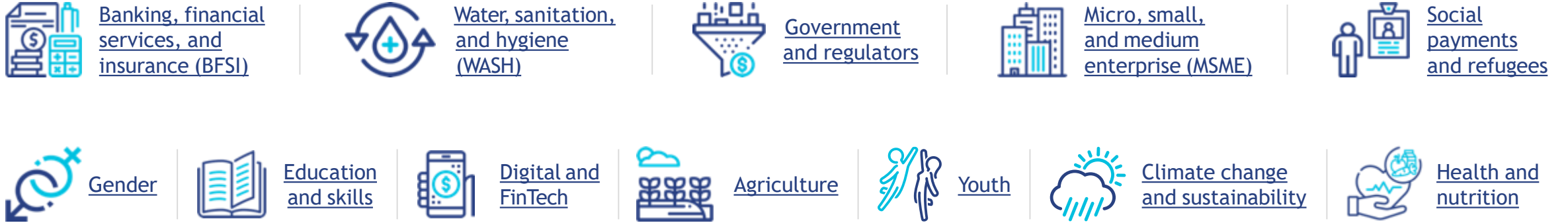
e.g Social Norms Diagnostic Tool





# Sectors we work in

## Providing impact-oriented business consulting services



# Multi-faceted expertise

## Advisory that helps you succeed in a rapidly evolving market



# MSC is recognized as the world's local expert in economic, social and financial inclusion



International financial, social & economic inclusion consulting firm with **25+** years of experience



**>200** staff in **9** offices around the world



Projects in **~68** developing countries

## Our impact so far

**>550**  
clients

**>1,300**  
publications

Assisted development of digital G2P services used by **>875 million** people

Implemented **>875 DFS** projects

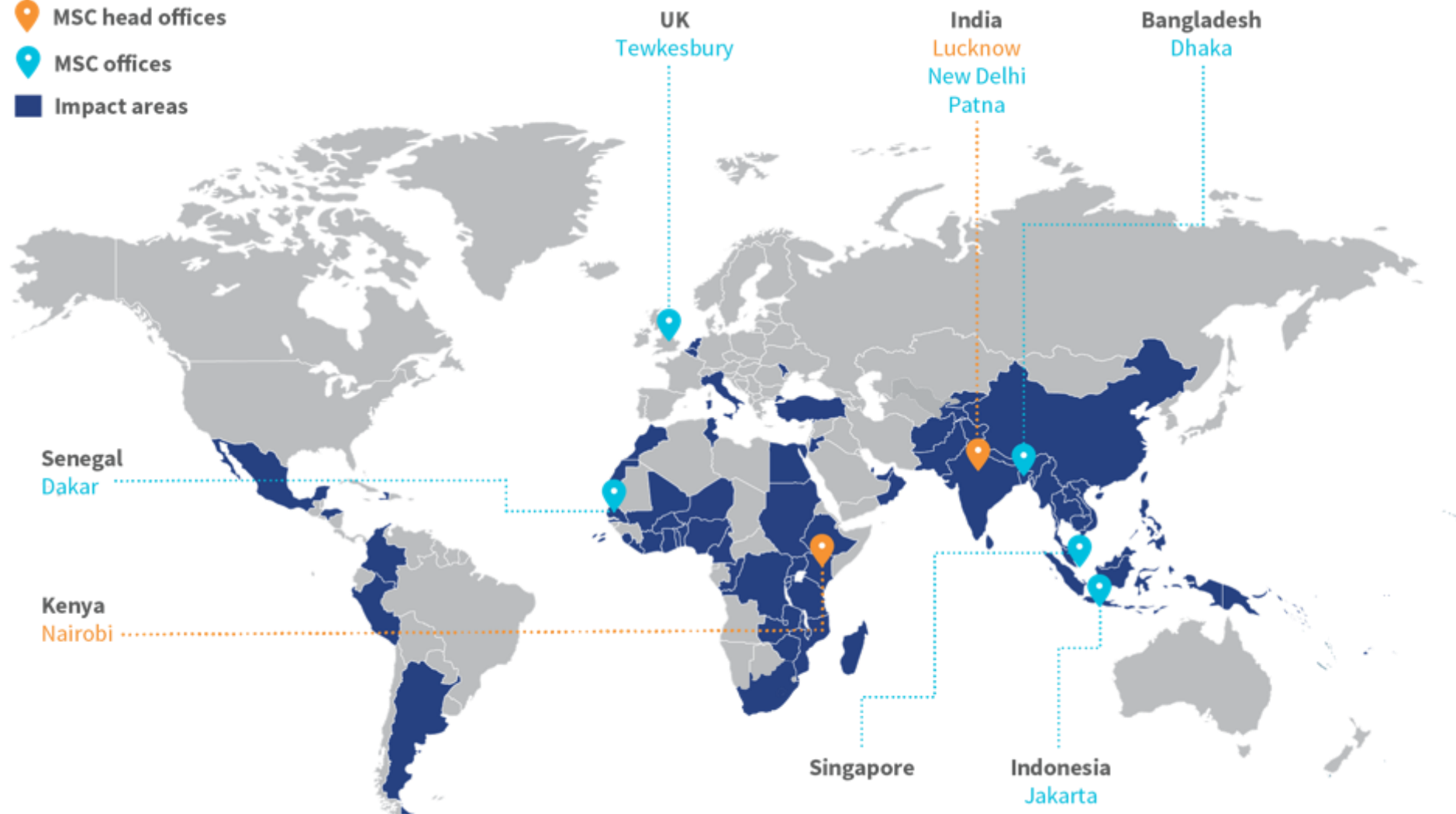
Developed **>275 FI** products and channels now used by **>55 million** people

Trained **>10,500** leading FI specialists globally

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