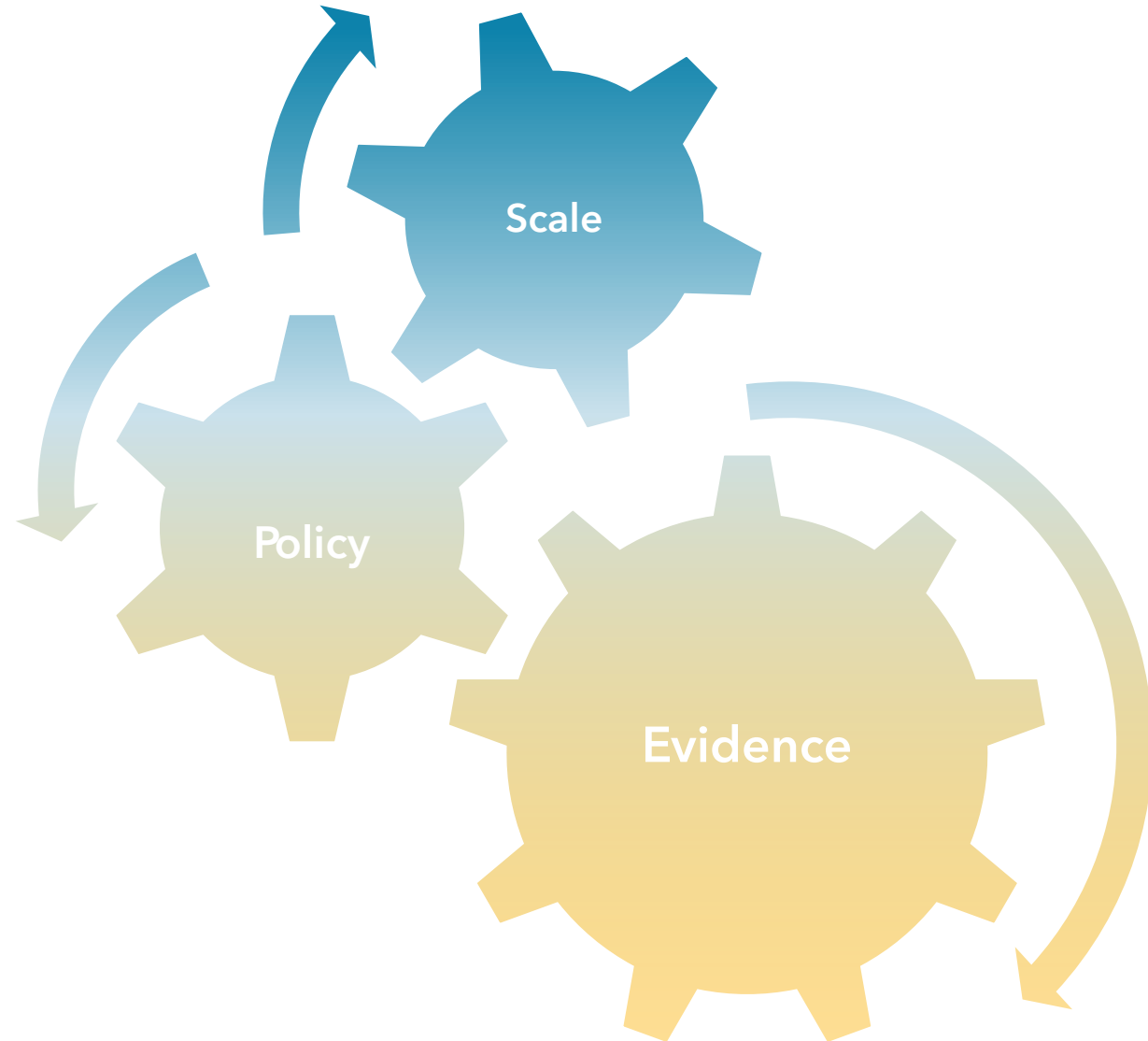
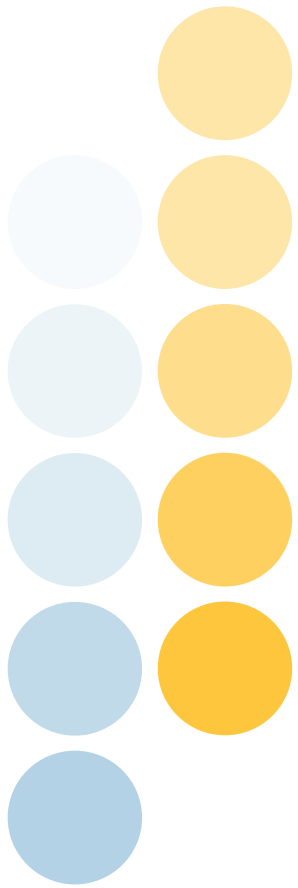


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Moving Economic Inclusion to scale





Economic Inclusion Program and Resilience

How to assess program impacts on “resilience”?

- Increasing frequency of shocks (climate change,...) and focus on resilience
- Do economic inclusion interventions help households become more resilient?
- Do they help beneficiaries protect themselves better against future shocks?
- Two approaches to document impacts on resilience
 - Measure how program impacts vary by households’ exposure to shocks
 - Compare beneficiary households and control households affected by shocks to see if beneficiary households are better protected (after the program)
 - E.g. Nicaragua productive safety net pilot
 - Observe the dynamics of welfare over time. See if beneficiaries have less spells in food insecurity.
 - E.g. WFP resilience programs

Productive safety net pilot in Nicaragua

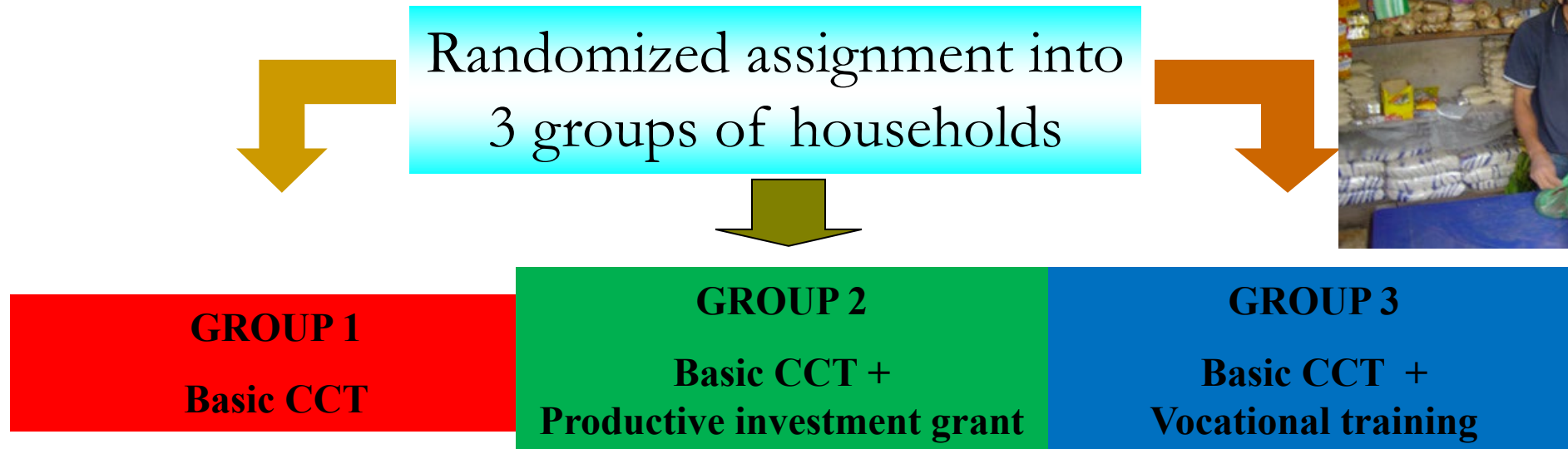
Objective: Promote upward mobility and improve risk-management through livelihood diversification

Enhance households' income portfolio and facilitate livelihood diversification to strengthen households' ex-ante risk management strategies and reduce poverty in a more sustainable way.

Does diversification help households become more resilient and deal with shocks beyond the short-term?

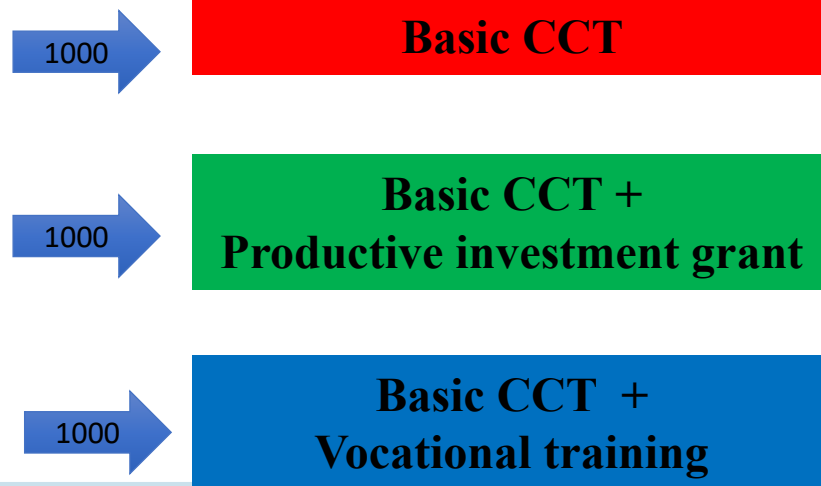
The productive safety net intervention in Nicaragua

- Context in Nicaragua: rural areas with high poverty, dependence in subsistence agriculture
- Combine CCT with interventions aiming to increase the productive capacity of poor household



Impact Evaluation Design

1. **Public Lottery within selected municipalities,** to randomly select
 - 50 Control communities
 - 56 Treatment communities
2. **Within each treatment communities,** public lottery to assign households to 3 packages



Can productive safety nets facilitate risk-management?

Impact evaluation questions

2 years after the end of the program...

1. Do beneficiaries have higher welfare on average?

-> Compare all households in treatment and control groups

2. Are beneficiaries protected against droughts?

-> Analyze how impact vary by degree of exposure to shocks

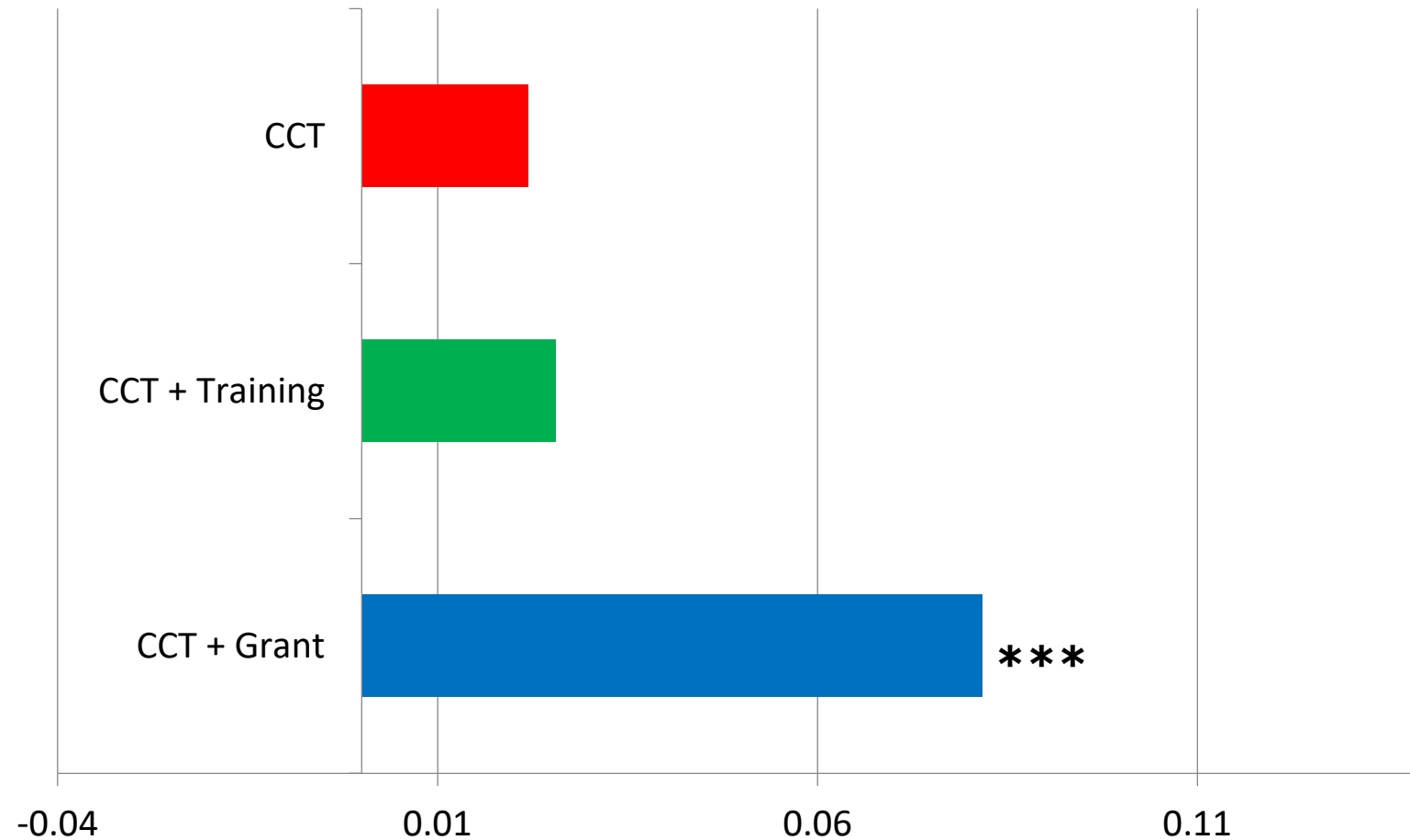
-> Compare households hit by shocks in treatment and control groups

3. Which productive package is more effective in protecting beneficiaries against drought shocks?

-> Compare impacts across households assigned to various packages

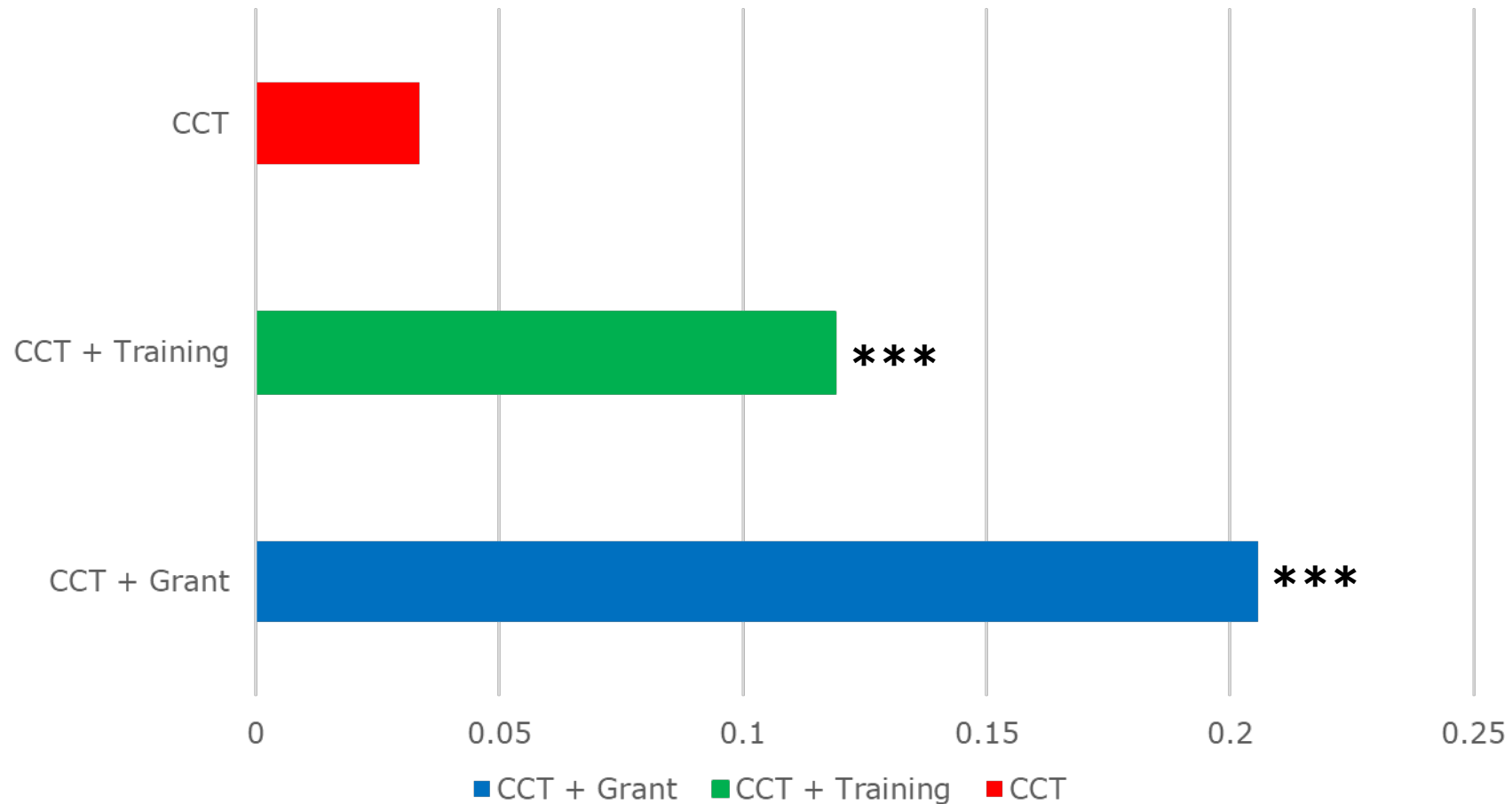
What are the (average) impacts on welfare?

The CCT + grant had a lasting impact on welfare 2 years after the end of the program...



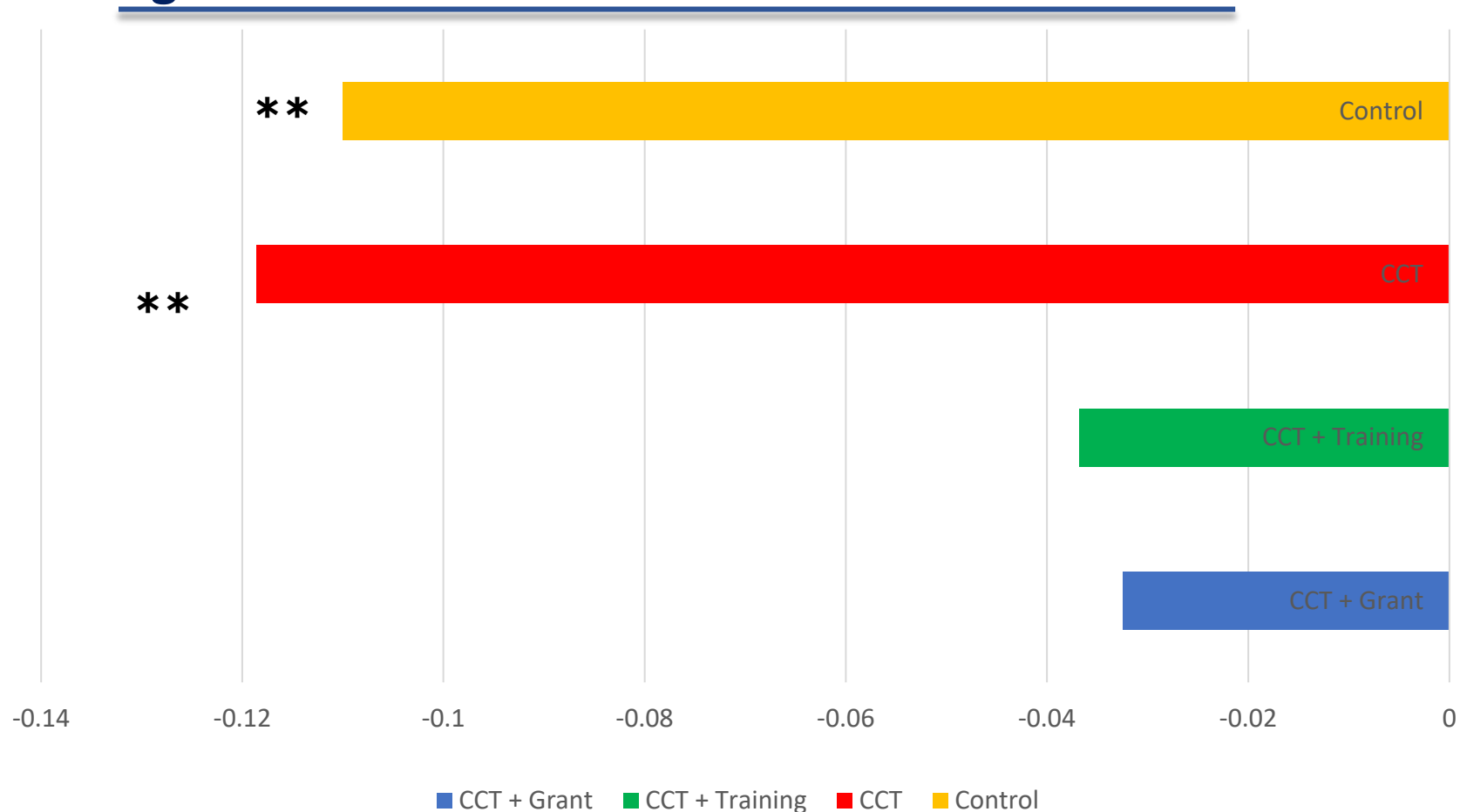
Impact on log(earnings), measured through comparisons with control group

What are the impacts for households exposed to shocks? Both productive grant and training components offer protection against drought shocks



Impact on log(earnings) for households exposed to drought shocks of 1 standard deviation (coefficients of treatment + treatment x drought shock)

Are beneficiary households fully protected against drought shocks? Both productive grant and training components offer full protection against drought shocks



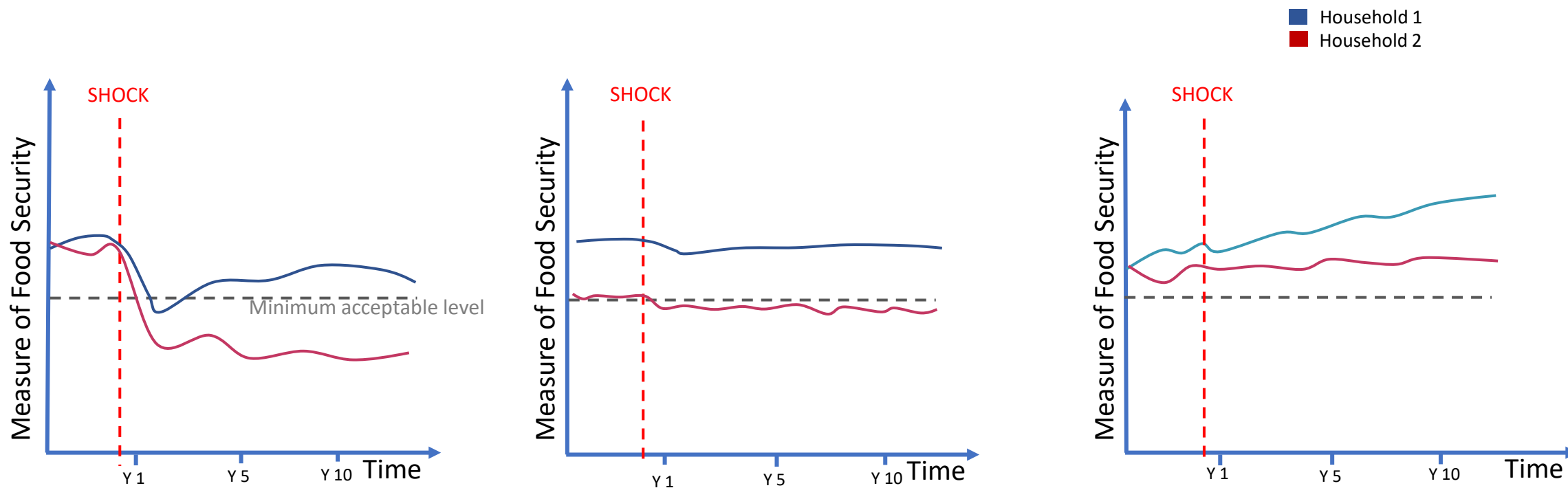
Effect of drought shocks on welfare after account for treatment effect, for households exposed to drought shocks of 1 standard deviation (coefficients of shock + treatment x shock)

Mechanisms

- Income diversification led to income smoothing that led to consumption smoothing
 - Income is less sensitive to shocks, thus consumption is also less sensitive to shocks
- CCT + grant facilitated entry into non-agricultural self-employment and increased profits in non-agricultural businesses
 - Diversification makes income smoother (less reliance on agriculture income only), beneficiaries also sell products outside the community,...
- CCT + training does not increase entry into non-agricultural wage jobs on average
 - But when shocks occur, training make households more likely to commute or migrate out to get jobs
 - (Some increases of earnings in wage jobs along the intensive margin, too)

Assessing WFP programs aiming to improve resilience capacities for food security

Shocks and the dynamics of food security over time.



The Blue household shows better **absorptive capacity**.

The Blue household is better **adapted** to the context.

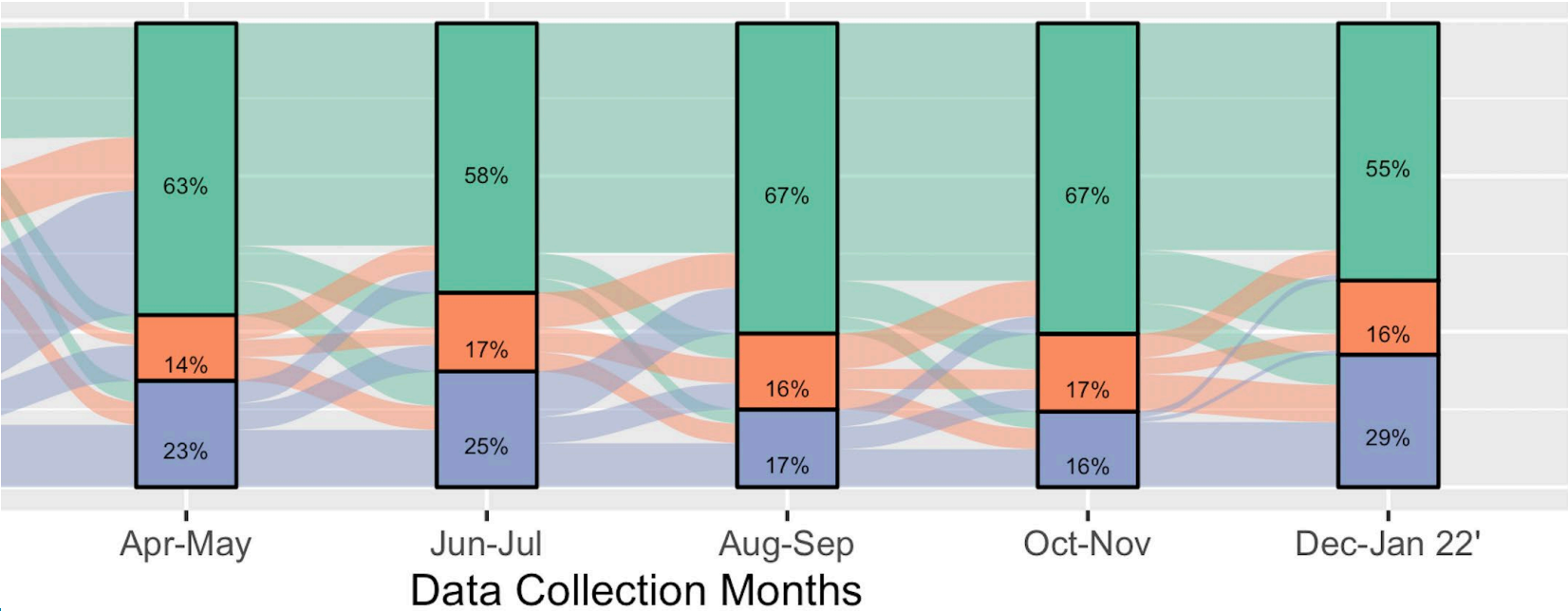
The Blue household shows better **transformative capacity**.

Using high-frequency data to observe trends in Food Security Indicators

We use high-frequency surveys to measure resilience through welfare dynamics over time

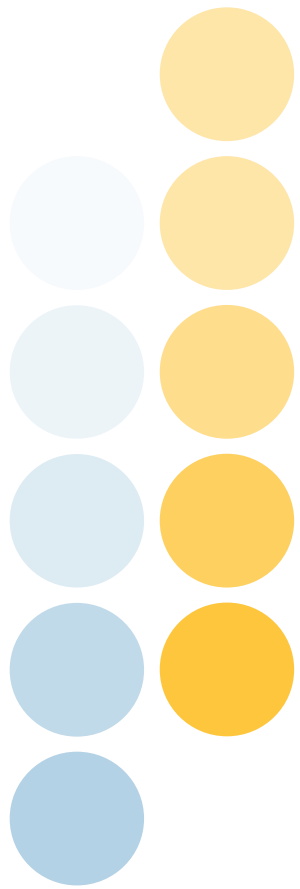
Every two months, we collect a short set of indicators in the treatment and control group.

We can then calculate how many months a household spend in food insecurity in a given year



Options to assess impacts on resilience

- Analyze impacts on households' ability to deal with shocks
 - E.g. Heterogeneity of program impact by exposure to drought shock
 - This may work for a variety of well-defined shocks, but not if there are fully covariate shocks affecting everyone, or a many shocks that are hard to observe
- Collect high-frequency data to observe welfare dynamics



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Thank you!



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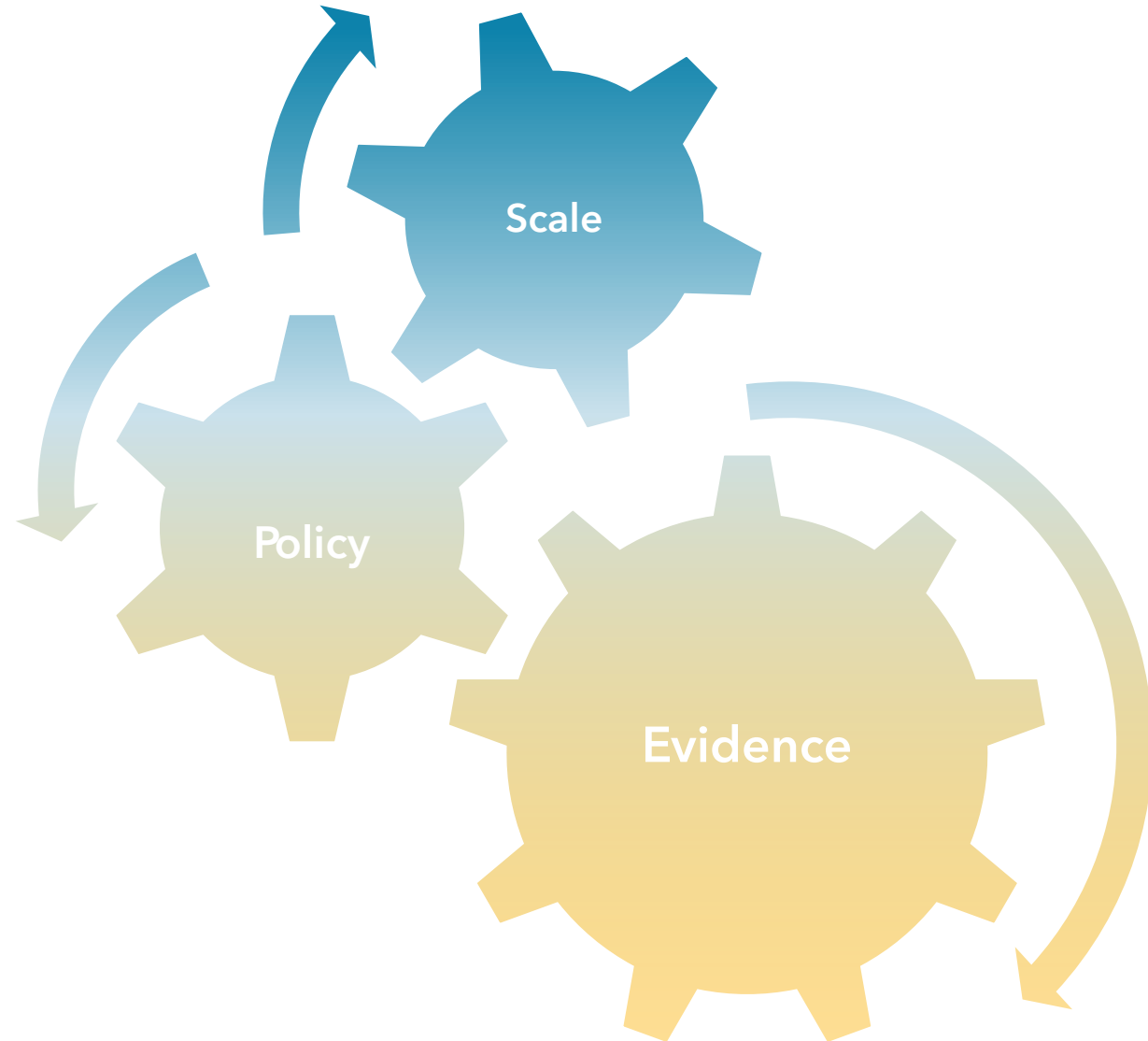


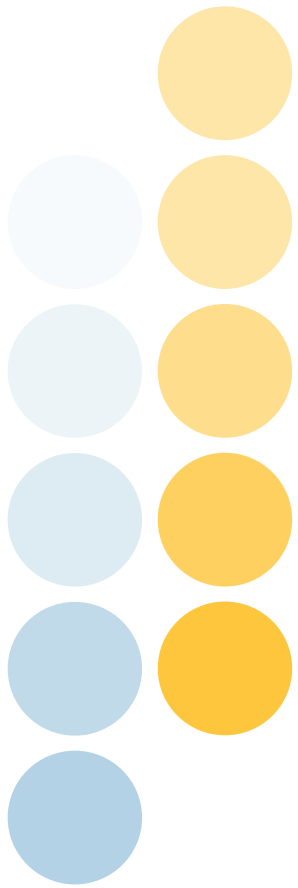
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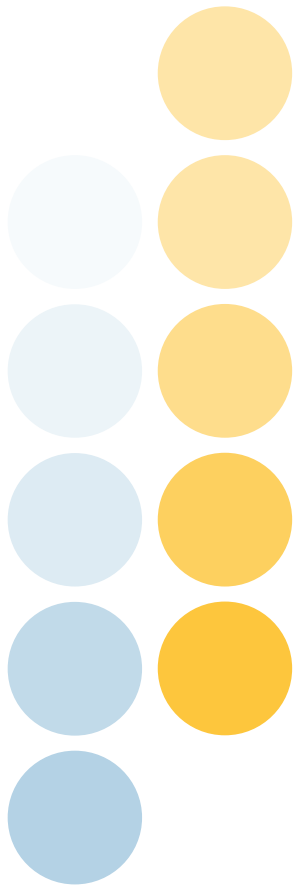




Ignite Session: Measuring Cost and Assessing Cost- effectiveness Over Time

Framing Thoughts

- ❑ Strong operational demand to better understand cost drivers, cost-effectiveness and program sustainability of Economic Inclusion programs, but limited know how on real-time cost analysis using practical tools.
- ❑ Current discussion on costing is fraught with methodological challenges including challenges in measurement, heterogeneity of program objectives, and complications in comparability.
- ❑ The price range of the economic inclusion programs varies substantially, therefore “sticker prices” can be misleading and mask considerable heterogeneity and needs to be understood based on their adequacy and impact.
- ❑ As Economic Inclusion programs move to scale, reliable costing data and analysis can offer considerable scope to further understand cost optimization and cost-effectiveness.
- ❑ Comparative cost-effectiveness analysis is critical as it combines cost and impact data to tell us which interventions achieve the greatest outcome per dollar spent.



Thank you!

Presenter's name

Contact



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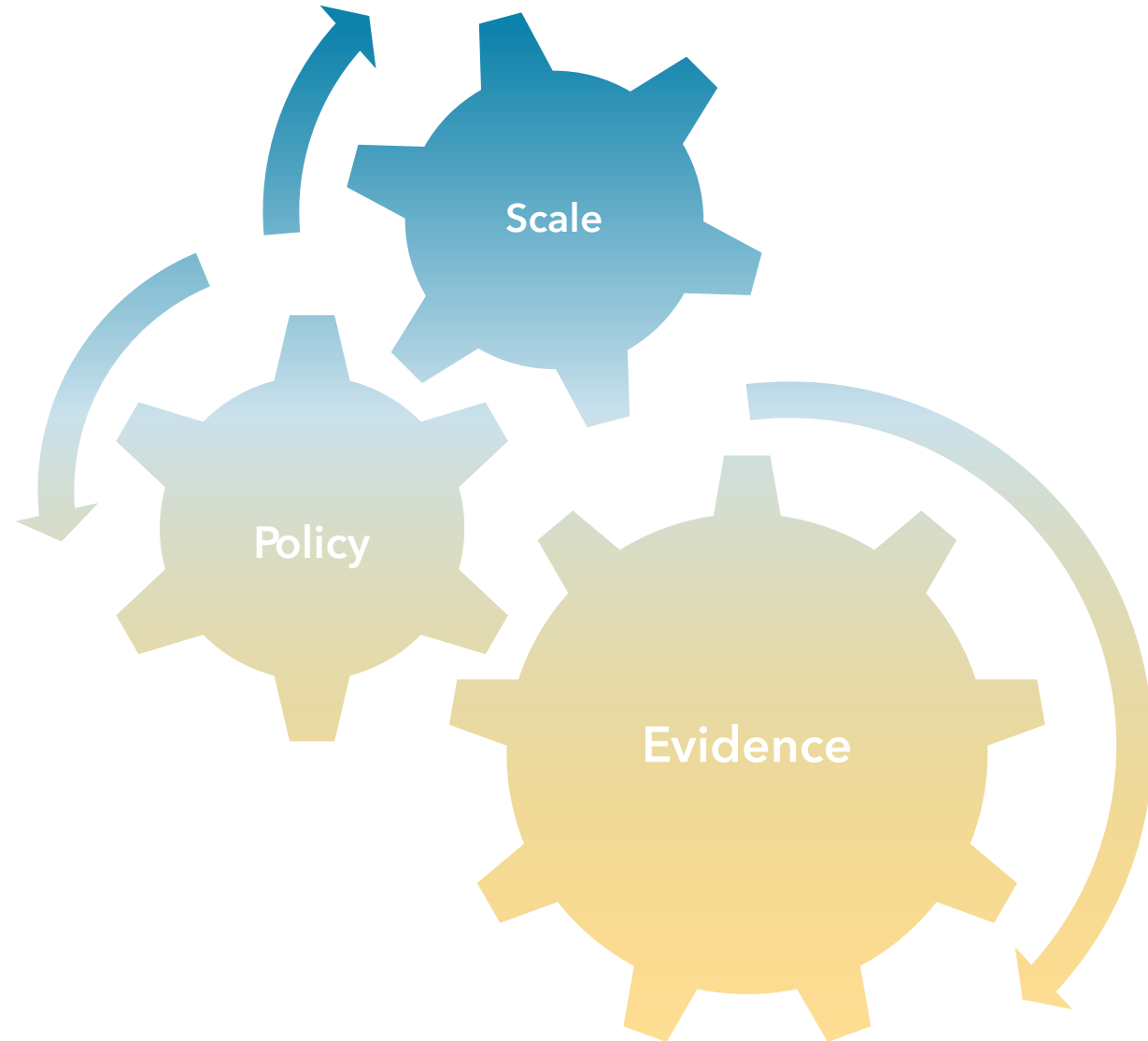


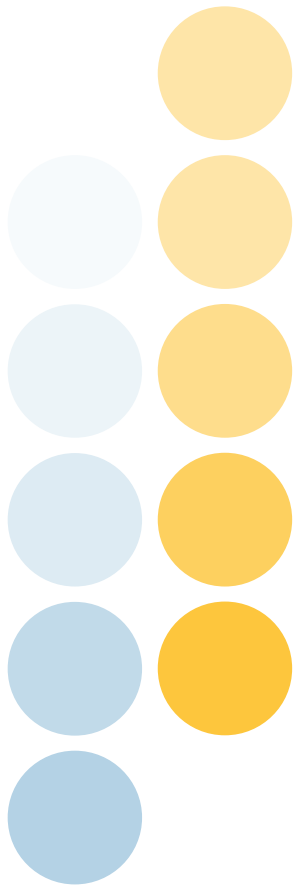
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Measuring costs for Economic Inclusion Programs



Agenda

- ❑ What, Why, and When of Cost Analysis?
- ❑ PEI Quick Costing Tool
- ❑ What have we learned so far on EI Program Costs
- ❑ Challenges, Key Takeaways & Open Questions

What, Why, and When of Cost Analysis?

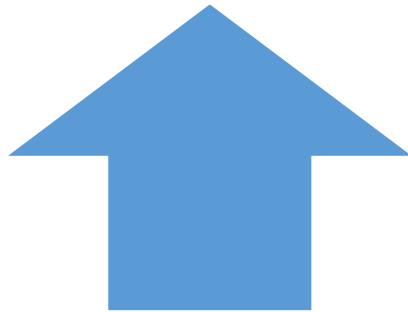
What is Cost Analysis?

- A cost analysis, or 'costing', is a "disaggregated" estimate of the total or incremental financial cost or economic value of the resources required to implement a program or provide a service.
- Such resources may include transfers (including cash transfers, grants, asset/in-kind transfers), training/coaching provided to program beneficiaries, access to markets, local resources development, etc.
- Moreover, the cost analysis can unpack the cost of targeting, Monitoring & Evaluation Costs and other delivery and implementation expenses.

Cost analysis is not a financial audit or mechanism for assessing financial accountability, nor is it a method to track investments or public or social spending.

Costing perspective?

The costing perspective defines whose costs will be included in the estimate.



Costing from the **societal** perspective will include the value of all resources regardless of who bore the cost or when the cost was incurred, typically the direct and opportunity costs to beneficiaries and their communities.



In contrast, an **institutional** perspective cost analysis includes only the costs borne by implementing bodies or other institutions, and typically includes only financial costs.

We focus on the institutional perspective here.. Less complicated and quick answers.

Why do a cost analysis?

- **Scale Up** - Costing is an important instrument for making the case for scaling up economic inclusion programs as it allows to embed resource requirements into multi-annual budget decisions.
- **Political Economy:** Communicating a robust analyses on the full or incremental cost of a program, cost per program recipient, or the potential return on investment helps to build the case for investing in a specific economic inclusion intervention.

Why and when to do a cost analysis?

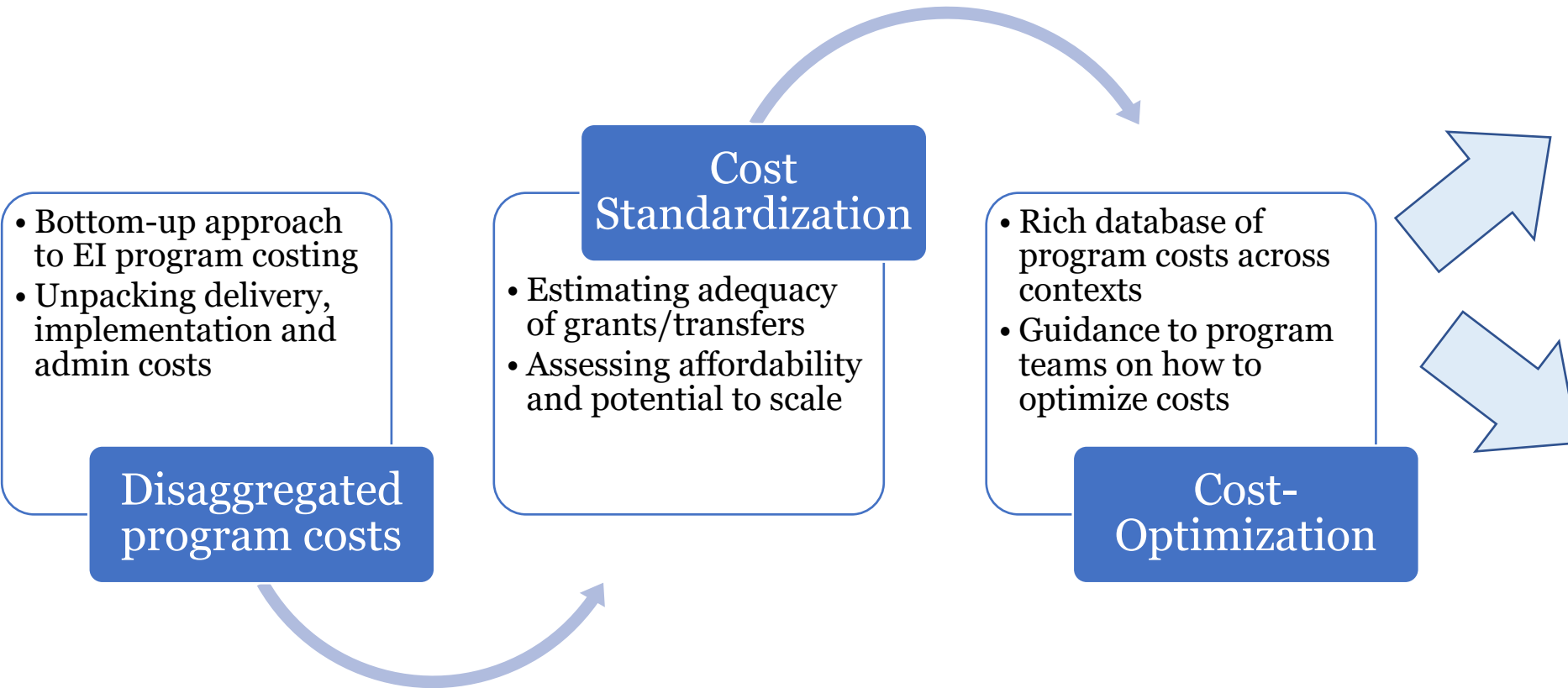
- Cost analyses can be done **ex-ante** as a part of project planning and can influence program decisions such as the frequency or mechanism of grant distributions, for example.
- There is also a strong rationale for implementers to analyze costs **ex-post**. The focus on the actual costs accrued rather than costs predicted in program budgets means that it is possible to calculate more accurately the cost per direct participant. It allows for implementers to assess the overall return on investment based on the actual investment rather than a normative budget.

PEI Quick Costing Tool

A Standardized Approach - PEI Quick Costing Tool

- First costing tool to provide multicountry cost disaggregation for government- and NGO-led economic inclusion programs globally.
- Provides improved understanding of basic cost structures and a vital starting point to assessing the cost-effectiveness of economic inclusion programs
- Field tested with 24 Government-led and 10 NGO-led Economic Inclusion programs globally.

Costing Framework



- **Can be used**
 - Ex-Ante for program design
 - During implementation to monitor program expenditures
 - Post completion to identify key cost drivers

- **Outcomes**
 - [Open access cost data on PEI Data Portal for programming & policy making](#)
 - First step towards estimating Cost-effectiveness
 - Systematic understanding of costs for policy dialogues

Cost Analysis - Steps

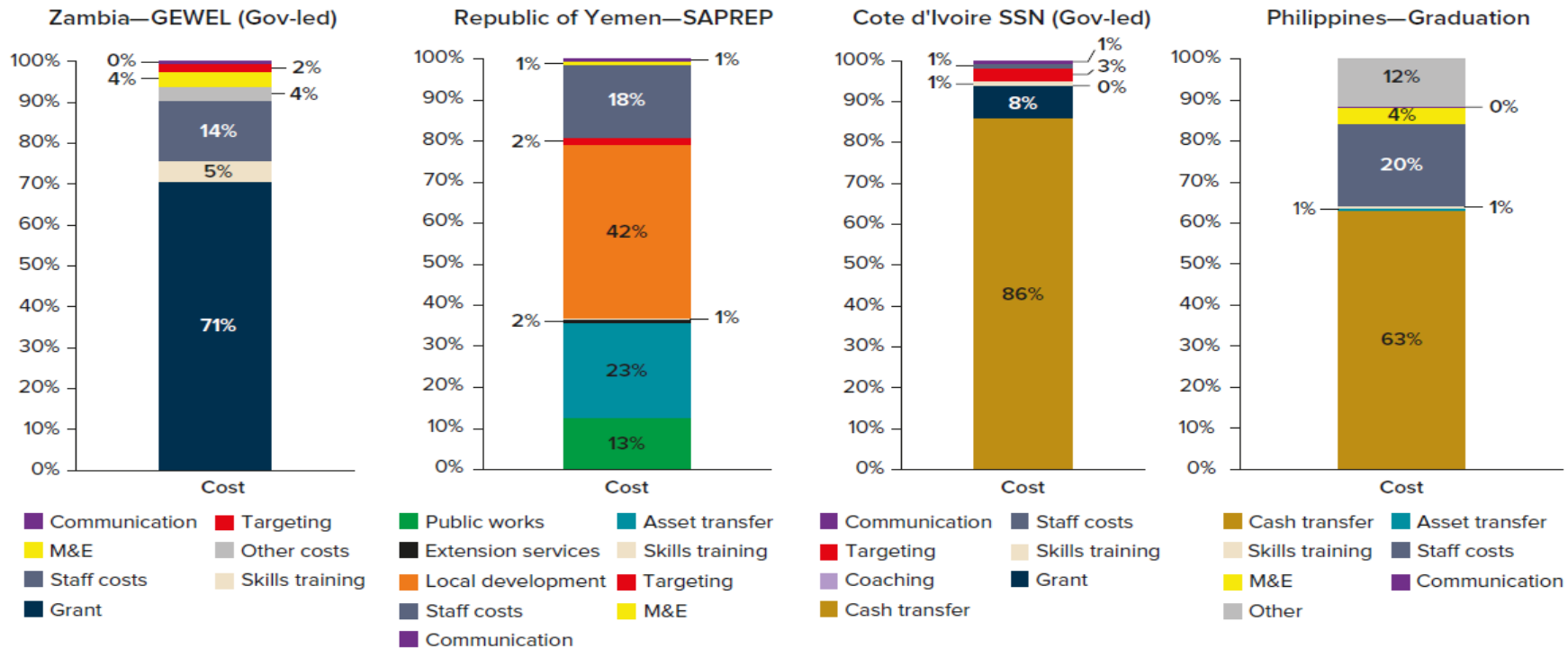
- 1. Identify the objective:** Define the scope and identify the objective of the costing exercise
- 2. In-country Data Gathering:** Identify the data sources and submit the costing data using the Quick Costing tool.
- 3. Qualitative Review:** Review the design, implementation, and institutional arrangements as they pertain to the cost of a program.
- 4. Sensitivity Analysis:** Conduct sensitivity analysis and/or account for uncertainty in estimates
- 5. Data Harmonization:** Harmonize costs i.e., Purchasing Power Parity (PPP) conversions , estimating adequacy, etc. and integrate the program in existing costing database.
- 6. Cost Optimization Guidance:** PEI team benchmark program costs and provide guidance on, for instance, improving the adequacy and variation in intensity/modality of training, etc.

What have we learned so far on EI Program Costs?

Program costs show huge variations depending on program design, contexts, and lead implementing agency

Total costs ranges between \$41 & \$2,253 (in 2011 PPP) per beneficiary over the program duration (3.6 years on average)

Sample Cost Structures

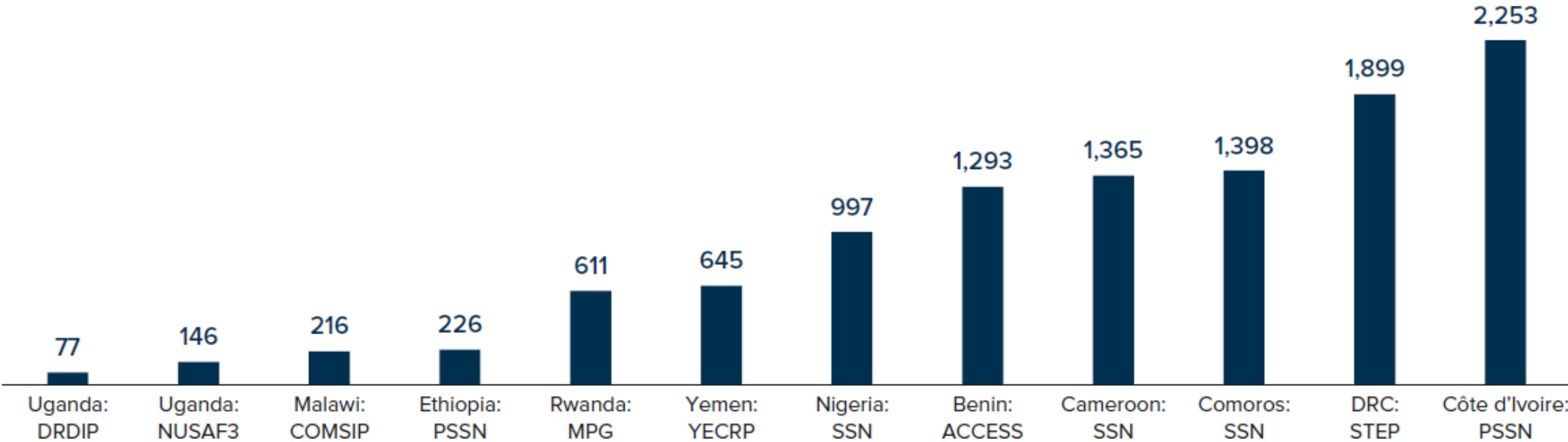


Note: GEWEL = Girls' Education and Women's Empowerment and Livelihoods Project; SAPREP = Smallholder Agricultural Production Restoration and Enhancement Project; SSN = social safety net; M&E = monitoring and evaluation.

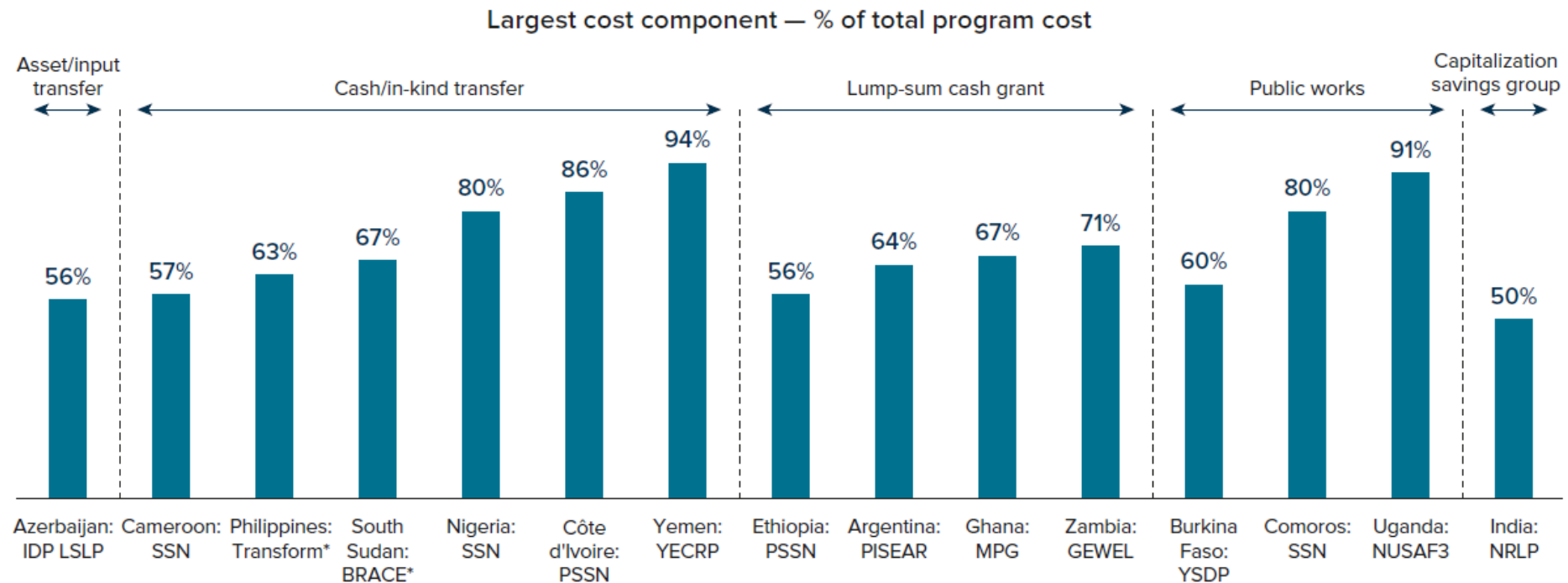
However, as programs move to scale the costs tends to be lower

Based on the current sample, the median cost of EI programs that build on Social Safety Nets is \$628

Unit Cost – Government-led Economic Inclusion Programs



Cost of economic inclusion programs tends to be driven by a single intervention

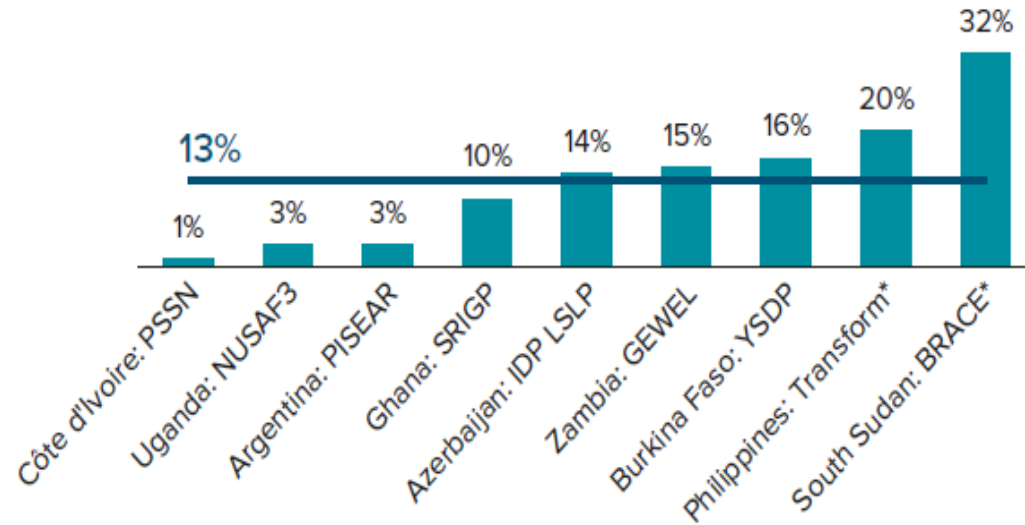


Source: PEI Quick Costing Tool 2020, World Bank.

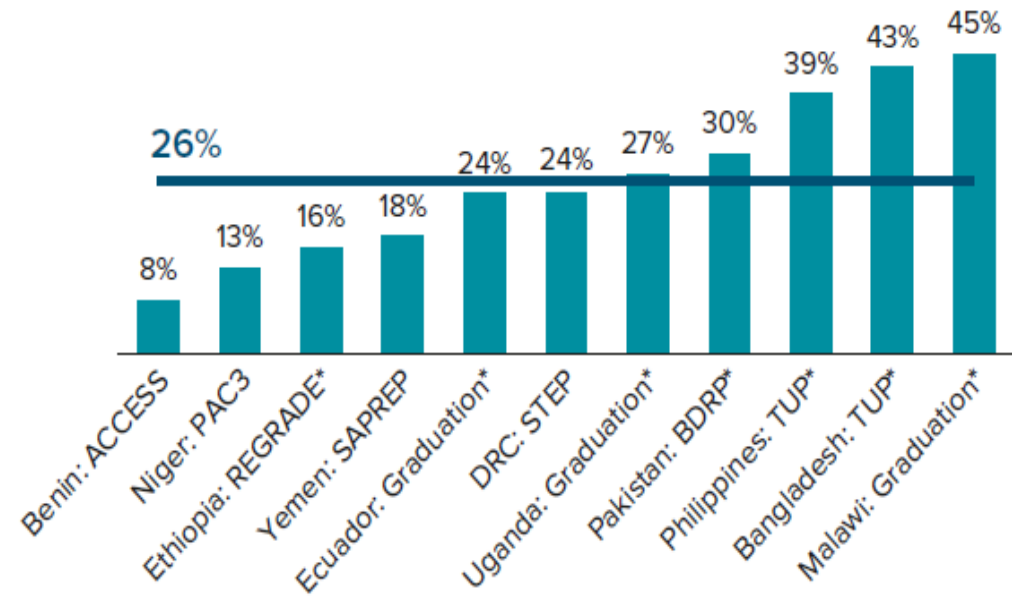
Programs with multiple cost drivers, incur higher delivery and staff costs

All programs

a. Programs with largest cost components



b. Programs with multiple cost components

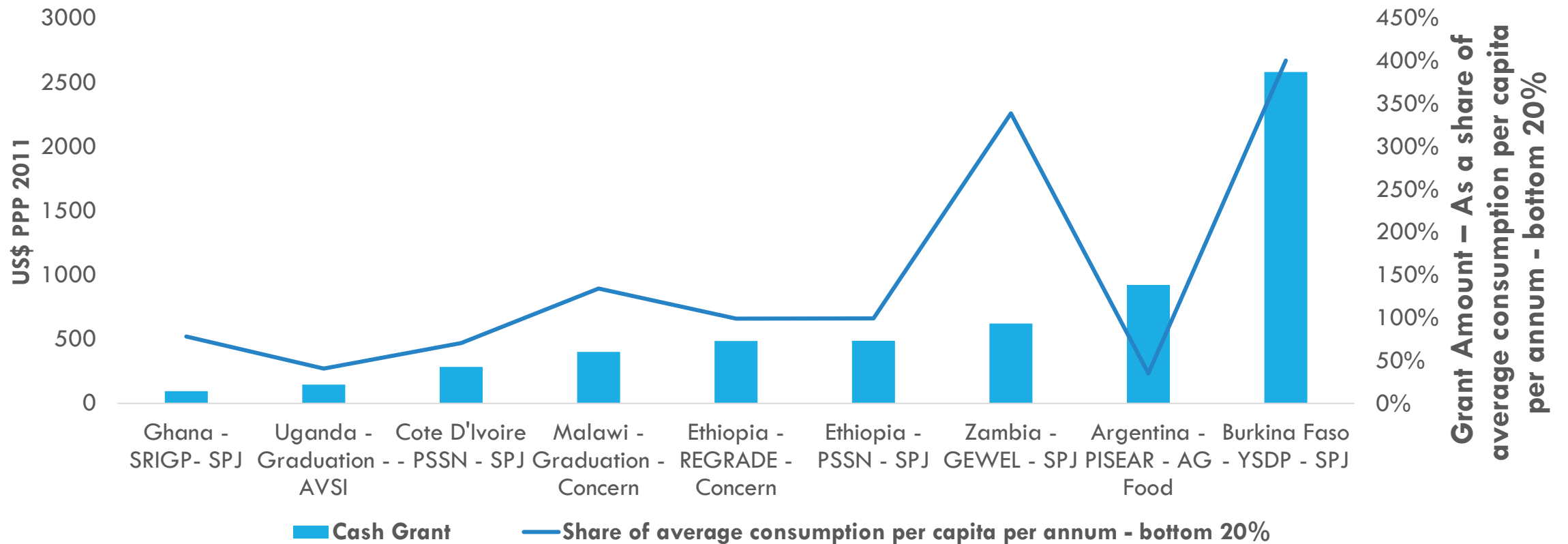


■ Staff cost — Average

Huge variation in adequacy of Cash Grants (for business set up) across countries.

How to benchmark the adequacy of Cash Grant?

Cash Grant (\$ 2011 PPP) – As a share of average consumption per capita per annum - bottom 20%



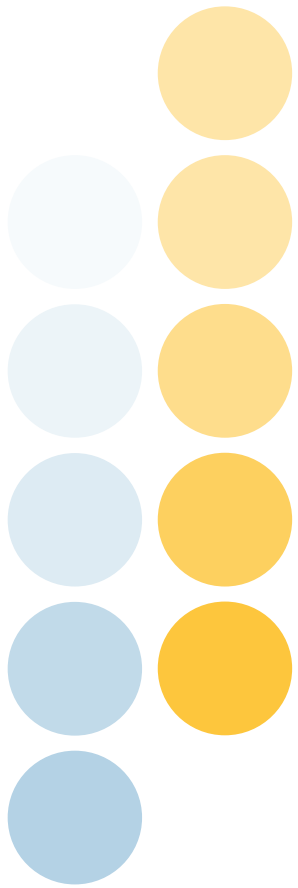
Challenges, Key Takeaways & Open Questions

Costing Challenges

- Comparability across economic inclusion programs
- Variations in cost-accounting standards, exchange rate issues, and in levels of data disaggregation
- Complications with assigning costs to administrative expenses
- Cost-effectiveness analysis limited by lack of simultaneous access to impact assessment results

Key Takeaways & Outstanding Questions

- Disaggregated costing data is a critical step toward understanding cost optimization and design of economic inclusion programs
- Program “sticker prices” can be misleading and mask considerable heterogeneity
- A concerted effort to understand costs is critical as it would allow for better and more robust analysis, particularly, by program types, regions, and target groups
- How to navigate the political economy challenges that drive cost considerations and budget allocations?
- What is the opportunity cost of doing nothing i.e., the cost of Inaction?



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Thank you!



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Measuring (and using!) Cost-Effectiveness

Nathanael Goldberg
PEI IE Collaborative Workshop
Lisbon, May 2022





\$100

School Uniforms

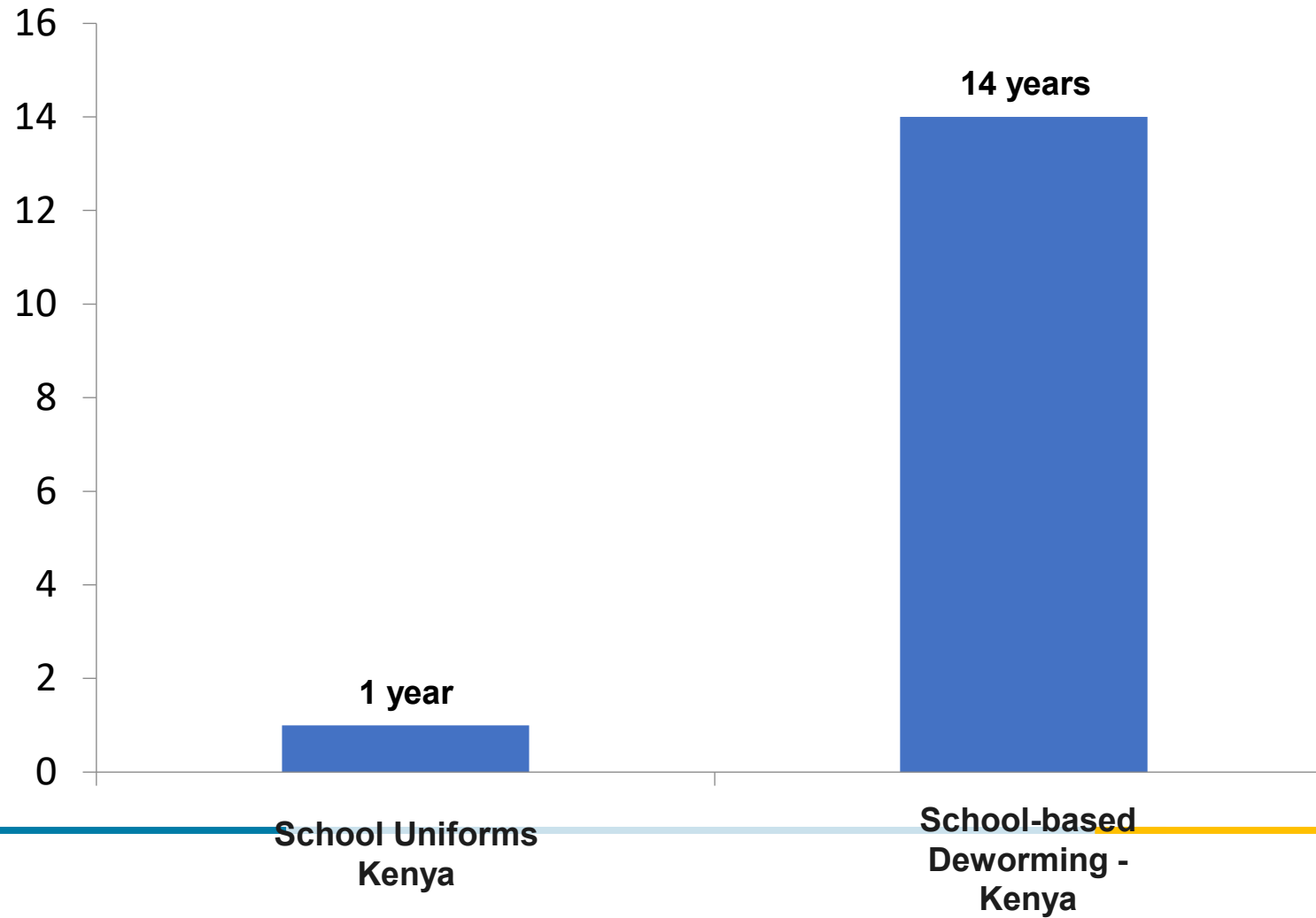


\$100

Deworming Children

Which would you buy?

Years of Additional Schooling

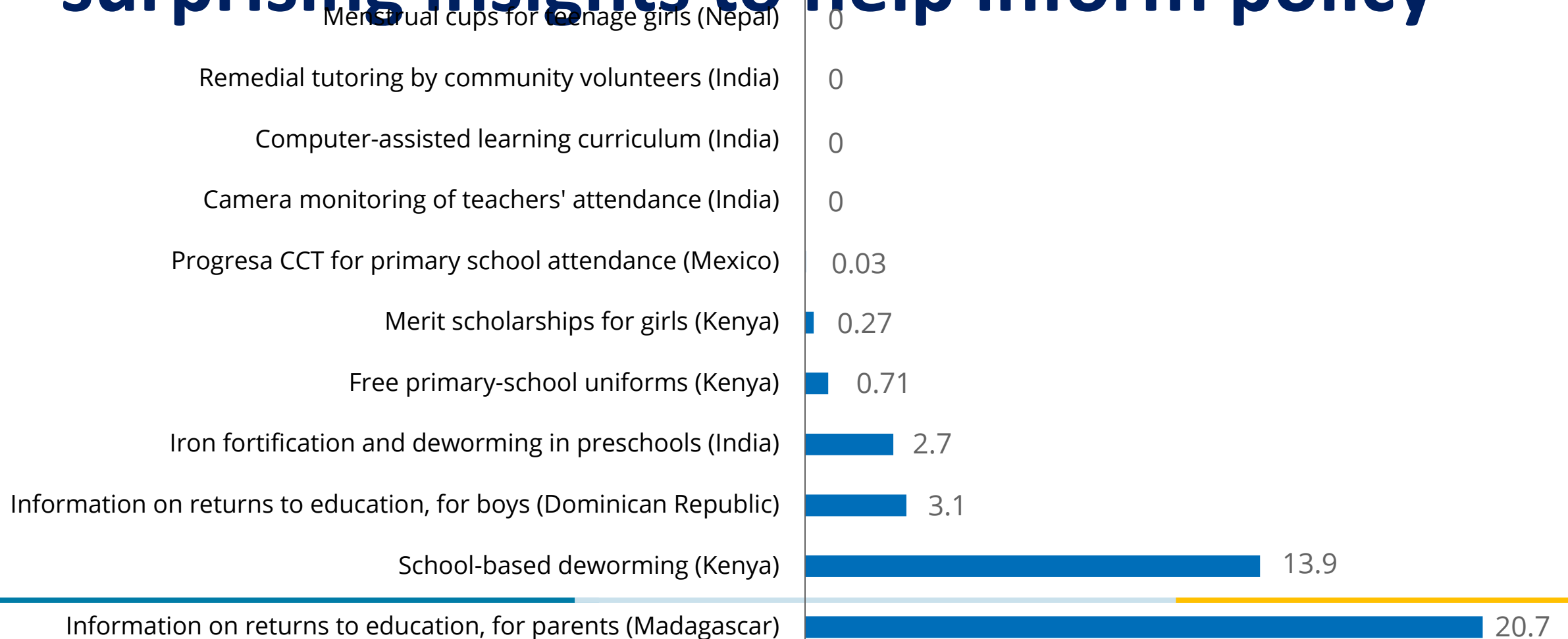


A Bit Harder...

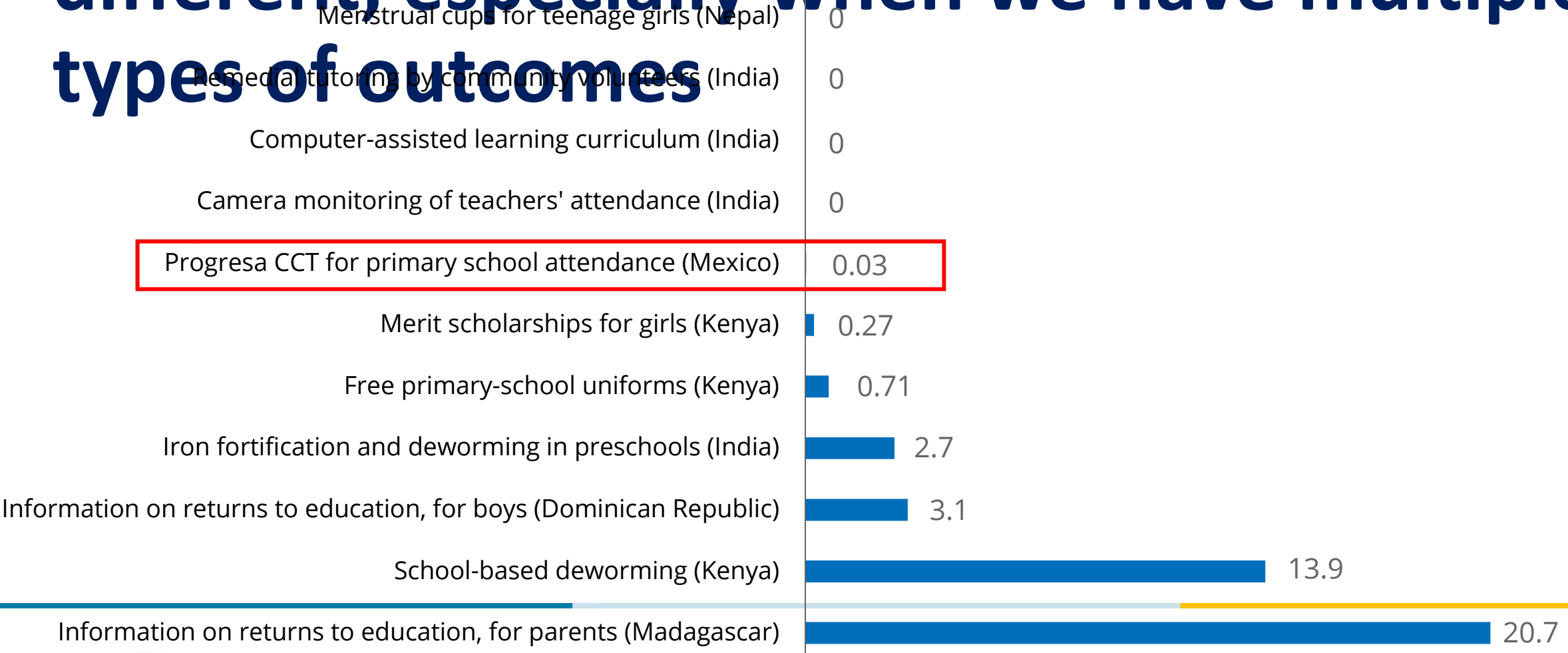
- Build more schools
- Free textbooks
- Free school lunch
- Free uniforms
- Scholarships
- Cash transfers
- Deworming
- Incentivize teacher attendance/performance
- Information about future wages



Rigorous evaluations can provide surprising insights to help inform policy



Cost-Benefit and Cost-Effectiveness can be different, especially when we have multiple types of outcomes



Part 1: Program Administration

Please include the cost of all full-time staff who worked **throughout all phases of the intervention and implementation** (not just a portion) and other costs related to program administration. Include any overhead costs here. Please do not include staff that were hired only to identify potential program recipients or staff costs associated with evaluating the program.

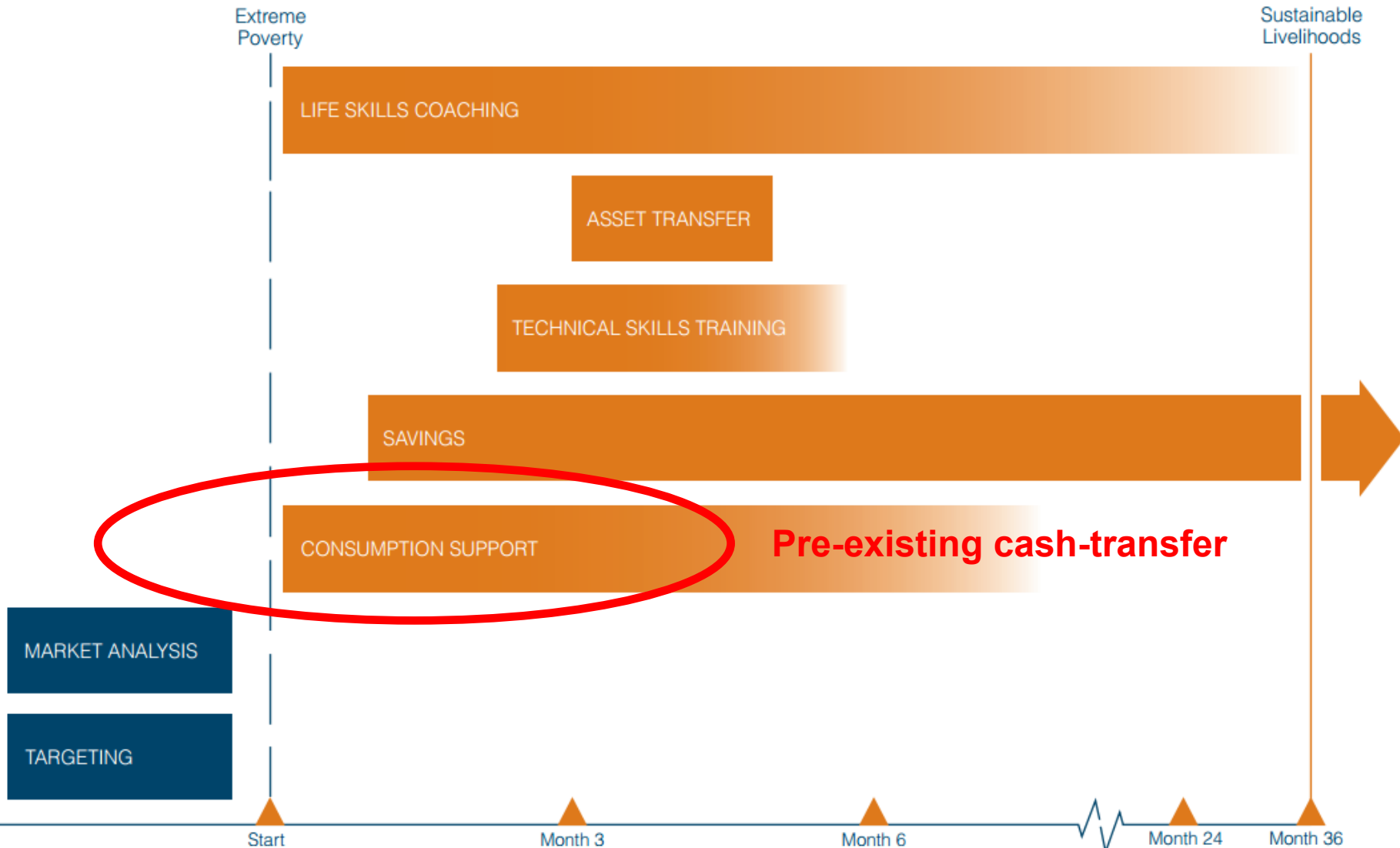
		Unit	Unit Cost (local)	Unit Cost (USD)	# of Units	Total Cost (local)	Total Cost (USD)	Notes	Instructions	
9	I Salaried									
10	<i>Insert one line for each salaried employee (likely paid on a monthly or yearly basis). Insert additional rows below if necessary, and copy the formula in Column H so that total costs will correctly populate.</i>									
11	1								Cost data for full-time, salaried workers should generally be available by month or year. Please describe employees' main tasks or duties in "Notes."	
12	2									
13	3									
14	4									
15	5									
16	Subtotal:						0	\$0.00		
18	II Not Salaried, but Full Time									
19	<i>Insert one line for each position. If there is more than one employee per position, please sum the hours worked for all employees of that position. Insert additional rows below if necessary and copy the formula in Column H.</i>									
20	1								Cost data for full-time but not salaried staff may be available by day, week, month, or year. Please describe employees' main tasks or duties in "Notes."	
21	2									
22	3									
23	4									
24	5									
25	Subtotal:						0	\$0.00		
27	III Capital Costs									
	1 Cost of facilities								Sum the amount spent on rent per month (or year) for facilities used full-time for the intervention, put the total in "Unit Cost". If you only have a total cost available, enter "Total" for "Unit" and enter 1 in "# of Units." Identify what	

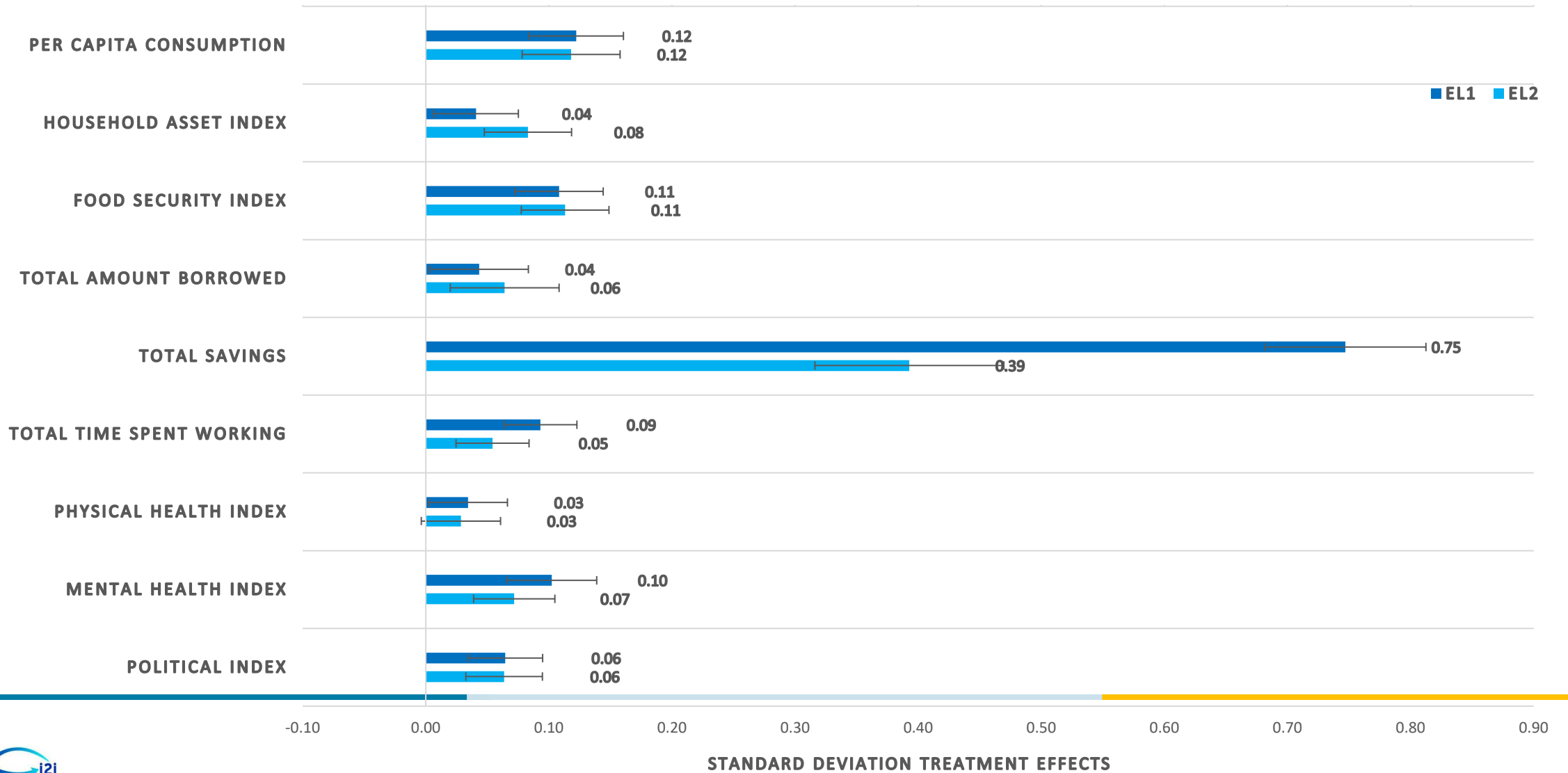
Part 2: Targeting Costs

Please enter the costs that were incurred **to target, identify, and raise awareness among potential subjects as part of the intervention**. Targeting/identification costs may include costs survey given to identify those within a specific region who are eligible and meet certain criteria. This category also includes marketing costs, such as the costs incurred to print and distribute. However, if the information or marketing campaign forms the core of the intervention, these costs should go in Tab 5 - Implementation.

			Unit	Unit Cost (local)	Unit Cost (USD)	# of Units	Total Cost (local)	Total Cost (USD)	Notes
9	I Labor - Outreach								
10	<i>Insert one line for each position. If there is more than one employee per position, please sum the hours worked for all employees of that position. Insert additional rows below if necessary and copy the formula in Column H.</i>								Please enter the worked specific labor for full-time Program Admini
11	1								Cost data should estimate, enter " employers' main
12	2								
13	3								
14	4								
15	5								
16	Subtotal:						0	\$0.00	
18	II Lodging								If the targeting p the cost of lodgi lodging in "Note
19	1								
20	2								
21	Subtotal:						0	\$0.00	
23	III Transportation								
24	1	Air							If the cost of flig or add an additi and destination
25	2	Ground							If ground transp rented or owned will depend on t
26		Car							Please specify if partner

	A	B	C	D	E	F	G	H
1	Summary of Intervention Costs							
2								
3								
4		Part	Section	Description		Total Costs (local)	Total Costs (USD)	
5		1	Program Administration	Costs of all full-time staff who worked throughout all phases of the intervention and implementation (not just for a portion of the intervention) and other costs related to program administration. Include any overhead costs here. Please do not include staff that were hired only to identify potential program recipients, or staff costs associated with evaluating the program.		0.00	\$0.00	
6		2	Targeting	Costs that were incurred to target, identify, and raise awareness among potential subjects as part of the intervention . Targeting/identification costs may include costs of a pre-program census or targeting survey given to identify those within a specific region who are eligible and meet certain criteria. This category also includes marketing costs, such as the costs incurred to print and distribute flyers or host information sessions.		0.00	\$0.00	
7		3	Staff Training	Costs that were incurred to train staff involved in the intervention . If no training sessions were held for staff, then leave this section blank.		0.00	\$0.00	
8		4	User Training	Costs incurred by the program implementer to train participants or beneficiaries .		0.00	\$0.00	
9		5	Implementation Costs	Costs of implementing the intervention . This can include the costs of items distributed to participants or the costs of creating and maintaining technologies or resources developed for the intervention.		0.00	\$0.00	
10		6	User Costs	Costs that the user incurred as a part of the intervention . These costs are divided into new costs, marginal costs, and averted costs.		0.00	\$0.00	
11		7	Averted Costs	Costs averted as a result of the intervention . Only include costs here that are significant.		0.00	\$0.00	
12		8	Monitoring Costs	Costs incurred due to oversight, monitoring, or tracking of the program recipients and their progress during the intervention . This tab would also include the costs of monitoring supply chains or other systems set up for the intervention. Please do not include costs for data collection for program evaluation, which would not take place in a full-scale version of the program.		0.00	\$0.00	
13								
15				Total:		0.00	\$0.00	
16								
17								
18					Aggregate Impact:			
19					Cost per Unit of Impact:			
20								





Panel A: Program costs per household, USD PPP 2014

	Ethiopia	Ghana	Honduras	India	Pakistan	Peru
(1) Direct transfer costs	1228	680	724	700	2048	1095
Asset cost	1228	451	537	437	1043	854
Food stipend	0	229	187	263	911	241
Total supervision costs	1900	2832	1633	407	–	3357
Salaries of implementing organization staff	347	1994	801	297	–	2477
Materials	33	119	112	1	–	55
Training	850	44	121	19	–	111
Travel costs	174	293	210	17	–	55
Other supervision expenses	496	382	388	73	–	660
Total direct costs	3127	3513	2356	1107	4680	4452
Start-up expenses	43	133	104	38	–	45
Indirect costs	421	1026	209	112	470	462
Total costs, calculated as if all incurred immediately at beginning of year 0	3591	4672	2670	1257	5150	4960
(2) Total costs, inflated to year 3 at 5% annual discount rate	4157	5408	3090	1455	5962	5742
Exchange rate to PPP adjustment scalar	3.41	2.19	1.90	3.52	4.44	1.84

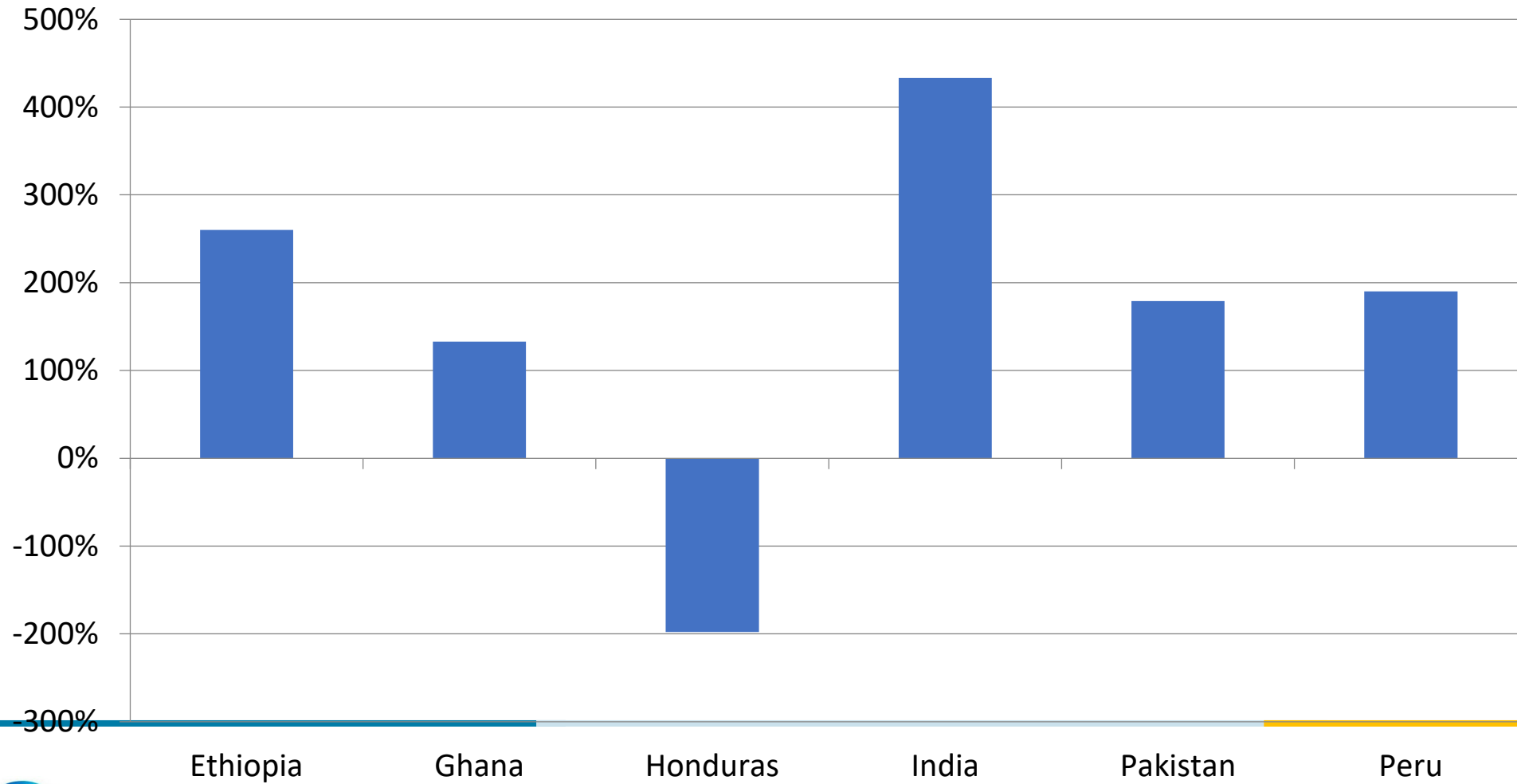
Panel B: Benefits per household, USD PPP, all values inflated or deflated to year 3 at 5% annual social discount rate

(3) Year 1 annual nondurable consumption ITT, assuming treatment effect equal to year 2	451	293	66	344	613	339
(4) Year 2 annual nondurable consumption ITT treatment effect	451	293	66	344	613	339
(5) Year 3 household asset ITT treatment effect	63	15	–20	6	7	37
(6) Year 3 nondurable annual consumption ITT treatment effect	424	332	–218	251	451	263
(7) Year 4 onward total consumption ITT treatment effect, assuming year 3 gains persist in perpetuity	9417	6241	–6011	5354	8994	7402
(8) Total benefits: (3) + (4) + (5) + (6) + (7) = (8)	10805	7175	–6118	6298	10678	8380
(9) Year 3 productive asset ITT treatment effect	851	118	32	171	163	59
(10) Year 3 savings balance ITT treatment effect	272	11	32	9	7	45

Panel C: Benefit/cost ratios

(11) Total benefits/total costs ratio: (8)/(2) = (11)	260%	133%	–198%	433%	179%	146%
Increase in asset value in year 3						

Total Benefits / Total Costs by Country



Comparing within a project: Graduating to Resilience (G2R)

Intervention	■	■	■
	T1: Full program individual coaching (N=2,200)	T2: Full program group coaching (N=2,200)	T3: Individual coaching, no asset (N=2,200)
Consumption support (12 m)	●	●	●
VSLA, FFBS, more	●	●	●
Individual coaching	●		●
Group coaching		●	
Cash “Asset” Transfer	●	●	

Participants are organized in groups of ~25 households

Value of consumption support in total over time, on average: **UGX 1M-1.2M (US\$280-320)**

Value of “asset” transfer: UGX1.1M (US\$300), ~7 months into the program

Coaching: first weekly, then two-weekly sessions (changed after 6 months, only in individual coaching arm NOT in group coaching arm)

G2R: Costs per participant by Treatment

A

	T1	T2	T3
	<u>Asset,</u> <u>ind. coaching</u>	<u>Asset,</u> <u>group</u> <u>coaching</u>	<u>No asset,</u> <u>ind. coaching</u>
COSTS			
(1) Direct cash transfers	609	609	307
(2) Consumption support	307	307	307
(3) Asset transfer	302	302	0
(4) Other direct costs during implementation	589	391	589
(5) Coaching and trainer salaries	395	198	395
(6) Sum of transfers (1) + other direct costs (5)	1,198	1,000	896
(7) Refinement year*	312	312	312
(8) All else: management, M&E etc.	1,309	1,129	1,319
(9) Total** [(6)+(7)+(8)]	2,819	2,441	2,527

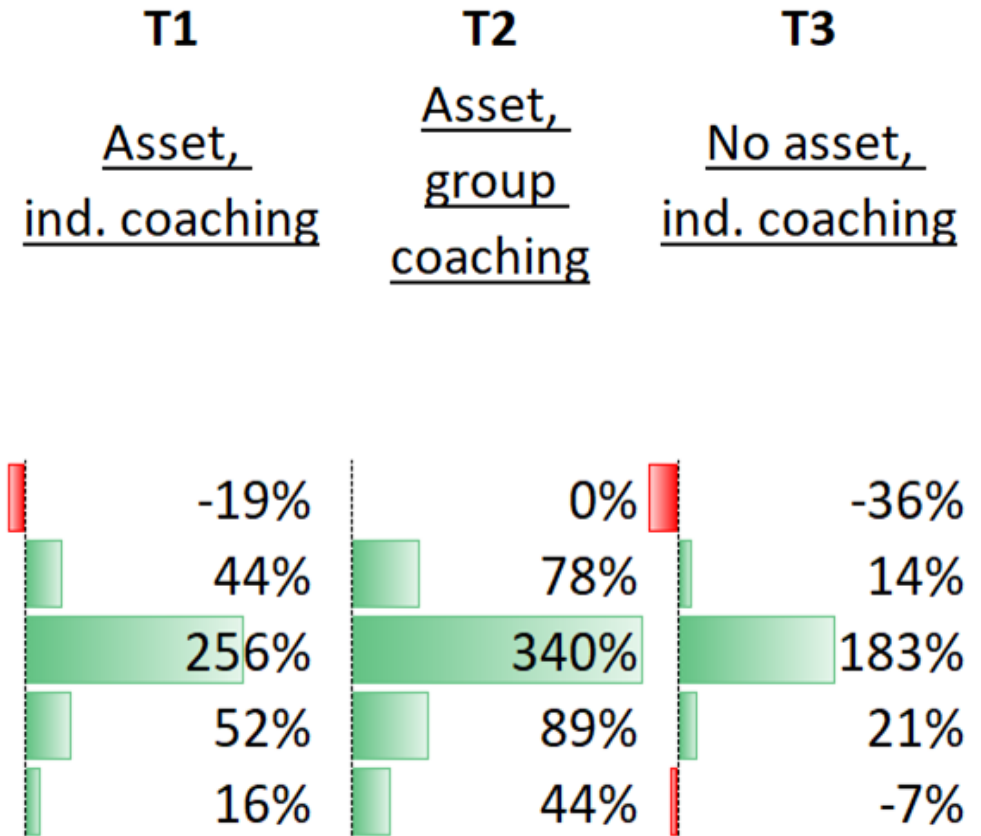
Year-3 benefit per participant household (\$)

	T1	T2	T3
	<u>Asset,</u> <u>ind. coaching</u>	<u>Asset,</u> <u>group</u> <u>coaching</u>	<u>No asset,</u> <u>ind. coaching</u>
<u>BENEFITS</u>			
Year 3 direct consumption benefit per year	426	457	303
Year 3 spillover attribution	78	84	56
Year 3 direct + spillover	504	541	359

COST-BENEFIT

Return on Investment given NPVs above

- I 5 years of 100% impact, 0% after
- II 10 years of 100% impact, 0% after
- III 100% persistence
- IV 90% persistence
- V 80% persistence



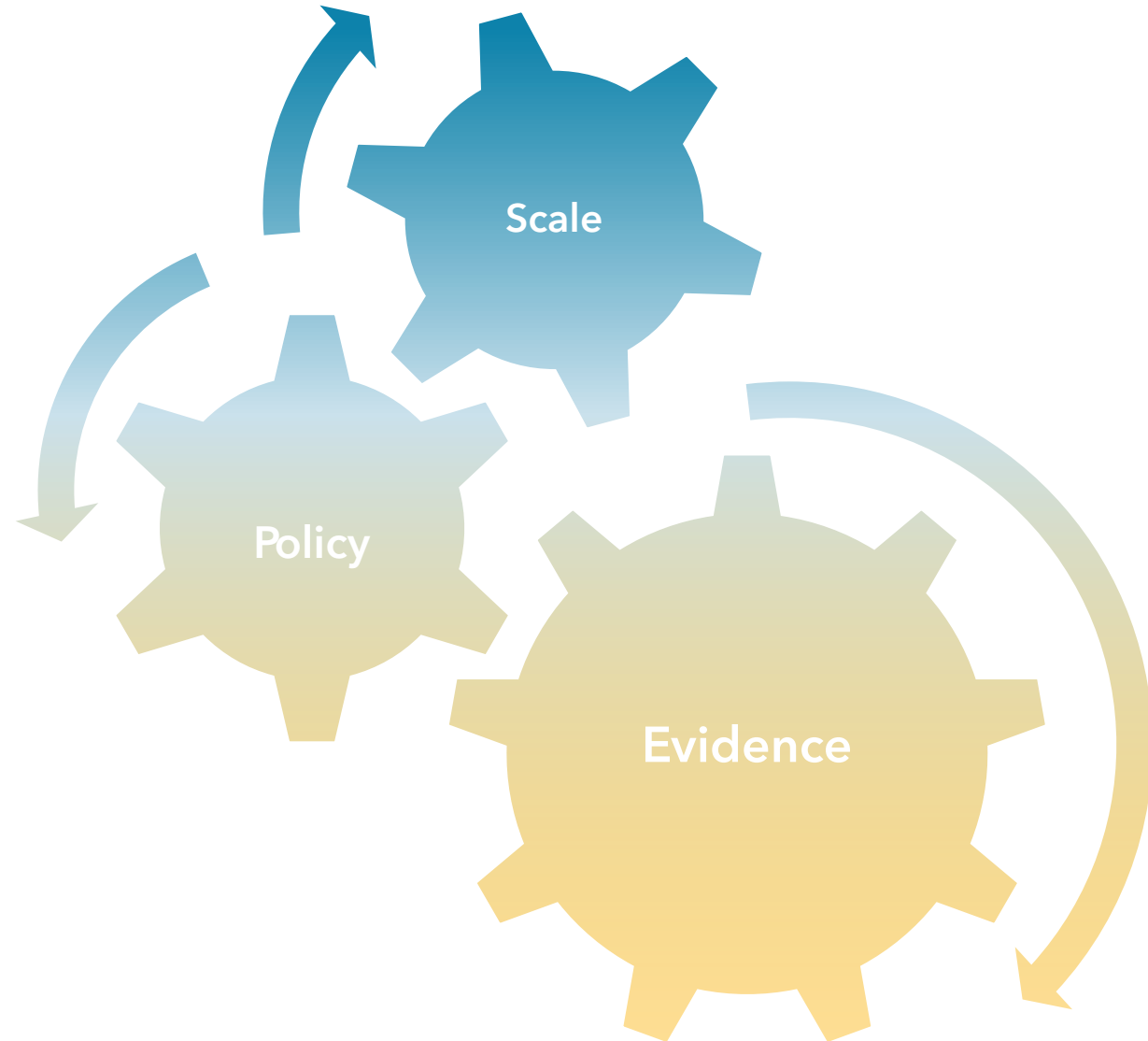
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ipa
INNOVATIONS FOR
POVERTY ACTION

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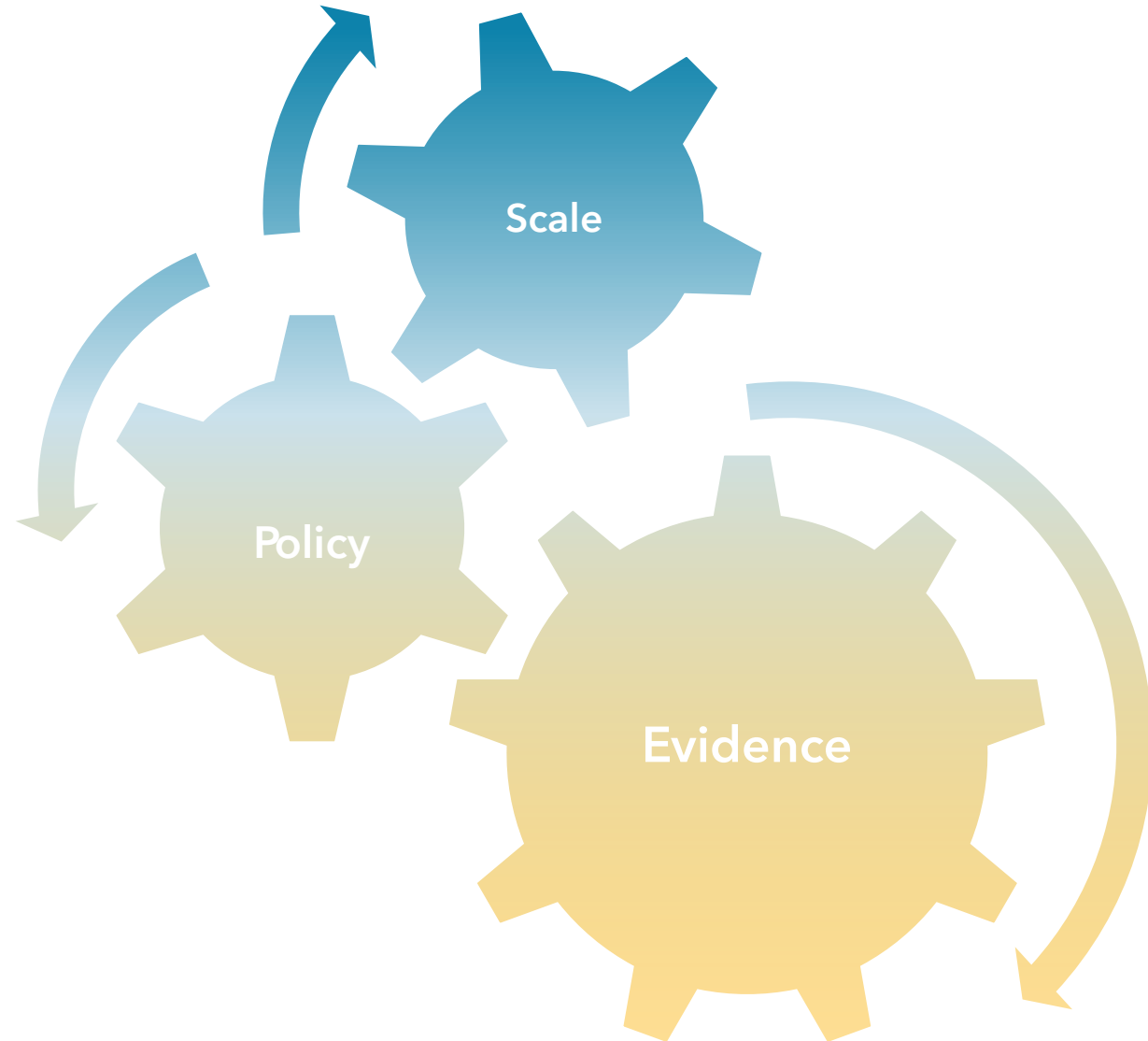
Key dimensions in thinking about

Women's economic empowerment (WEE)

- Knowledge gaps on graduation and WEE
 - A rapid review of the evidence and the gaps
- Psychosocial interventions
 - Why are they important, especially for women
 - Examples of behavioral nudges, life skills training, social psychological interventions, and mental health programs
- Measuring WEE in surveys
 - "Traditional" and newer measures
 - Tradeoffs and caveats

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Knowledge Gaps on Graduation and Women's (Economic) Empowerment

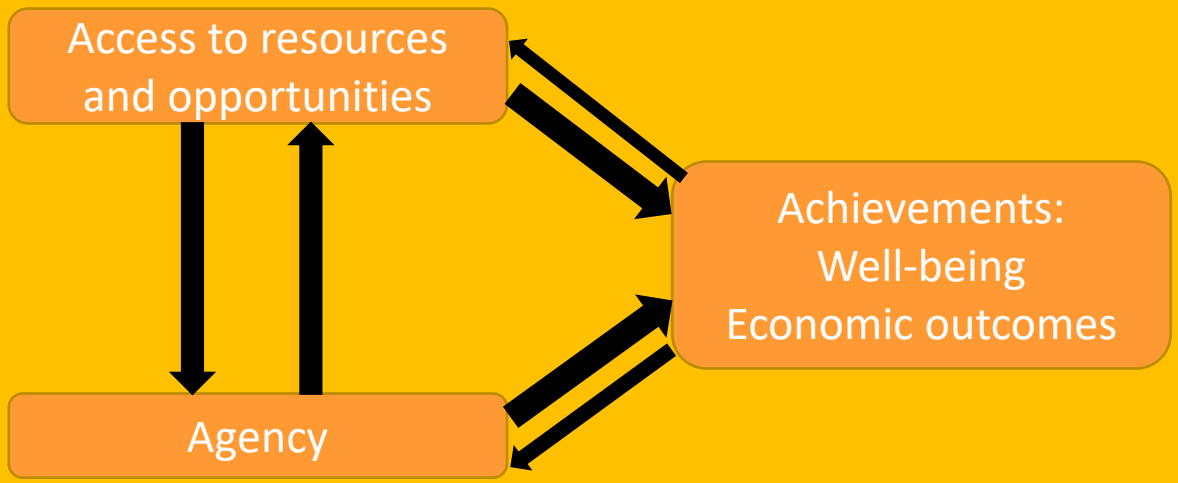
Clara Delavallade

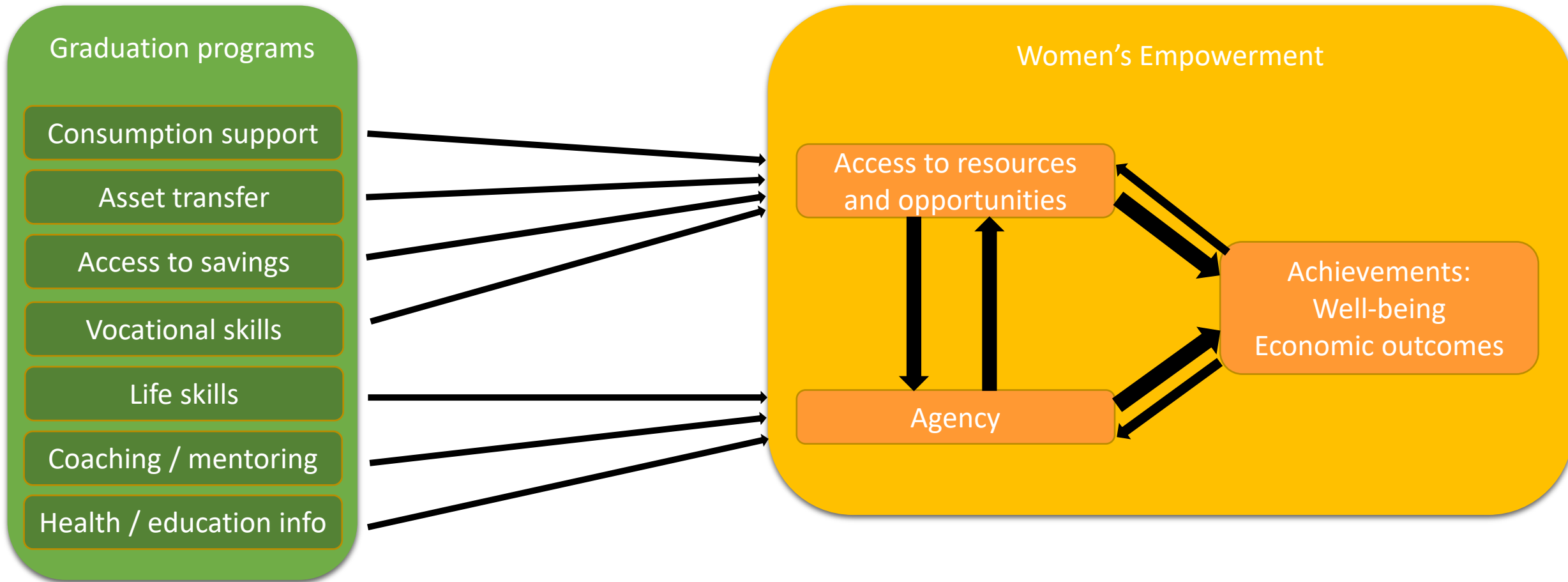
Senior Economist - World Bank

Africa Gender Innovation Lab

Women's Empowerment

Ability to make strategic life choices





PEI and women's empowerment

Early graduation programs

- Early graduation programs found positive impacts on women's economic outcomes, not on non-economic empowerment indicators such as decision-making
 - Banerjee et al. (2015): BRAC's targeting the ultra-poor program in Ethiopia, Ghana, Honduras, India, Pakistan and Peru.

Why?

- Targeting women?
 - Bandiera et al. (2017): livestock assets and skills transfer to poorest women in 1300 villages in Bangladesh shows impact on assets accumulation, income and poverty reduction 4 & 7 years after the program. But limited impact on women's control over resources and agency.
- Better measuring women's empowerment
 - Bedoya et al. (2019): find significant impacts of a graduation program in Afghanistan only when using a wider set of proxies on women's participation in decision on their own body, time and political involvement and social capital.

PEI and women's empowerment

Moving toward gender-sensitive program design to ensure women's control over assets

➤ Designing program delivery mechanisms which address the specific constraints of women:

1. Intentional female-focused design - Bedoya et al (2019) in Afghanistan (TUP program):

- a. Women are the main recipients of the consumption support stipends in order to increase their influence and bargaining power in the household,
- b. Women are actively engaged in the technical training for the productive activity.

2. Training and coaching components effective for increasing the life skills, self-confidence, and agency of women.

How to improve their cost-effectiveness (especially as current versions of coaching could prove expensive at scale)?
And overall, understand the role played by separate components (life skills/ norm-shifting / coaching / savings groups) in WE?

3. Linking women to financial services to reduce the gender gap in access.

What is the most effective way for delivering cash transfers to women and maximizing their control (cash, bank accounts, mobile money)? How best to address literacy constraints?

PEI and women's empowerment

Moving toward gender-sensitive program design to ensure women's control over assets

1. **Type of livelihoods promoted:** Livelihoods are not gender neutral.

Home-based activities such as raising poultry or producing honey involve low-intensity tasks, and both allow for time for other activities such as household chores and childcare, although they may also reinforce gender norms with women taking on low-productivity activities that can be done at home.

How to promote livelihoods that can benefit women without reinforcing restrictive gender norms?

2. **Childcare:** Childcare can constrain participation in economic inclusion programs for many women.

How best to alleviate this constraint? Facilitating provision of childcare services? Facilitating training sessions closer to women's houses (cf. Tejaswini program in India)?

3. **Staffing:** hiring women as frontline staff is critical. However, recruiting them is difficult in contexts where female literacy levels are low or their ability to work outside the home might be limited.

(GEWEL) program in Zambia is setting up a network of women volunteers in communities to deliver life and business skills training and to coach beneficiaries.

PEI and women's empowerment

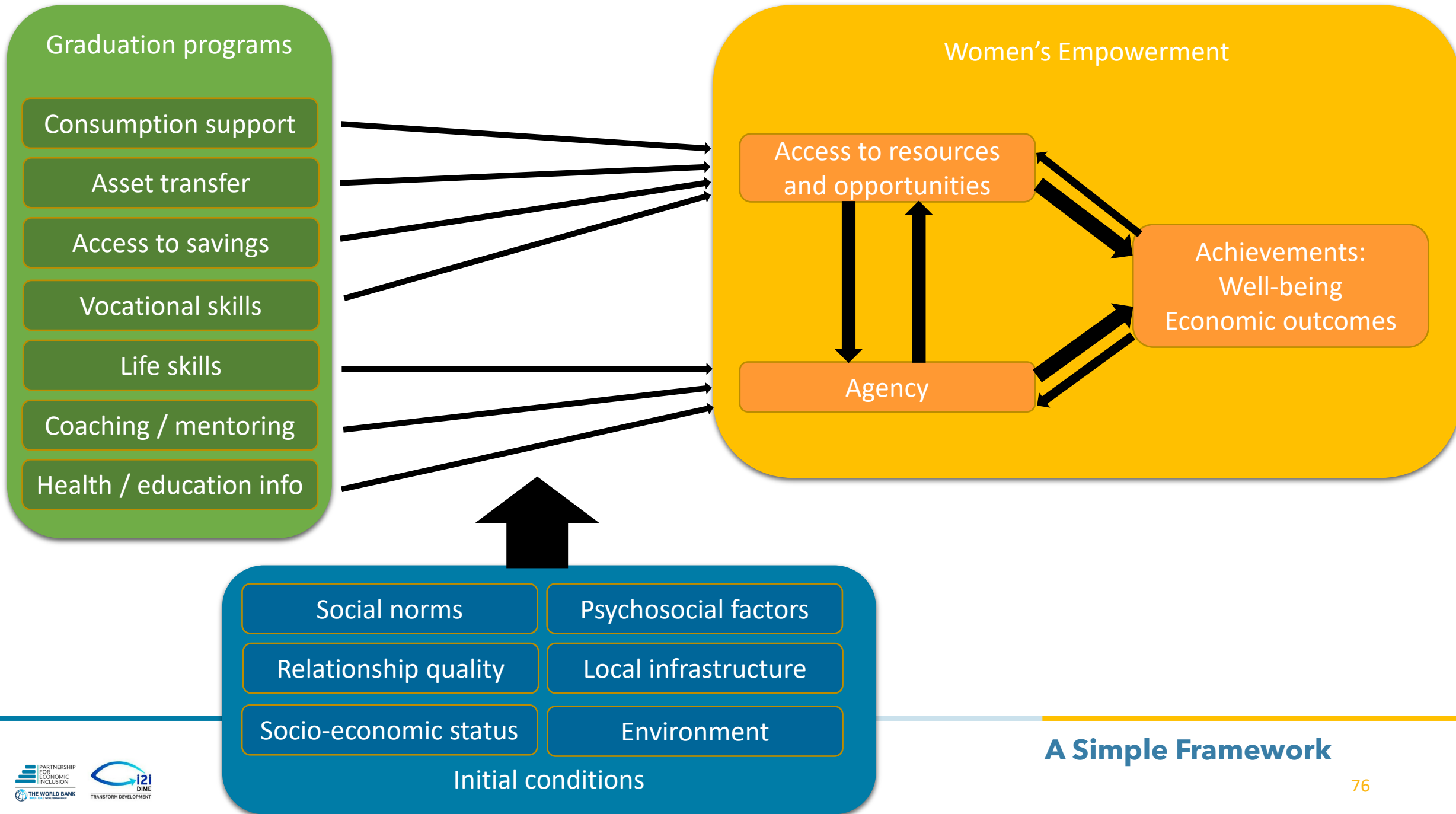
Addressing structural issues of power and social justice

1. Engaging men and couples

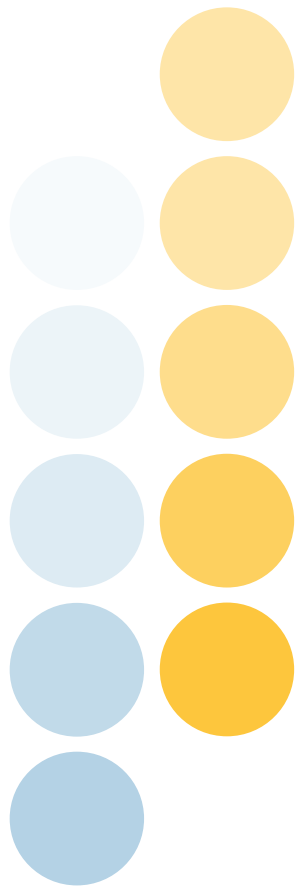
- Initial socio-economic conditions are essential factors, especially favorable gender norms and the quality of spousal relationships (Kabeer et al. 2012)
- How best to engage men: either through focused discussions with male household members around the role of women and the importance of shared housework and financial decision-making or through couples' empowerment training (Concern Worldwide project in Malawi)?

2. Engaging the community

- Bossuroy et al. (2022): complementing a national graduation program with a psychosocial package (individual skills + norms) and a cash grant improves women's engagement in the community, collective action and control over their own economic activities.
- How best to mobilize local community groups to address gender norms? Separate out video intervention / community discussions / individual life skills training.



A Simple Framework



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Thank you!



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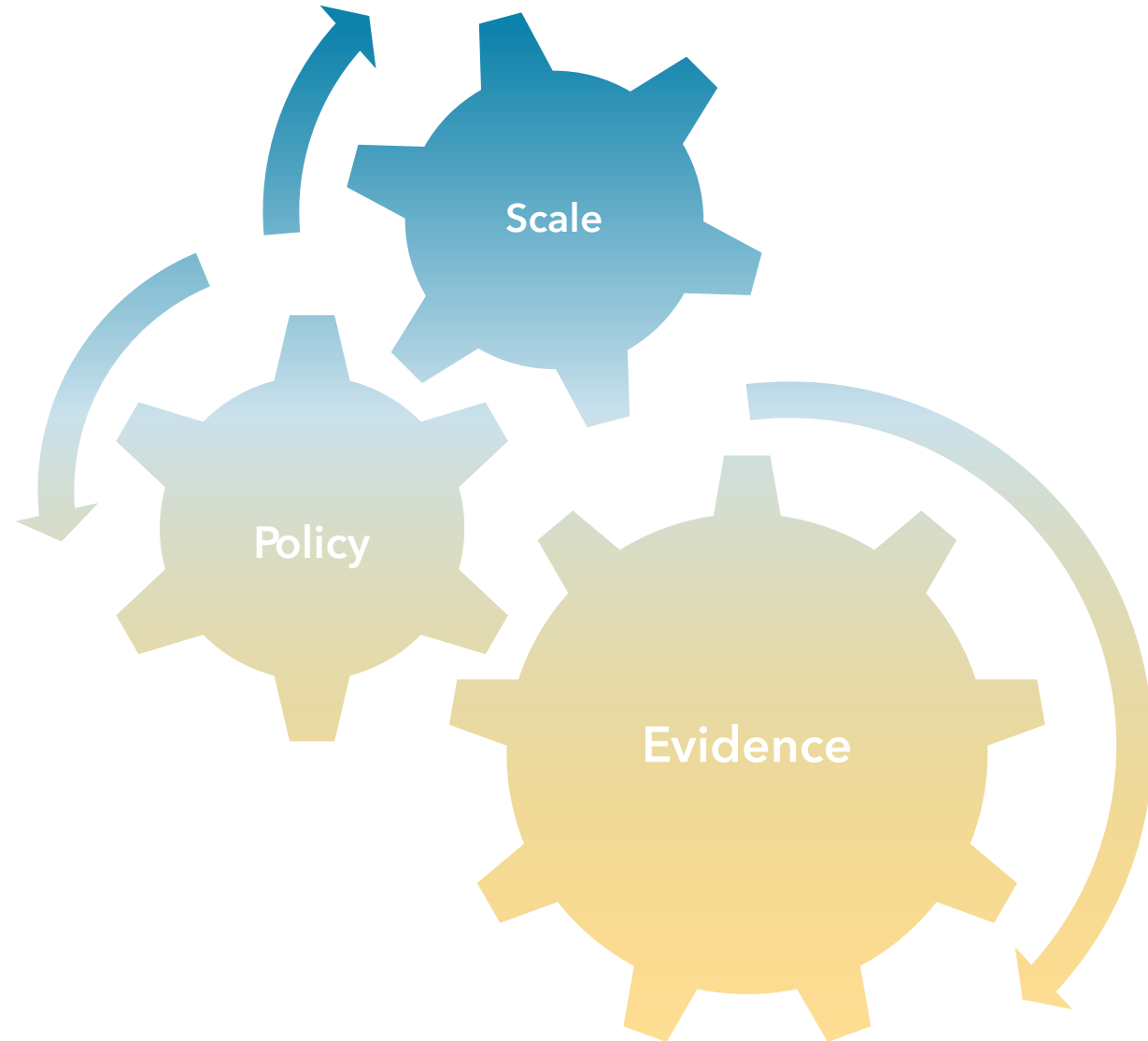


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Testing psychosocial interventions in economic inclusion programs

Catherine Thomas



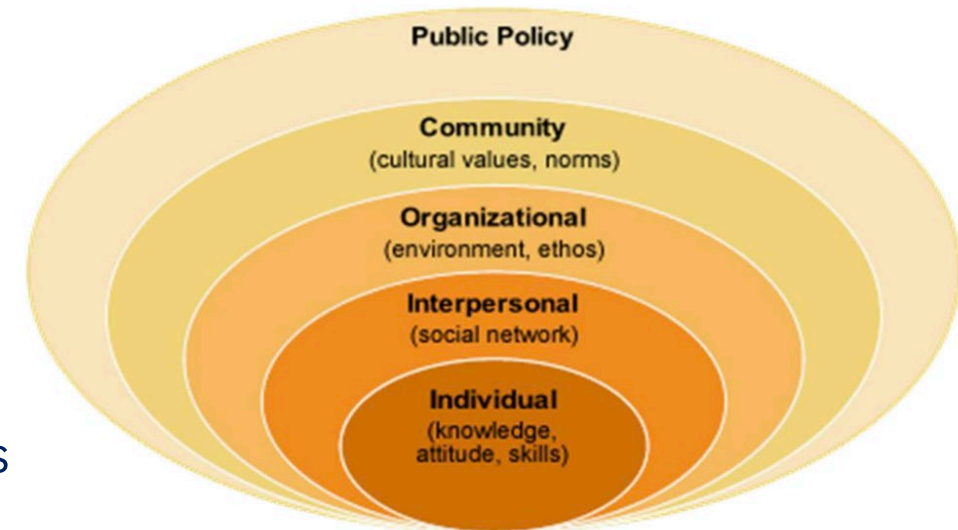


“Hope as a capability”

Esther Duflo at Harvard in 2012 discussing the BRAC Graduation model impact evaluation conducted in West Bengal, India with Bandhan

What are psychosocial constraints?

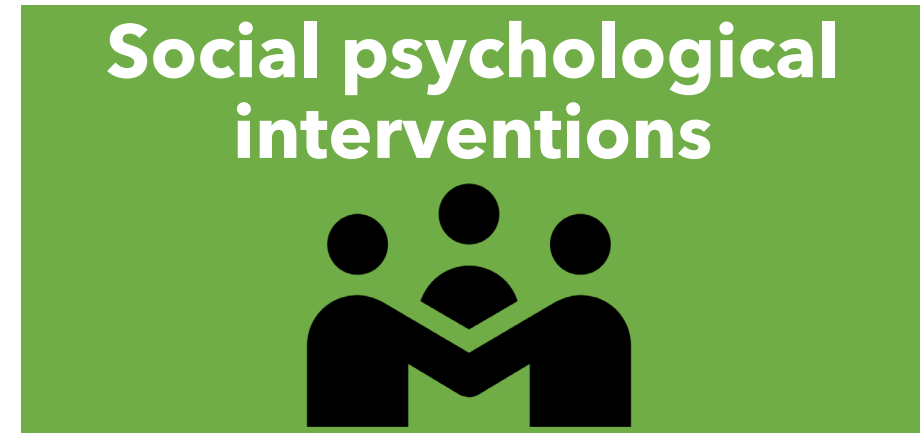
- Psychosocial constraints of living in poverty, particularly for women:
 - Lower hope and aspirations
 - Lower mental bandwidth
 - Higher rates of depression
 - Lower education and human capital investments
 - Higher gender-based violence
 - Lower social capital and status
- Psychosocial constraints can affect economic decision-making, motivation, and behavior (e.g., savings behavior, time use, take up of opportunities)



Socio-ecological model
(Bronfenbrenner, 1977)

What are psychosocial interventions?

Less intensive /
lighter touch



More intensive

Behavioral “Nudges”

(e.g., commitment devices, mental accounting, reminders)

Kenya’s National Safety Net Programme – Behavioral design (ideas42, 2019)

- Added behavioral designs to delivery of cash:
 - Visual aids to encourage future-oriented decision-making
 - Money pouch to separate out savings and spending ‘accounts’ upon receipt of cash
 - SMS reminders
- Led to 41% ↑ in amount saved of cash transfer



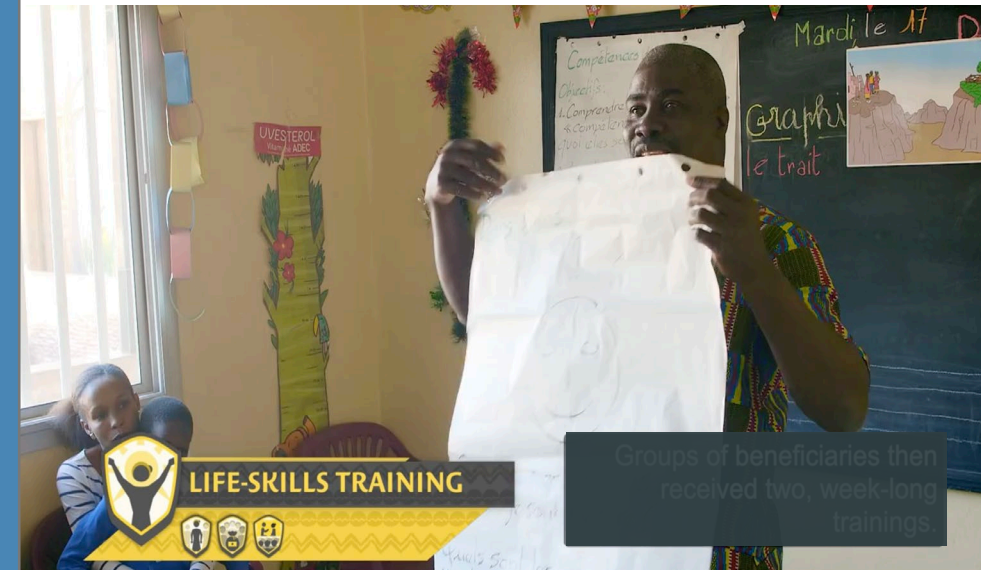
Learn more on behavioral nudges and their economic effects ([Datta, Joshi, MacLeod, & Zini, 2022](#))

Life Skills Trainings

(e.g., communication, goal-setting, problem-solving skills)

Sahel Adaptive Social Protection Program – Group-based life skills training (Bossuroy et al., 2022)

- Week-long, group-based training for women in goal setting, identifying values and strengths, problem-solving, interpersonal communication, leadership, etc.
- Delivered by trainer using participatory, problem-centered learning and media



Learn more on life skills trainings (WBG Skills Development: worldbank.org/en/topic/skillsdevelopment#3)

Social Psychological Interventions (e.g., social norms, aspirations, interpersonal interactions)

Sahel Adaptive Social Protection Program – Community sensitization (Bossuroy et al., 2022)

- A community event: 20-min film plus group discussion focused on collective aspirations, cultural values, and social norms
- Delivered by moderator and set-up crew
- With life skills training and basic economic supports, led to 0.25 SD ↑ in women’s business revenue and 0.18 SD ↑ in HH consumption

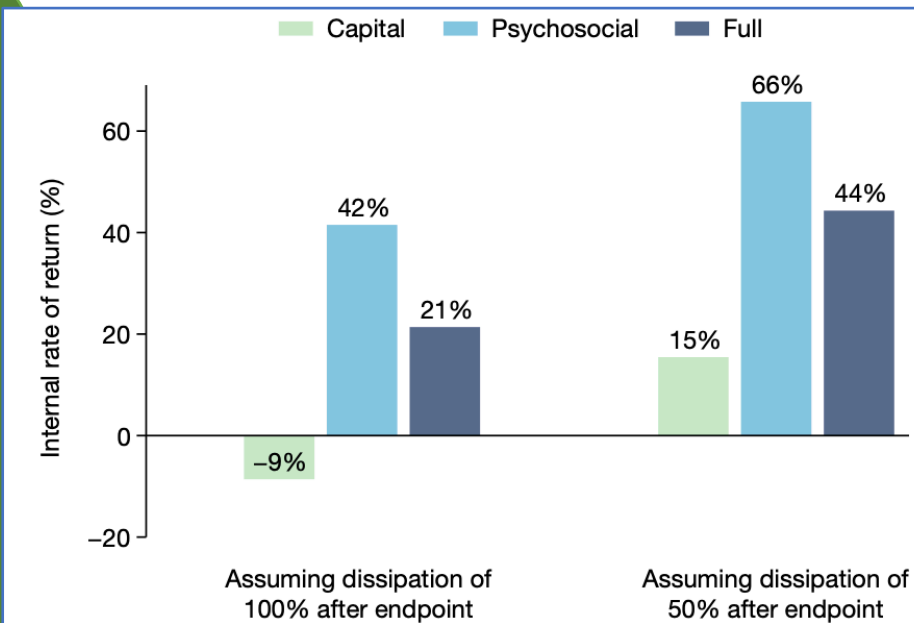


Fig. 2 | Internal rates of return. Internal rates of return are calculated using the annual cost and benefit data shown in Extended Data Table 9.



Learn more on social psychological interventions ([Walton & Wilson, 2018](#); [wiseinterventions.org](#))

Mental Health Therapies

(e.g., Cognitive Behavioral Therapy, Interpersonal Therapy)

Thinking Healthy Program (THP)

(Rahman et al., 2008; Baranov et al., 2020)

- CBT with a focus on building positive beliefs and emotions
- Community health workers (CHWs) conducted 16 home visits to postpartum mothers
- Led to 0.29 SD \uparrow in women's financial empowerment (e.g., control over HH spending)
 - Greatest effects for mothers pregnant with girls



Learn more on mental health therapies (www.mhinnovation.net) and their economic effects ([Lund et al., working paper](#))

Summary


Less intensive /
lighter touch

Behavioral nudges



An orange rectangular box containing the text "Behavioral nudges" at the top. Below the text is a black icon of a hand holding three coins (a heart, a dollar sign, and a person) above a bowl.

Social psychological interventions



A green rectangular box containing the text "Social psychological interventions" at the top. Below the text is a black icon of three stylized human figures.

Life skills trainings



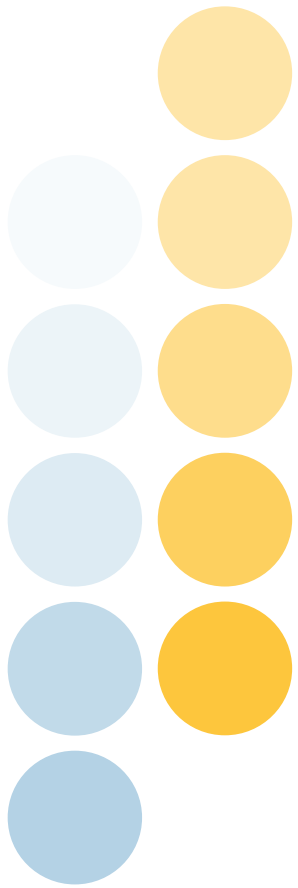
A yellow rectangular box containing the text "Life skills trainings" at the top. Below the text is a black icon of a person pointing at a screen with two audience members.

Mental health therapies



A blue rectangular box containing the text "Mental health therapies" at the top. Below the text is a black icon of two people sitting and talking, with speech bubbles and dots above them.

More intensive



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Thank you!



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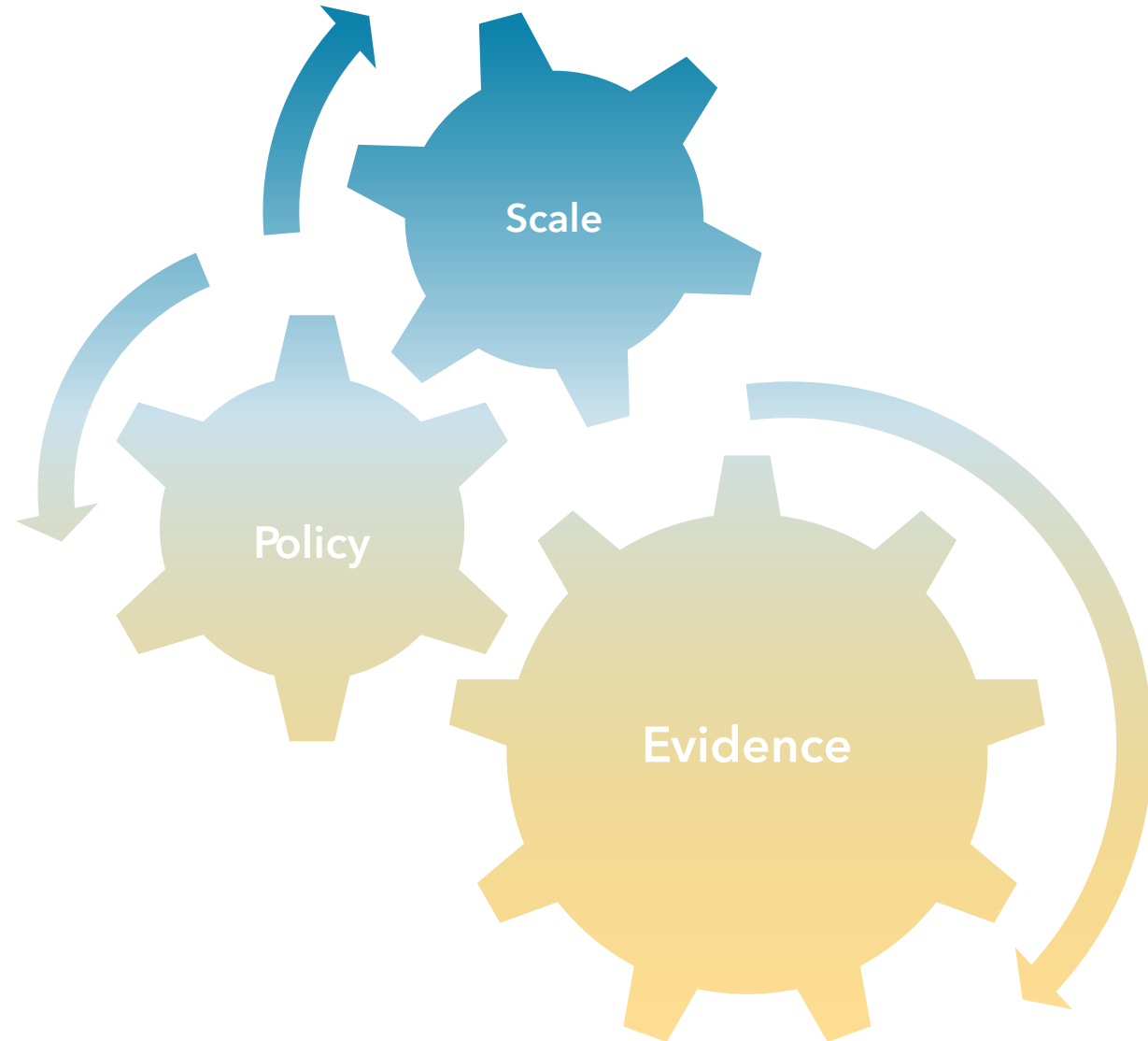


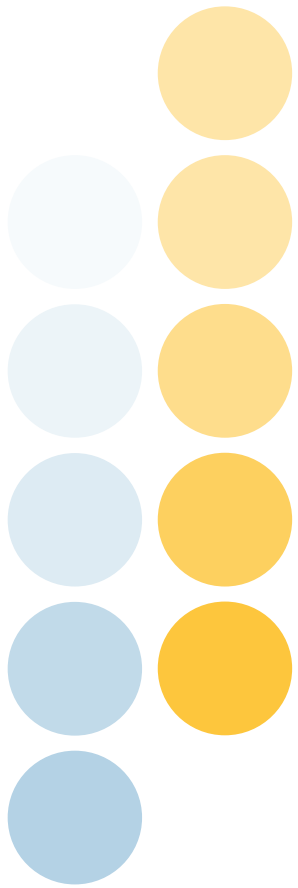
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Measuring multiple dimensions of women's empowerment

WEE or WE?

Women's economic empowerment is a subset of women's empowerment.

Terms are often used interchangeably.

Economic empowerment as the ability and power to generate income and accumulate assets, and to control their disposition.

A “framework” of Women’s Empowerment

RESOURCES	AGENCY	ACHIEVEMENTS
<ul style="list-style-type: none">• Health• Education• Skills: hard and soft• Assets• Work experience• Personal access to networks (social and professional)• Time	<ul style="list-style-type: none">• Ability to set goals• Self-efficacy• Self-confidence/self-esteem• Aspirations• Decision-making power (household expenditures, <u>savings</u> and assets)• Ability to act on individual or group goals	<ul style="list-style-type: none">• Share of expenditure• Labor• Income from labor & productive assets (and control)• Savings• Financial independence/autonomy• Leadership roles• Non-economic measures of well-being

Measuring women's empowerment

From the survey design perspective

- Might look simple but often complex
 - Health
 - Skills
 - Psychological dimensions of agency
 - Control
- Difficult interpretation
 - Decision-making
 - Labor
- Women's empowerment: absolute... or relative to men
- Whether to collect information on mitigating factors
 - Laws, customs, policies (formal & informal institutions)
 - Labor markets
 - Social processes

Measuring women's empowerment

Pre/post survey perspective

- Index v. separate measures
 - [The Women's Empowerment in Agriculture Index \(WEAI\)](#)
- Tailoring measurement v. harmonization across contexts
- Can we agree upon a set of core indicators?

Measuring women's empowerment: Example

WB Africa Gender Innovation Lab Core Indicators

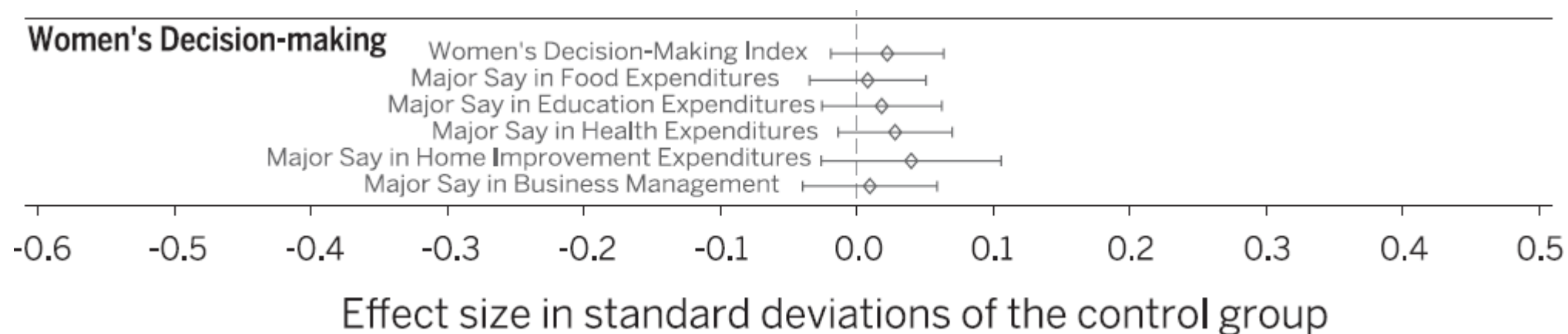
excludes income and psychological dimensions of agency

INDICATOR	UNIT OF OBSERVATION	SOURCE
1. Food Security 1.1 Gender Equality in Household Food Access	Household	Rwanda Land Tenure Regularization Questionnaire
2. Asset Ownership 2.1 Gender Equality in Control over Assets	Household	A-WEAI
3. Individual Savings	Individual	FINDEX* (<i>Adapted to include semi-formal financial institutions</i>)
4. Access to Funds	Individual	FINDEX
5. Economic Participation	Individual	LSMS (Tanzania)
6. Input into Productive Decisions	Individual	A-WEAI* (<i>Adapted to include reproductive control</i>)
7. Freedom of Movement	Individual	C-Change Compendium
8. Gender Equality in Occupational Aspirations for Children	Household	<i>Own</i>
9. Lack of Acceptance Towards Domestic Violence	Individual	DHS
10. Sharing of Housework	Household	Roadmap via IMAGES
11. Happiness	Individual	World Values Survey

Measuring women's empowerment: Examples

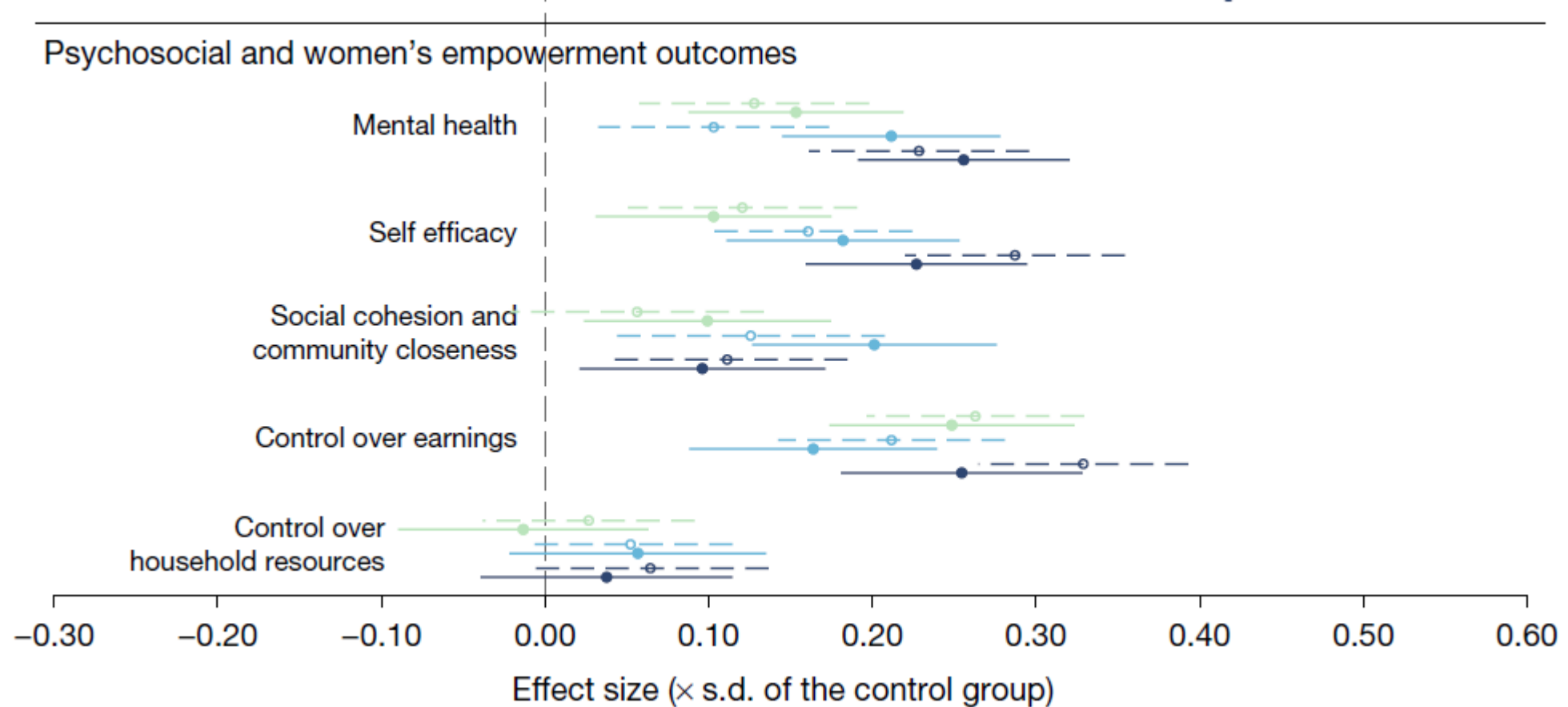
Psychological dimensions of agency

- Afghanistan (Bedoya et al 2019): standardized index of 6 variables on variables for whether the women's decision was taken into consideration and/or followed on household finances (credit and savings) and expenditure decisions (food, household repairs, clothing, land, property and other high-value expenditures).
- Banerjee et al (2015) 6 country study



Measuring women's empowerment: Examples

- Niger (Bossuroy et al 2022)



Measuring women's empowerment: Examples

- DRC (Brandily et al 2020):
 - WEE: index based on agencies in HH money-related decisions
 - support for equal rights and equal access to powerful position (in society).
 - score of legitimating domestic violence against women

FIGURE 44: Women Economic Empowerment index

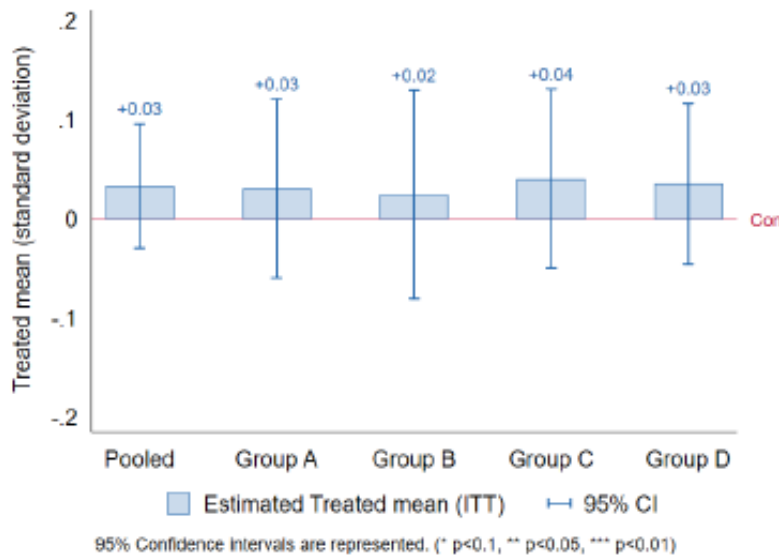


FIGURE 45: Opinion on Women Rights and Access index

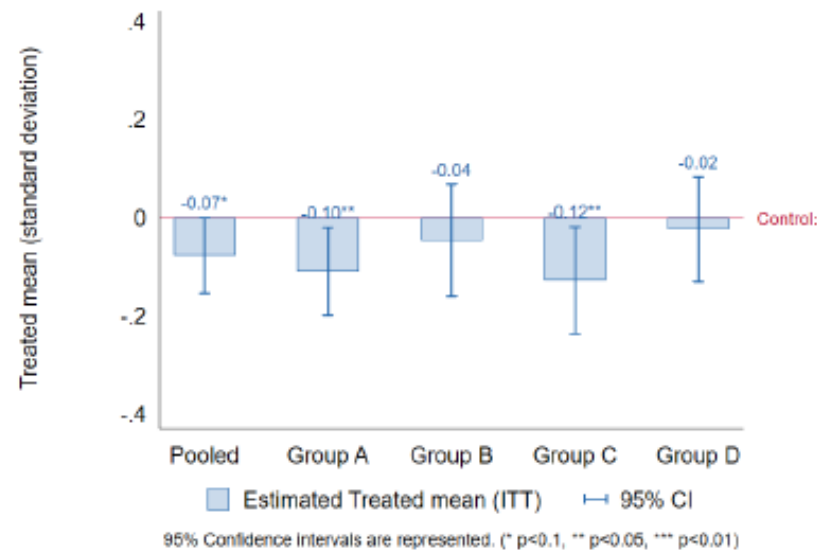
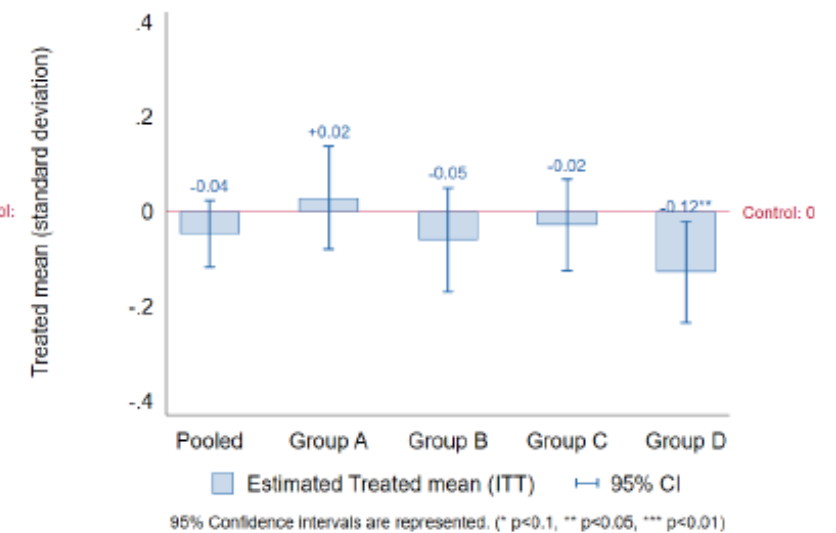
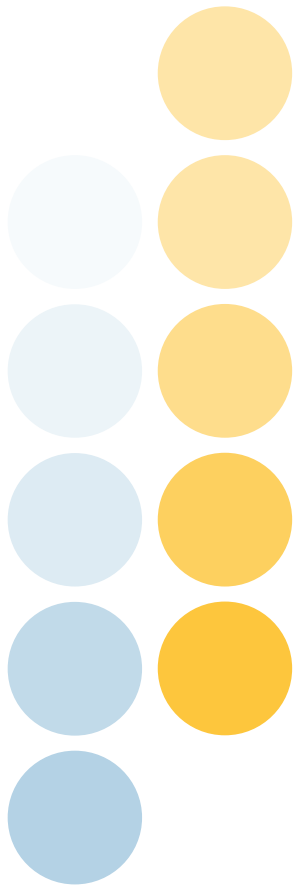


FIGURE 46: Opinion on Gender-Based Violence index





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