



Impact evaluation of Tayssir Pilot Cash Transfer Program in Morocco

Progress Report

Innovations for Poverty Action (IPA)

Abdul Latif Jameel Poverty Action Lab at MIT (JPAL)

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Part 1: Program Design and Implementation

A. Evaluation design

This study evaluates the effectiveness of a 2-year pilot program that started being implemented by the Government of Morocco in rural primary schools in September 2008 and will end in June 2010. This pilot program is taking place in the five poorest regions of Morocco (Marrakech-Tensift-Al Haouz, Meknès-Tafilalet, l'Oriental, Souss-Massa-Draa and Tadla-Azilal), and involves 320 primary school sectors. Out of these schools, 260 sectors were randomly selected for the Government of Morocco to provide funding to the families of their pupils. These school sectors constitute the “treatment group,” and the other 60 sectors in the sample constitute the “comparison group.” The 260 treatment school sectors are sub-divided, randomly, into four sub-groups: 80 sectors where transfers are unconditional, and three sub-groups of conditional transfer schools (60 of each, for a total of 180):

- 60 receive light monitoring: the teacher will be in charge of monitoring child attendance based on regular attendance registers and practices.
- 60 receive intensive monitoring: teacher’s attendance registers will be complemented by school inspector’s random visits.
- 60 receive full monitoring: an automatic system will allow systematic recording of child attendance through daily fingerprint recording.

The random assignment of cash transfers and monitoring to school sectors means that on average, students in “transfer” school sectors (and in each of the subgroups of transfer sectors) and students in the sectors that are not receiving transfers in the study have comparable background characteristics and abilities. Thus, they would likely have had, on average, comparable future outcomes in the absence of any cash transfer program.

The program also randomized, at the school sector level, whether the mothers or fathers nominally receive the cash transfer.

Table 1 summarizes the different groups of this evaluation

Table 1. Program design at the school sector level

	<i>No Cash Transfer (Group 0)</i>	<i>Unconditional Cash Transfer (Group 1)</i>	<i>Conditional Cash Transfer with Monitoring done by:</i>		
			<i>School Teachers (Group 2)</i>	<i>School Teachers with Audits from Inspectors (Group 3)</i>	<i>Biometric Machines (Group 4)</i>
<i>Recipient: Mother</i>	30 sectors	40 sectors	30 sectors	30 sectors	30 sectors
<i>Recipient: Father</i>	30 sectors	40 sectors	30 sectors	30 sectors	30 sectors
TOTAL	60 sectors	80 sectors	60 sectors	60 sectors	60 sectors

The transfer program targets households with children aged between 6 and 15. In the 80 unconditional school sectors, a cash transfer was scheduled to be made every two month to parents of children aged 6-15, independently of child schooling. In the 260 conditional transfer school sectors, a cash transfer was scheduled to be made every two months to parents of children ages 6-15 who are attending primary school. The monthly allowance is increasing with progress through school, starting from 60 Moroccan dirhams (~8 USD) for each child in grade 1 and 2, to 80 Moroccan dirhams (~10 USD) for each child in grade 3 and 4, to 100 Moroccan dirhams (~13 USD) for children in grades 5 and 6. The transfer is maintained as long as the child's attendance rate is at least 80%. If this requirement is not fulfilled, i.e. a child misses schools 5 times or more in a given month, the transfer is not made for that given month. The Managing Central Unit at MEN is responsible for determining whether a child passes or fails the attendance requirement.

In the unconditional transfer school sectors, there is no monitoring on school enrolment and attendance; every child living in the targeted villages has the right to the transfer for the entire two-year period of the pilot project.

The Ministry of Education (MEN) conducted widespread awareness campaigns in the Fall 2008 in the pilot communities in order to inform parents of school-age children of the new program and its rules. These campaigns were repeated in the Fall 2009, at the beginning of the 2009/2010 school year. Headmasters and school committees received guidelines from the MEN on how to monitor and record attendance and how to submit monthly reports to the program manager at MEN. They were also trained to encourage children to attend school.

B. Sampling of Study Households

Enumerators visited each study school (two per school sectors, the main school and one satellite school) in the Fall 2008, and used the 2008/2009 school register, as well as the registers of the previous three academic years, to draw two lists: (1) The list of all households in the school's vicinity that had at least one child enrolled in school; and (2) The list of households with no child enrolled in school but at least one child of school-age (and who had dropped out in the previous three years). A total of 6 households were randomly selected from list 1, and 2 households were randomly selected from list 2, using a random number generator spreadsheet. This sampling method means that our sampling frame does not include households who never enrolled any children in school. There are very few such households, however.

Of the 320 sampled school sectors, 6 sectors couldn't be visited during the sampling phase in the Fall 2008 (they were inaccessible due to floods).

Overall, a total of 5024 households were sampled (8 households per school, two schools per sectors, 314 school sectors). Of them, 4839 (96.3%) could be interviewed at baseline. The others were not available at the time of the survey, or did not consent to participate in the research study.

Table 2 presents summary statistics for households sampled in each of the 5 groups, along with the p-values for tests of equivalence between the control group and each of the treatment groups. Overall, the groups appear relatively well balanced with respect to observable characteristics. Less than 10% of the differences are significant at the 10% level.

Table 2: Verifying Randomization

	0. Control group		Conditional Groups							
			1. Unconditional group		2. School Records		3. School Records with Audits		4. Biometric Machines	
	Mean	St. dev	Mean	p-value (diff with control)	Mean	p-value (diff with control)	Mean	p-value (diff with control)	Mean	p-value (diff with control)
<u>Demographics</u>										
Male Head of HH	0.97	0.17	0.97	0.86	0.97	0.43	0.98	0.39	0.98	0.35
Age of Head of HH	45.95	9.82	45.17	0.10	46.14	0.71	45.66	0.60	45.73	0.65
Age of spouse of head	38.58	8.24	38.28	0.46	39.07	0.27	38.39	0.67	38.23	0.41
# of HH members	6.52	1.78	6.50	0.87	6.69	0.17	6.51	0.93	6.45	0.58
# of children (under 16)	3.34	1.30	3.31	0.67	3.37	0.75	3.32	0.80	3.22	0.13
# of girls (under 16)	1.48	1.12	1.52	0.43	1.54	0.30	1.50	0.66	1.50	0.67
<u>Schooling</u>										
Head speaks Amazygh	0.81	0.39	0.75	0.18	0.77	0.44	0.75	0.26	0.77	0.45
Head reads and writes	0.27	0.44	0.25	0.67	0.26	0.89	0.29	0.47	0.31	0.15
Head education: complete primary or more	0.17	0.38	0.16	0.75	0.17	0.83	0.20	0.33	0.21	0.15
# of children in school	1.87	1.34	1.83	0.73	1.77	0.37	1.86	0.99	1.71	0.15
# of children out of school	0.41	0.67	0.38	0.53	0.36	0.19	0.35	0.18	0.38	0.47
<u>Socio-Economic Status</u>										
# of rooms in lodging	4.39	2.73	4.14	0.08	4.38	0.94	4.17	0.15	4.40	0.95
House in stone	0.32	0.47	0.45	0.00	0.28	0.28	0.42	0.03	0.38	0.19
Owns a television	0.69	0.46	0.71	0.60	0.67	0.64	0.71	0.53	0.69	0.94
Owns a fridge	0.15	0.36	0.17	0.47	0.17	0.42	0.18	0.35	0.12	0.26
Owns livestock	0.78	0.42	0.73	0.10	0.72	0.08	0.74	0.27	0.77	0.75
Farms	0.59	0.49	0.54	0.16	0.57	0.53	0.55	0.24	0.56	0.39
Per capita consumption (MAD)	5170	2360	5129	0.80	5274	0.49	5330	0.34	5165	0.99
Owns a bank account	0.03	0.17	0.04	0.21	0.04	0.35	0.04	0.17	0.04	0.38
Observations	895		1217		926		864		885	

C. Implementation of Program Tayssir, 2008-2009

In this section, we detail the main phases of the implementation of the program over the course of the 2008-2009 school year. As such, we will look at the enrolment of household and of children, the payment of transfers to the households, the monitoring of schools in group 3, and finally the installation and follow-up of biometric machines for group 4.

1. Enrolment of households and schoolchildren into the program

The enrolment period for households started at the beginning of the school year¹ in early September, 2008, and lasted until November 26, 2008.

In total, 47,052 household were enrolled, which corresponds to 79,750 school children. If we consider only the 519 units sampled for the evaluation, then 25,341 households were enrolled, corresponding to 42,454 school children. According to the data collected by the J-PAL team, 48,117 children were in school in an evaluation unit in 2008-2009. This gives us an overall enrolment rate of school children into Tayssir of 88.5% in the evaluation units.

In the group where Tayssir transfers are unconditional, any child between 6 and 15 was eligible for Tayssir. Once the J-PAL household survey data has been matched with the Tayssir program data, we will be able to estimate the share of out-of-school children that enrolled in Tayssir in the unconditional group.

The breakdown by groups is presented in the following table:

Table 3: Program enrolment rates by randomized treatment groups

<i>Group</i>	<i>1</i>		<i>2</i>		<i>3</i>		<i>4</i>	
	<i>Unconditional</i>		<i>Conditionality based on school records</i>		<i>Conditionality based on school records + threats of audits of school records</i>		<i>Conditionality based on data from biometric machines</i>	
<i>% of children enrolled among schoolchildren</i>	90.09		89.09		87.75		85.76	
<i>Beneficiary parent</i>	Mother	Father	Mother	Father	Mother	Father	Mother	Father
<i>% of children enrolled among schoolchildren</i>	88.7	91.5	88.3	90.13	85.64	89.6	84.33	87.13

While on average close to 90% of schoolchildren were enrolled in Tayssir, the distribution of enrollment rates across school units was far from uniform. Most units had an enrollment rate very close to 100%, but 64 school units (12.3% of the units) had enrolment rates lower than 75%. Among these units, 15 of them (3%) had rates lower than 30%. The following table shows the distribution of these units.

¹ The effective school opening dates somewhat vary by province and by school sectors.

Table 4: Distribution of the 64 units that had enrolment problems

<i>Group</i>	1		2		3		4	
	Mother	Father	Mother	Father	Mother	Father	Mother	Father
<i>Beneficiary parent</i>								
<i>Total Number of school units</i>	79	80	62	58	60	60	58	62
<i>Number of school units with less than 75% enrolment to Tayssir</i>	10	5	10	6	11	7	9	6

2. Payments to households

Three payments were made to households over the course of the year. Due to delays in setting up the system for collecting and managing school attendance data, the Ministry of Education decided, in December 2008, that the first transfer, corresponding to the period September-October 2008, would be given to all households enrolled in the program without conditionality. That transfer took place between late January and early February, 2009.

For groups 2, 3, and 4, the next two transfers were conditional on attendance. The second transfer took place between the end of May and the beginning of June 2009, and it covered the two-month periods November-December 2008 and January-February 2009. The third and last payment covered the rest of the school year, and it took place between late August 2009 and early September 2009.

The following table shows the details of each payment:

Table 5: Details of the three payments

<i>Payment</i>	1	2	3	
<i>Months covered</i>	09/08 — 10/08	11/08 — 12/08 01/09 — 02/09	03/09 — 04/09 05/09 — 06/09	
<i>Conditionality of transfers for groups 2, 3, and 4</i>	NO	YES	YES	
<i>Payment period</i>	01/23/09 — 02/11/09	05/27/09 — 06/10/09	08/13/09 — 09/11/09	
<i>Number of beneficiary households</i>	38,482	45,248	47,052	
<i>Total amount for scholarships (DH)</i>	9,525,240	26,092,880	25,765,540	
<i>Proportion of households paid</i>	88%	97%	89%	
<i>Amount of scholarships per household</i>	<i>Average</i>	248	577	548
	<i>P50</i>	200	480	480
	<i>Min</i>	120	0	0
	<i>Max</i>	1,080	4,800	7,320

3. Audits of records for schools in Group 3 (“Conditionality Based on School Records with Threat of Audits”)

At the beginning of the year, it was planned that there would be an inspection conducted in each school sector during each two-month period of the year. However, with the delay in the launching of the program and, more importantly, the setting up of the system to collect attendance data for groups 2, 3, and 4, it was not possible for the Ministry of Education to organize more than one inspection per school sector in group 3. These inspections were carried out between the beginning of May and the end of June, 2009.

The following table shows for each province the number of inspections conducted in accordance with this objective as well as the reason why the inspections were not conducted.

Table 6: Inspections conducted over the course of 2008-2009

<i>Province</i>	<i>Objective</i>	<i>Number of units inspected</i>	<i>Reason inspections were not conducted</i>
Al Haouz	10	9	Teacher absence
Azilal	6	0	Inspectors Refused
Chichaoua	8	8	
Chtouka Ait Baha	6	6	
El Kelaa Des Sraghna	8	8	
Errachidia	4	4	
Essaouira	22	7	No vehicle
Khenifra	6	6	
Meknes	6	0	Inspectors Refused
Nador	4	3	No children enrolled in program
Ouarzazate	12	12	
Taurirt	6	6	
Taroudant	20	19	Inspectors forgot
Tiznit	2	2	
Total	120	90	

4. Implementation of biometric machines in Group 4 (“Conditionality based on data from biometric machines”)

Throughout the school year, the use and management of biometric machines data required important logistic and human resources. Both the provincial teams and the J-PAL teams had to make multiple visits to the schools with biometric machines throughout the year, to first install the machines, then regularly collect the data, or repair the machine, or deal with complaints from the school community.

60 school sectors (307 school units in total) were sampled to receive biometric machines. Only 91% of those school units actually received a machine, as the remaining 9% were too difficult to access regularly enough to monitor. The installation operations were conducted by J-PAL.

Each school district assigned one of their staff to take the role of “Biometric Machines Referee” and visit the schools on a regular basis to download the data from the machines.

Over the course of the year, not just the collection but also the analysis of the biometric machines data turned out to be very complicated. Due to the difficult conditions in program schools, notably the cold, 68% of the installed machines had at least a breakdown over the course of the year. Given this, the percentage of school children for which the data from the machines could be used to determine eligibility for the transfers declined throughout the year, as shown in the table below.

Table 7: Share of children for whom the biometric measurements could be used to determine whether the conditionality was respected

<i>Period in which the absences were observed</i>	<i>School children for whom the machine data was used</i>	
	<i>Number</i>	<i>Proportion of children in schools with biometric machines</i>
11/08 — 12/08	10,479	64.5%
01/09 — 02/09	7,072	43.5%
03/09 — 06/09	3,555	22%

D. “Knowledge” survey: At midline, how much did communities know about Tayssir and its rules?

The objective of the Knowledge Survey was to determine how much the participants knew about Program Tayssir.

1. Organization of the survey and the sample

The survey was conducted over the course of April 2009 in the school sectors sampled for the study (the main school and a satellite school chosen at random.)

Some of the school sectors had already been visited by the time we decided to conduct the Knowledge survey. Furthermore, some of the school sectors proved too inaccessible to be visited in April. As such, the Knowledge Survey was done in only 387 or of the 628 school units in the sample.

The Knowledge survey included 3 modules:

- *A module administered to the School Principal/Deputy Principal:* 156 principals were interviewed in person or by telephone during the course of the survey.
- *A module administered to a teacher (one teacher from the main school and one teacher at a satellite school):* The enumerators were instructed to interview the fourth-grade Arabic teacher; if that teacher was absent, then the fourth-grade French Teacher; if also absent, then the third-grade Arabic teacher; and if also absent, the third grade French teacher; and so on. In total, 60% of the teachers interviewed were Grade 4 teachers
- *A module administered to two households sampled for the study:* The households were stratified into two strata: Stratum 1 consisted of households in which more than half of the children under 16 were in school. Stratum 2 consisted of households in which half or less than half of the children under 16 were in school. One household was randomly sampled and surveyed in each stratum.

2. Sample Description

Table 1 shows the people surveyed in each of the groups in April 2009: 156 principals, 360 teachers, and 701 households in 17 provinces.

Table 8: Distribution by group of the people interviewed

<i>Group</i>	<i>School Units</i>	<i>Principals</i>	<i>Teachers</i>	<i>Households</i>
1	109	48	94	216
2	87	37	78	179
3	81	36	70	162
4	72	35	64	144
TOTAL	349	156	306	701

In the schools targeted by the Tayssir program, more than 80% of the households surveyed during the “knowledge survey” were enrolled in the program and a large proportion of them had already received at least one Tayssir transfer.

Table 9 : Households surveyed

Group	% of “sampled” households	% for which respondent was head of household	% of households enrolled in program	% of household received first transfer
1	65%	54%	86%	80%
2	65%	42%	91%	82%
3	65%	36%	82%	70%
4	72%	51%	90%	69%
Total	67%	46%	87%	76%

3. Results

Knowledge and Understanding among School Principals and Teachers

All the principals and 97% of the teachers approached consented to be interviewed about Tayssir.

Both the principals and the teachers were relatively knowledgeable about the level and the methods of payments in Tayssir. 97% of the principals and 82% of the teachers knew the exact amount of the monthly transfer for a grade 4 pupil. 86% of the principals and 72% of the teachers knew that the disbursements were made via the post office.

With regards to the conditions for receiving a transfer, 25 of the 48 principals in the non-conditional group mentioned that the transfer was conditional on attendance. This suggests that the message about the non-conditionality was poorly communicated. An effort was made at the beginning of the second school year (2009-2010) to correct this message and make sure that school teachers and principals in school sectors sampled for the unconditional Tayssir program were aware of the unconditionality.

Table 10 : Conditions for receiving transfers

Conditions mentioned by:	Principals		Teachers	
	Not conditional (Group 1)	Conditional (Groups 2,3,4)	Not conditional (Group 1)	Conditional (Groups 2,3,4)
<i>Enrolled in school</i>	46%	48%	59%	51%
<i>No absences</i>	13%	8%	16%	16%
<i><= 4 absences per month</i>	38%	58%	40%	56%
<i>Between 5 and 16 years</i>	23%	22%	17%	17%

Knowledge and Understanding of the program among Households

As of April 2009, the name “Program Tayssir” was still not well-known among the parents in school sectors sampled for Tayssir. In response to the question “Have you heard about Program Tayssir?” 80% of the parents answered “No.” But, in the groups where the program exists, more than 90% of the interviewed households knew about the existence of a cash transfer program for school children.

Table 11 : Knowledge of existence of program among parents in groups 1,2,3,4

Group	% who have heard of Tayssir	% who have heard of a cash transfer program for children
1	30%	95%
2	24%	94%
3	12%	92%
4	21%	94%

In terms of the conditionality or lack of thereof, the knowledge survey suggests that as of April 2009, households/parents were relatively uninformed.

First, in schools where the transfers are conditional, only 48% of parents mentioned attendance as a condition for receiving transfers. Only 16% knew the exact criteria (less than 4 absences per month.) The fact that more than half the households surveyed did not know about the attendance conditions for the transfer is not surprising given that only a single non-conditional transfer had been at the time the survey took place.

Second, 51% of the parents in group 1, whose transfers are non-conditional, thought that they were subject to conditions.

Table 12 : Perceptions of conditionality by group

	Non-conditional Group (Group 1)		Conditional groups presence verified by:					
			Teachers (Group 2)		Inspectors (Group 3)		Machines (Group 4)	
Panel A : Responses to the question: “Can all the children of the village benefit from the transfer or only some of the children ?”								
All with no conditions	95	44%	72	40%	53	33%	62	43%
Only some	94	44%	79	44%	77	48%	65	45%
Other	0	0%	0	0%	4	2%	0	0%
Do not know	13	6%	12	7%	13	8%	8	6%
Missing	14	6%	16	9%	15	9%	9	6%
Panel B: Responses to the question: “What conditions must be respected to receive the transfers?”								
Be enrolled in school	111	51%	100	56%	73	45%	65	45%
Have No absence	73	34%	53	30%	35	22%	47	33%
Less than 4 absences per month	30	14%	36	20%	21	13%	42	29%
Be 5 to 16 years	15	7%	15	8%	5	3%	5	3%
Other	11	5%	8	4%	13	8%	10	7%
Do not know	61	28%	36	20%	54	33%	33	23%

More than 68% of the parents that had received the first transfer knew the exact amount of the monthly transfer for their child. In contrast, less than a third of the parents that had not received a transfer knew how much they were eligible to receive for their children.

Table 13 : Knowledge of size of transfers for parents

	% knowing the size of the monthly transfer for		
	Child 1	Child 2	Child 3
Have received first transfer	52%	50%	53%
Have not received first transfer	27%	28%	20%

These results showed the need to give parents, teachers and school principals better information about the program. During August and September 2009, an information campaign was launched by the MEN in every provinces of the program. Headmasters received a specific training, differentiated between school sectors in the unconditional and conditional groups, and they were then put in charge of transmitting the information to their communities. In addition, JPAL organized a separate additional information campaign among households in school sectors in the non-conditional group. This campaign took place in August in 159 school sectors of group 1.

Part 2: Characteristics of Study Households

In this section, we present summary statistics characterizing the households surveyed at baseline.

A. Household Composition

Households have on average 6.6 members, of which 2.5 are aged between 6 and 16 years. Females make up just over half the members of the households:

Table 14: Composition of Households

	Average	Std. Dev.	Median	Min	Max	Observations
Members	6.598	1.867	6	2	22	4839
Females	3.304	1.454	3	0	13	4839
Children under 17	3.32	1.311	3	1	9	4833
Children 6 to 16	2.543	1.045	2	1	6	4828

The most common family structure is the nuclear family. Nearly 75% of the households are composed of the parents and the children only. The head of the household is a man in 97% of the cases; and in the 3% when it is not a man, the head is a widow in 90% of the cases. In 97% of the cases, the head of the household is married.

Table 15: Family structure of the households

	Households	% of total	Observations
Nuclear family	3592	74.2%	4839
With female head	131	2.71%	4839
Single Parent	164	3.4%	4839
Single Father	45	27.4%	164
Single mother	119	72.6%	164
Marriage status of head of household			
Married	4574	97.1%	4713
Single	11	0.2%	4713
Divorced/separated	15	0.3%	4713
Widowed	113	2.4%	4713

Characteristics of the head of the household and their co-head

Age Distribution

The average age of the household head is 45.7 years and 38.5 years for their partner.

Table 16: Age distribution of household head (HHH) and co-head (CHHH)

	Average	Std. Dev.	Med	Min	Max	Observations
HHH	45.70	9.6896	45	22	98	4751
CHHH	38.49	8.1617	38	17	90	4607

Language and education

About 17% of the household heads do not speak Darija; 55% of the partners of the heads who do not speak Darija do not themselves speak Darija. There is a significant difference between the heads and their partners in level of education. While 73% of the heads can neither read nor write, more than 95% of the partners can neither read nor write; 72% of the heads do not have any education, while more than 95% of their partners do not have any education.

Table 17: Language and education of HHH and c-HHH

	HHH			c-HHH		
	Number	%	N	Number	%	N
Panel A: Languages spoken, read, and written						
Darija spoken at least	3961	82.7%	4792	2053	44.4%	4625
Amazigh spoken at least	3680	76.8%	4792	3551	76.8%	4625
Amazigh but not Darija	815	17.0%	4792	2064	55.4%	4625
Read and/or write at least one language	1274	27.2%	4684	241	5.4%	4472
Panel B: Education level attained						
None	3414	72.1%	4737	4317	95.1%	4538
Koranic	462	9.8%	4737	13	0.3%	4538
Primary	717	15.1%	4737	176	3.9%	4538
Junior School	81	1.7%	4737	24	0.5%	4538
High school	42	0.9%	4737	7	0.2%	4538
Higher education	17	0.4%	4737	0	0%	4538
Professional training	4	0.1%	4737	1	0%	4538

Activities

As for activity patterns, more than 87% of the household heads declared having worked, permanently or occasionally, as their primary activity over the previous 30 days. The second most declared activity was “not having worked”, by about 5% of the household heads. 1.9% declared to “have looked for work.”

More than 95% of the partners of the household heads declared “having done domestic tasks;” and less than 2% declared having work as their primary activity in the last 30 days.

Table 18: Activities of the HHH and c-HHH

Main Activities over the past 30 days	HHH		C-HHH	
	#	%	#	%
Worked on a permanent basis for its own account	1720	36.6%	41	0.9%
Worked on a permanent basis for others	923	19.6%	11	0.2%
Worked occasionally	1456	31%	44	1%
Job searching	89	1.89%	7	0.1%
Domestic work	119	2.53%	4362	95.9%
Studied	9	0.2%	26	0.6%
Have been sick	59	1.3%	17	0.4%
Retired / Pensioner	29	0.6%	3	0.1%
Did not work	230	4.9%	24	0.5%
Other	60	1.3%	9	0.2%
Do not know	4	0.1%	2	0%
Number of observations	4698		4546	

B. Housing and assets

Characteristics of the household lodging

The lodging of the households consists on average of 4.2 rooms, excluding bathrooms, toilets, corridors, and courtyards and terraces. Diving the number of rooms by the number of members in the households, there are 0.7 rooms per member.

Table 19 : Lodging characteristics

	Mean	Sd Dev	P50	Min	Max	N
Number of rooms (excluding toilets, bathrooms, corridors, courts and terraces).	4.246	1.989	4	1	20	4803
Number of rooms / Number of household members	0.657	0.321	0.6	0.09	3.33	4803

Table 20 shows the main characteristics of the lodging of sample households. 38% of the households have a dry-stone house, 33% have an adobe house, 20% have an Adobe house, and 10% have a modern house. 57% have direct access to electricity, and 17% have a water connections; surface water is the most mentioned access to water.

Table 20: House characteristics

house type:	#	%
Adobe house	1582	33%
Ciment house	931	19.4%
Dry-stone house	1808	37.7%
Modern House	458	9.6%
Other	17	0.3%
Don't know / Don't want to answer	0	0%
TOTAL number of observations	4796	100%
Number of households using (at least)...		
Connected to the electricity grid	2726	56.9%
Generator	52	1.1%
Solar energy	569	11.9%
Gaz lamp	564	11.8%
Butane	458	9.6%
Candles	1117	23.3%
Other	12	0.3%
No light source	18	0.4%
Don't know / Don't want to answer	0	0%
TOTAL number of observations	4794	100%
Number of households using (at least)...		
Individual connection to water system	797	16.6%
Standpipe	242	5%
Pumping / Well with pump	107	2.2%
Traditional well	1280	26.7%
Water tanker	138	2.9%
Water seller	85	1.8%
Collective water point	430	9%
Surface water (sources, lake, river,...)	1626	33.9%
Rainwater collected	428	8.9%
Other	24	0.5%
No water	16	0.3%
Don't know / Don't want to answer	0	0%
TOTAL number of observations	4797	100%

Household Assets

More than 70% of households have at least one television. This figure is comparable for other modes of communication, with 66% of the households having at least a telephone, and 63% at least a radio. 8.3% of the household do not have any mode of communication.

Table 21: Assets

Number of household that own at least one (working)	#	%	N
Television (color or black and white)	3378	70.1%	4818
Refrigerator	770	16.1%	4789
Mobile phone	3178	66.2%	4799
Radio / Radio cassette player	3004	62.7%	4792
Bike	693	14.4%	4799
Charrette	499	10.4%	4790
Motorcycle	343	7.2%	4778
Car	499	10.4%	4790
Tractor	67	1.4%	4772
Traditional plow	2076	43.6%	4757
Donkey	3181	66.4%	4788
Livestock (sheep and/or goat and or cow)	3607	74.7%	4827
Olive tree	1149	24.1%	4772
Argan tree	490	10.3%	4738
Number of household owner of agriculture lands	2940	62.2%	4725

Land holdings

The 62% of the household that own agricultural land hold on average 3.2 hectares. The area owned varies a lot; the standard deviation is 6 and half the landed households own less than 1.2 hectares.

Table 22: Land holdings

Among landowners	Mean	Sd Dev	P50	Min	Max	N
Area (ha)	3.21	5.99	1.2	0.1	50	2546

C. Child time use

To what extent do cash transfers conditional on school attendance affect the time use of children of school age? Do they lead to more time spent on homework, do they reduce the time spent on domestic chores, or do children continue doing those chores but outside of school hours? To be able to answer these questions, we collected a detailed “time use module” for children in sampled households. A similar module will be administered at endline, and the comparison between the two will give us an indication of how time use among school-age children was affected by the different modalities of the program.

The time use questions were not asked directly to the children, but to their guardians. Guardians were asked “what kind of activity did your child do yesterday between ... and ...,?” for each half hour slots from 6am to 5am. Surveyors would code the answers by choosing between 50 types of activity. Those types of activity can roughly be divided in 8 categories:

- Personal activities: such as sleeping, washing up, eating or drinking.
- Schooling activities: such as time spent in school, doing homework, school travel, participating in cultural or artistic activities.
- Domestic work: such as cooking, cleaning the house, washing clothes, going to the souk to buy things for the house.
- Care for others: like taking care of young children, or old people who belong to the household.
- Work for family business: such as helping in familial agricultural activities, keeping household's livestock, or going to the souk to sell household produced goods.
- Paid work outside the household.
- Social activities: such as spiritual and religious activities, playing with other kids, doing sport, or watching the television.
- Other activities: such as doing nothing, or receiving health care.

Table 23 presents the average time spent in all those categories by all the children of the sample (column 1), and separately for those who are enrolled in school (column 2) and those who are not (column 3).

Table 23 : Time Use by Schooling Status

<i>Average time (in hours) spent in activities of category....</i>	All 6-16 children	6-16 Children enrolled in school	6-16 Children not enrolled in school
Personal (sleeping, eating...)	12.1	12*	12.4
Schooling and cultural activities	3.6	4.6*	0.2
Domestic work	1.3	0.8*	3.1
Care of others	0.1	0.01*	0.10
Work for family business	1	0.7*	2
Paid work (outside the household)	0.1	0.07*	0.30
Social (religious activities, playing...)	4.3	4.4*	3.8
Other (receiving health care, doing nothing)	1.5	1.3*	2
Total	24	24	24
Sample size	9598	7479	2088

* The hypothesis H0: "times spent in this category of activities are equal between enrolled and not enrolled children" is rejected at the 1% confidence level.

The schedule of children is very different depending on whether they are enrolled in school or not. By performing mean comparison tests on each category of activities, we systematically reject the hypothesis that the average time spent in each category is equal between enrolled and not enrolled children.

Indeed, the time spent in working activities (domestic work, or employment in or outside the household) vary from 1.6 hours for enrolled children to 5.5 for not enrolled. The differences that we observe in categories such as personal activities or other activities like receiving health care suggest also that children have other differences than the fact of been enrolled at school or not.

Table 24 suggests that boys spend more time than girls in employment (whether for a family business or outside the household), but less time on domestic tasks. For out-of-school girls, the average time spent in domestic work or employment is equal to 6.1 hours. This level is substantially lower for out-of-school boys, who spend less than 5 hours in working activities.

Table 24: Time Use By Gender

<i>Average time (in hours) spent in activities of category....</i>	Girls			Boys		
	All	Enrolled	Not enrolled	All	Enrolled	Not enrolled
Personal (sleeping, eating...)	12.1	12*	12.3	12.1	12*	12.4
Schooling and cultural activities	3.4	4.6*	0.1	3.9	4.6*	0.2
Domestic work	2.1	1.3*	4.4	0.5	0.5*	1
Care of others	0.1	0.1*	0.2	0.01	0.02	0.02
Work for family business	0.7	0.5*	1.4	1.2	0.8*	3
Paid work (outside the household)	0.04	0.03*	0.1	0.2	0.1*	0.7
Social (religious activities, playing...)	3.8	4*	3.4	4.7	4.7	4.5
Other (receiving health care, doing nothing)	1.6	1.4*	2	1.4	1.3*	1.9
Total	24	24	24	24	24	24
Sample size	4629	3321	1298	4969	4158	790

Table 25: Time Use By Age Group

<i>Average time (in hours) spent in activities of category....</i>	5 - 8 years old			9 - 12 years old			13 - 16 years old		
	All	Enrol.	Not enrol	All	Enrol.	Not enrol	All	Enrol.	Not enrol
Personal (sleeping, eating...)	12.4	12.2*	13	12	12*	12.4	12	11.8*	12.1
Schooling and cultural activities	3.9	4.5*	0.3	4.1	4.6*	0.2	2.4	4.7*	0.2
Domestic work	0.5	0.4*	0.8	1.1	0.8*	2.8	2.5	1.2*	3.8
Care of others	0.1	0.06*	0.1	0.06	0.05*	0.1	0.1	0.05	0.1
Work for family business	0.4	0.4*	0.8	0.9	0.7*	2.2	1.6	1*	2.3
Paid work (outside the household)	0.03	0.03	0	0.1	0.1*	0.3	0.3	0.1*	0.4
Social (religious activities, playing...)	5.3	5*	6.9	4.3	4.3*	3.8	3.3	3.6*	2.9
Other (receiving health care, doing nothing)	1.3	1.2*	2	1.4	1.3*	1.9	1.8	1.5*	2
Total	24	24	24	24	24	24	24	24	24
Sample size	2179	1841	330	5119	4470	627	2280	1151	1128

* The hypothesis H0: "average times spent in this category of activities are equal between enrolled and not enrolled children" is rejected at the 1% confidence level.

Table 25 presents differences between enrolled and not enrolled children by age groups. We see important differences across age groups. For children between 5 and 8 years of age, the amount of time spent on employment in or outside of the household is about 1 hour on average, but this hides a significant difference between enrolled and not enrolled children, who spends 50% more time in employment.

D. Schooling

General statistics

11,016 school-aged children were listed in the 4,839 households in the preliminary survey. 77% of these were enrolled in school at the time of the survey, 16% had dropped out before 2007, and 7% had never been enrolled.

The dropout rate and the never-in-school rate are 20% and 9% for the girls and 12% and 5% for the boys and they vary according to age group. Among the children aged 13 to 16 years, 50% were not enrolled in school in 2007 compared to 13% among the children aged 9 to 12 years.

Table 26: School enrolment and dropout

		Enrolled in 2007	Drop out before 2007	Never enrolled	N
	Nbr.	8464	1754	795	11013
	Perct.	77%	16%	7%	-
Age group	[5;8] years old	81%	3%	14%	2762
	[9;12] years old	86%	10%	3%	5565
	[13;16] years old	49%	41%	9%	2701
Gender	Masc.	82%	12%	5%	5661
	Fem.	70%	20%	9%	5310

Enrolled Children

As the table below shows, the distribution of in-school children is comparable across genders. Half the children enrolled were in grades 2 or 3, 15% in grades 5 through 6, and 4% in high school.

Table 27: Enrollment

Grade		1	2	3	4	5	6	Middle school	High school	Don't Know	N
Total number	#	1153	2047	1936	1544	649	565	309	6	6	8215
	%	14%	25%	24%	19%	8%	7%	4%	0%	0%	
Male	#	611	1114	1051	854	369	352	209	4	4	4568
	%	13%	24%	23%	19%	8%	8%	5%	0%	0%	
Female	#	542	933	885	690	280	213	100	2	2	3647
	%	15%	26%	24%	19%	8%	6%	3%	0%	0%	

Dropout

A total of 1,031 dropouts, corresponding to 59% of school-aged children, are girls. Not only are girls more likely to drop out, they are also more likely to drop out

earlier. 55% of the girls who dropped out did so before reaching grade 4, compared to 46% of the boys who dropped out.

Table 28: Dropout

Grades	Boys		Girls		N
	#	%	#	%	
All grades	723		1031		1754
1	68	9%	106	10%	174
2	124	17%	212	20%	336
3	147	20%	259	25%	406
4	128	18%	197	19%	325
5	87	12%	123	12%	210
6	109	15%	138	13%	247
Middle school	47	6%	30	3%	77
Don't know	14	2%	15	2%	29
N	723		1031		

More than 25% of the households have at least one school-aged child who has dropped out. The primary reason for dropping out is the cost (35% of the parents mention cost as a reason). The second reason mentioned is that the children are needed to help with domestic tasks or with work.

Table 29: Reasons for dropping out

Question: « For what reason(s) this child drop out ? »	Share of children that dropped out						All parents	
	]0;0.33]		]0.33; 0.67]		≥0.67		]0 ;1]	
	#	%	#	%	#	%	#	%
School fees (registration cost, supply, other expenses)	217	33%	219	37%	65	33%	501	35%
Child needed for work / domestic tasks	174	27%	75	13%	4	2%	253	17%
Access to school issues	108	17%	115	19%	39	20%	262	18%
Difficulty of teaching	106	16%	106	18%	32	16%	244	17%
Not useful	50	8%	64	11%	28	14%	142	10%
Bad teaching	44	7%	63	11%	25	13%	132	9%
Teachers too often absent	43	7%	57	10%	14	7%	114	8%
Going to school is unsafe for girls	24	4%	27	5%	9	5%	60	4%
Infrastructure not adapted	13	2%	17	3%	5	3%	35	2%
Other	75	11%	72	12%	34	17%	181	12%
Total	653		597		200		1450	

Non enrollment in school

674 households, or 14% of the households, have at least one school-age child who has never been enrolled in school. Age, cost, and need for labor—in that order—are

the primary reasons given for the children never having been in school. The ordering of these reasons varies with the number of children never-enrolled in the household. Cost and labor are the most mentioned by households with at least 2 or 3 children never-enrolled, with age being the most mentioned by the other households.

Table 30: Reason for never enrolling

Question: « For what reason(s) did this child ever enrolled in school »	Share of children that dropped out						All parents	
	]0;0.33]		]0.33; 0.67]		≥0.67		]0 ;1]	
	#	%	#	%	#	%	#	
The child is too young	177	48%	115	40%	5	29%	297	44%
School fees (Registration cost,	58	16%	68	24%	9	53%	135	20%
Child needed for work / domestic tasks	48	13%	62	22%	6	35%	116	17%
Access to school issues	26	7%	32	11%	1	6%	59	9%
Not useful	19	5%	21	7%	0	0%	40	6%
Dangerous for alone girls	16	4%	9	3%	3	18%	28	4%
Not adapted infrastructures	7	2%	11	4%	0	0%	18	3%
Other	45	12%	49	17%	6	35%	101	15%
<i>Total</i>	372		285		17		671	

Absenteeism and missed school days

Parents were asked whether their children, if enrolled in school, had been absent from school in the period preceding the survey. Answers to these questions suggest that 7% of school children had been absent at least once during the two weeks preceding the survey. Only 16 children had been absent more than 4 times. While the responses of the parents point to a low student absence rate, they point to a significant absence rate among teachers and a problem of strikes. 33% of the parents complained of teacher absences within the previous two weeks and 495 mentioned teacher strikes.

Table 31: School Absenteeism (Reported by Parents), by Causes

Number of school days missed during the 2 last weeks	Student absences		Teacher absences		Strikes		Holidays	
	#	%	#	%	#	%	#	%
0	7162	92%	4740	66%	3425	51%	6221	81%
]0;4]	577	7%	2221	31%	3283	49%	1444	19%
]4;12]	16	0%	188	3%	7	0%	17	0%
Number of obs.	7755		7149		6715		7682	

E. Parents' Perceptions of Education

Quality of Service

More than half the parents had a positive perception of the quality of teaching and less than 25% thought that the children were wasting time in school.

Table 32: Parents' perceptions of quality of education

Drop out rate among the 5 to 16 years old children of the household	0		]0;0.33]		]0.33;0.67]		]0.67;1]	
	#	%	#	%	#	%	#	%
<i>What do you think of the quality of infrastructures?</i>								
Positive and very positive opinion	1379	38%	295	45%	264	45%	64	37%
Negative and very negative opinion	1688	50%	345	53%	314	53%	105	61%
Don't know	38	1%	11	2%	13	2%	4	2%
<i>What do you think of the teaching quality?</i>								
Positive and very positive opinion	2208	66%	395	61%	342	58%	90	52%
Negative and very negative opinion	1117	33%	241	37%	232	39%	77	45%
Don't know	38	1%	14	2%	16	3%	5	3%
<i>Do you agree with the following statement: "Children lose their time at school"</i>								
Disagree / Strongly disagree*	2576	84%	486	82%	431	82%	114	70%
Strongly agree / agree	481	16%	104	17%	86	16%	42	26%
Don't know	24	1%	5	1%	8	2%	7	4%

Table 33: Parents' perception of career prospects

Job opportunities	Male				Female			
	Drop out during primary school		Primary school completed		Drop out during primary school		Primary school completed	
	#	%	#	%	#	%	#	%
Housewife	-	-	-	-	4434	92%	4329	91%
Do nothing	1143	24%	891	19%	-	-	-	-
Agricultural day laborer	1,383	29%	1,105	24%	44	1%	43	1%
Construction day laborer	759	16%	922	20%	3	0%	5	0%
Employee in a store	93	2%	175	4%	10	0%	41	1%
Factory employee	154	3%	320	7%	16	0%	52	1%
Rancher/farmer	279	6%	210	5%	35	1%	35	1%
Merchant	164	3%	289	6%	2	0%	6	0%
Unemployed	520	11%	422	9%	166	3%	137	3%
Other	55	1%	166	1%	41	0%	80	1%
Don't know	163	3%	171	4%	44	1%	52	1%
<i>N</i>	4761		4671		4793		4780	

With regards to career prospects for a given level of education, most parents seem to believe that finishing primary school is not important for career advancement. On

the whole, the perceived career prospects seem to be very restricted for boys and even more for girls. In response to the question “What career is a boy who has finished primary school likely to have in 25 years?” 28% of the parents mentioned unemployed or inactive. In response to the same question for girls, 91% of the parents mentioned housewife.

F. Consumption

Average yearly consumption (including consumption of home-grown products) is 32,982 dirhams² per year per household, while per capita consumption totals 5,208 dirhams. The distribution across families living in villages included in the Tayssir program is far from uniform: the 25% richest households consume on average 2 times more per member than the 25% poorest.

Table 34: Consumption (in dirhams)

	Obs	Mean	Std. Dev.	Median	Min	Max
Household yearly consumption	4752	32 982	15 451	29 575	5 200	116 859
Yearly per capita consumption	4752	5 208	2 492	4 676	897	26 176

Table 35: per capita consumption per quartile (in dirhams)

Quartile	Obs	Mean	Std. Dev.	Min	Max
1	1 188	2 807	561	897	3 547
2	1 188	4 100	327	3 549	4 675
3	1 188	5 392	451	4 676	6 273
4	1 188	8 532	2 478	6 275	26 176

Table 36: Consumption by item (as % of total consumption)

Consumption item	Obs	Mean	Std. Dev.	Min	Max
Food (without Ramadan)	4752	61.9%	12.1	5.8%	93.1%
Utilities	4752	7.3%	4.6	0.0%	75.1%
Education	4752	2.0%	1.5	0.0%	16.9%
Health	4752	4.4%	9.0	0.0%	78.0%
Clothes & shoes	4752	6.6%	4.5	0.0%	65.1%
Celebrations	4752	8.8%	4.8	0.0%	57.2%
Entertainment	4752	4.3%	6.2	0.0%	80.8%
Other	4752	4.8%	4.4	0.0%	72.1%

Households spend the biggest share of their budget in food, which represents 62% of total consumption. The second consumption item is celebrations with 9% of total consumption. This item refers mostly to events organized around the Ramadan and the Aid El Kabir, but also to pilgrimages, engagements, weddings and new born celebrations. Education related expenses (enrollment fees, school supplies, clothes

² All consumption figures are in current Moroccan dirhams of the time the survey was administered.

specific to school, transport fees, etc.) only represents 2% of total budget which is expected given that public schools are free in the areas of study.

When we compare budget allocation of the poorest 25% to the richest 25%, the most marked difference arises from health expenses: the top 25% spends 8.5% of their budget while the bottom 25% only 2%. This implies that health expenses of the top 25% of families are 9 times higher in magnitude than same expenses of the bottom 25% (4,180 dirhams vs 406 dirhams per year per household).

Table 37: Consumption by item, for quartiles 1 and 4 (as % of total consumption)

Consumption item	Bottom 25%			Top 25%		
	Obs	Mean	Std. Dev.	Obs	Mean	Std. Dev.
Food (without Ramadan)	1188	63.8%	10.2	1188	58.2%	15.2%
Utilities	1188	8.1%	4.5	1188	6.9%	5.7%
Education	1188	2.6%	1.9	1188	1.5%	1.3%
Health	1188	2.0%	5.2	1188	8.5%	13.1%
Clothes & shoes	1188	6.4%	4.5	1188	6.3%	4.2%
Celebrations	1188	9.6%	4.6	1188	7.8%	5.5%
Entertainment	1188	2.8%	4.7	1188	5.9%	8.1%
Other	1188	4.8%	3.0	1188	4.9%	6.8%

Table 38 shows consumption data classified between private (member-specific) and shared or public (household-level) consumption, as well as the allocation of private consumption among household members. Similar data will be collected at endline, and the comparison between the patterns observed at endline with the baseline patterns will be used to assess how the transfers, and the gender of the household member they were given to, affected intra-household allocation decisions.

Most of the households in our sample have a male head, but a few have a female head. Independently of the sex of the head, male adults consume a bigger share of total budget than female adults. Detailed data on household composition is presented in table 39.

Table 38: Private and public goods consumption (as % of total consumption) Households With Male head

	Obs.	Mean	Std. Dev.	Min	Max
<i>Private goods as share of total consumption, by age and gender group</i>					
Head	4625	5.1%	6.0	0.00	0.69
Spouse	4625	2.7%	4.7	0.00	0.67
Male adults	4625	1.4%	3.6	0.00	0.68
Female adults	4625	1.2%	3.0	0.00	0.59
Boys	4625	1.9%	2.9	0.00	0.65
Girls	4625	1.6%	2.8	0.00	0.67
Total private goods	4625	14.0%	9.9	0.00	0.80
Total public goods	4625	86.0%	9.9	0.20	1.00
Total consumption	4625	33153	15402	5200	116859

Households with Female head

	Obs.	Mean	Std. Dev.	Min	Max
<i>Private goods by age and sex group</i>					
Head	126	2.8%	6.2	0.00	0.47
Spouse	126	1.8%	6.8	0.00	0.67
Male adults	126	2.1%	5.1	0.00	0.37
Female adults	126	1.2%	2.3	0.00	0.16
Boys	126	2.0%	3.0	0.00	0.19
Girls	126	2.1%	6.1	0.00	0.48
Total private goods	126	12.1%	12.2	0.00	0.72
Total public goods	126	87.9%	12.2	0.28	1.00
Total consumption	126	26562	15941	6875	110447

Table 39: Household composition**Male head**

Age and sex group	Obs	Mean	Std. Dev.	Min	Max
Head	4625	0.99	0.12	0	1
Head spouse	4625	0.99	0.13	0	2
Male adults	4625	0.69	0.96	0	7
Female adults	4625	0.79	0.93	0	6
Boys 6-15	4625	1.20	0.89	0	5
Girls 6-15	4625	1.14	0.93	0	5
Boys 0-5	4625	0.40	0.60	0	4
Girls 0-5	4625	0.39	0.61	0	4
Total	4625	6.57	1.75	2	11

Female head

Age and sex group	Obs	Mean	Std. Dev.	Min	Max
Head	126	0.98	0.13	0	1
Head spouse	126	0.06	0.23	0	1
Male adults	126	0.83	1.05	0	4
Female adults	126	0.89	1.05	0	5
Boys 6-15	126	1.03	0.83	0	4
Girls 6-15	126	1.02	0.89	0	4
Boys 0-5	126	0.14	0.41	0	2
Girls 0-5	126	0.10	0.31	0	1
Total	126	5.05	1.88	2	10

G. Perceptions of Women's roles and rights

For a set of activities or decisions that might be taken for women in the household over 18 years, the respondents express the following views:

- One fifth affirms that women can take public transportation alone to go outside the village
- Two thirds agree with women visiting alone family or friends living in the same village
- One third affirms that women can decide alone on equipment or inputs needed for productive activities.
- One fourth affirms that women can decide alone on the sales of products from productive activities (this goes up to two fifths when there is an emergency and the household head is not present).

These answers were given by the head of the household in 66% of cases and by his spouse in 30% of the cases. The rest were other adult members.

Table 40: Perception on woman role, by Gender of Survey Respondent

<i>Do you agree with the following sentences on women over 18 years in the household?</i>	Obs	Mean	Std. Dev.
Male respondent			
Women can take public transportation to go outside the village without being accompanied	3275	0.169	0.374
Women can visit family and friends living in the same village without being accompanied	3240	0.619	0.486
Women can decide alone on the equipment and inputs needed for their own activities or other household member activities in which they work	3219	0.298	0.457
Women can decide alone on the sales of products from their own activities or other household member activities in which they work	3235	0.233	0.423
Women can decide alone on the sales of products when needed (there is an emergency and the head of household is not present)	3228	0.384	0.486
Female respondent			
Women can take public transportation to go outside the village without being accompanied	1503	0.239	0.427
Women can visit family and friends living in the same village without being accompanied	1490	0.736	0.441
Women can decide alone on the equipment and inputs needed for their own activities or other household member activities in which they work	1467	0.404	0.491
Women can decide alone on the sales of products from their own activities or other household member activities in which they work	1459	0.343	0.475
Women can decide alone on the sales of products when needed (there is an emergency and the head of household is not present)	1473	0.434	0.496

H. Informal and Formal Insurance

We observe that 5.5 % of interviewed families sent money or goods to another household (typically outside of the village) while 15% received a transfer. When we look at the existence of transfers depending on whether the head of the household is a man or a woman, we find a significant difference: 14% of male households received a transfer over the past 12 month, while 43% of female head households did. A similar feature is observed for Governmental aid: 7% of female head households *versus* 3% of male head households.

Table 41: Inter-household transfers

% of households that.... over the past 12 months.	Obs	Mean	Std. Dev.
<i>All households</i>			
Sent a transfer	4821	5.5%	0.23
Received a transfer	4809	15.0%	0.36
Received Governmental aid	4781	3.2%	0.18
<i>HH with Male head</i>			
Sent a transfer	4689	5.5%	0.23
Received a transfer	4677	14.2%	0.35
Received Governmental aid	4652	3.1%	0.17
<i>HH with Female head</i>			
Sent a transfer	129	4.7%	0.21
Received a transfer	129	42.6%	0.50
Received Governmental aid	126	7.1%	0.26

Very few households own a saving account either at a bank (4%) or at the post office (1%). Insurance is almost inexistent: 1% of households have a life insurance, 2% health insurance and 0.3% a crop insurance.

Table 42: saving accounts and insurance

% of households in which a member holds:	Obs	Mean	Std. Dev.
bank account	4794	3,9%	0,194
saving account at the post	4758	1,1%	0,106
life insurance	4733	0,9%	0,096
health insurance	4693	2,0%	0,142
crop insurance	4653	0,3%	0,059