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)
- Same as UCT +
- Conditions:
  - Child school enrolment/attendance
  - Health services, immunization, pre-natal care../
Motivation – Sustainable Development Goals
Motivation – Cash Transfers

- Nothing new, but of increasing popularity
- OECD countries: Canada, US, Finland, Netherlands
- Global South:
  - Mexico: PROGRESA → OPORTUNIDADES → PROSPERA → ?
  - 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 $\rightarrow$ underinvest in children’s schooling and health
  • Intra-household DM $\rightarrow$ decisions don’t reflect women and children’s interests

○ Cash Transfers:
  • Externalities $\rightarrow$ Make conditional on education and health ✓
  • Intra-household DM $\rightarrow$ Empower women by targeting them with transfer ✓
Conceptual Framework – Conditionality

فكرات مبسطة

Given to the mother  →  empower her

Conditional on children regularly attending:
  • School
  • Health checks/vaccination

Pros:
  • Deals with disincentive effects
  • Directly linked with outcomes donors/taxpayers care about

Cons:
  • 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 → 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

Das, Do, Özler (2005)
Conceptual Framework

Q: Why would there be mis-matched preferences?
- Intra-household decision-making
- Imperfect information about returns to conditioned good

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

Das, Do, Özler (2005)
Conceptually - CCTs and WEE

- CCTS → increase women’s income & access to resources
- Recall WEE (Kabeer)
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
  - Intimate Partner Violence (IPV)
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
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
CTs and Autonomy ~ Decision-making

полнение 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.”

Molyneux & Tompson (2011): may have reinforced traditional gender roles around unpaid care and domestic work

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
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
Cash or Condition? Malawi Experiment

• Q: What are the effects of the cash and the condition on the conditioned-on outcome (school enrolment, attendance and performance)?
  • Expect +ve

• Q: What are the effects of the cash and the condition 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

Baird, McIntosh, Özler (2011)
Cash or Condition? Malawi Experiment

• 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

Baird, McIntosh, Özler (2011)
Cash or Condition? Malawi Experiment

• 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

Baird, McIntosh, Özler (2011)
Cash or Condition? Malawi Experiment

• 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

Baird, McIntosh, Özler (2011)
Evidence of CCTs on WEE

- Results on women and girls much more nuanced
- CCTS → increase women’s income & access to resources
- 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?
Bibliography


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
  - WEAI
  - 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 http://www.ifpri.org/sites/default/files/publications/weai_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 (baseline and Follow-up evaluation 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.)
WEAI Methodology outline

• Women Empowerment in Agriculture Index (WEAI), IFPRI, USAID, OPHI.


Indicators are used to build individual empowerment profiles.

Five domains of empowerment:

- **Production 1/5**
  - Input in productive decisions 1/10
  - Autonomy in production 1/10
  - Ownership of assets 1/15
  - Purchase, sale, or transfer of assets 1/15
  - Access to and decisions on credit 1/15

- **Resources 1/5**
  - Control over use of income 1/5

- **Income 1/5**
  - Group Member 1/10
  - Speaking in public 1/10

- **Leadership 1/5**
  - Leisure 1/10
  - Workload 1/10

- **Time 1/5**
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
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/disenfranchisement.
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 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 woman–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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