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Impact Evaluation Study for Egypt's *Takaful and Karama* Cash Transfer Program

Part 2: Qualitative Report

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EXECUTIVE SUMMARY

Background and methodology

This qualitative evaluation of the Takaful cash transfer program was conducted between January and April 2018 by a team of researchers trained in qualitative methods. The evaluation sought to further delve into and explain dimensions of the Takaful transfers' impact on beneficiaries that were previously under-investigated in the quantitative survey. In so doing, the quantitative components' findings were also further contextualized and clarified. This qualitative component's main goals, therefore, were to explore the differences between the transfers' impact on ultra-poor households and households near the threshold, the differences in how the two household types use the transfer, and the impact of the transfers on intrahousehold decision making with special focus on women.

Fieldwork was conducted over six weeks by a rotating team of six researchers trained in qualitative methods, with four individuals in the field each week aiming to conduct 12 semi-structured interviews, two focus group discussions (one male and one female), and at least one community profile. The sampling frame followed on from the quantitative evaluation's data on labor force participation and average income, with six community case studies selected based on varying levels of economic dynamism (dynamic or static) as well as a regional differentiation (rural or urban). Fieldwork was subsequently conducted in villages or neighborhoods in Assiut, Cairo, Fayoum, Kafr ElSheikh, Menoufia, and Suhag, with the field team spending three to four days in each location. The total number of respondents reached was 145, including 61 via semi-structured interviews, 76 in focus group discussions, and eight through community profiles.

The main findings are as follows:

Use of transfers at different levels of poverty

- The majority of ultra-poor households reported spending transfers to pay off debts and to buy food. Ultra-poor households also used the transfer to pay for school fees and school supplies, to buy clothes, and to pay bills. The most commonly mentioned food purchased with the transfers was chicken followed by fruit. Nearly half of ultra-poor households also mentioned spending on medical services and private tutoring.
- Threshold households, similarly to ultra-poor households, used transfers to purchase food. However, they were more likely than ultra-poor households to spend on clothing, to join a *gam'eya*, or to buy on installments or store credit, and less likely to spend on school-related expenses or debt.

Women's decision making in the household and Takaful

- Women generally perceived their decision-making capacity to be limited, but their perception of their agency depends on the context.
- In some households, targeting transfers to women increased women's ability to make spending decisions, but underlying household dynamics were perceived as more important than who actually received the cash.
- Very few survey participants had mixed or unfavorable views of giving the transfers to women—most approved of or were indifferent to this procedure.
- Transfers were also empowering for women in dimensions beyond decision making over spending.

Perceptions of targeting effectiveness

- Study participants generally perceived the application process to be clear and efficient, but had concerns about the acceptance process and criteria, which were seen as both opaque and sometimes unfair, particularly by non-beneficiaries.
- Participants requested a clearer system and better responsiveness from local employees of the Ministry of Social Solidarity (MoSS).

Conditionality and public services

- Tutoring costs charged by teachers and general low quality of instruction in public schools are an important barrier to education.
- Households usually resort to private healthcare to address serious concerns, leaving them with high amounts of debt.

1. INTRODUCTION

Conditional cash transfer (CCT) programs represent a growing social protection innovation that aims to reduce current poverty while developing the human capital of the next generation to break the intergenerational transmission of poverty (Stampini and Tornarolli 2012). Originating in Brazil and Mexico in the late 1990s, by 2011 CCTs had spread to 18 countries in the Latin American region (ibid), and currently to over 50 countries worldwide (World Bank 2014). In the Arab Middle East, CCTs have been implemented in Morocco, the West Bank and Gaza (Silva, Levin, and Morgandi 2013) and more recently, the Arab Republic of Egypt (ENID 2015). Their spread in this region is testament to growing concerns about uneven processes of globalization and the persistence of inequality, which have translated into increased unemployment rates and poverty levels, skyrocketing food and commodity costs, and great stress on household budgets (Marshall and Hill 2015: 742). In the Middle East and North Africa (MENA) region, unemployment rates in Egypt, Iran, Jordan, Lebanon, Libya, Tunisia, and Yemen have remained high, particularly among youth (15–24 years).¹ Furthermore, while poverty conditions and trends vary across the MENA region, the numbers of poor families and rural concentration of poverty remain important challenges for much of the region.

Takaful and Karama is a CCT program launched by the Government of Egypt in March 2015. The program seeks to protect the poor and most vulnerable, namely poor families with children (under 18 years of age), poor elderly (aged 65 years and above), and persons with severe disability. It is implemented by the Ministry of Social Solidarity (MoSS) and co-financed by the Government of Egypt and the World Bank.

This report presents findings from the qualitative component of a mixed-methods impact evaluation of the Takaful program (Breisinger et al. 2018). Takaful is the arm of the CCT program for eligible poor families with children. The quantitative component, fielded in mid-2017, found significant impacts of receiving Takaful transfers on household consumption, particularly of high-value foods such as chicken, meat, and fruit, an indicator of child nutritional status, and spending on school supplies and transportation, but found a surprising and unexplained negative impact on a measure of women's control over decision making.

The qualitative component of the evaluation complements the quantitative evaluation by building on the learning from and questions raised by the quantitative evaluation and by enriching understanding of the social processes shaping Takaful's impacts on beneficiaries. Three objectives guided the qualitative evaluation:

- To describe dimensions along which Takaful impacted poor households that were not fully captured in the quantitative evaluation;
- To compare perceived impacts of Takaful transfers between ultra-poor and threshold level households²; and,
- To explore the impact of Takaful transfers on intrahousehold decision-making and women's empowerment.

To address these objectives, the qualitative component included a sampling framework embedded in the quantitative sample with fieldwork focused on six diverse communities. While

¹ <http://blogs.worldbank.org/arabvoices/problem-unemployment-middle-east-and-north-africa-explained-three-charts>

² Only households with a proxy-means-test (PMT) score near the eligibility threshold, and not the ultra-poor, were included in the impact evaluation sample in order to obtain accurate impact estimates using the RD methodology.

many CCTs and their evaluations target women, the qualitative component gathered data equally from women and men to enable assessment of relational as well as contextual influences on Takaful's effects on beneficiaries.

Before presenting findings, we introduce the country context in which the Takaful program is operating and the evaluation methodology.

2. LITERATURE REVIEW AND CONCEPTUAL APPROACH

The Egyptian economy is currently in a period of gradual economic expansion, with the current GDP growth rate estimated at 5.2 percent (World Bank 2018). This follows a prolonged phase of low growth associated with the turmoil following the Arab Spring. Among other reforms, a currency devaluation was adopted in late 2016 to strengthen economic conditions in the country, and over time, accelerate the country's progress on poverty reduction. The Takaful and Karama Program, a title rooted in notions of mutual aid, welfare, and dignity, represents one of the government's measures to mitigate effects of the price shocks and other effects of the economic reforms on poor and vulnerable populations.

In this opening section, we first review CCT literature that raises concerns about variability in CCT effects. Next, we discuss conceptual and empirical literature pertaining to the contributions of CCTs to women's empowerment. We then conclude the section with a presentation of our conceptual framework for the qualitative component of impact evaluation, which was informed by these and other literatures as discussed.

2.1 Contextual influences giving rise to variable effects for conditional cash transfer programs

An empirical literature is growing that indicates diverse and context-specific effects of CCTs on poverty alleviation, human capital accumulation, and well-being. Early studies from Latin America show that CCTs helped to lift many families out of poverty and improve short-term educational, nutritional, and health outcomes of their children (Fiszbein and Schady 2009). More recent studies conclude, nevertheless, that CCTs are not a "magic bullet" against poverty and call attention to structural and cultural factors that constrain their impacts (e.g., Marshall and Hill 2015, 742; Ben Yassin et al. 2010; Dotson 2014; Zaky 2014).

Indeed, many assessments that highlight the variability of CCT effects raise questions about the relevance and replicability of CCTs' relatively standardized design elements due to countries' different political, economic, social, and cultural conditions. For instance, an ethnographic review of CCT experiences among indigenous and other poor populations in the highlands of Guatemala concludes that the program (Mi Familia Progresiva) reinforced long-standing forms of exclusionary citizenship for large segments of the country's poor populations (Dotson 2014). This review describes two classes of citizens: taxpayers with a right and responsibility to audit social programs, and recipients of state benefits who are viewed as legitimate objects of public scrutiny. The findings also expressed concerns for policies that have been overly focused on technical matters such as transparency, rather than questions that are critical to the program's efficacy in addressing the country's persistent challenges with poverty, inequality, and social exclusion.

Similarly, in the case of Morocco, some research argues that the two standardized design elements for which CCTs are often praised—targeting and conditionality—are better conceived as normative interpretations of who should be covered by the program and provide evidence of the conditions' limited effectiveness. For instance, *targeting*, which is the process of defining and identifying eligible recipients, is subject to interpretation by officials as well as citizens, as discussed more below. Furthermore, *conditionality*, which requires families to meet certain conditions to enroll and stay in the program, may give rise to unintended and sometimes harmful effects. In Morocco, conditions led to exclusion of many of the poorest populations targeted (Ben Yassin et al. 2010). One reason for the exclusion was that many poor households could not meet the conditionality requirements. Similar to CCT evaluations of other countries (e.g., Garcia and Saavedra 2017; Glassman et. al. 2013; and Baird et. al. 2008), the Morocco evaluation raised questions about

the benefits of conditionality tied to use of public services in contexts with poor services. Baird and others (2008, 21) caution, for example, that current quantitative models leave most of the differences in outcomes unexplained, and that much remains to be learned about how “unobserved design elements, local implementation modalities, as well as context and culture may cause considerable variation in expected effect sizes.”

Egypt’s CCT program is still new and at the time of this evaluation had yet to apply conditions based on use of public services. As with many CCT evaluations, early reports on Takaful and Karama find a positive impact on its beneficiaries (ENID 2015; Zaky 2014). For instance, a pilot study conducted in the slum of Ain el Sira in Cairo shows that the number of patients at the local health center increased, that the introduction of the CCTs encouraged nongovernmental organizations (NGOs) to develop an after-school activities program for neighborhood children, and that the training provided to social workers enhanced their administrative and managerial capacities. Moreover, women widely reported that the transfers strengthened their role in various household decisions (ENID 2015).

2.2 Women’s empowerment as an objective for conditional cash transfer programs

Similar to many CCTs, the Takaful program directs the cash transfers to mothers to manage for their families. This approach is based on evidence of women being more likely than men to invest household income in family well-being and children (e.g., Quisumbing and Maluccio 2000). Many CCTs, including the Takaful program, also identify women’s empowerment as a specific objective of the financial assistance.

We follow Kabeer’s (2005; 1999) influential conceptualization of women’s empowerment, which refers to “the process by which those who have denied the ability to make strategic life choices acquire such ability” (2005,13). Kabeer identifies two conditions for the emergence of processes that may empower women: (1) the existence of alternatives to be able to make choices differently, and which women themselves perceive to increase with poverty reduction; and (2) that these alternatives must be *seen* to exist by women, in other words, within the realm of possibility in their lives. Kabeer’s conceptual framework (1999) specifies that empowering *achievements* in women’s lives are products of interactions between their *agency*, or capacity to act, and the *resources* they can potentially mobilize. For Kabeer, resources are multidimensional and include not only various assets such as cash transfers that women may potentially make claims on, but also the gender norms that mediate their access to resources.

Gender norms refer to the “differential rules of conduct for women and men, including rules governing interactions between women and men” (Pearse and Connell 2016, 35). In Egypt’s upper region, for instance, various gender norms discourage women’s labor force participation, while in the delta (which is in Egypt’s lower region) it is more accepted for women to be actively engaged in the labor force (Yount 2011; Asdar 1998). Furthermore, men also conform to and negotiate norms in their lives. For men, these are associated with notions of “proper manhood”; and men in urban contexts face more diverse discourses, norms, and audiences compared to “rural and tribal contexts where the principles that structure manhood seem to be clearly articulated and communicated to boys” (Ghanam 2013, 10). It is thus important to understand how these gender norms in Egypt affected the impact of Takaful transfers on women’s decision making in the communities we sampled.

Concerns about empowerment in Egypt have received increasing scholarly attention over the last two decades. With gender dynamics as a crosscutting theme, scholars have examined survival strategies (Barsoum 2011; El-Laithy 2001; Hoodfar 1997; Malak and Salem 2017), political

participation (Ibrahim 2006), the relation between wage labor and women's emancipation (Asdar 1998; Singerman and Hoodfar 1996), and the impact of the state's social policies on the status and autonomy of female heads of household (Bibars 2001). Some of this research highlights the effects of discriminatory rules in social assistance programs that require women to conform to specific gendered roles, or that appear to assume that all women reside in single-family households headed by men. Divorcees who initiate family separations (perhaps due to abuse), for instance, are not eligible for their husband's pension after death, whereas women whose husbands divorce them are eligible to pension. Women who were never married must prove that they are virgins to be entitled to a pension (Bibars 2001; Sabry 2005). Thus, it is worth investigating whether Takaful reflects a shift in the government discourse vis-à-vis women in need of financial support.

Gender norms affect women's agency through diverse macro and micro pathways. In a rural context, some rural woman may have limited freedom to exercise spending decisions. If a woman lives in an extended household, for example, a senior family member such as a mother-in-law will closely monitor her movement and spending (Asdar 1998). Or, a woman's capacity for agency may be constrained by risk of interpersonal violence and norms that make this practice normal and acceptable. Women interviewed in a qualitative study of interpersonal violence in Assiut governorate, for instance, blamed the wife for spousal aggression and identified measures to modify the wife's behavior as their first choice of measures to reduce the violence (Yount 2011). A village from this governorate is in our sample. A review by Buller et. al. (2018) of 9 qualitative and 14 quantitative studies of CCT effects on interpersonal violence present some findings suggesting that patriarchal societies may provide a more protective context than elsewhere for CCTs to achieve their intended empowering effects on women's lives. They posit that poor women who receive small and steady flows of cash for their family's well-being—and who are perhaps perceiving this as empowering for themselves—are less likely in a patriarchal context than elsewhere to be deemed as challenges to men's authority, and thus less likely to be subject to violence due to program effects.

Different gender norms also appear to contribute to findings from studies in Egypt that women's movements outside of their homes and their involvement in income-generating activities are not by themselves reliable indicators of women's empowerment (Asdar 2001; Barsoum 2001; Singerman and Hoodfar 1996). On the one hand, women in these studies sometimes report a double work burden, as men still do not undertake any household chores even when women may be the main contributors to the household. Yet, on the other, women across diverse contexts in the country perceive experiences with being mobile or earning income to be sources of greater self-confidence and freedom in their lives. These findings resonate with studies of CCT effects on women's empowerment in countries with longer track records with these programs (Marshall and Hill 2015; Soares and Silva 2010; Adato and Roopnaraine 2010).

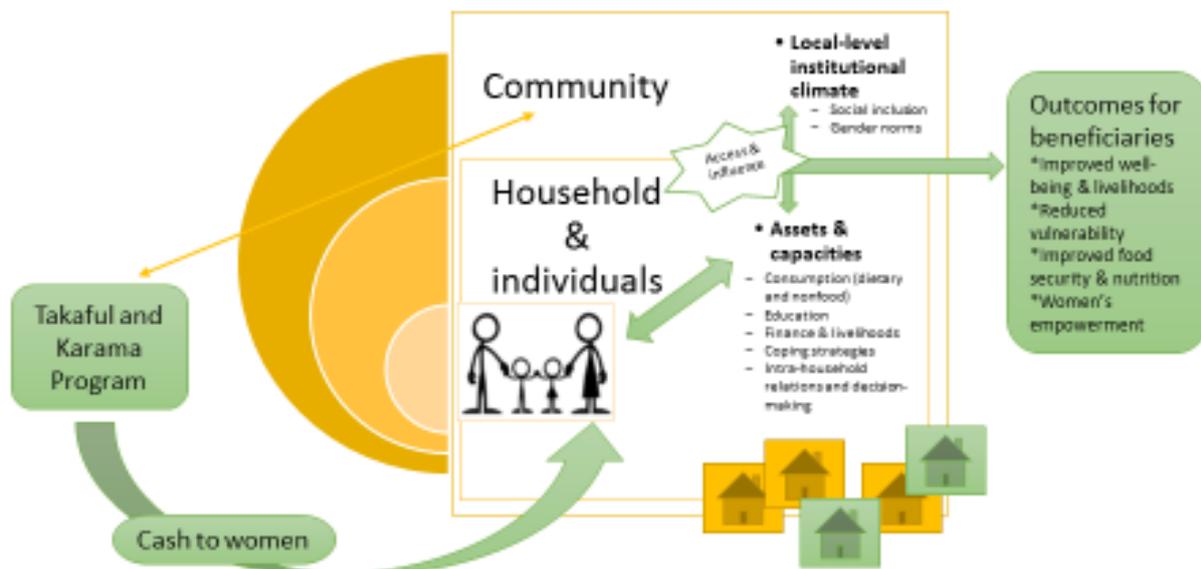
In sum, a wider literature on CCTs is calling attention to their variable effects, including on women's empowerment. Next, we discuss our conceptual framework for addressing this variability in our evaluation of Takaful's effects. While much of the empowerment literature has focused on women, the approach contributes a qualitative comparative evaluation methodology that expresses concern for men's roles as well (Petesch et. al. forthcoming).

2.3 Conceptual approach to qualitative component of impact evaluation

The qualitative component of the impact evaluation is informed by comparative case study methodologies (e.g., George and Bennett 2005; Miles, Huberman, and Saldaña 2014) and by a realist methodological approach to evaluations (e.g., Pawson and Tilley 1997). Under these approaches evaluators “consider how underlying mechanisms [associated with an intervention] are likely to interact with historical and cultural context, location, economic and political structures, participants,

and so on, to produce varying outcomes” (White and Phillips 2012, 8). More specifically, our approach draws on selected sociological and feminist theories that address concern for how an individual’s capacity to access, use, and benefit from resources such as cash transfers will be shaped by and shape their local institutional context (Badstue et al. forthcoming; Giddens 1979; 1984; Bourdieu 1977; Tilly 2008; Chambers and Conway 1992; Kabeer 1999; Ridgeway 2009). The conceptual approach was also informed by theories of change and conceptual models in the CCT literature (Adato and Meinzen-Dick 2007). Figure 2.1 presents the conceptual model that frames the evaluation. The model conceives of the Takaful program’s effects on the well-being and livelihoods of beneficiaries as shaped, in part, by how the program gives money to women, and how women’s use of the money will be conditioned by their assets and capacities, as well as by the assets and capacities of their husband, children, and other family members. In the pages that follow, we assess whether and how the Takaful transfers are perceived by women and men to change their family’s consumption, financial management, coping strategies, intrahousehold relations and decision-making processes, and education.

Figure 2.1. Conceptual framework for qualitative methodology



The circles toward the center of the model highlight how individuals are socially embedded in households, and households in communities, and an individual’s beliefs and actions are influenced by and influence their social relations with others in their particular context (e.g., Granovetter 1985). The model is also informed by asset-based analytic frameworks that build on a sociological theory of agency and structure, and that have been employed effectively to examine CCT impacts (e.g., Adato and Meinzen-Dick 2007). Asset-based approaches expose the multidimensionality of men’s and women’s assets and capacities, and how local institutions mediate people’s ability to access and control assets and put them to productive use (Carney 1998; 1999). Among other forces, local-level institutions and gender norms set the context for whether and how a resource, such as a cash transfer, “should be” be allocated. The qualification with “should be” and the double-headed arrows signal that the effects of the transfers will be contingent on the evolving capacities, assets, and actions of beneficiary households and their members and their interplay with local-level institutions.

As we move to local-level institutions, the model highlights concerns for gender norms and the social inclusion of different types of poor women and men (including ultra-poor and threshold

Takaful beneficiaries) to take advantage and benefit from the Takaful program. Gender difference provides a primary framework for organizing social relations across all societies (e.g., Ridgeway 1997; 2009), and we discussed some of the literature pertaining to normative influences on Takaful's effects at different levels. During the data collection, we asked questions of focus groups about various normative practices in their community, such as about the extent of women's physical mobility and how they perceive the transfers to be affecting couples and their relationships in their community. As part of the data analysis, we applied a normative lens to more meaningfully interpret how local norms may be shaping women's and men's perceptions of Takaful effects on their lives. Among other forces, theoretical explanations and comparative evidence on persistence of restrictive gender norms—for instance, those that privilege men's agency and influence over women's in processes of household decision making—reveal how these norms are shaped by women's and men's everyday practices and processes of social approval and disapproval (e.g., Petesch, et. al. forthcoming-a; Ridgeway 2009; Bicchieri 2006; Munoz Boudet, Petesch, and Turk 2013).

The model also highlights how local-level institutions are shaped by related processes of social inclusion and the conditions under which marginalized individuals and social groups take part in their society—including the conditions that shape “the ability, opportunity and dignity” of disadvantaged gender and social groups such as the poorest and most marginalized women, men, and children of a community (World Bank 2013, xxiv; Petesch et. al. forthcoming-a). In this way, local-level institutions set the context for how women and men perceive, access, make decisions about, and benefit from their family's cash transfers—and whether and how these processes, in turn, effect beneficial change in beneficiaries' well-being and livelihoods, vulnerability, food security and nutrition, and women's empowerment.

In sum, the conceptual framework is designed to convey the qualitative component's concern for contextual social processes that contribute to heterogeneity in local development outcomes, and, more specifically, including effects of Takaful cash transfers on ultra-poor and threshold beneficiaries and their communities. Next, we present additional design elements of our qualitative comparative methodology for the evaluation.

3. EVALUATION SAMPLE, FIELD INSTRUMENTS, AND ANALYSIS PROCEDURES

A major objective of the qualitative evaluation was to uncover dimensions of importance to Takaful’s effects on beneficiaries that were not fully captured in the quantitative survey. In addition, it aimed to explore Takaful’s effects on the well-being and livelihoods of ultra-poor beneficiaries, and whether and how these effects differed from households near the program’s eligibility threshold. For this evaluation, “ultra-poor” households were generally defined as households with lower per capita expenditures (in the range of 100 to 300 EGP [Egyptian pounds]) compared to threshold households’ per capita expenditures (in the range of 400 to 600 EGP). This categorization is based on a poverty score that MoSS generates to assess program applicants’ eligibility. An emphasis on ultra-poor households was designed to complement the extensive survey findings (based on a regression discontinuity method) with beneficiary households close to the eligibility threshold for program participation. A final evaluation objective directed attention to intrahousehold decision making, with emphasis on women.

Here we discuss the sampling, data collection and instruments, and analysis procedures that were used to address these objectives.³

3.1 Sampling framework

The sampling framework was embedded within that of the quantitative evaluation. Six diverse case studies were selected from Upper and Lower Egypt, comprising two rural and one urban context in each region (Table 3.1). Annex 1 presents general background on each case study location and the number of respondents reached in each community.

Table 3.1. The six communities in which qualitative research was conducted for the Takaful impact evaluation, by governorate

	Urban	Rural
Lower Egypt & Cairo	Cairo	Static: Kafr ElSheikh Dynamic: Menoufia
Upper Egypt	Fayoum	Static: Assiut Dynamic: Suhag

Note: The six case studies are identified by governorate to preserve confidentiality.

In each case study, the field team conducted revisits to six survey households for a total of 12 semi-structured individual interviews with women and men. To enable us to explore the role of Takaful transfers among different poverty groups, these households included beneficiaries near the threshold and ultra-poor beneficiaries. An equal number of non-beneficiaries with the same poverty profiles were also interviewed for comparison. Additional data were collected from two focus groups and a key informant to complete a community profile in each case. To enable meaningful gender analysis of program effects, we gathered data equally from women and men.

3.2 Selection of community case studies

The sampling framework takes the community as the main unit of analysis. A case refers to a social group living in a single locality that the inhabitants call their village, community, neighborhood, or district. Case study methods build on an understanding of the social embeddedness of households in communities as well as the strong heterogeneity of communities on the ground. Two principles guided community selection. First, to enable strong complementarities across the mixed methods,

³ For further discussion of how these different design elements supported our analysis of some of the key interactions in the evaluation’s conceptual framework, please see Petesch et. al. (2018 forthcoming).

the qualitative sample was embedded into the quantitative sample. Second, maximum diversity sampling procedures were applied, thus purposively introducing strong variance in the sample to increase generalizability on the basis that “any common patterns that emerge from great variation are of particular interest and value in capturing the core experiences and central, shared aspects or impacts of a program” (Patton 1990, 172; Miles, Huberman, and Saldaña 2014).

The quantitative survey data on labor force participation and average income were used to guide selection of the case studies as well as a need to ensure a sufficient number of survey respondents for revisits in a local context. This enabled assessment of Takaful effects under conditions that differed in levels of economic dynamism, categorized as dynamic or static.⁴ The regional as well as urban and rural differentiation also introduced variation in normative influences on gender roles discussed in the literature review. This sampling design builds on literature that examines normative influences on women’s and men’s agency and economic roles (Munoz Boudet, Petesch, and Turk 2013; Petesch et. al. forthcoming).

Ultra-poor households were oversampled to enable a richer examination of their views and experiences given the extensive information already available on threshold households from the quantitative evaluation. Thus, in each case study location, two ultra-poor beneficiary households and two ultra-poor non-beneficiary households were targeted along with one threshold beneficiary household and one threshold non-beneficiary household.

3.3 Data collection

The data collection and documentation, conducted in February and March of 2018, required three to four days in each community, followed by transcriptions, translation, and analysis. The total number of respondents reached via the interviews and focus groups was 137 men and women. Eight community profiles were also carried out. The field team in each community was comprised of two male and two female researchers trained in qualitative methods. The mixed-sex team ensured that the interviewers and study participants were the same sex for all data collection activities in order to facilitate communication and minimize sensitivities. The field team remained actively engaged throughout data transcription, translation, analysis (detailed below), and report preparation phases.

In each case study, the field team aimed to conduct 12 semi-structured individual interviews, two focus groups, and a community profile. Women were generally easier to reach than men. For example, in one community, in five households, only women could be reached for interviews due to husbands being at distant jobs. In three multi-generational households sampled, fathers-in-law provided interviews for their sons, who were away working. The other two households were headed by a widow and a single mother. Some of the topics discussed include decision-making capacities, coping strategies, household budget access and control, categories of spending where transfers are used, intrahousehold decision making about transfer use, and perceptions of Takaful’s fairness and ease of use.

A male and a female focus group was also conducted in each community. Participants were mainly Takaful beneficiaries between the ages of 16 to 55. As shown in Annex 1, the group sizes ranged from 4 to 11 members. Facilitators guided discussions about the traits of the different socioeconomic groups and poverty trends in the community in which participants related different levels of household well-being within their community. Facilitators also guided discussions about mobility processes, coping strategies, and use of the transfers for the different types of poverty

⁴ Based on the share of employed men (high=dynamic, low=static), average wage for men (high=dynamic, low=static), and percentage of workers in agriculture (high=static, low=dynamic).

groups, as well as perceptions of the Takaful program's targeting effectiveness and of giving the transfers to women.

At least one community profile was also conducted with local key informants to gather background information about the social and economic characteristics and public services available in the case study communities. The fieldwork team followed standard procedures for obtaining and recording consent.⁵

3.4 Analysis

Qualitative comparative case studies methods require an iterative weave of two procedures: (1) inductive and contextualized case-oriented (thick description) techniques and (2) deductive variable-oriented (or thematic) techniques (e.g., Miles, Huberman, and Saldaña 2014). The evaluation's tight schedule did not allow for a data coding exercise. The team completed six background community synthesis reports. This enabled the team to address a set of common evaluation questions with analysis procedures that remained tied to each of the local contexts sampled. The community-level analysis also required some interpretive numerical scoring to speed up the identification of recurring themes across the cases. In this way, the team was able to thread together the case-oriented and variable-oriented analysis.

It is always important for external researchers to be reflexive of the power differences with community members, and how those differences as well as the timing and place of the fieldwork are affecting the research process and what is being shared by respondents. An evaluation of a cash transfer program makes such reflexivity important. When introducing themselves at the opening of interviews and focus groups (as well as repeatedly throughout the activities), the field team was careful to disassociate themselves from the government; and the statement read aloud stresses that the team of researchers could not promise any direct benefits for participating in the study. Yet, many study participants remained skeptical of the team's independence from MoSS or seemed to forget this and sought assurances that their concerns would be communicated and addressed. Issues of fluctuating trust in the government, years of high market prices, and the timing of the fieldwork in the weeks prior to the presidential elections may have contributed to the skepticism and expectations encountered by the field team.

Study participants were surely more courteous, guarded, and respectful in their interviews and focus groups than if talking among family and friends. It is likely that study participants may have positioned their responses in ways that they deemed would help to increase the Takaful benefits that they are receiving (or to become eligible, if non-beneficiaries), such as by emphasizing the high costs of living they are now facing. As the interviews and focus groups proceeded, trust grew, and many study participants became less concerned that their testimonies could directly affect the Takaful program. Hidden meanings and inconsistent testimonies are challenging but common issues faced by all external researchers. It is nevertheless important to recognize that rapid qualitative data collection, like all external research, has limitations (Jackson 2002).

⁵ Prior to all data collection activities, the interviewer or facilitator read a detailed statement informing study participants of the objectives of the evaluation, and explaining that their participation was voluntary, their identity would remain confidential, and they were free not to answer any questions and to end their participation at any time. Respondents were also given an opportunity to ask questions or raise concerns about the evaluation. Due to issues of literacy and local customs, a decision was made to allow respondents to provide verbal rather than written consent of their participant. The notetaker then registered the consent with their own signature on the consent form.

4. DESCRIPTION OF EVALUATION CONTEXTS

We employed a participatory data collection activity that engages focus groups in building a figurative “ladder of life” to describe and reflect on the lives of different well-being (or socioeconomic) groups that populate their community and on their initiatives to get ahead. This allows us to describe how Takaful beneficiaries perceive inequality and their relative position in their communities. Annex 2 provides a synthesis of the four-step ladder generated by the women’s focus group of Fayoum. This ladder depicts some traits that are common to both the urban and rural contexts in our sample.

For instance, the high cost of living and an inability to cover expenses, particularly related to schooling their children, echoed across these testimonies describing all but the very best-off. The capacities of working men registered strongly throughout, and many households depicted as on the bottom step of the ladder were lacking working men. Women played more invisible roles as workers who maintained their households on the ladders.

A striking dimension of the ladder created by the women in Fayoum is that they defined a bottom step that is largely populated by women who are heading their own households and raising their “orphan” children independently due to a husband’s death or divorce. The women of Suhag likewise dedicated much of their bottom step to the village’s households without working men, or where the man has died, or is very old or sick, so the “women would end up working themselves and their kids would get no education and looking for low earning jobs, too.” In Suhag, the key informant estimated that perhaps one in ten of their village households are headed by women. The women of Kafr ElSheikh also stressed these types of households on their bottom step. By comparison, the community’s households managed solely by women are less visible on the men’s ladders.

With a few caveats, Table 4.1 presents a summary of characteristics that were common topics in the ladder exercise, and which distinguished the worst off, or bottom-step households, from the less poor and non-poor (just above the poverty line) steps.⁶ The best-off households on the top step of the ladders are not included.

Table 4.1. Selected household traits associated with different well-being groups—ladders of life from six sample communities, based on information from 12 focus groups

Poorest households (step 1)	Less poor households (e.g., step 2, if below community poverty line)	Non-poor households (just above community poverty line)
General well-being and household economy:		
“Life is tough”, “no income”, “cannot cover expenses”, must “share expenses” (with extended family), “depend on others for charity”; “can’t live, eat and dress without the help of others”; “things are very expensive”; “People are tired”	Family gets by day-to-day on “the daily work opportunity they have”, “He can also be struggling and barely able to sustain his life”, still cannot cover expenses	Kids’ expenses still high, “Their kids are in a very good state”; “live comfortable” “they are the middle people”; may not be able to cover family expenses if have many children, and some in high school, “no one feels what they are going through”

⁶ The ladders are highly contextual. The poorest household in one village may not necessarily be deemed so poor in another. This manifests in the table as seemingly contradictory descriptions, say of occupations in the same column (e.g., both irregular and professional jobs in middle column), as well as similar descriptions of some occupations in a neighboring column. A man who works for daily wages in agriculture or construction, for example, might be positioned on step 1 or 2, depending on the locality. For ease of reading, steps 1 and 2 were combined for presenting Suhag because the women’s focus group had identified a step just for their extremely poor households headed by women; however, their second step clearly depicted households that were also deeply poor.

Poorest households (step 1)	Less poor households (e.g., step 2, if below community poverty line)	Non-poor households (just above community poverty line)
Housing		
<p>“Extended families live together”, “inhuman room”, no clean water or sanitation, rental house, old, made of “white blocks” and roofs of “cardboard or palm tree leaves”, small space, primitive bathrooms, rats, “no decent place to sleep”, everyone rents “just a room, a hall and bathroom”; houses not cemented, very small houses with roofs that leak</p>	<p>Wooden roofs, live in small houses on top of each other; barely afford rent, some live with extended families “as they cannot afford rent”</p>	<p>Small but made of concrete, “well-built”, big house, houses have three rooms, “nice houses”; can rent apartments (Cairo); own or rent house (Fayoum)</p>
Types of families		
<p>“Orphan children” (fatherless), extended families, households without men who work due to death, old age, illness, or disability; children are “errant”, “neglected” (due to working mothers); women and men with medical conditions, have “at least four girls who need to get married”</p>	<p>Single or extended families</p>	
Occupations		
<p>Men: agriculture or work for daily wages, lack vocational skills, might be growing rice or raising livestock or poultry on rented land, farming unprofitably, fishermen but river polluted and provides no income; deliveryman, driver. Women: sell fish and vegetables, agricultural wage work, poultry, painting and construction (Menoufia), “mother-in-law cooks” for others and younger women clean (Cairo)</p>	<p>Can work on a daily basis at temporary work (if physical health allows); can sell fruits and vegetables; vocational jobs, small shop owners, family member could be sending some money from Gulf, government employees such as teachers, irregular jobs</p>	<p>Employed in permanent work that provides insurance, farmers, family member was or in Gulf jobs (may not be well paid), small business owners, police officer, street sweepers, medical or office assistant, teachers, farmer with half a feddan but “does not have any profit”, butcher with medical expenses but no buyers for meat, taxi driver; daily but regular work as carpenters, painters, mechanics, tuk-tuk drivers (Cairo); auto mechanic, electricians, carpenters</p>
Assets		
<p>Landless, “very little money”; hardship of dowry, more so if many daughters; Cairo: cannot afford transportation to jobs, tuk-tuk bought on installment and used “as a means of livelihood” (Cairo)</p>	<p><i>Kirats</i> (small land plots) that were inherited, may have loans for medical treatments, a goat, no land or car, struggle to meet daughters’ dowry and wedding expenses; “have lots of debt”</p>	<p>“Own a few feddans”, “can spend on their land and crops”, “get some income from harvests”, cars, own livestock, own modern agricultural tools, have savings in a bank, social and health insurance; cannot save</p>
Education		
<p>Parents “illiterate”; “struggle” to educate children; parents cannot afford school fees or supplies, kids drop out and work, children may not complete primary school, children’s tutoring erratic if at all; teacher will “fail them” without tutoring: “we work ten jobs” for tutoring; “can’t afford education at all”; hopes for children who “don’t grow up to be farmers” (also meaning illiterate)</p>	<p>May or may not have a diploma, “earned under a lot of stress”, sacrificing food to afford kids’ tutoring; cannot afford tutoring; must “pull their children out of school to work and earn money for family”; children reach preparatory school and perhaps some vocational training</p>	<p>Kids in public schools, but get good private tutoring and top of the class, adults may or may not be educated, kids go to college; kids in “experimental” private schools (Cairo); children reach secondary and some graduate (Fayoum)</p>
Food and clothing		
<p>Eat twice a day, no money to buy food or clothing</p>	<p>Can buy enough clothes for kids, eat fish but no meat</p>	<p>Well dressed and eat well, some can afford chicken and meat, “they eat well and as they wish”; “able to buy Eid clothes for children”</p>

Poorest households (step 1)	Less poor households (e.g., step 2, if below community poverty line)	Non-poor households (just above community poverty line)
Health Use medical units without “suitable facilities”, “no medicines”, “doctors often not there”	“Low public hospitals or local units”, use private clinic if sick; must use public hospitals for check-ups	Use private clinics and “better hospitals”, able to buy medicine

The material and psychosocial capacities to eat nutritious food, be healthy, access reliable medical care, and raise children “in a very good state” are markers of the non-poor. On the bottom step, “people are tired.”

The inequalities of educational opportunities for children surfaced forcefully and repeatedly across the ladder testimonies. Parents on the bottom steps are perceived to toil day in and day out to provide their children with adequate care, clothes, and school supplies, much less tutoring, and their children endure strong pressures to end their education and provide for their families. In the households that are not quite so poor, fathers speak of “working ten jobs” and how their families must still sacrifice food and drink and acquire loans to make the tutoring payments. Non-poor parents are seen to provide the best tutors affordable and other advantages for their children, although if they have two or three children in middle and secondary school they may also be struggling with tutoring fees. A man who works as a building doorman in one of the apartment buildings in his well-off neighborhood of Cairo observed that the local public secondary school where his daughter attends “is a disaster” and she takes exams with privately educated students “who know foreign languages” and “pay 100 EGP per class, and take three classes a day for chemistry, and physics, and so forth.”

In sum, the ladders convey how sharply poor women and men perceive the inequalities of their communities. The dimensions and processes that differentiate the poorest from less poor and non-poor steps are diverse and interlocking and have important contextual and gender dimensions. In Kafr ElSheikh, the women reported that among their bottom-step households, “some are still able to care for their house and kids, especially if there is someone supporting the woman. Women are the ones who take care of those households.”

5. USE OF TAKAFUL TRANSFERS AT DIFFERENT LEVELS OF POVERTY

The transfers have contributed positively to the livelihoods of both ultra-poor and threshold beneficiary households. All beneficiary respondents agree that it is supporting them, and some described it as a “gift from God.” This section describes how beneficiary households utilize their Takaful transfers, and how the program impacts their spending and use of coping mechanisms. It also compares ultra-poor and threshold beneficiaries.

The majority of ultra-poor beneficiary households reported using the transfers to pay debts and to pay for food. Ultra-poor households also use the transfers to pay for school fees and school supplies, to buy clothes (mainly for kids), and to pay bills. In terms of food consumption, the item most mentioned by ultra-poor households is chicken. Nearly half of the ultra-poor households also mentioned spending on medical services and private tutoring.

Threshold households are similar to ultra-poor households in their spending on food. They also spend on clothing, but are less likely to spend the transfers on school-related expenses and debts. Threshold households are more likely than ultra-poor to use the transfers for coping mechanisms that involve paying installments or contributing to a *gam'eya* (rotating credit group).

5.1 Reality versus early dreams on the use of Takaful transfers

Residents in all six communities visited had heard of Takaful before receiving it. Some communities are among the earliest in the program, while others were added in later phases of the program. Yet, whether they heard about it from others within their own community, from other governorates, or from family back in their villages (in the case of Cairo), they all started thinking about the program and how it could help them. Their early views of the Takaful transfers were mostly favorable, and their aspirations for what the program could do for them generally centered around support with their well-being in the area of household expenses. Mona, an ultra-poor beneficiary from Assiut who sells vegetables at the district market and whose husband struggles to find consistent daily work, recalls:

“I imagined we could get it and [that it would] help us. It would help me avoid asking anyone for help. It’s EGP 400, and doesn’t go very far, but it helps. It’s working well in this village... It would be great if everyone here gets it. It came and helped people; especially those in need. It helps people with their livelihood. It helped families.”

Now that they are receiving the transfers, most beneficiaries reported spreading their Takaful funds across diverse categories of spending, with a few exceptions where the households allocate all the funds to one purpose. Households generally use the money to buy food, pay for medical expenses, cover private tutoring fees, buy clothes for children, pay off debts, pay installments and bills, or to make daughter’s marriage-related purchases. In Figure 5.1, we present the spending categories that households mentioned using the transfers on during the interview, while Figure 5.2 presents the food types purchased using Takaful transfers. A single account was created for each household, meaning that if either the man or the woman in a household, or both, mention that they have spent part of the transfer on an item or food type, then we mark this item once for the household. While looking at these figures, it is important to note that the number of threshold beneficiary households is less than the number of ultra-poor households visited, as this

graph shows the results for 13 ultra-poor and 7 threshold beneficiaries.⁷ The rest of this section will analyze in detail the main spending categories presented Figure 5.1.

Figure 5.1. Categories of use to which *Takaful* transfers were put, as reported by households interviewed

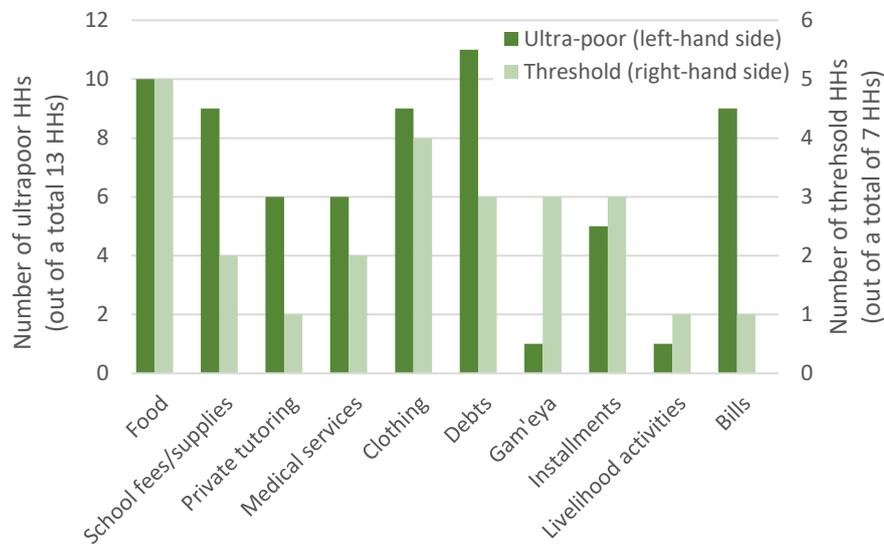
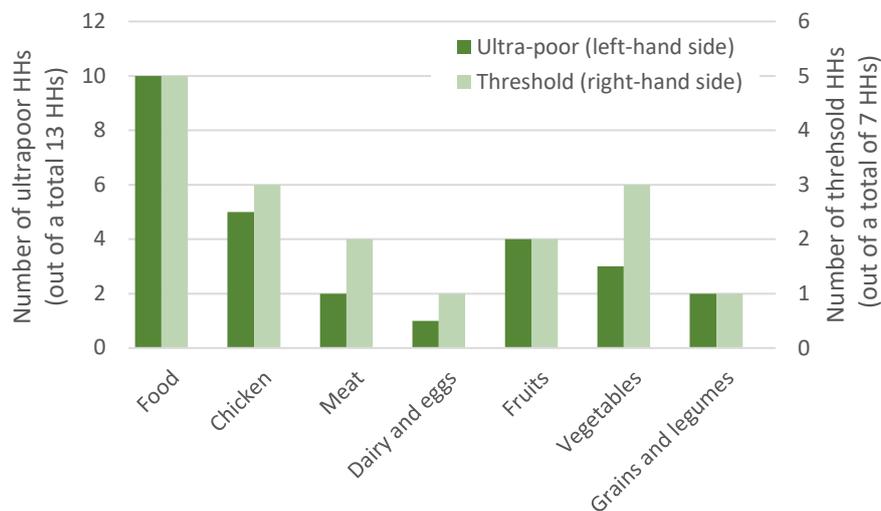


Figure 5.2. Food types for which *Takaful* transfers were used to purchase, as reported by households interviewed



5.2 Pre-commitment of *Takaful* transfers spending

Regardless of what the transfers are used for, many households reported that most of the amount received from the transfers is usually pre-committed to specific items or purposes. Men and women

⁷ The numbers here may be different from households' classification across the report because the status of households has been adjusted based on their real status. The two ultra-poor non-beneficiary households in Assiut became beneficiaries, so they are reported here as beneficiaries. The threshold non-beneficiary household in Suhag has also become beneficiaries. One of the ultra-poor beneficiary households in Cairo did not receive transfers, so it is not considered a beneficiary household within this analysis. Finally, there is an ultra-poor household in Kafr ElSheikh that was supposed to be a beneficiary, but their card has stopped. This household is kept as beneficiary, because we asked about how they were using the transfers when they were receiving it; and how this impacted their consumption.

explained that the cash is usually spent as soon as it is received “before even getting to the house.” Ahmed, the husband of a female beneficiary in Menoufia explains:

“In general, my wife would keep the money but anyway we don’t store the money because it’s spent within an hour or even minutes. We pay the installment for the oven and pay back the money we owe to the grocery store and the pharmacy, and if there’s anything left we’ll buy food but that normally doesn’t happen.”

As his statement explains, the transfers are spent on a wide range of items, including installments, medicine, and even food through paying back to the grocery shop.

5.3 Use of *Takaful* transfers for consuming goods and services

When asked about how the transfers have affected her spending and her family’s livelihood, Hoda, an ultra-poor beneficiary from Kafr ElSheikh said:

“It has helped us afford our expenses. We can pay for tutoring. We can pay the water and electricity bills. The water boiler needed fixing last week, we borrowed money for that until we get the next transfer and we’ll pay it back. That kind of thing. It’s helped especially that he [her husband] doesn’t have consistent work. [...] It goes to tutoring and the bills. If I need to go to the market and there’s no money, I take from it. If a child gets sick, I take 100–200 EGP.”

Takaful is spent on food, but increases in consumption have been restrained by inflation

Spending on food is one of the categories that was identified by the majority of both ultra-poor and threshold households. Most households use the transfers to cover their basic food expenditures. However, this did not always translate into greater quantities given the inflationary pressures. When asked about how they would have fared with the devaluation and without the transfers, the head of an ultra-poor beneficiary household in Cairo said, “We have to respond to reality. We would have died from hunger. It would have been impossible. Where would we have gotten an income from?” Several households stated that their food consumption did not change with the transfers, and that they consume the same food items they used to consume before the increase in prices. Yet, several other households mentioned improvements in their diets. An example is Manal, an ultra-poor beneficiary in Assiut who started receiving the transfer almost a year ago, who said, “Yes, our diet is now better because I have a source of income, so I can get what I want. Before that I didn’t used to buy things if I don’t have money.”

For the households that said that they can afford more food items with the transfers, chicken was the most commonly mentioned item. Both ultra-poor and threshold households reported that the transfers helped them afford chicken, even if it is occasional. One of the women even mentioned buying small chicks from her first transfer payment to raise them for home consumption saying, “I hadn’t bought chicken for some time, so I went out and got 10 chicks to raise and eventually eat” (ultra-poor female beneficiary in Kafr ElSheikh). Fruit was the second most frequently mentioned food category for ultra-poor households. Threshold households also mentioned fruit, but were more likely to mention buying dairy products, eggs, and vegetables using the transfers. When Mayar, a threshold beneficiary in Menoufia was asked about whether she bought new food items from the transfer, she said, “The doctor said get bananas and milk, but I did not used to be able to buy it. Then I started getting the transfer, so I buy it.” Some households (both threshold and ultra-poor) also mentioned using the transfers to buy red meat. As an ultra-poor beneficiary in Menoufia illustrated, “Yes, I get fruits. I also did not have the means to get them [her

family] meat, now I buy it for them. Every month on my way back from receiving the transfers I get them a kilo of meat.” Apart from a few households that mentioned using the transfers to get meat, many households and focus group participants referred to how expensive and unaffordable red meat is.⁸

Takaful helps with expenses on school supplies and private tutoring

Spending on private tutoring is also common among households, particularly for ultra-poor households, but has been more common in some communities than others. The fewest occurrences of spending on tutoring were found in the villages of Assiut and Suhag. In contrast, in Kafr ElSheikh and Cairo, all beneficiary and non-beneficiary households’ children receive private tutoring. Tutoring is seen as a necessity and takes up part or all of the transfers for those who receive them. As an ultra-poor beneficiary father in Menoufia explains, “It [tutoring] is a must as the teachers don’t teach at school and there are 70–85 students in each classroom which makes impossible for them to learn.” In another ultra-poor household in Kafr ElSheikh where a large part of the transfer goes to private tutoring, the woman stated, “It [the transfer] is good. It has improved things a bit and helped. Even if I don’t eat and don’t do anything for myself, it has helped pay for the kids’ tutoring.”

Spending *Takaful* on medical treatment is common in all communities

In addition to spending on food, spending on medical treatment was identified by at least one household in each community, and by all interviewed households in Menoufia. Ultra-poor households were more likely to mention spending on medicine and medical services, compared to threshold households. An ultra-poor 25-year-old mother of three in Menoufia describes profound effects from her access to the transfer funds:

“My daughter was three months old and died from a fever. I did not have the money then [to get proper medical care]. I used to go out to the farms with my husband and leave her here [with her mother-in-law], and work for a wage. We gave her medicine, but she got TB. We did not have money.

[And now you can go?] Yes, now if the kids get sick I take them for medical check-ups.”

In Suhag, it was common for households in the sample to have borrowed large sums of money for medical expenses. They borrow the money, and then pay back their debts when they receive the transfers. This applies for both threshold and ultra-poor beneficiary households. As another ultra-poor 33-year-old mother with four children in Suhag said during the interview:

“The transfer money actually doesn’t stay one-day long. The money flies the minute we receive it. Either to pay back money we borrowed or to get your kid to the doctor and get his medication. [...] But your kids’ health is even more important than food. So, you would spend the money on medication or for the private doctors’ fees first before you think about your stomach.”

5.4 The transfers supporting households’ coping mechanisms

This subsection explores which coping mechanisms are utilized by which households at various poverty levels, as well as how *Takaful* transfers impacted the mechanisms that beneficiaries are able to access, obtain, or benefit from. Essentially, coping mechanisms are about gaining access—

⁸ The results on food spending are in line with the quantitative impact evaluation results. The analysis from the qualitative study confirms that the same spending patterns in terms of food prevail for both ultra-poor and threshold households.

whether via rights-based avenues or structural-relational avenues (Ribot and Peluso 2003)—to a little more cash to spend or a little more time to pay for a purchase. These mechanisms are closely connected to beneficiaries' use of the transfers in a cycle that involves vulnerability to debt and attempts to curb reproduction of this by striking some balance between budget and spending.

To better understand the contextual complexity surrounding ultra-poor and threshold households' balance of expenses against budget, whether they are beneficiaries or non-beneficiaries, respondents in the semi-structured interviews and the focus groups were asked about coping mechanisms and how these have changed since the Takaful transfers began. Narratives from household members during other parts of the interview also indicate their use of several coping mechanisms. It is important to note that these coping mechanisms existed even before households started receiving Takaful transfers, both as general strategies for managing their daily living expenses as well as in response to currency devaluation, which sent inflation soaring, and other hard times.⁹ Thus, it is safe to say that both beneficiaries and non-beneficiaries generally resort to the same coping mechanisms. Yet, the transfers provided beneficiaries with more choices—such as to utilize some previously avoided coping mechanisms, and to avoid others. Whether households are at the ultra-poor or threshold level affects which mechanisms they use.

Finally, a distinction can be made between coping mechanisms with cash as a medium and coping mechanisms with time as a medium. Identified cash-based coping mechanisms include borrowing, taking loans, participating in *gam'eyas*, and involving sons and daughters in the labor market. Time-based mechanisms revolved around purchasing on credit and purchasing through installments.

Households use the transfers to pay back borrowed money or to avoid borrowing

Borrowing is a primary coping mechanism that was mentioned in most of the visited fieldwork locations in both the semi-structured interviews and the focus groups. Cash can be borrowed from a number of sources such as family, relatives, friends, social networks, or well-off individuals in the community. Usually borrowing this way does not involve interest to be paid back on top of the loan's original sum, and people can also pay back what they borrow in increments whenever they can, so long as they agree with their lender. The money is most often employed for paying for needs that arise, such as medical or financial emergencies, for paying off debts, or for paying for daily expenses or marriage supplies for daughters. Borrowing was the premier mechanism mentioned by both ultra-poor and threshold beneficiary and non-beneficiary households in Kafr ElSheikh, Menoufia, Suhag, Assiut, and to a lesser extent Fayoum and Cairo. In the latter two urban communities, the argument was made by respondents that the lack of a sense of community within neighborhoods meant that the prevalence of borrowing as a mechanism was quite low. In Cairo, for instance, there was no mention of borrowing at all. "Here in the community, everyone keeps to themselves. Most people will turn away when you ask for help. Everyone is concerned with their own situation. No one has enough money to help others anyway," described a female ultra-poor beneficiary.

Being a Takaful beneficiary has impacted the use of this coping mechanism in two ways. First, it supports beneficiaries in paying back borrowed money as they continued resorting to this coping mechanism. As a female ultra-poor beneficiary in Kafr ElSheikh recalls, "The water boiler needed fixing last week, we borrowed money for that until we get the next transfer and we'll pay it back. That kind of thing. It has helped especially that he [her husband] doesn't have consistent

⁹ Respondents were asked to identify what they would consider as hard times, in terms of times where balancing expenses with budget is trying. The most often identified hard times were (1) marrying off a daughter, (2) back-to-school and associated expenses, (3) urgent emergency medical expenses, and (4) certain seasons like Ramadan and Eid, the winter, and non-harvest times.

work.” On the other hand, the transfers can also replace borrowing in some cases, acting as a shield in times of emergencies. For instance, when a kid becomes sick, non-beneficiary households can only resort to borrowing if they are short in cash, while beneficiaries can use the extra cash provided by the transfers for such minor emergencies. This can be seen from testimonies from two mothers. An ultra-poor non-beneficiary in Suhag said, “If one of the kids needs to go to a doctor and I don’t have money, I would borrow. My daughter got sick once when she was little, and my mum used to come with me to the doctor and pay for the doctor and medicine fees.” Meanwhile, an ultra-poor beneficiary in Kafr ElSheikh said in her description of how the transfers helped her, “It goes to tutoring and the bills. If I need to go to the market and there’s no money, I take from it. If a child gets sick, I take 100–200 EGP.”

Transfers can be dedicated to paying off loans

Taking out a loan from a bank, lending association, or other source is a coping mechanism that may be riskier. Loans are used for larger expenses, such as health treatment (especially in cases of major emergencies), spending on income-generating activities such as a small business, or paying for daughter’s marriage supplies. In Kafr ElSheikh, taking out a loan for these purposes was quite prevalent with what is known as the Businessmen’s Association. People who take a loan from this association have to pay back the loan amount plus interest. When asked about how people cope with hard times, a participant in the women’s focus group, for example, explained that, “After God, [we’ve got] loans; the one from the Businessmen’s Association.”

Households reported using the transfers to pay back loans. In Assiut, an ultra-poor beneficiary household is using Takaful to pay back the loan that the husband took to purchase chickens for a small business that failed. As the wife recalls,

“[We took out a loan.] I used it to pay for the chickens my husband bought to sell at the market. He’d buy them and sell them at the market also, but it came in at a loss. We owed 5000 EGP, I got a loan for 4000 EGP which we’re paying back ... [Now,] I get the transfers and I give it to my husband, so he can go pay back the loan, or I go pay back the loan myself. Because we’re tied to the date that the payments come out. If it’s one day more, then we have to pay an extra 10 EGP. So, one of us always goes to pay right away. If we need something with the transfer money, we don’t get it. Priority goes to paying back the loan.”

This was a case where the Takaful transfer money was exclusively used to pay back the loan. Several other households across the six communities also noted that they use all or part of the transfer to pay back loans that they had taken out. An example is the household of Abdelhameed, an ultra-poor household in Kafr ElSheikh who was using the transfer to pay back a loan that the husband had taken to buy a tuk-tuk, which he had to sell later on to fix their roof (the household was beneficiary but then the card has stopped because of the tuk-tuk ownership). In Suhag, an ultra-poor beneficiary family described taking out a loan for 10,000 EGP from the bank when their son broke his leg and needed hospital treatment. They have been using the transfers to pay back part of the loan. Threshold households are also paying back loans from the transfers, as one threshold beneficiary household in Fayoum mentioned using it to pay for money owed to the husband’s business supplier, a sardine trader.

Threshold households are more likely to participate in a *gam'eya*

A coping mechanism that households may turn to for a lump sum of cash is the *gam'eya*. These informal rotating credit groups involve a number of participants, each contributing a sum of money regularly over a period of time. The participants then take turns receiving the collected money at the end of each time period. This informal group is a common mechanism utilized by households for either saving—when they receive the cash at the end of the cycle—or for having cash on credit—when they get the cash at the beginning and keep contributing to the *gam'eya*. Households use *gam'eya* for multiple reasons that can range from supporting payments for private tutoring to making a large purchase. A female ultra-poor non-beneficiary respondent in Suhag explained, “When I want to buy clothes, I join the *gam'eya*. The last one I joined with 100 EGP over ten months. I was the third in it. When it was my turn, I received a total of 1000 EGP. I took the money mainly to buy my kids clothes.”

Participation in a *gam'eya*, however, was not a prevalently utilized coping mechanism. The vast majority of respondents, both in the interviews and the focus groups, said they cannot afford to participate in a *gam'eya*. Whether beneficiaries or non-beneficiaries, this was attributed to unstable income that barely covered their livelihood expenses and wariness over additional debt. The respondents' beneficiary status also reflects that the Takaful transfers may not support people's participation in a *gam'eya*, let alone their increased participation. Out of all the interviewed households, only three beneficiary households had a member who participated in a *gam'eya*, and only one of which was an ultra-poor household. In Menoufia, Madiha, a female threshold beneficiary mentioned that her Takaful transfers enabled her to begin participating in a *gam'eya*. Madiha stated,

“When they started giving me a monthly pay for me and my family [i.e. Takaful], I said I will participate in a gam'eya for 400 EGP per month. My husband said let's not put that much, so that we would have something during the times that I cannot find work, like when the potato harvest season is done, there is no work. So, I participated with 250 EGP instead.”

Fayza, a female threshold beneficiary in Fayoum also mentioned that the transfers helped her with her *gam'eya*, which will be used to pay off debts related to her daughter's marriage expenses and the family's small sardine business. Fayza reported,

“I pay every month 500 EGP [for the gam'eya]. There's 20 people and it's been ten months. My turn is at the end. I'll give it to my husband to pay back the sardine debt. I've been part of a gam'eya before for 100 EGP or 50 EGP a month. I divide the money from the transfers between paying for this, my treatment, and our debts. It helps. He doesn't make much.”

Meanwhile, the only ultra-poor beneficiary household in a *gam'eya* joined to pay back a large sum of money that the family borrowed for their son's medical operation.

Takaful transfers increase beneficiaries' creditworthiness and ability to buy on installments or credit

A coping mechanism used often among about a quarter of respondents across fieldwork locations was buying things via store credit or installments. Store credit may be utilized for purchase of smaller items such as clothes, shoes, medicine, and even food, such as chicken. Buying on

installments, however, refers to an arrangement for purchase of larger items such as a stove, a gas cylinder, or a washing machine. Use of store credit and installment was reported in most of the visited communities.

For both store credit and installments, beneficiaries rely on the transfers to be able to pay back the sellers. “My husband also sometimes buys pills for his back. If we do not have money I am forced to get the medicine on credit from the pharmacy, and when I get paid [the transfer] I tell my daughter to go pay it back,” described a female threshold beneficiary respondent in Menoufia.

Being a beneficiary also improves the individual’s credit worthiness within the community. Compared to before receiving their transfers, beneficiary households noted how they can now somewhat more easily get loans or buy on installments, in part because sellers know that they receive the transfers and therefore will have money to pay them back. As a participant in the female focus group discussion in Kafr ElSheikh said,

“People now sell you things on installments [or on credit] more willingly ... [but] even when you buy something on installments but it’s taking you some time to collect the money, you walk all the way around the village to avoid walking in front of the shop you owe money to for some herring or a quarter-kilogram of fish.”

One of the participants in the focus group discussion in Cairo also referred to this by saying, “It helps buy things in installments. People know you get the transfers in the middle of the month. So, they tell you to take what you need and pay them back when you get paid. If they know you have no money they will not give it to you.” A threshold beneficiary in Suhag also mentioned changing her budgeting pattern once she started receiving the transfers, saying “I only started buying on installments when I started receiving the transfer. Everything that I buy for my kids, I buy it on installments not cash.”

Although no evidence of this has been witnessed, being more creditworthy can also prevent beneficiary households from having to resort to selling some assets. One of the mentioned coping mechanisms that households use to get cash is to sell assets, small or large. The women’s focus group in Kafr ElSheikh demonstrated this, for instance, in several observations of what households on step 1 and step 2 of their ladder of life could do to cope with hard times. One respondent recalled that households on step 1 may sell something, “A chicken or something from your house,” while another mentioned that households on step 2 may sell more significant items, “They’ll also sell something; a piece of the wife’s gold or something like that.” Thus, being a beneficiary can allow the household to take a loan, borrow, or buy on credit rather than sell something.

Involving sons and daughters in the labor market

Household members may resort to sending their sons and daughters into the labor market, with the purpose of getting a little more cash. This was mentioned in Cairo, but was prevalent in Assiut where both male and female key informants interviewed for the community profile indicated that, while the village is equipped with elementary and middle schools, enrollment rates are low. Enrollment in the later years of middle school is consistently lower than in elementary and the early years of middle school as young boys go out to work and young girls get married, which essentially passes financial responsibility for them to their husbands.

Child labor occurred in one ultra-poor female-headed beneficiary household in Assiut. Enayat is an uneducated woman who was deserted by her husband when her three children were young. She lives with her mother and her youngest son Salem, who is in middle school. She details

how her son attends school intermittently, failed one his years in school, and faces beatings at school for absenteeism. Enayat indicates that he had attended 12 of the last 20 school days, as he has to work to cover the household's daily expenses. At the time of her interview, Enayat had only just began receiving transfers (for two months) and had allocated them to cover her daughter's marriage supplies. When asked about what she would have done without the transfers, she said "I wouldn't have bought my daughter her wedding supplies. How would I have found money? And I would have taken the kid out of school more to work, like we did with his sisters. They also used to collect grass from the fields [for a wage]." In addition, when she was asked about how she would use the transfers in the future, given that she already covered her daughter's marriage expenses, Enayat reported:

"We will spend them on the house later, to buy potatoes, tomatoes, onions, eggplants, peppers, and perhaps half a kilogram of meat, or chicken. What can the 400 EGP get?

They would only cover grocery shopping.

[Now that you can use the transfers on the daily necessities, would your kid go to school?] *Yes, he'll stop missing school.*

[Would he agree?] *Yes, he would listen to me and do as I say."*

Even though Enayat may have given this answer just because it is the only socially accepted one, implementing the conditionality that require school attendance may narrow these possibilities for very poor families like Enayat's. Finally, the women's focus group in Assiut also revealed that households on Step 1 and Step 2 on the Ladder of Life cope by sending their kids out to work in harvesting or weeding.

Men's willingness and availability to work is not affected by the transfer

It is worth noting that Takaful transfers did not affect beneficiary household members' labor force participation. Testimonies about men's search for work stressed the small size of the transfers, and how at best they relieved only some of the pressures of their daily expenses. "It doesn't make a difference. Men have to look for work no matter what," reported Mustafa during the focus group discussion in Kafr ElSheikh. Shahira, a 42-year-old mother of two from Suhag, echoes this perception, "This isn't the sum of money that would let the man of the household sleep."

6. TAKAFUL CASH TRANSFERS AND WOMEN'S DECISION MAKING

This section sheds light on respondents' perceptions of the targeting of Takaful cash transfers to women in the different communities and whether this affects marital relationships. We also explore women's decision-making roles within the household in general and in relation to receiving the transfers.

6.1 Women's own perceptions of their decision-making roles

The women in our sample generally perceive their decision-making capacity as limited in consequential areas of their lives. Many nevertheless do perceive that they make important decisions that affect the day-to-day well-being of their families, while others expressed that even these decisions are out of their hands.

To assess women's perceptions of their decision-making capacities, we asked women to rank themselves on a five-step ladder at the opening of the interviews. Interviewers explain that step five of the ladder refers to women who make important decisions for themselves, such as about where they will work or when they would get married.¹⁰ Across all communities, women's ratings averaged step 2 and there were not significant differences between communities, between ultra-poor vs. threshold households, or beneficiaries and non-beneficiaries.

By way of explaining perceptions of limited agency, the women we sampled often referred to the precarious and limited earnings of their husbands rather than explanations that centered on their own lives. An ultra-poor non-beneficiary woman of Suhag, for instance, addressed a question about the types of decision she takes with her husband by reporting, "None. The money is with my husband to barely cover our food." As this ladder question opens the interview, she may have been concerned about the purpose of the interview and a wish to convey that her family's circumstances are quite difficult, yet this testimony also signals that she does not perceive much of a role for herself as a decision maker for her family, at least initially.

When we probed into arenas of women's lives where they perceived influence and a capacity to take some decisions, either alone or jointly with their husbands, women often talked of their vital roles in maintaining the day-to-day well-being of their families and raising and educating their children. For example, an ultra-poor beneficiary woman in Kafr El Sheikh who positioned herself on step 1 explains that while she needs to consult with her husband in general, she alone decides how to manage the everyday expenses of the household:

"If I'm buying something for the house, I take the money and go buy it. If it's something for the house, I take the decision because each woman knows her house needs. I also take decisions when I'm buying something personal for myself. But if it's a general thing, then I take his [the husband's] opinion."

Similar processes of women varying and negotiating their roles as decision makers appear across our interviews with women. The testimony from Riham of Menoufia shows how perceptions of agency can vary depending on the context as well as a woman's particular individual and household circumstances. Age 25, Riham is an ultra-poor beneficiary with five- and six-year-old daughters and a two-year-old son. Riham comes from Alexandria, but she is living with her children and husband Shehab, who is 32, in Menoufia because his mother is 70 and needs help. Shehab is a

¹⁰ The focus on consequential decisions is informed by Kabeer (1999). We conducted the same exercise with male interview respondents; however, the tight schedule for this report did not enable time for this analysis.

tractor driver and away from the family for long periods for his work. Women such as Riham who are living with their husband's family often expressed limited agency. Initially she positions herself on step 1, explaining that her family lives in difficult circumstances and, "My husband is the type that does not like to upset his mother." Riham says she chose step 1 out of a great frustration with her husband's mindset that "does not want his wife to hold money in her hands" and she has faced great difficulties negotiating any money from her mother-in-law. She describes a time when she wanted to buy her children new shoes for Eid, but her mother-in-law preferred to clean their old torn ones instead.

However, in a follow-up question to her ladder rating, the interviewer asks Riham to reflect on the kind of decisions that she can take. Riham immediately mentions the transfers and how she recently started to provide tutoring for her daughter and buying fruit for the children. In fact, Riham relates that the transfers have been so liberating for her that she suddenly switched her rating to step 5 "because my circumstances became better."

As women move through their lifecycle, and their household position as daughter-wife-mother evolves, so too do the normative dictates that shape their household roles, responsibilities, and decision-making capacities. A young wife and mother often perceives limited empowerment due to strong normative pressures—on both women and men—for her to demonstrate deference to her husband and his family. Yet a mother of older children enjoys respect from her children, their care needs lighten, and sometimes children give back to their families—processes that poor as well as other women often perceive to be empowering around the world (Petesch forthcoming-a; Munoz Boudet, Petesch, and Turk 2013).

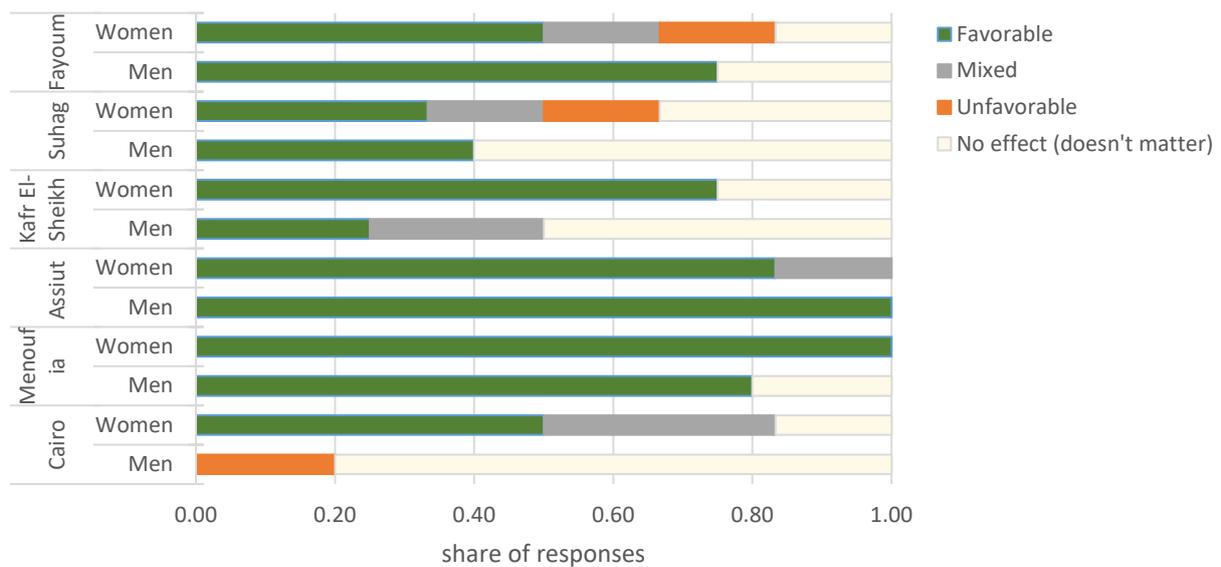
6.2 Effects of targeting *Takaful* transfers to women

When asked what they think of the fact that *Takaful* transfers go to women, most respondents had a positive or indifferent view. We see evidence that in some households targeting transfers to women increased women's ability to make spending decisions. However, giving the transfer to women is not necessarily sufficient to increase women's decision-making role in the household, as pre-existing household spending practices and structures often shaped decision-making processes surrounding the transfers. Moreover, men and women mostly perceived the transfers to be having little effect on their relationship when asked specifically about this. Among those who mentioned impacts of *Takaful* on their relationship, most mentioned a favorable impact and were appreciative of the transfers for reducing the stress of managing the household's daily expenses and other needs.

Perceptions of targeting women

The large majority of men and women interviewed either supported *Takaful*'s procedure of transferring the cash benefits to women or said it had no effect (Figure 6.1). Those who had a favorable or indifferent view mainly argued that this made sense given that women are more present in the home and thus more knowledgeable about the family's needs. Some held mixed views depending on the situation, however; and a small number of women and men spoke unfavorably of giving the cash transfer to women. Perhaps not surprising, women overall were more likely to favor directing the cash to women, and men more likely to indicate that it doesn't matter who actually collects the transfer. Men too perceived a role for themselves in decisions about how the transfers could best be used for the family's well-being.

Figure 6.1. Views on giving transfers to women, by study area and sex of respondent



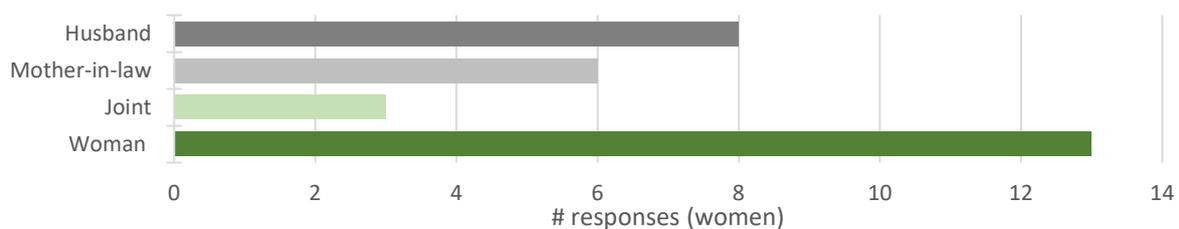
Nevertheless, a variety of factors, including social circumstances, family arrangements and household dynamics affect whether such targeting is perceived to be working effectively in practice. For example, targeting women may not necessarily mean that the transfers are empowering for them, or even that they would actually be the ones to manage and allocate this cash.

Effect of transfers on decision making in the household

To explore decision-making practices related to control and use of the cash transfers, we independently asked wives and husbands in our sample of beneficiary households how they were making decisions about the transfers they were receiving. To put these replies in context, though, we first look at how households generally report that these spending decisions are made.

Figure 6.2 shows the distribution of women’s responses to the question, “Who makes household spending decisions for everyday necessities?” The most common response in each of the six study communities was that that the woman herself manages general household spending; however, more than of half the women said either that they consulted with their husband or someone else in the household (either the husband or mother-in-law) made most of these decisions. There does not appear to be any geographic pattern or distinction between ultra-poor and threshold households.

Figure 6.2. Women’s responses to the question, “Who makes household spending decisions for everyday necessities?”, based on 30 semi-structured interviews with women

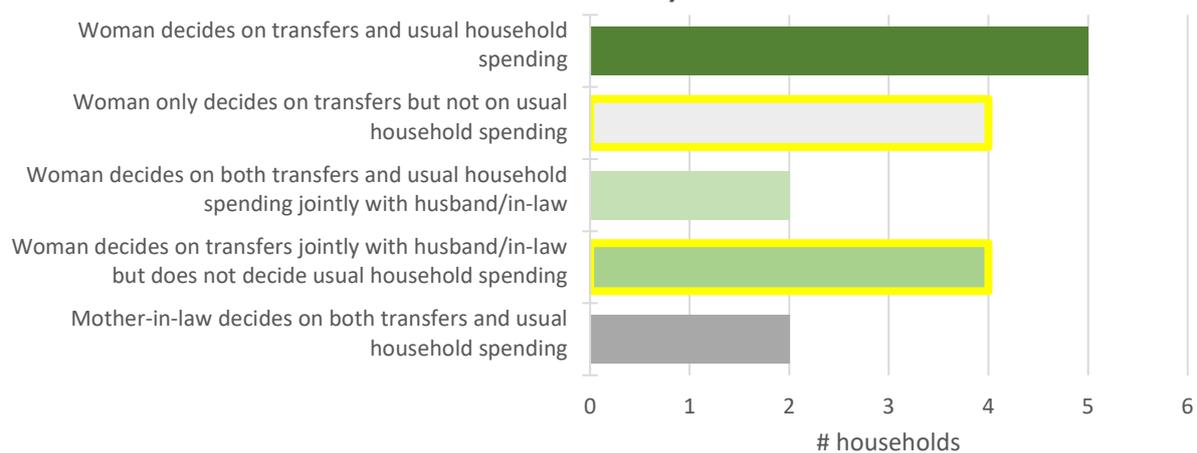


Unlike general household spending decisions, we asked men as well as women in their (separate) interviews about how decisions are made in their families about using the Takaful transfers. Gender differences emerged in these testimonies. In general, men emphasized joint

decision making more than the women, especially in the cases of households where the woman said that she primarily managed the transfer spending. Discord over household decision-making practices is common in qualitative data and may reflect gender norms about the acceptable roles of men and women in the household. Because we did not ask men about who makes general household decisions, we are not able to analyze whether they perceive their role in the transfers differently from their role in any other daily spending decisions of their household. However, we do note that no men responded to our male interviewers that the man in the household took decisions on spending the transfer spending alone, showing that the transfers are normatively seen as either a shared resource *or* a resource that the wife or other female head of household should manage.

When comparing women’s responses on general household spending with who makes decisions about transfers, we find that in about half of the cases women reported more control over spending the transfers than general household spending.¹¹ Figure 6.3 shows the distribution of women’s responses to the two questions of general household spending and spending the transfers. The bars highlighted in yellow represent the women who reported control over the transfer, but either joint or other family members’ control of the general household spending decisions. There were several households where women reported giving the transfer to their mother-in-law.

Figure 6.3. Who makes decisions about spending transfers and general household spending, based on 17 semi-structured interviews with beneficiary women



One example where transfers directly increased women’s decision making within the household is the threshold beneficiary household in Suhag. The woman says she does not control any of the ordinary income in the household and did not even know that her husband is contributing to a *gam’eya* with a large share of his earnings (indeed, she mentions that the household is not able to contribute to a *gam’eya* and wishing they could). Yet, when it comes to the transfers, she is the sole decision maker:

“[Who makes decisions about household spending for everyday necessities?]
My mother-in-law. [My husband] gives her a sum of money and she is the one who spends it.
 [Different section of interview: Who manages the transfers?] *Since we started he told me*

¹¹ Nevertheless, our question on general household spending is a bit earlier in the interview, when women may have been more likely to give the normatively prescribed answer that men make decisions. In other words, it is possible that their testimonies overstate the degree to which transfers may enlarge many women’s control of resources.

it is not his own business how I use it. You live in the house and can see what your kids need and what the house needs. My husband doesn't interfere with how I spend it."

For this woman, being able to buy clothes for the kids with the transfer income is the main reason she rates her decision-making capacity to be on the second ladder step rather than first step.

Even if women and men observed that it made little difference to them who in their family actually controlled and spent the cash, a perception prevailed that the money is "hers" and this often gave women some pride in being able to help with household spending needs. For example, an ultra-poor beneficiary woman in Suhag who describes joint decision-making processes for both general household spending and the transfer says, "If my husband can't finance [a needed purchase] I can help."

As discussed above, it is common for households to spend transfers on installments and debt repayment. This may also indirectly relate to women's ability to control the transfers, as once the transfers are allocated to this type of spending, the need for making decisions about its use disappears. To the degree that a woman is able to participate in the various borrowing, credit, installment, or savings opportunities of her community, this not only provides her with greater choices over the transfers' use, but these arrangements provide her with avenues for allocating the resources in ways that do not require a negotiation each time they arrive. An uneducated 50-year-old mother in Suhag pointed out during the focus group discussion that, "It's good that the woman receives it. Because the first thing a woman does when she receives money is to pay back any money she had borrowed before."

As mentioned, many factors, including household dynamics, affect the extent to which targeting women has a positive and desirable effect in terms of increasing their decision-making power. Below, we discuss these recurring themes in depth.

Giving cash to women is effective and beneficial because women know more about household needs

It was widely expressed among respondents that it is strategic for the transfers to be given to women, as women are widely perceived to have the most knowledge of the household and children's needs. A typical comment came from a participant in the Cairo focus group who said, "My husband works and gives me his income to me because I know how to spend it. He doesn't." The ability of women to know what the household needs is also often connected in normative ways to their caretaking roles and responsibilities for looking after the children, such as in a comment from a non-beneficiary woman in Assiut, "I think it's right [for the transfer to go to the woman] since she is more aware of the children's needs." Similarly, from the women's focus group in Assiut, "It's a good thing. Because women have to spend many things on themselves and their kids. We are responsible for getting clothes to our kids." Even though men would also have used the transfer to provide for the household in most cases, "Mothers are different, they know their kids needs and feel for them," as expressed by a woman from Kafr ElSheikh.

Moreover, it was common for women to observe that the program was helping to strengthen their position in their families by building their capacity to control and use the transfers for the household. Women in Menoufia, for example, expressed how it could often be difficult for women to access money for managing their family's daily cash needs because men, and, in some cases in-laws, "can sometimes be a little conservative in spending" (ultra-poor non-beneficiary woman) or "are not easy with spending" (threshold non-beneficiary woman). A supportive mother-in-law of an ultra-poor beneficiary young woman in Menoufia intervened in the interview to add:

“It is something good. It’s money in her hands, she can buy herself or her kids something, and if he needs it she gives it to him. When she has money in her hand, a woman knows how to act/make things work. She thinks well, she can start something small, she can participate in a gam’eya for 100 EGP and she can buy something or use the money, anything will make a difference for her.”

It is significant that many men also agreed that it makes sense to provide women with the transfers. Additionally, like women, some men specifically singled out how the transfers are especially needed by the households headed by widows and divorcees. A beneficiary man who supports this view believes that “women are the main caregiver of any household. In times of [quarrel or conflict] between the spouses, it is more secure for the transfers to be with the woman to take care of her children.” Some also mention that men in some cases may misspend the money. “It’s a great thing. The woman spends it on her children. It’s better that she receives the transfer. It’s only fair that she receives the money. A man could spend the money on cigarettes or waste the money on other things. It is safer that the money goes to the woman,” stresses a non-beneficiary man from Fayoum. It was also often apparent that men saw women as more knowledgeable when it comes to the household needs. A man participating in the focus group in Menoufia confesses that, “She knows how to handle household expenses better than me.” Similarly, a beneficiary from Fayoum whose wife is suffering from medical conditions still mentions that “the woman knows the household’s needs and can attend to these needs...women are thriftier. They know how to economize.”

Women receiving transfers relieves pressure on men and decreases stress in households

Another prominent reason given (by women more specifically than men) for favoring receiving the transfers themselves is that it helps them to ask less (or less frequently) of their husbands, and thereby reduces stress on their husbands and their relationship. Likewise, many men in their own testimonies do not object to women making decisions about the transfers, considering the ongoing pressures that they themselves face to provide for their families and ensure their wives have what they need to maintain the family. There were no male or female interview respondents who reported increased disagreements in their marriages or with other relations in their household due to the transfers. In about a quarter of the households, either the husband or wife mentioned that the transfers actually decreased disagreements and stress within the household in general, and the remainder said the transfer had no effect.

A beneficiary woman in Kafr El Sheikh described the stress of poverty, “Before there were real frustrations, and I’d get so fed up that I’d get sick. You feel that the most valuable thing you have is right in front of you and there’s nothing you can do for them.” A young and educated ultra-poor non-beneficiary woman in Kafr El Sheikh believes that it is good for women to receive the transfers, as she wouldn’t need to ask her husband: “Men get irritated when women ask them for money.” In the Fayoum focus group, women expressed that they feel better about receiving the transfers themselves, and not having to burden their husbands with requests to provide them with money. A 40-year-old woman with six children comments, “When the woman tells the man that she needs money for the household, he asks her where he should get the money from.... [the transfers] have calmed down many households.”

One woman in Menoufia mentioned that disagreements with her mother-in-law subsided after the household started receiving the transfer. Another woman, a threshold beneficiary, also of Menoufia, reported a decline in disagreements with her husband and mentioned that the transfers helped, but continuing financial stress still causes problems in their relationship:

“Before the transfers our situation was hell.

[Did you used to quarrel?] Yes.

[And after?] Well, you know they are still “seeds supporting a barrel” ...

[So, did the quarrels lessen?] From one side it helped, but there are problems in all households, with every husband and wife. For example, if I tell him ‘I bought chicken for 100 EGP,’ he tells me ‘You are making my blood pressure rise!’ Prices are soaring, so there is no way out of our problems.”

Men shared similar perspectives of positive effects from the transfers. “We are able to afford a shared meal of meat more often. We became closer to each other,” remarked Aly, an ultra-poor beneficiary. Reduction in financial stress also came up often in the men’s focus groups. A 45-year-old father of six commented that, “the relationship between husband and wife improved. It calmed down. There have been less worries.” Participants in the Cairo focus group stated, “It’s good, because the man now relaxes. If his wife wants something he knows she has her money, so she can go get it. So, it’s one less thing to worry about—whatever she spends it on...” and “The men are the happiest with this arrangement. It’s taken a load off.” Similarly, a participant in the Fayoum men’s focus group expressed how transfers lighten that burden: “If there is oil and ghee, water and electricity paid for, it will have a positive impact on the relationship.” Many we spoke with perceived the transfers to be reducing arguments and disagreements among couples, and thus our evidence largely indicates that targeting women can reduce marital stress. For example, all beneficiary couples visited in Kafr ElSheikh mentioned that there were fewer disagreements with their spouses after receiving the transfers. It was apparent that “it has a positive impact on the relationship.” In Menoufia, most beneficiaries similarly reported that the transfers helped to ease conflicts over the household budget between women and their husbands and in-laws.

Giving transfers to women does not matter when the household is a cooperative unit

Many respondents are neutral as to whether the transfers are targeted to women because the household is viewed as cooperative with spouses in equal partnership on daily spending decisions, including the transfers. Some testimonies reveal especially close and harmonious marital relations. About his household’s spending decisions, an ultra-poor male beneficiary in Cairo indicates, “I discuss everything with her. She’s my life’s partner.” Another male beneficiary in Cairo says, “It doesn’t make a difference” who receives the transfers because “it’s spent on the same household.” Siham, a young mother of two not yet in her 30s, does not perceive any effects on spousal relationships due to the program targeting women, as long as the couple “understand each other. At the end of the day, they spend on the house and the kids.” Many respondents argued that whether directing the transfer to women will cause arguments largely depends on couples’ level of harmony in general, and whether they see the household as one cooperative unit. This extends to predicting that there would be no difference in spending patterns had the men been the ones receiving the transfer.

Giving transfers to women does not matter because the man or in-laws will still control it

In other cases, the response that there is no effect of targeting the transfers to women reflects a view of the household as hierarchical in nature. Nevertheless, women in these households still often observed that they welcomed being the ones to receive the transfers. This was most apparent in Suhag. When asked whether it is a good thing to target women, an ultra-poor non-beneficiary female from Suhag imagined that it will not matter, as the men control the funds at the end: “It’s okay. The man will take them anyway...even if I’m the one who receives the cash. I like that they chose the women to receive the cash.” Although he is a non-beneficiary, for a young house painter

supporting his wife and newborn in Kafr ElSheikh, it makes no difference who receives the transfer: “The wife spends the money on the household. At the end of the day the woman receives the money and passes it along to her husband, which is the normal thing to do.” A woman in Menoufia comments that, “If the woman is stubborn and goes head-to-head, while he wants to take the money and she doesn’t want to give it to him, then the transfers would create problems, yes.” Interestingly, it is up to the woman to negotiate control of part of the transfer in ways that comply with normative expectations of men’s entitlement to financial decision making. A female beneficiary in Assiut related a similar case, where “in all cases, I take the money from the post office and come and give it to [my husband],” and by maintaining that status-quo, their relationship has not been affected. This ties back to the fluidity of gender norms to accommodate different household circumstances. Albeit from different vantage points, our data make evident that women and men negotiate normative rules that shape their decision-making practices (Jackson 1999).

Similarly, in multigenerational households where the couple live with the husband’s family, the in-laws control the household money as they are considered the heads of the household, and the woman may or may not be free to manage the transfer. In Menoufia, our sampling captured many extended households. Riham describes herself as a proactive mother who was empowered by her experiences with gaining control of the transfers:

“The first four months we did not use [the transfers] for anything. They were with my mother-in-law... she held onto them. I do not know what they got spent on, maybe food and drink... So now thank God, I can buy things for my children. I can buy them the fruits that they want. Before I was not able to.”

Sarah, another young ultra-poor beneficiary mother of four children who lives with her in-laws, is still in Riham’s initial situation with the transfers. She does not fully know where the transfer money gets spent as she is instructed by both her husband and in-laws to hand the money over to her father-in-law as soon as she receives it. Having the woman receive the transfers herself does not necessarily empower her. Yet, while complying with this arrangement, Sarah observed that the transfers caused fewer disagreement within her household in general, as the mother-in-law used to get frustrated and quarrel more often before the transfer. “Now, there’s a bit more money and she’s a bit more relaxed.” As conveyed in the conceptual framework, these processes comply with Granovetter’s (1985) theory that women’s and men’s beliefs and actions are influenced by their social relations with others.

Limited reports of harmful effects of targeting women

While rare compared to testimonies that the transfers were beneficial for or did not have much effect on a couple’s relationship, there were a small number of reports of negative impacts on household relationships. Almost all of these accounts, however, were either relayed as hypothetical examples or second-hand reports. Study participants noted that the effects of targeting women will depend on the husband’s character, as well as culture. A female focus group participant in Menoufia said, “I know a household where the man does not give any money to his wife because he knows she has her income,” and a male focus group participant said, “Yes there are people who divorced, or the woman left the man [after receiving the transfer].” Other participants in the focus group clarified that this was just one or two cases. In Assiut, a female respondent recounted a story of her cousin:

“When the men and women are on bad terms, and when the men can’t find any money, they take the transfers from their wives. Had you been here a little earlier, you would have seen my cousin being beaten by her husband because he wanted to take her money.”

He wanted to spend it on the land and the livestock, while she wanted to spend it on her daughters and the house. She was going to spend the money on his house, the food, soap, etc. But he wanted it for his livestock, and he doesn't care how she would provide for the family. Some men also take the money from the women as soon as they get it. If the women need money in this case, they go to their parents' houses."

While it was generally perceived that there were no negative effects from targeting women, the perception of whether the women receiving money affects the relationship seems to rest on how the woman uses the transfers. If she spends it to provide for the household and not herself, then she will face no disapproval. However, many seem to draw a line if women spend this money on themselves. A non-beneficiary woman in Fayoum commented that, "It happened in front of me more than once, where the man accused the woman [of using the transfers for herself], when in fact she was spending it on his children." In Menoufia, while a beneficiary man saw no effects of targeting women on his own relationship with his wife, he does see issues for a minority of families, "due to the woman not wanting to share the money." Thus, it depends on normative interpretations of what kinds of spending are appropriate. A 48-year-old male beneficiary working as an apartment doorman in Cairo stated:

"A woman spends the transfer on the household. But there are families where women get angry, go back to their families and sometimes separate from their husband. The visa is under the woman's name, so the money goes to her. In theory, the transfer should go to the whole family. There are women that could tell you that this money belongs to them. Others will say that it should benefit their children."

Providing women with the cash can thus sometimes raise tensions in a household. It is possible that women sometimes tactfully eliminate this stress and strive to maintain peace by maintaining the husband's role as the official decision maker and preserving his "prestige." Menna, a young mother from Suhag with a diploma in commerce, reports no problems from her husband because she receives the transfers. Yet, she comments that, "Yes, [the transfers] can make some problems because a man can get mad... Some men can get annoyed because the money is coming to the woman, so he would think she'll spend it on herself." This view is also reinforced by the older generation. A mother-in-law sitting in on an interview in Fayoum intervened to express her view that, "When the wife is good and spends on the house, it will not matter to the man that she had money in her hands."

Although most women respondents favored Takaful's policy of providing transfers to women, one woman in Fayoum drew on quite strict normative expectations for women's and men's roles in order to argue otherwise:

"It should be the man getting the money. He's head of the household. I saw a lot of women that get the money and they ruin their houses. The mother-in-law asks for it and [the beneficiary woman] says no. So, it causes problems between the man and the woman this way. It should go to the man because he is head of the household. I know a woman who refused to give the money to her mother-in-law and it caused a big problem and now they've fallen out and she's at her parents' house."

While this woman mentions no violence, the review cited above on CCTs and interpersonal violence discusses various triggers of violence, such as financial stress, women's empowerment, and

men perceiving challenges to their authority (Buller 2018). We did not gather information related to these processes in our evaluation, but as there is some evidence that women in the country may conform to strict norms as a preferred strategy for resisting abuse (e.g., Yount 2011). These concerns could be an area for meaningful comparative work on CCTs beyond Egypt and this evaluation—especially because the Takaful transfers are so widely perceived as a beneficial force in both women’s and men’s lives.

6.3 Women’s qualitative narratives and survey responses about decision making

This section compares the responses given by women regarding their decision-making power in the quantitative evaluation of the program with the qualitative testimonies. The lack of consistency in women’s ratings of their agency combined with other evidence from the qualitative interviews suggests that a major determinant of how women responded to questions about being able to influence decisions related to the overall financial situation of their household and thus the husband’s provisioning capacity.

As discussed in the methods section, the qualitative study sample constituted households that had been surveyed in the Takaful quantitative impact evaluation study. Thirty households were visited by both the quantitative and the qualitative teams,¹² half of which are beneficiary households and the other half non-beneficiaries.¹³ This allows for a comparison between the responses of women in both studies, and a better understanding of the responses, given that the qualitative study allows room for more meaningful interpretation of the reasons behind women’s answers. Even though the two surveys did not ask the exact same questions, the qualitative instrument intentionally had questions similar to those in the quantitative study. However, qualitative interviewers asked additional questions and probed in ways that shed additional light on household decision-making practices.

The quantitative evaluation of women’s control over decision making within the household was measured using a series of nine questions that asked women to describe their ability to influence decisions on a scale of 1 to 4, corresponding to whether their influence was great, medium, small, or nonexistent. Particularly, the negative effect we found among beneficiary women emerged from questions about their ability to make major household purchases, participate in wage employment, take a child to a doctor, and make decisions related to their children’s schooling and teachers.

In the qualitative survey, in addition to a ladder of life exercise, we asked women about the types of decisions they can make, including whether they can independently decide to purchase something costly such as cell phone (which is equivalent to the survey question on making a major household purchase). We find that women interpret these questions in relation to their (and their households’) financial ability, and not to their control over these decisions. In other words, circumstances dictate their ability to “decide” if they can purchase a major item, etc.

Women’s responses in the qualitative study did not always mirror the answers given in the quantitative one, which was conducted a few months earlier. Comparing results from both surveys shows that women’s self-ratings of their control over their decision making differs from what their

¹² The number of households is fewer than the number of households in the full study because some households had to be substituted with households that were not in quantitative sample due to the qualitative study’s community-level sampling procedures and schedule.

¹³ In this section, we also correct for households’ beneficiary status. As some households were found to be beneficiaries when they were originally supposed to be non-beneficiaries; and the opposite. The only difference here in the classification is for the ultra-poor beneficiary household in Kafr ElSheikh, whose card has stopped. The woman now is rightly put as a non-beneficiary (opposite to the consumption analysis where she was included among beneficiaries to capture her transfer use, since the consumption section was only for beneficiaries).

descriptions suggest. For instance, an ultra-poor non-beneficiary in Kafr ElSheikh said in the qualitative study, “I consult with my husband. We communicate well so I consult him first and we take the decision together. But it doesn’t have to be all the time.” However, in the quantitative study she said that the household head takes the decision on major household purchases, and that her ability to influence the decision is “not at all.” In another case, a threshold beneficiary from Fayoum rated her ability to influence the decision as “medium.” However, in response to a question in the quantitative study, she said that she alone makes major spending decisions. This corresponded with her qualitative narrative—she stated that she can always take the decision to buy something expensive and that “he [her husband] doesn’t get involved”—but not with her self-rating.

When asked about whether they can take decision to buy an expensive item for the house, half of the women rated their decision-making ability in terms of financial ability (of the household) to influence decisions, rather than just in terms of their own agency in relation to a husband’s or family’s control over her decisions, as one might expect from the question. Some women only considered financial ability. For instance, Heba, a threshold non-beneficiary in Kafr ElSheikh, said,

“I can take such decision if my husband has money. In this case, he would tell me whenever I earn some money, I’ll give you an amount every week or every day. My answer is never, because as I mentioned, there are priorities, so I don’t usually buy expensive things, because I fulfill my kids’ needs first. If one of my kids is not doing well in a school topic, then I need to give him private classes, so that’s more important.

[So, do you consult your husband or other people?] Just my husband.”

In the quantitative study, Heba had said that she is the one who makes the decisions, but that the extent of her influence is “medium.” The opposite was seen with Manal, a threshold beneficiary in Menoufia. When Manal was asked if she can take a decision on buying something expensive, she said

“I had decided to buy a water heater but then I saw that it would be too expensive. [Did you decide that on your own?] Yes, I decided on my own. I decided that if we buy it, we will have a hard time (financially). We just boil the water on the stove and use it to shower. I said instead of buying a heater for 2500LE, we can take this money and pay installments for my daughter’s marriage.

[But you can always take these decisions on your own?] Yes, always. But sometimes I consult others for advice, like my siblings or my husband or so, to make sure that I am taking the right decision.”

However, in the quantitative study Manal said that the “head” decides and that she has little ability to influence decisions regarding large purchases for the house.

The qualitative study also showed that for cultural reasons of upholding the man as the primary decision maker, at least officially, women tend to say that the men decide, and sometimes they would feel obliged to give men this role; this could have led to the discrepancies in their answers. Khalda, a threshold non-beneficiary household in Cairo nicely illustrated this by saying,

“If I want something expensive I tell him, and he says fine, get what you want. But I have to tell him. He won’t disapprove, but the man has to keep his figure in the house, and in front of his kids. I need to give him his ‘prestige’ in front of his kids. I’m the one who gives them their pocket money, but I tell them it’s your dad who got the money.”

Khalda had said in the quantitative study that her husband takes the decisions on major purchases, and that she can influence the decision to a medium extent. This occurs in both Upper and Lower Egypt. When asked about whether she needs to consult her husband, an ultra-poor beneficiary household in Assiut said, “Yes, in anything. That’s our culture here, women have to take their husbands’ opinions in anything, even if it’s small.”

Yet, the inconsistency between the quantitative and qualitative study did not occur in all households and was less common for households where the women said the decisions are taken jointly. Most women who said in the quantitative study that they decisions on major household purchases are made jointly had mentioned during the qualitative interview that they consult with their husbands. In such households, women explained that they need to consult with their husbands because they only have limited financial resources, so any major purchase would affect the whole household budget. An ultra-poor beneficiary in Kafr ElSheikh said, “I’m not always able to make decisions like that alone. I consult with my husband because we’re going to buy it on an installments basis, so we have to agree how much we’re going to pay whether it’s weekly or monthly. If he agrees, alright then.” Similarly, Mariam, a threshold beneficiary in Suhag said,

“I have to consult with him because he’s the one who works and he’s the one who gets the money. So, if he can get he says ok, if not then he says no.

[Can you convince him to change his mind?] I insist on important stuff or necessities, so if we need it he gets it, if we don’t need it then it depends on his will.”

Mariam had mentioned that she can influence the decision “to a great extent” in the quantitative study.

6.4 Other dimensions of empowerment

“It’s great. It’s given her dignity.”

~ Female focus group participant, Cairo

Decision making within the household is not the only type of empowerment. Across our discussions about well-being, women are drawing some strength from their vital roles as mothers and managers of their households. To the extent that Takaful increases education and health for children, this is also a potential source of empowerment.

In discussions about decision-making capacities and well-being, women reported drawing some strength from their roles as mothers and managers of their households. The women interviewed sometimes conceived of their agency in relation to managing their family’s needs and ensuring their children were in school despite their household’s difficult circumstances. They expressed aspirations for their children to have better lives than their own.

However, women tend not to consider their role as decision maker when it comes to food, children’s clothes, and household management, as anything out of the ordinary, or indicative of any kind of power or authority. When researchers mention cooking and buying food for the household as a realm of decision making, a female respondent in Fayoum simply commented that “this is something normal, I can do that. But this is not a major decision. This is my specialization, but other vital decisions are not my specialization.”

Nevertheless, beyond decision making regarding resources, women also related empowerment (and indeed disempowerment) to other aspects of their lives, including their health, education, and aspirations for themselves and their children. For example, in Kafr ElSheikh, on the

five-step ladder of decision making, the only woman within this community who placed herself on the lowest step is the oldest among the interviewed women and the only one who did not receive any education. She relates her self-rating to her circumstances and expresses that she doesn't have skills to do anything to raise income for the family. She also has kidney stones, and she needs an operation, but doesn't have the money. On the other hand, another woman who placed herself on step three, the highest step chosen in this community, is among the youngest and most educated among the interviewed women. She perceives that she cannot do everything she's hoping for, because of her circumstances, but will not stand still as she can take decisions for herself and be proactive. Although both women related their sense of empowerment and decision-making capacity to their circumstances, education, health, age, and perspective mattered.

Health, own education, and children's education

Various other women mentioned health as a factor affecting empowerment. Aisha, a 44-year-old mother living in a village in Menoufia struggles with a disabled leg and other chronic health issues that require medication. If she were not disabled, Aisha says, "I would go out and open a shop or sell something." She takes pride in teaching her children that "as long as you are in good health you can do anything." When asked why she places herself on the bottom step, Fatma, a beneficiary from Fayoum, mentions her sickness as a disempowering factor that prevents her from working to help her husband with household expenses: "I can't work, I'm sick. I have blood pressure, high cholesterol, and blocked arteries, and other ailments."

Other women who did not finish school or were uneducated mentioned this factor as disempowering them from achieving more and providing a better life for their families. Therefore, they see great value in educating their children, which is viewed as a means to escape poverty and improve their employment opportunities. Sarah's husband is a daily wage farm worker in Menoufia who is sometimes gone on jobs for a month at a time. She has no education and exercises very limited agency in her own life—but she is hopeful because she is educating her children and believes this will give them a better life than her own: "If I was educated I could go out and work again. But you know the illiterate person is like an idiot. They're easy for people to trick." Manar, an uneducated mother from Kafr ElSheikh who is married to a construction worker with primary education, insisted on educating the children: "I told her father we want them to finish their education, because I don't want them to grow up like us where they don't understand the world and things happening in it." A 31-year-old mother of four in Menoufia who placed herself on step 3 expressed the same view: "I don't want my kids to go through the same thing I did...My parents didn't send me to school. Neither me nor my sister. I don't want that for my kids."

Aspirations

Ambitious women also saw decision making as their ability to achieve theirs and their families' dreams and aspirations. Riham, the beneficiary in Menoufia mentioned above who changed her ladder rating, has hopes to start an income earning activity with the transfers: "I am planning to get poultry and sell it, but I still did not start. So that we can get a fan, and things we need. I am looking for a place to raise them". She placed herself on the top step of the empowerment ladder, after relating that her circumstances improved, and she feels that she is taking good steps forward. Another non-beneficiary woman in Kafr ElSheikh shares a positive and forward-looking view of her situation: "I have many dreams! I wish I can be at the top, and I think I need to jump two or three steps to be in a good status. There are things that I wish to achieve, but can't. Yet, there are people who are lower than me. We're not really at zero. There are simple things that I can achieve".

In Cairo, Amira, an educated and resourceful mother, aspires to work whenever she gets the chance. She places herself on step 3, because “I don’t like to stand still. I work and take steps to get money that I can spend on myself and my kids.” She was accepted to a secretarial job in a hospital, but had to withdraw her application when she got pregnant with her third boy. She had decided to apply there “to be able to rent an apartment, where I can live with my family. My kids feel ashamed that we’re doormen in the apartment. My son doesn’t want to get a private tutor here, because he doesn’t want his teachers and colleagues to know we’re doormen. But I told him that we’re not doing anything wrong, dear, we’re working here for you and your siblings.” Despite that, she speaks with an assured, determined voice and a confident smile.

7. PERCEPTIONS OF TARGETING EFFECTIVENESS AND SATISFACTION

Overall, study participants agreed that the program is reaching many poor households who need and benefit greatly from the assistance in their communities. Beneficiaries were more likely to perceive the targeting process as fair compared to non-beneficiaries. Yet, many beneficiaries expressed concerns that their sisters, brothers, relatives, friends, neighbors, or other families in their communities are also poor but have not been able to benefit from Takaful. These reports suggest that the program’s reach can be improved. In general, women’s focus groups perceived Takaful’s poverty targeting to be more effective than did men’s groups. Study participants in interviews and focus groups generally perceived the application process to be clear and efficient. Their concerns centered more on the acceptance process and criteria. The selection process for beneficiaries was widely perceived to be opaque and, in some cases, sometimes prolonged or corrupt. Perceptions of Takaful’s unfairness also occasionally caused tensions between beneficiaries and non-beneficiaries.

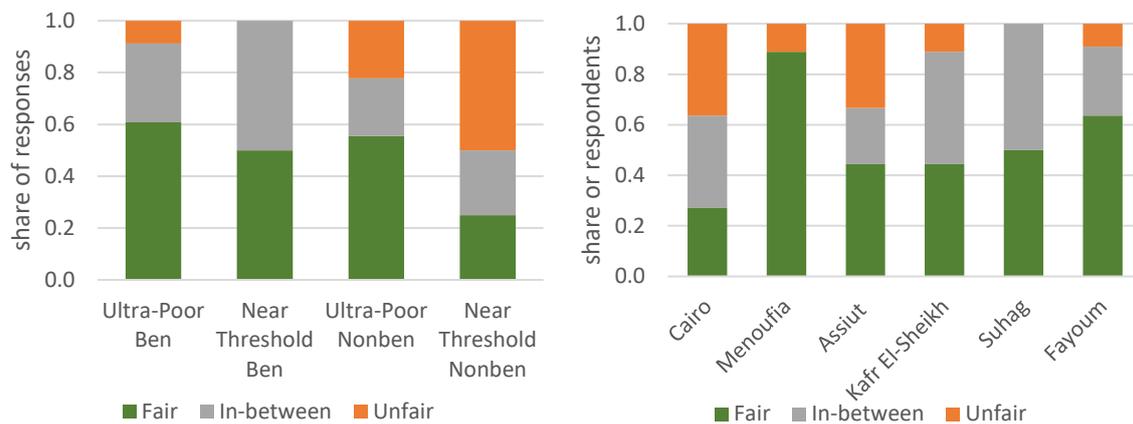
7.1 Mixed views on fairness of *Takaful* program targeting and outreach

“There are people who get the payments that shouldn’t qualify. And there are people that qualify that don’t get it”.

~ Female, ultra-poor non-beneficiary, Assiut.

Across our household sample, most women and men rated the program targeting as either fair or in-between (neither fair nor unfair). Ultra-poor beneficiaries are the most likely to perceive the targeting process as fair, while non-beneficiaries generally, and particularly non-beneficiaries near the threshold, tended to see less fairness in the selection process (Figure 7.1). A female beneficiary from a poor village in Suhag thinks that “those who are in dire need for it receive it.” Likewise, a woman from Assiut believes that “those who got the transfer need it and it’s helping them with their livelihood.”

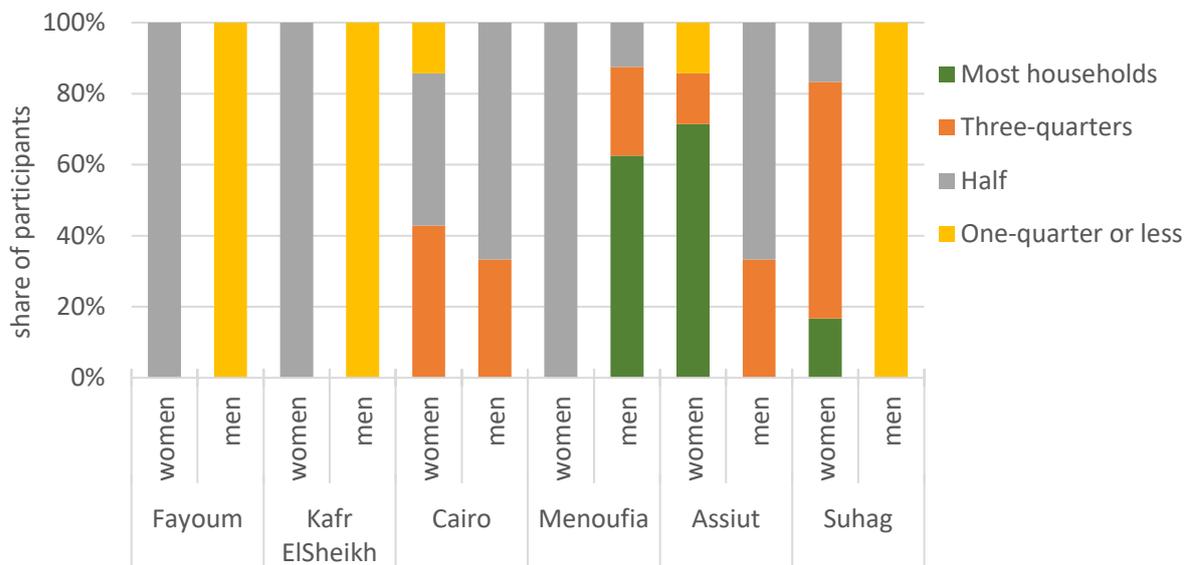
Figure 7.1. Fairness in *Takaful* targeting as perceived by interview respondents, by respondent category and study site



While study participants are generally happy with the Takaful program and see that it helps a lot of families in need, it was also generally observed that the program coverage is still partial, with many poor families still excluded (Figure 7.2). For example, a non-beneficiary woman in Kafr ElSheikh who is familiar with the program shows concern for other, poorer, non-beneficiaries who are excluded: “Some families are much worse off than we are but are not receiving the transfers. But again, it is helping out the families.” Respondents usually took this chance to contest their situation. In Assiut, a non-beneficiary and her sister-in-law argued that some people got it by chance, yet, “we have no insurance and no car or land, and he is not an employee, and we didn’t take it.”

In most communities, during focus group discussions, women tended to have more favorable views than men of the program’s coverage. For example, women perceived Takaful transfers to reach a larger share than men of the households in their community that were poor and in need of the assistance (Figure 7.2). In Fayoum, for example, men perceived that very few or one-quarter of the poor households received the transfers, while women estimated 50 percent. One male participant stated that the low coverage was due to “corruption everywhere in this country”. In Suhag focus groups, the gender difference in perspective was especially apparent—men thought that the program reaches one-quarter of the community’s poor and women put this at three-quarters of the community’s poor. Their testimonies indicate that women and men held different views about who should be eligible. Suhag’s men considered that their village’s many households with family members working abroad should still be considered as poor, which meant that they included a fairly large number of households in their estimates as men’s overseas migration is significant in this community. By comparison, the women’s focus group rated the program better at reaching the poor as they considered households with income from abroad to be too well-off to need the program.

Figure 7.2. Extent of program coverage of poor households as perceived by focus group participants, based on information from 12 focus groups



A significant number of both men and women also highlighted that some community members who should not have met the eligibility requirements nevertheless received transfers. For example, some beneficiaries may own land or a car, or they may be government employees or have insurance, all conditions that should disqualify a household. In Fayoum, a 28-year-old beneficiary woman who had completed preparatory education objected that, “Some people do not need it and they get it, people whose husbands work abroad.” Similarly, a 32-year-old non-beneficiary mother classified as ultra-poor believed the selection of households in her community in Menoufia was “not fair of course. Because they are not supposed to give [transfers to] people who have a monthly income. But those who are working on farms for daily wages deserve it, to be able to educate and feed their children.” In Kafr ElSheikh, an ultra-poor beneficiary mother of three spoke of the targeting situation as moderate: “The transfers were given to some people who deserve it and some who don’t deserve it.” Shukri, an ultra-poor beneficiary from Fayoum, said “There are many people in need who don’t receive it which is regrettable. In our district we all know each other.”

Nevertheless, inclusion errors were widely seen as lower than exclusion errors. Most focus groups members in all six communities agreed that people living above the community poverty line that they themselves estimated on their community ladders were not likely to be receiving the transfer. In half of the focus group discussions, most notably in Cairo and Assiut, participants reported the targeting to be effective, with almost none of the non-poor households in their communities receiving the transfers, and “all those who take it, deserve it” (Figure 7.2). In Menoufia, there were less favorable views concerning targeting. The women’s focus group estimated that half of the better-off families were somehow eligible. The men’s focus group estimated that perhaps 20 percent of Menoufia’s non-poor families were accessing these funds. Soraya, a non-beneficiary woman from Kafr ElSheikh sums up the situation: “Some people who are well-off and who own land are receiving the transfers, and there are also people who deserve it who are receiving it. It just needs to be fairer.”

7.2 General acceptance and satisfaction with screenings and filtering

In the communities visited, it appears that the targeting of the transfers improved over time. Many of those interviewed, including Mariam, a beneficiary from Assuit, reported that at the beginning “everyone was applying. Even the rich ones were applying, but now they figured out who needs it and who doesn’t.” So, although she sees that some well-off families receive Takaful, generally it is a fair selection process and reaching the poor, and “when they find that financially comfortable people are getting it, they stop their cards.” Respondents mostly felt that their rights are guaranteed through such inspections and verifications which make sure that those who deserve the transfer receive it and those who do not stop receiving money. That is why there was no evidence from the study participants that there is any resistance to this procedure. Riham, the ultra-poor beneficiary from Menoufia, tied fairness in targeting to MoSS’s background checks. “They check if you have land or own property. And we don’t get upset when they come to ask what we own or don’t own. Because it’s right of them to see our situation and others’ situation to pick the right families.” Similarly, in Kafr ElSheikh, an ultra-poor beneficiary man saw the targeting as fair, “as long as there is adequate inspection,” but thought that the program needs more checks on people as well as employee regulation.

7.3 Required paperwork and application documents are quite clear

In terms of the application documents themselves, Takaful requirements were quite clear to most of those who applied. In Fayoum, Kafr ElSheikh, and Suhag, most respondents felt that they had adequate information and knew how to apply. The application procedure and instructions were widely perceived as clear. Ayman, a 43-year-old father of four from Kafr ElSheikh, related that the process for his family was easy and efficient. “They tell you exactly what to submit and what is still needed. It worked smoothly. There were no challenges. The only challenge was my expired ID, which I had to renew first.” Similarly, a female beneficiary originally from Beheira but residing in Cairo as a porter with her family also saw the process was very clear, when the MoSS office “gave me a paper of everything they need and the criteria.” However, the waiting time is unclear. It can take over a year to hear back about the application status, and applicants remain unsure if they have been rejected. For example, it took a young beneficiary mother in Menoufia about a year to hear back that her application has been accepted. Similarly, a non-beneficiary in Assiut is still unclear regarding her application status: “We waited five months or so, and you don’t know when to expect an answer or if you will get accepted or not.”

Many respondents needed to obtain official documents for their application. Computerized birth certificates were the most frequently mentioned document, but they were also considered relatively easy to obtain. Several men and women had to have their IDs renewed, and a very small

number had an ID issued for the first time. A need for school certificates was also mentioned. Difficult-to-obtain documents included the certificates of no land ownership from the agricultural association, no vehicle ownership from the traffic department, and a document from the passport department showing that there are no overseas workers in the family. Among the beneficiary households sample, only five women and one man mentioned using any of the issued documents for another purpose once the Takaful application process was complete: three for school admissions for their children, two for ration card applications, and one mentioned using the ID card to receive the payments every month.

7.4 Unclear criteria/conditions of acceptance

Although the paperwork is clear, acceptance conditions for the Takaful program are unclear. After respondents were asked if the instructions for applying to the program were clear, the question was then broken down to differentiate between the clarity of the required paperwork and the acceptance criteria. More confusion was associated with the latter. Nonetheless, over 85 percent of women from the sample (the main applicant) determined that the instructions were very clear (48 percent) and clear (38 percent), while men from the sample overwhelmingly regarded the instructions as very clear (95 percent).

In Kafr ElSheikh, almost all men and women reported that the conditions for applying are very clear, except for one beneficiary woman whose card was stopped. In Assiut, a beneficiary woman explained that the acceptance criteria were clear, although she had to ask a few times. Yet, her sister-in-law who was present during the interview and had also applied, did not know why her application was not accepted, “that part is not clear. We appealed a few times, but no one says anything.” At the beginning of the program’s introduction in Assiut, many households had applied due to a lack of clarity regarding the eligibility conditions. According to Fatma, a beneficiary from an urban district in Fayoum, “we didn’t know the acceptance criteria until they filtered people out and did the background checks and their transfers stopped. Nothing was clear, and everyone applied anyway, including households above the threshold. The papers were clear, but not the criteria.” According to others, the criteria for selection remain unclear. “It’s very unclear who they pick and don’t pick.” Some non-beneficiaries who had applied indicated that they did not know having insurance, for instance, was a disqualifier. Lack of clear communication causes confusion regarding reasons for acceptance and rejection.

7.5 Disapproval of some of the rejection criteria

Some respondents contested some of the criteria for qualification and perceived that these rules are leading to many families being disqualified or not bothering to apply to the program. Insurance was the disqualifier most frequently mentioned as an obstacle for poor households. Men in the focus group in Menoufia particularly raised concerns related to insurance, since the village depends on fishing from the Nile, and “anyone who has a fishing permit has to have insurance by default [part of license papers]. So, he cannot receive the transfers, while fishing does not provide him with any income,” due to heavy pollution in the river and the seasonal nature of fishing. In the same focus group, men also insisted that farmers owning a small plot of land, less than one feddan, should still qualify for Takaful, as they end up suffering losses on their small farms. Radya, a well-educated non-beneficiary mother of two has a similar opinion and believes that “the farmer and the fisherman should be provided with a monthly pay, because he does not have income all year round. There is no fish in the winter.”. The family shares ownership of a small boat with another family. “We depended on [fishing]...we used to sell fish, now we can’t find fish to eat,” she says, laughing lightly.

In Fayoum, a mother-in-law in a poor beneficiary household saw the program as fair, and agreed that people who have cars, land, and such should be excluded. Yet, she maintained that

some families should likely qualify for Takaful even if receiving “some minor assistance (like insurance) and they have more than one kid; still it would not be enough for him ... The 300 (EGP) plus 300 (EGP) would help.”

7.6 Sensitivities caused by targeting

Frustrations with the selection process may also have contributed to sensitivities among applicants. About a third of interview respondents considered Takaful to have no effect on the well-being and livelihoods of non-beneficiary households in their communities, while another third expressed concerns for somewhat unfavorable effects on these families. Sumaya, a threshold beneficiary from Assiut, evaluated, “Yes, I mean people get envious of those who get it. And there’s sly comments here and there. But in the end, we’re all poor people. No one’s really that much more well off than the rest.” Samer, an ultra-poor non-beneficiary from Suhag also commented, “It created a bit of jealousy between people. Nothing serious, just some looks and perhaps a bit of distance.” Sami, however, an ultra-poor beneficiary from the same community in Suhag, saw slightly more of an effect between people: “Some people who have applied had to wait for a long time. Others never received any transfer. There is envy and jealousy between people. People started calling each other names.”

7.7 Lack of communication and transparency causes grievances

Lack of communication and transparency from the local MoSS office employees to Takaful applicants caused confusion and frustration among many we reached for the evaluation. A significant number of non-beneficiaries had applied once or twice but had never been informed of their application status, much less their acceptance or rejection. They were either told by their local MoSS office that someone would call them or that they needed to reapply or had yet to receive any news whatsoever. A young mother of three in Suhag was uncertain regarding the status of her application and was given no explanation: “Some of the papers come back with no response. My sister applied twice, and they tell her to redo the paperwork from the very beginning, and nothing changes.” A man in the Suhag focus group discussion was angry that “these people don’t even know the reasons for their rejection. This is unfair.” Some beneficiaries reported that their cards were stopped without any prior notice much less explanation. A poor beneficiary man in Kafr ElSheikh had been caught by surprise and had no idea why his family’s “Takaful transfer stopped suddenly. I filed a complaint but haven’t heard back from them.”

7.8 Lack of trust in Ministry of Social Solidarity employees and concerns over favoritism

In addition to limited communication, some participants raised concern regarding the local MoSS office employees responsible for screenings and the application process. Suhag’s testimonies particularly raised a large number of concerns about the staff at the social unit not doing their job correctly and showing favoritism. This was reflected in testimonies like Nadia’s, a mother of four children in primary education, who said during the focus group discussion that “a lot of the documents submitted to the MoSS unit are simply piled on the floor and don’t travel to Cairo.” In addition, participants in Kafr ElSheikh and Menoufia raised concerns related to favoritism, suggesting that MoSS employees at the village level would prioritize applications or facilitate paperwork for relatives and friends. A focus group participant in Kafr ElSheikh believes that in his village, “the local MoSS employees do not go out to see the people’s living conditions. There is personal preference and laziness involved.” A non-beneficiary mother-in law in Suhag also repeated rumors that “people also say that the social unit workers only send on the documents belonging to the people they want [relatives, etc.], and burn the rest.” Hajja Rahma, a grandmother living with her son’s beneficiary family in Cairo questioned the integrity of local MoSS employees when relating her daughter’s story,

who had applied for Takaful. “My daughter’s name was first on the list, [but] they told her your name is not there, go home, and we will call you... She kept telling them, ‘Look for my name. If you do not want to look give me the paper and I will look for it myself,’ and then she saw the paper, hers was the first name on the list [of eligibility].”

7.9 People’s recommendations for the program

Increase transfer levels

Most respondents would like to see the transfer value increase, as it is regarded as not enough in light of the high prices for food and other needs that they are now facing. One man in the Fayoum focus group hopes that the transfer amount would increase every year. Another from the group concurs, “Life has gotten more expensive. [The transfer] doesn’t correspond to the new price level.” “I hope the transfer amount increases. But we still thank God for it, at least we have something that we can use to get what we want,” states a female beneficiary from Suhag. Some respondents wished there could be consideration for circumstances when their expenses increase greatly. “I wish it increased a bit in special occasions like Ramadan or Eid,” commented a woman participating in the focus group from Cairo. Our question to focus groups about how the transfers affect local men’s search for jobs consistently elicited responses of no impacts. These testimonies about men’s search for work stressed the small size of the transfers and how at best they relieved only some of the pressures of their daily expenses. “It doesn’t make a difference. Men have to look for work no matter what,” reports Mustafa during the focus group discussion in Kafr ElSheikh. Shahira, a 42-year-old mother of two from Suhag, echoed this perception in the women’s focus group discussion, “This isn’t the sum of money that would let the man of the household sleep.”

Oversight, targeting, and inspection

Apart from requesting a more significant transfer amount, most recommendations from the study participants related to their opinions regarding the targeting, coverage, and application process. Following concerns on targeting effectiveness, both beneficiary and non-beneficiary study participants in all the visited communities made requests for more careful targeting and inspections to better identify deserving cases. An ultra-poor beneficiary man in Kafr ElSheikh, whose card was stopped, recommends that “the least they could do is to send out the local MoSS employees to do a field study and to properly assess the needs of the community members. You can’t give someone hope and then disappear again like has happened to us. That’s unfair.” A participant in the Fayoum focus group discussion recommends that local MoSS offices “should be careful that the well-off don’t receive the transfer.” Similarly, in Cairo, female focus group discussants recommended better background checks, as “some people’s husbands are in Kuwait or they own land and they still receive it.” Interestingly, non-beneficiaries repeatedly requested investigative fieldtrips to verify household needs: “There is a need for the local employees of the MoSS offices to go into people’s houses and learn about their needs,” commented a non-beneficiary man from Fayoum. Another non-beneficiary in Suhag believed that in-house inspection would be beneficial for poor people who are eligible but excluded. The local MoSS unit should also double-check people’s status, as “some people make fake papers to prove that they don’t own land,” and take advantage of loopholes in the system. A female non-beneficiary in Fayoum also recommended more accurate targeting and periodic inspection, stressing that “otherwise, it’s the government’s money lost over nothing.”

Monitoring and supervision of Ministry of Social Solidarity employees and the application process

Others also recommended better and higher-level monitoring and supervision over local MoSS employees and the administrative process. A non-beneficiary man in Cairo expressed his anger that he did not hear back:

“I wish there was more justice so that whoever applies at least gets a response. It needs to be more systematic. There needs to be a better system to apply in place. They were disorganized. They need to register receiving the dossier and respond to us. They should send out an inspector to find out who is in need and who isn’t.”

Some believe that employees in the local office lack competence and are not held accountable. They hoped to receive efficient “care and attention from the employees, regarding people’s applications and papers.” Some focus group discussion participants also mentioned a lack of dignified treatment from the local offices. A beneficiary man from Cairo recommended that “there should be surveillance or supervision of the people working in those offices, because they treat us badly, they make people feel that they are begging. But that is not in all the offices, some of them are good.” A participant in the men’s focus group in Assiut also expressed concerns for “the bad way of dealing [with people] by employees in the social units during the registration.” He added that during the period of paying the transfers to women “they treat her as if they are giving her money from their own pockets.” This was echoed even more strongly in Suhag when, during the focus group discussion, a beneficiary stated that “the local employees’ treatment is horrendous. They treat you like dirt. They lack manners. They don’t treat me like a father, like a government should.”

Program continuity

Some did not have any suggestions, but were concerned about the continuity of the program and wanted to make sure it’s going to stay. “It’s a great program. I hope it continues to go on,” commented an ultra-poor beneficiary from Assiut. Another is afraid that “there will come a day where they remove it,” but her father in-law reassures her not to be pessimistic, as “God is great! And He is giving.” Beneficiaries seek reassurance, as many rumors circulate about transfers stopping. In Fayoum, an ultra-poor beneficiary man is skeptical and nervous about the continuity of the program: “I would feel reassured knowing that the transfer will continue ... it shouldn’t feel like a pain killer. There needs to be continuity and transparency. This sense of unexpectedness is weighing us down.”

Other recommendations

Additional recommendations were reflective for each community’s circumstances and way of life. For example, in the case of Cairo, all beneficiaries visited worked as porters in apartment buildings and faced the problem of needing utility bills for their application. This is difficult as they reside in the buildings but do not have apartment ownership or rental documents. In Menoufia, people requested relaxing the rules for qualification, including allowing for insurance. For instance, some households may have a good cemented structure from a time of better conditions but now “these people are in debt.” “Do we have to be under the dust to qualify for Takaful?!” exclaimed a man from the Menoufia focus group.

Finally, women in particular had logistical recommendations related to the times the transfers are paid out. Many women experienced difficulties with delays due to the crowding at the

MoSS offices on the day the transfers arrive. One unique recommendation from two female focus group participants in Fayoum was to shift the scheduling of their payments. “The problem is we receive it in the middle of the month, but we want it at the beginning of the month, because some people depend on it to pay rent and debt, installments and *gam’eya*, all that,” which are all due at the beginning of the month.

8. CONDITIONALITY AND UTILIZATION OF PUBLIC SERVICES

This section presents the main findings of the evaluation regarding children's education and medical spending across the six communities.

With respect to children's education, the qualitative study inquired into the conditions of schooling, including accessibility of school facilities, attendance rates of both boys and girls enrolled in primary and secondary schools, and private tutoring received. We also examined household practices related to ensuring healthcare for their children, including height and weight screenings, vaccination, and wellness as well as sick visits.

The study shows that across the six communities both educational and healthcare services are perceived as low in quality by ultra-poor and threshold households and need to be paid for privately. Across the six communities, recognition of the importance of and appreciation for education was voiced. Education is highly valued by men and women among both beneficiaries and non-beneficiaries of the Takaful program. The low quality of public education was consistently a concern, and an expectation that private tutoring was necessary repeatedly noted. The high and rising expenses associated with tutoring as their children advanced in school were a significant concern across the interviews and focus groups of every community sampled.

The study further shows that households across the six communities resort to private healthcare to address serious health concerns. Local health units were found to be understaffed or understocked with medical supplies. Across the communities for both ultra-poor and threshold households, high spending on medical treatment was very common, resulting in substantial debts that are gradually amortized with the help of the Takaful transfers, especially among the ultra-poor.

8.1 Children's education

Despite the Egyptian government's efforts to provide free education to all citizens, the quality of educational services that can effectively be accessed in Egypt increasingly depends on the financial means of households. Anthropological research (Hartmann 2008) has shown that private tutoring has evolved as a strategy for coping with the deficiencies of the formal system. Although officially outlawed, private tutoring has contributed to the further deterioration of the formal educational system, or at least has prevented substantial improvements (Biswal 1999). The system is reinforced and stabilized at a low level of performance.

Across the six communities, formal schooling is nonetheless staunchly valued by both ultra-poor and threshold households. The study did not find evidence of favoritism for educating sons. The vast majority of parents did not distinguish between their sons and daughters, either at primary or at secondary level. A concern that resonated across the six communities pertains to the rising costs of school supplies, which have reportedly become increasingly unaffordable.

With regards to access to schools, the study found that families in rural communities were unable to send their children to secondary schools outside of their own village due to increased transportation costs. This was particularly the case in rural areas. Transportation costs were further increased by daily allowances for snacks and lunch. Reda, an ultra-poor beneficiary male from Kafr ElSheikh, explains:

"What's challenging is the finance. (...) One of my girls who goes to an Azhari agricultural school spends 10 EGP on transport every day of the week. I can't wait for Thursdays to come so that I can rest on the weekend."

School-age children across the six communities regularly attend school except when prevented by illness or family events. In rural communities, particularly demonstrated in Assiut, the attendance rate decreases with age among boys during harvest season and among girls as they get married.

Tutoring, as mentioned above, is viewed as crucial for secondary school and as desirable at the primary level. Parents across the six communities regret that they are not able to afford the high cost of tutoring in general and for all their children equally.

8.2 Medical spending

Both ultra-poor and threshold households across the six communities use health units for regular vaccination. Most households reported having their children screened for weight and height at health units and visiting health units for wellness and minor illness. Across the communities, women reported concerns about long waits, incompetent or absent doctors, and insufficient provision of medical supplies. In Upper Egypt, the Takaful transfers have reportedly reduced the pressure of increasing costs of medical treatment. In Lower Egypt, it was mentioned that a medical checkup costs on average 75 EGP and treating one's child for fever can cost up to 400 EGP.

Most households had vaccinated their children at local health units and usually children were screened for height/weight at the same time. None of the households monitored their children's growth over the years.

In some communities, women report regular wellness visits to local health units, in others they avoid them and rely on alternatives, including university hospitals and private clinics. Again, local health units are reported to be understaffed and understocked with medical supplies across the six communities and are only visited to access available medication at a reduced price. Zahra, a threshold non-beneficiary from Fayoum, reported:

"You rarely get medical care if you take them to the health unit. One time my son broke his arm, and they put him in the wrong cast."

9. CONCLUSION AND POLICY RECOMMENDATIONS

This qualitative evaluation of the Takaful cash transfer program sought to further explain dimensions of the transfers' impact on beneficiaries that were under-investigated in the quantitative survey. This exploration further contextualized and clarified the quantitative components' findings. The qualitative component's main goals, therefore, were to explore the differences between the transfers' impact on ultra-poor households and households near the threshold, the differences in how both household types use the transfer, and the impact of the transfers on intrahousehold decision making with special focus on women.

The evaluation showed that the Takaful transfers are regarded as having contributed positively to beneficiaries' consumption and coping abilities at both the ultra-poor and threshold levels. Beneficiaries' gain in purchasing power, however, was restrained by inflation. In many households, most of the transfer is pre-committed to specific necessities or items for the household or children's expenses. It is also often spent even before returning home on the day it is received. Beneficiaries at the ultra-poor level report mostly relying on the transfers to pay off debts and to spend on food and school supplies, and for paying bills. Near half of ultra-poor households also mentioned spending on medical services and private tutoring. Threshold households, similar to ultra-poor households, also spend on food. However, they are more likely to use the Takaful transfers to buy clothing, to join a *gam'eya*, or to buy on installments. A third of threshold households also mentioned spending on school supplies. For both ultra-poor and threshold beneficiary households, Takaful transfers increase their creditworthiness and their ability to buy on installments or using store credit.

In the area of decision making, women in all six communities generally perceive their capacity as limited. There was no significant difference in this perception across the six communities, between ultra-poor and threshold households, or between beneficiaries and non-beneficiaries. Despite many women perceiving that they do take important decisions in relation to the daily well-being of their families, others also perceived that they cannot take these decisions.

In some households, the transfers increased women's ability to make spending decisions. Women reported more control over spending the transfers than over general household spending. On its own, however, women being recipients of the transfers does not significantly expand their decision-making role in the household, either because the women already make most decisions independently, decisions are made jointly, or because, even if the transfer goes to the woman, she is not the one who will decide how to spend it. Also, households where the transfers are primarily spent on installments or debt repayment have little room for any one household member to influence spending decisions. While, overall, the transfers are perceived to have little impact on couples' relationships, most of those that did mention an impact regarded it as positive and relieving of financial stress.

Perceptions of targeting women mirror this mixed finding, with a combination of positive responses that spoke to women's better ability to spend on their children's needs, and indifferent responses that echoed the idea that pre-existing household dynamics and the household's overall financial situation determined how the transfers are used.

The evaluation also showed that transfers have beneficial effects on women beyond household consumption and women's decision making. Many study participants mentioned that the transfers relieved husbands of financial pressures which sometimes reduced tensions and disagreements in the households. Women across the sample also indicated that the transfers were giving them more freedom and confidence.

We recommend that MoSS consider conducting a public campaign emphasizing women's rights and encouraging their decision making in the households as part of a broader approach to addressing gender issues.

The qualitative evaluation also found that there were many concerns about selection. Study participants felt that the program had reached many in-need households. However, they also mentioned family, friends or neighbors whom they perceived as deserving but who did not receive the transfers. There were also criticisms about some of the criteria, as with fishermen who are required to have insurance being excluded from the program. Perceptions of Takaful's unfairness also occasionally caused tensions between beneficiaries and non-beneficiaries.

We recommend enhancing communication about the selection criteria as well as the options available for appealing rejection of applications and information on the alternative programs that those excluded can apply to.

There is also widespread confusion about beneficiaries' status in the program. It is important that local MoSS employees communicate clearly the status of each application received periodically. For example, just as accepted applications appear on a board in the local MoSS office, pending and rejected applications should be similarly available at a glance. In cases where background checks lead to stopping a beneficiary's cards, it is recommended that the local MoSS office inform the beneficiary family and provide them with a grace period to repay debts or obligations that they took on in the expectation of receiving transfers. There should also be improved communication about the conditionalities, the duration of the program, and the possibility of graduating out of the program.

A concern that also surfaced repeatedly in this evaluation was that public provision of education and healthcare is perceived to be lacking in quality by both ultra-poor and threshold households, with a need to turn to private service-providers to compensate. Education of both boys and girls was largely valued by beneficiary and non-beneficiary men and women in all communities, but private tutoring was seen as a necessary and expected complement which people often could not afford. Children's vaccinations, general wellness, and minor sickness are reasons to visit local health units. Beyond that, however, participants reported the health units to be understaffed, lacking doctors, or understocked with medical supplies. As a result, both ultra-poor and threshold households across the communities turn to private clinics, resulting in high expenditure on medical treatment and substantial debts. Education and health therefore were two major spending areas where beneficiaries (the ultra-poor in particular) spend a large portion of the transfers, reinforcing households' vulnerability to debt.

As such, it is evident that there is a need for a comprehensive social protection strategy that weaves in higher-quality public service provision, especially in the areas of health and education. This encourages coordination across ministries and addresses social reproduction of vulnerability among poor households, particularly in rural areas. In particular, in the area of education, we recommend for the Ministry of Social Solidarity to coordinate with the Ministry of Education to make sure that schools have the capacity to increase enrollment and quality, and review strategies to reduce the prevalence of "tutoring costs" being charged in public schools, especially in secondary schools. In the area of healthcare, we emphasize that the conditionality will not work until healthcare workers are adequately trained to provide accurate measurement and advice regarding child nutrition.

Finally, we recommend a follow-up to this qualitative evaluation to explore the long-term impacts and reaction to the introduction of conditionalities. This should be planned in close coordination with any future quantitative evaluation.

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ANNEXES

Annex 1. Overview of sample communities

Annex Table A.1.1. Description of sampled communities

Location	Description
Assiut	<p>The rural village visited in Assiut spans about 1,200 feddan of agricultural land and has a population of about 22,000 people. As a rural village, the main sources of income include agriculture and animal production. Most men are daily workers, largely in agriculture but possibly also in construction and painting houses, both in Assiut and outside. Temporary migration among young men who leave to seek work (both inside and outside of Egypt) was estimated to be around 15–20 percent.</p> <p>The village is equipped with a nursery school, elementary, and middle schools but not a secondary school. Enrollment rates in elementary and middle schools is about 50 percent, with enrollment in the latter consistently less than the first as young boys go out to work during the harvest season and young girls get married. Only half of young girls finish middle school even if unmarried. The village is connected to the electricity grid and does have access to pipe-born water, but does not yet have a public sewage system. A local bus line that stops right outside the village is also active, which is important for those applying to the program, as the administrative office is a 15-minute bus trip away.</p> <p>Most homes house extended families. Women in this village marry quite young. “By age 16 or 17, girls are prepped for marriage. Sometimes they marry older men. Her family has to get most electric appliances, linens, and furniture, while his family pays the dowry, buys her gold jewelry, and buys or builds the house.” Women, including those with families and not only widows, work in agriculture during the harvest season and can also work as sellers at the weekly market.</p>
Cairo	<p>Cairo is a crowded megacity of 20 million people, a dynamic economy, and a large informal service sector. The section of Cairo visited for this evaluation is a neighborhood with mostly well-off residents. The Takaful beneficiaries are primarily rural-urban migrants working as <i>bawabeen</i> (doormen) for apartment buildings. Their families are given a small living space in the building basement in return for their services to the apartment residents. They have access to public education and healthcare. Prices for food and transportation are high compared to other regions of Egypt.</p> <p>Gender norms in Cairo vary with social class and family background. The women in our sample primarily describe themselves as housewives, however, they sometimes work as domestic workers in the building if they do not have young children.</p>
Fayoum	<p>The sub-district visited in Fayoum is a dense, relatively dynamic, borderline peri-urban community that is part of a bigger district. People are from diverse backgrounds and work in a variety of jobs including construction, retail shops, government offices, and to an extent, agriculture. Nevertheless, compared to Cairo it is economically more stagnant, thus temporary labor migration is high, with approximately half of the community households containing men who migrate temporarily for work.</p> <p>The community has all basic services, including all utilities, piped water and sewage, governmental schools of all levels, health units, and public hospitals with specialized doctors. However, depending on their location most students need to pay for motorized transport to reach their school. There are no public bus lines in the area. The key informant estimates that nearly all village children complete their primary schooling. Almost all girls continue to middle school while a fourth of boys drop out to work, and only half of boys and girls graduate from secondary school.</p> <p>Most women of Fayoum move freely about their town and have a strong presence along with men in the local economy. Half of the traders are women in the community’s weekly market and between 50 and 70 percent of local women participate in the labor market, to help with livelihood expenses and with marriage expenses. However, no women migrate out of town to work even temporarily. Nevertheless, household gender roles remain strongly differentiated, with only women managing the housework and care needs of the family.</p>
Kafr ElSheikh	<p>The village visited in Kafr ElSheikh has a population of around 30,000 individuals, living on 1,300 feddans. Most of the men in the village are daily workers, with the majority working in construction and house-finishing work. The rest work in agriculture. Very few are land owners, and the remaining work for others or lease land. The main challenges that the community is facing are employment opportunities, medical services, and education. First, employment opportunities are very scarce and limited. A lot of the younger generation choose to move out of the village to find employment. A lot of</p>

Location	Description
	<p>the men also move to nearby cities for a full week or month for work and go back to their families for short breaks. Some men also migrate to Gulf countries, to work there. Some of them take their families, and others leave their families in the village and visit them in holidays. Second, out-of-pocket medical spending is very high. Doctors are usually not available at the health unit, or they do not perform their jobs properly; so, people are forced to resort to private clinics. Finally, education quality is very low. Students need to take private tutoring; and with the same teachers that teach in the school. However, if the students do not enroll in the private tutoring classes, they would find difficulty in passing.</p> <p>Women are generally relatively empowered in this community. Some women work, either seasonally in agriculture to support their husbands, or all-year round in full-time jobs. Women are the ones who run the houses and are the ones who go to the market. However, there were mixed views on women's mobility; women gave a much higher ranking for the share of women who move freely in the village, compared to men.</p>
Menoufia	<p>The community selected in Menoufia is a poor and remote fishing and agricultural village where most workers engage in daily-wage farm work. Temporary labor migration is high, with approximately half of the village households containing men who migrate, and approximately a quarter containing women who migrate for work as well. The community has all basic services, except the children in upper secondary school must travel a half-hour by motorized transport to reach their school. Key informants estimated that nearly all village children complete their primary schooling, but only half of the school-age children finish their middle school degrees and very few continue on to secondary school.</p> <p>Most women of Menoufia move freely about their village and have a strong presence along with men in the local economy. Half of the traders are women in the village's weekly market and 30 percent of local women participate in daily-wage agricultural work and earn approximately one-third the wages of men. Also, local practices currently accommodate inheritance and land ownership by women. Nevertheless, household gender roles remain strongly differentiated, with men exercising authority roles and women managing the housework and care needs of the family.</p>
Suhag	<p>This is a rural village in Suhag governorate with a population of about 20,000. It is common for men to migrate temporarily to work in the Gulf countries, especially Kuwait, Saudi Arabia, and Jordan. As a result, the share of households with female heads is high at about 11 percent. A community leader estimated that about 30 percent of households have income from abroad. There are relatively few local work opportunities, mostly in agriculture and construction.</p> <p>School enrollment is similar for girls and boys, with about half of both attending primary school and only a quarter continuing on to preparatory and secondary school, but the perceptions are that the school quality is low and the school is overcrowded. Three-quarters of households have electricity and piped water, but there is no public sewage system. There is a health unit in the village, however, there are no doctors there. There is a nursery and local primary school in the village, but the preparatory and secondary schools are about 15 minutes away on public transport.</p> <p>In general, women are responsible for managing the household, with poorer women taking on greater roles in providing for the household economically. It is rare for women to work for pay; only in poor households do women work for daily wages, such as harvesting. Some educated women work as teachers and doctors, but it is not common for girls to complete their education. Mostly widows and elderly women work at markets. It is common for extended families to live together in the same house, with young married couples living independently only among the better off. It is important for women to bring kitchen appliances, linens, and curtains into the marriage.</p>

Annex Table A.1.2. Total number of households and communities reached

	Cairo		Menoufia		Assiut	
	Men	Women	Men	Women	Men	Women
Ultra-poor beneficiaries	2	2	2	2	2	4
Ultra-poor non-beneficiaries	2	2	1	2	0	0
Threshold beneficiaries	1	1	1	1	0	1
Threshold non-beneficiaries	1	1	1	1	1	1
<i>Total interviews</i>	<i>6</i>	<i>6</i>	<i>5</i>	<i>6</i>	<i>3</i>	<i>6</i>
Focus group discussions (FGD)	5	6	8	4	4	9
Community profiles	0	0	1	0	1	1
	Kafr ElSheikh		Sohag		Fayoum	
	Men	Women	Men	Women	Men	Women
Ultra-poor beneficiaries	2	2	2	2	1	2
Ultra-poor non-beneficiaries	1	1	1	2	2	2
Threshold beneficiaries	0	0	1	1	1	1
Threshold non-beneficiaries	1	1	1	1	0	1
<i>Total interviews</i>	<i>4</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>4</i>	<i>6</i>
Focus group discussions (FGD)	5	5	6	8	5	11
Community profiles	1	1	2	0	0	1

Annex Table A.1.3. Number of interviews, focus group discussions, and community profiles, by sex of respondents

	Men	Women	Sub-total
			by activity
Interviews	27	34	61
Focus group discussions (FGD)	33	43	76
Community profiles	5	3	8
Sub-total by sex	65	80	145

Annex 2. Ladder of life, women’s focus group, Fayoum

Step	Key characteristics	Description
4	House, car, shop, and land owners	These are the wealthy, who have considerable assets, including cars, shops, apartment buildings, houses, and land (“God-given”). They are able to prepare their daughters for marriage easily and equip them with the best. Their daughters wear the best of clothes. Their children go to private schools, and they have drivers and “tutors go all the way to their houses.” They are able to receive healthcare in private hospitals in Cairo (considered the best). They can also be high status (government) employees with a stable job. “They are top-grade employees.”
3	Workers with more regular employment	People in this category have more regular and less sporadic employment than those on step 2. They may still work as daily laborers but are carpenters, painters, mechanics, tuk-tuk drivers, and similar craftsmen. Therefore, they find work every day. Their income is just sufficient to make ends meet, but they cannot save. They can have a house, and are able to buy medicine and, if necessary, pay for a medical check-up in a private clinic. They are also able to buy Eid clothes for their children.
2	Those with informal, irregular employment	<p>They have irregular, sporadic employment. They can barely afford rent. They have no formal employment and some of them live with their extended families as they cannot afford rent. They do not own land and struggle to prepare their children for marriage. They can indebt themselves and risk going to jail to prepare their daughters for marriage and provide for their future. Their children go to school, but they cannot afford to give them tutoring. Some of them also pull their children out of school to work and earn money for the household. They can only afford to go to public hospitals for check-ups.</p> <p>They can move up in the same manner as those in step 1, mainly through depending on finding good employment, through inheritance, or through illegal means.</p>
1	Widows with children, divorced women, and the unemployed.	<p>They are widows, especially those raising orphans, as well as divorced women. This category also consists of those with health problems and illnesses that prevent them from working. Sometimes they cannot send their children to school. Their houses are not cemented.</p> <p>Those who can send their children to work abroad can move up. This also depends on getting their children educated.</p>

Note: The heavy green line depicts where focus groups members positioned their community poverty line.

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