

Cash transfers during adolescence and female empowerment

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Introduction

- Focus on an intervention that did not improve female empowerment...
- Despite promising short-term effects in evidence during and at the end of the program...
- Any lessons?

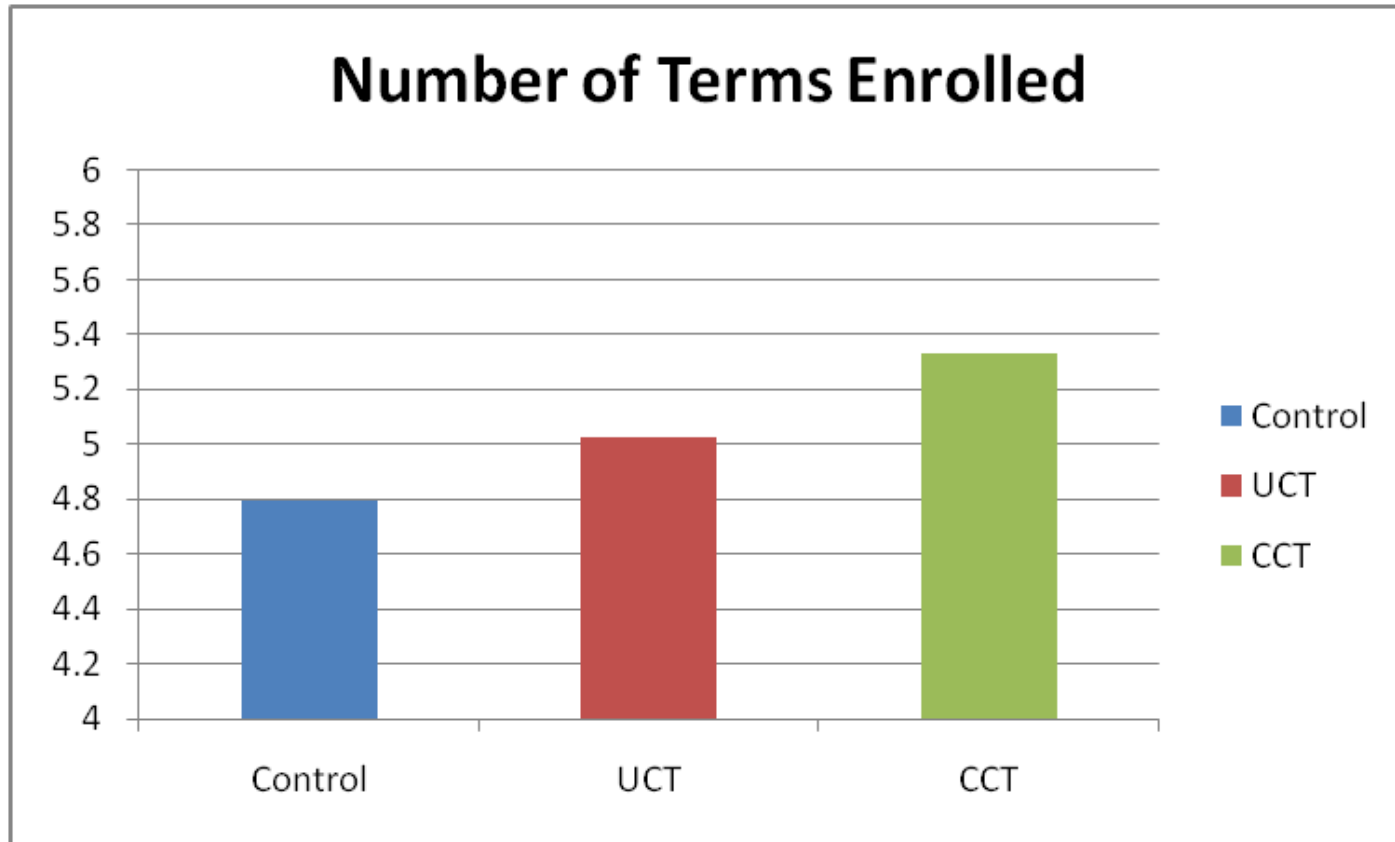
A cash transfer experiment for adolescent girls in Malawi

- ✓ Two-year cash transfer experiment targeted at 13-22 year-old never-married females:
 - CCTs to all young females who had already dropped out of school at baseline (*baseline dropouts*).
 - CCTs or UCTs to a sample of young females who were in school at baseline (*baseline schoolgirls*).

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Enrollment effects (baseline schoolgirls: 24-month follow-up)

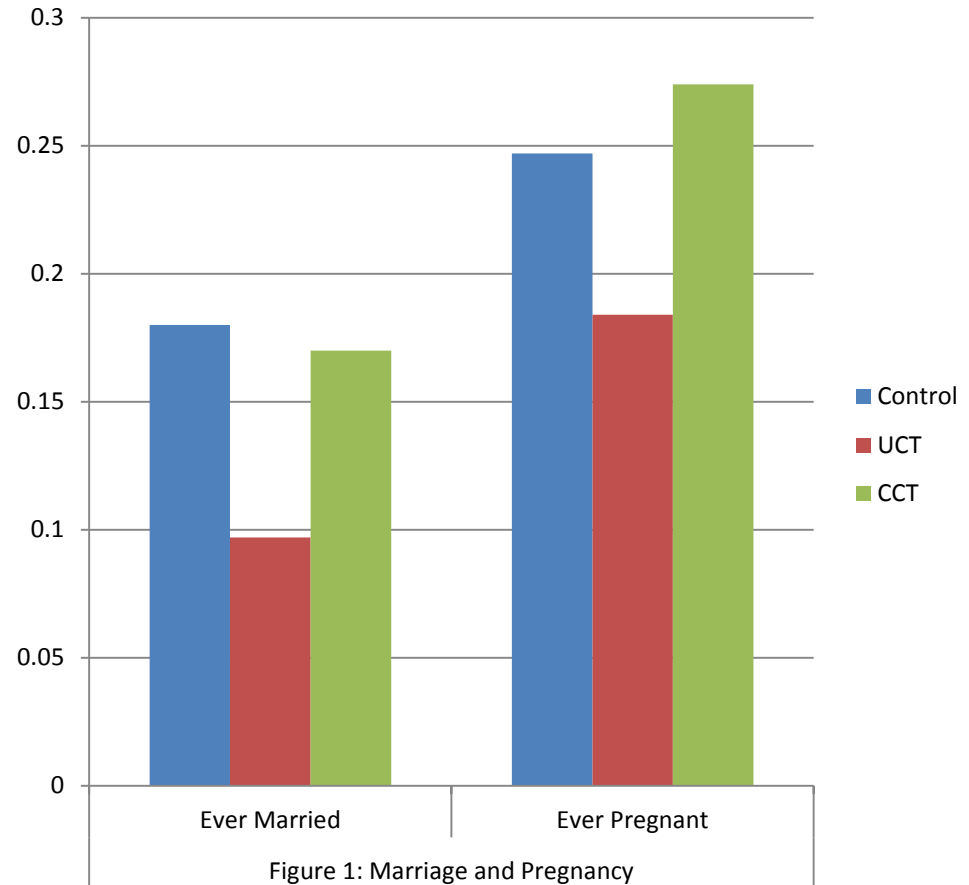


Summary of schooling effects (24-month follow-up):

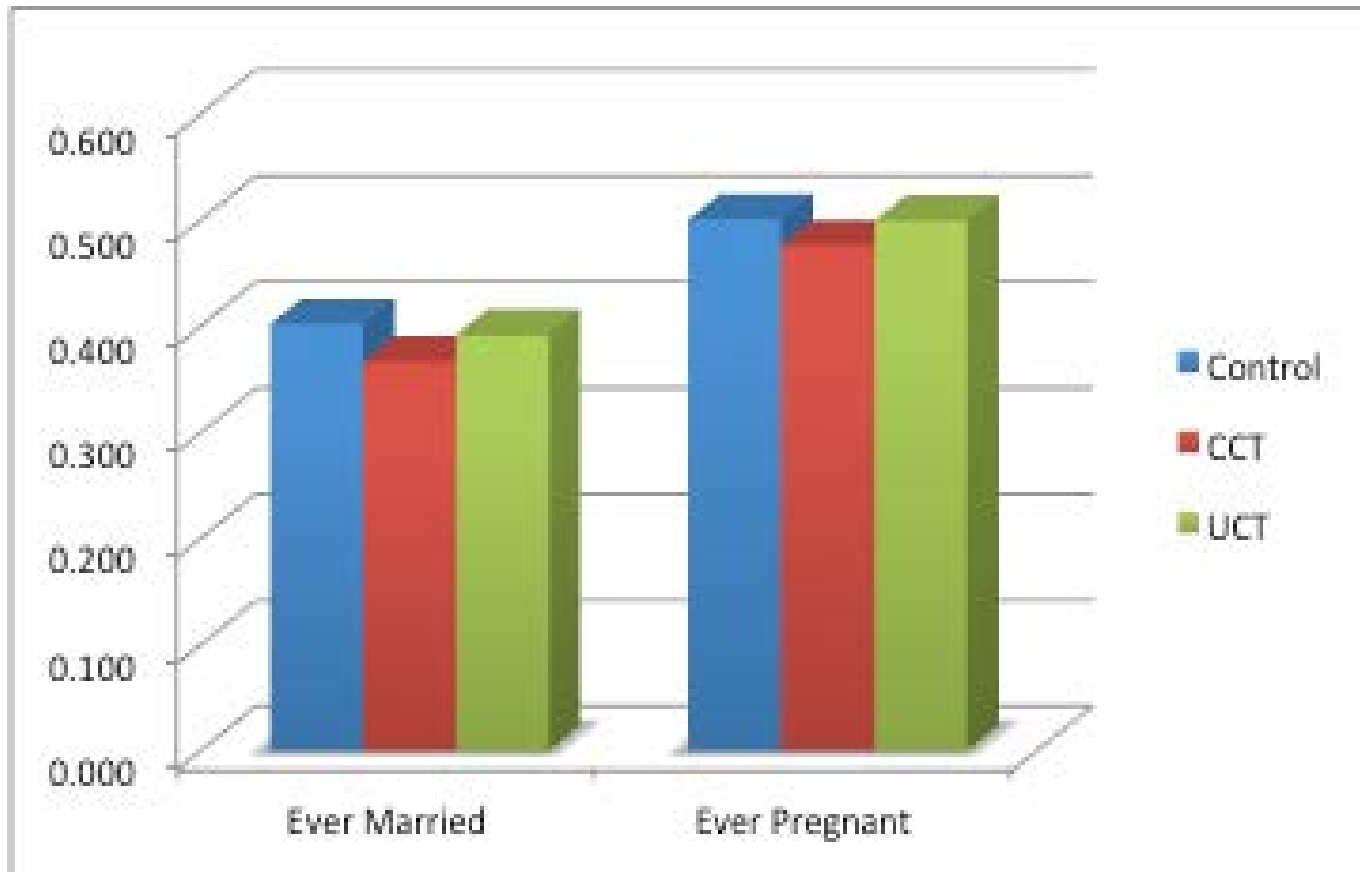
- ✓ **Enrollment**
 - Modest improvement in UCT...
 - ... but only 43% of the effect in the CCT
- ✓ **Attendance**
 - Among those enrolled in school, some evidence of higher attendance in the **CCT**.
- ✓ **Test scores**
 - Significant improvements in the **CCT** group in Math, English reading comprehension, and cognitive ability.
- ✓ → It is fair to conclude that CCTs outperformed UCTs in terms of improvements in schooling outcomes.

Marriage and pregnancy effects (baseline schoolgirls: 24-month follow-up)

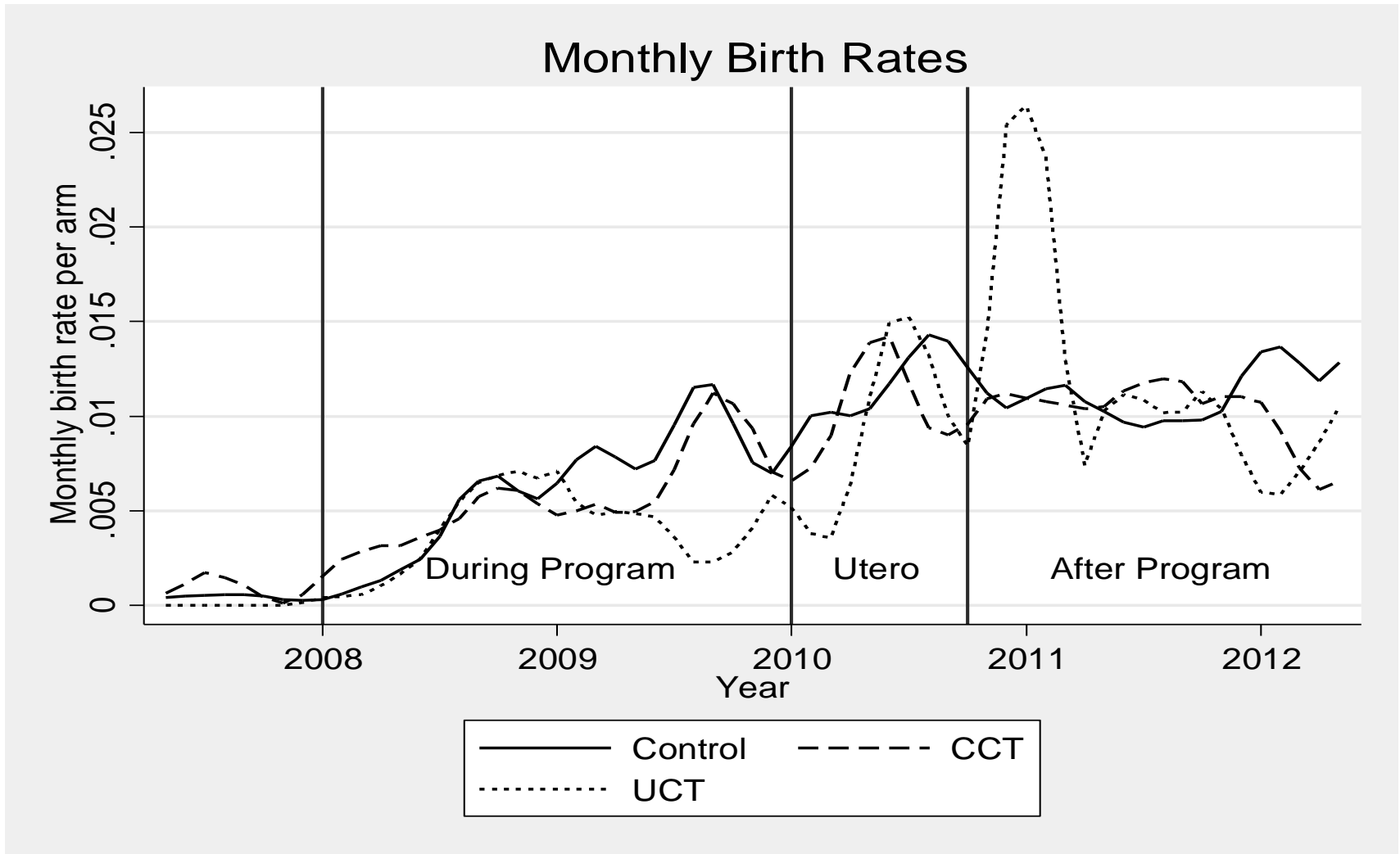
- ✓ However, substantial delays in **marriage and pregnancy** in the UCT group.
 - No such effect in CCT
 - Similar effects on **psychological wellbeing** during the program
- ✓ Schooling gains in CCT achieved at the cost of denying transfers to *non-compliers* who are shown to be particularly 'at risk' for early marriage and teenage pregnancy.



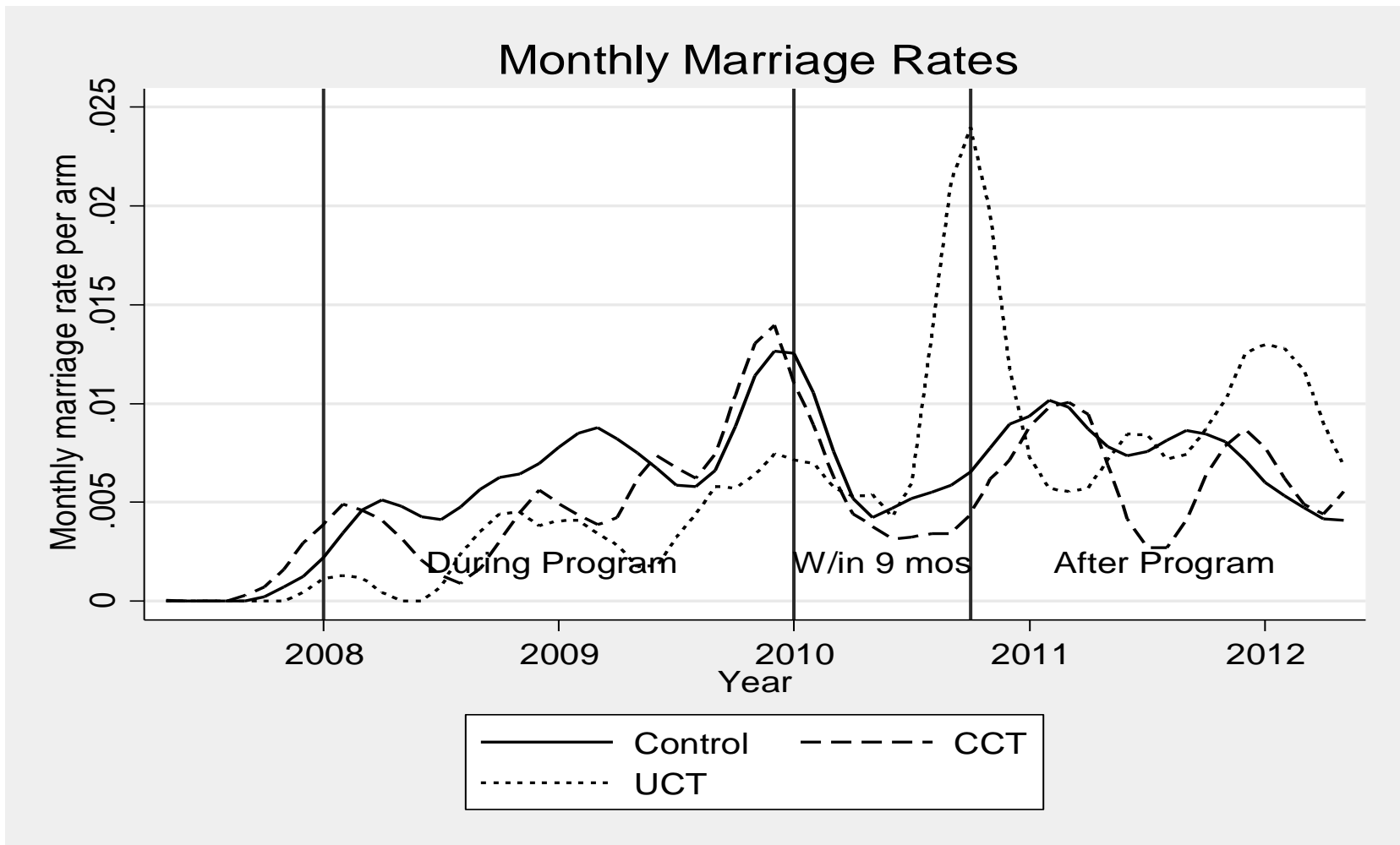
More than two years after the end of the program (*~48-month follow-up*)...



The UCT “baby boom”



Similar UCT “marriage boom”



- **Lots of UCT marriages occur just a few months before the ‘baby boom’ in this group.**

Empowerment

From the pre-analysis plan

- Empowerment & aspirations:
 - Index of self-efficacy: S11a Q1-10.
 - Index of preferences for child education: S11a Q17-25.
 - Index of social participation: S11a Q13,14,16.
 - Aspirations: Change in ladder from five years ago to five years from now (S9, Q23-Q21)
 - **Change in ladder from five years ago to today (S9, Q22-Q21)**
- **Super-index of overall empowerment i-iv.**

Empowerment (if married)

1. Index of financial decision-making
 2. Index of marital satisfaction
 3. Index of women's divorce prospects
 4. Index of fertility disempowerment
 5. Index of self-determination in marriage
 6. Index of frequency of social contact
 7. Index of spousal abuse
 8. Age difference between wife and husband
 9. Female agricultural decision-making power
 10. Female microenterprise participation
 11. Female livestock control
 12. Ratio of female- to male-specific consumption
-
- Index of married empowerment
- Index of economic control within marriage

Five Year Effects: Empowerment

Panel A: Baseline Dropouts

	Change in Super-index of Overall Empowerment	Ladder from Five Years Ago to	Super-Index of Unmarried Empowerment	Super-Index of Married Empowerment
=1 if Conditional Schoolgirl	0.049 (0.082)	0.276 (0.187)	0.111 (0.098)	-0.005 (0.099)
=1 if Unconditional Schoolgirl	-0.159** (0.081)	0.176 (0.190)	-0.094 (0.109)	-0.357** (0.173)
p-value UCT vs. CCT	0.052	0.650	0.120	0.068
p-value Treatment	0.101	0.306	0.287	0.121
Mean in Control Group	0.000	0.906	0.000	0.000
Sample Size	2,049	2,049	1,271	776

Husband quality index

- *From the preregistered pre-analysis plan:*
 1. Husband Quality.
 - i. Husband's highest grade completed, highest certificate attained. S25 Q2,4
 - ii. Husband's wage rate S26 Q5
 - iii. Currently employed S26 Q6..
 - iv. Husband's score on cognitive test
 - v. Husband HIV status.
 - vi. Husband marital fidelity. Partners ever: S32 Q2, Partners 12 mo. S32 Q3. Concurrence: S32 Q15 answer for spouse (column 1)
 - vii. Husband's mental health (constructed in same manner as CR) and then standardized.
- **Super-index of husband quality: i-vii.**

Husband outcomes

Husband Quality Index Highest Grade Completed MSCE (Secondary Completion certificate) Currently Employed Cognitive Test Mental Health



Panel B: Schoolgirls

	(1)	(2)	(3)	(4)	(5)	(6)
=1 if Conditional Schoolgirl	0.141 (0.096)	0.046 (0.271)	0.059 (0.053)	0.045 (0.051)	0.014 (0.109)	0.154 (0.126)
=1 if Unconditional Schoolgirl	-0.186 (0.180)	-0.454 (0.425)	-0.088 (0.054)	-0.091 (0.093)	-0.357** (0.163)	0.016 (0.194)
Number of observations	543	543	543	543	539	541
Control Group Mean	0.000	9.743	0.258	0.352	0.000	0.000
F test: CCT=UCT	3.025	1.391	4.227	1.899	4.119	0.441
p-value on F-test	0.084	0.240	0.042	0.170	0.044	0.508

note: *** p<0.01, ** p<0.05, * p<0.1

Summary of Husband results:

CCT Schoolgirls:

- No evidence of any impacts on husband selection, empowerment.

UCT Schoolgirls:

- Appear to have lost out on the marriage market by delaying.
 - Husbands have lower cognitive scores
 - Married CRs have lower empowerment.
 - Consistent with Field and Ambrus (2008): *ceteris paribus*, waiting to get married in a market with preference for young brides is harmful.

Unconditional Cash Transfers

- **Importance** of cash...
 - With small, frequent, and reliable cash transfers, we are able to cause improvements in multiple domains:
 - Nutrition
 - Mental health
 - HIV/STDs
 - Reductions in teen pregnancies and child marriages
- ...even though such transfers may not necessarily cause substantial increases in capital accumulation (human or physical)

Unconditional Cash Transfers

- **Limitations of cash...**
 - However, all of the effects observed during the program disappear soon after the cessation of support.
 - Worse, the desired trends reversed themselves (HIV, total fertility, etc.)
 - No lasting effects of any kind for a broad range of outcomes (empowerment, consumption, health, marriage markets)
- UCTs are great for social protection, but we should not expect promotion from them (for the next generation or the current one)
 - Possible exception: income is good for the development of young children ([Baird et al. 2015](#); Shah and Steinberg 2013, 2015; Barham, Macours, and Maluccio 2013a)