



# Conditional Cash Transfers and Women's Economic Empowerment

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#### What are Cash Transfers

#### **Unconditional (UCT)**

- Anti-poverty/Social Protection program
- Monthly consumption stipend
- Most often given to mother
- Sometimes paired with other programs

#### **Conditional (CCT)**

- **©**Conditions:
  - Child school enrolment/attendance
  - Health services, immunization, pre-natal care../





#### Motivation – Sustainable Development Goals

# SUSTAINABLE GALS DEVELOPMENT GALS









10 REDUCED INEQUALITIES

**∢**= ▶





























#### Motivation – Cash Transfers

- Nothing new, but of increasing popularity
- © OECD countries: Canada, US, Finland, Netherlands
- © Global South:
  - $\Leftrightarrow$  Mexico: PROGRESA  $\rightarrow$  OPORTUNIDADES  $\rightarrow$  PROSPERA  $\rightarrow$  ?
  - ☆ Brazil: Bolsa Familia
  - ☆ Peru: Juntos
  - ☆ Nicaragua: Red de Protección Social
  - ☆ Colombia: Familias en Acción
  - ☆ Kenya: Give Directly
  - ☆ Many small scale interventions by World Bank in Sub-Saharan Africa





## Motivation – Why Cash Transfers?

- Income support to the most needy
- © Some implementation debates:
  - ☆ Universal versus Targeted
  - ☆ Conditional versus Unconditional
  - ☆ Administrative versus Incentive costs
  - ☆ Only CT versus bundled (e.g. Graduation Programs)
- Large debate within Economics Literature
- © Even larger debate among politicians and the public
- © Considerable evidence of very positive effects of CTs on well-being (children's education and health)





#### Motivation – Cash Transfers and Women's Outcomes

- © Das, Do and Özler (2005): CTs efficient if
  - Redistribution
  - Solving market failures
- © Two forms of market failures:
  - Externalities 

    underinvest in children's schooling and health
  - Intra-household DM  $\rightarrow$  decisions don't reflect women and children's interests
- © Cash Transfers:
  - Externalities → Make conditional on education and health ✓
  - Intra-household DM  $\rightarrow$  Empower women by targeting them with transfer  $\checkmark$





# Conceptual Framework – Conditionality

© Given to the mother  $\rightarrow$  empower her



- © Conditional on children regularly attending:
  - School
  - Health checks/vaccination





#### O Pros:

- Deals with disincentive effects
- Directly linked with outcomes donors/taxpayers care about

#### 

- Seen as paternalistic
- More administratively costly
- Sub—optimal for households compared to unconditional CT (compliance costs)





#### Conceptual Framework

- © CCTs do two things:
  - 1. Immediate cash  $\rightarrow$  immediate consumption
  - 2. Increase human capital consumption
- © Conditionality:
  - → To nudge households to make "socially optimal" choices
  - →Increase spending on conditioned good
  - → May not be as welfare improving as the equivalent cash value
  - → Make palatable to donors/tax-payers
- © Caveat: for this to work, it will depend on how well this responds to market failures arising from mismatched preferences





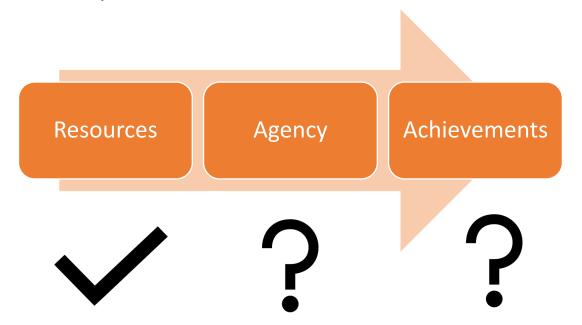
## Conceptual Framework

- Q: Why would there be mis-matched preferences?
  - Intra-household decision-making
  - Imperfect information about returns to conditioned good
- O Possible solution: Target transfers to moms
  - May help the intra-household decision-making issue
  - Won't help the information issue
- This is where the conditionality matters





## Conceptually - CCTs and WEE







#### **Evidence on CCT effects**

- Most CCT programs have shown strong and long term impacts on:
  - Children's educational attainment (conditioned-on good)
  - Children's health (conditioned-on good)
  - No negative impacts on parents' labour supply
  - Household consumption and nutrition
  - Reduced adolescent fertility & delayed age at first sex/marriage





#### Evidence of CTs on WEE

- © Results on women and girls much more nuanced
  - Autonomy ~ Decision-making within Household
  - Marital outcomes
  - Fertility





# CTs and Autonomy ~ Decision-making

- Zambia Unconditional Cash Transfer Program
- RCT in 3 rural districts
- 24USD bimonthly payment ~ equiv 1 meal/day for all household members
- Results
  - Quant: Increase in decisions over which woman has sole or joint say
  - Qual: entrenched gender norms



World Development Volume 95, July 2017, Pages 55-72



Cash for Women's Empowerment? A Mixed-Methods Evaluation of the Government of Zambia's Child Grant Program

Juan Bonilla <sup>a</sup>, Rosa Castro Zarzur <sup>a, d</sup>, Sudhanshu Handa <sup>c</sup>, Claire Nowlin <sup>a</sup>, Amber Peterman <sup>b</sup>, Hannah Ring <sup>a</sup>, David Seidenfeld <sup>a</sup>, Zambia Child Grant Program Evaluation Team

**⊞** Show more





# CTs and Autonomy ~ Decision-making

- Peru's Conditional Cash Transfer Program Juntos
- National roll-out, government run
- 100 USD Monthly payment
- Results
  - + economic decisions in household
  - + self-esteem
  - + freedom of movement
  - + perceptions of life

Working paper May- 2016

Impacts of the Peruvian Conditional Cash
Transfer Program on Women Empowerment:
A Quantitative and Qualitative Approach

Lorena Alcázar María Balarin Karen Espinoza





# CTs and Autonomy ~ Decision-making

- © Fungibility in the Household budget?
- © "Prospera frees up the time and money of its recipients' husbands while increasing women's household responsibilities, reinforcing unequal gender dynamics within the family."



Mexican anti-poverty program targeting poor women may help men most, study finds

July 24, 2018 6.28am EDT







#### CTs and Marriage and Divorce

- Progresa (Mexico CCT program pilot phase)
- © CCTs
  - Could increase marriage dissolution by increasing conflict or by improving women's economic independence
  - Could decrease marriage dissolution by reducing financial stress on couple
- © Results:
  - no effect on marriage status
  - + effect on dissolution
  - + new partner



Economic Develo... / Vol. 59, No. 2,... / The Impact of C...



The Impact of Conditional Cash
Transfers on Marriage and Divorce

Gustavo J. Bobonis *Economic Development and Cultural Change* Vol. 59, No. 2 (January 2011), pp. 281-312





#### CTs and Beneficiary Fertility

- Very few studies, little evidence that fertility increased
- © Laszlo et al. (2019) study of Conditional Cash Transfers in Peru
  - ★ Peru's CCT (Juntos) → increased use of modern contraceptives
  - ★ Also find evidence of concealing use
  - ★ CCT more likely to lead to *concealed use* if husbands want more kids
  - ★ effect disappears when using DHS measures of decision-making (e.g. who decides on birth control)





#### CTs and Intimate Partner Violence

#### **⊚**CTs

- → Decrease financial stress within the household: lower risk of IPV
- → Economic security for women (easier to exit marriage): lower risk of IPV
- → Increased conflict within marriage, spousal backlash: higher risk of IPV
- © Review 14 quant and 8 qual studies: only 2 studies find mixed or adverse
  - impacts
- © Lessons learned:
  - Need complementary activities







- Q: What are the effects of the <u>cash</u> and the <u>condition</u> on the conditionedon outcome (school enrolment, attendance and performance)?
  - Expect +ve
- Q: What are the effects of the <u>cash</u> and the <u>condition</u> on delaying marriage and child bearing?
  - Expect:
    - Better adult labour market outcomes (LFP, wages)
    - Better health (MnCH)
    - Better marital outcomes (better match, lower divorce, lower IPV)
    - More empowerment in household decision making
    - Greater aggregate economic growth





- Randomized Controlled Experiment
- Sample:
  - Zomba district Malawi
  - 176 enumeration areas (mostly rural)
  - Households with girls aged 13-22
  - Target population: at risk of early drop-out and teen pregnancy
- Experimental Design:
  - Treatment in 88 enumeration areas
    - 46 CCT+27 UCT+14 no transfer
  - Control in 88 enumeration areas





- CCT Treatment Arm
  - Randomize monthly transfer amount to parent: \$4, \$6, \$8, \$10
  - Randomize monthly transfer to girl: \$1, \$2, \$3, \$4 or \$5.
  - Top up with to school fee
  - Why?
  - 2 year treatment
  - Condition: monthly attendance > 80% days

- UCT Treatment Arm
  - Same as CCT
  - Except: no conditions on schooling
  - Top up with equivalent to school fee





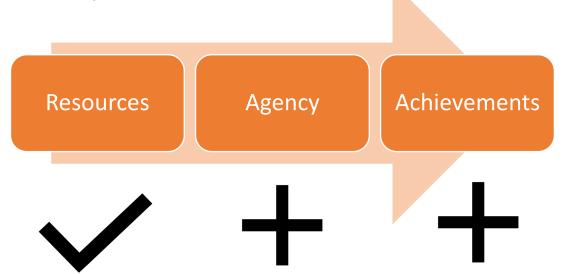
- Results summary:
  - CCT: increase enrolment and attendance
  - UCT: small effect on schooling
  - Schooling:
    - Conditions matter
    - Poverty is a root cause of school drop-out
    - UCT: delays marriage and pregnancy
    - Adolescent girls transition from education to adulthood for economic reasons





#### Evidence of CCTs on WEE

- © Results on women and girls much more nuanced
- © Recall WEE (Kabeer)







#### Concerns

- Paternalistic
- © Unsustainable?
  - ☆ Conditionalities to make it palatable to donors/tax-payers
  - ☆ Expensive program: compliance costs for beneficiaries, targeting and monitoring costs for program delivery
- Unintended negative effects on beneficiaries
- © General equilibrium (price effects)
- © CCTS & WEE:
  - ☆ Are we just not capturing the effect because of measurement
  - ☆ Note qualitative and quantitative evidence often at odds





# Lessons Learned & Moving Forward

- © To be gender transformative, best to complement with additional services & complementary programs (→ Graduation Programs?)
- Need to work with men and boys
- How to address the political economy questions?
  - ☆ If want to bring to scale
  - ☆ Who pays
  - ☆ The poor and vulnerable often voiceless





#### The uncertain future of Cash Transfers Programs?





#### The demise of Mexico's Prospera programme: a tragedy foretold

06/02/2019



Stephen Kidd looks at the recent shocking news that Mexico's Prospera programme has been abolished and explains why it should come as a surprise to no-one.

#### Stephen Kidd

The big story in the social protection world last week was the news that Mexico's *Prospera* programme is to be abolished after 21 years. Formerly known as *Progresa* and *Oportunidades*, it had become an iconic programme for advocates of conditional cash transfers (CCTs) and widely disseminated internationally. It would be hard to count the number of articles written about the achievements of *Prospera*, as well as the many international workshops in which its successes



OPINIÓN // ROGELIO GÓMEZ HERMOSILLO M. //

#### Réquiem por Progresa-Oportunidades-Prospera

El programa Prospera requería mejorarlo no destruirlo. Lo más grave es desaparecer el aspecto de nutrición y salud infantil

11/06/2019 | © 03:03 | A A T



ROGELIO GÓMEZ HERMOSILLO M.

Consultor internacional

El desmantelamiento del principal programa social de México ha sido consumado. El programa Prospera, antes Oportunidades y Progresa ("POP" en siglas), ahora se denomina "Becas Benito Juárez" y su propósito es otorgar becas de \$800 para primaria y secundaria.

Este sería un objetivo loable, si no fuera porque su predecesor estaba mejor diseñado y era modelo internacional con resultados probados.





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#### **Panelists**



Sonia Laszlo, McGill University (Facilitator)



Stephanie McBride, World University Service of Canada



Franque Grimard, McGill University





Describe your experience working with / implementing cash transfer programs and the specific gender/WEE context. What were some of the challenges you faced in your work in this area (if any), and how did you overcome them?



Sonia Laszlo, McGill University (Facilitator)



Stephanie McBride, World University Service of Canada



Franque Grimard, McGill University





# Conditional Cash Transfers and Women Empowerment: Some reflections on the case of TASAF in Tanzania

IDRC Seminar and Webinar, June 14, 2019

**Franque Grimard** 

**McGill University** 

ISID Women's Empowerment in Development (WED) Lab





# Some reflections on the case of TASAF in Tanzania

- Description of the Project
  - TASAF
  - WEAL
  - Quantitative and Qualitative
- Some results from
  - The baseline
  - The end line
- Discussion
  - Complex...
  - But one can still do things





#### 1. Description of the Project

- The study was funded under the GrOW research initiative from IDRC, DfID and Hewlett Foundation
- Objectives of the study
- 1.To explore the extent to which CCTs (implemented by Tanzania Social Action Fund-TASAF) enhance woman's autonomy and power to make decision (*empowerment*).
  - Cash transfers, along with schooling and health conditions. Aprox. 60,000 shillings given to woman of household
- 2. To measure empowerment using the IFPRI methodology: Women Empowerment in Agriculture Index (WEAI), 2012.





WEAI measures empowerment through five key domains: production, resources, income, leadership and time

See more details at <a href="http://www.ifpri.org/sites/default/files/publications/weai">http://www.ifpri.org/sites/default/files/publications/weai</a> brochure.pdf

- The approach facilitates the study to:
  - Identify women who are empowered and/or disempowered
  - Measure individual access to household resources and how it changes with the program





## 2. Methodology

- We use TASAF interventions (pilot and PSSN) as well as their evaluation framework (<u>baseline</u> and <u>Follow-up evaluation</u> after 18 months)
- The study employs randomized experimental (RCT)s design based on TASAF's treatment and control villages both from pilot and PSSN phases.
- ❖ Approach: DID: Differences in differences
- Both quantitative and qualitative are employed

Main Question: To what extent do CCTs empower women?





# a) Quantitative Approach

Questionnaires were administered to create empowerment profiles along the 5 domains

- Two types of questionnaires:
- 1. Household
- 2. Individual (Same questionnaire was administered separately to woman and man in a household)





#### Sample

- ❖Total of 1935 households (10,000+individuals).
- ❖Male and female adults (18yrs+)
- ❖Total villages: 102 PSSN, 16 pilot (TASAF II); 15–18 Households @ village

#### b) Qualitative approach

- i) In-depth Interviews with both men and women =120 total
- ii) Focus Group Discussions=22 total, from each sample district + pilot)
- iii) Stakeholders interviews (30+) 2016





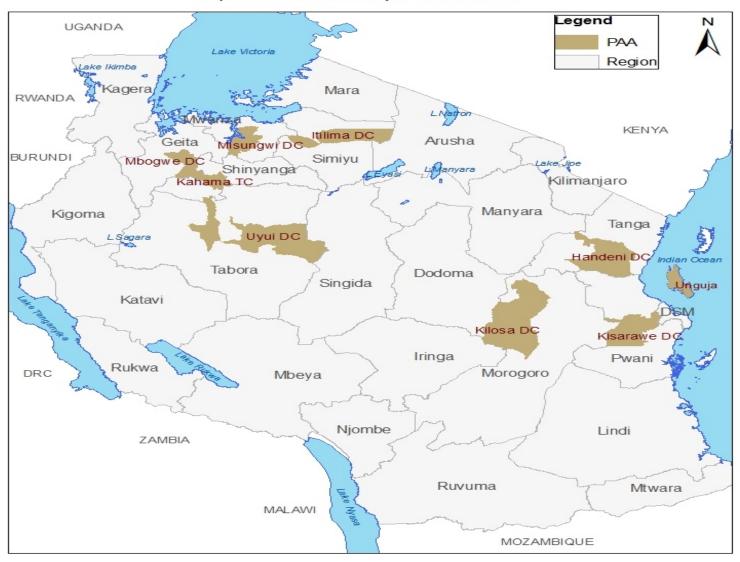
#### Project Area Authorities (PAAs):

- ❖ PSSN=8 in the Mainland: Misungwi DC, Kahama TC, Kilosa DC, Kisarawe DC, Handeni DC, Mbogwe DC, Itilima DC, Uyui DC; 1 in Unguja
- 2 Pilot (TASAF II) (Bagomoyo and Chamwino)
- ❖ In both cases (qualitative and quantitative, we will want to use a DID approach.
- The quantitative approach will hopefully tell whether there is an impact of the CCT on female empowerment
- The qualitative approach will help us determine how and why (i.e. constraints, advantages, etc.)





#### Sampled PAAs for the Study of CCT & Gender







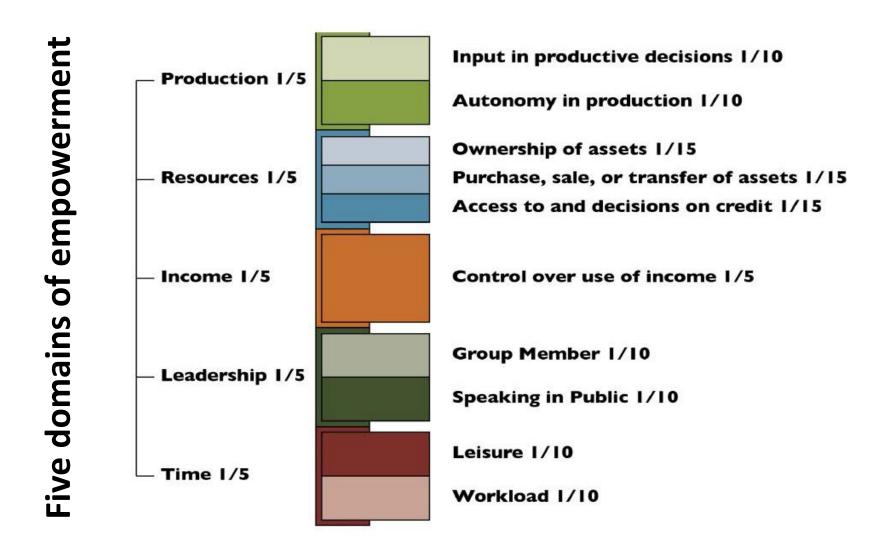
## WEAI Methodology outline

- Women Empowerment in Agriculture Index (WEAI), IFPRI, USAID, OPHI.
  - Alkire, Sabina and Foster, James E., Counting and Multidimensional Poverty Measurement. *Journal of Public Economics*, Vol. 95, No. 7–8, 2011.
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#### Indicators are used to build individual empowerment profiles







## What did you find in terms of cash transfers and WEE?



Sonia Laszlo, McGill University (Facilitator)



Stephanie McBride, World University Service of Canada



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## WEAI Findings:

- ❖Tanzania 's WEAI score of 0,83 is slightly higher than the one for Uganda (0,80) and higher than Ghana (0,72). So it is quite similar to Uganda.
- Zanzibar s WEAI is less than Mainland Tanzania (0,78), meaning that women in Zanzibar would be less empowered than women on the mainland.





## What is the contribution of each domain in the lack of empowerment of women in Tanzania?

❖Production domain represents 8,5% of the lack of empowerment, resources: 31,0%, income: 4,0%, leadership: 31,7% and time:24,7%.

❖This would say that to raise empowerment of women, one would need to pay attention to issues regarding resources, leadership and time constraints that women face relative to issues of production and income.





## b) Qualitative Findings

- i) We question participants on the same 5 domains used in the WEAI index.
- ii) We ask participants to define empowerment.
- iii) We explore the contribution of culture, legal and religious aspects to empowerment/disempowerment.





## 1) Production

- **❖** Around 50% of the married women said decisions on production were made jointly with their spouses on what to produce, but NOT what to do with the produce.
- Social and cultural norms still disproportionately disadvantage women not only in land ownership, but in ownership of other productive resources





e.g. 'in a marriage land belongs to a man', 'girls cannot inherit land' etc.

- Majority of respondents felt there is no equal opportunity, with women being disproportionately disadvantaged largely due to men's control and powers to make decisions
- Women's caring roles in the home was a barrier to having time to engage in activities that can enable them to acquire productive capital.





## 2) Resources

 Majority of the Women did not have full autonomy to decide on resource acquisition/purchase, sales, transfer of assets, and investments.

- -some women wished they can make decisions on the use of household income so that they start some income-generating activities, or improve the condition of their houses.
- -This has some implications on livelihoods.





## 3) Income

- A significant number of both male and female said decision on how to spend the income were made jointly with their spouses,
- However, the final word was usually made by the husbands.

More women did not have access to, and decisions on credit.





## 4) Leadership

- More male than female had previously been or were currently in leadership positions
- Majority of respondents, both men and women were positive about women having a role to play in decision making processes in their community; also
- Perceived their communities as being positive about women being in leadership positions





- ▶ A few felt their communities perceived women being in leadership positions negatively;
- ▶ They attributed the negative perceptions to patriarchal and religious norms and values.

## 5) Time use

- ▶ Many respondents, including women said they were free to decide on how to spend their time on leisure
- More of the women who said they were free to decide were widowed; who also said back then they had no freedom





## How do participants define empowerment?

- ❖ Women financial support to engage in income-generating activities/projects including agriculture.
- Capabilities that can enable women to take charge of their own lives, including having relevant skills and training
- Having certain rights that are important for promoting gender equality

❖ Is when women are well-taken care of by men/their husbands





#### Furthermore, we asked on:

## The role of Culture, Legal, Religion

 The culture of male dominance was explained by some male and female as the main, and overall challenge/contributing factor.

 Statements by respondents like: 'that is how we are taught by our parents', 'women are expected to respect their husbands', 'men are heads of households', 'they teach us to obey our husbands', 'that is our culture', etc. all attest to this.





## Preliminary Hints from the Baseline

- We expect that TASAF's CCT program might affect women's empowerment. How?
- 1. Giving them more *income* might result in more control, but our results show that this is an area where there is already, relatively speaking, some empowerment.
- 2. *Time dimension* and *leadership* dimension: the cash involved might affect, but other aspects of CCT might also contribute.
  - > It might imply some modifications in PSSN to highlight leadership issues





3. Resources domain: Ownership of assets, Purchase, sale of assets, access to credit:

- Can TASAF can have any effect at all given that the factors underling this domain are more long-term (legal, cultural, religious, etc.)
- Limited decision making to women, particularly on credit and where to invest are likely to negatively impact on livelihood enhancement program.
- This domain has greater effects on the graduation component of PSSN program
- >TASAF will need to engage interested partners





#### 4. Marital issues may arise: hints from pilot & PSSN

"I live a miserable life style because my husband is an alcoholic addict and he wants to take all the money I get from TASAF's program. To avoid the fight, I give him half of the money, 17,000/= and I take half of the money 17,000/= for household needs." ".....his share becomes his personal pocket money while my share becomes the household's resources"-34 year old women-Bagamoyo-pilot district

My husband is a very poor man but he has three wives and only myself I am the beneficiary of TASAF's money. He keeps my TASAF's identity card and when the money comes, he goes to collect it and he gives me only 7000/= every two months. He says he takes part of the money to his other households". 38 year old woman-Bagamoyo-pilot district

• "My husband is a very responsible man and works hard to provide for the family. However, he wants to manage all the household resources. Every-time I receive money I have to take it to my husband who still asks for my advice on spending it. He is the final decision maker when it comes to family resources including the money we get from our income generating activities." 28 year-woman -Handeni -**PSSN district.** 





## Preliminary Results using End line (2017) data

1. REPOA study (2019) using the quantitative results found no significant effects of TASAF program on indicators of women decision making in production when comparing the treatment households to the control households.





## What did you find in terms of cash transfers and WEE?



Sonia Laszlo, McGill University (Facilitator)



Stephanie McBride, World University Service of Canada



Franque Grimard, McGill University





## What would you say the future research needs are in this area?



Sonia Laszlo, McGill University (Facilitator)



Stephanie McBride, World University Service of Canada



Franque Grimard, McGill University





#### Discussion

- Recall the experiment: cash transfer to women, then observe outcomes after 18 to 20 months
- Recall the meaning of significance
- Recall hints from the baseline
- Use of both quantitative and qualitative methods
- Implications
  - Perhaps more time
  - Perhaps more than cash is needed





## Audience Q&A with the panel



Sonia Laszlo, McGill University (Facilitator)



Stephanie McBride, World University Service of Canada



Franque Grimard, McGill University







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