

# *Gender and Social Safety Nets*

Dominique van de Walle

World Bank

SSN core course

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# *Outline*

- **Part 1:** Why should we care about gender in SSNs?  
A poverty indicator, or independent weight?
- **Part 2:** What are the implications for SSN policies in practice?
- **Part 3:** Examples from workfare and cash transfers.
- **Part 4:** Final do's and don'ts

# Part 1: Why should we care about gender in SSNs? A poverty indicator, or independent weight

# *What is the policy objective?*

Be clear on the objective: for SSN it is usually assumed to be **poverty reduction**, defined in terms of the individual command over commodities.

- Against this, it is sometimes argued that gender equity matters independently, and should have higher weight than implied by the poverty objective. This may stem from problems in how poverty is measured in practice
- If we had a perfect individual-specific poverty measure would we care about gender equity independently of that measure?
- **QUESTION: Are we measuring poverty correctly?**
  
- The poverty reduction objective implies that we care about gender equity in so far as it enhances the impact of the SSN on poverty.
- **QUESTION: Is there a tradeoff between poverty reduction & gender equity?** Examples later

# *What is wrong with how we measure poverty from a gender perspective?*

- Poverty measures typically assume that all individuals within the household have the same standard of living: income and resources are pooled; all members share equally, possibly depending on their perceived needs.
- Then, everyone within the household is equally vulnerable to shocks and has the same coping capacity.
  - However, many studies question this model of the household.
  - Convincing empirical evidence of discrimination
- Gender equity may need an independent weight given inadequacies in household based poverty measures

# *Why might gender equity matter to poverty?*

Differentiation exists within the household particularly by gender

Differentiation can exist between men & women in:

- Legal protection: discriminatory laws in ‘private space’:
  - *Family*
  - *Inheritance*: widows left with nothing
  - *Land/property*: family property passed on through men
  - *Labor*: restrictions on sectors & hours
- Individual endowments
- Preferences / roles and responsibilities
- Access to & control over household and community resources
- Constraints stemming from social norms (options outside the household/ permission required)

# *Gender dimensions of risk*

- Women/girls may have different welfare levels to men & bear different costs of any given shock to the household.
  - Shocks affecting agriculture positively found to improve girls' relative survival probabilities in India (Rose 1999)
  - Imperfect risk-sharing between spouses: wives lose much more weight than husbands following a negative shock in rural Southern Ethiopia (Dercon & Krishnan 2000).
- Men and women may be exposed to different risks
- They have different capacities to cope with risks, shocks & crises even within the same household
- And hence experience different degrees of vulnerability.
- Widows & divorced women may be particularly vulnerable

# *Marriage dissolution often results in impoverished female headed households*

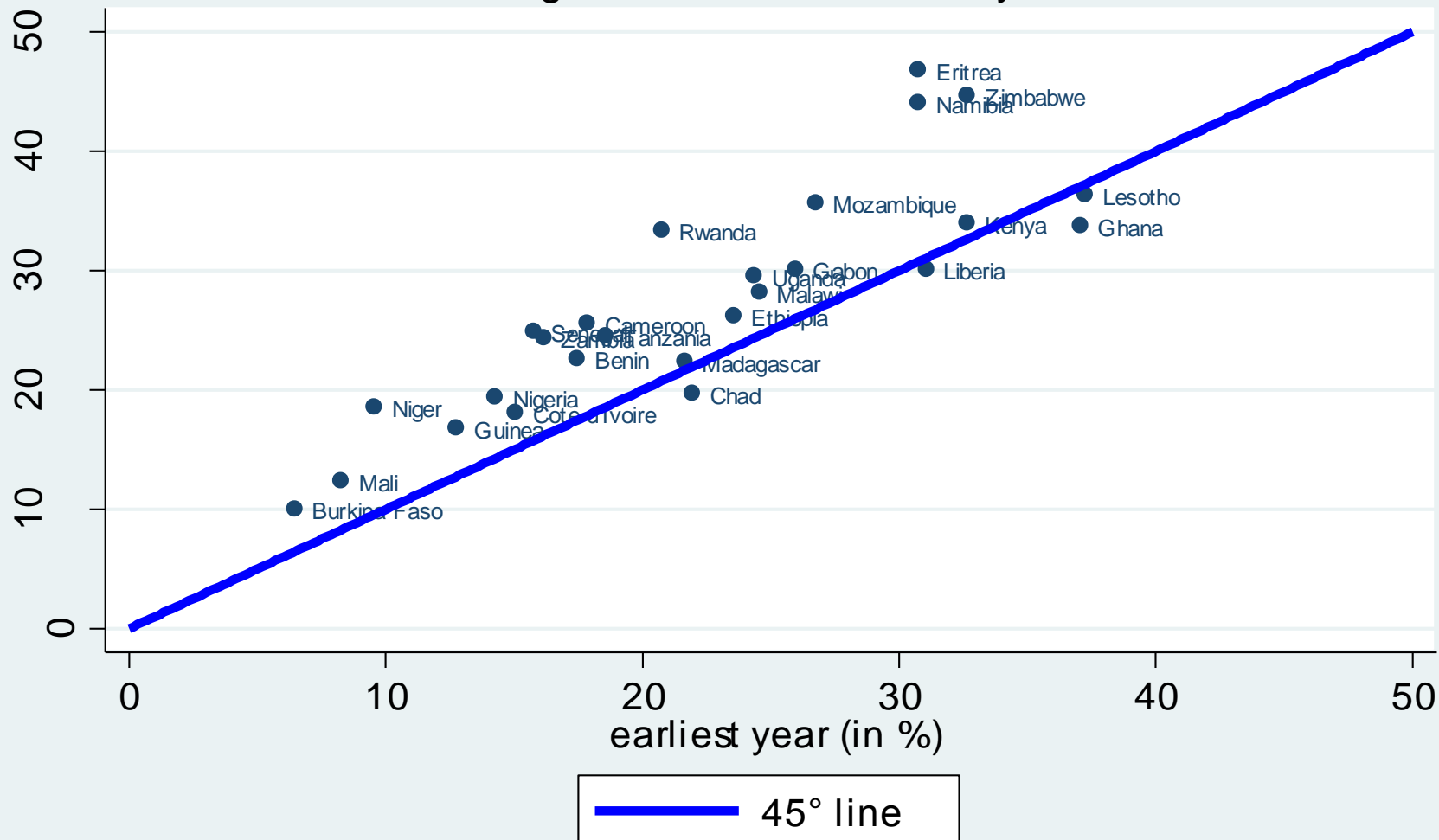
- Across 11 countries of Sub-Saharan Africa, 50% of women will become single mothers as a result of divorce or widowhood; associated with a significantly higher risk of child mortality (Clark & Hamplova 2013)
- Share of female headed households (FHH) is rising across the world
- Are FHH poorer? Not all of them, but care is needed in poverty comparisons.
  - FHH are typically smaller
  - Ignoring scale economies (using per capita expenditures) to measure poverty exaggerates the poverty of larger households and underestimates poverty among FHH.
  - Marital status of head is a key correlate of poverty



# Share of FHH rising around the world

## Share female-headed households, AFRICA

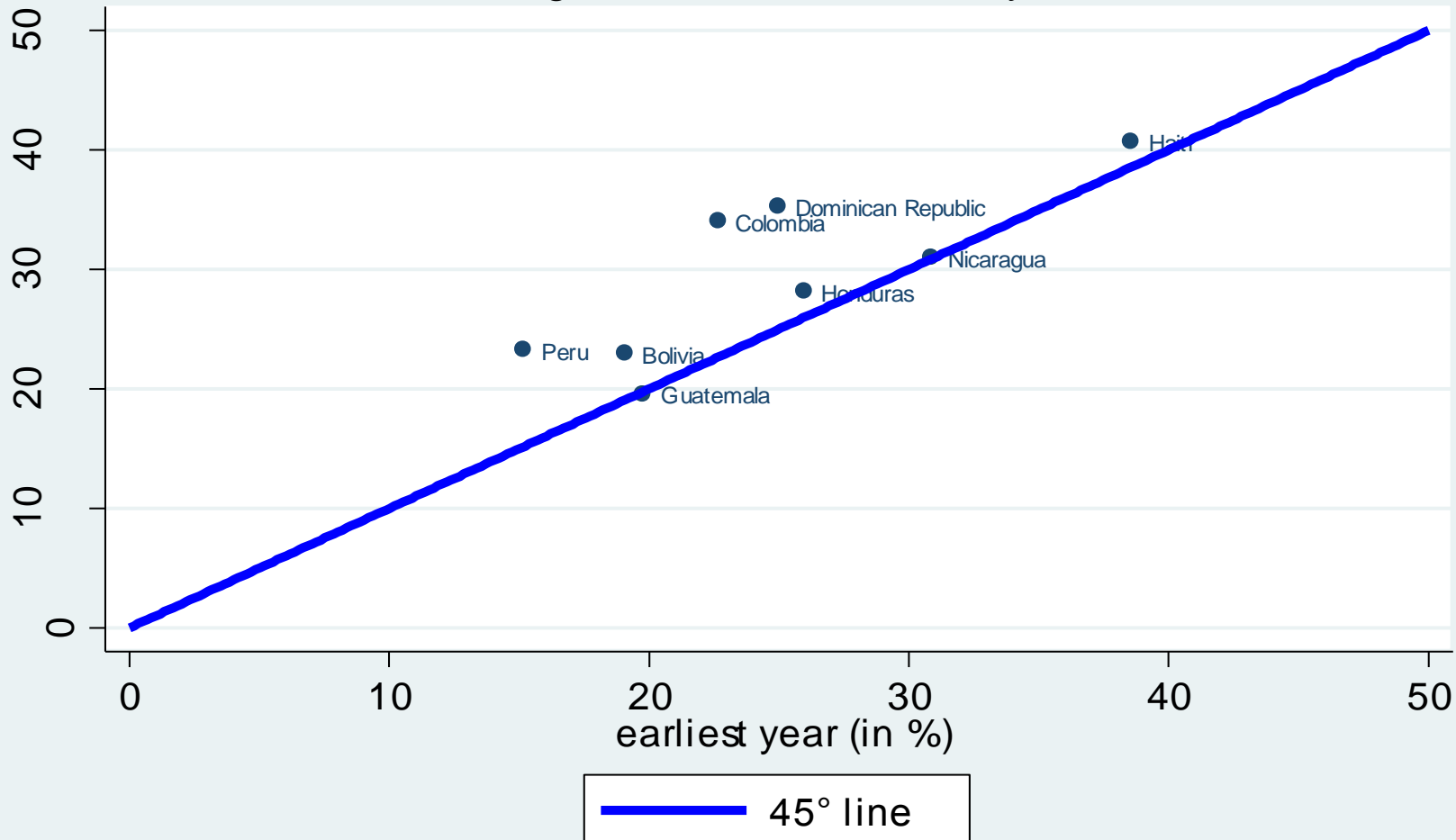
Change from earliest to latest year



All countries for which at least two DHSs have been carried out.

# Share female-headed households, LATIN AMERICA

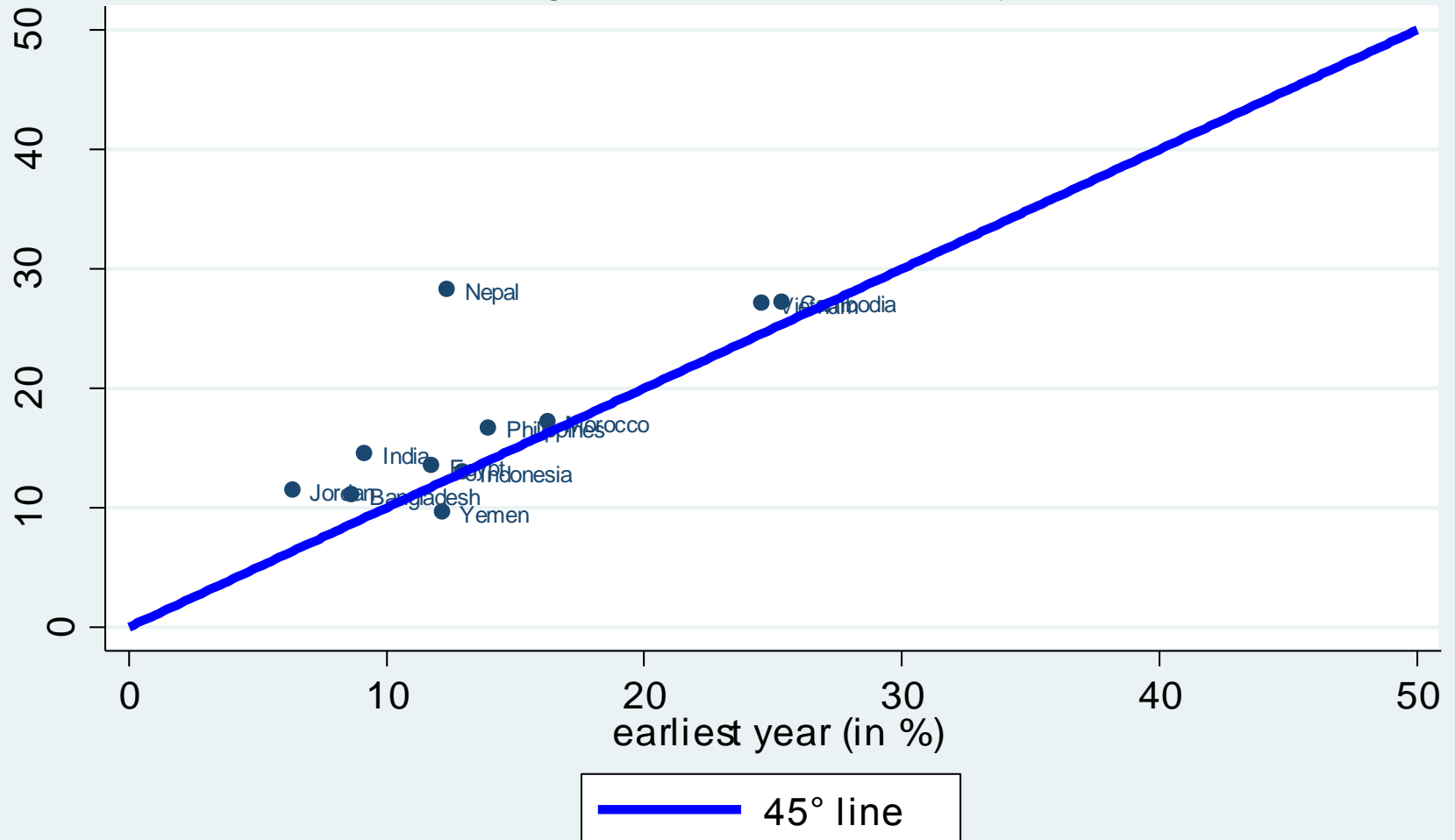
## Change from earliest to latest year



All countries for which at least two DHSs have been carried out.

# Share female-headed households, ASIA & NORTH AFRICA

## Change from earliest to latest year



All countries for which at least two DHSs have been carried out.

# *Marriage dissolution often results in impoverished female headed households*

- Across the world, poverty of female headed households (FHH) is highly correlated with marital status of head.
- Among FHH, the most impoverished are ...
  - in Mali: those headed by widows with mean per capita consumption 13% lower than all other rural households ; 8% lower than all other urban household (conditional on h'hold & individual characteristics)
  - In Madagascar, FHH headed by separated, single and widowed women are 31% , 27%, 20% poorer than all other urban households; similar for rural.

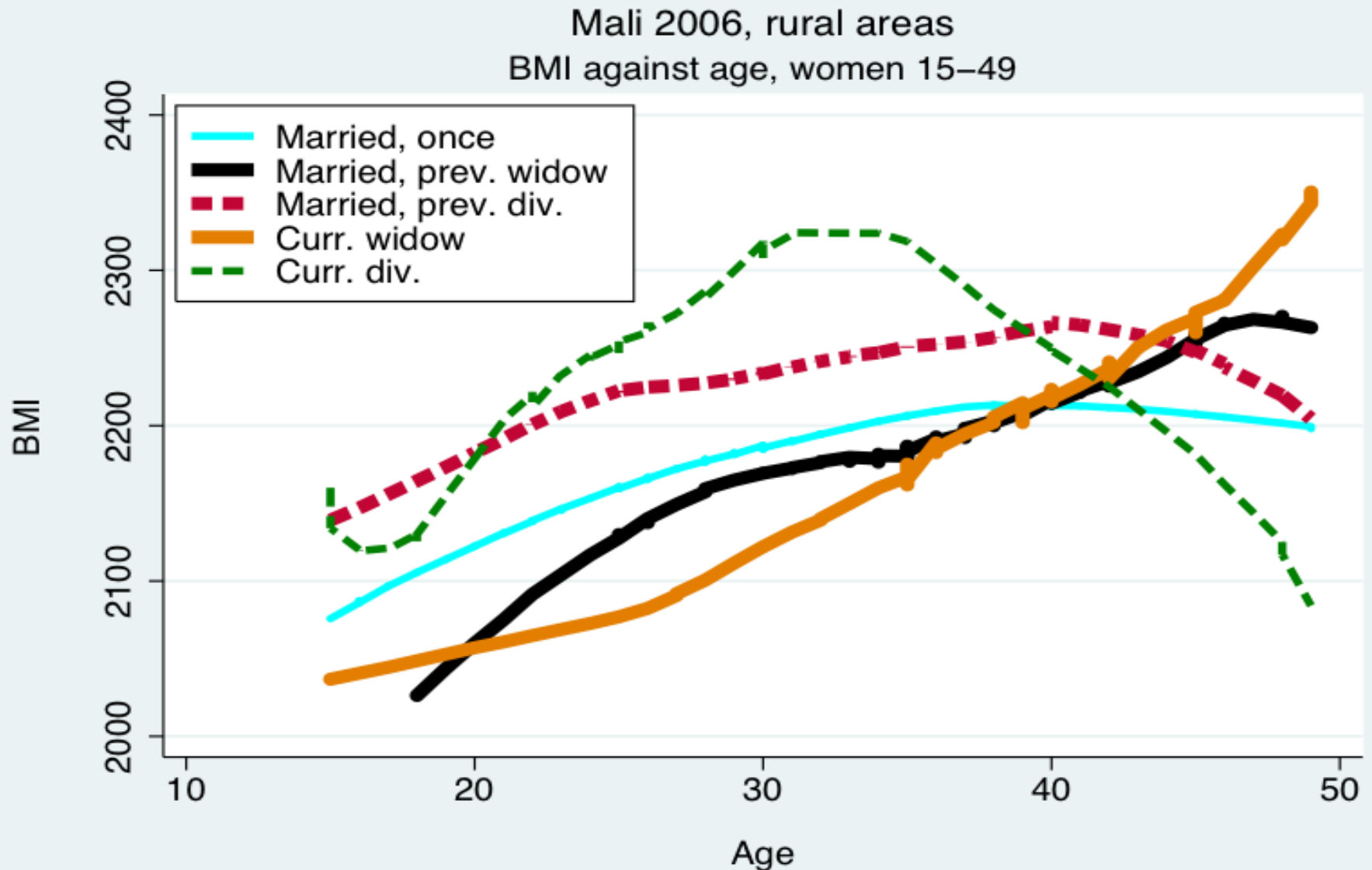
# *Widowhood : a potentially severe shock for women and their children*

In Mali, Senegal, Nigeria, India, research has documented worse outcomes for (often young) ever-widowed women & their children.

Senegal: fertility choices are partly driven by women's needs for widowhood insurance with potentially huge costs.

- women more exposed to the risk of widowhood intensify their fertility until they get a son (Lambert & Rossi 2013) .
- Insurance through sons entails substantial health costs : short birth spacing raises maternal and infant mortality

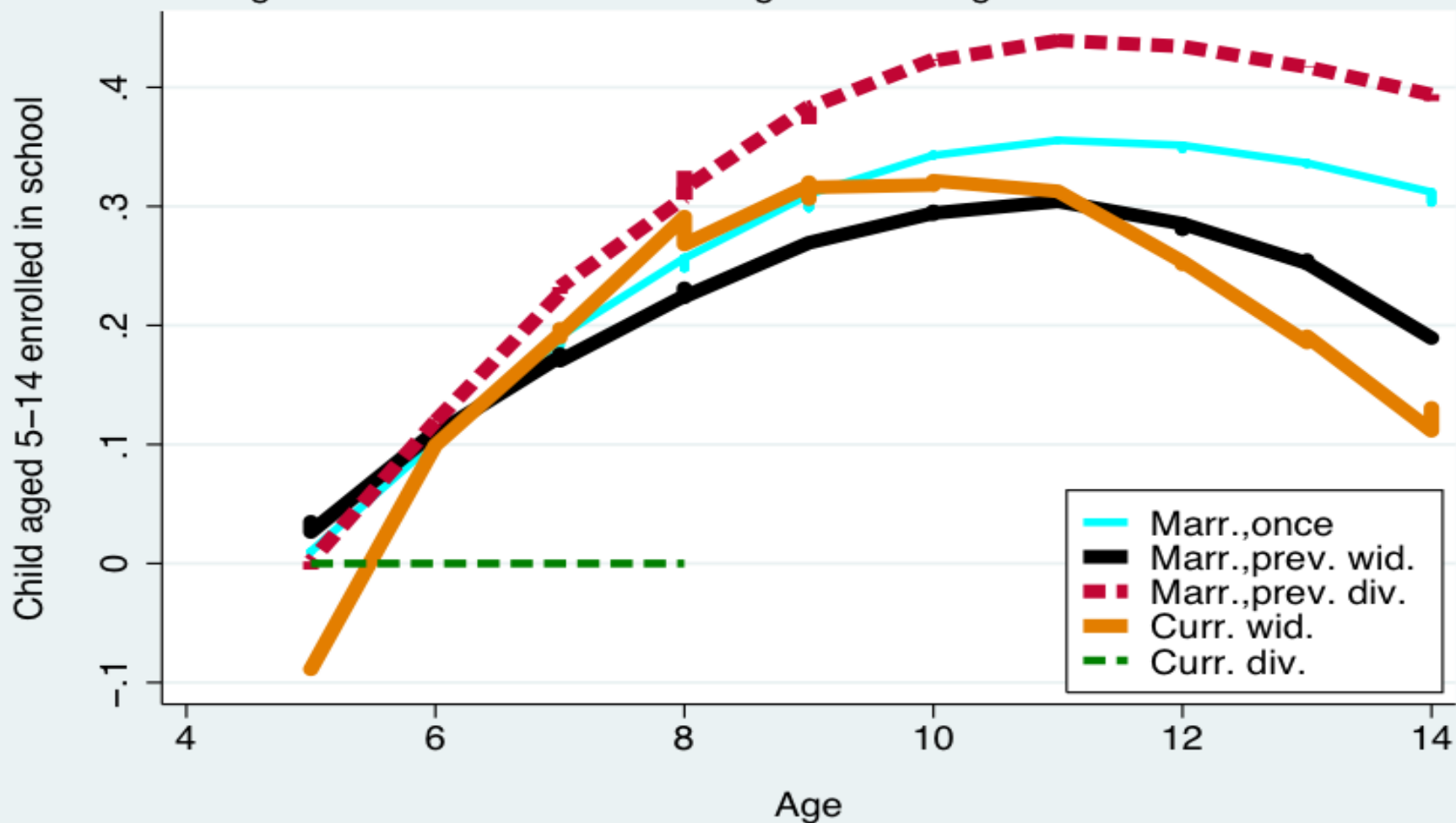
# *Widows & previously widowed but currently married women in rural Mali have low BMI*



# *The (co-habiting) children of ever-widowed women are less likely to be in school: they drop out earlier*

Mali 2006, poorest/poorer quintiles

Child aged 5–14 enrolled in school against own age and mother's marital status



## **Part 2: What are the implications for SSN policies in practice?**



# *General implications:*

## *When thinking about the household:*

- Don't assume that all individuals have the same standard of living: inequality exists within the household
- But, equally well, don't assume that there is no sharing among household members: don't treat members as completely independent individuals
- Don't assume that you know better than the household in making decisions: people make rational choices given their circumstances

# *Ask how relevant gender is as a poverty criterion?*

- The household one lives in is typically a more important determinant of welfare than one's gender. There is clearly more inequality between households than between men & women
- Remember: the same conditions that create inequality within the household constrain the ability to target women per se.

# *Safety net schemes should aim to*

- Understand context/setting in which a scheme is implemented & the realities of women's lives:
  - gender roles & responsibilities,
  - women's workloads & needs,
  - cultural norms including constraints on women's activities,
  - power relations in the community.
- Pay attention to how program is conceptualized, designed, implemented & monitored.

# *When introducing a SSN:*

- Understand what consequences prevailing gender norms may have on a planned intervention
- If in response to emergency or crisis situation: first figure out differential effects on men & women; plan and implement accordingly.
- Take care not to worsen gender equality: don't raise women's already overburdened loads or intra-household violence.
- Ensure participation of women in community groups involved in scheme
- But do not marginalize men; involve men & women; explain aims of scheme to all.
- Train project staff in gender sensitivity/mainstreaming
- Ensure gender sensitive complaints system
  - Women (widows etc) don't dare challenge status quo.

## *When introducing a SSN:*

- Try not to reinforce stereotypes – e.g. that women are responsible for home & children; & that men are self-serving & irresponsible.
- Understand & take account of social diversity:
  - Female headed households: what are their specific constraints?
  - Polygamous households; relationship between wives
  - Purdah societies
  - Refugees
  - Families who share housing

# *When introducing a SSN:*

- General issues in targeting:
  - Better targeting can sometimes help, but not always
  - The objective is poverty reduction, not targeting per se.
  - Targeting creates costs, often hidden (stigma, cost of participation, e.g. child care, forgone income)
  - Benefits and costs need to be weighed
- Targeting considerations in SSN
  - Certain individuals may not benefit from targeting the household
  - CT introduced in Indonesia earthquake emergency assessed damage to house living quarters as eligibility criteria, ignoring damage to kitchens (women's roles, work).
  - CBT may be male biased
  - Women may be overlooked due to low literacy, low assertiveness, social restrictions, less likely to have ids/bank accounts (needed to collect benefit).

## **Part 3: Examples from workfare and cash transfers.**

# *Two examples of how to think about SSN policy from a gender perspective*

Overall principle: Focus on helping poor people.  
This may or may not require that the policy is explicitly targeted to women.



# *Example 1: Public works schemes*

## *Maximizing poverty impacts through earnings net of forgone incomes*

- Adding constraints on household behavior generally makes it harder for households to maximize income gains from public works.
- Female quotas can be one such constraint.
- They can prevent households from rearranging members' activities so as to take advantage of scheme & minimize forgone incomes.

Two different approaches to gender mainstreaming in public works:

1. Provide equal gender access to information & to participation in program; let h'hold decide who participates; may well send man, reinforcing gender roles but maximizing income gains (minimizing forgone income).
2. Insist on female quota, refuse man who turns up & constrain h'hold from rearranging members' activities so as to take advantage of scheme with minimal forgone income. May empower women but reduce the impact on poverty.

# *When should there be quotas?*

Gender quotas may be necessary when:

- rationing is unavoidable  
... when the wage is set too high relative to the budget for the scheme given the demand function.  
Then targeting criteria are needed
- and gender is the most relevant poverty criteria.

For example, gender will be an important criterion:

- because of discrimination (*e.g. by administrators in charge of selecting beneficiaries*), or because of
- pre-existing constraints on women's work (*restrictions on time allocation, mobility, labor market transactions & occupations; taboos on manual labor*)

# *Other design features*

- Aim for equality of opportunity in participation without quotas
- May require gender-sensitive design features
- Reduce transaction costs for women
  - Reduce distance
  - Provide childcare/toilet facilities
  - Payment modalities matter: share in food; payments to accounts in woman's name
  - Single women
  - Flexible schedules
- Information/awareness campaigns targeted at women

# *Public works: India's NREGS*

- Gender equity
  - Equal wages for men & women
  - No gender discrimination of any kind
  - Priority for women: 33% should ideally be women
  - But no binding quotas
- Mandated worksite facilities:
  - Child care (5+ children below age 6)



# *In India's Bihar State: what is the reality?*





# *Participation is low, particularly for women...*

- 25% of adults worked in BREGS
  - 26% of men
  - 6% of women
- 90% of participants wanted more work
- 36% of adults wanted work but did not get it
  - 43% of men
  - 30% of women

## *Women have low awareness of scheme's rules and benefits*

% who answered correctly	Participants		Non-participating demanders		Rest	
	M	W	M	W	M	W
Max no. days?	52	14	33	13	33	5
When can work be demanded?	77	62	64	46	52	19
Men & women?	64	59	56	43	44	31
Who?	67	58	45	31	37	19
Unemployment allowance?	23	10	28	13	33	5
Wage?	42	31	23	9	19	3
Contractors?	29	14	23	8	24	8

## *Very different levels of awareness even within the same household*

- Women often have little contact with local political system; less likely to go to attend village meetings or go to administrative centers
- Information and recruitment campaigns must be sensitive to women;
- Involve multiple channels of communication and
- Provide a clear message that women are welcome.
- Don't assume information is shared within the household.



*Scope for promoting women's  
awareness -- film*





# *Make assets valuable for poor people*

- Rural public works create assets for poor people.
- Don't forget that better basic infrastructure can be enormously important to women.
- Try to reverse biases against women in project choices through picking projects that reduce women's time burdens in domestic work – (e.g. access to water)
- Women's time in other activities (domestic & farm) can be affected by public works even if men are doing the work
- Also potential benefits to children
  
- Ensure female participation in planning process & project choice (*quotas?*)

## *Example 2: Cash transfer Schemes*

- CT schemes often target women under the assumption that giving cash to women leads to empowerment & improves investment impacts with benefits for children & household well-being.

### *Tradeoffs?:*

- This reinforces gender roles but may also empower/raise status/voice of women: less tradeoff?
- What weight on current versus future poverty?
  - The tradeoff made may differ over time; more weight on current poverty in a crisis. And in very poor settings.
  - CCTs try to improve the terms of this tradeoff by attempting to reduce poverty now & improve gender equity in the longer term through investment in girls.
- Political economy considerations?
- Also evidence of a potential backlash: increases in domestic violence

# *Cash transfer schemes : example 1*

Study in Burkina Faso looked at CCT impacts according to transfer beneficiary (Akresh, de Walque, & Kazianga 2013) :

- The setting matters:
  - polygamous households.
  - wives/mothers hold responsibility for their children's education;
  - men hold responsibility for food expenditures.
- A CCT aimed at improving child nutrition resulted in positive impacts when given to fathers but not to mothers.
- A CCT aimed at improving school attendance resulted in positive impacts when given to mothers but not to fathers.
  
- **Note:** giving transfers to one wife in this setting will result in benefits to her children and not necessarily to other wives' children.
- **Note:** A CCT was significantly more effective than a UCT in improving the enrolment of girls; no difference for boys.

## *Cash transfer schemes : example 2*

Study in Malawi looked at impacts of CCTs on the behavior of adolescent girl beneficiaries (Baird, Chirwa, McIntosh, Ozler 2012):

- A CCT provided incentives to schoolgirls and recent dropouts to stay or return to school (with school fees + cash transfer).
- raised enrolments and attendance;
- but also altered the sexual behavior of young female beneficiaries – leading to significant declines in early marriage, teenage pregnancy and self-reported sexual activity.
  - Probability of getting married/becoming pregnant dropped by 40/30% for out-of-school girls at baseline
  - Incidence of sexual activity was 38% lower for all beneficiaries
- **Note:** IN comparison of CCT vs UCT: CCT conditional on school attendance had stronger impact on schooling compared to UCT.
- But teenage pregnancy & marriage were substantially lower in UCT, due to impact of UCT on these outcomes for girls who dropped out of school.

# *Cash transfer schemes*

Studies find that CTs help with day to day realities; CTs to women allows them to better meet their responsibilities.

- But, these studies also find that short term CTs cannot challenge women's roles/burdens or create empowerment.
- Remember that empowerment takes a long time
- CTs to women may also exacerbate tension within the household
- Explaining aims of scheme and involving men is key.
- CCTs have worked well to raise girls' schooling and hence address future poverty.

## *Part 4: Final Do's and don'ts*

- Do not assume unitary model; often who gets the transfer matters!
- Do not limit to heads of households, men, unemployed
- Do look for feasible mechanism for targeting the poor as individuals without undue costs in reaching them
  - No biases against women – do not exacerbate inequities
  - When there are pre-existing biases against women, policy may need to try to compensate for them
- Do consider the form of transfer:
  - Share in wages paid in-kind is often preferred by women; cash is more easily expropriated
  - Conditionality may be desirable

# *Do's and don'ts (cont.)*

- Do not forget that responses to policies may differ by gender
  - forgone incomes and incentive effects may differ
  - programs can have unintended consequences:
    - transfers impact labor supply but differently by gender
    - re-allocations of work within the household to children
- Do not assume that equality in the law is enough. Affirmative action may be needed.
  - efficiency arguments: externalities, i.e. benefits to children from targeting women: gender of transfer recipient matters to h'hold welfare
  - equity arguments: whether women are poorer or not.



## *Do's and don'ts (cont.)*

- Do take account of transaction costs: women may face higher time constraints, lower mobility.
- Do not forget the social constraints faced by women.
- Don't forget that better basic infrastructure can be enormously important to women.
- Do target information/awareness campaigns to women
- Do ensure female participation in planning process & project choice
- Do implement gender disaggregated M&E

*Thank you for your attention!*