

Social Safety Nets and Gender

Learning From Impact Evaluations and World Bank Projects



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Abbreviations

ASPIRE	Atlas of Social Protection—Indicators of Resilience and Equity
CCT	conditional cash transfer
CDD	community-driven development
DD	difference-in-differences
DFID	U.K. Department for International Development
DIME	Development Impact Evaluation
DPL	development policy loan
FFA	Food for Asset Creation
FSVGD	Food Security Vulnerable Group Development
FY	fiscal year
GAP	Gender Action Plan
IBRD	International Bank for Reconstruction and Development
ICR	Implementation Completion and Results Report
IDA	International Development Association
IE	impact evaluation
IEG	Independent Evaluation Group
IGVGD	Income Generation Vulnerable Group Development
ILO	International Labor Organization
ISR	Implementation Status and Results Report
JFPR	Japan Fund for Poverty Reduction
JSY	<i>Janani Suraksha Yojana</i>
LCT	labeled cash transfer
M&E	monitoring and evaluation
MASAF	Malawi Social Action Fund
MDGs	Millennium Development Goals
NCP	noncontributory pension
NGO	nongovernmental organization
NREGS	National Rural Employment Guarantee Scheme
NUM	non-unitary model
NUSAF	Northern Uganda Social Action Fund
OSF	on-site feeding
PAD	Project Appraisal Document
PANES	<i>Plan de Alimentación y Nutrición Escolar</i>
PDO	project development objective
PRAF	<i>Programa de Asignación Familiar</i>
PROCAMPO	<i>Programa de Apoyos Directos al Campo</i>
PROGRESA	<i>Programa de Educación, Salud y Alimentación</i>
PSM	propensity score matching
PSNP	Productive Safety Net Program
PW	public works
RMP	Rural Maintenance Program
RPS	<i>Red de Protección Social</i>
SIEF	Strategic Impact Evaluation Fund
SP	Social Protection
SPL	Social Protection and Labor

SSN	Social Safety Net
THR	take-home ration
UCT	unconditional cash transfer
UM	unitary model

All monetary amounts are U.S. dollars unless otherwise stated.

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Overview

Gender equality is widely accepted as an essential component of effective development, and in the past two decades it has progressively taken center stage in the international development community. As the third Millennium Development Goal, several programs were set up to improve education and economic opportunities for women and girls with the aim of achieving gender equality, as well as reducing poverty overall.

The goal of leveling the playing field and eliminating gender disparities is a work in progress. Social Safety Net (SSN) programs aimed at reducing poverty through cash and in-kind transfers and public works (PW) are not specifically designed to address gender equality, but they may offer great opportunities to respond to women's needs.

The main goal of SSN interventions is to reduce current and future poverty by increasing household income and consumption and improving children's health and education. However, SSNs also impact many other outcomes—employment, fertility, domestic violence, access to resources—and those impacts are typically gender-specific. This systematic review analyzes the available impact evaluation evidence on the effect of SSNs on gender-related results such as increasing women's bargaining power and decision-making, improving education outcomes of boys and girls, and promoting maternal and child health. The review also analyzes gender integration in the World Bank's portfolio of SSN interventions.

Males and females have different roles, responsibilities, constraints, and access to resources, and their options, needs, and response to incentives will be different. Although the impacts of specific SSN interventions found in individual studies are difficult to generalize, the body of impact evaluation literature shows discernible and consistent patterns in the mechanisms that underlie the response of males and females to SSNs.

The evidence also shows that SSN interventions can increase women's bargaining power by providing more resources to the household and to women in particular. SSNs can potentially strengthen women's decision making, but their impact on empowerment is less clear.

SSN projects supported by the World Bank would benefit from incorporating the impact of gender differences into their design, but they rarely do. Most project documents include limited discussion of intrahousehold dynamics and the gender-relevant context of the supported intervention. Women are generally targeted as a vulnerable group or in an instrumental way, without discussing the costs that the intervention may impose on them. Gender is often missing from monitoring and evaluation (M&E) frameworks, except for tracking female beneficiaries. The findings of this report identify opportunities to strengthen the integration of gender into projects.

Social Safety Nets Distinct Gender Outcomes Depend on Gender-Specific Drivers

SSN interventions can impact a range of outcomes. The explicit goal of SSNs is to reduce current and future poverty; income, consumption, and poverty status (typically measured at the household level) are the main outcomes that SSNs aim to positively impact. Other outcomes analyzed and measured by impact evaluations are education, health, and employment, but fertility, domestic violence, and access to resources are analyzed and measured less frequently. When these outcomes were measured and disaggregated by gender, they confirmed that males and females respond differently to SSNs and benefit from SSNs in different ways.

Social Safety Net (SSN) interventions analyzed in this report were conditional cash transfers; unconditional cash transfers (UCTs) including income support; noncontributory pensions—a specific form of UCTs; in-kind (food) transfers; and public work programs. Vouchers and subsidies, which also are in the World Bank definition of SSNs, are not covered here.

The analysis of SSNs and gender was based on 145 impact evaluations (IEs) and 112 World Bank-supported investment projects. The IEs in 128 individual studies were selected based on the following: a narrow definition of “impact evaluation” (a quantitative evaluation adopting an experimental or quasi-experimental design and relying on a credible control group); analyzed a relevant SSN intervention; reported gender-disaggregated or gender-specific results (for example, access to prenatal care); and are of rigorous quality. The projects all include a relevant SSN and were approved during fiscal year 2003–13, whether or not they covered gender. Development policy lending operations approved during the same period (101) were also analyzed, but information on gender in development policy loans was extremely limited.

SSN interventions have gender-specific drivers that influence gender outcomes. Individual impact evaluations can only partially document the precise channels, mechanisms, and circumstances that account for the outcomes observed. However, impact evaluation evidence as a whole can be interpreted in light of the theoretical literature to provide a clear indication of elements that work in gender-specific ways to drive the impacts of SSNs.

Drivers of gender outcomes are the factors that influence behavioral change and decision making and determine the impact of SSNs. Drivers include, for example, the opportunity cost of children's time and the expected future earnings as adults that contribute to determining the investments parents make in their children's education; the costs and benefits to men and women taking up employment or program responsibilities; and the ability of the transfer recipient to control the transfer and make consumption, investment, and production decisions. The ability to control and use the resources made available by SSN interventions, and the costs and benefits of subsequent behavioral responses are driven by opportunities and constraints specific to males and females. Opportunities and constraints facing males and females are often distinct and determine how SSN transfers can be used and controlled. And they are influenced by social norms, practices, and regulations.

Impact evaluations of specific interventions tended to focus only on a few selected outcomes. For example, most impact evaluations of conditional cash transfers (CCTs) assessed the intervention's impact on education and health (partly because the conditions attached to the transfer relate to these two variables). Impact evaluations of PWs have looked mostly at the impact of these programs on employment and wages. These are the most obvious and immediate outcomes to assess. But other outcomes such as that of PWs on children's or other household members' welfare also warrant analysis.

Education and Child Labor

SSNs provide resources that can support more investments in children's education; CCTs also include a condition on school enrollment and attendance that makes education less costly by decreasing the relative value of children's time spent working. Therefore, whether children engage in paid, unpaid, or domestic work is relevant to determining the impact of SSNs on education. Patterns of child labor are typically gender-specific. Boys tend to work in paid employment more often than girls, and girls

are generally more involved in domestic work than boys. Paid employment and domestic work may have different opportunity costs, but domestic work tends to be more compatible with schooling. So girls are more likely than boys to combine the two and “pay” for their increased school attendance with leisure. Investments in children's education also depend on expectations about future earnings as adults, which are also heavily determined by gender. Women often face discrimination in employment and wages and can expect shorter working lives because of marriage and motherhood, so girls' expected lifetime earnings tend to be lower.

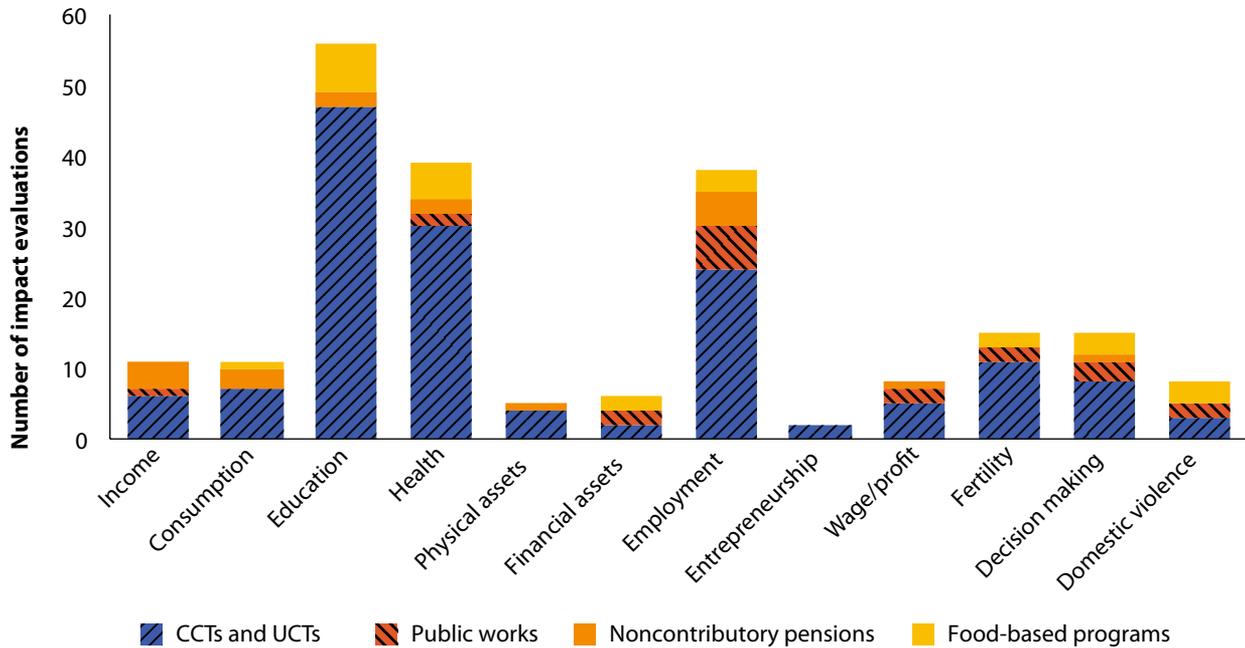
The impact of SSNs—CCTs and unconditional cash transfers (UCTs) in particular—also depends on enrollment and attendance rates at baseline. In many Latin American countries, primary school enrollment rates are already high for both boys and girls (especially in urban areas) and consequently the impacts of CCTs on education were found to be small. By contrast, impacts were higher for secondary education, although not consistently higher for girls or boys across countries. In Mexico, where *Programa de Educación, Salud y Alimentación* (PROGRESA, now called *Oportunidades*), a CCT program, pays a higher transfer to girls in secondary education, the impacts for girls were higher, but no study could determine if this was due to the higher transfer. In several cases, the gender group with lower education at baseline experienced the largest gains. Surprisingly, a notable number of impact evaluations did not report gender-disaggregated baseline values.

Employment

Public works programs aim to provide temporary employment and to increase the employability of beneficiaries—that is, to facilitate their transition to more stable employment. These programs can create interesting employment opportunities for women who may otherwise be outside the labor market. Many PWs include female quotas to ensure female participation; they may also include provisions for childcare, women-friendly working conditions, and employment close to home—features that greatly facilitate women's participation in PWs.

Impact evaluations of the Ethiopian Productive Safety Net Program (PSNP), for example, or the *Plan de Jefes* in Argentina showed that women are effectively taking up PW jobs. However, their transition out of the program into more permanent employment is not guaranteed and may be more difficult than for men. This is

The majority of impact evaluations (IEs) with gender-relevant findings provides estimates of the impacts of Social Safety Nets on education, health (including anthropometric measures), and employment. Most IEs are of conditional and unconditional cash transfers (CCTs and UCTs). IEs analyze outcomes that tend to be intervention specific.



Source: IEG calculation based on analysis of impact evaluations.

because women often prefer to work under the program instead of searching for alternative employment, and it is especially true if participation in PWs is more appealing than other options (for example, it allows access to better wages and working conditions). This was true of *Plan Jefes* in particular. In the Indian state of Bihar, women’s participation in the National Rural Employment Guarantee Scheme (NREGS) was lower than men’s, lower than female participation in other states, and lower than the established one-third female quota. However, women were more likely to be employed by NREGS when work opportunities for men outside the program were good.

There is no evidence that female quotas in PWs are necessary to facilitate female participation. In principle, quotas are distortionary and are worthwhile only if they correct a larger distortion. By imposing a constraint on the household, they may forgo larger gains in poverty reduction. This is an area that deserves more attention and empirical work.

Cash transfer programs were not found to reduce the labor supply for men or women, except for noncontributory pensions (NCPs), which were shown to reduce the labor supply of the recipient and, in some cases (in South

Africa and Mexico), the labor supply of prime-age adults living with the recipient.

Access to Resources

SSN interventions can support investments in productive assets, even if they are not designed for this purpose and rarely include explicit investment incentives. Women and female heads of the household were found to invest in livestock and agricultural tools as much as or more than men. This finding may seem surprising. Women’s higher propensity to spend cash transfers in children’s education, health, and nutrition may have suggested that giving the transfer to the woman (instead of the man) to maximize *future* poverty reduction could have traded off *current* poverty reduction if men are more likely than women to invest in productive activities. However, this was not found to be the case.

In Bolivia, Malawi, and Mexico women were found to invest in productive assets such as animals, seeds, and agricultural tools. The types of livestock or agricultural investments preferred by women and men often differed.

Anthropometric Measures

SSNs aim to improve food consumption and children’s nutritional status. Impact evaluations showed that CCTs

had positive impacts on children’s growth (as measured by standard anthropometric measures), and this is the one area where specific gender differences were generally not found. One exception, however, was the Old Age pension in South Africa. Girls living with female recipients had better height-for-age and weight-for-height measures than girls living with non-beneficiaries, but no impact was found for boys. Otherwise, gender-disaggregated indicators tended to be nonsignificant. The reason may be that sample sizes were not large enough to detect significant gender differences. Or, it may be that other characteristics such as age are generally more relevant in explaining who benefits from the intervention, and gender may not be as important.

Prenatal Care, Institutional Delivery, and Skilled Birth Attendance

Conditions attached to CCTs aim to change the practices mothers adopt during pregnancy, at delivery, and during the post-partum period, driven primarily by the goal of improving children health and early childhood development. These practices also contribute to protect women’s health and reduce maternal mortality at delivery by monitoring potential risk pregnancies, providing women with relevant information during pregnancy, and providing professional attendance and better practices at delivery.

CCTs were found to be generally effective in increasing the likelihood of having more prenatal visits and giv-

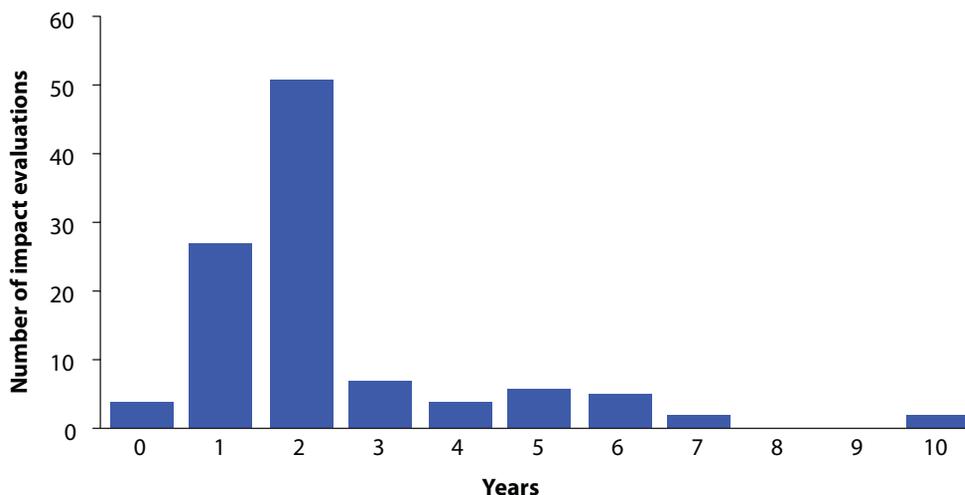
ing birth in an institutional facility. In Mexico, women receiving PROGRESA/*Oportunidades* were much more likely to deliver in a health facility or to have physicians or nurses attend a delivery; in Brazil, women receiving *Bolsa Familia* were more likely to have any prenatal check-up. UCTs, by contrast, were found to be ineffective. It is unclear whether the effectiveness of CCTs is driven by the conditionality or other design features such as the provision of information sessions, which may also empower women to demand better health care. In India, for example, the Janani Suraksha Yojana program—providing conditional cash assistance in combination with an expansion of maternal health coverage—had positive and significant impacts on antenatal care check-ups, skilled birth attendance, and institutional delivery.

Social Safety Net Interventions Can Increase Women’s Bargaining Power

Many SSN interventions target the woman because she is more likely to spend resources to benefit her children—for food, education, and health. Impact evaluations of CCTs and UCTs confirmed that this is generally the case and, as a consequence, giving the transfer to women strengthens the impact of the program on future poverty reduction through higher investments in children.

SSNs providing resources to women, therefore, can increase women’s bargaining power within the household. The finding that women receiving the transfer

Most impact evaluations (IEs) measured impacts after one or two years. For some outcomes—for example, voting behavior and school enrollment—this time interval may be long enough to detect the full impact of the intervention, but for other outcomes to be affected or detected, a longer period is likely needed. Empowerment and fertility are typical examples.



Source: IEG calculations.

spend more on children implies that the transfer allows a woman to make different choices than another recipient would have otherwise made—choices that are plausibly closer to her preferences. This shows that the household does not operate as a single unit; instead, men and women negotiate consumption, production, and investment decisions. According to this model, a higher control of resources determines a higher bargaining power of that partner.

In Latin America, where all CCTs are paid to the woman, several impact evaluations showed that women receiving the transfer make decisions that are more pro-children. However, all impact evaluations of Latin American CCTs use an indirect approach to derive this result, which often does not allow disentangling other simultaneous effects (better information, the effect of the conditionality, and so on).

More recent impact evaluations of CCTs and UCTs implemented in Sub-Saharan Africa compared the results of alternative designs in which the transfer is given to the woman or the man. In Burkina Faso and Morocco it was found that conditionality, not gender, was crucial to changing the household's choices regarding children's health and education. These evaluations show that although it is wrong to assume that households act as a unit, it is equally wrong to assume that households never do.

Men and women receiving pension income can make different decisions, as shown by evidence from South Africa. In households where the beneficiary was a woman, young girls had better health outcomes than young girls living in non-beneficiary households, but there was no significant difference for boys. The presence of a male pensioner in the household, however, did not affect children's health outcomes in any significant way. In this case, both the sex of the recipient and the sex of the household member benefiting from the transfer made a difference. The impact of pensions, however, is harder to interpret because it is mediated by a complex system of intrahousehold dynamics driven by living arrangements and sharing of resources across multiple generations.

Many studies interpret the observed increase in women's bargaining power determined by SSN transfers as an increase in women's *empowerment*. While bargaining models of the households provide a logical framework that speaks about (relative) power, women's empowerment is a broader concept—hard to define, and not easily confined to a theoretical model of the household.

Impact evaluations do not define women's empowerment but often equate it with increased bargaining power as manifested by an increased spending ability. This is reductive; the definitions of women's empowerment put forward in the literature tend to agree that empowerment is a multidimensional concept that cannot be exclusively captured by economic indicators and requires a more holistic approach.

Women beneficiaries of SSNs did not show substantial impacts on household decision making based on self-reported indicators of their role in making a number of household decisions regarding expenditures, employment, children's health and education, use of contraception, and so on. The impact evaluations that looked at multiple indicators to capture a more comprehensive concept of empowerment showed nuanced and sometimes conflicting results, with positive effects on some indicators and no impact on others. For example, four SSN interventions in Bangladesh (two transfers and two PWs interventions) had little or no impact on the woman's participation in expenditure decisions regarding food, housing, education, health care, and clothing. But they had a positive impact on the probability of her taking loans from nongovernmental organizations (NGOs), controlling the money needed to buy food and personal items, and moving more freely in the community. These studies looking at multiple indicators of empowerment confirm that empowerment is a complex and elusive notion.

The few impact evaluations of SSNs that focused on domestic violence as a specific manifestation of (dis)empowerment generally found that women receiving SSN transfers were less likely to be victims of domestic violence. Three examples illustrate this. In Peru, it was found that the *Juntos* CCT program significantly decreased the prevalence of physical and emotional violence. In Colombia, the World Food Programme's *Food, Cash, and Voucher* program found a decrease in controlling behaviors and physical and sexual violence. In Ecuador, the *Bono de Desarrollo Humano* program significantly decreased the likelihood of controlling behaviors, but only for more educated women. None of these impact evaluations, however, could determine unequivocally that this result was due to the woman's increased empowerment rather than a decrease in household stress because of improved financial conditions.

Other impact evaluations measuring individual outcomes often associated with women's empowerment, such as

access to productive resources and employment, often found positive impacts, but these outcomes also are not equivalent to female empowerment. Regarding access to resources, SSNs are not explicitly designed to support productive investments. Other types of programs, such as asset transfers programs, can more directly and effectively support income-generating activities, with larger positive impacts on women's ability to invest and produce, and increases in women's autonomy and self-esteem. Female employment has typically been interpreted as a route to women's economic empowerment because it can enhance female economic independence. Whether employment is automatically equivalent to higher female empowerment is debatable, though. Employment can exacerbate women's time constraints and impose stressful trade-offs among work, household responsibilities, and leisure time.

Finally, empowerment is a process that requires time, so observed changes in the short run are not very meaningful, and impact evaluations tend to measure only impacts in the short term. All impact evaluations analyzing some measure of decision making were conducted after one or two years of exposure to the intervention. It is reasonable to expect that for empowerment to be permanently affected, a longer "treatment" is required. If empowerment is a process and not just an outcome, it requires time for social norms and perceptions to change. Also, the program may need to be permanent, or permanent enough for women to be confident that they can rely on it.

Most Impact Evaluations are of Conditional Cash Transfers—World Bank Portfolio Is Mostly Public Works

The overwhelming majority of impact evaluations reviewed for this report is of CCT interventions. One reason might be that CCTs are easier to evaluate using experimental design compared with other SSN interventions such as PWs or NCPs. Strong political interest made CCTs extremely popular in the past decade and might also be driving this pattern. However, a sizable number of World Bank SSN projects support PWs interventions (75 projects out of 112 during fiscal year [FY] 2003–13), but impact evaluation evidence on PWs is much more limited and mostly comes from two or three specific interventions. In Sub-Saharan Africa, only the Ethiopian PSNP generated a few impact evaluations, yet it is mostly Sub-Saharan Africa where most World Bank PWs projects are implemented. Most of these projects

are short term and have characteristics that are different from projects for which there is more evaluation evidence, such as the PSNP and India's NREGS.

Impact evaluations also tend to look at a broader set of outcomes than the projects in the SSN portfolio. Both impact evaluations and the Bank's projects measure outcomes related to health, education, and employment, but World Bank projects do not commonly disaggregate these outcomes by gender. While a number of impact evaluations measure the impact of SSNs on female bargaining power, no single World Bank project aims to measure women's control and use of the transfer. World Bank SSN projects mostly measure indicators of take-up and coverage, essentially to assess compliance.

SSN projects are generally more concerned about tracking compliance; hence they focus more on recipients than on beneficiaries. Even when they aim to capture gender-relevant impacts of World Bank SSN interventions, project monitoring frameworks tend to refer only to the percentage of women receiving the transfers who are identified as female beneficiaries reached by the program. As a result, World Bank SSN projects may provide an indication of female participation in SSN projects, but their information on beneficiaries (male or female) is much more limited.

World Bank Social Safety Net Projects Poorly Incorporate Gender

SSNs typically have gender-differentiated impacts. To capture these, projects should incorporate gender more explicitly at the design stage. This means identifying the intrahousehold dynamics triggered by the intervention, assessing the expected results against the gender-specific elements explaining those mechanisms, and collecting the necessary information to measure them. This is crucial even when SSN interventions do not aim to impact gender equality or to affect males and females differently. The empirical evidence shows that they almost inevitably will. Therefore, projects should expect unintended consequences. This is even more crucial to understanding potential trade-offs or exploiting synergies between what is typically the main goal of SSNs—reducing current and future poverty—and impacting women's bargaining power and reducing gender inequalities.

Few World Bank SSN projects discuss the intrahousehold dynamics and the different position of males and

Project development objective (PDO) indicators of social safety net (SSN) projects poorly capture gender and, when they do, reporting on gender outcomes is not systematic.

Projects with planned gender indicators and at least one ISR that... ^a	Number of projects	Percent ^b
Report indicator value in ICR or ISR	15	37.5
Do not report indicator value in ICR or ISR	8	20
Do not mention indicator in ICR or ISR	24	60

Source: IEG calculations based on analysis of World Bank project documents.

Note: ICR = Implementation Completion and Results Report; ISR = Implementation Status and Results Report.

a. Categories are not mutually exclusive as each project can have multiple gender indicators.

b. Percentage of all projects with planned gender indicators and at least one ISR (40 in total).

females about the intervention or simply in the specific context. Many CCT projects internalize the findings of a large body of impact evaluation evidence indicating that the transfer delivered to the mother is more likely to be spent to benefit the children, thus enhancing the expected impact of the intervention. This evidence comes mostly from Latin America, though, and its automatic transferability to other contexts is questionable. Some projects use the evidence selectively or plan to gather evidence specific to the country or the region where the intervention is implemented. For example, a UCT project in the Republic of Yemen recognizes that the experience of Central and South America, pointing to the value of involving women as the responsible beneficiaries of cash transfers programs, is not relevant to the context. The project refers instead to the experience in Albania, which showed that in highly patriarchal societies (such as the Republic of Yemen) women’s involvement is best facilitated through the channel of male traditional leaders. Similarly, a CCT in the former Yugoslav Republic of Macedonia is testing whether giving the payment to the mother or to another representative designated by the family makes a difference in resource allocation, and whether or not the household head’s position of authority reinforces the program’s impact on school attendance.

Different roles, responsibilities, and constraints might result in different vulnerabilities for females and males. Women and girls are generally identified in projects as more vulnerable, but this is not necessarily correct. Men and boys can experience specific situations of disadvantage—for example, impact evaluations show that in some cases boys have lower outcomes at baseline in education

(especially in the Latin America and Caribbean Region). Fifty-three percent of the World Bank SSN projects reviewed explicitly identified women as potential beneficiaries of SSN interventions, but only three World Bank SSN projects included gender considerations for men.

Gender-relevant indicators in World Bank SSN projects aim to monitor intervention take-up (the percentage of female recipients); they much less frequently aim to collect gender-disaggregated impacts of the intervention. One potential reason for this omission might be that if projects do not expect gender effects, they do not plan to measure them.

World Bank SSN projects often do not disaggregate indicators by gender even when it is technically feasible. Though 67 percent of 265 gender-relevant project development objectives (PDO) indicators could have been meaningfully disaggregated by gender (the rest are gender-specific indicators such as maternal pre-natal visits), only 19 percent actually were. This lack of inclusion of gender-relevant indicators to track results is observed even in projects that include an extensive discussion on gender and have incorporated that discussion in project design.

When available, gender-relevant indicators are not consistently reported. About one-third of the 44 projects that incorporate gender in their PDO indicators report results in the project completion documents or in supervision reports. Gender-relevant results are often reported at an anecdotal level. The percentage of female project beneficiaries is often reported as reflecting the demographics of a project area.

Empowering women is not a common goal among World Bank supported SSN operations. Only six SSN projects explicitly aim to address gender inequality or enhance women’s empowerment as an objective. Empowerment is viewed as instrumental, not as an objective in its own right.

Public works often include quotas to support women’s participation in employment. Quotas are an explicit design feature aiming to increase women’s (economic) empowerment. However, projects do not discuss the assumed relationship between employment and empowerment—for example, they do not describe alternative employment or economic activities in absence of PWs, assess the relative desirability of public employment with regard to pay or working conditions, or discuss the

costs and benefits for women to take up PWs. Often the rationale for defining a specific quota is not discussed in project documents except for cases in which there is experience with women take-up. This is not a drawback of only World Bank projects. In general, there is no rigorous evidence that quotas work to increase women's employability and economic empowerment.

Implications for the World Bank Portfolio

The World Bank Group's recent Social Protection and Labor (SPL) strategy for FY2012–22 commits to “work with countries to ensure that programs adequately address the [social protection and labor] needs of both women and men (and girls and boys).” Specifically, the strategy in social assistance programs aims to ensure that women have access to the transfers, given the evidence that “[more] resources controlled by women commonly translate into a larger share of household resources going to family welfare, especially to expenditures on children.” About PWs, the strategy recognizes the importance of incorporating into program designs “social norms about gender-appropriate behavior, as well as gender-specific responsibilities with respect to household and market work.” For old-age pensions programs, the strategy shows the need to recognize women's higher vulnerability because of longer life expectancy and shorter contribution history to formal pension programs.

The analysis of impact evaluation evidence reviewed in this report identifies opportunities for improving gender integration in the Bank's portfolio in the spirit of the SPL strategy. Each individual impact evaluation may not be relevant for specific projects because individual results are not automatically transferrable to a different context. However, the body of impact evaluation literature clearly highlights elements that are relevant to understanding and anticipating gender-differentiated effects. The analysis of these elements during project preparation can ensure that projects internalize the potential responses of the household and household members to the intervention.

The potential gender impacts of the intervention can be included more systematically in M&E frameworks. If projects are not explicit about the causal chain and potential impacts, these impacts won't be measured. Forty percent of SSN investment projects do not address gender. The absence of any gender-disaggregated indicators is a missed opportunity to better understand the impact

of the intervention on different types of beneficiaries, notably by gender.

Impact evaluations funded in the context of World Bank SSN projects should aim to systematically assess gender-differentiated impacts. Several World Bank SSN projects, especially in recent years, plan for or refer to future impact evaluations (93 percent of CCTs, 68 percent of PWs and 52 percent of UCTs), but only a few specify which outcomes will be measured. Larger sample sizes are needed to detect significant gender-disaggregated impacts, and this should be considered in planning and budgeting. Some gender-relevant outcomes like empowerment might require a combination of methods to be assessed—in particular the adoption of both qualitative and quantitative methods. Other outcomes, including measures of decision making and empowerment, might require longer terms to materialize, so follow-up surveys need to be planned accordingly.

To foster learning across the institution, issues presented when discussing gender integration into World Bank SSN M&E frameworks can be reported more systematically, rather than anecdotally, in supervision and completion documents. Such analysis could go beyond indicators of compliance with project conditions and include gender-relevant indicators that effectively capture impacts on beneficiaries, not just recipients.

Tracking female beneficiaries of World Bank projects is important but does not go far enough. Impact evaluations showed that the recipients of the transfer or those living in the project area are not necessarily the beneficiaries of the transfer. Different types of women in the same households, for instance, might benefit differently. Also, gender-relevant impacts might be unintended—rather than limited to the recipients or the intended beneficiaries—or might be related to men rather than, as commonly perceived, women. For example, paying the CCT or UCT to the father (or the person the household decides should be the “responsible adult” receiving the transfer) might not be counted toward the percentage of female beneficiaries, but is a highly relevant gender feature.

Should women's empowerment be an explicit goal of World Bank supported SSNs? The answer is not clear-cut and there is little evidence to provide guidance. CCTs rely on an increase in women's bargaining power and women's ability to influence household spending patterns

in a way that is aligned with the projects' objective as a functional feature. Projects are more concerned about this instrumental role than on women's empowerment as a goal. That said, impact evaluations have shown that SSNs can have positive impacts on women's empowerment. Whether this should or could be an additional goal of Bank projects requires a clear understanding of (i) the specific dimensions of empowerment impacted by the project; and (ii) the potential trade-offs between the female empowerment goal and the impact on household poverty—ideally the two goals would not undermine and maybe even reinforce each other.

Evidence from impact evaluations shows that the increased ability of the woman to control how the transfer was spent often generates better outcomes for children. This finding is reassuring, but it is limited to a special case. (It also refers only to the increased spending ability of the woman, not her increased empowerment.) Impact

evaluations of PWs, for example, did not analyze whether female quotas contribute to enhancing or reducing the general household well-being. This requires a careful assessment of the costs and benefits of all household members under an alternative hypothesis of who takes up public employment. Spillover effects, which were documented in some impact evaluations analyzing the outcomes on siblings and other household members, should be more systematically analyzed to measure the net gains of all potential beneficiaries, which is rarely done in impact evaluations and in Bank projects.

The SPL strategy embraces a systems approach to social protection and promotes moving away from the fragmentation of responses that has often been found in the past. A greater understanding of gender dynamics enhances the ability of this systemic approach to be inclusive and reach all individuals in society, especially the most vulnerable. This review aims to contribute to this approach.

1

Introduction

“It is incorrect to assume that policies designed to ameliorate household poverty are sufficient for the alleviation of individual poverty, and that individual poverty can be alleviated without due regard to household processes. . . . Errors in understanding intra-family allocation processes may result in the non-adoption of beneficial policies, in policies having unintended consequences, and in the loss of policy handle.” (Haddad, Hoddinott, and Alderman 1997)

Motivations and Background

Poverty reduction is the overarching objective of the World Bank Group and is reflected in the institution’s commitment to the Millennium Development Goals (MDGs). More recently, the twin goals of the institution—eradicating extreme poverty by 2030 and boosting shared prosperity—expressed a renewed commitment toward the Bank Group’s vision of a world free of poverty. This message is intimately related to another main goal of the institution: advancing gender equality. The shared prosperity goal calls for ensuring that men and women and boys and girls are included in the development process.

Growth and poverty reduction have been powerful forces for reducing gender inequalities within and across countries. As the gross domestic product of a country grows, gender gaps in education, health, access to economic opportunities, and voice within households and societies decreases, often markedly and more rapidly than before. The *World Development Report 2012: Gender Equality and Development* (World Bank 2011) shows that gender accounts for a small portion of total inequality in school attendance of children aged 12 to 15, but wealth accounts for a much larger portion. Within countries, richer households are more likely to spend resources equally for boys and girls, but the welfare of girls is penalized when the household faces a crisis (Duflo 2012). This means that focusing on poverty reduction goes a long way toward increasing gender equality as well.

Growth and poverty reduction by themselves do not fully address gender inequalities, however, and explicit policies are needed to narrow disparities between men and women. As documented by the *World Development Report 2012* (World Bank 2011) some gender gaps are particularly “sticky.” For example, although women have entered the labor market in large numbers in the past few decades, gender segregation in economic activity persists, as do earnings gaps. This has important implications for women’s (current) economic empowerment and, for example, for their ability to save and be included in pension and insurance programs. Unequal control of household resources (including land, productive assets, financial assets, and even time) is both a cause and an effect of unequal decision-making power, voice, and agency in the household and in the community, which tend to be reproduced with time. Persistent gender inequalities call for specific policies or specific attention to gender issues in broader programs to improve women’s economic opportunities and address gender-specific vulnerabilities.

This review focuses on a core set of poverty reduction interventions: Social Safety Net (SSN) programs. SSNs, a subset of social protection programs, are noncontributory transfer programs. Their main objective is “protecting the poor against destitution and promoting equality of opportunity” (World Bank 2012a). The need to integrate gender considerations into the design of SSNs (and social protection interventions more generally) is an explicit objective of the World Bank Social Protection (SP) strategy (Ezemenari et al. 2002; World Bank 2012a).

It is also part of the World Bank gender mainstreaming strategy—a priority of the institution.¹

An explicit goal of SSNs is to reach the most vulnerable groups and the categories that tend to be more often excluded from social insurance. Women—because of the specific roles and responsibilities they are assigned, the existing gender gaps in access to and control of resources, and gender discrimination rooted in institutions at different levels (labor markets, sociocultural norms, customary laws, legal frameworks, and so on)—experience shocks and risks differently from men. Also, women are less likely to be covered by social insurance programs and are one of the groups whose “equality of opportunity” SSN programs strive to promote.

The analysis of the relationship between SSNs and gender is challenging and intriguing given the tension existing between the household and the individual dimension. This report aims to explore this tension. Eligibility for SSN programs is defined at the household level based on uni- or multi-dimensional poverty measures. The household is the main unit of program delivery. However, recipients and beneficiaries of SSN programs are individual household members, sometimes (but not always) identified specifically by the project design. This implies that SSN programs hinge on specific implicit or explicit assumptions about how resources are controlled, used, and shared within the household, which affects the definition of eligibility, design, and impacts of the program.

Since work began on the MDGs and in particular on MDG 3 on gender equality, attention to monitoring and assessing progress toward gender equality has increased, as have rigorous evaluations of interventions and reviews of empirical evidence. Several World Bank initiatives are funding or otherwise supporting impact evaluations (IEs) of development projects, including those focusing on what works to advance women’s economic empowerment. These initiatives include the Gender Action Plan, the Strategic Impact Evaluation Fund I and II, the Development Impact Evaluation, the Africa Gender Innovation Lab, the Women’s Leadership in Small and Medium Enterprises program, the Latin America and Caribbean Regional Gender Action Plan, and the most recent Umbrella Facility for Gender Equality. More IEs of interventions with gender implications are being analyzed in systematic reviews as they become available. However, none of the systematic reviews known to the team conducting this evaluation has focused explicitly on SSNs and gender.

Two systematic reviews commissioned by the United Kingdom’s Department for International Development have some points of contact with this review. Dickson and Bangpan (2012) reviewed interventions aimed to address the economic barriers faced by girls and young women in low- and lower-middle-income countries and fragile states. They covered interventions such as providing financial incentives to access schooling, livelihood programs, and vouchers to access reproductive health care services and information. Yoong, Rabinovich and Diepeveen (2012) examined evidence of the impact on family well-being of giving economic resources to women compared with the impact of giving them to men. The latter systematic review is more closely related to the present report. However, the focus of Yoong, Rabinovich and Diepeveen is narrower (the evidence considered is only of transfer programs made to women versus men), even though a broader set of potential interventions was considered, including microfinance. Both Dickson and Bangpan and Yoong, Rabinovich and Diepeveen include a rather small number of impact evaluations. Holmes and Jones (2013) do not perform a systematic review but analyze and discuss the gender aspects of social protection programs based on a variety of primary and secondary sources.

Three recent reports have reviewed the impacts of CCTs on household and individual outcomes. Soares and Silva (2010) analyzed the Brazilian, Chilean, and Colombian experiences with CCT programs with the goal of assessing their contribution to addressing gender vulnerabilities. The authors looked at the CCT programs in the three Latin American countries as part of their broader social protection strategies and conclude that the CCT programs act as protective and preventive tools—sometimes even playing a promotive role that is supporting female participation in the labor market or facilitating their access to microfinance. However, the authors also stress that these programs have not addressed the issue of women’s time poverty or quality of life, including quality of employment. Kabeer et al. (2012) analyzed the impacts of CCTs on adult labor, migration patterns, and household expenditure, savings, and investments based on evidence presented in 46 studies. The authors also analyzed the role of transfers in providing insurance during crisis, as well as locality-wide effects. The study also includes a meta-analysis of the impacts of CCTs on child labor (disaggregated by gender), adult labor, and household consumption. Kabeer et al. (2012) review only evidence from Latin America because many of the impact evaluations of Sub-Saharan Africa programs were not available at the time of the systematic

review. Fultz and Francis (2013) undertook a comparative analysis of cash transfer programs in Brazil, Chile, India, Mexico, and South Africa with the goal of deriving implications for women's empowerment. They found that these programs contribute to increasing women's self-esteem, knowledge, and bargaining power, but may increase time poverty or reinforce traditional gender roles, a result similar to what was found by Soares and Silva (2010).

The World Development Report 2012 provided a useful framework to analyze the relationships between gender equality and development and is a comprehensive review of the economic literature on this theme. This report adds to that literature review by focusing specifically on SSNs and integrating a portfolio analysis of World Bank projects, which will be directly relevant for operations. The World Development Report 2012 reviewed several of the impact evaluations analyzed in this report, alongside other theoretical and empirical literature, but in the much broader perspective of gender equality in development. It also does not include the many impact evaluations produced in the past three years.

In addition to this growing body of evidence, two recent Independent Evaluation Group (IEG) evaluations are a foundation for the proposed analysis: *Gender and Development: An Evaluation of World Bank Support, 2002–08* (IEG 2010), and *Social Safety Nets: An Evaluation of World Bank Support, 2000–2010* (IEG 2011). The former reviewed gender integration in 890 World Bank projects approved during fiscal year (FY) 2002–08. The latter included a portfolio review of 244 SSN (investment and policy-based) loans approved during FY2000–10 and a critical review of 137 ongoing and completed IEs of SSN programs. The gender evaluation assessed the performance of the World Bank portfolio with regard to the implementation of the gender strategy; it was therefore very broad in scope. Gender was not a specific focus of the SSN portfolio review or IEG's systematic review of SSN impact evaluations that was produced for the SSN evaluation. However, the SSN systematic review found that 65 of the IEs reviewed provided evidence on the heterogeneity of impacts by gender—a helpful starting point for the current review. This report also benefited from the IEG report on *World Bank Group Impact Evaluations: Relevance and Effectiveness* (IEG 2012a).

Purpose and Objective

This report analyzes whether SSN interventions produce results and help to improve gender equality for men and

women and boys and girls, either as a deliberate outcome or as an unplanned consequence. The report discusses whether SSN interventions aim to “empower women” and achieve greater gender equality, or impact other gender outcomes as one of their main goals. The report also looks at what type of actions and indicators these interventions adopt and what results they obtain. The report reviews evidence of results on SSN-specific outcomes.

This report is neither a typical IEG evaluation nor a typical systematic review. It combines a systematic review of impact evaluation evidence with a portfolio analysis of Bank projects. The impact evaluation evidence is used to document the gender-specific impacts of SSN programs and the review of Bank projects is mostly used to analyze the gender-relevant design and implementation features. The goal is not to assess the Bank performance in implementing SSN interventions or in integrating gender into SSN interventions. Project ratings are not analyzed. The report aims instead to identify and discuss the assumptions (especially about intrahousehold dynamics and gender-specific behavior) on which the design of SSN interventions rest, and document their impacts on men and women and boys and girls, as well as the channels through which these impacts likely materialize. Specifically, the report discusses whether SSN interventions deliberately seek to empower women and achieve greater gender equality. It also looks at the rationale the interventions offer, the motivations they provide to target women, and which gender outcomes they deliver.

Report findings aim to support both the Bank's operational teams and client countries in identifying effective approaches to integrate gender in SSN interventions and in the recently launched Social Protection strategy (World Bank 2012a). The strategy identifies gender as one of the dimensions to be systematically addressed in the design of SP operations (including SSNs) and women as one of the groups whose equality of opportunity SP operations aim to improve. The Bank Group's new gender mainstreaming strategy requires that projects and country strategies be “gender-informed.” The new Corporate Results Framework requires tracking female beneficiaries of gender interventions. This report contributes to the improvement of the Bank Group's ability to better identify gender entry points in SSN interventions so that the treatment of gender in their design and assessment is improved and results are documented when it comes to gender in SSNs. It also synthesizes a large body of impact evaluation evidence—analyzed through a gender lens—

for policy makers and development professionals to facilitate the interpretation of research findings and their integration into operational work.

Evaluation Questions and Organization of the Report

The overarching question this report aims to answer is: To what extent do SSN interventions impact gender equality and achieve results for both men and women and boys and girls? This question can be broken down into more focused questions.

Design. Are greater gender equality and women’s empowerment objectives of SSN interventions? If so, on which dimensions of gender equality do they focus and what features do they incorporate into their design for this purpose? Which assumptions about intrahousehold dynamics and individual, gender-specific behavior do they rely on, explicitly or implicitly? Which outcome indicators do they use, including those used to measure impacts on gender? How relevant is the context—in particular, large gender disparities—in explaining an explicit focus of SSN interventions on increasing gender equality?

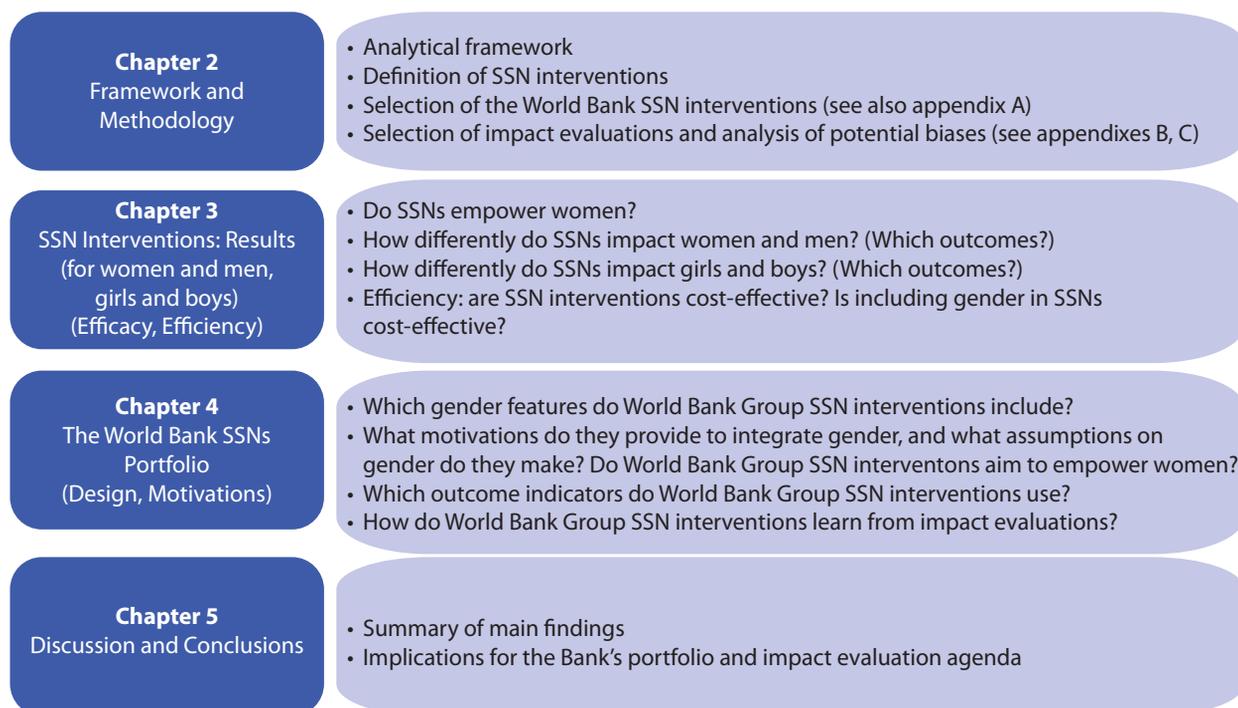
Efficacy. What are the (differential) impacts of SSN interventions on men and women, on boys and girls, and

on households? Do these effects tend toward increasing gender equality? If so, in which dimensions? Is there evidence of catalytic effects or trade-offs between the objectives of gender equality and poverty reduction? Are the effects heterogeneous depending on the characteristics of the household or the individual (for example, women who are literate versus illiterate or living in rural versus urban areas)? With regard to the issue of gender mainstreaming in the Bank, how relevant is the evidence on the effectiveness of SSN programs to improve gender equality?

Efficiency. What are the costs involved in addressing gender equality as another objective and what are the benefits? Is the inclusion of a specific gender dimension in SSN interventions making those interventions more or less cost-effective in relation to poverty reduction? What are cost-effective approaches to promote gender equality in SSN operations?

The report is organized as follows: chapter 2 presents the framework and methodology; chapter 3 presents evidence from the IEs; chapter 4 discusses evidence from the portfolio review; and chapter 5 discusses the findings and conclusions. The evaluation questions are addressed in the various chapters as shown in figure 1.1.

FIGURE 1.1 Organization of the Report



Chapter 3 presents the results of the systematic review of impact evaluations, which mostly respond to questions related to efficacy. Chapter 4 presents the results of the portfolio review, which mostly respond to questions related to design and motivations. This chronology helped in drawing implications for the Bank Group portfolio, which are discussed at the end of chapter 4 and in chapter 5.

The report could not answer all questions of interest. It was challenging to draw direct implications for gender equality because it is not an explicit objective of SSN interventions. Instead the report comments on the relative impacts by gender and on the factors that may explain them. Little information exists on efficiency in relation to the cost-effectiveness of a specific intervention, especially when assessing the cost-effectiveness of integrat-

ing specific gender features in projects. Similarly, it was not possible to find robust elements (at the project level or from impact evaluation evidence) to answer the question about the catalytic role of gender equality goals in poverty interventions. Evidence shows that SSNs impact males' and females' relative position, but it is not clear how gains in gender equality through SSN interventions can strengthen or conflict with the poverty reduction goal.

Endnote

1. The number of women and girls benefiting from social protection programs was included as one of the two gender-relevant Tier 2 indicators in the Corporate Scorecard, as part of the commitments within IDA16 (International Development Association 16th Replenishment).

2

Framework and Methodology

Defining Social Safety Net Interventions

The main objective of Social Safety Nets (SSNs) is to protect people from vulnerability and deprivation (International Labour Organization 2003). SSNs evolved along with the notion of social protection. In the late 1980s and early 1990s the World Bank and other international financial institutions promoted SSNs in the context of market-based structural reform programs as a temporary measure to provide relief to the poor and vulnerable during structural reforms. In 1993 the 47th Joint World Bank–International Monetary Fund Development Committee meeting recognized the importance of SSNs for “mitigating major transitory adverse effects of economic reform on vulnerable groups and to enhance the political viability of reforms” (IEG 2011, 85). In that context, SSNs were mostly intended as an emergency measure.

Progressively, the notion of social protection—encompassing SSNs as a basic element—has evolved from a needs-based to a rights-based approach.¹ In 2004 the World Commission on the Social Dimension of Globalization, established by the International Labor Organization (ILO), concluded that a “minimum level of social protection needs to be accepted and undisputed as part of the socioeconomic floor of the global economy” (ILO 2004, 110).

The “social protection floor” approach, based on the World Commission’s concept of a “social minimum” and launched by the heads of the United Nations agencies in 2009, puts forward the notion of a minimum non-contributory social protection. It is an integrated set of social policies designed to guarantee income security and access to essential social services for all.² There has also been an increasing emphasis on the need to create strong linkages between transfers (cash and in-kind) and employment policies. Cash and in-kind transfers enable people to attain basic income security; effective employment policies enable people to access decent, productive employment and exit from poverty. Another important development was the idea of the need to move from the

basic floor (horizontal dimension) to a more comprehensive social protection system and greater protection (vertical dimension), depending on the fiscal space, know-how, and quality of the institutions.

In the UN-ILO framework, the notion of SSNs was mostly overtaken by the idea of a social protection floor. But SSNs are much more alive at the World Bank, which has a long tradition of delivering safety nets and CCTs. The operational definition of SSNs used most often by the World Bank consists of a set of noncontributory transfers targeted in some way to the poor and vulnerable—a narrower definition than the social protection floor and which corresponds to the concepts of social assistance or social welfare programs.³

For practical purposes, this report adopts a slightly narrower definition of SSNs than the World Bank definition and focuses on CCTs, unconditional cash transfers (UCTs)—including income support and noncontributory pensions (NCPs), in-kind transfers (limited to food transfers),⁴ and public works (PW) programs. It does not cover subsidies and contributory transfers. Some of the interventions that were excluded (such as provision of

subsidized childcare and care for the elderly, child birth grants, and so on) may be very important in promoting female empowerment and female participation in the labor market. However, this report focuses on interventions whose main objective is poverty reduction and that adopt a specific targeting mechanism. These poverty-focused, poverty-targeted interventions rarely have an explicit gender equality goal; however, though they target the household, they generally do impact individual household members differently, so gender impacts are to be expected.⁵

SSN interventions may or may not target women specifically, but they often claim to be functional to women's empowerment in addition to protecting the poor and enhancing equality of opportunities. Most PWs programs, for example, specifically target women through mandated quotas or targets. Other safety net interventions may, by nature, have more women beneficiaries, so increased attention to gender in their design might be desirable. For instance, universal noncontributory old age pensions (as opposed to contributory programs) tend to favor women, who are more likely than men to work in the informal sector and to have interrupted work histories. And since women tend to outlive men in most countries, social pensions disproportionately benefit women for purely demographic reasons.

It is important to couch the discussion on SSNs and gender within the broader UN-ILO and World Bank Group social protection frameworks to fully appreciate the relevance of gender in SSN interventions. Embracing a rights approach to social protection creates an immediate entry point for incorporating gender in social protection strategies. The UN Human Rights Council's Special Rapporteur on extreme poverty and human rights includes among her recommendations "states...should design and implement social protection strategies which recognise the multiple forms of discrimination that women experience, and ensure that programmes address women's specific needs throughout their life cycle (childhood, adolescence, adulthood and old age)" (Sepúlveda and Nyst 2012, 13). According to the ILO, ensuring mechanisms to promote gender equality and support the empowerment of women should be one of the goals of the social protection floor (ILO 2011).⁶ The Bank Group Social Protection and Labor Strategy, 2012–2022, is consistent with the core principles of the social protection floor (World Bank 2012a, 14) and although it does not assign to social protection the goal of promoting gender equality, it states

that "The World Bank will work with countries to ensure that programs adequately address the [social protection and labor] needs of both women and men (and girls and boys)" (World Bank 2012a, 35).

In its recent Social Protection and Labor Strategy, the World Bank embraced the focus on social protection systems and the need to move from fragmentation to the system approach. In addition to increased efficiency, "A more harmonized approach is also needed to reduce coverage gaps in low-income countries or fragile contexts and for vulnerable groups (including the very poor, women, and the disabled)..." (World Bank, 2012a, 29). A system approach regarding gender equality implies a coherent set of policies and programs that includes SSN interventions.⁷ An analysis of how SSN interventions interact with other policies and programs to support the goal of gender equality is beyond the scope of this report.

Framework

This report recognizes that the goal of promoting gender equality and supporting women's empowerment through social protection is a desirable goal in its own right. However, the focus of the report is on the economic mechanisms that underlie the distribution and redistribution of resources within the household triggered by an SSN intervention. SSN programs operate by providing resources to the household, but they also have the potential to impact the relative position of individual household members (and in particular the relative position of men and women) with regard to control of household resources, decision-making power, and specific consumption, production, and investment outcomes.

Current economic thinking and increasing empirical evidence point to the fact that the allocation of resources within households is not gender-neutral. It is the result of a bargaining process in which each partner may have (and generally has) different preferences, different control of resources (earned and unearned income, assets, time), and, therefore different power. Exceptions may exist, but in most contexts intrahousehold allocation is biased against women. The unitary model (UM) of household decision making is increasingly rejected in favor of non-unitary household models, with a cooperative or noncooperative allocation process (box 2.1).

The implication of the UM of the household is that household decisions regarding consumption, expen-

BOX 2.1 MODELS OF INTRAHOUSEHOLD ALLOCATION OF RESOURCES

The **unitary model** (UM) of household decisions assumes that all household members maximize a unique utility function (Becker 1965) subject to a single budget constraint and a unique pool of income derived from all available sources (Fortin and Lacroix 1997). Intrahousehold dynamics or bargaining processes are therefore absent in the UM, and the household behaves as a unique entity.

Given its theoretical assumptions, the UM implies: (i) Household members pool their income, and the size and identity of each income earner's contribution has no implication on expenditure patterns or individual access to resources ("income pooling property") (Attanasio and Lechêne 2002); (ii) Either household members share the same preferences or all decisions are taken according to the individual preferences of one household member.

Nonunitary models (NUMs) have two distinct features: they distinguish individual utility functions of different household members, and they include variables that determine the specific weight of each household member's utility function such as personal characteristics, the source of available income, ownership of assets, and formal and informal rules and institutions. NUMs account for heterogeneous preferences, incomplete pooling of resources, and an intrahousehold bargaining process.

Most analyses of intrahousehold processes and SSNs focus on the **cooperative bargaining model**, a subset of NUMs. The cooperative model assumes that the man and woman bargain about household outcomes. Consumption decisions and allocation of resources to desired outcomes are achieved through a Nash bargaining process in which each individual's "threat point" (or "fallback position") is his or her utility outside the union.

The cooperative bargaining model is part of the broader category of **collective models**—models that allow different decision makers to have different preferences. Collective models assume only that the household allocation is Pareto efficient and do not assume a specific structure of the household allocation process. Proponents of these models use the data to derive the sharing rule. Note that the cooperative bargaining model is a special type of collective model because it adopts a specific bargaining framework and specifies which Pareto efficient solution will be chosen.

Noncooperative models assume that individuals can have different preferences, do not pool their resources, and may not be able to enter into binding contracts—that is, information is not perfect and there is no guarantee that contracts will be enforced. In this framework, each partner maximizes his or her utility taking the other partner's actions as given, which may not yield Pareto-optimal outcomes.

Source: Doss 1996; Quisumbing and Maluccio 2000; Doss 2013.

dition, and savings do not depend on who receives the transfer or owns household assets. Alternative models such as the cooperative bargaining models (part of the broader class of collective models) see the household as a cooperative unit where decisions result from a bargaining process. Preferences and resources available to each member can differ, and decisions made reflect the relative power of the household members. This power may depend on the source and type of resources attainable by the individual, on individual and household characteristics, and on available outside options (fallback position of the individual), which are also a function of individual and household characteristics (table 2.1). Notice the emphasis on "power" that the assumption of imperfect pooling and unequal control of household resources introduces in cooperative bargaining models.⁸

Measuring bargaining power presents empirical difficulties in the choice of indicators that best capture this very real but unobservable concept.⁹ Doss (2013) argues that indicators can be used as proxies for female bargaining power, choosing among variables correlated with it. Determinants of, or elements connected with, bargaining power typically work because they leverage women's outside options, thus changing women's relative authority. The stronger the available outside option, the stronger the expected positive impact on bargaining power, resulting in female empowerment and better outcomes for women. Deliberately or not, SSNs can change several determinants of bargaining power (table 2.1).

SSN programs are not gender-neutral. They can affect gender relationships—within the household, the community, and also at the macro level. SSN programs may offer

TABLE 2.1 Indicators of Bargaining Power

Indicator	Woman's outside option	Woman's relative authority	Selected references
Contribution to household resources ^a	Higher individual income means financial independence.	The woman's bargaining power depends on how much she contributed to the pooled resources.	Adato et al. 2000; Aizer 2010; Bobonis, González-Brenes and Castro 2013; Becker 1973
Participation in the labor force ^a	Provides livelihood outside of marriage; reflects employability.	Labor force participation may increase confidence and raise social status.	Adato et al. 2000; Heath 2012
Networks ^a	Networks increase employability, access to information, capacity to remarry, informal insurance.	Networks may provide self-confidence and assertiveness.	Adato et al. 2000; Beath, Christia and Enikolopov 2013
Age	Work experience and employability increase with age. Remarriage may become more difficult with age.	Authority increases with age. A large age gap between partners may undermine women's bargaining power.	Bobonis 2011; Heath 2012
Education ^a	Increases employability and income.	Increases argumentation capacity, confidence, and symbolic status.	Adato 2000; Bobonis 2011; Doss 2013; Heath 2012; Hidrobo and Fernald 2013
Number of children/household structure ^a	More children/care needs and previous marriages can decrease outside options.	Number of children/ranking in marriage can increase respect, depending on context.	van de Walle 2011
Laws (divorce, land ownership)	Divorce and marriage laws make breaking away more or less possible/costly. Ownership and inheritance laws make women more or less dependent on their husband.		Deiningger et al. 2010; Doss 2013; Rangel 2006; Wang 2011; Kumar and Quisumbing 2012
Social norms	Stigma attached to single/divorced/separated women may decrease utility of outside options. Jobs and occupations traditionally considered "female" pay less and offer fewer opportunities.	Gender roles related to decision power and authority may undermine a woman's influence.	Duflo and Udry 2004; Gupta and Stratton 2008; Kazianga and Wahhaj 2013

Source: IEG, compiled from literature.

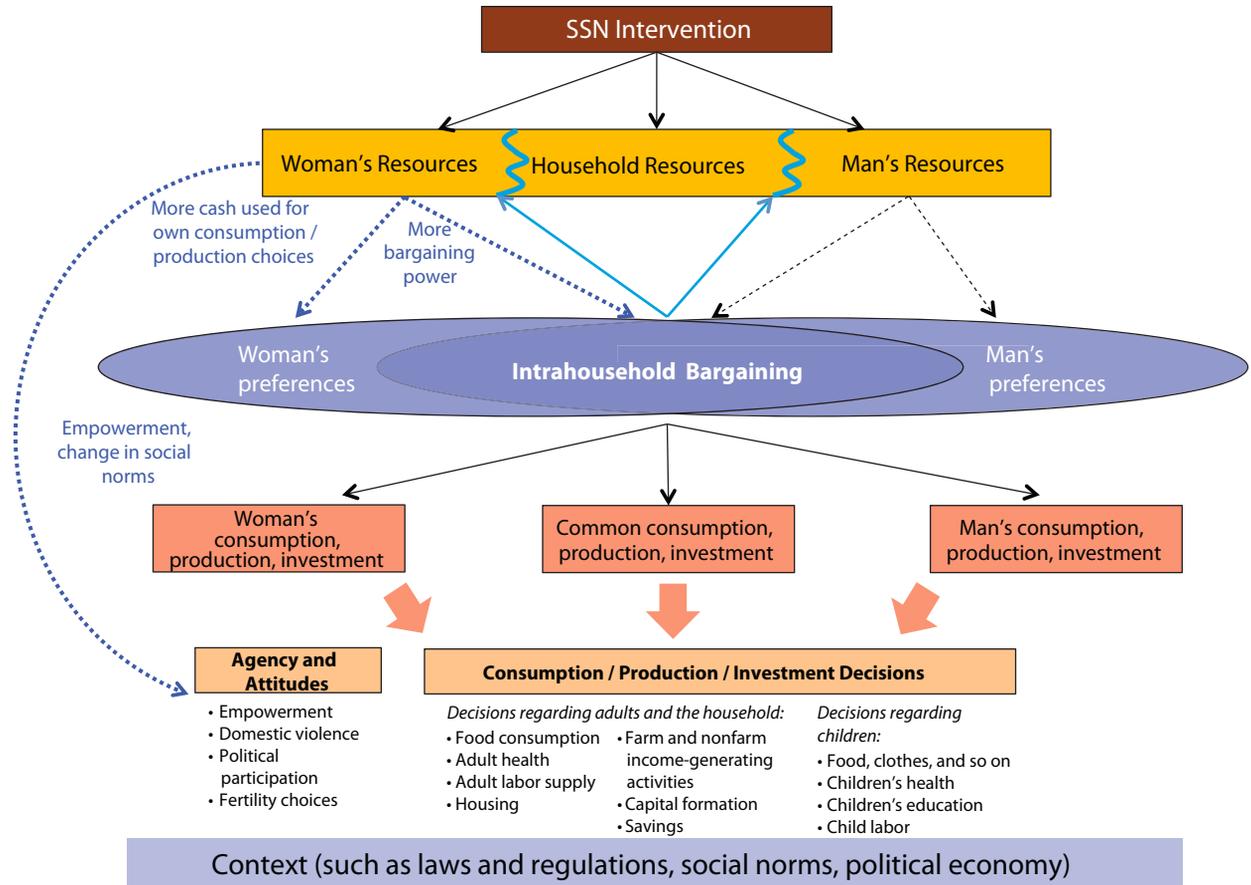
a. A determinant that may be impacted by certain SSN interventions.

important resources and opportunities to women even when they do not target women explicitly or, when not properly designed, they may reinforce existing gender inequalities.

The analytical framework illustrates the channels through which SSN interventions are expected to affect female bargaining power, as well as household and individual consumption, production, and investment decisions (figure 2.1). SSN interventions provide resources to the household—not necessarily cash, but also employment opportunities and information (through lectures and training). Resources are provided to specific individuals

within the household: the “head of the household,” the “mother,” the “woman,” the “father,” and the “responsible adult.” SSNs, therefore, provide more resources to the household and affect the woman's relative control of resources (to the extent that the woman receives the transfer and can actually control it). If preferences are not common (if there is not a unique household utility function) the household and individual choices regarding consumption, production, investments, savings, and so on are mediated by a bargaining process driven by the relative bargaining power of women and men, which in turn is affected by their relative control of resources and by available outside options. Figure 2.1 also shows that

FIGURE 2.1 Analytical Framework



Source: IEG.

the intrahousehold bargaining process, in a reinforcing loop, can impact the relative amount of resources that each partner can control.¹⁰

In addition to improving her outside options, the woman's increased control of resources can strengthen her self-confidence and her position within the household. It can also trigger perverse effects such as domestic violence. These processes are highly mediated by the context, which also determines which outside options are available to the woman. Figure 2.1 illustrates the “woman” and the “man” simplistically, but households may be complex in reality and include multiple generations and multiple women with different ranks and levels of authority, as well as men and children with different statuses. Household and individual characteristics are also crucial to shaping the observed outcomes and behaviors. Figure 2.1 allows for shared resources, overlapping preferences, and common consumption, production, and investment decisions.

Several impact evaluations that tested the predictions of the unitary versus the collective model and measured the impacts of SSN interventions often referred to women's “bargaining power” (manifested by the woman's increased control of spending patterns) as increased “women's empowerment.” The two are very different concepts. “Empowerment” has no clear-cut and commonly accepted definition, but most scholars agree that it is a multidimensional concept that cannot be exclusively captured by quantitative outcome indicators (box 2.2). Culture, social norms, and other contextual elements that determine empowerment may take time to change—longer than the length of treatment analyzed in most impact evaluations. And for interventions to affect empowerment, they may need to be long lasting to be perceived permanent enough to be relied upon. Is there a correlation between bargaining power and women's empowerment? Some scholars have argued that CCTs rather than empowering women may actually reinforce women's traditional roles as caregivers and impose more obligations on them (Molyneux

BOX 2.2 DEFINING EMPOWERMENT

Empowerment is a complex and elusive concept. There is no universally accepted indicator of empowerment, but two definitions are frequently cited in the literature. Kabeer (1999) defines empowerment as “the process by which those who have been denied the ability to make strategic life choices acquire such ability.” Alsop, Bertelsen, and Holland (2006, 10) describe empowerment as “a group’s or individual’s capacity to make effective choices, that is, to make choices and then to transform those choices into desired actions and outcomes.” These definitions imply that culture, social norms and, more generally, context can shape and impact empowerment.

Most scholars agree that empowerment is both a process and an outcome. It is a **multidimensional concept** that cannot be captured by purely quantitative outcome indicators; different dimensions of empowerment might require different indicators. Alkire and Ibrahim (2007) provide a list of thirty-two of the many definitions of empowerment that have been proposed and of potential indicators. Typical measures of empowerment include indicators of access to resources, agency and decision making, fertility, domestic violence, and other indicators that can enhance or limit women’s choices. Because of its multidimensional nature, operationalizing empowerment is difficult; equating it directly to bargaining power, however, is reductive.

2008). With these caveats, findings related to “empowerment” will be documented in this report, together with the definitions provided by the authors.

Figure 2.1 shows that SSNs impact gender relationships even when they do not deliberately seek to do so. Some SSNs tend to be more gender equalizing than other types of programs. SSN programs are not typically tied to the status in employment and, because markets tend to work better for men than for women, they are likely to benefit women disproportionately. A good example is noncontributory versus contributory pensions. Since women work in unpaid or underpaid activities, have intermittent careers because of their caregiving role, and are less able to save and accumulate assets, they are less able than men to contribute to social security programs and have entitlements of their own.

An SSN intervention will trigger the dynamics shown in figure 2.1 regardless of whether the design of the intervention includes gender-specific elements. SSNs may explicitly recognize this and deliberately target women to increase women’s bargaining power or, as often happens, they can target women instrumentally—that is, to improve outcomes that women may be more likely to prefer such as children’s health and education (as in CCT programs).

Methodology

The report reviews evidence from impact evaluations using a methodology adopted by other IEG systematic reviews,¹¹ complemented by a portfolio review of World Bank projects. The analytical framework, based

on the theoretical and empirical literature on household bargaining and intrahousehold allocation of resources, is used to identify causal chains and interpret the findings.

Existing impact evaluations of SSN interventions were included regardless of which organization funded and managed the intervention. Based on the methodology explained in appendixes B and C, 145 impact evaluations of sufficiently rigorous quality and with reported gender-relevant impacts were included in the impact evaluation portfolio.¹² SSN-specific outcomes were reviewed—consumption or expenditure, education, health, employment, and so on—as well as women’s specific outcomes, including indicators of bargaining power.

The report also reviews World Bank SSN projects approved during fiscal year (FY) 2003–13. Appendix A details the methodology used to identify the universe of potential projects and to conduct the portfolio review. Two hundred thirteen projects supporting SSN interventions were analyzed to assess gender integration, the approaches adopted, and the type of indicators used to measure and monitor results. Project objectives, components, outcome indicators, and reported results were analyzed using available information from project documents. The design of active projects was compared with the design of closed projects to assess whether the approach to address gender issues has changed with time.

The Portfolio of World Bank Social Safety Net Interventions

For this report, 414 World Bank-supported SSN projects approved during FY2003–13 were reviewed (see Criteria

for Project Selection in appendix A) to analyze gender-relevant elements. Two hundred thirteen projects (51 percent) were considered relevant to this study. Projects were considered relevant if they (i) directly supported at least one of the interventions of interest: CCT, UCT, PWs, NCPs and food interventions, or (ii) aimed at strengthening SSN systems. Sixty-two percent of the projects of interest are closed. Portfolio composition by intervention, instrument, and Region is shown in figure 2.2.¹³

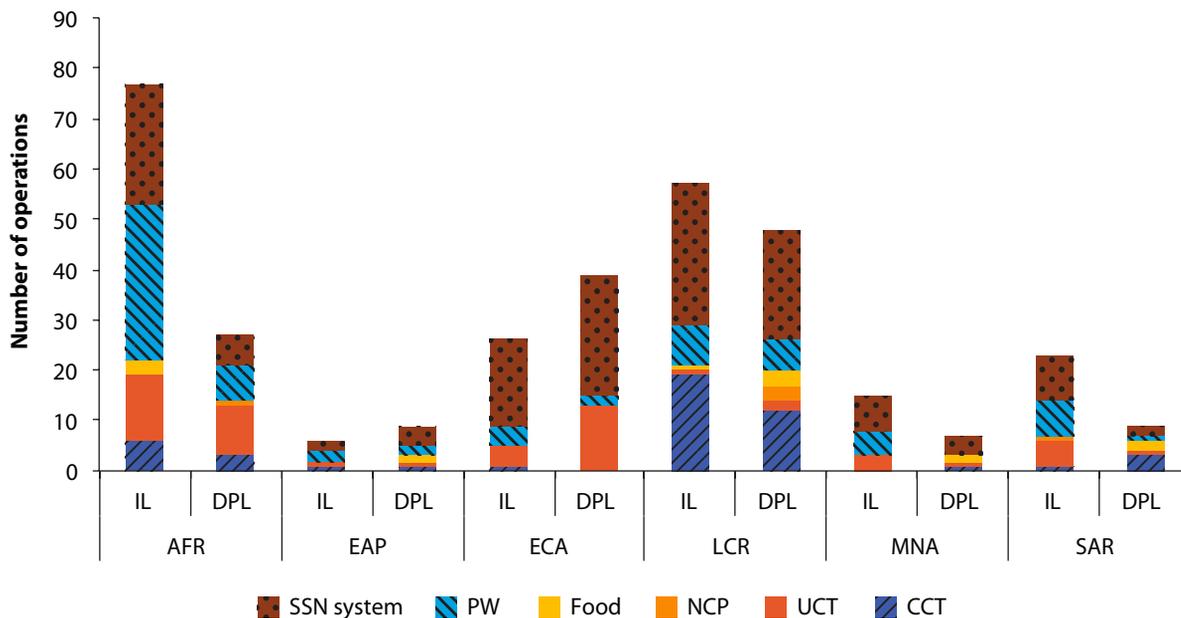
SSN interventions supported by Bank projects are mostly PWs interventions (75) followed by UCTs (48) and CCTs (41). CCTs are predominant in Latin America and the Caribbean, although an incipient number is observed in Africa where UCTs and PWs are more prominent. An important part of the portfolio aims exclusively at strengthening SSN systems (61), which are mostly concentrated in Europe and Central Asia (24) and Latin America and the Caribbean (22).

Africa and Latin America and the Caribbean are the Regions with the highest number of projects (69 and 58 projects, respectively), followed by Europe and Central

Asia (45). The SSN portfolio has increased with time in the number of projects and its dollar commitment, as a response to the food, fuel, and financial crisis (figure 2.3).¹⁴ Cash transfers and PWs doubled and sometimes even tripled during the period FY2009–11. This growth is especially observed in Africa, with increased SSN lending in post-conflict and fragile countries.

Both development policy lending and investment loans were used to support SSN interventions. Development policy loans (DPLs) tend to have more associated policy dialogue and analytical work because of the instrument, but they also tend to provide fewer details about the specific interventions supported. Most DPLs aim to strengthen SSN systems through improved efficiency of targeting beneficiaries, increased coverage of social services, better coordination and harmonization of social programs, improved monitoring and evaluation, and establishment of policy and institutional frameworks. Nine DPLs directly supported the design of social protection strategies in borrower countries. In addition to 45 DPL projects aiming explicitly to strengthen SSN systems, 16 investment lending projects also identified this as

FIGURE 2.2 Portfolio Composition by Intervention, Instrument, and Region

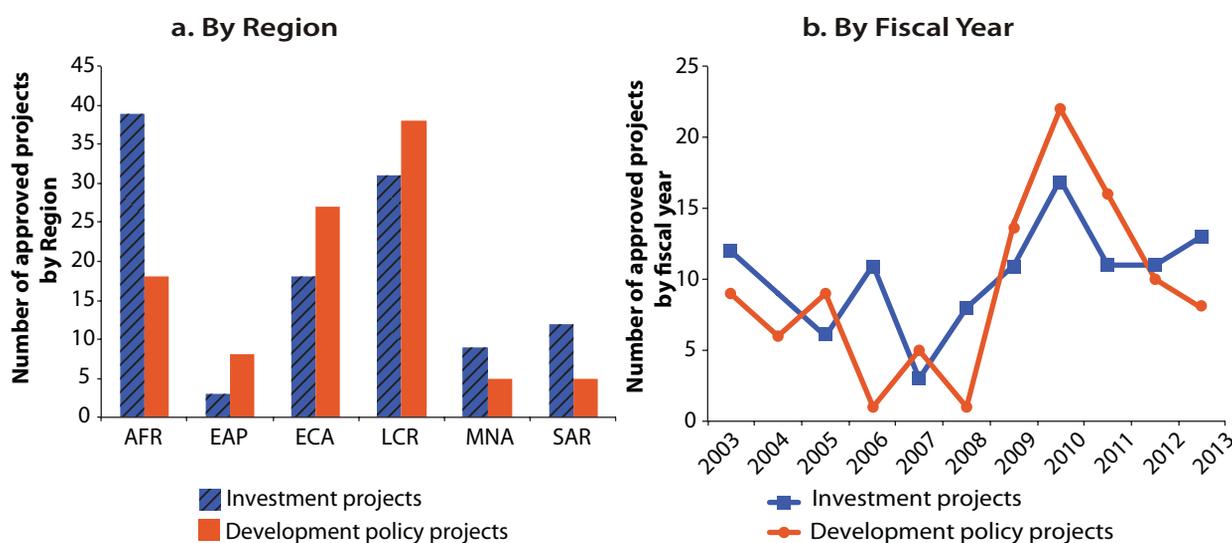


Source: IEG calculations based on World Bank Business Warehouse data.

Note: Interventions labeled “SSN System” are part of an operation whose exclusive goal is to strengthen SSN systems. In this case, there is a 1:1 correspondence between the intervention and the project/development policy lending. Interventions aiming to strengthen SSN systems that are part of an operation including a PW, CCT, UCT, NCP, or food intervention are not accounted for in the category “SSN System,” given that almost all operations have a component aimed to strengthen SSNs.

AFR = Africa; CCT = conditional cash transfer; DPL = development policy loan; EAP = East Asia and Pacific Region; ECA = Europe and Central Asia Region; IL = investment lending; LCR = Latin America and the Caribbean Region; MNA = Middle East and North Africa Region; NCP = noncontributory pension; PW = public works; SAR = South Asia Region; UCT = unconditional cash transfer.

FIGURE 2.3 Instruments by Region and Fiscal Year



Source: IEG calculation based on World Bank Business Warehouse data.

Note: AFR = Africa; EAP = East Asia and the Pacific Region; ECA = Europe and Central Asia Region; LCR = Latin America and the Caribbean Region; MNA = Middle East and North Africa Region; SAR = South Asia Region.

their main objective. Also, 80 percent of all SSN projects overseen by the Social Protection Sector Board contained some elements of institutional strengthening (68 of 79 investment projects and 24 of 36 DPLs).

The most frequent motivation of investment lending operations derived from the project's development objectives¹⁵ was strengthening SSN systems. Thirty-two investment projects exclusively stated this goal and another 21 had this goal in conjunction with others. Reducing poverty or vulnerability, or improving livelihoods and standard of living of the poor was an explicit objective in 20 other projects.

Most CCT and UCT projects in the portfolio financed the cash benefits provided to beneficiaries (23) and supported institutional strengthening to build capacity to design, implement, monitor, and evaluate the cash transfer and its related activities. Enhancing human capital was an explicit objective in eight CCT projects and one UCT project. Several projects also supported the integration of the CCT and UCT with other social programs. When technical assistance was provided to support the design of the intervention, activities tended to focus on improving the targeting of beneficiaries, often through a unified registry of beneficiaries, developing management information systems, and setting up rules and procedures for cash transfer programs.

The most frequent motivation explicitly stated by PW projects (15) was providing temporary employment to reduce poverty and vulnerability to shocks. Provision of infrastructure to improve access to services was stated in 12 projects, usually as a secondary objective. Projects tended to offer a UCT to those not able to work. More recently approved projects included in their objectives statement activities to enable beneficiaries to graduate from the SSN system (8). These activities included provision of life skills training (especially for youth), on-the-job training, savings and financial literacy programs, entrepreneurship, and other educational or literacy programs. Most of the PW projects in the portfolio (72 percent) had a community-driven development (CDD) approach or some element of a CDD approach such as community targeting.

Only five projects supported NCPs; four of those were DPLs. NCPs are generally part of the broader objective of improving the effectiveness and sustainability of social protection systems. A specific social inclusion objective was pursued through NCPs in Peru and Cape Verde.¹⁶ Poverty in old age was generally addressed in the World Bank portfolio through guaranteed minimum income programs, especially in the Europe and Central Asia Region.¹⁷

In addition to food-for-work interventions embedded in three of the PW projects, ten other projects supported

food-related interventions, six of those through DPLs. None focused exclusively on food, but instead aimed to improve the coverage, targeting, or effectiveness of SSN interventions. Activities supported included food cards (Uruguay, Dominican Republic), food subsidies (Bangladesh, Dominican Republic, and Philippines), and food transfers (Bangladesh, Ethiopia, and the Republic of Congo).

Impact Evaluations Selection

Using the methodology described in appendix B (for the search strategy) and appendix C (for the coding strategy), 145 impact evaluations were identified as relevant for this report.

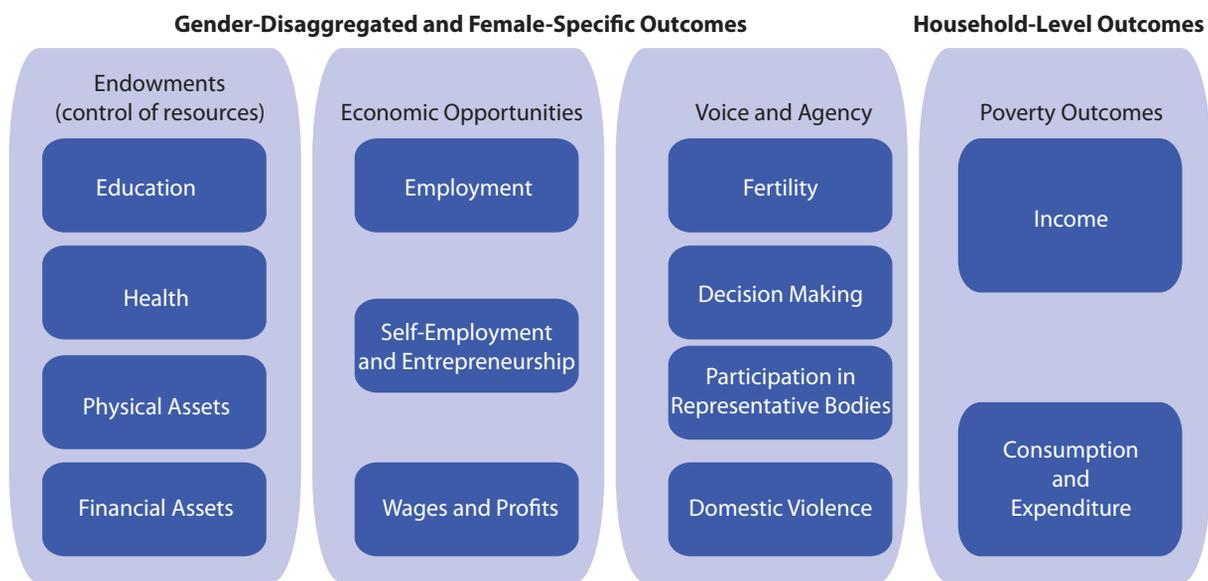
The team reviewed more than 15,000 search results as described in appendix B. A title and abstract review of these results identified 1,245 potential studies. After another “10-minute” text review of these studies,¹⁸ 435 studies were included as impact evaluations of the selected interventions, and 810 studies were excluded for not meeting the criteria (that is, they were not impact evaluations or they did not analyze interventions of interest). Through gender screening, the team concluded that 251 of these impact evaluations reported gender-disaggregated or gender-relevant results. (Appendix C describes the criteria adopted during the 10-minute screening and the

gender screening.) These 251 impact evaluations received a full-text review for quality. The quality check consisted of assessing the strength of the internal validity of the studies. For each evaluation, the main impact evaluation methods were identified; their assumptions were verified; and the authors’ choices to address potential endogeneity concerns inherent to the identification method selected were assessed to identify any threat to the internal validity of the study.¹⁹ As a result, 145 impact evaluations were analyzed for this report.

The outcomes of interest that guided the gender screening were SSN-specific outcomes—poverty reduction (current or future, measured using consumption, income, expenditure, human capital, and other indicators) and increased opportunities for the poor, as well as increased equity, including for women (figure 2.4). The goal was to analyze “SSN-specific outcomes for male and female beneficiaries,” so to be selected, an impact evaluation had to analyze at least one gender-relevant outcome or at least one outcome in a gender-disaggregated way. However, outcomes were tracked both at the household and individual level (disaggregated by gender).²⁰

At the search and selection stage, the gender-disaggregated outcomes were organized into three broad categories according to the classification proposed by the World Development Report 2012 (World Bank 2011): access to resources (endowments), economic opportunities, and

FIGURE 2.4 Outcomes of Interest



Source: IEG, derived from World Bank 2011.

Note: Fertility decisions are included under voice and agency, but fertility outcomes may be included under endowments.

voice and agency. More specific outcomes were identified within each category (see figure 2.4). Although rooted in the theoretical and empirical literature discussed in the World Development Report 2012, the identification of these outcomes was confirmed during the review and coding of impact evaluations. Figure 2.4 also shows the household-level poverty measures.

Methodological Issues

Table 2.2 shows the number of impact evaluations by type of intervention and outcome analyzed. Although all SSN interventions aim to reduce current and future poverty, there are large differences in the type of outcomes assessed by the various studies depending on the type of intervention evaluated. These differences can be partially explained by the different nature of the intervention. For example, impact evaluations of CCTs and UCTs are much more likely to assess the impact of the intervention on education outcomes than on labor supply, compared with what happens for impact evaluations of other SSN interventions. By contrast, impact evaluations of PWs typically do not measure impacts on children's outcomes.

Strikingly, the large majority of impact evaluations selected were of CCTs. There are several explanations. CCT programs have grown exponentially in the past 10 to 15 years.²¹ From Mexico, where *Programa de Educación, Salud y Alimentación* (PROGRESA, now called *Oportunidad*)

was introduced in 1997, CCTs expanded rapidly throughout Latin America and beyond. On the one hand, the strong political appetite for CCTs may have stimulated a demand for evaluation of their effectiveness; on the other hand, the phased introduction of these programs presented the ideal circumstances for quality evaluations that could often rely on a randomized design.

Also, impact evaluations of PW programs and NCPs present a number of challenges and often fail to meet the quality criteria adopted by this systematic review. The evaluation of PW programs requires addressing issues of self-selection of beneficiaries into these programs. NCPs are typically universal programs that make it difficult to construct a control group. There are also issues that are not easy to address, related to anticipation effects (individuals know they are going to receive a pension before they become eligible for it) and to changes in the demographic composition of the household as individuals age.²²

The only impact evaluations analyzed in this report are those that report gender-disaggregated results (for example, the impact of SSNs on education for boys and girls) or document gender-specific outcomes (for example, the impact of SSNs on fertility). The impact evaluations that meet this criterion are a nonrandom subgroup of all the impact evaluations of SSNs.²³ Table 2.3 shows the percentage of all SSN impact evaluations, by type of

TABLE 2.2 Number of Impact Evaluations by Intervention and Outcome

	Income	Consumption / expenditure	Education	Endowments		
				Health	Physical assets	Financial assets
Conditional cash transfers	5	9	43	27	3	2
Unconditional cash transfers	1	0	8	4	1	0
Public works	1	2	1	2	0	2
Noncontributory pensions	2	2	2	2	1	0
Food-based programs	0	3	7	5	0	2
Total	9	16	61	40	5	6

Source: IEG.

Note: The numbers in the table indicate the impact evaluations (not the individual articles or reports since one article can include more than one impact evaluation) that were selected for this review based on the criteria reported in chapter 2, Methodology and Framework.

intervention, that are in this systematic review because they are gender relevant. Impact evaluations of NCPs and CCTs were much more likely to include gender-relevant results (and therefore to potentially be included in this study, subject to quality assessment) than PWs (78 and 59 percent versus 49 percent). This is another reason why very few impact evaluations of PWs were included.²⁴

Impact evaluations that did not include gender (184) fall into two categories. One category of impact evaluations includes studies analyzing outcomes that are only meaningful at the aggregate level—for example, at the village, municipal, or country level.²⁵ This group also includes impact evaluations focusing on outcomes that can be defined only at the household level (such as total consumption, poverty, food security, savings) without explicitly integrating intrahousehold allocation dynamics.²⁶ This first category is the largest group of excluded impact evaluations (about two-thirds of the 184 excluded IEs). A second much smaller category includes studies that analyze individual outcomes (for example, child labor, school enrollment, health outcomes, and so on) which in principle could have been gender-disaggregated, but were not (the authors did not report gender-disaggregated results and most times they did not explain why). One possibility for not reporting gender-disaggregated results may be the lack of significant gender-differentiated impacts,²⁷ which can be due to small sample sizes (lack

of power for the outcome of interest) or to a genuine absence of gender differences. This last possibility could imply that the gender differences documented in this report are biased to the positive—that is, they appear larger and more systematic than they actually are. The inclusion of “grey literature” (government reports, theses, conference papers, and so on) and, when possible, studies in Spanish, French, and Portuguese was meant to reduce the publication bias.²⁸

The quality screening conducted after the gender screening also produced an uneven selection by type of intervention (see the last two columns of table 2.3).²⁹ Evaluations of CCTs, NPCs, and especially PWs were less likely to meet the quality criteria set by this systematic review than food transfers and UCTs. (Many evaluations of UCTs tested the impact of conditions in the pilot phase of a program using a randomized design—that is, they tested a UCT against a CCT delivery modality.)

Evaluators may focus on specific outcomes and neglect others. Education and health are main outcomes analyzed in impact evaluations, especially of CCTs; however, it is surprising that little attention has been devoted to outcomes that are perhaps less obvious but very interesting from the analytical viewpoint, as well as for policy—for example, indicators of empowerment and bargaining power (table 2.2).

	Economic opportunities			Fertility	Voice and agency			Unique Impact Evaluations
	Employment	Entrepreneurship	Wage/profit		Decision making	Participation in representative bodies	Domestic violence	
	20	0	5	11	8	0	3	96
	4	2	0	1	0	0	1	14
	6	0	2	2	4	0	2	10
	5	0	1	0	1	0	0	12
	3	0	0	2	3	0	3	13
	38	2	8	16	16	0	9	145

TABLE 2.3 Gender Screening Results and the Quality Screening by Intervention				
Intervention	Gender Screening ^a		Quality Screening ^b	
	Total number of IEs of SSNs	Gender-relevant IEs (%)	Total number of gender-relevant IEs	Gender-relevant IEs meeting quality criteria (%)
CCTs	280	58.9	165	58.2
UCTs	40	52.5	21	66.7
PWs	55	49.1	27	37.0
NCPs	27	77.8	21	57.1
Food	31	54.8	17	76.5

Source: IEG.

a. 435 impact evaluations that passed the 10-minute screening (see appendix B) were screened for gender relevance.

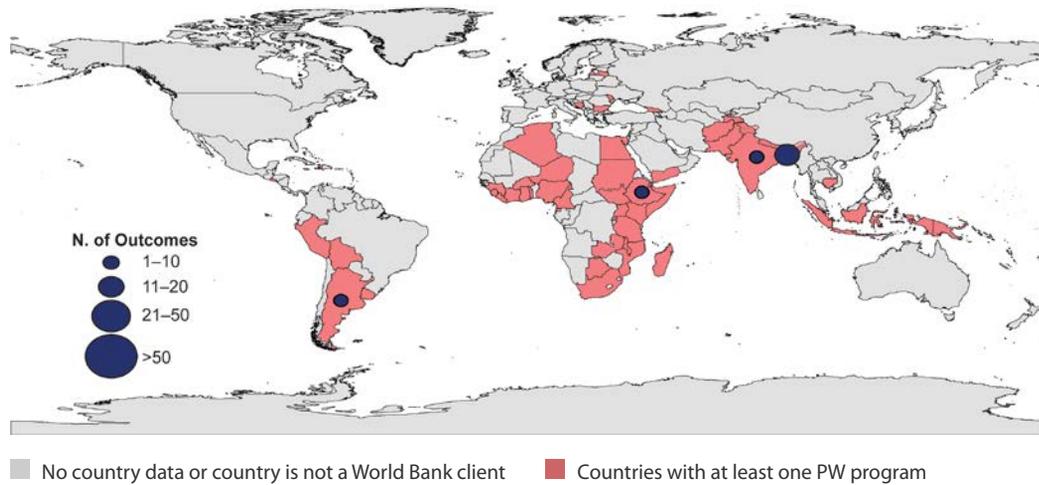
b. 251 impact evaluations passed the gender screening and were screened for quality (see appendixes B and C).

To provide a sense of the potential bias because of these multiple selections, figure 2.5 shows the incidence of PW programs around the world, derived from the Bank’s Atlas of Social Protection—Indicators of Resilience and Equity (ASPIRE) database³⁰ and the quantity of evaluation evidence measured by the number of outcomes analyzed by impact evaluations of PWs considered relevant for this review.³¹ Figure 2.6 shows the same pattern for CCTs. The maps are suggestive—while PW programs are frequently implemented around the world, only an extremely limited amount of evidence could be included in this review (from Bangladesh, Ethiopia, Argentina, and India). India’s National Rural Employment Guarantee Scheme (NREGS) is the largest PW program in the world and yet only two impact evaluations meeting the quality criteria could be included in this review. CCTs were more

systematically evaluated, but in this case most evaluation evidence still comes from Mexico’s PROGRESA/*Oportunidades*, the oldest CCT. (Most recent CCTs, especially in Sub-Saharan Africa and the Middle East and North Africa, have generated less evaluation evidence, although this is rapidly increasing.)

Figure 2.7 summarizes some of the main patterns discussed in this section. Panel A shows that the impact evaluation evidence is more abundant for specific interventions and is skewed toward specific outcomes such as education and health (under “Endowments”) and employment (under “Opportunities”). The evidence also refers disproportionately to Latin America (the CCTs and PROGRESA/*Oportunidades* in particular drive this result). Other Regions like Europe and Central Asia and

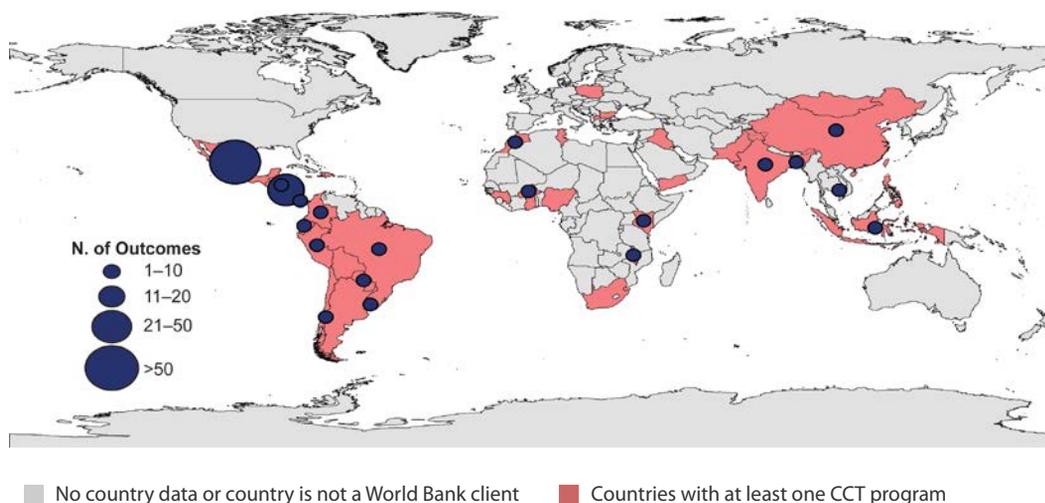
FIGURE 2.5 Public Works Programs Worldwide and Evidence from Impact Evaluations



Source: IEG calculations based on the database of impact evaluation outcomes created by IEG for this review and the ASPIRE database (updated to March 2014) compiled by the SP anchor.

Note: Circle size represents the number of total outcomes (coefficients) estimated by impact evaluations of public works included in this review.

FIGURE 2.6 CCT Programs Worldwide and Evidence from Impact Evaluations



Source: IEG calculations based on the database of impact evaluation outcomes created by IEG for this review and the ASPIRE database (updated to March 2014) compiled by the SP anchor.

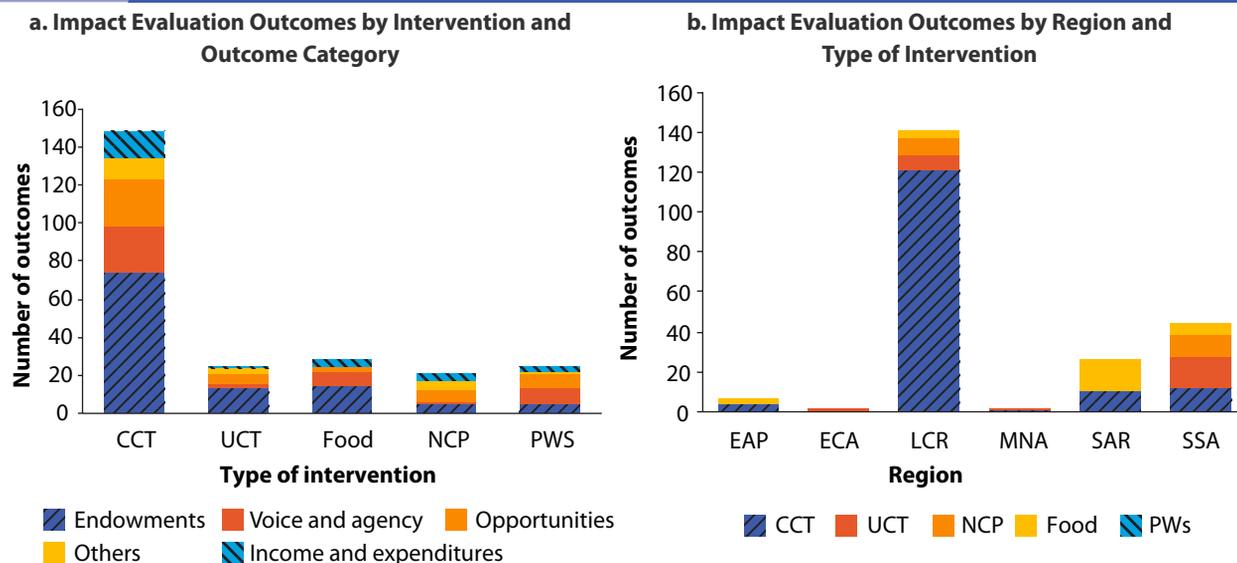
Note: Circle size represents the number of total outcomes (coefficients) estimated by impact evaluations of CCTs included in this review.

Middle East and North Africa did not generate much evidence for this review. The distribution of evidence by type of program is also very uneven across Regions (panel B), with CCTs prevailing in Latin America and the Caribbean.

CCTs and UCTs were evaluated using both experimental and quasi-experimental methods, and PW programs and NCPs were evaluated using only quasi-experimental approaches—propensity score matching for PWs and regression discontinuity design for NCPs were the typical approaches. Food-based programs have a distribution across evaluation methods similar to CCTs and UCTs, although their number is much smaller.

The evaluation methods used by the impact evaluations discussed in this report are summarized in table 2.4.

FIGURE 2.7 Quantity of Evidence by Intervention, Region, and Type of Program



Source: IEG calculations based on the database of impact evaluation outcomes created by IEG for this review.

Note: Quantity of evidence is measured by the number of outcomes assessed by impact evaluations analyzed for this review. CCT = conditional cash transfer; EAP = East Asia and Pacific Region; ECA = Europe and Central Asia Region; LCR = Latin America and the Caribbean Region; MNA = Middle East and North Africa Region; NCP = noncontributory pension; PW = public works; SAR = South Asia Region; SSA = Sub-Saharan Africa Region.

TABLE 2.4 Evaluation Methods Used by the Impact Evaluations

		Randomized Control Trials (Frequency)					
Main IE Method		Single differences	Double difference	Single and double differences	DD matching	Instrumental variables	Total RCT
Intervention							
Conditional cash transfers		24	18	4	2	2	50
Unconditional cash transfers		6	2	1	1	1	11
Public works		0	0	0	0	0	0
Noncontributory pensions		0	0	0	0	0	0
Food-based programs		2	0	3	0	0	5
Total		32	20	8	3	3	66

		Randomized Control Trials (row %)					
Main IE Method		Single differences	Double difference	Single and double differences	DD matching	Instrumental variables	Total RCT
Intervention							
Conditional cash transfers		48	36	8	4	4	52
Unconditional cash transfers		55	18	9	9	9	79
Public works		0	0	0	0	0	0
Noncontributory pensions		0	0	0	0	0	0
Food-based programs		40	0	60	0	0	38

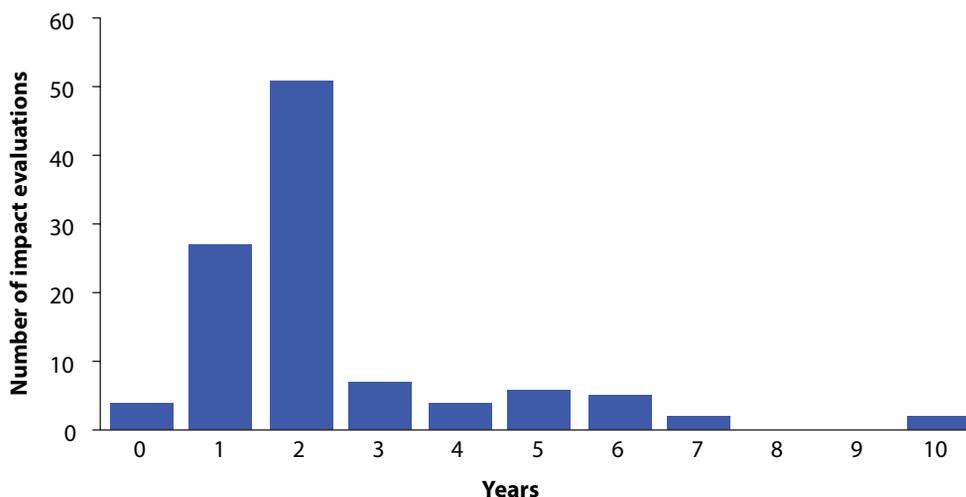
Source: IEG.

Note: The main method was considered for each impact evaluation. If different methods were used for different outcomes, the impact evaluation is counted under each. If an impact evaluation used both an RCT and a quasi-experimental method, it was counted under RCT (this is the case of some impact evaluations of PROGRESA). DD = difference in difference; IE = impact evaluations; QE = quasi-experimental; RCT = randomized control trial.

The large majority of impact evaluations were conducted after one or two years of exposure to the intervention (figure 2.8). This result holds for each individual outcome (results are not shown here) with few exceptions.³² It may be reasonable to expect that this period is long enough for the impacts on some outcomes—for example, voting

behavior or enrollment in school—to be fully manifested, but other outcomes such as empowerment or fertility may require a longer period to be impacted. Impact evaluations do not typically discuss whether the length of the evaluation period was chosen because it was the most appropriate for the type of outcome analyzed or for other reasons.

FIGURE 2.8 Number of Impact Evaluations by Length of Treatment



Source: IEG calculations.

Quasi-Experimental Designs (Frequency)									
	Single difference	Double difference	Matching	DD matching	Regression discontinuity	Instrumental variables	Other	Total QE	Total
	1	16	7	9	8	3	2	46	96
	0	1	1	0	1	0	0	3	14
	0	2	6	0	0	1	1	10	10
	0	3	0	0	5	2	2	12	12
	0	2	3	2	0	1	0	8	13
	1	24	17	11	14	7	5	79	145
Quasi-experimental Designs (row %)									
	Single difference	Double difference	Matching	DD matching	Regression discontinuity	Instrumental variables	Other	Total QE	
	2	35	15	20	17	7	4	48	
	0	33	33	0	33	0	0	21	
	0	20	60	0	0	10	10	100	
	0	25	0	0	42	17	17	100	
	0	25	38	25	0	13	0	62	

Most impact evaluations that estimated gender-disaggregated effects did so by splitting the sample by gender as opposed to including a gender dummy. Women in the treatment group were compared with women in the control group, as were girls. Similarly, men in the treatment group were compared with men in the control group, as were boys. This means, however, that gender impacts were almost always reported separately by gender, and gender differences were not directly tested. This limited the ability to draw firm conclusions on the impacts on gender equality and which gender benefited the most. However, a direct comparison between girls and boys (as opposed to treated girls versus girls in the control group and treated boys versus boys in the control group) may not be the most appropriate.

Endnotes

1. See Sepúlveda and Nyst (2012) for a discussion on the evolution of the rights-based approach to social protection.
2. The social protection floor as defined by ILO is meant to guarantee basic income security in the form of various social transfers (in cash or in-kind) such as pensions for the elderly and persons with disabilities, child benefits, income support

benefits and/or employment guarantees and services for the unemployed and working poor; and universal access to essential, affordable social services in the areas of health, water and sanitation, education, food security, housing, and others defined according to national priorities (ILO 2011).

3. See Independent Evaluation Group (IEG) (2011) for a history and timeline of the Bank's involvement in Social Safety Nets (SSNs).
4. School feeding programs, which are a large portion of the SSN portfolio, are not included because their main purpose is to improve nutritional outcomes rather than poverty reduction more broadly, and this is reflected in their generally limited monetary value.
5. A broader scope of the report (including social protection interventions that are not SSNs such as assets transfers, support to income generating activities, and so on) could have generated useful insights into the relationship between SSNs, gender, and the rest of the social protection system. However, a systematic review of impact evaluations and World Bank projects of this larger universe was not feasible with the resources available.
6. The Convention on the Elimination of All Forms of Discrimination against Women also recognizes in Article 11 "the right to social security, particularly in cases of retirement, unemployment, sickness, invalidity and old age and other incapacity to work, as well as the right to paid leave; The right to protection

of health and to safety in working conditions, including the safeguarding of the function of reproduction.” In Article 14, the Convention recognizes the specific right of rural women to “benefit directly from social security programmes” (UN 2003, Annex I).

7. The *World Development Report 2012* on gender equality discusses how public policies, including SSNs, are likely to affect gender equality through simultaneous impact of markets, formal and informal institutions, and intrahousehold bargaining.

8. The UM, though conceptually different, can be derived as a special case of the general bargaining model by assigning zero weights to the outside options in determining the household allocation.

9. See Doss (2013) and Ahmed and others (2009) for a review.

10. More recent work on gender suggests that although men and women often have *separate* resources and activities, households also have *joint* resources and activities. Men and women may also have the same preferences for certain things. By recognizing areas of cooperation within the household, these models show that the collective models of the household should be extended to allow for partial income pooling and partial overlap of preferences. This more recent empirical work was developed in the context of understanding patterns of assets ownership, use, and control by men and women (Meinzen-Dick and others 2011; Doss and others 2011; Das and others 2013).

11. For example, the systematic review of impact evaluations of youth employment programs (IEG 2012b) and the systematic review of impact evaluations of interventions to reduce maternal and child mortality (IEG 2013b).

12. The total number of articles was 128. Some articles included more than one impact evaluation, defined as the assessment of a specific intervention.

13. Note that projects may have more than one intervention, thus the total number of interventions is higher than the number of projects.

14. IEG 2013a.

15. Investment projects’ project development objectives (PDOs) were classified using the following categories: strengthen safety net system; enhance human capital; reduce poverty or vulnerability or improve livelihoods and standard of living of the poor; improve access to social services (health, education); improve access to infrastructure; improve employability; food security; assistance during or after crises or emergencies; other (for example, improve macroeconomic stability).

16. Peru Social Inclusion DPL and Cape Verde Poverty Reduction Support Credit.

17. In Romania, for instance, introducing a zero pillar (social pension) was an option discussed during a DPL series, but in the end it was decided that it would contradict the principles

of the Social Assistance Reform Strategy (no more details are provided in the project documents).

18. This was a quick review meant only to determine whether the main criteria for inclusion were met (see appendix C).

19. Based on this exercise, impact evaluations were classified as follows: 45 AAA studies, 100 AA studies, and 106 A studies. AAA studies attended all assumptions of their empirical strategy, and concerns about endogeneity were either minor or nonexistent. Studies coded as AA presented a few omissions in the assumptions under their main evaluation method and some minor doubts about a causal link between the intervention and the outcomes of interest. Studies were coded A if assumptions under their main method were not adequately discussed and the causal relationship proposed was weak. This report is based on the 145 AAA and AA studies.

20. Note that some indicators can only be collected at the household level (consumption, income, and other traditional poverty measures), and others could be gender-disaggregated in principle but sometimes are not.

21. See Fiszbein and others (2009) for an in-depth overview on the introduction and expansion of CCTs.

22. A good question that is not going to be discussed here: Is this a limitation of the methodology typically adopted by systematic reviews or a limitation of specific programs in their ability to be evaluated? According to the protocols developed by the Cochrane Collaboration (see <http://www.cochrane.org/training/cochrane-handbook>) and followed by this and other IEG systematic reviews (IEG 2012b and 2013b), impact evaluations are narrowly defined as quantitative evaluations adopting an experimental or quasi-experimental design and relying on a credible control group as a counterfactual. Impact evaluations adhering to this definition (especially those based on a randomized design) are harder to produce for interventions such as PWs or NCPs. Only quantitative outcomes can be analyzed based on this definition of impact evaluations. More recent protocols provide criteria for inclusion and analysis of other types of evidence including qualitative evidence, which is more amenable to the analysis of outcomes such as empowerment, voice, and agency (Snilstveit, 2012; Snilstveit, Oliver and Vojtkova 2012). The bias potentially introduced by the criteria set by the commonly adopted systematic review methodology is also likely to be compounded by the publication bias. Studies that adopt specific evaluation approaches (for example, randomized controlled trials) and document significant impacts rather than nonsignificant impacts may be more likely to be published.

23. The selection process is reported and illustrated in appendix C.

24. The higher probability of CCT impact evaluations being included because of their gender-relevance implies that studies on countries in the Latin America and the Caribbean Region were much more abundant than for other regions—although

this is totally driven by the type of intervention (results are not shown).

25. For instance, Labonne (2013) explores the effect of a conditional cash transfer on local electoral outcomes in the Philippines. Gertler and others (2013) assesses the effect of a conditional cash transfer in Mexico on the aggregate demand for energy. Alix-Garcia and others (2013) measure the impact of PROGRESA/*Oportunidades* on the ecological footprint for Mexican communities.

26. Hoddinott and Skoufias (2004), Miller and others (2011), and del Ninno and Dorosh (2003) analyze the impact of different SSN interventions on food security and consumption among beneficiary households. Other impact evaluations assess the impact of interventions on savings (Angelucci, Attanasio, and Di Maro 2012) or access to credit (Svarch 2009).

27. This is one of the two possible sources of publication bias, the other one being the omission of publishing nonsignificant results altogether.

28. Small sample sizes are known to be a frequent issue. (Impact evaluations designed to detect potentially significant gender differences require larger samples and are therefore more expensive.) This possibility would not bias the results documented here. Another reason for not reporting gender differences is that the author did not consider exploring the gender dimension. This also would not bias the results of this review. The

impact evaluation of the Philippines Conditional Cash Transfer Program (Chaudhury, Friedman, and Onishi, 2013) is a rare example of detected publication bias (about gender-differentiated impacts). The study explicitly states: “The program also appeared to be equally effective for boys and girls, with no gender differences found in program impacts on outcomes related to education and health service use” (p. 31), but omits reporting any gender-disaggregated result.

29. The quality rating criteria are reported in appendix C.

30. The Atlas of Social Protection: Indicators of Resilience and Equity (ASPIRE) is a database of harmonized indicators to assess performance of social assistance, social insurance, and labor markets programs based on nationally representative household survey data from 69 developing countries. It is accessible at <http://datatopics.worldbank.org/aspire/>.

31. This measure weights each individual impact evaluation by the number of outcomes presented and is neutral to the decision by researchers or evaluators to publish evidence in a single long report or in multiple articles.

32. A few impact evaluations analyzed the medium- and long-term impacts of CCT programs on health and education outcomes (for example, Behrman, Parker and Todd 2005; Behrman, Parker and Todd 2009; Behrman, Parker and Todd 2011 for PROGRESA; Baez and Camacho 2011, for *Familias en Acción*).

3

SSN Interventions: Results

This chapter presents the results of the systematic review of impact evaluations. To organize the large amount of evidence selected for this report and to differentiate outcomes for adults and children, outcomes were grouped into two main categories: those for women and men and those for girls and boys (table 3.1). These outcomes are the results of decisions regarding consumption, production, and investments, and the manifestation of agency and attitudes. Referring to figure 2.1, all outcomes under “Agency and Attitudes” are for women and men—none are for children. “Consumption/Production/Investment Decisions” includes mostly outcomes referring to adults (and the household more generally), but it also includes outcomes for girls and boys (those that involve decisions regarding children).¹ The limited evidence on efficiency is presented at the end of this chapter.

A large number of outcomes were analyzed in the 145 impact evaluations that passed the quality screening. However, the report focuses on select outcomes that have special gender relevance and for which more than one study was available. Some outcomes, therefore, are not discussed, even if quality impact evaluations reporting gender-disaggregated results exist. For the outcomes chosen, all available impact evaluation evidence is presented and discussed, and the coefficients are reported in the text, footnotes, or graphs with indication of whether or not they are significant. A meta-analysis was not conducted

because of the high heterogeneity of the impact evaluations for interventions, type of datasets, and contexts.

Outcomes for Women and Men

Empowerment, Voice, and Agency

Summary of Main Findings

- As a general rule, the household does not operate as a single entity. Outcomes for the household and its members differ depending on who receives the transfer.
- When women receive the transfer, consumption decisions are often more pro-children and therefore more aligned to the objectives of the program (decreasing future poverty through investment in children).
- Transfers paid to women determine different spending decisions, which has sometimes been interpreted as a sign of women’s empowerment. This interpretation is not necessarily correct.
- Women are generally more likely than men to pool resources from the transfer. This is consistent with altruistic behavior, but also with the expectation that women share resources, or that women’s resources are more easily expropriated.
- Empowerment is an elusive concept. Studies showed that alternative indicators of empowerment can move in opposite directions.
- It is wrong to assume that households act as a unit, but it is equally wrong to assume that they never do. Depending on the context, the program’s design features, and household and individual characteristics, men and women sometimes show a similar response to the transfer.

Outcomes for women and men	Outcomes for girls and boys
Empowerment, voice, and agency	Education
Fertility	Child labor
Domestic violence	Anthropometric measures
Prenatal care and skilled birth attendance	
Employment	
Political participation	
Access to resources	

Many poverty alleviation interventions, and CCTs in particular, provide transfers directly to women, motivated by the fact that women are more likely to spend the transfers on their children's health, nutrition, and education—thus reinforcing the programs' goals. This targeting criterion is based on a number of assumptions. It recognizes that the household does not operate based on a unitary decision-making model and implies that the transfer is capable of increasing the woman's bargaining power by providing her with resources she otherwise could not access. It assumes the woman can control the transfer she receives and spend it to the benefit of her children more than her husband would.

There are challenges to empirically identifying the impact of the transfer on the woman's bargaining power.² The impact of a transfer combines several effects: an income effect, which is the result of the increase in household income (typically the income effect determines an increase in the demand for superior goods); a price effect (for CCTs) because of conditionality, which reduces the price of the goods conditioned upon; and an intrahousehold effect—that is, the woman's bargaining power, revealed in this framework by the woman's control of or influence on household expenditures. There are also other confounding effects. The intervention can induce a change in preferences—for example, most CCTs require attendance at nutrition and health information sessions. The SSN benefit can also crowd out intrahousehold transfers from husband to wife (or other private transfers, such as remittances). Finally, some UCTs may be perceived as earmarked sums (a milder version of the conditionality for CCTs) and this perception, rather than greater decision-making power of the woman, could drive the household's decision to spend more in health and education.

Impact evaluations that analyzed whether paying cash transfers to women makes a difference for the household, their children, and the woman herself can be divided in three broad categories. The first includes studies that analyze the household's pattern of consumption or expenditure and rather indirectly infer the woman's decision-making power from variations in shares devoted to different goods. Instead of measuring the increase in women's bargaining power, this approach tests the validity of the unitary household model of household decisions.³ A second category includes studies of programs that provide transfers to both men and women to assess whether men and women make different choices for a set of outcomes. The third category includes studies that

analyze direct questions asked to the woman about her ability to make decisions independently or jointly with her husband on a number of household choices. The results of these three sets of studies are analyzed in turn.

Households that receive CCTs tend to spend more on food consumption—especially high-protein food, vegetables, and fruit—and for children's education (Attanasio and Lechêne 2002; Attanasio and Mesnard 2006; Angelucci and Attanasio 2013; Braido et al. 2012; Gitter and Barham 2008), but this cannot automatically be attributed to the woman being the recipient of the transfer because of the many simultaneous effects stated previously. Even when a household's share of expenditure increases for specific children's items such as clothing and the expenditure for the corresponding adult item does not increase—as found by Attanasio and Mesnard (2006) for *Familias en Acción*—this does not mean that what drives this result is a more empowered mother enforcing her preferences instead of those of her husband's.

For *Programa de Educación, Salud y Alimentación* (PROGRESA/*Oportunidades*), Attanasio and Lechêne (2002) and Angelucci and Attanasio (2013) did find that the program changed the household budget shares devoted to different items of expenditure—in a direction that plausibly corresponded more closely to women's preferences. Attanasio and Lechêne (2002) found that an increase of one percentage point in the wife's share of income led to an increase of about 7 percentage points for the food budget, 1.2 percentage points for girl's clothing, and 0.7 percentage points for boy's clothing. It also led to a decrease in alcohol and tobacco consumption (about -0.3 and -0.4 percentage points, respectively).⁴ Angelucci and Attanasio (2013) found that a structural model of household demand estimated with the evaluation data could not predict the impact of the program on the shares of household expenditure estimated with the same data using quasi-experimental techniques. They interpret this finding as strong evidence that the demand model (an Engel curve model, which is built on the assumption that the household operates as a single entity) is misspecified and that the increase in women's control of household income led to a change in the allocation of total expenditure across different types of goods.⁵ To rule out the competing explanation of a change in preferences determined by increased knowledge on nutrition and health,⁶ they examined the behavior of female-headed households. Because they found no evidence that the program changed the “structural allocation rule” embed-

ded in the Engel curve for this group of households (in which the woman was already the main decision maker), they concluded that paying the transfer to the woman caused a change in the household's expenditure decision.

Such strong evidence was not found for *Bolsa Alimentação* in Brazil and *Red de Protección Social* (RPS) in Nicaragua. For *Bolsa Alimentação*, Braido et al. (2012) followed an idea similar to Angelucci and Attanasio and compared spending patterns of different types of households—"regular households," "female households" (typically single mothers plus children, in which women already control all spending decision and for whom no empowerment effect is expected), and households in which women earn income from sources other than the program transfer.⁷ They did not find any evidence of different spending patterns and therefore of a "gender empowerment effect." For RPS, the main aim of Gitter and Barham (2008) was to decompose the impact of the program on school enrollment and household expenditures into an income and a non-income effect (the effect of the conditionality), while also testing for heterogeneous effects by "woman's power" (measured by the relative education of the wife and husband). They did not find any differential impact of the program by female power.⁸ Their model, however, was not properly set up to isolate the intrahousehold effect. A negative impact of the "female power" variable would signal "crowding out" of money given by men to their wives, and the increased bargaining power determined by the transfer would be captured by the conditionality effect, alongside the traditional price effect and the information effect as a result of the health and nutrition seminars.

Few impact evaluations assess whether the gender of the recipient makes a difference by directly comparing a situation in which the transfer is given to the woman as opposed to the man. Some evaluations have analyzed the impact of pensions paid to both men and women, even if the transfer is received by elderly people and its impacts are mediated by a complex system of intrahousehold dynamics involving living arrangements and intergenerational resource sharing. More recently, pilot programs randomly paid the transfer to men and women to evaluate the impact attributable to the identity of the program recipient.

Evidence from pensions is suggestive and shows that whether a pension is received by a man or a woman makes a difference for other household members and the

pensioners themselves. Duflo (2003) found that in households where the beneficiary of the South African old age pension⁹ was a woman, young girls (born after the full expansion of the pension program) had better health outcomes (in weight-for-age and height-for-age) than young girls living in nonbeneficiary households.¹⁰ For boys, the benefit of living with a grandmother who received the pension was also positive, though much smaller and not statistically significant. Crucially, there was no effect for either boys or girls when the recipient was a man. These results confirm that the household does not function as a unitary entity—depending on who receives the transfer, outcomes for household members can be different. The findings also show that transferring money to women can increase their bargaining power and their control of the household's spending.¹¹

A similar result was found by Yanez-Pagans (2010) in Bolivia. The study looked at children living in households with a woman receiving *Bonosol/Bolivida* (now called *Renta Dignidad*), the pension paid at the time to all Bolivians over age 65. School expenditures for these children were higher compared with the control group (children living in households in which the elderly woman was not yet eligible). The impact for children living with an elderly eligible male was very modest and nonsignificant.¹² However, the impacts were very heterogeneous along ethnicity lines—they were larger for nonindigenous women (68.9 percent higher for children's education expenditure) than for multiethnic women (56.2 percent) and indigenous women (47.3 percent).¹³ For multiethnic and indigenous women and men, the impacts were not statistically different, indicating that in those groups the decision-making process was more uniform. This suggests that the unitary model (UM) may be rejected for some groups (the nonindigenous women) but not others whose behavior may conform to social and traditional rules consistent with a unitary or dictatorial household decision model. Unlike in Duflo (2003), eligible women (and indigenous women in particular) strongly preferred investment in boys instead of girls. The impacts were driven entirely by the results for boys, and for girls there was no statistically significant impact.

These findings may be crucial to explaining the woman's capacity (and possibility) to enforce her preferences after the transfer.¹⁴ Design features other than the gender of the recipient may also be important in explaining the impacts of a program. One example comes from a randomized experiment conducted in Burkina Faso that analyzed

the impacts of alternative cash transfer delivery mechanisms on household demand for routine preventative health services (Akresh, de Walque, and Kazianga 2012). The cash transfer was delivered as a CCT or UCT to either fathers or mothers so that all four possible combinations could be analyzed. The conditionality was found to be crucial for the program to affect the number of visits to the health clinic; the gender of the recipient, by contrast, did not make much difference in that context.¹⁵ A similar result was found by Benhassine et al. (2013) for a program in Morocco. They found that the impact on schooling of a cash transfer program administered according to two modalities—CCT and labeled cash transfer (LCT)—did not depend on whether the recipient was the mother or the father. An important finding of the paper is that the program changed the parents' perceptions about the value of education. In particular, it led to large, positive changes in the perceived returns of education for girls. Therefore, this and the previous paper seem to suggest that the conditionality as well as more information and awareness about the benefits of an intervention may outdo the effects of the potentially different preferences of men and women. This result shows that there may be areas where preferences of men and women overlap.

Some impact evaluations provide evidence of crowding out effects and potential expropriation of benefits received by women. The findings by Duflo (2003) reported earlier in this section may be due to more altruistic behavior of the elderly woman receiving the transfer, but also to an implicit or explicit rule that women (pensioners in this case) are expected to share their resources with household members. Three more studies on the impact of the South Africa pension program on a number of household outcomes show that resources going to female pensioners are more likely to be pooled. Using longitudinal data for a northern district of South Africa, Ardington, Case, and Hosegood (2009) found that prime-age adults living with a female pensioner are more likely to migrate, and no impact is found for prime-age adults living with a male pensioner. Bertrand, Mullainathan and Miller (2003) found that a rand of pension money going to a female pensioner reduced the prime-age male labor supply more than a rand of pension money going to a male pensioner (interestingly, no impact was found on female labor supply). Ambler (2011) found that girls five years old and under living with a female pensioner had a bigger weight-for-height (+0.6 standard deviations) than comparable girls living in households without a female pensioner, but no impact was found for boys. No effect

was estimated for male pensioners, either for boys or for girls. This study confirms Duflo's (2003) findings. Interestingly, Ambler also found that the program increased the likelihood of female pensioners to be identified as the primary decision maker¹⁶ in day-to-day purchases (+15 percentage points) and unusually large purchases (+12 percentage points), while the effect for male pensioners was negative and nonsignificant. This last finding suggests that female pensioners may indeed increase their decision-making power within the household.

Two papers provide evidence of crowding out effects. Amuedo-Dorantes and Juárez (2012) found that the Mexico pension program *70 y Más* reduced the probability of receiving private gifts from within Mexico, but had no effect on the probability of receiving remittances from abroad (typically from family members living in the United States). The estimated effect was larger for women than for men. Female and male pensioners were 10 percent and 7 percent less likely to receive private gifts, respectively. Fan (2010) analyzes the crowding out determined by the Taiwanese Farmers' Pension Program from the point of view of the sender of remittances. The results from three different estimation strategies are very consistent and suggest that a dollar of pension determines a reduction of private transfers of about 30–39 cents. However, the impact is very strong on sons' transfers (which decrease by 27–43 percentage points depending on household composition) but not on daughters' transfers, which decrease by an insignificant 10–13 percentage points.

When the woman is directly asked about her role in the household decision-making process, the results are more nuanced. Using questions about perceptions opens up the risk of subjective interpretations from both the respondent and the researcher but offers the advantage of analyzing many different dimensions of decision making and empowerment. Impact evaluations focusing on these types of outcomes use many questions on the (self-assessed) ability of the woman to make decisions independently or jointly with her husband regarding household expenditure and investments, children's health and education, the use of contraception, whether or not to work, and so on. Using an index combining several decisions, Handa et al. (2009) found that Mexico's *PROGRESA/Oportunidades* did not increase the overall decision-making power of women. The program increased her control of the cash received, but this did not translate into a change in spending behavior. According to the

authors' interpretation, either husbands and wives have common preferences, or transfers crowd out regular intrahousehold transfers from husbands to wives.¹⁷ Context is again important. Bolsa Familia, according to De Brauw et al. (2014), had a substantial impact on the woman's autonomy in making several household decisions independently or jointly with the husband—especially on the use of contraception—but only in urban areas. In rural areas, there were either no effects or negative effects. No evidence was found of increased decision-making power for women receiving the World Food Programme's Food, Cash, and Voucher intervention in Colombia (Hidrobo et al. 2012). The study shows that the lack of evidence of the increased ability of women to have a say—even jointly with the husband—on household decisions may be due either to the program being too short to show impacts or to the chosen outcomes not being specific enough to capture any empowerment effect.

Empowerment is elusive, context-specific, and difficult to capture in a simple, synthetic way. This is confirmed by the in-depth analysis of Ahmed et al. (2009), who measure the impact of four interventions in Bangladesh on several measures of women's empowerment and well-being.¹⁸ This study used propensity score matching to assess the impact of two transfer interventions and two public works (PW) interventions¹⁹ on measures of women's autonomy, participation in decision making, control of household resources, mobility outside the home, freedom from physical and verbal abuse, and participation in the labor market.²⁰ The results show that several of these interventions have no or little impact on a number of household decisions (such as participation in expenditure decisions regarding food, housing, education, health care, and clothing—with limited exceptions), but they had a positive impact on other measures of empowerment. Specifically, the two PWs programs showed large impacts on participation in employment (as could be expected) and on the probability of taking loans from nongovernmental organizations (NGOs); on controlling the money needed to buy food and personal items; and on mobility in the community. These results may be partially driven by some unique element of these programs, such as the training in income-generating activities and the compulsory savings component. The authors also suggest that this may show that the source of the money (and not just that the money goes to the woman) can make a difference—earned money may cause the women to "...feel a greater sense of pride in their contribution to their families and a greater sense of ownership of

the income they earned, causing them to seek a greater role in the family decisionmaking and to become more independent" (Ahmed et al. 2009, 157). Also, the impacts were generally larger for married women than for single, widowed, or divorced women.

The complicated nature of empowerment is further highlighted by a study about the spillover effects of PROGRESA. Avitabile (2012) found that women living in households ineligible for PROGRESA transfers (non-poor households) in beneficiary areas increased their frequency of Pap smears (but not of tests for hypertension and diabetes).²¹ They explain these spillover effects by an increase of social acceptability of the Pap smear induced by PROGRESA and, more specifically, a change in male attitudes toward their wives being tested. Essentially, PROGRESA, by increasing the proportion of women being tested at the community level, weakened a gender-related social norm, with positive impacts on the ability of women not eligible for the program to request a Pap smear. Interestingly, Avitabile (2012) does not define this phenomenon as an increase in female bargaining power, but rather reserves it for the direct effect of receiving transfer money.²² According to the framework presented in chapter 2, this change in social norms leads to a stronger authority in the household for the woman—that is, an increased ability to impose choices that she prefers.²³

Domestic Violence

Summary of Main Findings

- Very few studies analyze the effect of transfers on domestic violence.
 - Women receiving CCTs are, on average, less likely to experience domestic violence. This result may be due to the transfer strengthening the woman's threat point.
 - There is large heterogeneity across women. There is evidence that women's education level plays a role. More-educated women experienced a decrease in violence after the transfer in some cases, but in other cases they experienced an increase in violence.
 - Most studies did not separate the effect of women's higher control of household resources from the effect caused by the general decrease of household financial distress.
-

The disturbingly high prevalence of domestic violence and the potential of SSNs to generate conflict rather than female empowerment in more traditional environments have led researchers to analyze the impact of programs on this specific dimension of empowerment—or rather, disempowerment. A reduction in domestic violence may be interpreted to result from women's empowerment; according to some theoretical models, the woman's in-

creased control of income may increase her threat point (if separation and divorce are feasible options) and therefore decrease domestic violence.²⁴ Other models, however, predict that domestic violence can increase among women from wealthier households if domestic violence is used by husbands as a rent-extraction mechanism (Bloch and Rao 2002).

Impact evaluations that measured the impact of CCTs on domestic violence generally found evidence of a decrease in domestic violence. Perova (2010) found that Juntos had a negative and significant impact on the prevalence of physical violence (–9 percentage points on average) and emotional violence (–11 percentage points). This decrease is attributed to the increase in women’s discretionary income as a result of the program. Hidrobo et al. (2012) similarly found that the World Food Programme’s Food, Cash, and Voucher intervention²⁵ significantly decreased controlling behaviors (–8 percentage points) and physical and sexual violence (–7 percentage points) based on a set of questions from the World Health Organization’s Violence Against Women measuring partner violence (controlling behaviors, emotional abuse, physical violence, and sexual violence). However, this effect was due to a large increase in violence for the control group rather than a decrease for the treatment groups. Interestingly, the impact did not depend on who received the transfers (man or woman).²⁶

An average negative impact could, however, mask great heterogeneity among women, with some women remaining unaffected or experiencing an increase in domestic violence. The positive effects of Juntos, for example, were reduced for women with children and women who were exposed to violence as children, and were amplified for women in paid employment who had better outside options (Perova 2010). Hidrobo and Fernald (2013) found that the women’s education and their partners’ relative education level were key dimensions in explaining domestic violence as a consequence of receiving Bono de Desarrollo Humano, the Ecuadorian UCT program. On average, the program had a negative and significant impact on the probability of controlling behaviors (–6 percentage points). However, only more-educated women²⁷ experienced a substantial decrease in emotional violence (–8 percentage points) and controlling behaviors (–14 percentage points) because of the program; among this group, women with less education than their partners benefited the most. By contrast, less-educated women did not experience any change, and among this group those

women with at least as much schooling as their partners experienced an increase in emotional violence.²⁸

In Mexico, Bobonis, González-Brenes and Castro (2013) found that women in households receiving PROGRESA/*Oportunidades* were 5 to 7 percentage points less likely to be victims of physical abuse than nonbeneficiary women. However, they were 3 to 5 percentage points more likely to be victims of emotional violence, including threats of physical violence with no associated physical abuse. The authors hypothesized that the observed increase in threats of violence may be a reflection of the male partner trying to regain control of the household assets. These effects were concentrated among households in which women had a moderate degree of decision-making power; no impact was found for women with low decision-making power.

Ahmed et al. (2009) did not find any evidence of a change in domestic abuse in any of the four Bangladeshi interventions they analyzed, although the incidence of verbal and physical abuse decreased significantly among women with the highest level of schooling who took part in one of the two PWs programs and for married women in one of the two transfer programs.

Fertility

Summary of Main Findings

- There is little or no evidence of increased fertility as a consequence of SSN transfers.
 - CCTs include features meant to discourage fertility such as the inability to add more children to the beneficiary roster and information workshops.
 - SSN interventions do not appear to impact the ability of the woman to decide on contraception.
-

Poverty reduction programs traditionally raise concerns about the fertility incentive they may provide, although economic models of fertility show that the relationship between income and desired number of children is not linear and that an increase in income may determine an increase in the desired number of children and in their quality (education, for example) if quality is a normal good.²⁹ CCTs include a number of elements to contrast the potential positive effect on fertility. They are either a household lump sum that does not depend on the number of household members or, if they vary depending on the number of children, they are capped at a maximum threshold and do not allow children born after joining the program to be added to the beneficiary roster. Also, CCTs normally require attendance at health and nutrition workshops, including family planning lectures. That the transfer is paid to the woman is usually

interpreted as an increase in her decision-making power, which should lead to a lower number of desired births.

Evidence on the impact of CCTs on fertility is mixed but generally shows that CCTs did not increase fertility. For RPS, Todd, Winters, and Stecklov (2012) analyzed birth spacing as a short-term indicator of changes in fertility, given that changes in the number of births may be hard to detect in the short two-year evaluation period. Their double difference estimates show that the program decreased the probability of having a birth, as well as the total number of births, but not in a statistically significant way. However, the estimates of a hazard model show that the hazard of a birth occurring in each time period was reduced by about 32 percent on average because of the program, with a larger effect for women with a larger number of births; this may suggest that the program's effect is of reducing the total number of births instead of just increasing spacing between them. While the mechanisms cannot be determined in their model, the increase in contraceptive use and the duration of breastfeeding may be relevant explanations.³⁰ In a previous paper, Winters, Stecklov, and Todd (2007) found a positive, but not statistically significant effect of RPS on the probability of a birth or a pregnancy. However, they estimated a highly significant positive, short-run effect for the *Programa De Asignación Familiar* (PRAF) program in Honduras. In this case, the country experienced a general decline in fertility during the evaluation period (2000–2002); however fertility declined much less in PRAF recipient households, indicating that PRAF was inducing greater fertility among recipient households. The authors note that this was likely due to a flaw in design—PRAF allowed an increase in the number of eligible children in eligible households, thus creating an incentive to fertility. The PRAF administration subsequently recognized and addressed this problem by adjusting program rules accordingly.

No impact on fertility is found by Schultz (2004) for PROGRESA and by Perova (2010) for Juntos. Schultz found no statistical evidence of increased fertility (probability of having a birth in the six months before the survey) among mothers of children eligible for PROGRESA or in young women aged 15 to 19. Using a retrospective question on births during the previous three years and a propensity score estimator, Perova found that Juntos did not have any statistically significant effect on birth rates.

The only study that found a positive impact was Arraiz and Rozo (2011) for *Red de Oportunidades* in Panama.

In rural areas between 2006 and 2008, the proportion of pregnancies increased by 3.2 percentage points, and the number of pregnancies was 0.44 higher for beneficiaries than for nonbeneficiaries. There was no effect in indigenous areas. The authors interpret this result to be the product of the erroneous belief of women beneficiaries that they had to be pregnant to get the transfer. This interpretation is supported by stakeholder interviews, but their model does not allow one to separate this effect from a behavioral change driven by the increased ability to afford more children—clearly each interpretation has very different policy implications.

There is also no consensus on whether transfers increase the woman's decision-making power regarding the use of contraception. De Brauw et al. (2014) found that *Bolsa Familia* had a substantial impact on contraception use. Women who received the transfer were 10–11 percentage points more likely to declare that they were the decision maker regarding contraception.³¹ The impacts were concentrated in urban areas where the proportion of women reporting exclusive control of contraception decisions increased by 16 to 18 percentage points because of the program, and in rural areas there were no significant impacts. Using a similar estimation method—propensity score matching (PSM)—and relying equally on direct questions on the woman's self-assessed decision-making ability, Ahmed et al. (2009) evaluated four Bangladeshi programs and found no evidence of program impacts on either the actual use of contraception or a woman's ability to decide on contraception. However, one of the transfer programs appears to have increased the husband's use of contraception by about 4 percentage points, which was a substantial increase considering that the use of male contraception was essentially zero at baseline.

Prenatal Care, Institutional Delivery, and Skilled Birth Attendance

Summary of Main Findings

- CCTs are generally effective in increasing the likelihood of having more prenatal visits and of giving birth in an institutional facility, but UCTs are not similarly effective. It is unclear whether this effectiveness is driven by the conditionality or other design features.
 - Larger, positive impacts tend to be found in contexts where baseline levels are low.
-

Prenatal care and skilled birth attendance outcomes refer to both the mother and the child. Conditions attached to CCTs aim to change the practices mothers adopt during pregnancy, at delivery, and during the post-partum period, driven primarily by the goal of improving child

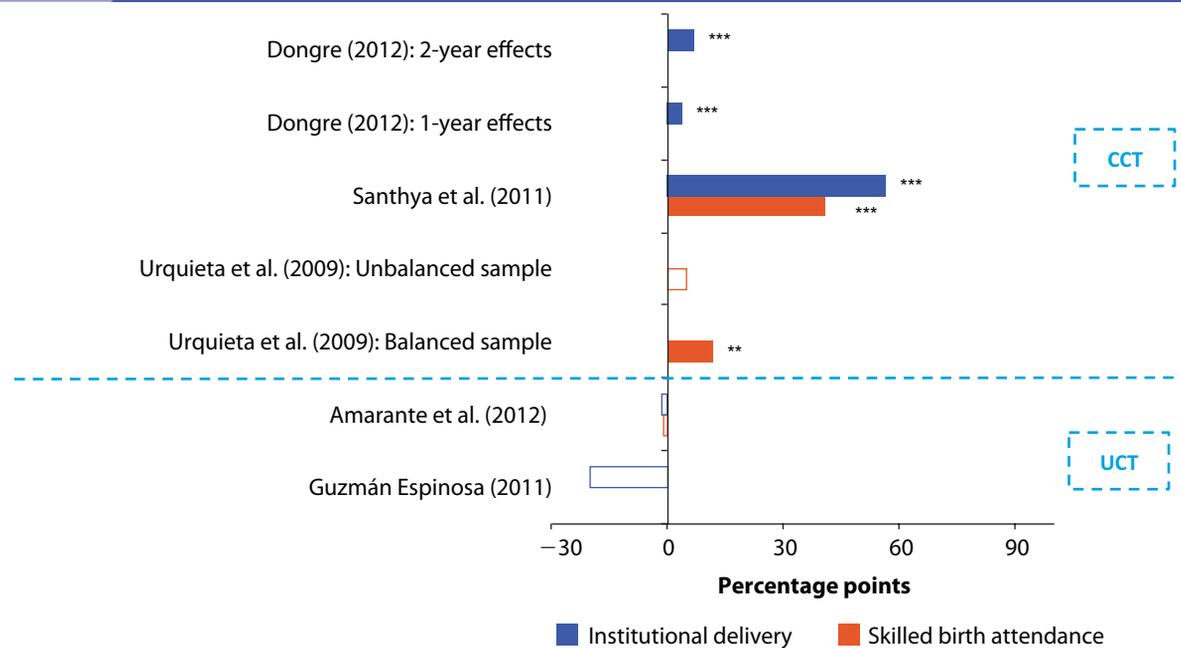
health and early childhood development. These practices also contribute to the protection of women’s health and reduce maternal mortality at delivery by monitoring potential high-risk pregnancies, providing women with relevant information during pregnancy, and providing professional attendance and better practices at delivery.

CCTs may increase the levels of prenatal care through various mechanisms. The transfer compensates the women for costs incurred during prenatal care visits,³² and conditionalities increase the incentives to seek prenatal care. Also, the intervention—through more information or empowerment—may change an individual’s preferences regarding prenatal care. (Adato et al. [2000] argue that by increasing self-confidence and a sense of worth, individuals acquire the skills to demand better health care from providers.) And some interventions may include design elements aimed at increasing the supply of prenatal care for potential users through the provision of new health care facilities in areas that lacked the service before, or by entitling the program beneficiaries to use facilities that they could not access beforehand (as in the Janani Suraksha Yojana program in India).

In general, evidence shows that CCTs are effective in increasing the likelihood of having more prenatal visits and having a delivery in an institutional facility, but UCTs are not similarly effective. However, evidence of whether the impacts of CCTs depend on the monetary incentive, the condition, or the information campaign is not fully conclusive. Baseline levels also matter—larger impacts tend to be found where baseline levels are low, and smaller impacts tend to be found where baseline levels are high. Figure 3.1 reports the coefficients related to institutional delivery and skilled birth attendance in various programs.³³

UCTs were not found effective in increasing the incidence of institutional delivery and skilled birth attendance. Amarante, Ferrando, and Vigorito (2011) evaluated *Plan de Alimentación y Nutrición Escolar* (PANES) in Uruguay, and Guzmán Espinosa (2011) evaluated *Bono de Desarrollo Humano* in Ecuador)³⁴ and both evaluations found no impact. In Uruguay, the pre-treatment rates of delivery in public hospitals were already high at baseline before the program for eligible mothers (77 percent versus 55 percent for ineligible mothers),³⁵ but the share of births assisted by

FIGURE 3.1 Impact on Institutional Delivery and Skilled Birth Attendance



Source: IEG.

Note: CCT = conditional cash transfer; UCT = unconditional cash transfer. PANES, analyzed by Amarante et al. (2012), and Bono Desarrollo Humano, analyzed by Guzmán Espinosa (2011), are technically CCTs but are operated as UCTs. Significance level: * = 10 percent; ** = 5 percent; *** = 1 percent. Unfilled bars represent nonsignificant results.

a doctor were not, and no significant effect was found for this outcome (Guzmán Espinosa 2011). The same study also did not find any significant impact on the number of prenatal visits among pregnant women, even though baseline values were only 1.3 visits versus the minimum recommendation of 5 visits.

By contrast, CCTs were generally effective in increasing both the number of prenatal visits received by women and the incidence of skilled birth attendance. For women who were already mothers at baseline, Urquieta et al. (2009) found that PROGRESA had a positive and significant effect on the percentage of deliveries attended by either physicians or nurses or in a health facility (+11.8 percentage points or +40 percent compared with baseline levels based on fixed-effects estimates using a balanced panel).³⁶ For *Bolsa Familia* in Brazil, Rasella et al. (2013) found that women living in municipalities where the program serves more than 17 percent of the population were 53 percent more likely to have any prenatal check-up before delivery compared with women living in areas where the intervention covered less than 17 percent of the population.

The Janani Suraksha Yojana (JSY) program in India was designed with the goal of improving maternal and child health outcomes by promoting institutional delivery and providing access to health care during and post pregnancy. For these purposes, it integrated conditional cash assistance with expansion of maternal health coverage. This program had positive and significant impacts on the probability of having three or more antenatal care check-ups (+ 7 percentage points, based on estimates by Santhya et al. [2011] and + 11 percentage points based on estimates by Lim et al. [2010]). It also had positive, significant effects on skilled birth attendance and institutional delivery, particularly in public health centers, which were the focus of the intervention.³⁷

However, the mechanisms producing these positive impacts could not be fully unpacked—conditionalities appeared to play an important role but so did the “income effect,” the simultaneous increase in the supply of health facilities (as in the JSY program), and probably the information effect. Galasso (2006) found that the Chile Solidario program increased the share of women having regular prenatal check-ups by 4 percent—in absence of a specific conditionality but in presence of a strong component meant to increase awareness, information, and empowerment of the beneficiaries.

Political Participation

Summary of Main Findings

- Little evidence exists on the impact of SSN transfers on political participation and voting behavior.
 - No impact evaluations exist on the impact of public works on political participation.
-

Little impact evaluation evidence exists on how SSNs can affect political participation and voting behavior (two studies were found for CCTs and none were found for PWs). Transfers may empower women, and this may affect their standing in the household, the community, and in society. But there may also be “perverse” outcomes—beneficiaries may think that continuation of the program is conditional to the incumbent staying in government, which can modify their propensity to vote and their political preferences. The incumbent government may also persuade beneficiaries to support the incumbent in the next elections.

Evidence presented by Baez et al. (2012) for *Familias en Acción* in Colombia may be consistent with both sides of the story. They found that the program’s positive impacts on intention to vote among beneficiaries were driven mostly by female participation—women were between 1.5 and 3 percentage points more likely to register to vote and between 2.6 and 3.5 times more likely to register to vote after the onset of the program in their municipality than nonbeneficiaries. The program’s effects on intention to vote are not significant for the subsample of men.³⁸ These results could be explained by women being the direct recipients of the transfer and being more frequently in contact with community leaders and other program beneficiaries—the exact channels were not tested. In line with these results, program participants were more likely to cast a vote, which again is explained mostly by higher participation among women. Results also suggested that beneficiaries were more likely to support the incumbent party candidate who implemented and expanded the program. Once again, the stronger support to the incumbent, reflected in both the share of votes and the margin of victory, was explained by women’s preferences.

For Peru, Perova (2010) found an increase in turnout in presidential and regional elections in the districts incorporated to Juntos before elections in 2006. Since participation in the program required recipients to have a national ID card (which is also mandatory to cast a vote), the program could have been expected to increase turnout disproportionately for women because of this purely

mechanical decrease in poll registration costs. However, differential impacts for women were not found. Analysis of mechanisms suggested that the increased turnout likely resulted from overall changes in perceptions of the population about the political process and not just the result of the transfer itself.

Access to Productive Resources

Summary of Main Findings

- Cash transfers can support investments in productive assets even if they were not designed for this purpose and do not include explicit incentives to invest.
- Women (and female heads of households) were found to invest in livestock and agricultural tools as much as or more than men. They also invest in different types of assets.

Cash transfers programs are intended to alleviate poverty in the short term—mostly through supporting consumption, especially food consumption—and break the intergenerational poverty cycle by inducing households to invest in children’s health and education. However, SSNs have been criticized for lacking a productive component to support the transition of beneficiaries into income-generating activities. This “graduation” of the poor out of SSNs and into productive activities is one of the challenges highlighted in the debate surrounding these programs.³⁹ Enhancing savings and improving access to physical and financial resources is not an explicit goal of SSNs, but these programs may have the potential to support productive activities to the extent that part of the cash can be invested in productive assets. When households are credit constrained—as it is often the case for poor households—and have little capacity to save, a transfer can provide an opportunity to invest in the farm or household business (buying livestock, tools, or equipment).

The multiplier effect of cash transfer programs (that is, their capacity to generate more income through investments) depends on a number of factors, including the design of the program, the household’s livelihood, and whether the primary recipient of the transfer is male or female. As several studies reviewed in this report suggest, women are generally more likely than men to spend in children’s education, health, and nutrition. The motivation for providing cash transfers directly to women is based on increasing evidence that they will spend income for these purposes. However, if men have higher control of the household’s productive assets and are more likely to invest income in productive activities, then paying the transfer to the woman with the aim of decreasing future

poverty may trade off potential investments that could reduce current poverty. At the same time, the possibility that women may invest transfers in productive activities could be a vehicle for empowerment—an especially appealing vehicle considering the disadvantage women typically have in accessing credit, getting loans, and controlling productive assets.

Cash transfers can affect agricultural investments, and this effect varies depending on the gender of the recipient, according to evidence from two Latin American studies. Davis et al. (2002) compare intention-to-treat estimations of the effect of PROGRESA and *Programa de Apoyos Directos al Campo (PROCAMPO)*⁴⁰ in rural Mexico on households’ investment decisions in both agriculture and home business. Compared with PROGRESA, PROCAMPO was found to have a substantial and similar impact on agricultural investments for both men and women, which is not surprising as this was the main goal of the program.⁴¹ Although it was designed to support human capital, PROGRESA also had a smaller impact on agricultural investments, but more surprisingly in this case, only for women beneficiaries. The effect for male recipients was negative but not significant. *Bono Solidario* (now *Renta Dignidad*), a noncontributory pension paid to all Bolivians starting at age 65, was also found to have positive effects on agricultural investments in rural households based on estimates of a regression discontinuity and difference-in-differences (DD) model (Martinez 2004).⁴² Female and male beneficiaries did, however, invest in different ways—men invested in goats and llamas, and women invested in pigs, seeds, and pesticides. Female beneficiaries were also more likely to rent a plow. According to the author, the program’s greater impact among female-headed households could be explained by a lower baseline ownership among this group.⁴³ However, the author also notes that multigenerational households are common in rural areas, which raises interesting questions about intrahousehold sharing of resources and gender differences in the propensity of sharing resources or the ability to “protect” them—a topic that is not explored in this or the paper by Davis et al. (2002).⁴⁴

Higher investment in productive assets is not limited to Latin America. Covarrubias et al. (2012) found that one year into implementation, both female- and male-headed households receiving the Malawi Social Cash Transfer had invested in productive assets (such as agricultural tools and livestock) more than nonrecipients.⁴⁵ However, effects were stronger among female-headed households.

Using PSM DD estimations, access to hoes was found to be 23 percentage points higher in female-headed households and access to sickles 43.6 percentage points higher. Ownership of goats and chickens also increased (+52 and +61.2 percentage points).⁴⁶

These studies present some evidence that cash transfers aiming to support household consumption can also play an important role in building the productive capacity of the poor and produce substantial impacts on their livelihood strategies even when they do not include specific incentives to borrow, save, and invest. Four programs in Bangladesh analyzed by Ahmed et al. (2009) are among the few that include incentives to borrow and save in their design, which tend to have positive impacts on these outcomes. The four programs—the Income Generation for Vulnerable Group Development (IGVGD), Food Security Vulnerable Group Development (FSVGD),⁴⁷ Food for Asset Creation (FFA), and Rural Maintenance Program (RMP)—generally target women with different modalities.⁴⁸ While IGVGD gives women a food ration for 24 months and has a mechanism to provide credits to its participants, FSVGD combines cash and food. FFA also distributes cash and food but as wage payments for PW. Women in RMP receive cash payments for maintaining rural roads. All programs require beneficiaries to save a certain amount of the payment they receive. Women participating in IGDVG (a program that encourages borrowing) increased their probability to obtain a loan from an NGO by 27.9 percentage points.⁴⁹ By contrast, participating in FSVGD had a positive but nonsignificant effect on the probability of taking a loan, which is not an explicit goal of the program. The two PW programs also had different impacts on the probability of borrowing—unaffected by FFA, but 13.4 percentage points higher⁵⁰ for participants in RMP.

Employment

Summary of Main Findings

- Public works can create interesting employment opportunities for women who may otherwise be outside of the labor market and generate earned income.
 - However, transition of women out of a scheme is not guaranteed and may be more difficult than for men.
 - Studies tend to be at the individual level and not pay enough attention to household-level decisions.
 - There is no evidence that female quotas are necessary to facilitate female participation in public works, or under which conditions they are needed.
-

The goal of one family of SSN interventions (PW programs) is to create temporary employment while facilitating a transition into more permanent employ-

ment (“increase employability”); the concern of another family of SSN interventions (cash transfers) is to not create disincentives to employment. Therefore, impacts on employment are analyzed separately for PWs and cash transfers.

Public works programs aim to provide temporary employment and to increase employability of the beneficiaries. Beyond the practical skills gained from daily employment, PW programs often have a training element, the goal of which is to increase a participant’s human capital, making them more employable. Programs that include requirements to save, such as those in Bangladesh analyzed by Ahmed et al. (2009), aim to increase financial capital. Both of these effects would, in theory, increase a person’s future employment opportunities. Furthermore, PWs may promote women’s empowerment better than pure cash transfers because the woman earns the money she receives; this could promote the perception that the money belongs to the woman rather than the household. Women’s empowerment can manifest itself in many ways, one of which could be an increase in employment outside of the home—first through the program and later in more permanent jobs.

Few impact evaluations establishing a causal relationship between PW programs and employment were found for this report. Although a positive link is expected between participation in PW programs and employability, the findings are mixed in reality, especially when focusing on the long-term effects on employment instead of short-term effects (essentially the take-up of the program). The FFA and RMP programs in Bangladesh combined PWs with skills training (Ahmed et al. 2009) and included requirements for beneficiaries to save a certain portion of their income. In the FFA, 70 percent of participants were required to be women, and RMP exclusively targets female heads of households. Between the training and savings, and given the gender-conscious design, it is perhaps unsurprising that both caused a large, significant increase in female employment: employment rose 16.5 percentage points among FFA beneficiaries and 14.8 percentage points for RMP beneficiaries.⁵¹ In the analysis of both FFA and RMP, though, participation in the PW program is considered employment; because working is a requirement to receive the benefit, the impact of the programs on employment is a direct consequence of the take-up.⁵²

Three evaluations analyzed for this report, all conducted about a year into the program, focused on the effective-

ness of *Plan Jefes* and the Productive Safety Net Program (PSNP) in improving the employability of the participants. These studies analyzed the participants' likelihood of transitioning into more permanent employment. *Plan Jefes* in Argentina and PSNP in Ethiopia had no effect or decreased the likelihood of beneficiaries finding a paid job outside of the program.

The Ethiopian PSNP had no significant effect on either male or female transition into paid employment or on their probability of having paid employment in the year before the data were collected (Gilligan, Hoddinott, and Taffesse 2009).⁵³ However, depending on the definition of “treatment” used by the authors, there was evidence of increased participation in nonfarm activities, or increased use of credit, fertilizer, and improved seeds, which shows that participation in PWs likely increased the household's ability to operate its own business or farm (results are at the household level). In a different context (Argentina), *Plan Jefes* participants were significantly less likely to transition to paid employment than individuals who applied for but did not receive benefits (the control group). The negative effect was much stronger among women, whose likelihood decreased by 43.1 percentage points compared with a marginally significant decrease of 16.8 percentage points among men (Iturriza et al. 2008). Gasparini et al. (2009) similarly found that in the early stage of the program, 1.5 percent of female participants transitioned to a formal job after two years compared with 4 percent of comparable women outside the program, and there was no significant difference for male participants.⁵⁴ An explanation for this result is that many women entering *Plan Jefes* were previously inactive (Galasso and Ravallion [2004] show that *Plan Jefes* reduced the labor force inactivity of women by 21–27 percentage points compared with applicants not yet receiving program assistance). Also, although *Plan Jefes* required participants to be heads of household, this condition was not closely followed by program administrators; consequently, participation in the program was dominated by women and their share grew with time. Iturriza, Bedi, and Sparrow (2008) do not present any information on the employment of the partner, but it may be plausible that women had an extra incentive to stay in the program if their partner was employed.

As the evaluations of the Ethiopia PSNP and (especially) *Plan Jefes* show, interpretation of the reduced likelihood of transitioning to (or being in) paid employment as a result of PW program participation is not straightforward.

The transfer creates a disincentive effect, as extensively analyzed by the empirical literature investigating the impact of social assistance/insurance programs on the duration of unemployment, especially in developed economies. Also, PW programs may produce a displacement effect—that is, beneficiaries of PW programs may prefer to work under the program instead of searching for paid employment outside the program. This effect may be stronger for women, considering that they are more likely than men to come from inactivity (as in *Plan Jefes*) or they may value specific aspects of the program more than alternative options (for example, the security of the program or the relatively higher wages if labor market discrimination against women is high). The type of incentives the program provided to seek alternative employment⁵⁵ may then be important in trying to counter these effects. However, no impact evaluation was found that analyzed the impact of training often offered in conjunction with PWs to increase employability.

The National Rural Employment Guarantee Scheme (NREGS) in India is the largest PW program in the world.⁵⁶ It was introduced in 2005 and extended in 2007–08 and again in 2008–09. It guarantees every rural household in India 100 days of paid work per year, which the household can decide how to allocate across its members. It is a self-targeted program that pays a wage rate set at the statutory minimum wage, which should attract only the poor even without other eligibility requirements. It includes the provision that at least one-third of employment must go to women. Because it requires men and women to be paid the same wage, NREGS offers a fair employment opportunity to women and may also generate upward pressures on wages outside the program, especially on female wages.

Azam (2012) and Berg et al. (2012) used the progressive rollout of the NREGS to estimate its impact on wages and labor force participation using a DD estimation strategy. Analyzing individual level data from the National Sample Surveys (including individual controls in the specifications), Azam (2012) found that the program had a positive impact on labor force participation, driven by a strong increase in female labor force participation. According to this study, women's participation in PWs increased by 4 percentage points more in NREGS districts than in non-NREGS districts between 2004–05 and 2007–08. As for overall labor force participation, there was a general decline between 2004–05 and 2007–08, but the decline was less in NREGS districts, especially

because of a smaller decrease in female participation. Azam (2012) also estimated a positive impact on average wages of casual workers, again driven by an increase in the wages of female casual workers (+ 8 percent in NREGS districts). However, Berg et al. (2012) did not find a disproportionate positive impact on female wages for agricultural wages. This study focuses on spillover effects—that is, the pressure exerted by the NREG program on wages outside of the program. Using the Agricultural Wages in India series (which provides monthly wage rates by district) and separate wage series for several categories of labor and by gender, Berg et al. (2012) found that NREGS increased the real daily agricultural wage rate by slightly more than 5 percent, but in equal measure for men and women.⁵⁷

Summary of Main Findings from Cash Transfers

- Cash transfers (except for pensions) have not caused a reduction in labor supply for men or women in most countries.
 - Various benefits derived from the transfer (for example, improvements in health or the ability to invest in a household business) can counterbalance the negative income effect on labor supply.
 - Noncontributory pensions (NCPs) tend to reduce the labor supply of the recipient and, in some cases, the labor supply of prime-age adults living with the recipient.
 - Overall, there are no consistent gender patterns.
-

Conditional and unconditional cash transfers (CCTs and UCTs) are an exogenous increase in income for the individual and the household. The income effect, as predicted by standard economic theory, suggests that this increase would cause a corresponding increase in the consumption of normal goods, including leisure. Under these assumptions, the program provides a disincentive to enter the workforce or to continue working. Conditionalities imposed by conditional cash transfers such as health visits may also discourage work since recipients—usually mothers—could be required to decrease their labor supply (or may not be able to increase it) to meet program requirements.

This model, however, may be too simple when considering a household in which the resources and time allocation of one member often affects those of other members. In CCTs, the conditionalities dictate the time use of certain family members. For instance, school attendance requirements could reduce child labor, causing the relative price of labor in the household to rise and driving adults to work more. To the extent that the transfer strengthens women's decision-making power and/or may be used for productive purposes, women may seek employment op-

portunities within or outside the home. Hence, the exact effect of these transfers on labor outcomes is theoretically ambiguous.

Various authors have tracked the effect of *Oportunidades* on employment outcomes (*Secretaría de Desarrollo Social* 1999; Parker and Skoufias 2000; Alzúa, Cruces, and Ripani 2012; Behrman and Parker 2013; Rodríguez-Oreggia and Freije 2012). One year into the program, there was a slight decrease in women's participation in self-employed or family businesses, but overall *Oportunidades* had no significant effect on whether a participating woman worked for pay except among women with at least a secondary education, who were 52 percent more likely to work for pay than comparably educated nonbeneficiaries (*Secretaría de Desarrollo Social* 1999; Parker and Skoufias 2000).

However, men experienced a highly significant rise in paid employment initially. The *Secretaría de Desarrollo Social* (1999) estimated effect sizes that vary by age and education levels, but overall, participating men age 18 years or older were 5.4 percent more likely to work for pay than nonparticipants. This is a relatively large increase, given that 85 percent of men were already working before PROGRESA began. Parker and Skoufias (2000) also found a significant increase in men's participation in salaried work, but their estimates were smaller, ranging from 1.7 to 2.6 percentage points depending on the age of the participant.⁵⁸ A year later, however, the effects for both men and women had largely disappeared (Parker and Skoufias 2000; Alzúa, Cruces, and Ripani 2012).

Studies examining *Oportunidades*' effect in the medium- and long-run restrict their samples to specific age groups. The first study, conducted five years into the program, focused on men and women who were over age 50 before the program started (Behrman and Parker 2013). Women's labor market participation increased by a highly significant 10 percentage points compared with women who had never been part of *Oportunidades*, and men experienced only a marginally significant 3.7 percentage point increase. As the focus of their study was actually on *Oportunidades*' impact on health, many indicators of which also increased among women, the authors suggest that better health could be a contributing factor to the higher participation rates. The second study evaluated the first nine years of the program (Rodríguez-Oreggia and Freije 2012). In this case, the authors divided their

cohort of 14- to 24-year-olds into groups that had different terms of exposure to the program: short (less than three years), medium (three to six years) and long (six to nine years). They found that once they control for other variables, there is no effect from exposure time on either women's or men's probability of working.

As with the general null results from *Oportunidades*, the reported effects of a series of programs in Latin America support the conclusion that CCTs do not act as a disincentive to employment for either men or women living in beneficiary households. Evaluations of *Programa de Apoyo Alimentario*, a second, smaller Mexican CCT (Skoufias and González-Cossío 2008); *Bolsa Família* in Brazil (Foguel and Barros 2010); RPS in Nicaragua (Maluccio and Flores 2005; Alzúa, Cruces, and Ripani 2012)⁵⁹; and the Honduran PRAF (Galiani and McEwan 2013; Alzúa, Cruces, and Ripani 2012) found that there was no significant effect on employment at all.⁶⁰ Any significant effect was found only in Uruguay, but the finding is contrary to what would be expected from a pure income effect: there was a highly significant 15.3 percentage point increase in female employment among PANES beneficiaries (Amarante, Ferrando, and Vigorito 2011).⁶¹ Furthermore, across the evaluations in Brazil, Nicaragua, and Honduras, as well as one of the *Tekoporã* CCT program in Paraguay, the only significant effect on labor supply was a marginally significant decrease of 5.5 hours per week among men (Foguel and Barros 2010; Alzúa, Cruces, and Ripani 2012; Soares et al. 2010; Maluccio and Flores 2005).

Among employed individuals, however, there was some evidence of shifts in employment patterns: in Mexico, a 5–6 percentage point decrease in men working in agricultural activities was balanced by a 6–7 percentage point increase in men working in nonagricultural activities. The decrease in agricultural employment was not very large economically, but the 6–7 percentage point increase corresponds to a 25–30 percent increase in baseline employment in nonagricultural activities (Skoufias and González-Cossío 2008). In Honduras, there was a marginally significant but economically small (less than one percentage point) increase in men who worked only in the home (Galiani and McEwan 2013).

In spite of the overall null effect on employment, certain subgroups did experience changes in labor outcomes because of CCTs. There was either no effect or small and unsustainable negative effects on employment from Chile

Solidario on household heads under 50 years old, but there was a robust, significant increase in spouses' employment. The authors attribute the change to women entering the labor force from inactivity (Carneiro, Galasso and Ginja 2009). Maluccio (2005) examined whether RPS mitigated the effects of the 2001–02 coffee crisis among participants who lived in areas of coffee cultivation and found a highly significant change in labor supply compared with nonbeneficiaries living in coffee-cultivating areas. Maluccio does not report gender-disaggregated coefficients, but he does note that these reductions were driven largely by men, who make up about 90 percent of the labor force in coffee-cultivating areas. The estimates did not change when women were excluded.⁶² In the author's opinion, this is a positive result because it shows that beneficiaries were not required to work as much as nonbeneficiaries to compensate for the loss from declines in coffee production.

Mothers are one group for which there is some evidence of a disincentive effect. Amarante et al. (2012) examined a restricted sample of PANES-eligible mothers and found that beneficiary mothers' labor force participation and formal sector earnings decreased during pregnancy (by 1.3 percentage points and UYU\$40 per month, or US\$3 at the 2005 PPP exchange rate). The fall in participation was moderately large: only 12 percent of eligible mothers worked during the time period under consideration. In Ecuador, mothers eligible for *Bono de Desarrollo Humano* (BDH) were 63 to 69 percent less likely to leave unemployment (Gonzalez-Rozada and Pinto 2011) compared with mothers in the control group.⁶³ Looking at raw numbers, beneficiary mothers were unemployed for twice as long, on average, as nonbeneficiaries (24 weeks and 12 weeks, respectively). There was weak evidence that when beneficiary mothers did leave unemployment, they transitioned to informal jobs rather than formal jobs or inactivity, but the result is not robust across specifications. These results must be tempered by the fact that most of the female beneficiaries evaluated for other programs were also mothers.⁶⁴ Therefore, these findings from PANES and BDH (sizeable and significant negative effects on female employment in both programs) might be better interpreted as the exception to otherwise fairly consistent finding that conditional cash transfers have no detectable effect on employment.

The Vulnerable Group Development program in Bangladesh was the only CCT outside of Latin America that examined gender-disaggregated effects. The program had

two different components: the IGVD and FSVG. Both programs exclusively targeted women 18- to 49-years old, but the IGVD provided a combination of food and cash transfers, and the FSVG provided only food. Both provided training in income-generating activities, literacy, and numeracy and had a monthly savings requirement (Ahmed et al. 2009). Despite these efforts, neither program had a significant effect on female employment. These findings, when taken with the other fairly consistent null results for conditional cash transfers, suggest that any empowerment effect created through targeting females as the recipients of the transfer does not manifest in an increase in labor participation.⁶⁵

Three studies analyzed the effect of two programs on wages. There was no significant effect of *Oportunidades* on female wages in the long term, but they did suffer in the medium term, with estimates ranging from a 22 percentage point drop for women with a primary education to a 76 percentage point drop for those with a high school education (Rodríguez-Oreggia and Freije 2012). For men, the short-term effect is uncertain—one study found a 9.8 percent increase in hourly wage (Alúza et al. 2012), and the other found a negative effect that either disappeared in the long term for men with at least a high school education or became a larger, significant increase for men with primary or secondary education (Rodríguez-Oreggia and Freije 2012). In Nicaragua, Macours and Vakis (2009) isolated the effect of *Atención a Crisis* (“Attention to Crisis”), a CCT with three treatment arms. In the program arm that combined the cash transfer with a grant for productive investments, they found that beneficiary women who were in leadership positions in the program or the community experienced higher returns from nonagricultural self-employment and commercial activities than nonleaders within the same group, as well as leaders in the two other groups.⁶⁶

Studies of only three UCT programs report gender-disaggregated effects. It is difficult to make clear comparisons because the setting for each program is different from the other two and from that of the conditional cash transfers. Generally, it appears that two programs in Africa had a positive effect on adult labor outcomes. It initially appears that the Malawi Social Cash Transfer program created a disincentive for labor—both female and male heads of households worked five fewer days of *ganyu* labor (an informal work arrangement) per month, which is a 67 percent decrease—but a corresponding increase in invest-

ment in productive farm assets is robust across both genders and suggests a shift to either self-employed farm labor or subsistence agriculture (Covarrubias et al. 2012). The available data do not allow distinction between the two types of labor. In South Africa, 20- to 45-year-old African mothers who received the Child Support Grant increased their labor participation by 4 percentage points. This result was partly driven by women in the bottom 50th percentile of household incomes, whose participation increased by 5 percentage points. Conditional on participation, employment also rose from 6–8 percentage points in the three years studied (Eyal and Woodard 2011).⁶⁷

Conversely, Ndiha Ekonomike, a UCT in Albania, does appear to have created a disincentive to work for women. Dabalen et al. (2008) found no significant impact on male labor supply when measured as hours worked in the past week or as weeks worked in the past year, but there was a significant decrease in female labor supply. Eligible women worked 1.9 fewer hours per week and 2.3 fewer weeks per year for each 2,400 Albanian lek transfer (the average transfer size). These estimates were larger for urban women and were smaller and not significant for rural women. Labor force participation and the probability of working for a nonhousehold member also decreased for eligible women, but there was no significant effect on either for eligible men.

For the elderly, noncontributory pensions act much like a UCT. In this case, a corresponding decrease in labor outcomes among eligible individuals who are close to retirement age would be expected, and it does appear that on average, those eligible for noncontributory pensions (NCPs) did reduce their labor force participation more than they would have otherwise. However, heterogeneous effects appear depending on the composition of the household in which the beneficiary lives.⁶⁸ In South Africa, both men and women eligible for the Old Age Pension (now called the Older Persons Grant) significantly decreased their labor force participation, employment rates, and labor supply (Ranchhod 2006). The decrease in employment rates was smaller in absolute value for women (5.7–8.8 percentage points) than for men (7.6–9.5 percentage points). Those who stayed in the labor force were significantly more likely to work flextime (a 14.7 percentage point increase for men and a 13.9 percentage point increase for women), which likely contributes to the reduction in hours worked (4.9 fewer hours for men and 5.6 fewer hours for women).

In Mexico, there was no significant effect of *Pensión Alimentaria para Adultos Mayores* on the time use of either eligible men or women (Juárez 2010), but 70 y Más caused men who live alone to reduce their labor participation by 12.8 percentage points, which is a 38 percent reduction.⁶⁹ There was no significant effect for women living alone, but women in the poorest quintile who lived with their spouse significantly reduced their participation by 16.7 percentage points, and there was no effect on men living with their spouse (Juárez González and Pfitze 2014).

In NCPs, the income effect could work on the recipients but also have spillover effects to younger household members. In multigenerational 70 y Más households, eligible men from the bottom three wealth quintiles decreased their participation by 6.6 percentage points, but there was no effect on eligible women. Interestingly, the presence of other potential beneficiaries did increase eligible women's labor force participation by a significant 12 percentage points (Juárez González and Pfitze 2014). In most households with more than one potential beneficiary, the second beneficiary is of the opposite gender; this, the authors theorize, would suggest that the increase in women's participation is due to the decrease in men's participation, possibly from the men assuming more household responsibilities and thus freeing women to work for pay.

Among prime-age adults living with a 70 y Más beneficiary, there was no effect on the labor force participation of either men or women. However, the findings from *Pensión Alimentaria para Adultos Mayores* suggested that both prime-age men and prime-age women benefited from living with an eligible woman (Juárez 2010).⁷⁰ Female participation decreased by a marginally significant 22 percentage points and labor supply fell by 8 hours per week, which roughly corresponds to a 53 percent decrease in female labor supply. Male participation stayed constant, but labor supply fell by 10–12 hours—a 26–21 percent decrease in male labor supply. This contrasts with the large increase in labor participation among prime-age women living with any *Pensión* beneficiary—male or female—and the null result found for prime-age men in the same situation. Such results reinforce findings from other studies that suggest that female recipients are more likely to share their benefits with others in their household.

The South Africa Old Age Pension program reduced the labor supply of prime age men living with a pensioner (especially a female pensioner), according to Bertrand,

Mullainathan and Miller (2003). However, this effect was not found by Ardington, Case, and Hosegood (2009), who found instead that the Old Age Pension program relaxed financial and childcare constraints, allowing prime-age adults to migrate for work. This positive impact on migration was larger for women (+7.9 percentage points) than for men (+5.2 percentage points), except when women were mothers of very small children (younger than age 5). As found by Juárez 2010, the impacts were explained mostly by female pensioners sharing resources within the household. This study points to the importance of considering the impact of programs on household composition, including migration.

Outcomes for Girls and Boys

Education and Child Labor

Summary of Main Findings

- The impact of cash transfers on education enrollment and attendance are higher in secondary school where attendance is lower than in primary school; however, it is not consistently higher for girls or boys.
 - In several cases, the gender group that was most disadvantaged at baseline experienced the largest gains.
 - Gender-specific patterns of child labor are key determinants of the response of education and child labor to transfers.
 - Because of their higher engagement in domestic work, girls, generally, are better able to combine education and child labor. The implications are unclear with regard to learning.
 - There is very little evidence on the impact of cash transfers on quality of education and learning.
-

In the previous sections, the impact of SSNs were analyzed on outcomes related to the recipient of the transfer and mainly on indicators of bargaining power and empowerment. This section and the next section discuss the gender-disaggregated effects of SSNs on children living in the household.

The household decision to invest in children's education depends on the marginal costs (foregone earnings from child labor and direct education costs)⁷¹ and marginal benefits (higher expected earnings as an adult) of another year in school. By providing more resources to the household, SSNs allow households to "buy" more education. Since one of the main goals of CCTs is to decrease future poverty through an increase in education, CCTs include conditions on school enrollment and attendance. The condition affects the marginal cost of education, making education less costly by reducing the relative value of children's time in work and leisure compared with school.

There are various reasons why SSNs (CCTs in particular) can have different impacts on girls' and boys' education. More years of education will translate into higher earnings depending on expected wages as an adult and expected time spent in employment. If males can expect higher wages and longer time in employment than females, the marginal benefit of an extra year of education for boys—if all else is equal—is higher than for girls. This implies that the transfer would have a higher effect on boys or, alternatively, that the transfer should be higher for girls to have the same impact on education. PROGRESA chose to offer a higher payment for girls than for boys. In some cases, programs exclusively target girls (for example, the Japan Fund for Poverty Reduction scholarship program in Cambodia).

The impacts of CCTs on schooling also depend on the specific activities in which children are involved. By making schooling less expensive through the conditionality and the cash transfer,⁷² CCTs simultaneously change the choices regarding school and labor. Child labor and education are not necessarily substitutes (Ravallion and Wodon 2000; Schultz 2004). If schooling and education are compatible, a subsidy can increase schooling but, in theory, leave child labor unchanged as long as the extra time spent in school comes out of leisure. That is, the impact of CCTs on child labor may be (much) more modest than on schooling, and children can increase schooling by reducing their leisure time instead of their working time. Ultimately, the fact that boys and girls engage in different types of activities matters in two ways. First, the opportunity cost of sending boys to school may be higher where boys are more likely than girls to work in economic activities—although girls' (unpaid) involvement in domestic and care work may also be highly valuable because it can free adults' time. Second, farm work, paid work, and household work are not all equally compatible with schooling, and the ability to combine work with school differs by gender.

The actual impact of CCTs and other transfers on education also depends on enrollment (and attendance) rates at baseline. In several Latin American countries, primary school enrollment rates are already high for both boys and girls (especially in urban areas), so the impacts are expected to be small. However, enrollment decreases sharply at the start of secondary school, coupled with an increase in child labor. Dropout rates are high for both girls and boys. Some programs, such as PROGRESA, aim to reduce dropout rates in secondary school by providing

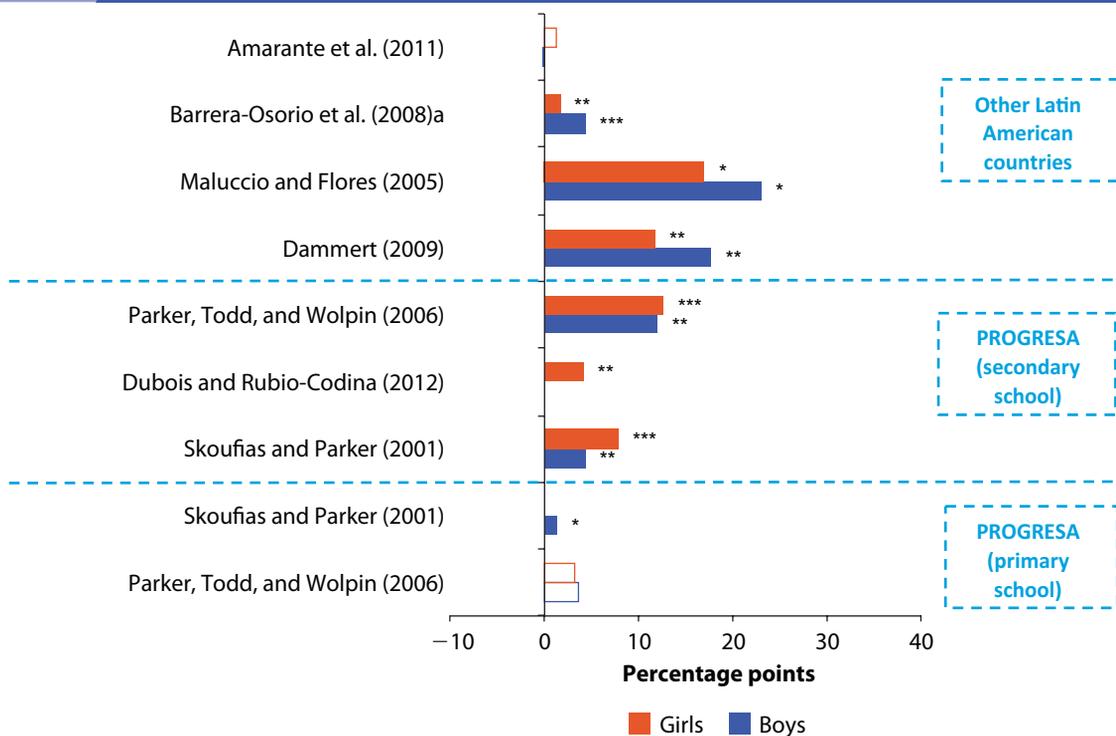
a higher transfer to higher school grades.⁷³ Other programs target only girls to promote the transition between primary and secondary school. Filmer and Schady (2008) found positive one-year effects on enrollment and attendance (+30 percentage points)⁷⁴ for the Japan Fund for Poverty Reduction JFPR scholarship program in Cambodia, which is targeted only to girls.⁷⁵

Confirming expectations, the impact of PROGRESA on primary school enrollment in rural areas was much smaller than in secondary school and in some cases not precisely estimated. It was also not much different for boys and girls (Shultz 2004; *Secretaría de Desarrollo Social* 1999). Impacts on attendance (figure 3.2) were equally small and with no notable gender differences (Parker, Todd, and Wolpin 2006; Skoufias and Parker 2001).⁷⁶ In some Latin American countries other than Mexico, however, large effects were also found in primary school. In Honduras, for example, the PRAF program increased enrollment of both girls and boys in primary school by 15 percentage points (Galiani and McEwan 2013), but only among the poorest strata. In Nicaragua, Dammert (2009) found substantial impacts on attendance rates for children ages 7 to 13 after one year in RPS.⁷⁷ Maluccio and Flores (2005) estimated even larger impacts two years into the same program for both boys and girls in the same age range (+23 and +18 percentage points). They also found positive effects on enrollment (17 and 18 percentage points for girls and boys, respectively).⁷⁸ Attanasio, Fitzsimons, and Gomez (2005) estimated that rural primary school enrollment increased by 3.1 percent for boys and 2.7 percent for girls in Colombia as a result of *Familia en Acción*.

For secondary education, a large number of impact evaluations found substantial positive impacts on secondary school enrollment and attendance for both boys and girls—much larger than for primary school (figure 3.2). For PROGRESA, impacts on secondary school enrollment were also found to be consistently larger for girls than for boys (Coady and Parker 2004; Shultz 2004; *Secretaría de Desarrollo Social* 1999; Angelucci et al. 2010). The same is true for attendance (Skoufias and Parker 2001; Parker, Todd, and Wolpin 2006; Dubois and Rubio-Codina 2012). Note that Dubois and Rubio-Codina present results only for girls.

In urban areas, baseline enrollment rates are much higher than in rural areas, and they are much more similar between boys and girls. Impacts of CCTs on en-

FIGURE 3.2 Impact of Cash Transfer on School Attendance in Latin America



Source: IEG from various reports.

Note: Significance level: * = 10 percent; ** = 5 percent; *** = 1 percent. Unfilled bars represent nonsignificant results.

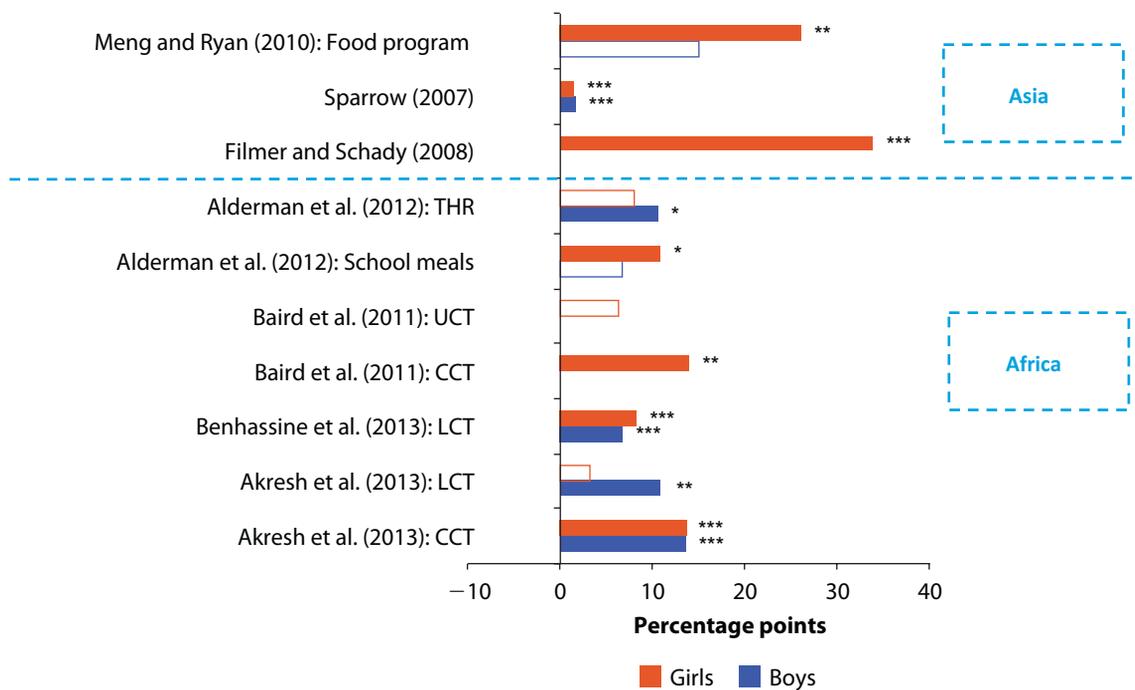
a. Significant difference between boys and girls.

rollment and attendance, therefore, tend to be smaller than in rural areas and with lower gender differences. Behrman et al. (2012) found that in urban areas (where the average baseline enrollment rates for 6- to 20-year olds were 85 percent for boys and 84 percent for girls), PROGRESA had a slightly larger impact for boys (+3.6 percentage points) than for girls (+2.8 percentage points) for the age group 6–20 years, occurring one year into program implementation and with effects concentrated in the age group 6–11 years.⁷⁹ *Familia en Acción* determined an increase in urban secondary school enrollment (age group 14–17 years) that was larger for boys (+7 percentage points) than for girls (+3.4 percentage points)—boys being the group with the lowest baseline enrollment (Attanasio, Fitzsimons, and Gomez 2005).⁸⁰

What drives the observed gender differences? A main factor is gender-specific involvement in child labor. Most impact evaluations found that the transfer simultaneously determined positive impacts on school enrollment and attendance and usually smaller, negative impacts on

child labor, which tended to occur in a gender-specific way. “Market options” for child labor (children’s wages, types of jobs available on the market, social norms that assign specific activities to boys and girls), household composition and characteristics, and the way in which child labor complements adult labor may be very different for boys and girls, which explains why the impact of a transfer on child labor and schooling can differ along gender lines. However, the size of the transfer’s impact on child labor depends crucially on the definition of child labor adopted by the evaluator. Impact evaluations that used narrower definitions (working for pay) generated a relatively higher decrease for boys, who are more likely than girls to work in paid employment (Dammert 2009; Maluccio 2009; Barrera-Osorio et al. 2008). Broader definitions of child labor that also included unpaid and domestic work generated more balanced gender impacts on school attendance (see figure 3.3) (Skoufias and Parker 2001; Schultz 2004).⁸¹ Because information on domestic work is less likely to be available in surveys, the actual impact for girls may be harder to measure.

FIGURE 3.3 Impact of Cash Transfers on School Attendance in Africa and Asia



Source: IEG, from various reports.

Note: CCT = conditional cash transfer; LCT = labeled cash transfer; THR = take-home rations; UCT = unconditional cash transfer. Significance level: * = 10 percent; ** = 5 percent; *** = 1 percent. Unfilled bars represent nonsignificant results.

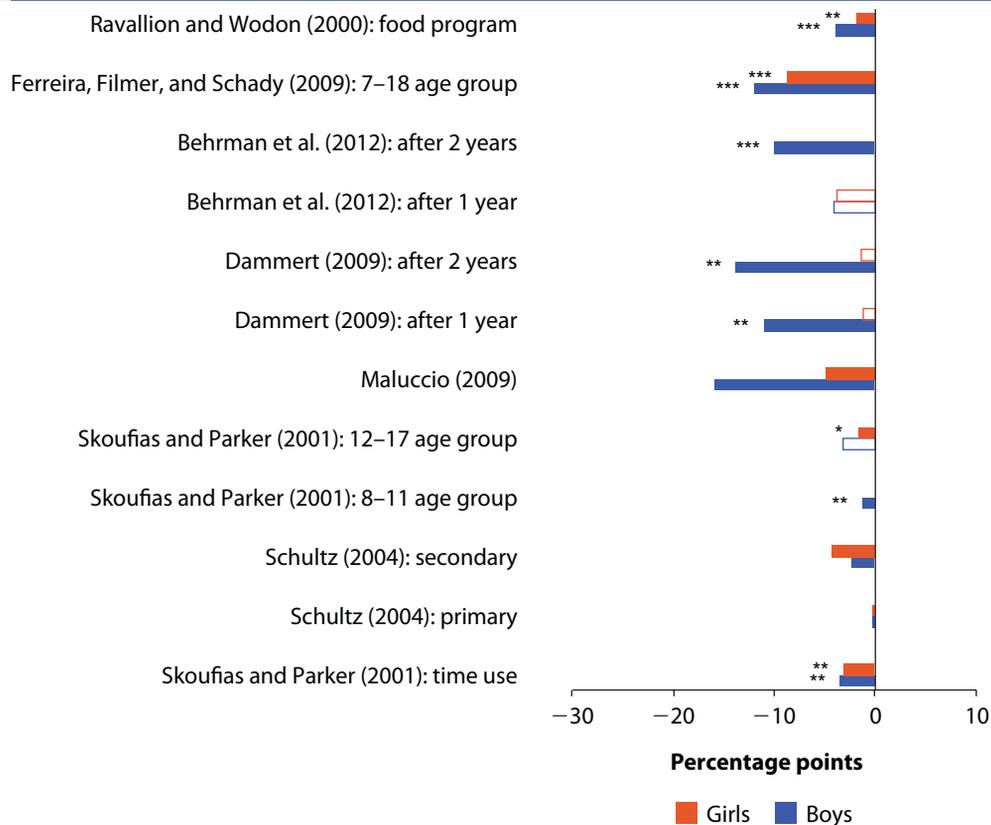
a. Significant difference between boys and girls.

The different way in which girls and boys engage in productive activities as well as domestic work (when this information is available) plays an important role in explaining the difference in the impact of a transfer on child labor and schooling. A common finding is that since boys are more likely than girls to work in paid employment and in agricultural activities, they experience larger negative impacts on work participation because these activities are less compatible with school (figure 3.4). Skoufias and Parker (2001), for example, found that PROGRESA significantly reduced participation in work for both boys (-3.5 percentage points) and girls (-3.2 percentage points) between the ages of 12 and 17, the age range for which the impacts on schooling were the largest.⁸² For boys, the reduction in work corresponded to the increase in schooling, suggesting a possible substitution of school for work. For girls, the decrease in work was not as large as the increase in schooling, possibly because of girls engaging in activities that are more compatible with school or using leisure time for schooling. Nonetheless, there

was a substantial reduction in the time spent by girls in domestic work, and boys decreased both their participation in domestic work and in market work.

In Mexican urban areas, Behrman et al. (2012) found that *Oportunidades* caused a large reduction in participation in paid employment for boys of ages 12 to 14, even though this group had the lowest participation in employment. There was no significant impact for girls. Ravallion and Wodon (2000) found that the impact on child labor of the Food for Education program in Bangladesh (which operates like a CCT) was smaller for boys in families with fewer adult men, suggesting that in these households there is higher pressure for boys to work. Also, the impacts were smaller for boys than for girls in households owning more land, where boys may be involved in supervising hired labor. In Cambodia, where girls are more likely than boys to work in paid employment, the impact of the Education Sector Support Project's scholarship program (CESSP) on the probability of working for pay was almost as large for girls as for

FIGURE 3.4 Impact of Cash Transfers on Child Labor



Source: IEG, from various reports.

Note: Studies are ordered from a narrow definition of child labor (top) to a broad definition (bottom). Significance level: * = 10 percent; ** = 5 percent; *** = 1 percent. Unfilled bars represent nonsignificant results.

boys, even when work was defined as “working for pay” (Ferreira, Filmer, and Schady 2009).⁸³

For *Atención a Crisis in Nicaragua*, Del Carpio and Loayza (2012) found that the program caused both a decrease in total child labor (1.5 fewer hours a week on average) and a change in the composition of child labor in a distinct, gender-specific way. Overall, the net impact on child labor was negative, but as children’s involvement in chores and farm work decreased, time devoted to skill-forming activities (activities requiring more analytical skills such as commerce and retail) increased. The program had a larger and negative impact on boys’ labor than on girls’ labor. Both boys and girls worked less in household chores and farm work and more in skilled labor; however, boys reduced their farm work more than girls, and girls increased their skilled labor more than boys. Driving this result was a program variant that also provided a household grant to start a productive activity.

In a different paper, Del Carpio and Macours (2010) explored these findings further and found that the program had a significant and negative impact on child labor for older boys, who became less involved in agricultural work (livestock in particular). Older girls, by contrast, appeared to be working more, especially in domestic work. Also, the productive variant of the program reinforced gender differences in labor patterns by increasing girls’ participation in domestic work. According to the authors, however, the program contributed to “leveling the playing field” to some extent because it also determined an increase in girls’ nonagricultural activities (which the authors consider relatively more skilled). Results were driven by the fact that girls and boys work in different types of activities—boys in agricultural activities that are incompatible with school, girls in nonagricultural economic activities that are complementary with school for both timing and analytical content. Interestingly, these are activities that probably offer higher returns.

Program design is another element that possibly explains the different impact of transfers on education for boys and girls. For the differential amount of the transfer, it is not possible to determine if the higher payment that PROGRESA offers to girls explains the higher impact found for girls at the secondary school level. Schultz (2004) suggested that the stronger impact on secondary school enrollment he estimated for girls may be due entirely to the poverty reduction effect of the transfer. This is consistent with the negative impact of household poverty on girls' enrollment in secondary school, an effect that in his study was not statistically significant for boys. Findings are mixed regarding the conditionality. In Burkina Faso, Akresh, de Walque, and Kazianga (2013) found that the conditionality was crucial to increasing schooling for girls (figure 3.3). They compared the impacts of two alternative modalities of delivering a cash transfer program: CCT and UCT.⁸⁴ Both modalities were found to substantially increase enrollment and attendance for boys of ages 7 to 15 years, but only the CCT was effective in increasing schooling for girls. These results are consistent with the "marginal child" hypothesis. Both modalities were effective at increasing enrollment and attendance of typically prioritized children (boys in this case), but only the CCT had a positive effect on marginal children who were initially less likely to go to school such as girls, younger children, and lower-ability children. In Malawi, Baird, McIntosh and Özler (2011) found similar results, though the intervention they evaluated (a cash transfer including a CCT and a UCT arm) targeted only young women. They found positive and statistically significant effects on school enrollment and attendance for the CCT arm, but no effect for the program's UCT component.⁸⁵

In some cases, the conditionality did not appear to be crucial to supporting girls' education outcomes. For example, Benhassine et al. (2013) found no evidence of the marginal child hypothesis for the Tayssir Cash Transfer Program in Morocco targeting 6- to 15-year-old children and implemented according to the two modalities: a classic CCT and an LCT that required registration through the school.⁸⁶ The LCT and CCT arms had similar effects on school outcomes for boys, but for girls the LCT had a higher effect on attendance than the CCT, contrary to the marginal child hypothesis.

A few studies analyzing the impact of school feeding programs found larger impacts for girls (and younger

children). Buttenheim, Alderman and Friedman (2011) found that the School Feeding Program operated by the World Food Programme in three northern provinces of the Lao People's Democratic Republic increased school enrollment among youngest children, with relevant differences by gender and (sub)types of interventions. On-site feeding programs (OSF), take-home rations (THR), and a combination of OSF and THR⁸⁷ had larger effects on girls ages 6 to 10 years than on boys of the same age, but no significant effects for older children (boys or girls). Similarly, Cheung and Perrotta (2011) found that the Cambodian food-for-education program, a combination of OSF and THR, increased school enrollment, attendance, and completed education for both boys and girls. However, the increase in enrollment in grades 4 through 6 was significantly higher for girls than for boys. For primary school children, Meng and Ryan (2010) found larger impacts on attendance for girls (+26 percentage points) than for boys (+15 percentage points, but not significant) in a food-for-education (FFE) program in Bangladesh. For an FFE program in northern Uganda, Alderman, Gilligal, and Lehler (2012) found significant effects of the school meals arm of the program on morning school attendance⁸⁸ for girls in the 6 to 17 age group (+11 percentage points), but no significant effects were estimated for boys. However, the take-home rations arm improved attendance of boys of ages 10 to 17 years (+14.5 percentage points) but there were no effects on girls or younger boys.^{89,90} According to the authors, these results may reflect lower baseline attendance rates for girls, who have a larger scope to positively react to the program. All of these school feeding interventions seem to benefit girls consistently, but it may be that the larger impacts for girls are due merely to lower enrollment rates of girls at baseline. Both Buttenheim, Alderman and Friedman (2011) and Cheung and Perrotta (2011) report that female enrollment at baseline was about 10 percent lower than male enrollment.

A third element that may explain why a transfer can produce different impacts for boys and girls is the intrahousehold (re)allocation of resources across children. Barrera-Orsorio et al. (2008) found that children who registered for Bogotá, Colombia's Conditional Subsidies for School Attendance program but were not selected were less likely to enroll in school, attended less often, and worked more on average if one of their siblings was receiving the benefit than similarly untreated children living in households where no child

was treated. The effect was stronger for girls, suggesting that families may have reallocated resources away from unregistered children (girls in particular) toward children receiving the benefit. However, Ferreira et al. (2009) did not find any evidence of program impact for nonapplicant siblings living in the same household for the Cambodian Education Sector Support Project's scholarship program.

Anthropometric Measures

Summary of Main Findings

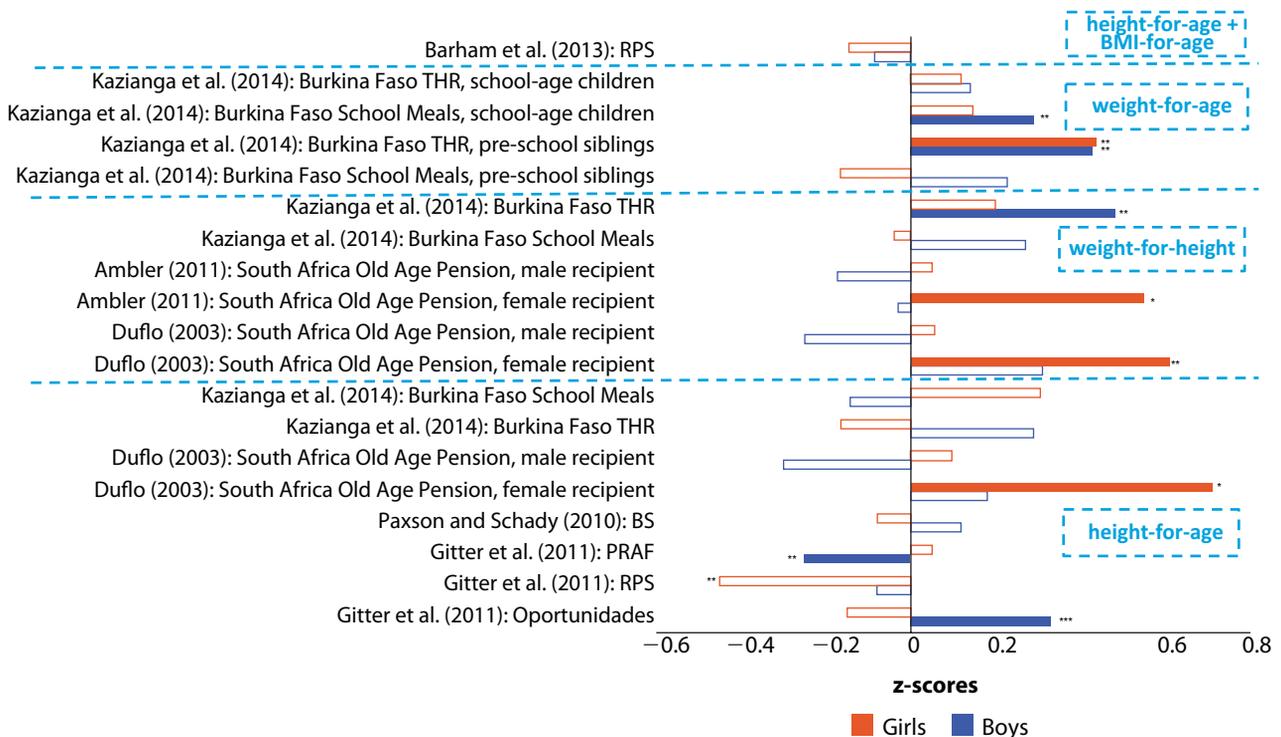
- There is very little evidence of gender-specific impacts. Gender-disaggregated impacts are often not significant.
- There is some evidence of intrahousehold reallocation of resources across siblings, but there is no evidence of gender-specific disadvantage. Age seems to be more important.

An increase in household resources has the potential to affect children's nutritional consumption and, consequently, their physical development. The impact evaluations in this review measure the impacts of cash transfers on children's nutritional status using standard anthropometric measures of children's growth.⁹¹ A previous review

of the evidence found that CCTs have positive impacts on children's growth overall.⁹² The evidence reviewed here suggests that gender-disaggregated indicators tend to be nonsignificant, indicating the need for bigger sample sizes to identify impacts by gender (figure 3.5).⁹³

One of the best known and probably most controversial pieces of evidence on diverse preferences within the household and its implication for children's nutritional outcomes can be found in South Africa. Girls living in households with an elderly woman receiving the Old Age Pension showed better height-for-age and weight-for-height measures than comparable girls in nonbeneficiary households (Duflo 2003). No significant effect was found for boys. Also, no significant effect was found for boys or girls living with a male pensioner.⁹⁴ This finding is confirmed by Ambler (2011), who estimated that living with a female beneficiary of the Old Age Pension had a positive impact on girls' weight-for-height of 0.6 standard deviations, but no effect was found for boys (both girls and boys age 0 to 60 months). Again, no effect was found for boys or girls living with male pensioners. These impacts were not driven by differences in household composition.

FIGURE 3.5 Impact of SSNs on Children's Anthropometric Measures



Source: IEG, from various reports.

Note: Studies are ordered from a narrow definition of child labor (top) to a broad definition (bottom). BS = ; PRAF = ; RPS = ; THR = . Significance level: * = 10 percent; ** = 5 percent; *** = 1 percent. Unfilled bars represent nonsignificant results.

A few impact evaluations studied the impacts on the direct recipients and on their siblings. The evidence is inconclusive but worth noting. In Burkina Faso, Kazianga et al. (2014) explored the effect of THR and school meals on younger siblings not yet enrolled in school and living in the same household as the recipient child. The authors found that THR (targeted to female students) had a positive and significant impact (at 5 percent significance level) on weight-for-age of younger siblings (boys and girls, 0.429 and 0.437 standard deviations respectively) but no effects on children attending school. In contrast, the school meal component (aimed at both boys and girls) did not have any significant spillover effect on pre-school age siblings.⁹⁵ The school meal component, however, did have a significant effect on school-age boys (0.29 z-scores), but not girls. In Nicaragua and Honduras, Gitter, Manley and Barham (2011)⁹⁶ found negative effects of CCTs in the height-for-age z-scores among younger siblings. The opposite was found in Mexico. Evaluators argue that parents may be forced to reallocate resources to school-age children to the detriment of their younger siblings to comply with CCTs' school attendance requirements. Older children attending school may require higher food intake, more money for clothes, or more time devoted to childcare (including taking them to and from school). This unintended outcome is observed only among poorest households at baseline (Honduras and Nicaragua).⁹⁷

Efficiency

Only a small subset of impact evaluations included a cost-benefit analysis. Typically, these analyses assess the actual cost of the intervention in relation to its impact on the outcomes of interest (school enrollment, fertility, income, and so on).

Cost-benefit analyses of educational outcomes focus on school enrollment and increasing years of schooling. Galiani and McEwan (2013) estimated a cost effectiveness ratio of \$4.58 for a 1 percent gain in enrollment for PRAF in Honduras. Akresh, de Walque, and Kazianga (2013) found that the CCT arm of the Nahouri Cash Transfers Pilot Project in Burkina Faso is more cost effective than the UCT component in increasing school enrollment. In particular, the difference is significant when comparing enrollment by genders. Under the UCT, it costs four times more to enroll a girl than a boy, but only 1.2 times more under the CCT arm.

Coady and Parker (2002) found that the cost for PROGRESA/*Oportunidades* in Mexico to add another year of education for boys is twice as large as the cost of an extra year for girls (12,557 versus 6,904 Mexican pesos). The authors also found that to increase schooling, demand-side subsidies are more cost effective than supply-side expansions (building schools). For the same program, Behrman, Parker and Todd (2005) found that after discounting the costs of the program, the lifetime earnings of a person with 0.68 more years of education who works from age 15 to age 65 generate a 12 percent return for each additional year of education.

To assess the efficiency of the program for food security, Hidobro et al. (2012) estimated the cost of each arm of the program (CCT, food vouchers, and food) for Colombian refugees and poor Ecuadorians in Northern Ecuador. To transfer \$40, they estimated a cost of \$3.03 for the CCT arm, \$3.30 for the food voucher arm, and \$11.50 for the food arm (the higher costs were due to storage, distribution, and contracting). Using results obtained in the paper and simulations, they found that food vouchers were the most cost-effective means to improve food security and food transfers the least cost-effective intervention. Ahmed et al. (2009) calculated that the full monthly cost (including the transfer plus delivery costs) of increasing the daily energy intake of household members by 100 kilocalories was Tk 156-440 (depending on the program) per program participant.

However, though the costs of an intervention are current and certain, the benefits are normally delayed and uncertain—and likely not limited to the small subset of outcomes analyzed in the impact evaluation. For instance, a CCT may have numerous benefits for different household members on many dimensions, not just schooling or health, for example. There could also be a need to account for negative impacts in some cases. Therefore, a comprehensive cost-effectiveness analysis should incorporate multiple potential outcomes, which in most cases is precluded by data limitations and partial impact evaluations.

From this report's point of view, however, one question of interest is: Does the inclusion of specific gender elements in the program or the explicit aim of the program to enhance women's empowerment come at the expense of other outcomes, or do they strengthen other outcomes? Several impact evaluations reviewed

in the “Empowerment, Voice, and Agency” section that opens this chapter show that providing the cash transfer to women does, in many circumstances, support the goal of the program and increase its impact, especially for children. However, no impact evaluation discusses the added cost of targeting women as recipients of the transfer instead of the “head” or an adult chosen by the household. There may be monetary costs and potential social costs depending on the collective norms and the structure of the household.

Similarly, no analysis was found on the potential costs introduced by women’s quotas in PW programs. Quotas are typically distortionary. In the presence of a quota, the household does not have any more full discretion on who should be sent to work—a constraint is introduced to the maximization problem. The cost of a quota likely depends on the prevailing wages and jobs available to men and women, the household composition, the household livelihood, and the current and potential⁹⁸ employment status of household members. However, no analysis was found on this.

More generally, to answer the question of whether SSN projects that include women’s empowerment as an objective may trade-off other outcomes, impact evaluations should simultaneously measure all relevant impacts on all household members. This means that intended impacts as well as spillover effects should be more systematically analyzed to measure the net gains of all potential beneficiaries. This is very rarely done in impact evaluations.

Endnotes

1. The outcomes listed in table 3.1 do not always have a 1:1 correspondence to the decisions shown in the bottom of figure 2.1. For example, anthropometric measures are the results of decisions about nutrition and health services consumption.
2. Several authors refer to “bargaining power” and “empowerment” interchangeably; “empowerment” is a broader and different concept (see the discussion in chapter 2).
3. Many impact evaluations that find evidence of increased household consumption in human capital or larger impacts for women than men on a number of other outcomes (as documented in other sections of this report) attribute this result to women’s increased control of monetary transfers, even without specific tests.
4. These are the results obtained with their preferred specification, where the wife’s share of income is instrumented with the transfer, total expenditure with the average of men’s agricultural

wage in the village (instead of the household total income as is more common in the literature) and school with lagged school.

5. The authors found that eligible households consumed 7 percent more food than predicted by a structural Engel curve model, estimated for the same population. Moreover, the share of high-protein food was 17–27 percent higher.
6. Eligible women must attend classes on nutrition and health as part of the condition.
7. The authors constructed a control group by exploiting the accidental exclusion from the program of a group of households for reasons unrelated to the outcome of interest.
8. The authors found, however, that households where women had more power spent more on children’s food consumption (milk in this case), education, and health, and were more likely to send their children to school, but this was true regardless of the program.
9. All women over age 60 and all men over age 65 are entitled to the benefits, subject to a means test.
10. Older girls (born before 1992) living with an eligible grandmother also had better health than similar girls living in noneligible households, but just in terms of weight for height.
11. Duflo’s findings are also compatible with expropriation of benefits going to female pensioners. This interpretation is discussed later in the section.
12. Given that the benefit evaluated is universal, the study compares households with an elder between the ages of 54 and 64 (not yet eligible to receive the pension) to households with an elder between the ages of 65 and 74 (receiving the pension).
13. According to the author, the lower investment by indigenous women may be explained by discrimination (recognizing that the returns to education may be lower for this group), credit constraints, myopic behavior, or differences in discount factors.
14. Preferences are not observable; the researcher can only observe changes in behavior that are possibly due to different preferences being expressed, given the constraints. However, a behavior consistent with the UM does not mean that everybody has the same preferences, nor that there is a dictator that forcibly imposes their preferences. The model may be consistent with a situation where social and traditional forces or other external constraints define what is the “right” behavior for specific choices.
15. In a different paper, the authors explore the impact of the same pilot project on schooling decisions, but they do not analyze whether the gender of the recipient makes any difference (Akresh, de Walque, and Kazianga 2013).
16. The primary decision maker was identified by the pensioners themselves and other household members.

17. Handa and others (2009) estimate the impact of PROGRESA on various categories of expenditures separately from the impact of earned income to test whether the household has a higher propensity to spend PROGRESA transfers for food, schooling, and adult and children clothing expenditures (compared with the other household income). Interestingly, they found that transfer income has the same impact as general income, which suggests that the condition attached to PROGRESA does not have any independent effect.
18. The authors also integrate qualitative and quantitative analysis to validate and interpret the results.
19. The interventions are the Food Security Vulnerable Group Development (FSVGD), the Income Generation Vulnerable Group Development (IGVGD), the Food for Asset Creation (FFA), and the Rural Maintenance Program (RMP). The FSVGD is a cash and food transfer to poor women; the IGVGD transfers food rations to poor women; the FFA is a PW program that targets poor men and women (with a 70 percent quota for women) and pays food and cash; and the RMP is a PW program that pays only cash and targets destitute women. They all include training in income-generating activities and require compulsory savings. The IGVGD also includes a microcredit component.
20. The study did not measure changes in psychological outcomes (such as self-esteem, confidence, and so on).
21. All three types of medical tests were among the conditions to receive PROGRESA transfers for those eligible.
22. Because noneligible women did not receive any transfer from eligible women (households) Avitabile (2012) concludes that the impact found was not due to female bargaining power.
23. Note that this effect must also be present for women receiving the transfer and conflates the direct impact of receiving the money, a point that Avitabile (2012) does not discuss as his focus is on spillover effects.
24. Unlike fertility, which is an outcome explicitly targeted by the program, domestic violence is normally not addressed in the design of SSNs.
25. The program consisted of six monthly transfers of (alternatively) food, food vouchers, or cash, and it targeted Colombian refugees and poor Ecuadorians in selected urban centers in northern Ecuador. During the sensitization phase, the program was presented as targeting women in particular; however, both men and women were entitled to the program (based on household demographics) so that impacts can be analyzed by the recipient's gender.
26. The authors do not explain this interesting finding, which may indicate that an increase in household well-being can lead to a decrease in domestic violence, at least at low income levels.
27. With more than six years of schooling.
28. No statistically significant effects were found for physical violence.
29. See Schultz (2008) for a review of models of fertility and a discussion about the children quantity/quality trade-off.
30. The authors also speculate that the transfer given to the woman may have increased her decision-making power and therefore her ability to enforce her preferences for (possibly) increased use of contraception to achieve lower fertility.
31. The authors note, however, that the question that was asked entailed ambiguities that could imply the decision to not use contraception.
32. As Morris and others (2004) note, using prenatal care services involves an opportunity cost (missing work) and direct costs (transportation and fees for using the service).
33. Figure 3.1 and subsequent figures summarizing the coefficients estimated by the studies analyzed in this report are not meant to suggest that these coefficients can be compared and, even less, generalized. The purpose is only to summarize the main findings in a compact way.
34. *Bono de Desarrollo Humano* and *Plan de Alimentación y Nutrición Escolar* (PANES) were both conditional cash transfer (CCT) programs, but they operated as unconditional cash transfers (UCTs) in effect because the conditionalities were never enforced. More important, according to Amarante, Ferrando, and Vigorito (2011), PANES beneficiaries were largely unaware of the conditionalities, possibly leading them to behave as if they were receiving a UCT.
35. Amarante, Ferrando, and Vigorito (2011) use a difference-in-differences (DD) instrumental variables model.
36. No significant effects were found for the unbalanced panel, including a pooled sample of women reporting a delivery only at the baseline survey or at the follow-up survey.
37. Dongre (2012), Lim and others (2010), and Santhya and others (2011) found that effects were heterogeneous across states (higher in states with low institutional deliveries at baseline, after a slow start), rural and urban areas (higher in rural areas, not significant in urban areas), and public and private facilities (higher in public facilities and negative in private facilities in rural areas). Santhya and others (2011) found that although the probability of skilled birth attendance substantially and significantly increased for women beneficiaries (+43 percentage points), there was a small reduction for nonbeneficiary women (-2.5 percentage points).
38. Significant results are found only when the full sample is used, but not when a narrower bandwidth around the threshold is considered.
39. Graduation out of SSNs is reminiscent of the welfare-to-work policy adopted in the design of welfare programs in several developed countries, with the goal of moving nonemployed beneficiaries of cash transfer programs into employment.

40. Program of Direct Payments to the Countryside is a cash transfer geared toward farmers, mostly poor male landowners.

41. There are no statistically significant differences between men and women.

42. The regression discontinuity approach is based on the age cutoff to be eligible for the program (65 years). The total sample includes all households with the oldest household member age 35–90.

43. The paper does not report baseline values of asset ownership disaggregated by gender of the household head. In male-headed households, large effects were estimated on access to livestock compared with a control group (46 percentage points for goats and 57 percentage points for chickens), which are only slightly smaller than the estimated coefficients for female-headed households. However, for hoes and sickles, the coefficients estimated for male-headed households are smaller and not statistically significant (7 percentage points and 14 percentage points, respectively). Coefficients estimated using DD are qualitatively similar to those estimated using propensity score matching (PSM) DD, although smaller in size. The only exception is access to sickles for male-headed households, where the coefficient is larger (19 percentage points) and statistically significant.

44. Though the individual recipient of the benefit is identified, the investments occur at the household level.

45. Female-headed households are 63 percent of households in the treatment group and 66.8 percent of households in the control group.

46. Regarding increased agricultural investments, households were also found to reduce participation in agricultural wage labor and ganyu work, suggesting an increased focus on household-oriented productive activities.

47. IGVD and FSVG are both components of the Vulnerable Group Development (VGD) program.

48. IGVD, FSVG, and RMP target only women, and FFA targets both men and women, but requires at least 70 percent of participants to be women.

49. Significant at the 1 percent level. The estimation method used is PSM.

50. Significant at the 5 percent level.

51. Ahmed and others (2009) also evaluated various aspects of empowerment among the same group of women. They found that RMP participants were 12 percentage points more likely to make decisions about their employment independently; there was no significant effect on how female FFA participants made decisions about whether or not to work. Qualitative evidence reinforced this finding of greater empowerment among RMP participants, who said that they had more decision-making power and freedom of movement. Their spouses also said they appreciated their wives more since they contributed more to the family.

52. The two PW programs, though, did not have any impact on women's ability to make or influence the decision about whether or not to work, or on women's control of the money they earned. However, baseline values of these outcomes were already high for both the treatment and control groups.

53. Gilligan, Hoddinott, and Taffesse use different definitions of "treatment," or "participation in PSNP." Men experienced a negative impact of 11 percentage points on the probability of entering into wage employment when participation in PSNP was defined as "the household received at least 90 birr per person from the program, or food equivalent in value to 90 birr over one year period, equivalent to at least 50 percent of the theoretical amount (based on the design)."

54. This study uses PSM to construct a control group.

55. One of the two Bangladeshi PW programs (RMP) requires participants to save a significant amount of money, which can support investments in business activities later on. Based on the PSM estimates presented by Ahmed and others (2009), RMP participants experienced a large increase in savings—a staggering 1,341 percent.

56. From 2010 to 2011, 54.95 million households (34 percent of all rural households in India) obtained work under the NREG program. In the same financial year, the program generated 2.57 billion person-days of employment (Berg and others 2012).

57. Berg and others (2012) estimate that on average, women earn about 22 percent less than men in agriculture.

58. It is unclear exactly where the discrepancy is between these two estimates. Both studies used the *Encuesta de Características Socioeconómicas de los Hogares* and *Encuesta de Evaluación de los Hogares* data and restricted their sample to adults age 18 or older. Parker and Skoufias (2000) estimated average treatment effects, given that not all of the families randomized into treatment actually received payments during the time frame studied. It is unclear what type of estimate was used by the *Secretaría de Desarrollo Social* (1999), but presumably if the intent-to-treat effect was measured in place of the average treatment effect, their estimates would be lower instead of higher.

59. Maluccio and Flores (2005) used a slightly broader definition of employment, including paid labor outside of the home and unpaid labor in a household enterprise. For comparability with other programs' data, Alzúa, Cruces, and Ripani (2012) define employment as only paid labor outside of the home.

60. For Nicaragua, this result belies large inequalities. Men, who already had more than 90 percent employment participation at baseline in both the treatment and control groups, did not experience any change in employment, presumably leading to the null results. But women, with only 25 percent employment at baseline, saw a fall of nearly 40 percent in both treatment and control (Maluccio and Flores 2005).

61. This effect was found in only one specification (RDD including a quadratic term for the normalized poverty score and individual controls) and was driven by the behavior of individuals residing outside the capital. PANES had several minor components along with the conditional cash transfer (including job training and a workfare program) that could explain why this result is so different from the null results associated with the other programs.

62. It is important to recognize, however, that these estimates are not due simply to a decline in labor supply among beneficiaries, but they also reflect a substantial increase in hours worked by nonbeneficiaries in coffee areas. Beneficiary labor supply fell by an average of only eight hours per week in 2001 and an average of two hours per week in 2002.

63. Workers living in BDH households are less likely to leave unemployment, but the authors do not discuss to what extent this result is driven by the mothers.

64. Most of the CCT programs were targeted at families with children, and the main recipient was often the mother or the primary female caregiver.

65. These programs, however, encourage income-generating activities but not necessarily outside employment, given social norms in Bangladesh that aren't conducive to female participation.

66. The two other treatment arms were a simple CCT and a CCT plus a scholarship for occupational training.

67. In a way, both the Malawi Social Cash Transfer Scheme and the Child Support Grant targeted vulnerable children. The Child Support Grant did so explicitly—the grant “followed the child,” meaning it transferred to whichever household the child lived in at the time. In Malawi, the program targeted the poorest 10 percent of households that were also labor-constrained, meaning there was no able-bodied member of the household between ages 19 and 64 or there were more than three dependents to each able-bodied adult. In practice, these labor constraints are found in households with vulnerable children because AIDS resulted in many children living with their elderly grandparents. About 56 percent of the children in the sample were either single or double orphans, and the average age of the head of household was 61. This targeting of the children and the lack of conditionalities placed on the caregivers time could help to explain the positive labor effects from these programs.

68. Juárez González and Pfutze (2014), the only impact evaluation to explicitly test for a change in household composition, found that there is no significant effect of the program on the probability of living in a one-generation household, showing that the change in labor force is likely attributable to the income effect from the transfer instead of an endogenous change in household composition.

69. *Pensión Alimentaria para Adultos Mayores* and *70 y Más* are essentially the same program, but the former operates only in the Distrito Federal, and the latter is available only in rural areas.

70. Prime age is defined as between the ages of 18 and 59.

71. In principle, a decrease in child leisure may also be considered a cost.

72. The CCT produces an income effect (it makes both children's schooling and leisure more desirable—if leisure and schooling are normal goods) and a substitution effect (it acts as a “discount” on the price of schooling). See Skoufias and Parker (2001) for an explanation and a graphical illustration of the decomposition of the CCT in income and substitution effects.

73. Because it is easier to monitor school enrollment than attendance, a large number of papers analyze impacts on education by focusing on enrollment. However, enrollment may be an imperfect indicator of the impact of the program, since being enrolled does not imply actually attending school. A subset of papers used information on attendance as an outcome of the program. A criticism of CCTs is that they are demand-side interventions that assume the available supply (infrastructures, teachers, and so on) can properly accommodate increased demand. If this is not the case, increased enrollment may not result in better educational outcomes, and/or progress may not be sustainable with time. Only a few impact evaluations assess the impact of cash transfers on grade progression, dropout rates, and quality of learning, and they are not analyzed here.

74. These results are based on a fuzzy regression discontinuity estimator. However, similar results were obtained using ordinary least squares or matching techniques.

75. Girls were eligible to receive the cash transfer in secondary school, but they had to sign for the program in the sixth grade (the last year of primary school).

76. Skoufias and Parker (2001) and Parker, Todd, and Wolpin (2006) suggested that small effects of PROGRESA on primary school attendance are not surprising due to the high pre-program enrollment and attendance rates (almost 94 percent for both girls and boys). This high attendance rate places an upper bound to the potential effects of the program. However, before program implementation, attendance rates were found to fall dramatically after completion of primary school and after completion of secondary school. Therefore, the program had a larger scope to increase attendance and enrollment among older children. Higher transfers for older children may have also contributed to explain the larger impact for secondary school, despite older children facing higher opportunity costs of schooling. Dubois, de Janvry, and Sadoulet (2012) showed that continuation rates in primary school are almost 95 percent in every grade. However, continuation rates sharply decreased in the first year of secondary school—only 72.4 percent of children successfully completing primary school enrolled in the first year of secondary school. Differences by gender were large: 75.1 percent of boys completed the transition to secondary school, but only 69.4 percent of girls did.

77. Results in Dammert (2009) are based on interacting the variables for program participation and the gender dummy, which

allows for a direct comparison of the gender effects. The impact of the program was found to be statistically larger for boys than for girls.

78. Maluccio (2009) also estimated one-year impacts of RPS on enrollment (defined as matriculation). He found large effects for both boys and girls (+22 percentage points). For attendance, he found larger effects for boys (+32 percentage points) than for girls (+26 percentage points).

79. For the age group 6–7 years, girls exhibited larger gains in enrollment rates than boys of equivalent age (6 percentage points versus 4.7 percentage points). For the age group 8–11 years, both boys and girls showed a similar increase in enrollment (1.7 percentage points for girls and 2.4 percentage points for boys).

80. They used DD estimation and relied on baseline and pre-baseline data to control for anticipation effects in the “treatment without payment” group.

81. Skoufias and Parker (2001) compared two alternative definitions of child labor: a narrow one, and a broader one based on time use data. The narrow definition includes working the week before the survey in paid, unpaid, or informal activities, but excludes domestic activities. The definition that used the time use survey data includes additional activities and domestic work. It also allows the authors to construct a measure of leisure time.

82. These impacts were estimated using the time use module.

83. The effect on the probability of working for pay was –12 percentage points for eligible boys and –9 percentage points for girls. At baseline, participation in work for pay was higher for girls (37 percent) than for boys (31 percent); hours worked were also higher for girls than for boys (28 and 24 respectively). Girls worked in the farm sector and the garment industry, and boys in the farm sector and construction.

84. The labeled cash transfer in the Tayssir Cash Transfer Program was essentially a transfer not conditioned on attendance or continued enrollment; however, parents had to enroll their child in the program yearly to receive the money. The program operates as a UCT in that there is no conditionality enforced, but the goals of the transfer (for example, increasing education) are explicitly stated by the program. Its delivery through the school also linked the program to education.

85. Both the CCT and UCT arms had positive and significant effects on the number of terms enrolled from 2008–2009 (the maximum number of terms could be six). The UCT arm had an effect on this measure of enrollment that was only 43 percent of the CCT impact (+0.53 for the CCT and +0.23 for the UCT) but the difference was not statistically significant. For attendance, when the entire 2009 school year was considered instead

of only the first term, the effect of the CCT was positive and significant (8 percentage points) and the effect of the UCT was positive, but not statistically significant.

86. Unlike in Burkina Faso, where the conditionality was binding due to low baseline enrollment rates, in Morocco the enrollment rates at baseline were already high.

87. The effect was larger for the THR modality.

88. Data on attendance was collected from unannounced visits to the schools after program implementation. Then, only single differences estimations could be obtained.

89. For afternoon school attendance, both arms of the program showed large, positive and significant effects concentrated on girls in the age group 6–9 years and on boys of ages 10 to 17 years. The authors also found nonsignificant effects when using self-reported attendance, but results were not presented in the paper.

90. However, except for boys of ages 10–17 years, the hypothesis of equal effects on school attendance of the two arms of the program cannot be rejected.

91. Height-for-age z-scores, weight-for-age z-scores, weight-for-height z-scores, or body mass index-for-age.

92. Fiszbein and Shady (2009).

93. Himaz (2008) found positive impacts of a nutritional grant on weight and height-for-age z-scores in beneficiary children aged 6–60 months. Impacts become nonsignificant when the sample is gender-disaggregated.

94. In households with a female recipient, girls showed an increase in height-for-age z-scores of 0.71 with a 10 percent level of statistical significance and an increase in weight-for-height z-scores of 0.61 at the 5 percent level.

95. The positive impact on THR on pre-school siblings, however, may be partially explained by the fact that THRs can be more easily reallocated than school meals.

96. The authors measured the impact of CCTs in three countries—Honduras, Mexico, and Nicaragua—in mitigating the potential negative effects of shocks caused by falling coffee prices. They calculated average treatment effects of the intervention on height-for-age z-scores of children younger than age 4 at the time of the baseline survey and younger than age 6 at final measurement who lived in communities that relied heavily on coffee production. The programs are PROGRESA/*Oportunidades* (Mexico), RPS (Nicaragua), and PRAF (Honduras).

97. At baseline, the height-for-age z-scores for boys was -1.61 in Mexico, -1.78 in Nicaragua, and -2.34 in Honduras.

98. In absence of the program.

4

The Bank's Portfolio: Emerging Trends of Gender Integration

This chapter focuses on World Bank-supported Social Safety Net (SSN) interventions to analyze the gender elements in their design and derive the implications of impact evaluation findings for the World Bank portfolio.

Gender mainstreaming was the approach the World Bank selected to increase attention to gender during the rapid increase in IEs production at the Bank since 2005 (IEG 2012a). Several World Bank initiatives fund or otherwise support IEs of development projects, including those focusing on what works to advance women's economic empowerment.¹ These initiatives include the Gender Action Plan (GAP), Strategic Impact Evaluation Fund (SIEF I and II), Development Impact Evaluation (DIME), the Africa Gender Innovation Lab, Women's Leadership in Small and Medium Enterprises, and the Latin America and Caribbean Regional Gender Action Plan. The approach was complemented with GAP strategic support to increase attention to gender in Bank operations in the economic sectors.²

The Gender Action Plan collaborated with SIEF I to help fund innovative IEs of conditional cash transfers (CCTs)

pilot programs in Africa and the Middle East. The IEs examined the different impacts of giving transfers to mothers versus fathers on human capital building and women's empowerment. The GAP also provided financial support to create a cross-cutting gender program in DIME to answer strategic questions such as: What is the impact of forming women-led self-help groups on livelihoods and social capital? Can cash transfers be used to economically empower women to emancipate themselves from abusive situations? Can SSNs help close the gap in education and health for children?³

Because of these efforts, World Bank SSN projects that integrate an impact evaluation with gender dimensions (for example, measuring gender-disaggregated results, or measuring the impacts of a specific gender feature in the design) increased, especially in the past few years.

BOX 4.1 GENDER IN THE WORLD BANK GROUP SOCIAL PROTECTION AND LABOR STRATEGY

Social inclusion is a core principle of the World Bank Group Social Protection and Labor (SPL) Strategy, 2012–22. Gender equality is part of this broader goal: “SPL systems need to be more inclusive, reaching excluded groups to ensure their access to SPL, notably among the most vulnerable, the informal, and the disadvantaged (including women and disabled...)” (World Bank 2012a, 29). “Despite substantial gains in the coverage of SSNs, many poor and vulnerable groups remain uncovered, which often include children, women, ethnic minorities, and the disabled” (Ibid., 32).

The SPL strategy highlights the importance of addressing gender in operations and states that “the World Bank will work with countries to ensure that programs adequately address the [social protection and labor] needs of both women and men (and girls and boys). In social assistance programs, as relevant to the country context, the World Bank will ensure that women have access to the transfers—building on the evidence that increases in the relative resources controlled by women commonly translate into a larger share of household resources going to family welfare, especially to expenditures on children. In workfare programs, program designs will incorporate social norms about gender-appropriate behavior, as well as gender-specific responsibilities with respect to household and market work... And World Bank advice on old-age income security schemes will reflect the reality that since women live longer than men, they have a greater need for old-age income security, particularly during widowhood. Since women in developing countries are more likely than men to work in the informal sector, they are also less likely to benefit from formal pension schemes” (Ibid., 35).

These efforts were motivated by the need to provide rigorous evidence to World Bank Group operational teams that gender-relevant elements in the design of interventions improve gender outcomes and, more broadly, development outcomes.⁴ The importance of this goal, especially for social protection interventions, was reflected in the World Bank's Corporate Scorecard indicator requiring the Bank to monitor the number of women and girls benefiting from social protection and other targeted programs. The new strategic directions for the Bank put greater focus on implementation and results across sectors, including SP.

Integrating Gender Considerations into World Bank Social Safety Net Projects

Two hundred thirteen SSN projects with interventions of interest were analyzed to assess gender integration, the approaches adopted, and the type of indicators used to measure and monitor results. This section presents findings from 112 investment projects. The other 101 are development policy loans (DPLs) that are more succinct in describing the interventions supported to draw the same type of information. Some general findings from DPLs are reported in box 4.2. A detailed questionnaire was used to assess the gender relevance and integration

BOX 4.2 GENDER CONSIDERATIONS IN DEVELOPMENT POLICY LOANS

A thorough analysis of gender considerations in development policy loans (DPLs) is challenging because of the lack of detailed information about the interventions supported in this type of operation. Direct beneficiaries are not often clearly identified, and consequently gender considerations in these projects are generally absent. When mentioned, gender is part of the background discussion in project documents, sometimes as a priority in client countries.

A large number of DPLs identified for this review aim to strengthen SSN systems (45 out of 101) with a focus on improving the efficiency (8), effectiveness (6), sustainability (5), and governance (5) of the system. Improving the coverage (4) or delivery (4) of social services is sometimes stated as a specific objective of these projects, but increasing social inclusion and/or reducing inequality (3) or protecting the poor (2) are seldom stated.

Only three of fifty-six DPLs supporting any of the interventions of interest refer to gender-expected impacts. One cash transfer project in Pakistan, for instance, specifically includes the explicit motivation of promoting gender equality and states "The cash transfers...are provided to the female head of eligible families, which is expected to increase women's autonomy and their perception of self and social status within family, as suggested by the international evidence from other cash transfer programs or conditional cash transfer programs. The empowerment of women in turn may have some positive impacts on children's human capital" (World Bank 2009a). A project in Malawi recognizes that "...in rural Malawi around a quarter of households are headed by females, and these households tend to be poorer than male-headed households. Interventions such as school conditional cash transfer program currently implemented by the Government of Malawi, with support from DPs, has resulted in closing gender gaps in primary education and improved gender parity for the higher standards. Therefore, female-headed households, the elderly, child-headed households and the destitute would be the main beneficiaries of the social protection interventions supported by this operation" (World Bank 2012b).

Seven DPLs supported changes and reforms in contributory pensions systems, especially in Europe and Central Asia and Latin America and the Caribbean Regions. But all cases aim at the financial sustainability of the system. Reviewing the equity of the pension system, including the gender dimension, is explicitly stated in only two cases, and only one had an explicit action associated with it. Note that almost all of the DPLs supporting changes in the contributory pension system proposed to increase women's retirement age as one of the vehicles to achieve fiscal sustainability or actuarial balance but without discussing its implications for individual groups of beneficiaries.⁵ Projects also supported increasing the effective retirement age, resulting in changes in early retirement policies. This review does not systematically analyze whether these reforms impacted women more than men, since projects do not analyze this in Project Appraisal Documents. However, this type of reform generally affects certain public occupations in which women tend to be overrepresented (civil servants, teachers), so a gender analysis may have been useful to guide these decisions, or at least to understand the distributional implications for women.

of project objectives, components, outcome indicators, and reported results using the information available in Project Appraisal Documents (PADs), Implementation Status and Results Reports (ISRs), and Implementation Completion and Results Reports (ICRs). The gender relevance of projects' targeting, eligibility criteria, and the intended and actual beneficiaries were also analyzed. This report reviewed ISRs and ICRs but does not evaluate the results of Bank support to SSN interventions.

Some projects are more gender sensitive than others. Of all investment projects, 50 include gender elements in their design. Although addressing gender inequality is not necessarily a goal, the design of these projects is based on specific assumptions about gender roles often emerging from contextual gender analysis.⁶ Although not necessarily gender sensitive in design, 44 projects include indicators to measure gender-relevant impacts. Six projects explicitly aim to address gender inequalities or enhance women's empowerment as an objective.⁷ Forty-six project documents do not address gender, even if (as illustrated in previous sections of the report) they likely impact gender relationships, and their results are the product of gender-specific behavioral responses.

The majority of projects that included gender elements refer to women. Only three projects discuss issues or include actions related to men: a CCT in Jamaica (where secondary education payments are higher for boys to compensate for their higher opportunity cost of schooling compared with girls), a project in the Democratic Republic of Congo (eligibility criteria explicitly describe different issues facing boys and girls under age 18 living in the streets), and a CCT in Grenada (the project refers to higher vulnerability for boys, identified as more at risk).

Eight investment lending operations support emergency or temporary cash transfers. Among them, those that aim at providing cash assistance to help demobilized ex-combatants and their families reintegrate into civilian life all include gender considerations. In Burundi, for instance, actions included separate living areas in demobilization centers for female ex-combatants and their children, specialized medical screening, gender sensitization for the implementing agency personnel, promotion of female associations and involvement of spouses during reintegration activities, and the like.

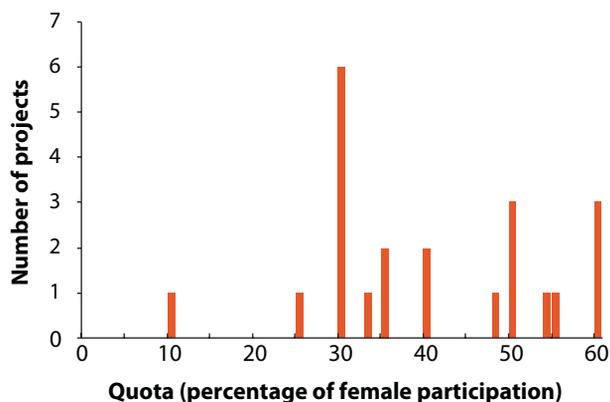
Six projects explicitly included gender elements in the project's development objective. Three are temporary

employment programs: one in Côte d'Ivoire aimed at improving employability of young men and women; another in the Republic of Yemen prioritizing infrastructure to provide services for women and children; and one in Djibouti aimed at improving nutrition practices among participating households, focusing on preschool children and pregnant women. Two are CCTs programs in Latin America aimed at increasing the use of maternal health services. The sixth is a one-off unconditional cash transfer (UCT) aimed at reaching conflict-related widows in Nepal.

Gender-sensitive goals are sometimes in project documents, even if they are not part of the project development objective (PDO). A Jamaica CCT, for example, aims at improving the school attendance of boys by offering higher payments to boys to compensate for their higher opportunity cost of secondary education.

Gender considerations are in the eligibility criteria of 41 percent of the projects, notably in most of the public works (PW) projects (33) and CCTs (15). PW projects define eligibility at the household level (with a specified limit in the number of individuals who can take part within the households). More than half of the PW projects (33, or 57 percent) state they "encourage" female participation, and 22 include quotas or explicit targets. This is especially common in South Asia and Africa, where about 70 percent of the PW projects established a quota or set a defined target for female participation. The gender quota varies across projects from a modest 10 percent to 60 percent. The rationale for defining a specific quota is often not discussed in project documents, except for cases in which there was experience with female take-up (figure 4.1).

FIGURE 4.1 Female Quotas in Public Works Projects



Source: IEG calculations based on analysis of World Bank project documents.

Besides using quotas to increase female take-up, projects adopt other strategies such as promoting the participation of women in project selection committees; ensuring the availability of drinking water; providing separate toilet facilities and day care; providing flexible work opportunities, light work opportunities, and access to close-to-home work sites; and organizing sensitization and outreach campaigns. In Bulgaria, for instance, communities were given a monetary incentive (through reduced contributions) to select infrastructure projects addressing women's groups' priorities. In Tajikistan, payments are given to the household head so that other household members—women in particular—can have the flexibility to decide how to best contribute to the work, either directly through manual labor or indirectly through supporting activities such as preparing and providing food and drink.

Motivation in Targeting Women and Including Gender in World Bank Social Safety Net Project Design

Unlike IEs, World Bank interventions rarely discuss empowerment, and when they incorporate gender elements into their design the goal is not necessarily to improve women's empowerment. As previously discussed, only six World Bank SSN projects included gender elements in the PDOs; none of the six projects aimed at increasing (or leveraging) women's empowerment.

Consistent with the SP strategy, women are almost always identified as a *vulnerable* group of targeted beneficiaries. Women are explicitly identified as potential beneficiaries of World Bank SSN interventions in 53 percent of the projects reviewed. Projects tend to single out female-headed households (11), pregnant and lactating women (22), and widows (9) among the vulnerable groups they aim to reach.

Note that “beneficiaries” is a broader concept than “recipients.” “Recipient” is the individual who receives the transfer. “Beneficiaries” are the individuals meant to benefit from the intervention—potentially all household members, including children. The distinction is clear in CCTs, in which beneficiaries are generally children in poor households, but recipients tend to be their mothers. In some cases, beneficiaries may be those individuals that are specifically reached by project activities—for example, training and information sessions.

The CCTs pay the transfer to the mother with an instrumental purpose—that is, based on the assumption that she, more likely than her husband, will spend resources on children's health and nutrition, thus reinforcing the goal of CCTs of decreasing future poverty. This is well illustrated by a PAD stating that providing cash transfers to women helps ensure that money is spent to benefit the family and particularly children. “International evidence on intrahousehold allocation and on the use of conditional cash transfers in other countries provided to women has repeatedly shown the increases in women's income translates in more expenditures for food, children, clothing, education supplies and other goods for children (shoes, medicine, etc.)” (World Bank 2009b).

Fourteen cash transfer projects (30 percent of all CCTs) specify that cash is given to women (10 CCTs and 4 UCTs). More recent CCT projects tend to not specify the recipient. Two UCTs do not specify the recipient—one refers to the household head (mostly men in the Republic of Yemen) and one UCT project identifies the recipient as the male head of the household (Mali).

When transfers are conditioned, projects tend to assume that women are more likely to comply with the requirements than men. Two CCT projects specify the woman as the preferred recipient of the cash transfer; however, they allow others to receive payments when that is not feasible. Ecuador's *Bono de Desarrollo Humano* states: “Women are considered the primary beneficiaries, although they are allowed to designate a representative for payment collection if needed (i.e. illness, migration or even death of the primary beneficiary)” (World Bank, 2006). Similarly, Tanzania's Productive Social Safety Net project permits a guardian to receive the transfer when the mother cannot. In *Red de Oportunidades*, a responsible, designated adult in each household is required to attend training sessions on health, nutrition, and sanitation every six months, but this is a “complementary” activity that is not mandatory. Note that the “responsible, designated adult” need not be the mother. *Bolsa Familia* in Brazil provides the transfer “to mothers or other designated family members,” the CCT in Jamaica to “the household representative or a designated agent,” and in Grenada to “family representatives.” The assumption is that eligible households can designate their representative, but the PAD does not provide details in this respect.

UCTs sometimes specify women as the recipient when the objective is to enhance children's human capital. In

Cameroon, transfers are paid to female representatives of the recipient households to increase investments in children's human capital. The male household head is the designated beneficiary only if there are no women in the household over age 18. In Niger, transfers are paid to women as representatives of their households, and are expected to increase the level and quality of food consumption. In the Republic of Yemen, a project states that it is important to assess if male spending patterns are not aligned with projects objectives. If male/female spending patterns are an issue, the project would establish methodologies for effectively communicating important messages (for example, nutrition) to both men and women.

Recent projects in the portfolio are more likely to question the different spending behavior of men and women. Sometimes they plan an impact evaluation to compare the impacts when the transfer is paid to the mother or an alternative recipient. A CCT in the former Yugoslav Republic of Macedonia, for instance, is testing whether giving the payment to the mother or to the family representative designated by the family makes a difference in resource allocation: "Payments made to the mother are generally defended on the grounds that it promotes a better distribution of household resources and expenditures, but transfer payments are usually made to the designated household head (usually the father). The household head's position of authority might enforce the program effect on school attendance" (World Bank 2009c).

Unintended consequences of targeting women as recipients of cash transfers are generally not discussed in project documents. Only the ICR for an urban CCT in Colombia noted that urban mothers could not make time to attend workshops because they were working. And one project in El Salvador proposes actions to change or at least avoid reinforcing traditional roles by giving the cash and its associated responsibilities to women. Through a Social Participation, Inclusion, and Gender Plan, the project acknowledges the role women play in society and encourages men to take an active role in the CCT program *Red Solidaria*. Recommendations include putting an emphasis on fatherhood responsibilities to comply with CCT conditionalities; encouraging the spouse to be present when women receive the payments; supporting women to learn about the process of obtaining birth certificates (a role traditionally in the hands of the father) and their own identity cards; and providing childcare so women are able to attend training sessions.

Several IEs analyzed for this report take the view that disbursing the transfer directly to women can contribute to women's empowerment, but this is generally not discussed in project documents. Only two cash transfer projects specifically refer to the transfers as a vehicle for empowerment. The Pakistan Social Safety Net points out that cash transfers provide an entry point to address vulnerabilities and empower women: "...female beneficiaries have reported an increase in their self-esteem and improved relationships in the family—with less incidence of domestic violence by their partners or other decision-makers (in-laws) as they are more able to contribute to the household's economy" (World Bank 2009b). In Brazil, one project refers to a social assessment (Suarez and Libardoni, 2006) that included evidence on the impact of transfers on empowerment, gender and social capital. "Findings suggest that [*Bolsa Familia*] improved women's ability to make choices for themselves and for their children. It also helped to reduce women's sense of insecurity vis-à-vis their husbands and, according to almost 43 percent of beneficiaries interviewed, it helped reduce the incidence of domestic violence" (World Bank 2010a).⁸ Two projects in Pakistan propose to assess the empowerment effect of the transfer in women's perceived and actual social status through beneficiary assessments and IEs.

Projects in the portfolio assign different meaning to "empowering women." In Malawi, targeting women in PW projects aims to enhance food security and reduce poverty: "...increasing evidence [shows] that women are more likely to spend cash on food and other basic commodities. Men and female household members were generally allocated different tasks, and for most women (76 percent) participation in the scheme was said to have elevated their position" (World Bank 2003). The PAD of a Yemeni project quotes a recent survey by Oxfam showing that women were empowered as decision makers through the Social Welfare Fund cash transfer program because even though they are not head of the household in most cases, they determine "what foods were brought home, often choosing to buy vegetables, medicine or livestock needs, in addition to the purchase of staple goods" (World Bank 2013a). Also in the Republic of Yemen, "women have greatly benefited from PW projects through the construction of schools, health facilities and water supply schemes. They were saved time and drudgery and improved their health and education..." (World Bank 2004). Many women interviewed for a gender assessment of the Ethiopia Productive Safety Net

Program (PSNP) “felt that participating in public works had improved their standing and respect in their communities” (World Bank 2010b).

There are several examples of projects that incorporate elements into their design that account for the context. In Mali, a UCT is paid to men in households where a couple is present. According to the project documents, this is the best strategy to improve nutrition outcomes among food-insecure households, as men are the ones responsible for food. Similarly, a UCT project in the Republic of Yemen refers to the experience of Albania (as opposed to Central and South America) as more relevant to the country context. According to the analysis presented in the project documents, in patriarchal societies women’s involvement is best facilitated through the channel of male traditional leaders, working with male leaders to champion integration of women’s family responsibilities with project benefits (for example, cash transfers, training, awareness building, and so on). Examples of context-sensitive gender integration can also be found in PW projects. For instance, in Afghanistan, women were allowed to work from home and other socially acceptable locations. An ICR of a CCT project in urban areas in Colombia hints at the lack of attention to context at the design stage when reflecting on reasons why mothers were not able to comply with some of the conditions imposed by the project, as they cannot dedicate time to attend workshops.

Gender in Monitoring and Evaluation of World Bank Social Safety Net Projects

Inclusion of gender-relevant indicators among PDO indicators is not common (table 4.1). Of the 112 investment lending projects reviewed, 44 (39 percent) incorporate gender in their PDO indicators.⁹ Of these, 31 projects (70 percent) disaggregate the PDO indicators by gender, 10 (22 percent) have gender-specific indicators, and 3 (6 percent) present both types of indicators. Most projects with gender-disaggregated indicators are in Africa (23, or 52 percent, mostly in PW projects). In Latin America and the Caribbean, gender-relevant indicators, when available, are mostly gender-specific indicators—for example, indicators about maternal health (6 out of 9)—consistent with the prominence of CCTs in the region, as these projects tend to impose conditionalities on pregnant and lactating women and/or mothers.

Some project documents include extensive discussion on gender and incorporate that discussion into project

TABLE 4.1 Gender-Relevant Project Development Objective Indicators by Intervention

Type of investment project ^{a*}	PDO indicators disaggregated by gender	Gender-specific PDO indicators
CCTs (28)	6	6
UCTs (27)	6	1
PW (57)	26	2
NCP (1)	0	0
Food (4)	0	0
SSN (16) ^b	2	1

Source: IEG calculation based on analysis of World Bank project documents.

Note: Three projects have both gender-specific and gender-disaggregated PDO indicators. PDO = project development objectives.

a. The total number of projects is in parentheses. Categories are not mutually exclusive.

b. Projects categorized as SSN only are included.

design, but do not include indicators to track results. For example, the second Northern Uganda Social Action Fund (NUSAF) project in Uganda extensively discussed gender in the PAD and incorporated that discussion through concrete actions in its components (PW, household income support, and institutional strengthening). The project also proposes to “build on NUSAF1 [first NUSAF] lessons regarding gender by further developing and tracking gender equity outcome indicators and monitoring of exclusion in terms of delivery of project benefits” (World Bank 2009d). However, none of the main PDO indicators or the intermediate indicators was chosen to capture the results of those actions. Another example is the CCT project in Grenada that extensively discusses issues of boys at risk in the Caribbean and how the project could address those issues, but it fails to include gender-disaggregated data among the PDO indicators to monitor the impact of the program on school attendance.

Including gender indicators is a recent trend. Seventy percent of the projects incorporating gender-relevant or gender-disaggregated indicators among the PDO indicators were approved during fiscal year (FY) 2010–13. The most frequently used indicator that is disaggregated by gender refers to project beneficiaries.¹⁰ This is consistent with the corporate requirement (as of FY2010) that International Development Association-funded investment projects identify and measure the number of project beneficiaries, disaggregated by gender.

However, disaggregating project indicators by gender is often not done even when it is technically feasible. Of a total

of 265 PDO indicators, 67 percent (179) could potentially be meaningfully disaggregated by gender (with at least one indicator in each project). Less than one-third of those (51) were disaggregated. Gender-relevant indicators are not consistently reported, even when available (table 4.2).

In few cases, gender-relevant indicators were introduced during implementation and reported at time of completion. For instance, the ICR of the first phase of the Ethiopian PSNP reports several indicators disaggregated by gender, though none were included at design stage: food insecurity among female-headed households, direct support beneficiaries, total persons per day in employment, shares of benefits received by female-headed households compared with male-headed households, women representation in community food security task forces, and so on.

Gender-relevant results are often reported anecdotally, even when indicators were not included when the project was designed. The Malawi Third Social Action Fund (MASAF III) ICR, for instance, reports empowerment of women (as an unplanned result) defined as women's involvement in income-generating activities and their participation in project management committees. According to the ICR, anecdotal evidence (from the women themselves) shows there was a reduction in mortality among pregnant women in areas where MASAF III implemented road projects and increased vehicular traffic.

Projects with planned gender indicators and at least one ISR that... ^a	Number of projects	Percent ^b
Report indicator value in ICR or ISR	15	37.5
Do not report indicator value in ICR or ISR	8	20
Do not mention indicator in ICR or ISR	24	60

Source: IEG calculation based on analysis of World Bank project documents.

Note: Forty-four projects have gender indicators as part of the PDO indicators; four projects are very recent and have not yet generated an ISR. Percentages do not add up because categories are overlapping, as projects could have multiple gender indicators. ISRs and ICRs were last reviewed in March 2014. PDO = project development objectives; ICR = Implementation Completion and Results Report; ISR = Implementation Status and Results Report.

a. Categories are not mutually exclusive as each project can have multiple gender indicators.

b. Percentage of all projects with planned gender indicators and at least one ISR (40 in total).

The set of gender outcomes explored by the portfolio is narrower than the one analyzed in IE. Except for the percentage of female beneficiaries, gender-relevant indicators appear mostly associated with cash transfers' conditionalities (most indicators refer to maternal health). The absence of gender-disaggregated anthropometric measures and education outcomes is striking—only four education indicators in SSN projects were gender disaggregated).

Female take-up of the program (women receiving cash transfers, women employed by PW programs) is often reported. The inclusion of quotas for female participation in PW projects is more frequent in World Bank projects since 2010 (80 percent of the projects with quotas or explicit targets were approved in 2010 or after). Reported take-up, when available, suggests that quotas are generally met or even surpassed (table 4.3).

PADs more frequently include plans for an impact evaluation to assess impacts—93 percent of CCTs, 68 percent of PW programs, and 52 percent of UCTs refer to an impact evaluation, and most of those (67 percent) are projects approved in 2009 and after. It is not possible to tell at this stage if all these impact evaluations will disaggregate outcomes by gender or focus on specific gender issues, or whether the impact evaluation will happen at all.

Learning from Impact Evaluation in the World Bank Portfolio

The portfolio review and results described in the previous two sections of this chapter show that if projects are not conscious of the potential existence of gender-relevant impacts, they do not collect the relevant gender-disaggregated data and do not make the best use of existing impact evaluation evidence. This, coupled with the lack of attention to integrating gender into projects monitor-

Public works projects	Number of projects
Total	57
With female quota or targets ^a	22
Reporting on take up:	12
take-up = target	6
take-up > target	5
take-up < target	1

Source: IEG, calculation based on analysis of World Bank project documents.
a. Three closed projects and 19 active projects.

ing and evaluation (M&E), raises questions about missed opportunities for learning in SSN projects.

Is learning from evaluation internalized in projects? If so, how? Four scenarios are possible: Impact evaluation evidence exists and is used; impact evaluation evidence exists, but it is not used; non-impact evaluation evidence is used; no evidence is used. Disregarding the last (negative) scenario, this report discusses the first three cases.

In several instances, impact evaluation evidence is used by projects to inform project design. This is evident in the cases of pilot projects set up explicitly to be evaluated. About one-third of the projects report that an impact evaluation is planned to measure impacts—this is typically of pilot projects that often test variations of an intervention in their initial stage, before the final design is determined or the project is scaled up.

Many projects tend to refer to existing impact evaluation evidence to motivate features of their design, but this reference is often very general (the typical example is paying the transfer to women because, it is often claimed, impact evaluation evidence indicates that women are more likely to spend the transfer to the benefit of their children). Detailed discussion of how available impact evaluation evidence is informative of a particular context is less frequently stated in Bank documents. A rare example is a project in Mali that states: “The gender and role of cash transfer beneficiary in the household also affect final outcome. Recent research in West African countries ... shows that beneficiary recipient plays a role on final outcome of CT interventions. In West African countries the head of the household (usually male) is responsible for the household’s food expenditures. This is because one person, the head, is responsible for providing the food to all. On the other hand, non-food expenditures (excluding housing expenditures) are the responsibility of individual members, including the wives who hold responsibility for their own of other children. In this spirit, the research in Burkina Faso showed that the transfers to the men improve child anthropometrics while transfer to mothers (all mothers in the households) increased school enrollments” (World Bank 2013b). A project in Grenada discusses how findings from the World Bank Boys at Risk initiative¹¹ could be integrated into project design. After presenting gender gaps in education enrollment and completion rates by economic quintiles, it concludes that both boys and girls should be kept in school until they have completed secondary education, but the CCT

program should target families with boys, especially at transition periods (between seventh and eighth grade and in the process of secondary school certification exams), when risk of dropout is greatest.

Recognizing important limitations of impact evaluations about external validity, the comparison between the impact evaluation evidence reviewed in the previous chapter and the portfolio review of Bank projects in this chapter suggests that projects missed opportunities to use IEs more systematically. Impact evaluations evidence can be used to identify elements that seem important in driving results, so they may deserve specific attention (and specific assessments) in project design and should be more systematically tracked in M&E frameworks. In the previous chapter, the review exercise conducted through the lens of a specific theoretical framework highlighted a number of elements that, beyond the specific coefficient of the individual study, can play a crucial role in determining the gender impacts of the programs.¹² It seems that opportunities were missed to integrate impact evaluations in some types of intervention—for example, PWs. It is undeniable that the evaluation of some interventions are particularly challenging (see the discussion in chapter 2), but some interventions receive more attention than others.¹³

Impact evaluation is only one of many evaluation tools. PW interventions, which is the most important category in World Bank lending for SSNs, did not generate the same amount of impact evaluation evidence as CCTs. However, gender aspects of PWs were documented using a variety of approaches. Box 4.3 summarizes gender-relevant findings on PWs from studies other than impact evaluations.

Non-impact evaluation evidence used by projects shows that learning from implementation is increasingly reflected in more recent projects. For instance, the Second Public Employment for Sustainable Agriculture and Water Management Project in Tajikistan experienced several constraints to female participation in PWs. Constraints include the physical demands of the work; wages based on piece work; the reluctance of Tajik men in some communities to allow women to engage in this kind of work; the reluctance of Tajik women in some communities to work near men; work competing with family and household responsibilities; and the low number of women with valid identity cards. When reviewed, female participation rates averaged 11 percent of total beneficiaries because of limit-

BOX 4.3 GENDER IN PUBLIC WORKS

The Ethiopian Productive Safety Net Program (PSNP) and India's National Rural Employment Guarantee Scheme (NREGS) are two large work programs. The PSNP reaches more than 7 million chronically food-insecure individuals in rural areas and focuses strongly on reducing poverty of female-headed households and encouraging women's participation in public works (PW) activities, even if it does not include specific targets. Households that are not able to supply workers receive transfers of cash or food. NREGS guarantees up to 100 days of work per year per household, but the household decides how to distribute the 100 days among its members. NREGS includes several gender-relevant features to increase female participation: one-third of the workers must be women; wages are equal for men and women; childcare facilities for children under age 6 must be provided at the worksite; and work must be provided locally (within five kilometers of the worker's residence).

High-quality studies documented a variety of gender issues and impacts of the PSNP, NREGS, and other PW programs, but these studies cannot be defined as impact evaluations according to the criteria adopted by this report. They generally integrate multiple methods (structural models of labor supply and demand, use of administrative and household data, focus group discussions, and other qualitative methods). One study, Dutta et al. (2014), relies on a control group, though an atypical one (individual-specific counterfactual questions)—to produce a detailed assessment of the programs' impacts and has the essential characteristics of an impact evaluation. Many gender findings on PWs are derived from these studies, which investigated some topics not addressed in the impact evaluations reviewed such as costs of participating in PW, rationing, and the importance of working conditions to facilitate female participation.

Using qualitative and quantitative methods (analysis of secondary data and program documents, key informant interviews, a household questionnaire, focus group discussions, and life histories) Jones et al. (2010) found that PSNP has several benefits for women, especially female household heads. It smoothed food consumption patterns, facilitated school enrollment, improved access to credit, and prevented selling assets to meet immediate needs. Women reported receiving greater respect within the household. However, because involvement in PSNP is on a household basis and payments are given to the household regardless of who does the work, the program had little effect in changing decision-making power within male-headed households. In polygamous relationships, barriers to participation were found for second and third wives.

However, the design of PSNP addressed some of the shortcomings of the previous Ethiopian food-for-work PW program that limited female participation, as documented by Quisumbing and Yohannes (2004). Main constraints to female participation were lack of childcare, type of work offered, and competing household responsibilities, but not discrimination against women. The PSNP recognizes that women should be allowed more flexibility in working times so they can combine domestic work and care responsibilities. The program provides direct support during the late stages of pregnancy and lactation if a household is labor constrained. It also provides community daycare to allow women with small children to work.

Dutta et al. (2014) evaluate the impact of NREGS on poverty in Bihar (one of the poorest Indian states) and assess the performance of the program under several profiles. They analyze take-up, rationing, impact on wages, costs to take part in the program, knowledge of the program, and supply-side constraints using a variety of tools—administrative data, household panel data, qualitative observations from field work, and a randomized intervention—to assess the awareness of the potential beneficiaries. On gender, the authors found that the program offered employment opportunities to women, especially at the national level (48 percent of NREGS employment went to women, and women's participation in other casual wage work was about 23 percent). However, there were large variations across states—women were less likely to take part in the program in poorer states because of higher rationing.

In Bihar, Dutta et al. found that women were less likely than men to demand work, but they were also less likely to obtain work when they demanded it. Using an impact evaluation to measure the impact of an information campaign, the authors found an important explanation: women were less aware of their rights. They also found that information sharing between men and women in the household was limited. Another finding is

(Box continues on the following page.)

BOX 4.3 GENDER IN PUBLIC WORKS (CONTINUED)

that women were crowded out by men when work was scarce; by contrast, when labor market opportunities for men outside the program were good and male wages higher, women were more likely to get employment from NREGS. The authors' qualitative work showed that the perceptions of how women were treated at the worksites were positive, equal wage was enforced, and working conditions were generally good for women. Sudarshan et al. (2006) argued that differences in female participation across Indian states are explained by differences in local economies, specifically differences in market wages and in how males' wages compare to females' wages. Females living close to worksites and with better access to childcare were more likely to participate, given some preexisting restrictions in mobility and available time to paid work.

Datt and Ravallion (1994) estimated a model of intrahousehold time allocation using more than six years of household-level data to assess the net income gains of men and women participating in the Employment Guarantee Scheme (EGS) in the state of Maharashtra, India. The authors found that participation in the PW program displaced different activities for different genders: unemployment for men, leisure and domestic work for women. The authors also found evidence of significant gender cross-effects in time allocation such as men taking up more work on their own farm when women joined PWs employment. The authors claim that some of what is classified as domestic work by women is actually activity on their own farm.

This body of evidence has important implications and can provide insights on the role of quotas. One lesson is that quotas for women may not work as planned (the one-third quota is not filled in Bihar and in other states) and may not be optimal for the household (that is, the household may decide that it is more convenient to send men to work under some circumstances). It also clarifies that elements such as poor knowledge of the program may be key constraints to female participation; others elements such as provision of childcare and women-friendly working conditions can be effective in supporting female participation—probably more than mandated quotas.

ed attention to these issues. Looking forward, “constraints will be reduced by allocating less demanding areas of work to women, allowing women to work in groups separate from men, allowing family groups (men and women) to work on particular areas, increasing the flexibility of working hours for women, and by assisting women to obtain valid identity cards. ... A rigorous selection procedure will ensure that beneficiaries are drawn from the most food-insecure elements of the rural population—with at least 20 percent being women” (World Bank, 2012c).

Some recent initiatives at the Bank aim to facilitate the dissemination and use of impact evaluation evidence and the production of more IEs to test approaches that work to improve results for women. DIME has a repository of IEs, and more recently the enGENDER IMPACT database was created to support global knowledge sharing and uptake of key lessons and to encourage more and better IEs in key gender topics. According to the initiative's website, this is accomplished by compiling IEs (currently included are those from 2000 to 2013) led or supported by the Bank Group, organizing IEs around priority areas for policy action highlighted in the World Development Report 2012, and distilling standard information on all IEs so that lessons can be easily accessed and applied.¹⁴ The Umbrella Facility for Gender Equality provides trust fund money to support

the production of impact evaluations in the Bank's projects, including SSNs. For impact evaluation evidence to affect projects, however, attention should be placed on several elements, including timing, quality, and relevance, as highlighted in *World Bank Group Impact Evaluations: Relevance and Effectiveness*: “At the World Bank, the feedback loop between impact evaluation production and project operations and learning is modest. Notable examples of impact evaluation influence on development practice include contributing to project assessment and to decisions to design and sustain evaluated and future projects, raising the profile of certain types of interventions, informing policy dialogue and institutional strategies, and building local monitoring and evaluation capabilities. But in some instances, even when IEs were relevant and of good quality, they appear to have had limited use and influence for various reasons, such as poor timing, underdeveloped operational linkages, failure to engage project teams and decision makers, or lack of dissemination” (IEG 2012a, x).

Endnotes

1. Retrieving impact evaluations connected to the Bank's projects was made easier by several repository efforts across the Bank such as DIME and, more recently, enGENDER IMPACT.

2. Through competitive grant allocations, \$4.1 million in small grants helped enhance gender integration in 75 Bank operations. <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/0,,contentMDK:22148542~pagePK:210058~piPK:210062~theSitePK:336868,00.html>. Accessed April 16, 2014.
3. As a cross-cutting theme focus in DIME, the gender program aims to “assess which interventions are most effective in: (i) reducing gender gaps in human capital, with a special focus on education and female mortality; (ii) closing gender gaps in access to economic opportunities, earnings, and productivity; (iii) shrinking gender differences in voice and agency within society; and (iv) limiting the reproduction of gender inequality across generations.” <http://web.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTDEVIMPEVAINI/0,,contentMDK:23415946~pagePK:64168445~piPK:64168309~theSitePK:3998212,00.html>. Accessed April 7, 2014.
4. The Gender Action Plan’s motto was “Gender equality as smart economics” to stress that gender equality is not only a right, but also makes economic sense.
5. This review could not locate any Poverty and Social Impact Analysis to assess the impact of this type of reform.
6. Note that projects in this category may include gender considerations in any of their components, not necessarily the SSN component. Therefore, this number should be seen as an upper bound measure of inclusion.
7. Note that the total number of projects do not add up to 112, as the categories presented are not mutually exclusive (that is, projects with gender indicators may have also included gender components in its design).
8. This Project Appraisal Document also reports that, according to the baseline data collected for the impact evaluation, women residing in beneficiary households have higher bargaining power—especially in the North-east where monetization is less developed.
9. Less than 10 percent of all projects have gender-disaggregated or gender-relevant indicators. They are PWs projects in Cote d’Ivoire, Egypt, Ethiopia, Jamaica, Nigeria, Tajikistan, and the Republic of Yemen.
10. Twenty five projects include one of these phrases in their PDO indicators: “direct project beneficiaries, of which female” or “% of beneficiary women” or “female beneficiaries.”
11. For more details on the results of this initiative, see http://imagebank.worldbank.org/servlet/WDSContentServer/IW3P/IB/2013/06/28/000356161_20130628144954/Rendered/PDF/ACS38710WP0P1219030Box377363B00OUO090.pdf. Accessed March 27, 2014.
12. Several projects seem to use impact evaluation evidence in a passive way—for example, they may accept that because studies showed that women are more likely to spend the transfer to the benefit of their children, the transfer should go to mothers. It is less common to find a discussion of what such a finding actually implies—for example, that women can *receive* the money, *control* the money, and *decide* how to spend it, and—and whether these conditions are met in the specific context of the project. An analysis of constraints to be addressed in project design is equally rare (with time and mobility constraints being especially important for women).
13. One of the reasons why many PWs do not include an impact evaluation may be that PW operations are put in place in emergency contexts, even if not necessarily processed under emergency procedures. However, under certain conditions, an evaluation relying on a number of post-treatment survey rounds may even outperform the standard approach of having a baseline before implementation and an end-line after the intervention (McKenzie 2012).
14. Criteria for IE inclusion and the full list of IEs are available at <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/0,,contentMDK:23457844~pagePK:210058~piPK:210062~theSitePK:336868,00.html>. Accessed April 7, 2014.

5

Discussion and Conclusions

This report documents the types of gender effects generated by SSNs and the channels through which these effects are transmitted. A large body of impact evaluation evidence and ten years of World Bank-supported operations were reviewed to analyze these issues.

An important finding is that SSN interventions almost inevitably produce gender-relevant impacts, whether those impacts were expected or not. Outcomes may be different for men and women and girls and boys, even when the design of an SSN intervention—like many World Bank SSN interventions—is gender-unaware (that is, it does not explicitly incorporate gender elements or plans to achieve gender-differentiated effects). Some SSN interventions are gender equalizing—for example, non-contributory pensions (NCPs), which in countries with large informal labor markets are meant to reduce poverty among the elderly and their households. These programs may not include specific gender elements in their design,¹ but they can have substantial gender-differentiated impacts given that women live longer and are less likely than men to contribute to formal pension programs or have assets on which to rely. In another example, a number of studies showed that the transfer can be used differently by men and women and can differently benefit girls and boys living in the household. This does not depend on if, or to what extent, the design of the intervention was gender aware. Unfortunately, when projects are not conscious of the potential existence of gender-relevant impacts they may fail to adequately consider the channels that can maximize the impacts for women and men and boys and girls, and they do not collect the relevant gender-disaggregated data to track results.

There is evidence that SSN interventions can contribute to empower women, if only economically. Studies showed that women receiving the transfer often spend money differently than men, which suggests that the transfer increases their bargaining power. Several impact evaluations explicitly refer to this empowerment effect, even when the study does not assess any clear measure

of empowerment.² However, empowerment was rarely defined in the studies reviewed, or it was defined in a narrow way by a single indicator (for example, reduction in domestic violence, access to productive resources).³ Some impact evaluations analyzed the impact of transfers paid to women on the shares of household consumption to indirectly derive her increased ability to influence household decisions. A few others compared situations in which women and men received the transfers. The main findings regarding empowerment are:

- Paying the transfer to women often results in a different allocation of expenditures within the household or in different outcomes for specific household members. This is consistent with the interpretation that women have specific preferences regarding consumption or children's outcomes that they are, in certain circumstances, able to enforce. The number of evaluations that conclude that this is the result of the program, that is, that the program empowered them in this sense, is very limited, though (Attanasio and Lechêne 2002; Angelucci and Attanasio 2013). In some cases, it was found that paying the transfer to the husband did not make any difference on some household decisions (Akresh, de Walque, and Kazianga 2013). The unitary model of household decision making is increasingly questioned and often rejected, but in some cases the household decision-making process may still be described as compatible with a unitary or dictatorial model, likely depending on the context or the specific subgroup (Akresh, de Walque, and Kazianga 2013; Yanez-Pagans 2010).
- Results were more nuanced when empowerment was self-defined by the woman as her role in the household's decision making, confirming that empower-

ment is a complex and elusive phenomenon. Some measures of empowerment were positively impacted by SSN programs, but according to some studies, other measures did not improve or even deteriorated. The findings from Ahmed et al. (2009) are illustrative. According to the impact evaluation findings, women increased their access to resources (specifically credit) through one of the programs, but no impact was found on domestic violence. This was effectively summarized by the statement of one husband who took part in the focus group discussions to validate the quantitative findings: “There is no change in the gender relations. We used to beat our wives and still do” (Ahmed et al. 2009, 135).

- The impact on domestic violence as a specific measure of empowerment was generally positive (that is, in the direction of decreasing domestic violence). The findings of three studies that found a decrease in domestic violence supported the notion that transfers to women, coupled with credible outside options, may decrease domestic violence. The three studies were all from Latin American countries, however. An interesting question is whether or not these findings hold in a different context. The potential of cash transfers to increase fertility was a concern, but according to the evidence reviewed, cash transfers can discourage fertility, or at least not increase it. Again, no evidence was available for countries outside of Latin America, except for one study that looked at the use of contraception in Bangladesh and found no impact.

The concept of empowerment, as it emerges from the impact evaluation evidence, is not without ambiguities. Confirming that women receiving the transfer are more likely to spend it to the benefit of their children, many impact evaluations highlight the importance of strengthening women’s bargaining power for its functional role rather than as a goal itself. That is, paying the transfer to the mother is important because she, more likely than her husband, will spend resources on children’s health and nutrition, thus reinforcing CCTs’ goal of decreasing future poverty. However, complying with conditionalities may be onerous for women and impose more obligations, especially on the use of their time (Soares and Silva 2010; Fultz and Francis 2013), with potential disempowering consequences. Very little data exist on the impacts that administering the transfers can produce on time poverty.

Empowering women is definitely not a common goal among World Bank-supported operations—only a cash

transfer project in Pakistan and another one in Brazil specifically refer to the transfers as a vehicle for empowerment. By contrast, the woman’s role as mother investing resources in her children’s human capital is much more relevant for the Bank’s projects. The potential of cash transfers to reinforce the traditional social role of women as principal caregivers is an element that can counteract other positive impacts.

This review found that SSNs have distinct gender effects, but there are no discernible systematic patterns across interventions. Impacts on education outcomes, for example, are not systematically larger for girls or boys. *Programa de Educación, Salud y Alimentación* (PROGRESA), the Mexican CCT, had a larger positive impact on girls’ enrollment and attendance in secondary school than it had on boys’, but there was no evidence on the potential explanation and, in particular, no evidence that this is the result of a higher payment assigned to girls. The impact evaluations measuring the effect of transfers on education and child labor show that the gender impacts on enrollment and attendance are driven largely by opportunity costs for education that have gender-specific patterns, but these opportunity costs are context-specific. The opportunity costs for boys and girls are different depending on the tasks in which they engage (boys generally work more in paid employment, girls more in domestic work) and their expected earnings as adults. The absence of discussion on children’s opportunity costs in World Bank documents is surprising (it was in only one project for Jamaica). These patterns are gender specific, but they do not consistently impact one gender more than another. Children’s employment options depend on the context and their household’s livelihood strategy. Their ability to combine school and work also differ—domestic work can be more easily combined with school than employment outside the household, but in some countries girls are heavily employed in paid employment, too. These elements explain why impact for boys and girls in education are context-specific. A large number of impact evaluations focused on the impact of cash transfers on education or child labor, but not many looked at education and child labor simultaneously. Very few relied on data that allowed for the use of different definitions of child labor to analyze the impact of cash transfers on children’s use of time, including in domestic tasks. No evaluation was found on the impact of increased attendance on learning outcomes when the decrease in child labor is minimal, as is sometime the case—and more likely for girls than for boys.

Context matters, and interventions need to be assessed in context. For example, several impact evaluations, especially for Latin American CCTs, confirmed that women are more likely to spend money for the benefit of their children than their husbands (Attanasio and Lechêne 2002; Attanasio and Mesnard 2006; Angelucci and Attanasio 2013). However, other impact evaluations showed that, in some cases, fathers that receive the transfer are equally likely to spend it for their children (Akresh, de Walque, and Kazianga 2012; Benhassine et al. 2013). A project in Mali pays the transfer to the father because, in that context, it is the father that is in charge of providing food for the children. Though there was no impact evaluation that tested it explicitly in this case (and still no evidence on how the intervention worked in Mali), the household structure and composition can be expected to deeply affect the transmission mechanisms of SSNs—for example, think of polygamous households in which wives of different ranks coexist, as well as children with different status (including orphan children). In these situations, a “traditional” Latin American CCT paying the transfer to the woman may not achieve the desired effects, and can even produce negative effects. This area needs more research. Some World Bank projects are conducting interesting experiments. A CCT in the former Yugoslav Republic of Macedonia is testing if giving the payment to the mother or to the family representative designated by the family makes a difference in resource allocation: “Payments made to the mother are generally defended on the grounds that it promotes a better distribution of household resources and expenditures, but transfer payments are usually made to the designated household head (usually the father). The household head’s position of authority might enforce the program effect on school attendance” (World Bank 2009c). Evidence so far shows that it is not true that giving the transfer to the woman is always (strictly) better, but there is no evidence indicating that giving the transfer to the mother has a negative impact.

The discrepancy between the composition of the impact evaluation evidence and the World Bank portfolio is noteworthy. The overwhelming amount of empirical evidence available is on CCTs and UCTs, but the largest number of projects in the World Bank lending portfolio is of public works (PW). There is no reason to expect the two to be aligned. However, the small number of impact evaluations of PWs shows that opportunities may be missed to generate more rigorous evidence of PWs’ gender aspects (and simply evidence, not just on gender).

Most of the best practice on how to integrate gender into PWs comes from a variety of approaches, some more rigorous than others. But several recommendations (such as including female quotas) have not been rigorously tested. At the same time, impact evaluations are not the only source of learning, and solid and comprehensive studies of PWs exist that used a variety of tools to evaluate gender dimensions of these programs, as discussed in chapter 4.

Implications for the World Bank Group and the Impact Evaluation Agenda

Based on the findings of this review, a number of implications can be drawn for the Bank Group and its impact evaluation agenda. These findings can provide useful evidence to strengthen the attention to gender elements in the design of SSN projects, as recommended by the Social Protection and Labor (SPL) Strategy. The focus of the SPL strategy on avoiding fragmented approaches and moving to harmonized systems can also benefit from the findings. Since the goal of the strategy is to make systems more inclusive and address the needs of vulnerable groups, this reviews offers specific suggestions on how to move this agenda forward with gender integration.

Learning from impact evaluations can and should be used more to improve gender integration in the Bank portfolio. This means producing more impact evaluations where evidence is thin (for example, in PWs—especially for household outcomes, which are rarely analyzed—or measures of empowerment and participation) and analyzing gender outcomes in studies that are underway. World Bank projects are more frequently including plans for an IE—93 percent of CCTs, 68 percent of PW programs, and 52 percent of UCTs refer to a planned impact evaluation.⁴ Most of these projects (67 percent) were approved since 2009. However, learning from impact evaluation also means using the insights of existing evidence to strengthen project design and monitoring and evaluation (M&E) frameworks in particular. This does not necessarily require adding multiple indicators or gender-disaggregating all existing ones, but rather identifying the key indicators that need to be monitored to assess the distributional impacts of the intervention. Bank teams can work with client countries to strengthen monitoring information systems in this spirit.

For effective project design and robust monitoring, projects should be clear on the purpose and meaning of

gender integration. Including gender in a project may not be meaningful if the goal, result chain, and expected outcomes are not clearly defined. “Female beneficiaries” may not be a useful category if it is not precisely defined and the costs and benefits are not identified. Women “benefiting” from an intervention differs from “targeting” women, “empowering” women, or impacting gender equality. Women can be targeted functionally to achieve a different goal. Women can benefit without gender equalities being reduced. Someone else can be targeted and women still benefit. The “right” way to integrate gender depends on the goal of the intervention; the project should analyze and incorporate gender issues properly, without falling into easy rhetoric (for example, “This is a gender-informed project”).

Context is critical, and projects should more systematically include a discussion of causal linkages and the influence of context in relation to gender aspects. Programs are sometimes ambiguous in the types of gender elements they include and why they include them—they rarely analyze the underlying result chain and the crucial contextual elements. Relevant information may be available in documents that were not reviewed for this report (such as beneficiaries assessments, operational manuals, and qualitative studies), but the lack of clear identification of key contextual elements that may influence outcomes is a serious limitation. Specifically, it is rare to find an explicit discussion of the assumptions about gender roles and responsibilities in the household and the community, addressing questions such as: Who is in charge of buying food and paying for education? How do men and women contribute to the household’s livelihood? What types of jobs are considered to be demeaning for women? How easy is it for women to move freely? Almost no discussion was found about whether women have access to services that are “female-friendly,” such as the location of schools and health clinics nearby or the presence of female teachers and nurses. Discussion was also not found about the potential impact of the household’s circumstances (composition, health status, and care needs of its members). These elements may be well known to the evaluators or the project team, but since they are not discussed, it is hard to discern any general patterns. It is possible that a lot of learning happens at the country level but is not reflected in World Bank documents. It is also possible, and perhaps desirable, that a detailed gender analysis be conducted at the country level (for example, in Country Gender Assessments or in Systematic Country Diagnostics) instead of ad hoc

for each project. However, to the extent that knowledge within the institution is transmitted through PADs, ISRs, and ICRs, the lack of systematic inclusion of the specific country case and gender findings from studies and other Bank projects is a missed opportunity.

A number of gaps were identified. Some issues were infrequently or never documented in either impact evaluations or World Bank projects. As the Bank Group plans to strengthen its impact evaluation agenda and more systematically track gender results and female beneficiaries of projects, these are SSN themes that deserve more attention by impact evaluations, M&E, and other project assessments:

- Opportunity costs. No impact evaluation separately measured the impact of indirect costs of CCTs or PW programs on the program’s outcomes. Getting employment through PWs entails foregone earnings (a cost) for the individual. CCTs require the mother to attend periodic workshops, to ensure children attend schools and visit health clinics, and to comply with all the steps to receive the transfers (prepare the application, open a bank account, manage the money, and so on). No impact evaluation measured the potentially adverse impact on the labor supply of the mother because of the direct and indirect costs imposed by the transfer, and no project M&E tracked it, either. Some evidence found that CCTs do not decrease employment of either men or women. However, the focus of these evaluations is on the potential disincentive that CCTs may create through their income effect; no evaluation was found that separately analyzed the opportunity costs for the woman (using time-use data, for example) or explored heterogeneous impacts for different types of women. ICRs do not refer to this, with one exception. Among the lessons learned from implementing an urban CCT in Colombia was the observation that urban mothers could not make time to attend workshops because they were working. Only a project in El Salvador proposed actions to change or at least avoid reinforcing traditional roles. A Social Participation, Inclusion, and Gender Plan acknowledged the role women play in Salvadoran society while highly encouraging men to have an active role in the CCT program, *Red Solidaria*. Recommendations included emphasizing fatherhood responsibilities to comply with CCT conditionalities; encouraging spouses to be present when women receive the payments; encouraging women to learn

about the process of obtaining birth certificates (a role traditionally in the hands of the father) and obtaining their own identity cards; and providing childcare so women can attend training sessions.

- Intrahousehold capture of the transfer. Little evidence was found on this issue. Only one study (Gitter and Barham 2008) presented some indirect evidence that does not support a crowding-out effect (the husband withholding money from his wife because of the transfer). The possibility of cash transfers being diverted for expenditure that does not meet the intended purpose of the program is an implementation issue that also affects the interpretation of the impacts observed. Some impact evaluations compare the spending behavior of female-headed households with that of households with husband and wife present to isolate the woman's ability to spend the money on desired items. Because this review focused on quantitative evaluations, it was difficult to find evidence—or even good descriptions—on the structures of power within households and their influence on how the transfer is managed. ICRs could report on qualitative findings, but they mostly didn't. The argument that giving the cash payments directly to women will automatically empower them is not correct by default and needs to be tested in context.
- Comparative efficacy of alternative programs. Limited evidence was found on the relative efficacy of different programs beyond the few impact evaluations that compared conditional and unconditional cash transfers (CCTs and UCTs). In those cases, moreover, the comparison mostly aimed at assessing the impact of the condition on education and health outcomes. The available evidence cannot help determine whether some programs are more effective than others in increasing women's empowerment or impacting other outcomes. More specifically, there was no evidence on the relative efficacy of food vs. cash transfers. If women tend to spend resources on their children more than men do, one implication is that food aid provided to mothers may correspond more closely to their preferences because food goes directly to children's benefit and may be more difficult for the husbands to capture than cash. Yet, this generally accepted wisdom was not supported by any specific evidence.
- Importance of the source of the transfer. A point related to the previous one, no evidence was found of whether the source of the transfer makes a dif-

ference for women's empowerment and bargaining power—for example, whether transfer income is treated differently than individually earned income (such as earnings from PW) or other transfer income to which the individual is independently eligible, and not because of the household poverty level (such as NCPs).

- Heterogeneous impacts. Heterogeneous impacts were sometimes explored, but not as frequently as one would have desired. Women are not an undifferentiated group, and measuring average effects may mask profound differences among them. Indeed, the few evaluations that were able to identify different groups of women and present separate estimates by subgroup (defined by ethnicity, region, level of education, and so on) revealed very interesting patterns. Clearly, sample sizes are an issue; being able to anticipate which may be the relevant groups for whom specific impacts can be expected (and account for this in the design of the impact evaluation) can generate findings that are very different from the average impacts.
- Short-run vs. long-run impacts. Most of the impacts were measured in the short run. There is very little evidence about longer terms impacts and on those outcomes that one may expect can be impacted only in a longer term—for example, employability as in increased probability of beneficiaries to find a job after participating in PWs; change in attitudes after the increased control of cash transfers; changes in quality of education and employment outcomes of children receiving CCTs; long term nutritional status; and so on.

Endnotes

1. Pension programs commonly have different eligibility ages for men and women. In South Africa, men are eligible at age 65 and women at 60; in Brazil, men are eligible at age 60 and women at 55. However, a pension program with the same eligibility age for both men and women would still produce gender-differentiated effects for the reasons highlighted.
2. For example, "...we conclude that the increases in quality [of health care] received among beneficiaries [of *Oportunidades*] probably resulted from the programme's empowerment aim to increase women's capabilities in becoming informed and active health consumers." (Barber and Gertler 2009, 23); "Given the growing popularity of such programs [cash transfers] and widespread interest in increasing women's empowerment, it is of inherent value to assess whether resource transfers to women through these programs are in fact effective in improving women's positions within

the household” (De Brauw and others 2014, 1); “The basis for this gender-specific targeting is a growing consensus among scholars and policymakers that targeting resources to women may have a myriad of benefits, from promoting gender equity and female ‘empowerment’ within the household and in the community” (Bobonis 2011, 281).

3. According to an emerging body of literature inspired by Sen’s capability approach, empowerment is a multidimensional concept (see Ahmed and others [2009] for a brief but useful review).

4. These are not necessarily impact evaluations focusing specifically on gender impacts.

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