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The Gender-sensitive Social Protection Webinar Series. Continuing with:
Social protection and the empowerment of rural women in Africa
organized by the Food and Agriculture Organisation of the United Nations (FAO) and the UNDP’s International Policy Centre for Inclusive Growth (the IPC-IG).

Speaker: Amber Peterman (Social Policy Specialist, UNICEF Office of Research – Innocenti)
Speaker: Markus P. Goldstein (Practice Leader, World Bank Africa Region)
Discussant: Leisa Perch (Deputy Representative, UNWomen Mozambique)
Moderator: Ana Paula de La O Campos (Strategic Programme Advisor, Food and Agriculture Organisation of the United Nations (FAO))
Welcome to the Social protection and the empowerment of rural women in Africa

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Social protection and the empowerment of rural women in Africa

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SPGateway

SP_Gateway
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(Food and Agriculture Organisation of the United Nations (FAO))

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Social protection and the empowerment of rural women in Africa

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Amber Peterman, Ph.D. joined UNICEF Office of Research – Innocenti in 2015 and focuses on adolescent wellbeing and safe transitions to adulthood. Amber brings significant experience in large-scale surveys and impact evaluation in Africa, Latin America, the Middle East and Asia. With a background as a quantitative public health researcher, Amber is interested providing policy-relevant evidence related to the intersection between gender, health and human rights. Amber previously worked as an Assistant Professor at UNC Chapel Hill and as a Research Fellow at the International Food Policy Research Institute (IFPRI) in Washington DC., Kampala and Dakar. Amber obtained her PhD in Public Policy with focus on international maternal and child health from UNC Chapel Hill.
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Gender & Unconditional Cash Transfers in Africa: Case Studies from Government programs supported by the Transfer Project

Amber Peterman on behalf of the UNICEF Office of Research—Innocenti & FAO Transfer Project Teams
Research gaps in gender & social protection (following from Quisumbing)

1. Programs often target women as a means to achieve positive outcomes (particularly for children) -- women are perceived as spending cash in a more ‘family responsive’ way
   - Literature supporting this claim is dated, taken mostly from studies on intra-household consumption/expenditure – rather than gender-randomized experiments
   - Where rigorous studies exist, findings are mixed (Yoong et al. 2012)

2. Under conditions of (1), it is assumed programs will ‘empower’ women beneficiaries
   - We see large potential in this possibility – but current evidence is mixed
   - Part of the lack of consensus stems from multitude of indicators utilized, as well as large variation in gendered context
   - Empowerment outcomes are often linked to effectiveness in program implementation/operations

Review: Programming and impacts on women’s empowerment in LMIC

<table>
<thead>
<tr>
<th>Intervention</th>
<th>Quantitative evidence</th>
<th>Qualitative evidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conditional cash transfers (CCTs)</td>
<td>+/-</td>
<td>+</td>
</tr>
<tr>
<td>Unconditional cash transfers (UCTs)</td>
<td>+/-</td>
<td>More needed</td>
</tr>
<tr>
<td>Micro-finance</td>
<td>+/-</td>
<td>+/-</td>
</tr>
<tr>
<td>Agricultural interventions</td>
<td>+/-  More needed</td>
<td>+/-  More needed</td>
</tr>
</tbody>
</table>

“While many development initiatives seem to target women specifically, or have women’s empowerment as one of their objectives, no sufficient body of evidence overwhelmingly points to success ... (p. 29, van den Bold et al. 2013)”

Rise of social protection in Africa:
Non-contributory Govt programming triples over last 15 years

Typologies of programs & target groups

Deep dive: Case study examples from the Transfer Project

1. Gender Targeting (Lesotho Child Grants Program) – Sebastian et al. forthcoming
   - What are gender-differentiated impacts on child level outcomes (schooling, labor, time use)?
   - Does gender of recipient & HH structure affect outcomes?

   - Does receipt of benefits translate into higher intra-household decision-making, women’s savings and non-farm small businesses?
The Transfer Project

**Who:** Community of research, donor and implementing partners – focus on coordination in efforts and uptake of results

- UNICEF, FAO, UNC, Save the Children, National Governments

**Mission:** Provide rigorous evidence on of government-run large-scale (largely unconditional) SCTs

**Motivation:**

- Income poverty has highly damaging impacts on human development
- Cash empowers people living in poverty to make their own decisions on how to improve their lives

**Where:** Ethiopia, Ghana, Kenya, Lesotho, Malawi, South Africa, Tanzania, Zambia and Zimbabwe
### Overview of programs & evaluations

<table>
<thead>
<tr>
<th>Country (program)</th>
<th>Targeting (in addition to poverty, ultra-poor)</th>
<th>Transfer size (% of baseline consumption)</th>
<th>Methodology</th>
<th>Years of data collection</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ghana (LEAP)</td>
<td>Elderly, disabled or OVC</td>
<td>7</td>
<td>Longitudinal PSM</td>
<td>2010, 2012</td>
</tr>
<tr>
<td>Ghana (LEAP 1000)</td>
<td>Pregnant women, child&lt;2</td>
<td>16</td>
<td>RDD</td>
<td>2015, 2017</td>
</tr>
<tr>
<td>Lesotho (CGP)</td>
<td>OVC &lt;18</td>
<td>20</td>
<td>RCT</td>
<td>2011, 2013</td>
</tr>
<tr>
<td>Tanzania (PSSN)</td>
<td>Food poor</td>
<td>~</td>
<td>RCT</td>
<td>2015, 2017</td>
</tr>
<tr>
<td>Zambia (MCTG)</td>
<td>Female, elderly, disabled, OVC</td>
<td>21</td>
<td>RCT</td>
<td>2011, 2013, 2014</td>
</tr>
</tbody>
</table>

- All programs unconditional, with exception of Tanzania (schooling, health)
- Longitudinal qualitative studies in Ghana, Malawi, Tanzania, Zimbabwe
## Zoom in on Child Grant models

<table>
<thead>
<tr>
<th></th>
<th>Lesotho</th>
<th>Zambia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ministry of Social Development (MoSD)</td>
<td>Ministry of Community Development &amp; Social Services (MCDSS)</td>
<td></td>
</tr>
<tr>
<td>Poor HH with child 0-17 – 5 districts</td>
<td>HH with child 0-5 – 3 districts</td>
<td></td>
</tr>
<tr>
<td>~67% female beneficiaries</td>
<td>~99% female beneficiaries</td>
<td></td>
</tr>
<tr>
<td>USD 36 (quarterly, 20% of exp) + messaging</td>
<td>USD 24 (bi-monthly, 27% of exp)</td>
<td></td>
</tr>
<tr>
<td>RCT (96 clusters)</td>
<td>RCT (90 clusters)</td>
<td></td>
</tr>
<tr>
<td>1006 HH (agricultural sample)</td>
<td>2500 HH</td>
<td></td>
</tr>
</tbody>
</table>
Lesotho: Impacts on children’s outcomes

• Improved outcomes for secondary school aged children (13-17): schooling, time-use, labor
  • 12 pp more likely to be enrolled
  • 20% less likely to have missed school in last 30 days
  • One extra hour spent at school
  • 45 min/day reduction on household chores
  • 0.9 fewer days/week on the farm

• Results driven by girls, with the exception of reduction in farm labor, driven by boys
Lesotho impacts: Gender matters!

• Results maintained for dual adult MHHs, however:
  • *In de jure FHH, outcomes improved among secondary school-aged boys relative to secondary school-aged girls*

• Within dual adult MHHs, cash in the hand of the mothers may not always result in ‘better’ results:
  • *Receipt by the father may be more likely to have positive impacts on girl’s schooling, as well as decreasing boy’s labor in farming while simultaneously increasing boy’s labor input in household chores (!)*
Lesotho: Discussion points

• The CGP has been successful in terms of improving schooling, time use and labour outcomes for secondary school aged children in agricultural households

• If concerned about reducing gender inequalities, an undifferentiated cash transfer could include gender-specific messaging to promote boys' and girls' equal benefit in schooling

• Child welfare may not be driven by the gender of the transfer recipient (e.g. mother or father) contrary to common belief

• HH structure may partially explain some of these differences – children in MHH are more likely to be biological children as compared to FHH – FHH may be more labour constrained
What about Zambia?
Intent-to-Treat effects (CGP, 48-months)

Consumption
- Total consumption pc
- Food consumption pc
- Non-food consumption pc

Food security
- Food security scale (HFIAS)
- Does not worry about food
- Does not go to sleep hungry at night
- Does not go whole day w/o eating

Assets
- Domestic asset index
- Livestock index
- Productive asset index

Relative Poverty
- Does not consider hh very poor
- Hh better off compared to 12 months ago
- Life will be better in the future (women only)

Material needs (children 5-17)
- Shoes
- Two sets of clothes
- Blanket

Schooling (children 11-17)
- Currently enrolled
- Days in attendance prior week

Nutrition (Young children 0-59m)
- Not stunted
- Not wasted
- Not underweight

Effect size in SDs of the control group
Impact on intra-household decision-making

- Question: “Who in your household typically decides XX”
- Code indicator = 1 if women reports sole and/or joint decision-making
- Impacts on 5 out of 9 domains – child schooling, own income, partners income, children’s cloths and shoes, family visits
- No impact on child health, major or daily purchases and own health
- BUT total is qualitatively small (0.34 additional decisions)

Note: Results from adjusted ANCOVA OLS models
***1% significance.

Source: Bonilla et al. 2016
Qualitative findings support the story

• CGP has not led to massive change in relations or dynamics:
  
  ▪ “Even in the laws of Zambia, a woman is like a steering wheel, and us (the men) are the ones to drive them in everything.” ~Male, age 53 (beneficiary)

• Yet, there is subtle change: transfer income is under control of women, and women equate empowerment = financial standing:
  
  ▪ “I am very happy because I don’t have to wait for him to make enough money as he puts it. I am able to suggest anything for the children now. He is in charge, but at least the money is in my hands.” ~Female, married, age 24 (beneficiary)
Examining financial standing directly?: Savings and non-farm enterprises (NFE)

- Evidence from LAC of CCTs on savings/investment mixed
- Evidence on UCTs in SSA scant, but promising
- Micro-credit and other savings programs have not delivered impacts as strongly as previously assumed – special issue of AEJ: Applied (Banerjee et al. 2015)

Measures:
- **Savings**: if woman is currently saving in cash
- **Non-farm enterprises**: if the household has operated any non-farm enterprises (NFE) or provided any services (store, transport, home brewing, trade, or others) in the last 12 months

Impacts on saving and small businesses

- Increase in savings does not seem to crowd out other forms of household savings (livestock, assets)

Note: Results from multivariate adjusted models difference-in-difference LPM
*10% significance, **5% significance; ***1% significance.
Has Zambia’s CGP ‘empowered’ women?

- Yes, women have more capital (cash) in their control – and are using it for income generation
- However, few meaningful impacts on classic ‘bargaining power’ measures (decision-making)
- Entrenched gender norms limit transformative shifts (even in medium term – 4 years)
- Important, as CGP had no specific gender components (beyond targeting)
In their own words. . .

• Interviewer: “What does it mean to you to be empowered? For example, if you were to describe a woman in your community who is empowered, what would she be like?”

• Respondent: “Yes, there is a certain woman called Mary. She buys fish and sells . . . before that she never used to do anything. She was also receiving the CWAC money. Her husband had two wives . . . he never paid attention to the CWAC money. She saved some money and started buying fish and give her friends to sell for her in Mansa. She was giving her friends because she didn’t have enough money for transport costs. . . she made some good money and started going to sell herself. She has changed; her children look very clean and they eat well. She buys new clothes for herself and she looks nice.” ~female beneficiary (Kaputa district)
Conclusions and what’s next?

• SCTs have potential to decrease gendered inequalities – both for adults and children
• Cross-country comparison among multiple settings in SSA allows a more comprehensive picture (across outcomes and program design) – external validity (programs at scale)
• Child welfare outcomes may not be driven by transfer recipient in as conventionally assumed – HH structure and context are also important
• Much more work is needed!
• Still no consensus on how to measure empowerment or in what contexts cash can ‘empower women/girls’
• Missed opportunity for small add ons – such as messaging?: UNICEF engaged in >100 countries on social protection systems
• Next frontier: Cash ‘plus’ programming (agriculture/livelihoods or human capital)
Works cited

Lesotho and Zambia CGP references:


Further reading:

• Transfer Project website: www.cpc.unc.edu/projects/transfer
Acknowledgements

Transfer Project is a multi-organizational initiative of the United Nations Children’s Fund (UNICEF) the UN Food and Agricultural Organization (FAO), Save the Children-United Kingdom (SC-UK), and the University of North Carolina at Chapel Hill (UNC-CH) in collaboration with national governments, and other national and international researchers.

Current core funding for the Transfer Project comes from the Swedish International Development Cooperation Agency (Sida), as well as from staff time provided by UNICEF, FAO, SC-UK and UNC-CH. Evaluation design, implementations and analysis are all funded in country by government and development partners. Top-up funds for extra survey rounds have been provided by: 3IE - International Initiative for Impact Evaluation (Ghana, Malawi, Zimbabwe); DFID - UK Department of International Development (Ghana, Lesotho, Ethiopia, Malawi, Kenya, Zambia, Zimbabwe); EU - European Union (Lesotho, Malawi, Zimbabwe); Irish Aid (Malawi, Zambia); KfW Development Bank (Malawi); NIH - The United States National Institute of Health (Kenya); Sida (Zimbabwe); and the SDC - Swiss Development Cooperation (Zimbabwe); USAID – United States Agency for International Development (Ghana, Malawi); US Department of Labor (Malawi, Zambia). The body of research here has benefited from the intellectual input of a large number of individuals. For full research teams by country, see: https://transfer.cpc.unc.edu/
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What works for women’s economic empowerment?

Some ideas for the plus
3 ideas

1. Job training (for youth)
2. Building businesses
3. Assets
Training (for young women)

2 models

• Liberia EPAG job training program (Adoho, et. al. 2015)
  – Wage labor stream
  – Entrepreneurial stream
  – Large incentives to training providers for job retention at 6 months
• Uganda ELA (Bandiera et. al. 2015)
  – Village level clubs
  – Vocational skills training (much lighter than Liberia)
  – Life skills training
Liberia

- Employment + 47%

- Earnings + 32 USD per month (80%)
  - Stronger effects for Business Skills trainees than for Job Skills trainees

- Savings by + 36 USD
Engagement in IGAs up by 72%  
– Driven by self-employment activities

Spending on themselves up by 38%

Fertility: reported motherhood decreases by 26%

Incidence of sex against their will drops by 41%

Uganda
1. Job training (for youth)
2. Building businesses
3. Assets
Some new-ish ideas for business development

Super preliminary results

- Personal initiative versus more standard business training in Togo
- Business registration with a banking information session in Malawi
3 ideas

1. Job training (for youth)
2. Building businesses
3. Assets
More, and more secure assets

- Striking results of graduation/ultra poor programs (Bandiera et. al. 2016, Banerjee et. al. 2015)
- What happens when we provide more secure property rights for women (with or without redistribution of rights)?
  - Legal changes giving women increased rights over “household” land
  - Land title registration process records rights (including heirs) and issues a land title
Results

- Increased investment in land
  - +9.9 percentage points for male headed households
  - +19.3 for female headed households

- Married women significantly more likely to have property rights (recognized as owner)
  - But unmarried women (i.e. those without a marriage certificate) significantly less likely
• Community-involved demarcation and certificate issuance (eventually)
• Results:
  – Overall, longer term investment increases (perennial cash crops and trees) for both men and women – by 39-43%
  – Female households fallow more (erasing the gap) and
  – Shift production to less secure parcels
Summing up: Better property rights

- Better female rights → more investment in the land
- Rwanda II results: moving to off-farm businesses, wage work (and higher incomes)
- Complement this with cash?
Don’t take the “plus” for granted. What about “instead”?
  – PtoP Zambia results suggest big effects on business start up. Need to spend time benchmarking these against a business training program. (Also need to look @ profit impacts)
  – And, yes, we should also try complementary – the business training folks have moved to trying cash + training.
    • Lots of interesting questions here (e.g. lump sum versus regular transfer (as in Zambia))
• Potential problem: political economy of how we do programs
• Potential opportunities: evidence on CTs suggest multi-faceted effects. Time to innovate!
Thank you

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Questions and Answers

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