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Africa Impact Evaluation Update
Evidence to inform development operations

GENDER

THE WORLD BANK
The Office of the Chief Economist for the Africa Region
Acknowledgements: This report was prepared by a team led by David Evans and comprising Daniel Kirkwood, Mapi Buitano, and Beatrice Berman.

EVIDENCE
Research on vocational and entrepreneurship training and cash transfers shows how to reduce the gender gap in education, sexual health & economic empowerment.

EXPERTISE
Meet the members of the Impact Evaluation Team in the Africa Region Gender Practice.

IMPACT
Evidence is making a difference in Africa. See an example of how the South Africa Financial Literacy Project is already influencing policy that can change the lives of millions of women.

YOUR NEEDS
We have arranged the references used in this update in an easy to use list based on the most popular questions researchers and project managers raise. Give it a try and explore the topics that interest you most.
UPFRONT

**policy**

**PICK UP LINES**

“Don’t train women for jobs that don’t exist: Train them to make their own jobs.”

“A Volkswagen may give better bang for the buck than a Porsche: Don’t forget the cost-effectiveness analysis.”

“If poverty is the only problem, cash transfers don’t need conditions.”

**THINGS WE FIND Funny**

- Watching soap operas can change behavior in a GOOD way (p19)
- Kicking boys out of the club radically improves girls’ outcomes (p3)
- World Bank research actually CAN affect policy (p17)

**THINGS YOU’LL KNOW HOW TO DO AFTER READING THIS ISSUE**

MAKE YOUR WORK MORE EVIDENCE-BASED

HOW TO CHOOSE BETWEEN CONDITIONAL AND UNCONDITIONAL CASH TRANSFERS

HOW IMPACT EVALUATION CHANGED FINANCIAL LITERACY POLICY IN SOUTH AFRICA

HOW TO DESIGN PROGRAMS TO EMPOWER ADOLESCENT GIRLS

**IF YOU HAVEN’T had enough**

OUR HANDY RESEARCH-TO-OPERATIONS DICTIONARY IS ON (p21)

IF YOU’RE LOOKING FOR SOME GOOD BEDTIME READING, WE HAVE 51 RECOMMENDED ARTICLES LISTED in the BACK

**Worth Learning**

The right mix of vocational and life skills training has dramatic results on girls’ livelihoods

60% of Uganda’s population is under 20, so youth interventions will determine its future

CCTs are more cost-effective at improving school enrollment for girls than UCTs

**COUNTERINTUITIVE**

Conditionality is effective at targeting the most vulnerable (i.e., girls) but it also penalizes that group the most. (p10)

**ON TV** (p17)
Economic Empowerment of Female Adolescents: Evidence from Uganda

The right combination of vocational and life skills training can dramatically improve adolescent girls’ livelihoods

THE ISSUE

Nearly 60% of Uganda’s population is below the age of 20, so youth employment and adolescent sexual/reproductive health have an important impact on the country’s development.

THE PROJECT

The Empowerment and Livelihood for Adolescents (ELA) program, offered by the NGO BRAC, established “adolescent development clubs” for girls aged 14-20, located in communities in: (1) the urban or semi-urban regions of Kampala and Mukono; and (2) the mostly rural region around Iganga and Jinja. These clubs provided:

• A girls-only social space
• Life skills training (with a focus on sexual health)
• Vocational training (with a focus on self-employment)

THE RESULTS

A randomized control trial of the program showed major impacts. Participating girls:

• Were much more likely to be working and to be earning more
• Engaged in less risky forms of sex
• Had fewer children
• Were much less likely to have sex against their will

Cost-benefit analysis:

• Among those with employment, the per-girl cost of the program is more than off-set by the resulting increase in income. The benefits are likely to be even larger if we take into account other, less easily monetized impacts such as reduced risky sexual behavior.
**THE IMPLICATIONS**

- Interventions targeting adolescent girls may be more effective at influencing both labor market outcomes and risky sexual behavior when they combine vocational and life-skills training. This conclusion is also supported by previous research which suggests that economic and health outcomes are interlinked.

- Vocational skills and/or life-skills are a binding constraint for adolescent girls’ economic participation in Uganda.

- The implications of the research are especially significant for “youth bulge” countries which are striving to ensure meaningful opportunities for their young populations.

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**HOW IT WORKED**
This section describes the design features which differentiate ELA from other similar programs. In summary:

| While the intervention teaches vocational skills, the focus is on using these for entrepreneurship. This makes sense given the context of limited formal employment opportunities. |
| The program combines life-skills with vocational skills, recognizing the relationship between sexual behavior and economic empowerment. |
| The intervention ensures that school drop-outs and those currently attending school can equally benefit, through the use of non-school locations and class times. |

While the classes on offer in the vocational training component could be applicable to both wage employment and entrepreneurship, there is a focus on the latter, and the modules are complemented by financial literacy courses. The assignment of girls into different vocational modules is driven by the girls’ interests, skills, and education level, as well as by the local context and market demand.

**The life skills training covers:**

- Reproductive/sexual health and behavior
- Negotiation/conflict resolution
- Leadership
- Legal aspects of women’s issues.
Unlike other life skills training programs, ELA was delivered through dedicated adolescent girls clubs, located outside of schools, with classes scheduled outside of school hours. This meant that:

- The project was able to reach school drop-outs (who tend to be the most vulnerable) as well as girls currently enrolled in school.
- The program did not cause currently enrolled school girls to drop out or reduce their time spent on studying.

Club activities were led by female mentors, who are selected from within the community, are slightly older than the beneficiaries, and are provided with regular training. The clubs also serve as a safe socializing space for girls, hosting a variety of recreational activities. This may be critical, given research on the importance of social networks for girls’ sexual health and behavior (see Bruce and Kallman 2008).

Given the lack of formal employment opportunities in Uganda, ELA’s focus on entrepreneurship makes sense. Additionally, the average take-up rate in participating treatment communities was 21 percent among those who were aware of the intervention, indicating that there is significant demand for such interventions. However, an important question is whether a lack of business skills or a lack of access to finance/capital is the key constraint for aspiring young female entrepreneurs. In this context, it should be noted that the ELA program has recently been expanded to include a microfinance component, the impact of which will be analyzed in future research.

What Else You Should Know About Skills Training

The following section highlights the results of recent intervention studies, which suggest the following implications for policy-makers and those looking to design future programs:

- Interventions need to take account of the social, time, financial, and security constraints and opportunity costs that may prevent women from participating effectively.
- Girls’ greater vulnerability can be partially addressed with the provision of safe, female-only social spaces in dedicated program centers.
- Interventions targeting self-employment may be more appropriate for much of Sub-Sahara Africa, where the formal wage-employment sector is often small.
- Interventions will be more successful if they address all binding constraints for which market solutions are not available to targeted beneficiaries.
- The impact of interventions can be affected by other simultaneously provided interventions, so coordination with government and other agencies is essential.
- Increasing the use of cost-benefit analyses would contribute to a more relevant policy debate.
There are very few rigorous impact evaluations of skills intervention programs in developing countries – especially for least developed countries in Africa and for the small number of interventions that have a focus on women or gender differences. However, a recent overview of studies (Betcherman et al 2007) presents the following general conclusions:

| Only 60 percent have positive labor market impacts. | Focusing on entrepreneurship brings better results than wage employment. |

**KEY POLICY QUESTIONS**

Below, we summarize key findings from recent interventions which did have rigorous impact evaluations. These provide us with insight into some key policy questions.

Preliminary results for the *Economic Empowerment of Adolescent Girls and Young Women (EPAG) project in Liberia* reveal that the intervention has led to a 70 percent increase in employment for the treatment group, compared to a 20 percent increase for the control group, with greater impacts for the business skills compared to job skills trainees (World Bank, 2012). Average weekly incomes rose by 80 percent. The results validate the importance of delivering business skills training in contexts where wage employment is limited. The intervention was able to reduce the negative impact of women's often greater participation constraints by:

<table>
<thead>
<tr>
<th>Offering both morning and afternoon training sessions.</th>
<th>Locating training centers in girls’ communities.</th>
</tr>
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<tbody>
<tr>
<td>Offering free childcare at every training venue.</td>
<td>Offering transport allowances that were conditional on attendance to boost retention.</td>
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</tbody>
</table>

In their evaluation of the BRAC-implemented *Targeted Ultra-Poor (TUP) program in Bangladesh*, Bandiera et al (2013) find that sizable transfers of business assets, worth ten times the baseline livestock wealth, and two years of training in the participant’s selected business area enable the poorest women to shift out of agricultural labor - which is associated with greater poverty and less income stability - and into running small businesses.

**FIGURE 1: Percentage change in employment after training round 1 - EPAG**

![Graph showing percentage change in employment](#)

It is important to note that the assets and skills training were provided together in the knowledge that an equivalent solution was not currently available on the market and that both were necessary for poor women to transition from wage employment to entrepreneurship. This is consistent with the fact that microloans were already available prior to the intervention, but were not used by women who subsequently participated in the TUP program.

After four years, there is a 26 percent reduction in the number of hours per year that eligible women devote to wage employment and a
92 percent increase in the hours devoted to self-employment, with total annual labor hours increasing by 19 percent. This shift in occupational choice, which persists and strengthens after assistance is withdrawn, leads to a 38 percent increase in earnings, a 900 percent increase in household savings, and a 15 percent increase in labor productivity. After the program, participants are also 38 percent more likely to own land – suggesting the beginnings of a solid economic base for women’s long-term empowerment. These gains allow the eligible poor to overtake the near poor across a range of economic indicators and to close the gap to middle-class households by 40 percent.

Cho et al (2012) evaluate a vocational training intervention in Malawi. The intervention is implemented by the Technical Education and Vocational Education and Training Authority (TEVETA) and provides apprenticeship training and mentorship to vulnerable youths aged between 15 and 24 years.

The training results in skills development and improved well-being, with participants’ profit calculation ability and the likelihood of knowing how to start a business increasing by 37 percent and 20 percent respectively. However, these positive effects are greater for men and there are no improvements in labor market outcomes. Additionally, while participants devote a significantly greater period of time to human capital development, even after the end of the training, this increase is entirely due to an increase for men. However, in terms of non-economic impacts, training recipients are 74 percent less likely to have had a baby over the previous 12 months.

The smaller benefits of the intervention for women reflect some gender-differential constraints:

| Women were much more likely to drop out or not join the program due to constraining factors, such as transport problems, illness, or family responsibilities. Men, on the other hand, drop out to take advantage of new opportunities. Overall, boys were significantly less likely to miss any days of training. |
| Boys are 20 percent more likely to receive food or money from master craftsmen and are 8 percent less likely to report that the stipend was insufficient. Additionally, boys are three times more likely to receive paid employment from the master craftsmen after the training period. |
| Women’s participation may be more greatly affected by a lack of access to credit, with their participation resulting in a significantly larger decline in personal savings; it may have proven particularly onerous for female participants that 30 percent of the hours used for training displaced hours that otherwise would have been spent working. |
| While both genders are burdened with a great deal of family responsibility at a young age, the fact that men’s responsibilities appear to be more financial in nature, and more likely to carry market returns, may imply that they have the chance to develop skills outside the home that allow them to make better use of the training. |

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CONDITIONAL CASH TRANSFERS (CCT)

CCTs A tool for reducing the gender gap in school enrollment

Conditionality can be a critical mechanism for maximizing the impact of cash transfers on girls and other vulnerable children

THE ISSUE
Across much of Sub-Saharan Africa, poor households tend to prioritize investments in the education of boys over girls, contributing to significant gender gaps in enrollment.

THE PROJECT
The Nahouri Cash Transfers Pilot Project (NCTPP) included two types of cash transfers, one type conditional on school enrolment and high levels of attendance and the other type unconditional. These transfers targeted poor households in rural Burkina Faso which had children aged 7-15 years. The project used a random experimental design to evaluate the relative effectiveness of conditional cash transfers (CCTs) and unconditional cash transfers (UCTs).

THE RESULTS
- CCTs are significantly more effective than UCTs at improving the enrollment of “marginal” children, such as girls, who are less favored by parents for investments in their human capital.
- CCTs and UCTs are equally effective at improving the enrolment of “non-marginal” children, such as boys.
- CCTs are more cost-effective than UCTs at improving enrollment, especially for marginal children.
- The comparative cost-effectiveness advantage of CCTs would be even greater if the pilot was extended and the project was able to take advantage of economies of scale.
THE IMPLICATIONS

CCTs may be a more effective tool than UCTs for improving the school enrolment rates of the most vulnerable children, including girls. Therefore CCTs could be especially useful for reducing gender gaps in education and assisting progress towards MDG 3.

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HOW IT WORKED

The two-year Nahouri Cash Transfers Pilot Project (NCTPP) randomly distributed cash transfers that were either conditional or unconditional to poor rural households with children aged 7-15 years. The annual size of the transfers differed according to the age group of the children:

- **$17.6** for Ages 7-10
- **$35.2** for Ages 11-15

The condition for the transfer of the CCTs was school enrollment and at least 90 percent school attendance for each child. Conditionality was successfully enforced using the following methods:

- **Each child was provided with a booklet in which school attendance was recorded by a teacher.**
- **Independent audits were carried out on a random sample of 20 percent of these booklets, by cross-referencing them with official school records.**

The school enrollment and attendance context in Burkina Faso made it an ideal place to test the hypothesis that CCTs could be especially useful for boosting the enrollment of “marginal” children – those at the highest risk of not being in school – such as girls. Enrolment rates are very low, even by sub-Saharan Africa standards, thus the enrollment condition required households to change their behavior. Moreover, for those children who enroll, attendance is very high. These figures indicate an environment in which parents strategically chose which children to send to school and then make sure those children attend.

**FIGURE 3:** Size of transfers as % of per capital annual expenditure

Overall, transfers to eligible households were the equivalent of 10.4 percent of average per capita expenditure (across all kinds of expenses). This amount is relatively small compared to previous programs.
WHAT ELSE YOU SHOULD KNOW ABOUT CASH TRANSFERS

The following section highlights the results of recent intervention studies. Along with other research, these studies suggest the following implications for policy-makers:

- Conditionality is particularly effective at targeting the most vulnerable (e.g., girls), but it also penalizes that group the most. People who do not comply with any conditions get left out of CCT programs - this undermines the social safety net aspect of these programs.
- Conditionality may not be necessary if poverty is the only binding constraint on beneficiaries.
- Conditionality may improve use of services, but may not be sufficient to improve final outcomes if the quality of those services is not adequate.
- Conditioning on outcomes (e.g., test scores) can be a more direct solution, but only makes sense if the quality of available services is adequate.
- The size of transfers may matter more for UCTs which work entirely via an income effect, than for CCTs which are driven by conditionality.
- The timing of CCTs may be important in maximizing impact at key points in children’s education, such as the transition to secondary school.
- Community-based targeting can be a solution in a context of low administrative capacity.


The program included CCTs and UCTs and allowed the team to test theories about the impacts of schooling and poverty on risky sexual behavior. Parents and their children were randomly chosen to receive monthly payments of $4-10 and $1-5 respectively. The condition for the CCTs was 80 percent attendance by the girl during the previous month.
After 18 months of payments, there is a positive impact on HIV and HSV-2 infections with no statistically significant difference between the impact of CCTs and UCTs (see table 1). However, there was no statistically significant impact of the intervention for girls who had already dropped out of school prior to the intervention. In terms of impact on sexual behavior, baseline schoolgirls in the intervention group were significantly less likely than those in the control group to: (a) have sexual intercourse at least one time per week; (b) have a sexual partner aged 25 years or older. Finally, for those girls who had not already dropped out of school, schoolgirls in the treatment groups were more likely to remain enrolled than those in the control group.

The authors estimate that the average transfer cost plus the administrative costs of the pilot lead to a total cost of $12,500 (2009 dollars) per averted primary HIV infection. However, as the transfer amount did not seem to matter, and as administration costs should decrease for a scaled up program, a realistically achievable cost is estimated at $5,000 per averted primary HIV infection.

In terms of the impact of the intervention on increasing school attendance and English comprehension test scores, CCTs were significantly more effective than UCTs. The attendance rate in the CCT group was 8 percentage points higher than in the control group – this translates into an additional 10 school days over the 2009 school year. The impacts on attendance for the UCT group were mostly positive, but not statistically significant.

The key take-away from the intervention is that financially empowering adolescent girls and their families can significantly and positively impact their sexual behavior and health, and conditionality may not be necessary. The fact that there is no impact on girls who already dropped out of school may suggest that the financial empowerment alone is not sufficient for the most vulnerable girls or that there is some interaction between school attendance and financial empowerment. However, if the aim of an intervention is to increase school attendance or performance, then CCTs may be a more effective tool.

**TABLE 1: Impact of Zomba District Cash Transfer Intervention**

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<thead>
<tr>
<th>STD</th>
<th>Infection rate after 18 months</th>
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<tbody>
<tr>
<td></td>
<td>Control (CCT+UCT)</td>
</tr>
<tr>
<td>HIV</td>
<td>3</td>
</tr>
<tr>
<td>HSV-2</td>
<td>3</td>
</tr>
</tbody>
</table>

Habyarimana and Sabarwal (forthcoming) evaluate a **CCT program in Kanto state, Nigeria**, aimed at improving female school participation and promoting the transition of girls to secondary school. The program is being carried out in a context of low female school participation (30 percent) and low female autonomy, with an average age at first marriage of 15 years. The program targets recently dropped out and currently enrolled girls. Preliminary results suggest that just one transfer was enough to significantly improve school participation.

To overcome the issue of patchy administrative records, the project held broad-based community meetings to identify eligible girls. Letters sent to households with eligible girls were the most important channel for communicating information about the payment and enrolment events.
Knowledge of the conditionality for receipt of CCTs was 80 percent school attendance. The intervention used unannounced attendance checks to verify attendance at schools. The first unannounced visit revealed a significant 10 percent higher attendance for the transfer recipients compared to the control group (see figure 5). Additionally, the recipients of the larger transfer had a statistically significantly higher attendance rate than those who received the lower transfer (4 pp more). The transfers were more effective in schools with lower control group attendance, suggesting that they could be especially useful for increasing attendance amongst the most vulnerable girls.

After the first payment round, the program was suspended by the government due to a political transition and approval to restart the program did not come in time to enable the second payment round to take place as scheduled. This provided the team with an opportunity to test the impact of program uncertainty and the degree of persistence of impacts from the first payment: the statistically significant difference in attendance persists, but shrinks to a 5 percent advantage over the control group. Additionally, despite the discontinuation of the payments, the transition of girls to secondary school was still 35 percent higher for those who received the transfers (see figure 6) – the transition impact is concentrated amongst girls from urban areas and those who came from Integrated Islammiyya primary schools (which combine secular and religious education).

Finally, preliminary evidence on test scores suggests that CCTs had a positive impact on learning outcomes, for both boys and girls, in the primary school exit examinations.
Finally, recent results from a major transfer program in Uganda, in which a year’s income was transferred to youth age 16 to 35, had major impacts. The grants had no conditions except that youth had to submit a proposal for how they would use the funds to invest in a trade, and the youth had to apply in groups, although they could use the money either together or separately. After four years, the youth who benefitted from the program were 65% more likely to practice a skilled trade and had 41% higher real earnings. The impacts for women were twice as high, with 84% higher incomes for women in the program relative to women not in the program. Thus, in this context it seems the main constraint really is capital and that simple transfers – with no conditions once the money is disbursed – can have a major, sustained impact.
The World Bank’s Africa Region Gender Practice (ARGP) provides support to gender-related work being carried out by country teams in the Bank’s Africa region. The ARGP is leading the Gender Innovation Lab (GIL), which uses rigorous research methodology to build the evidence base on what works and what does not in terms of addressing gender gaps. The GIL supports innovative and scalable interventions, with a focus on four priority areas that are central for economic growth and poverty reduction: agricultural productivity, entrepreneurship and employment, and assets and agency. The ultimate aim of the GIL is to strengthen knowledge of effective gender policies.

**Experts & Ongoing Impact Evaluations**

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- Microfinance and business training to women-owned small and medium sized enterprises (Ethiopia)
- Livelihood and life skills training for adolescent girls (Tanzania, Sierra Leone, and Uganda)
- Irrigation services and infrastructure (Zambia)
- Transport infrastructure to improve smallholder farmer’s market access (Zambia)
- Increasing the adoption and marketing of nutrient rich crops (Uganda)
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- Text message reminders to promote savings (Niger)
- Agricultural extension services, agribusiness, and improved access to seed markets (DRC)
- Microcredit for food-insecure households (Ethiopia)
- Technical support services to farmers’ groups for crops and livestock (Niger)
How was NDMA involved in the realization of this study?

One of the responsibilities of the NDMA is to contribute to combatting over-indebtedness. In South Africa, over-indebtedness is a matter which affects many people. A lot of organizations do what they call “consumer education” workshops, but they have not been properly evaluated and the aim of these workshops is more about providing high level information and creating awareness, rather than educating and empowering consumers to change their behavior. With other approaches, such as debt counseling, you go to someone who doesn’t counsel you, but who just restructures your debt. We have seen that this approach does not work; the consumer needs to understand why they got into trouble and how they are going to get out of trouble.

Our emphasis is on changing consumer behavior. We wanted to rigorously evaluate whether using entertainment as a tool could actually change consumers’ behavior. We were working quite closely with Soul City, an organization that had been using entertainment media to deal with HIV/AIDS in South Africa. A lot of the evaluations that Soul City had done suggested that education through entertainment media can actually change viewers’ behavior. So, the NDMA decided to partner with the World Bank to test it out.

Why did you decide to work with the World Bank?

The partnership between the World Bank and the NDMA was quite complementary: the World Bank brought their funding and their expertise on impact evaluations and research, while we were able to provide our expertise on the substantive issues to inform the storyline of Scandal.

The involvement of the World Bank and the use of a rigorous impact evaluation gave the program credibility. This allows us to show the results to a government department and say “this actually works”. Such evidence also makes people more willing to invest in the idea, which is especially important as we do not have the funds to scale up the program.
**How did the NDMA contribute to the storyline for Scandal?**

We had to make sure that the advice given in Scandal was legally and factually correct. Also, because we work with consumers on a daily basis, we understand the issues they face and the ways they tend to react to certain situations, so we were able to advise the producers of Scandal to maximize the usefulness of the content for consumers. At the end of the program, we were also able to provide our helpline number, so that viewers could call and get advice on their real financial issues.

**Do you think the results of the evaluation will have any impact on the way you work in the future?**

Thanks to this project, the use of entertainment media for education has now taken off. Since the production of Scandal, we have worked on additional entertainment productions, including a movie on money and values, called “Nothing for Mahala” (nothing for free), and a reality series, called “In Debt”. The national broadcaster is also encouraging Soul City to make a daily soap opera. Given that the impact of Scandal on increasing call volume to the NDMA helpline was only present immediately following the NDMA episodes, having a daily soap opera might allow the impact to be sustained. This is critical because one of the main problems in South Africa is that people in financial difficulties do not do anything; we want people to take action and seek advice from the NDMA.

The results of the evaluation may also have an impact on government policy. The government has seen the NDMA’s work on Scandal and they loved it - they would like to include this type of project in their broader financial literacy strategy.

**Do you have any advice for organizations thinking of running similar projects in the future?**

Impact Evaluations involve quite a complex process. Like many NGOs, we do not have the capacity to implement such complex studies, so it would be really useful if the World Bank could provide some impact evaluation capacity building to agencies who are interested in carrying out such work. While I had a few meetings with the World Bank people, there was not enough time for me to go away with a full understanding of how to do an impact evaluation. In addition to capacity building, it is also essential that we build an evidence-based culture conducive to impact evaluations, as there is currently a tendency in South Africa to see impact evaluations as too time-consuming and costly. Finally, and related to this last point on the high cost of running impact evaluations, the other important issue for the future is funding. For us, funding would mean the ability to sustain our efforts.
### THE ISSUE

Household debt is a large and growing problem in South Africa, with the ratio of household debt to disposable income increasing from 50 percent to 76 percent between 2002 and 2012. However, there are serious knowledge gaps on the most effective way to deliver financial literacy education.

### THE PROJECT

The project was a joint effort between the National Debt Mediation Association (NDMA), a television production company, and the World Bank:
- The NDMA wanted to use soap operas to deliver financial literacy education because:
  - Television is a widely accessed media in South Africa
  - Low and middle income South Africans tend to use television as a source of information on financial matters
  - Viewers develop potentially powerful emotional connections with soap opera characters
- The NDMA worked with Ochre Media, a television production company, to integrate a debt and financial management-related storyline into Scandal, a South African soap opera.
- Over a period of two months, the storyline featured the main character getting into debt through excessive borrowing and gambling.
- The World Bank designed and implemented an impact evaluation to test the impact of the storyline on the financial knowledge and behavior of low and middle income viewers.

### THE RESULTS

- Compared to viewers of an alternative soap, participants assigned to watch Scandal:
  - Had significantly greater knowledge on financial issues highlighted in the storyline
  - Were almost twice as likely to borrow from formal sources, less likely to engage in gambling, and less prone to enter hire purchase agreements.
- Impacts were greatest on those with the lowest initial levels of education and financial literacy
- There was no long-term impact of a storyline using a minor character to promote the NDMA’s helpline. This suggests that emotional connections with long-term characters may be critical.
- Some interesting gender differences were observed in the quantitative and qualitative results:
  - The impact on borrowing from formal sources was driven entirely by men
  - Women were reluctant to borrow and saw it as a last resort
  - Compared to women, men were more likely to borrow, often for consumption goods
THE IMPLICATIONS

- Entertainment media can be an effective tool for delivering financial literacy education and changing consumer’s behavior
- Messages in soap operas are more likely to have a longer-term impact on behavior if they leverage emotional connections between viewers and well-established characters

THE POLICY IMPACT

- The NDMA has expanded their program to include similar work with other television programs
- The government is interested in integrating the approach into their future financial literacy education strategy

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### Vocational Skills and Entrepreneurship Interventions

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<tr>
<th>If you want information on this...</th>
<th>...then take a look at these references below</th>
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References

   - Significantly lower chance of key risky sexual behaviors amongst 15–17 year old girls in teacher training schools

   - Women offered training earn 19.6 percent more and have a 0.068 higher probability of paid employment, mainly in formal-sector jobs.
   - Cost-benefit analysis suggests larger net gains than for interventions in developed countries

   - US$10/month conditional on satisfactory school attendance - plus direct payment of secondary school fees - led to significant declines in early marriage, teenage pregnancy, and self-reported sexual activity.
   - Take away: financial empowerment or school attendance may be more critical than specific life skills training

   - Sizable transfers of assets and skills enable the poorest women in Bangladesh to shift out of agricultural labor and into running small businesses.
   - This shift, which persists and strengthens after assistance is withdrawn, leads to a 38% increase in earnings
   - Addressing skills and assets constraints simultaneously can have very large impacts for the poorest women

   - Significant impacts on both incomes and sexual behavior of a combined life and vocations skills training intervention with a focus on self-employment.

   - Employment services (e.g. placement assistance): costs are relatively low, so the cost-benefit ratio is often favorable, but such services are of limited use when there is a lack of demand for labor.
   - Training for youth: evaluations in Latin America find more positive impacts for programs that integrate training with remedial education, job search assistance, and social services

• Current occupational choices are significantly more responsive to transfers expected for the future than to those currently received.
• Key take-away: the willingness of entrepreneurs to bear risk may be as important a constraint as current liquidity


• Despite a lack of oversight, most participants invest UCT funds in intended vocational skills, tools, and business start-up costs.
• Large impacts on non-household employment and earnings with real annual ROC of 35 percent.
• Key take-aways: (1) poor access to credit is a major constraint; (2) unconditional/unsupervised transfers can be effective and cost-efficient.


• Social factors, such as friendship networks, and economic factors, such as financial literacy and financial goals, independently but synergistically decrease girls’ risk of coerced sex or exchanges of sex for money


• Little indication of a positive effect of job skills training on employment outcomes but some evidence of a modest effect on earnings, conditional on working.


• Women make decisions in a more constrained environment and their participation is affected by family obligations and participation is more expensive for them.
• The training results in skills development and improved well-being, but with more positive effects for men and no improvements in labor market outcomes in the short run

- Highlights the importance of a supportive social/political context and a focus on the empowerment of sex workers


- Highlights the importance of targeting both unprotected sex and attitudes to committed versus casual relationships as determinants of pregnancy and STIs


- Finds only short-run business ownership and employment impacts
- No longer term impacts or impacts on business performance


- Finds mixed evidence for the hypothesis that if traditional gender norms can be challenged, or if they mainly work to limit women’s exposure to and knowledge of business opportunities, then returns from training may be higher for women from more restrictive social groups.


- Voucher recipients had a significantly higher probability of employment, though their current incomes were no higher.
- The gain in wage employment clearly came from temporary employment programs.
- The gains in employment were largely confined to women and younger workers.


- Reviews 11 evaluated school-based HIV/AIDS risk reduction programs.
- The results suggest that knowledge and attitudes are easiest to change than behaviors.
- Characteristics of the most successful programs include: designs informed by strong theoretical assumptions; target younger primary school-age children; realize that the topic of condoms is sensitive and requires community support; design informed by understanding of resource availability; properly trained and committed teachers.

- The project was aimed at female community college graduates in Jordan.
- The results suggest that soft skills training has very little impact, while wage subsidies can only help increase employment in the short term (i.e. during the subsidy period).
- No impact of any of the interventions on rates of marriage.


- Only 10 percent of reviewed interventions were in Africa and the level of program evaluation has been especially weak in developing countries.
- The majority of interventions had positive labor market impacts, especially in developing countries.
- Once cost-effectiveness is taken into account less than half of the programs can be judged as successful.


- Only has a positive impact on job formality for men, with no overall impacts on employment rates.
- Reduces teenage pregnancy by 45 percent.
- Positive impact on non-cognitive skills.
- Key take-away: skills and early pregnancy are not the main binding constraint to young women’s entry into the formal labor market.


- Little or no evidence of changes in key outcomes - business revenue, profits, employment - from adding business training to a Peruvian group lending program for female micro-entrepreneurs.
- Some improvements in business knowledge and client retention.
- Key take-away: credit may be key constraint, rather than skills.


- A randomized girls’ merit scholarship incentive program in Kenya raised test scores and secondary schooling.
- Also reduced girls’ acceptance of domestic violence and of political authority and increased their political knowledge.
- However, this did not translate into greater perceived political efficacy or community participation.
Evidence to inform development operations


- The interventions resulted in increased participation in non-agricultural employment and higher income from related activities.
- The poorest households are more likely to enter and have higher profits in non-agricultural self-employment, while less poor households achieve higher non-agricultural wages.
- Self-targeting may reduce the poverty-reduction potential of income generating interventions, because low aspirations limit the poor’s ex-ante demand for productive interventions.


- Only two of eleven analyses showed a significant protective effect on HIV incidence among women.
- Only three of ten analyses that measured behavioral outcomes reduced any measure of HIV-related risk behavior.


- A critical review of existing studies indicates little evidence of impacts of training on sales, modest impacts on survivorship of existing firms, but stronger evidence that programs help prospective owners launch new businesses more quickly.
- There is little evidence as to whether impacts come from trained firms competing away sales from other businesses versus through productivity improvements.


- Secondary schooling increases human capital, as measured by performance on cognitive tests, and reduces teen pregnancy among women.


- The program led to a 47 percent increase in employment, with greater impact for the business skills compared to job skills trainees.
- Average weekly incomes rose by 80 percent.
- The results validate the importance of delivering business skills training in contexts where wage employment is limited.
Conditional Cash Transfers

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References

   • CCTs are significantly more effective than UCTs at improving the enrollment of “marginal children”, such as girls.
   • Key take-away: CCTs could be especially useful targeting the most disadvantaged school-age children and for reducing gender gaps in education.

   • Cash transfers significantly reduce HIV/HSV-2 infection, frequency of sexual activity and the likelihood of having a partner who is 25 years or older for amongst adolescent schoolgirls.
   • However, there is no significant difference between the impact of CCTs and UCTs and there is no significant impact on girls who already dropped out.
   • Key take-away: if the aim is to reduce risky sexual behavior, financial empowerment can be effective and conditionality may not be necessary.

• UCTs and CCTs were both effective, but CCTs were significantly more effective than UCTs in increasing girls’ school attendance and improving English comprehension test scores.
• However, UCTs were more effective at lowering marriage and pregnancy, entirely due to their impact on drop-outs.
• Key take-away: CCTs are more effective if the aim is to increase school attendance and performance, but if the aim is to reduce fertility/risky sexual behavior financial empowerment can be effective and conditionality may not be necessary UCTs.


• Postponing some of the attendance transfers to the time of re-enrollment, graduation, or tertiary enrollment appears particularly effective for the most at-risk children.
• Key take away: the timing of payments in CCT interventions could be critical and can be used to promoting transition to secondary and tertiary education.


• Increasing impacts on enrolment for children exposed to the intervention for longer periods, but no positive impacts of the program on test scores.
• There is clearly a need to look at the quality of the schools to see whether the program should be supplemented by interventions aimed at school quality.
• Key take-away: If human capital development is the ultimate aim, it may make more sense to condition transfers on test scores, rather than enrollment, though this may not be suitable without improvements to school quality


• Current occupational choices are significantly more responsive to the transfers expected for the future than to those currently received.
• Key take-away: the willingness of entrepreneurs to bear risk may be as important a constraint as current liquidity


• Despite a lack of oversight, most participants invest UCTs in intended vocational skills, tools, and business start-up costs. Large impacts on non-household employment and earnings with real annual ROC of 35 percent.
• Key take-aways: (1) poor access to credit is a major constraint; (2) unconditional/unsupervised may transfers can be effective and cost-efficient.

- 60 percent of poor 10-15 years olds not in school enroll in response to the program.
- However, impacts on current poverty and inequality are small and insignificant.
- The impacts on enrollment and current poverty are sensitive to increases in the size of the transfer.


- The Malawi Social Cash Transfer Scheme had sizeable impact on food security and food diversity in rural Malawi
- Key take away: conditionality may not be necessary for impacting nutritional choices


- Children who received the unconditional grant are significantly more likely to be enrolled in school in the years following grant receipt than are equally poor children of the same age.
- It is likely that the modest size of the cash transfer is leading to a form of self-selection, where better-off primary caregivers are not bothering to go through the application process.


- Cash transfers and in-kind food transfers were equally effective in their impact on amount and nutritional value of food eaten.
- Key take-away: financial constraints are the main factor affecting food consumption, so conditionality is not necessary to induce any change in behavior


- Children of recipients who didn’t know that the program was conditional on attendance were less likely to attend school.
- This effect was greater for children transitioning to lower secondary school.
- Key take-away: conditionality can be important, especially at key transition points in a child’s education.


- A CCT given to all students is less cost effective as it entails payments to children who would have attended even without the CCT.
- Key take-away: CCT interventions can be made more efficient with careful targeting. Transfers should be larger for children less likely to go to school without a CCT (which may include girls)

- Training teachers on HIV/AIDS education had no impact on sexual behavior or knowledge.
- Class-based condom debates and essay increased knowledge and self-reported use of condoms without increasing sexual activity.
- Reducing the cost of education reduced drop-out rates, teen marriage, and pregnancy.
- Key take-away: for reducing risky sexual behavior and sexual outcomes, school attendance may be a key factor.


- Large increases in schooling attendance and declines in total hours worked when black South African families become eligible for fully anticipatable social pension income.
- The key take away: child labor results more from market imperfections than from high returns to child labor or low returns to education, so influencing the activities of children may best be accomplished by attacking poverty.


- A transfer worth 2% of median household consumption increased school attendance by 25 pp and was no less effective than a larger transfer amount.
- Key take-away: there may be sharply diminishing returns to transfer size, even at a relatively low level of transfer as a proportion of household consumption.


- A randomized girls’ merit scholarship incentive program in Kenya raised test scores and secondary schooling, reduced girls’ acceptance of domestic violence and of political authority and increased their political knowledge.
- However, this did not translate into greater perceived political efficacy or community participation.


- Presents a qualitative review of evidence.
- Regarding targeting, it is important that multiple criteria are used in combination to prevent mistargeting.
- Targeting can be problematic in SSA due to low administrative capacity.
- One possible solution that has been used is community-based targeting. This system has the advantage of promoting consensus rather than conflict.

- An intervention that combined microfinance and gender/HIV training had a significant impact on intimate partner violence, but not on risky sexual behavior or HIV incidence


- Women who engage in transactional sex substantially increase their supply of risky, better compensated sex to cope with unexpected health shocks.
- The key-take away is that supporting consumption smoothing may be essential to reducing risky sexual behavior for sex workers.


- The enrollment rates of comparably poor children in Progresa localities are higher than in non-Progresa localities.
- These differences are often larger for girls than boys.
- The program successfully targets the poor, and the impact on enrollment inequality reaches statistical significance from grades 4 through 6.


- A positive relationship between wealth and HIV prevalence is identified.
- A possible explanation is that wealth increases the ability to maintain multiple concurrent relationships through greater mobility, time, and resources.
- The results are not inconsistent with the importance of financially empowering low-income adolescent girls and their families.
- Key take-away: social norms promoting fidelity and knowledge of the dangers of having multiple sexual partners may be key to reducing infection


- If the data collected from an experiment are rich enough to estimate a behavioral model, then social experiments can be used for out-of-sample validation.
- The results of the study suggest that eliminating subsidies at lower grade levels and using the savings to increase the subsidy levels at higher grade levels would lead to a greater increase in average schooling completed.


- CCTs have had impacts on use of services, but less so on final outcomes.
- To maximize their impact, CCTs should be complemented with other interventions, particularly those that focus on outcomes rather than on promoting the use of services alone.