

# RESEARCH BRIEF

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**BETTER TOGETHER:  
 GENDER TARGETING, HOUSEHOLD  
 COOPERATION AND THE GRADUATION MODEL**

## INTRODUCTION

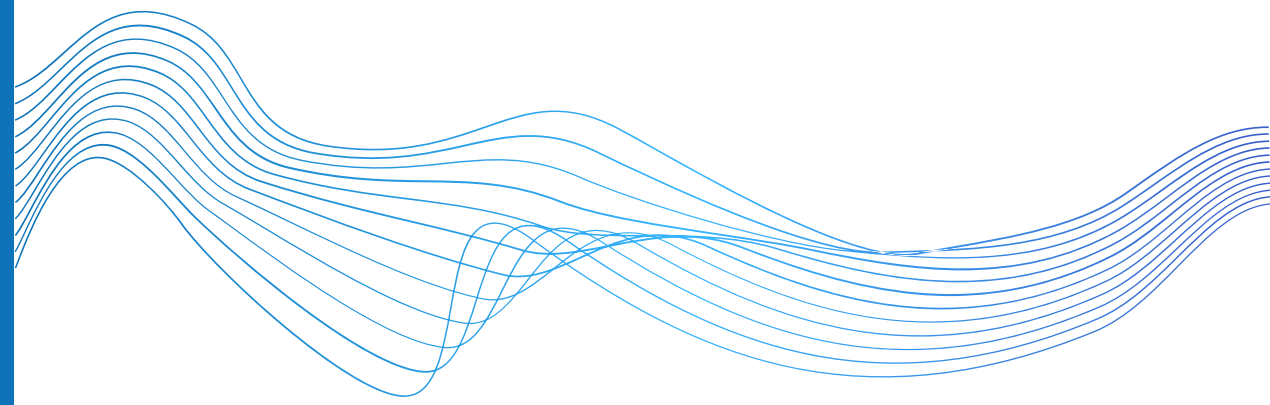
Multifaceted anti-poverty programmes for the ultra-poor, known as Graduation programmes, consistently yield significant, long-lasting improvements across a range of livelihood dimensions (1) (2) (3). While the economic impact of Graduation programmes has been established, the findings related to gender empowerment and intra-household dynamics have been inconclusive and relatively unexplored (1) (3) (4) (5).

To inform effective policy decisions, we experimentally investigate whether the recipient’s gender influences the program’s impacts on welfare and gender empowerment outcomes. We further explore whether complementary couples training in economic cooperation and gender empowerment enhances outcomes for women and the overall household.

## POLICY CHALLENGE

According to the State of Economic Inclusion Report 2021, decades of focus on women’s economic empowerment have failed to bring about significant structural improvements in women’s broader autonomy, voice, and agency (6). Without directly addressing gender social norms in the household and the community, gender injustice will continue to exacerbate poverty and hinder social development.

Furthermore, economic inclusion programmes can have unintended adverse impacts for women. Making women primary beneficiaries may reinforce traditional gender roles, lead to a greater risk of intimate partner violence or increase women’s work burden by requiring them to attend project activities and manage microenterprises on top of their usual care responsibilities.



## KEY FINDINGS

**The graduation program works.**

All three treatment arms experienced increases in consumption, food security, and income.



**Targeting men or women results in comparable increases in household welfare.** Consumption, food security, and household income increase to similar levels.



**Adding gender couple’s empowerment training to female targeted households benefits both spouses.** Umodzi leads to boosts in household income, livestock ownership, women’s agency, and male mental wellbeing.



**Male targeting reinforces male asset ownership, while female targeting strengthens her relative economic position in the household.** This suggests that policy makers must be deliberate about who they target.

Until now there has been a dearth of evidence on the benefits of gender targeting in multi-faceted anti-poverty programmes. Literature from the 1990s suggests that gender targeting was key to both economic empowerment of the female and increased expenditure on household public goods such as children's education, but recent evidence has cast doubt on this long held understanding.

In response to these challenges, Concern Worldwide implemented the Graduation programme in Malawi's most impoverished districts, Nsanje and Mangochi. The programme combined deliberate targeting with couple's empowerment training to uncover how the integration of economic inclusion and gender-transformative approaches can bolster women's empowerment within households and overall household economic outcomes. Simultaneously addressing resource access and gender norms constraints is expected to lead to improved welfare and empowerment outcomes for treated households.

## The Graduation Approach

Graduation programmes are 'big push' interventions designed to move, or 'graduate', people out of poverty by boosting livelihoods and income, and providing access to financial services. The Malawi Graduation programme consisted of five core elements:

- i) Comprehensive targeting** to ensure that households living in extreme poverty are identified as program participants;
- ii) Consumption support** via monthly cash transfers of 15,000 MWK (\$17);
- iii) Skills training and coaching** focused on enhancing human capital. This includes access to a case manager to guide each participant;
- iv) Savings and financial access** to encourage households to save through joining Village Saving and Loan groups;
- v) Capital transfer** of 96,000 MWK (\$120) to help participants establish businesses.

## METHODOLOGY

Although global evidence confirms that the graduation approach delivers robust, positive, and sustained results even long after programme interventions have ended, several questions remain about the role that gender plays in the graduation model. The researchers designed the methodology to answer two main questions:

- 1) What is the effect of gender targeting on the Graduation programme?
- 2) What is the additive benefit of gender transformative training (Umodzi)?

To answer the two central research questions, three distinct treatments of the intervention were implemented and the impact of each on gender empowerment and household welfare outcomes were measured. The three treatments of the programme were as follows:

- T1)** The Graduation programme targeted at women;
- T2)** The Graduation programme targeted at men; and
- T3)** The Graduation programme targeted at women but with additional couples' empowerment training called "Umodzi".

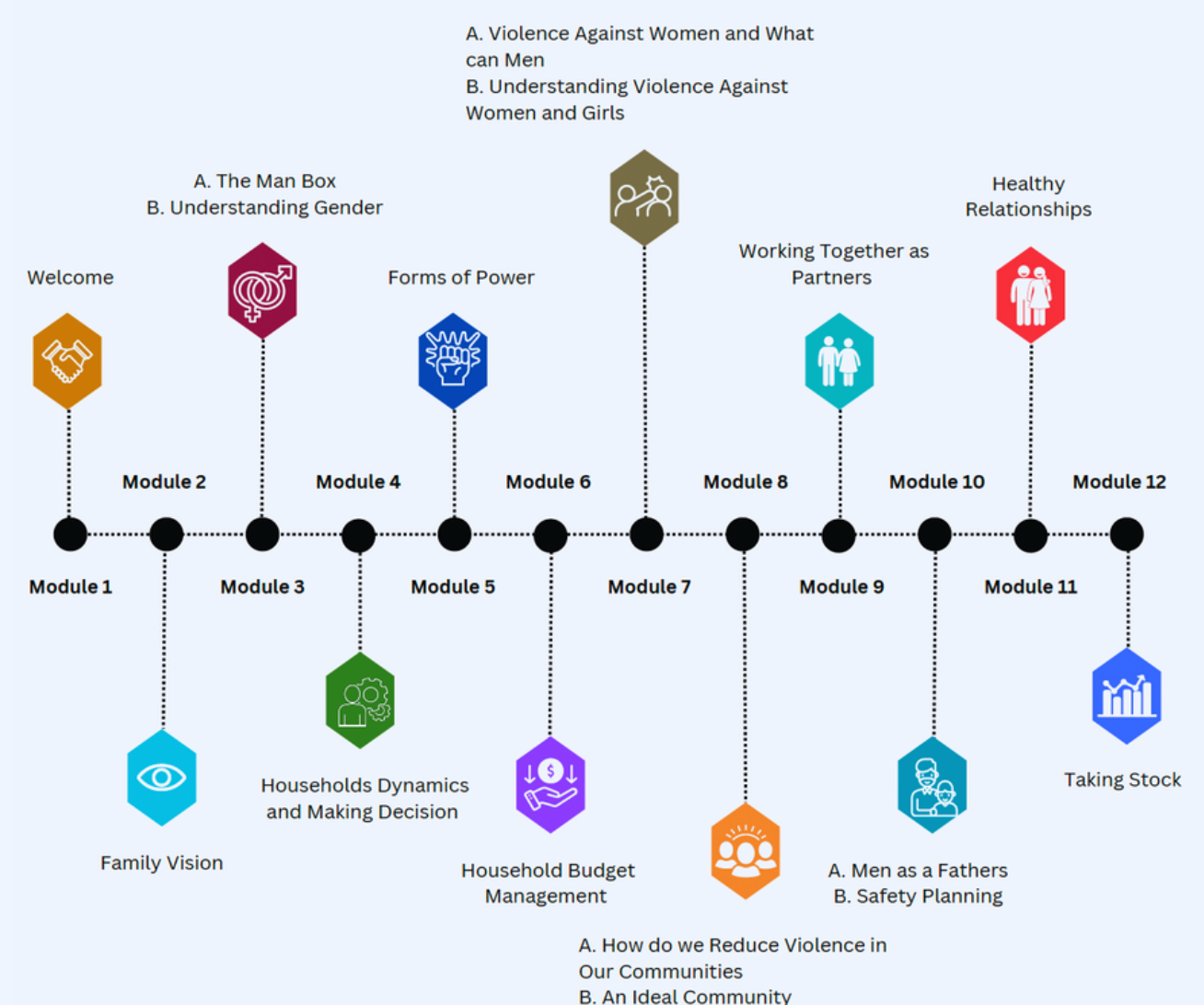
Each treatment, which was 18-months long, was delivered to 600 households randomly selected from a list of poor or very poor households in Mangochi and Nsanje. 300 households in each district received each treatment of the proposed programme. An additional 750 households in each district acted as control.

The researchers employed a mixed-method approach to evaluating the impact of the intervention. More specifically, the researchers collected three rounds of a quantitative survey, with questions fielded simultaneously to the male and female spouses, at the programme start, 5 months after the programme ended, and 17 months after the programme ended. The researchers collected qualitative data using a method called the Qualitative Impact Protocol (QUIP).

The QUIP surveys were designed to provide evidence on causal mechanisms, or stories of change, from the perspective of the programme participant, and focused on specific research questions regarding empowerment and couple's quality of relationship. QUIP surveys were collected 5 months after the programme ended. A separate policy brief discusses results from the qualitative research.

## More on Umodzi

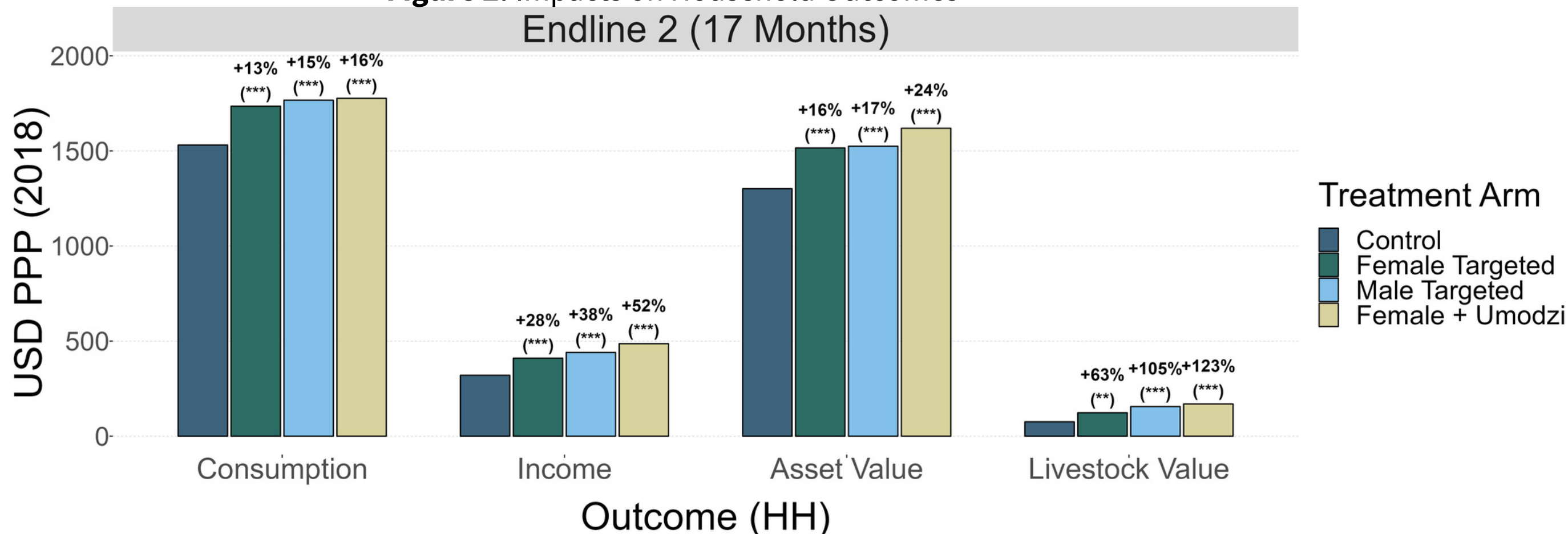
Umodzi, meaning 'united', is a couple's economic cooperation and gender empowerment training. Umodzi engages couples to discuss issues such as gender norms, power, decision-making, budgeting, violence, positive parenting and healthy relationships. Couples train in 12 sessions over 12 months. Each session lasts 2-3 hours and includes mixed and single sex sessions.



**Figure 1:** The modules covered in Umodzi training

# FINDINGS

**Figure 2: Impacts on Household Outcomes**



Note: Statistically significant difference relative to the comparison group is noted at the 1% (\*\*\*), 5% (\*\*), or 10% (\*) level for all graphs.

**1. All treated households witnessed a notable rise in consumption.** Researchers observed a 15% increase in annual household consumption for all three treatment groups, combined compared to the control group, 17 months after programme completion (see Figure 2). This positive outcome was mirrored in annual food security and dietary diversity.

Although consumption rose across all three treatment groups, there was no significant difference between each treatment group. This suggests that the gender of the recipient of the intervention and the couples' empowerment training did not have a differential impact on household consumption.

**2. Households across all treatments experience higher income.** At 17 months post-intervention, total household income improved 41% compared to the control group. Specifically, business income increased by an impressive 100%, while income from livestock sales rose 85% over the control group.

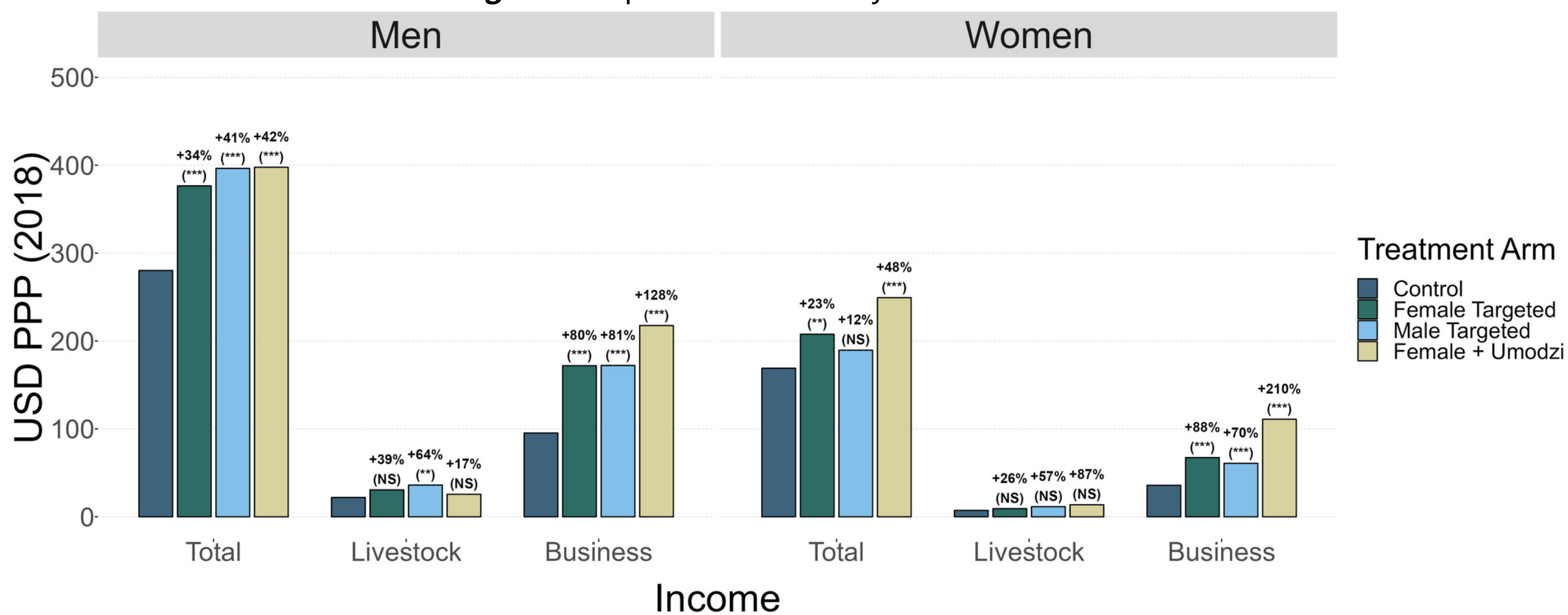
Five months post programme there was an important structural shift in income sources for treatment households. Ganyu wage income decreased while business income, income from livestock sales, and income from harvesting all rose. At the 17-month mark, treated households were able to sustain their gains in income from businesses and livestock sales, while also reversing the reduction in ganyu wage income.

This increase in income was experienced by both spouses individually. In the combined treatment group, both male and female spouses experienced a substantial increase in income—40% for males and 28% for females—compared to their counterparts in the control group, 17 months post-intervention.

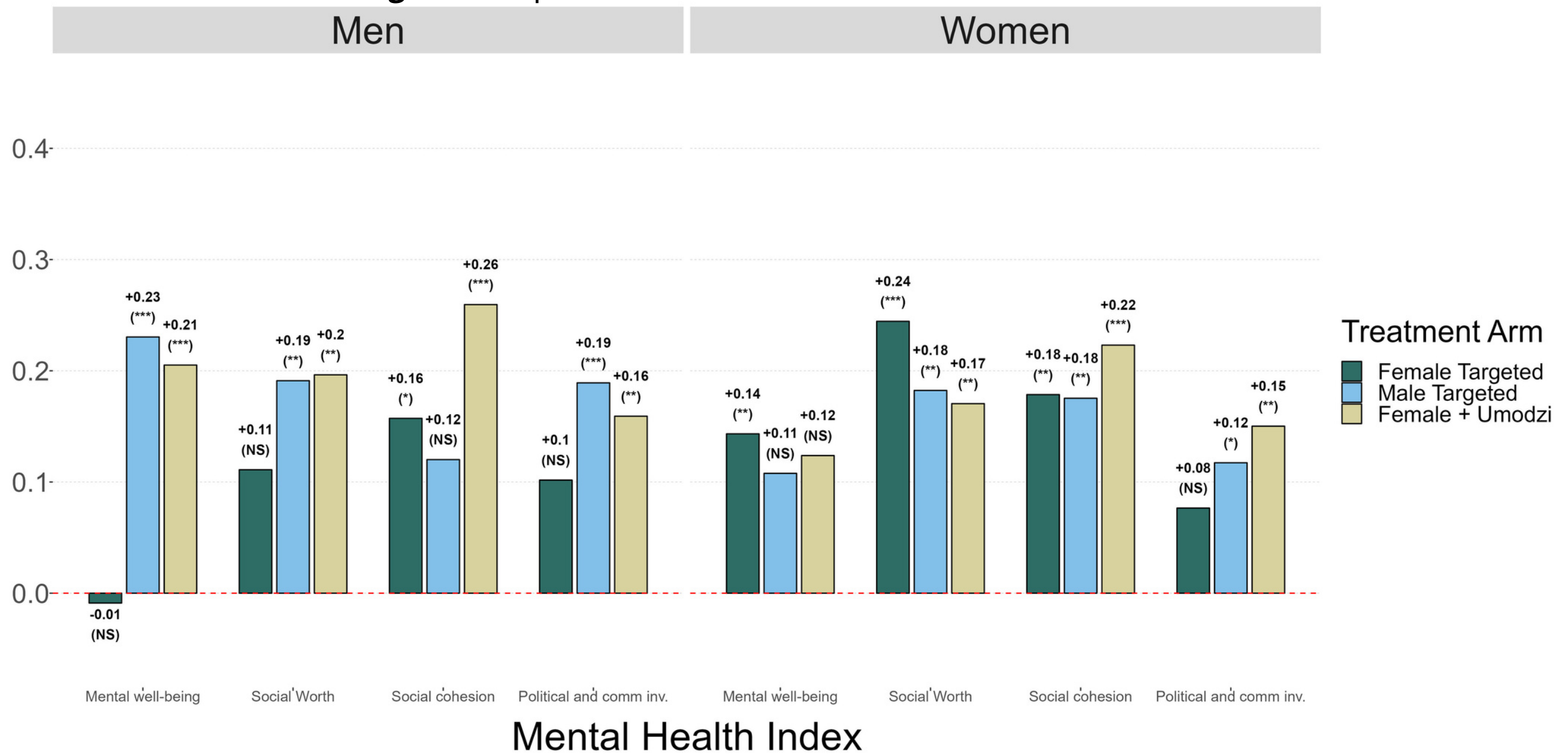
**3. Umodzi households witnessed even greater income gains.** The Umodzi group had higher total income sources, household income, total number of businesses, and household and female business income compared to the female-targeted group.

**“PREVIOUSLY, IT WAS MY HUSBAND WHO WAS CHIEFLY RESPONSIBLE FOR DETERMINING HOW TO SPEND MONEY BUT NOW HE INVOLVES ME BECAUSE OF THE TRAINING ON GENDER THAT TIWLOKE PROVIDED US WITH. I HAVE BEEN ABLE TO BUY THINGS LIKE LIVESTOCK WHICH WAS NOT POSSIBLE BEFORE TIWLOKE CAME INTO THE PICTURE. I USED TO JUST BUY FOOD BECAUSE WITH THE MONEY WE WERE EARNING, THAT IS ALL WE COULD MANAGE”**

**Figure 3: Impacts on Income by Gender**



**Figure 4: Impacts on Mental Health Outcomes**



At the 17 month mark, total income was 20% higher for the Umodzi group than the female targeted group, primarily driven by strong performance in business income. The Umodzi intervention resulted in a 41% and 38% improvement in business income over the female and male targeted groups, respectively. This intervention also notably increased the business income of female spouses in Umodzi households, surpassing their counterparts in female-targeted households by 64% at 17 months post-intervention (see Figure 3).

**4. Households across all treatments witnessed social gains for both spouses, especially in terms of social worth, mental health, and social cohesion.** For female spouses, the programme increased productive empowerment, social worth, mental health, relationship quality with their spouse and social cohesion within their community.

Male spouses reported a higher mental well-being index score, experienced higher levels of social worth, and reported stronger cohesion within their community compared to male spouses in the control group.

**5. Gender of the recipient did not significantly affect welfare outcomes.** Regardless of the gender targeted, households showed substantial economic improvements at the 17-month mark post-programme. Targeting either the female or male in the household resulted in similar gains in consumption, income, and food security for the households. Additionally, both treatment groups exhibited a comparable likelihood for

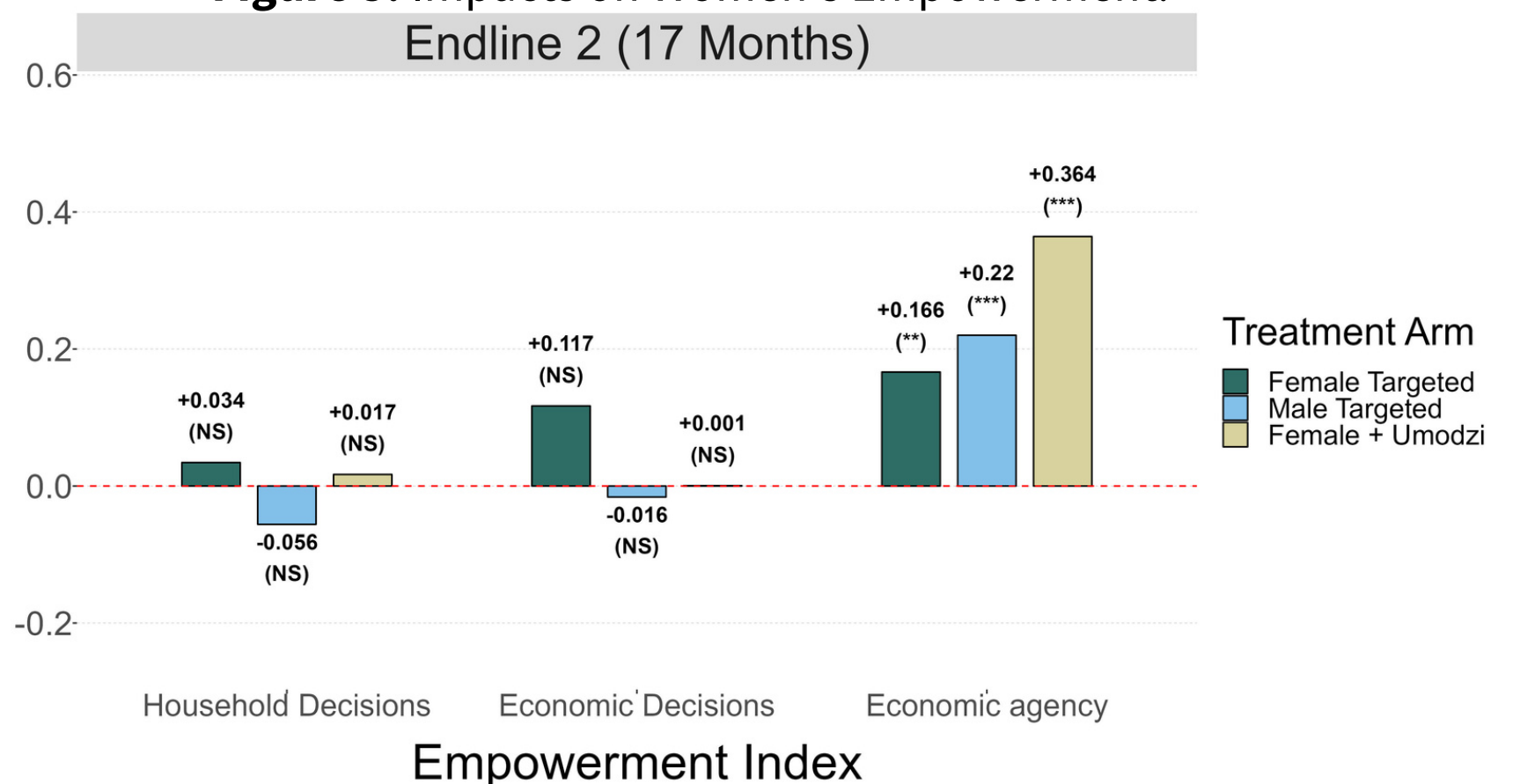
the household, female spouse, and male spouse to own a business. Female spouses in both treatment groups showed no significant differences in their productive and household decision-making empowerment.

**6. However, who you target affects ownership, savings, and certain health outcomes.** Targeting males increased the total livestock count by 14% for the male-targeted group compared to the female-targeted group. Conversely, female targeting led to a decrease in the female spouse's total loans and a 200% higher likelihood of saving in a bank, microfinance institution (MFI), or mobile account, compared to female spouses in the male-targeted group. Similarly, male spouses in the male-targeted group were 20% more likely to save compared to male spouses in the female-targeted group.

While male targeting improved mental health and relationship quality for the male spouse, it also increased total chores done by the female spouse in the last 24 hours compared to the control group.

**“WITH TIWOLOKE, WE HAVE LEARNT TO CONSULT EACH OTHER [...] IN MAKING THESE DECISIONS [...] THIS IS A GOOD CHANGE BECAUSE TENSIONS HAVE REDUCED BETWEEN US, AND WE ARE EASILY COOPERATING NOW. TIWOLOKE HAS LEVELED THE PLAYING FIELD BECAUSE AT FIRST IT WAS MY HUSBAND WHO WAS MOSTLY IN CONTROL OF SO MANY THINGS IN THE HOME INCLUDING FINANCES. I FEEL HAPPY AND EMPOWERED WITH THE CONTROL I HAVE ON SPENDING MONEY”**

**Figure 5: Impacts on Women’s Empowerment.**



**7. Females in all treatments, especially those in Umodzi, experienced greater agency.** However, increase in agency did not always lead to increased participation in decision-making in economic activity or household expenditures. So, while the programme causes a shift in agency, this is not necessarily resulting in increased decision-making for women.

**8. Umodzi couples are more likely to stay together.** Umodzi couples had a 7% higher likelihood of remaining together and a 3% lower likelihood of separation compared to the control group. Moreover, 81% of Umodzi couples were still together 3 years post-baseline, exceeding the 73-78% range observed in other treatment groups. Relationship quality did not significantly differ between treatment groups, suggesting that the couples in Umodzi who remained together did not experience a decline in relationship quality.

## POLICY LESSONS



**Figure 6:** The Innovation for Poverty Action team in Malawi

### There's a strong economic argument to combine gender transformative training with social protection programmes.

This study underscores the importance of complementing Graduation programmes with activities that empower women and are tailored to the specific challenges women face. Our findings suggest that integrating additional gender-transformative training, such as the "Umodzi" couples' empowerment initiative, leads to a improvement in women's economic status and agency, male mental health as well as higher household income and livestock value. Indeed, the couples training improves circumstances for both the male and the female, and no one was made worse off.

### Targeting women does not transform household or childrens outcomes in our setting.

Argument for female targeting is based on whether policymaker prefers to strengthen economic circumstances of the women relatively within the household or improve her economic agency. These are important goals even when there are not net gains to the household from gender targeting.

### Featured Evaluation:

- 1 Banerjee, A., Duflo, E., Goldberg, N., Karlan, D., Osei, R., Pariente, W., Shapiro, J., Thuysbaert, B., and Udry, C. (2015b). A multifaceted program causes lasting progress for the very poor: Evidence from six countries. *Science (New York, N.Y.)*, 348:1260799.
- 2 Banerjee, A., Duflo, E., Chattopadhyay, R., and Shapiro, J. (2016). The long term impacts of a "graduation" program: Evidence from west bengal.
- 3 Bandiera, O., Burgess, R., Das, N., Gulesci, S., Rasul, I., and Sulaiman, M. (2017). Labor markets and poverty in village economies. *The Quarterly Journal of Economics*, 132(2):811–870.

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- 4 Bedoya, G., Coville, A., Haushofer, J., Isaqzadeh, M., and Shapiro, J. (2019).
- 5 Bossuroy, T., Goldstein, M., Karlan, D., Kazianga, H., Parient, W., Premand, P., Udry, C., Vaillant, J., and Wright, K. A. (2022). Tackling psychosocial and capital constraints to alleviate poverty. *Nature*, 605(7909):291â297.
- 6 Andrews, C., de Montesquiou, A., Arevalo Sanchez, I., Dutta, P., Paul, B.; Samaranayake, S., Heisey, J., Clay, T., Chaudhary, S. (2021). The State of Economic Inclusion Report 2021: The Potential to Scale. Report, World Bank.

## ABOUT TIME...

The Trinity Impact Evaluation Unit (TIME) is a research centre based in the Department of Economics at Trinity College Dublin. TIME brings together researchers in economics, development practitioners, and policy makers in a collective effort to estimate the impact and understand the underlying mechanisms of development projects, aid, and investments. TIME contributes to the global debate on development. Our vision is to provide strong evidence to inform policy, so that better investments with a real impact on the development process can be made.

## FUNDING AND PARTNERS

