



RESEARCH PROPOSAL FALL 2016

Financial Services for the Poor Initiative
Financial Inclusion Program | Innovations for Poverty Action

Title of Proposed Study	Country / Countries
Can Strengthening Women's Financial Control Influence their Work Decisions? Examining the Role of Bargaining Power and Gender Norms	USA/India

Please fill in this form using Times New Roman 10 font, single spaced. Double-click on response boxes to mark your preference. Please refer to the attached guidelines for additional assistance in filling out the form.

Project Overview

Abstract (max. 200 words) Briefly summarize the research question and the proposed study.
In collaboration with the state government of Madhya Pradesh, we experimentally varied whether women's wages from India's public workfare program were deposited into female-owned bank accounts instead of into the male household head's account (the status quo). Six months after full implementation, female labor force participation, both in the program and in the private sector, increased: On average, a woman who receives program transfers into her account earns 25% more. Treatment effects are concentrated among two groups: women who had not previously worked for the program and those whose husbands disapprove of women working. These results are at odds with a model of household behavior in which work decisions only depend on wages and preference for leisure. Instead, we demonstrate that they are consistent with a model in which gender norms internalized by men limit women's labor market engagement. However, we lack detailed data on how norms influence bargaining within the household and work decisions. This proposal requests funding for an additional round of data collection that would collect these data to solidify our understanding of the mechanisms underlying observed program effects and also measure long-term program impacts two years after program implementation.

Summary Timeline Provide summary information on the project's timeline.	
Is the project ongoing? Has the intervention implementation or data collection begun?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Project Start Date (DD / MM / YYYY)	01/05/17*
Expected Project End Date (DD / MM / YYYY)	31/10/18*

Dates for endline activities. Full project start date: 01/09/2013. Full project end date: 01/09/2018.

Funding Requested	
Total Project Budget * include activities that have been implemented or will be funded by other donors	██████████ USD
Funding requested from the Financial Inclusion Program * if the project does not have other donors/funding sources, enter the total budget proposed	██████████ USD

1. Research Team

Each research team should be comprised of at least one researcher and at least one practitioner organization.

1.1 Primary Researcher			
The primary researcher must be different from the lead contact of the practitioner organization.			
First and Last Name	Rohini Pande	Country of Residence	United States
Title & Institutional Affiliation	Mohammed Kamal Professor of Public Policy, Harvard Kennedy School; Co-Director, Evidence for Policy Design		
Research Experience	Has completed any Randomized Controlled Trials? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide a reference to one publication of an RCT. Pande, R., Field, E., Papp, J, and Rigol, N. 2011. Long-run effects of repayment flexibility in microfinance: Evidence from India. The International Growth Centre. Available: http://www.theigc.org/project/long-run-effects-of-repayment-flexibility-in-microfinance-evidence-from-india/		

1.1a Co-Researcher (if applicable)			
First and Last Name	Erica Field	Country of Residence	USA
Title & Institutional Affiliation	Duke University		
Research Experience	Has completed any Randomized Controlled Trials? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide a reference to one publication of an RCT. “Does the Classic Microfinance Model Discourage Entrepreneurship among the Poor? Experimental Evidence from India” (with Rohini Pande, John Papp and Natalia Rigol). American Economic Review, October 2013, 103(6): 2196-2226.		

If there are other researchers listed as co-applicants to this proposal, please copy the table above and provide details for each co-applicant.

1.1b Co-Researcher (if applicable)			
First and Last Name	Simone Schaner	Country of Residence	USA
Title & Institutional Affiliation	Dartmouth University		
Research Experience	Has completed any Randomized Controlled Trials? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide a reference to one publication of an RCT. “Price Subsidies, Diagnostic Tests, and Targeting of Malaria Treatment: Evidence From a Randomized Controlled Trial” (with Pascaline Dupas and Jessica Cohen), National Bureau of Economic Research Working Paper No. 17943. Available: http://www.nber.org/papers/w17943		

If there are other researchers listed as co-applicants to this proposal, please copy the table above and provide details for each co-applicant.

1.1c Co-Researcher (if applicable)			
First and Last Name	Charity Troyer Moore	Country of Residence	USA
Title & Institutional Affiliation	India Research Director, Evidence for Policy Design, Harvard Kennedy School		

Research Experience	Has completed any Randomized Controlled Trials? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide a reference to one publication of an RCT.
	Field, E., Pande, R., Schaner, S., Moore, C., and N. Rigol. 2016. An Account of One’s Own: Can Targeting Benefits Payments Address Social Constraints to Female Labor Force Participation? Available: http://www.bc.edu/content/dam/files/schools/cas_sites/economics/pdf/Seminars/SemF2016/Schaner_FBA.pdf

If there are other researchers listed as co-applicants to this proposal, please copy the table above and provide details for each co-applicant.

1.1d Co-Researcher (if applicable)

First and Last Name	Natalia Rigol	Country of Residence	USA
Title & Institutional Affiliation	Post-Doctoral Research Fellow		
Research Experience	Has completed any Randomized Controlled Trials? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide a reference to one publication of an RCT.		
	"Does the Classic Microfinance Model Discourage Entrepreneurship Among the Poor? Experimental Evidence from India " with Erica Field, John Papp and Rohini Pande. <i>American Economic Review</i> , October 2013, Vol 106.		

If there are other researchers listed as co-applicants to this proposal, please copy the table above and provide details for each co-applicant.

1.2 Practitioner Organization
The term “practitioner organization” refers to the practitioner implementing the interventions that you propose to study. This organization is normally a financial service provider or a provider of training/services.

Name of the Organization	Government of Madhya Pradesh Department of Panchayat and Rural Development
Organization’s Website	http://www.mp.gov.in/en/web/guest/panchayat-rural-development1
Lead Contact Person First and Last Name and Job Title	Additional Chief Secretary of Panchayati Raj and Rural Development, [REDACTED]
Country of Operation	India
Contact Email(s)	
Contact Telephone	[REDACTED]

1.2a Other Practitioner Organizations Involved in the Study (if applicable)
Please add the contact information of other practitioners that are carrying out interventions as part of your study design.

Organization Name	Lead Contact Person at the Organization First Name, Last Name, Job Title	Email(s) and Website

2. Research Narrative

Please refer to the guidelines document (Section 2) and make sure that your narrative contains the following sections. The recommended length of the narrative is 5-6 pages (single-spaced, Times New Roman, 10 point font). Please make sure to provide detailed information about the proposed intervention, including data on uptake, usage, information in support of program feasibility, and on risks to the successful and timely roll-out of the program at scale from any ongoing or completed pilot(s), in section 2.3. If a pilot has not been conducted yet, provide information on the timeline for any future piloting or why a pilot is not necessary. Also, include detailed power calculations in section 2.5 for key outcome measures.

2.1 Context and target problem

Women remain financially and economically disempowered relative to men, particularly in developing countries. Rectifying this imbalance is of critical importance for gender equity and economic growth. Giving a woman more control over economic resources—be it wages she earns or transfers she receives from government programs—can strengthen her labor force engagement, encourage equitable decision-making within the household, and benefit her children (Duflo 2012).^[1] Public social protection programs can play an important role here, and arguably their potential has been enhanced by the rapid expansion in digital payment systems that allow governments to target and send payments electronically to beneficiary-owned bank accounts via direct benefits transfer (DBT). In addition to enhancing the efficiency of public transfer programs, DBT can provide women an entry point into the formal financial sector.

While gender-targeted DBTs sent to secure individual bank accounts has the potential to strengthen women's control over transfer income, it also poses some risks: women with low levels of human capital may struggle to access bank accounts on their own, or social norms may inhibit women from banking independently. It is therefore critical to generate evidence on how targeting transfers to women influences their economic lives, and whether complimentary interventions in the financial services sector are needed to help women realize the full benefits of DBT and bank accounts more generally.

Understanding these issues is especially pressing in India, where the government has laid the groundwork for a wide expansion of both rural banking infrastructure and DBT in the social protection sector. Incorporating gender-sensitive design into DBT policy is now of the utmost importance, as Indian women continue to experience diminished socioeconomic status: India is ranked 135th of 187 countries on the UNDP's index of female empowerment (UNDP 2014) and 176th out of 193 on female labor force participation (ILO 2015).

In 2013, we began a research-policy partnership with the Indian state of Madhya Pradesh using a randomized controlled trial (RCT) to assess the impact of enhanced gender targeting in the Mahatma Gandhi National Rural Employment Guarantee Scheme, or MGNREGS. Employing roughly 50 million beneficiaries per year, MGNREGS guarantees every rural Indian household up to 100 days of paid labor at a minimum wage and is mandated to provide at least one-third of all days worked to women. In spite of this gender focus, many states normally send wages for a given household into a single bank account, almost always owned by the male household head. Thus, under the status quo, women's wages are sent directly to their husbands. Since less than 45% of poor rural Indian women have a bank account (Klasen & Pieters 2015) and only 27% of rural women work (Mukhopadhyay et al. 2013), gender-targeted MGNREGS DBTs have immense potential to draw women into the labor force *and* formal financial system. Yet, ensuring success when social norms constrain women's activities is often harder than imagined, and we lack rigorous evidence on how DBTs like MGNREGS can encourage women's financial inclusion (see Hotaling and Sugarman 1990; Molm 1997; Ashraf et al. 2013).

Our RCT, described below, finds that using DBTs to strengthen women's control over MGNREGS payments increases women's engagement in both workfare *and* the private sector labor market, at least in the short term (5.5 months after the end of intervention implementation). We now seek funds to conduct an endline survey to assess whether these impacts persist two years later, and whether the intervention had effects on other, slower-moving, aspects of female empowerment. This endline will cover the same topics as the short-run survey, and includes several new components that allow us to measure program impacts on outcomes likely to mediate program impacts on labor supply, including an innovative intra-household bargaining game that directly measures female bargaining power, vignettes to identify gender norms and biases among both men and women, and a "work opportunity" experiment, which will let us create a direct measure of female labor supply absent labor demand constraints. These data collection efforts will enrich our understanding of the mechanisms underlying observed short-run program impacts, while contributing to our understanding of the dynamic labor supply responses to increased female control over wages.

2.2 Research questions and academic contribution

Our study has three core research questions:

1. Does giving rural women access to low-cost, biometrically-linked bank accounts accessible at community-based kiosks improve their economic engagement (e.g. savings and work) and welfare (e.g. bargaining power, mobility, and freedom from

gender based violence)?

2. Does directly depositing women's MGNREGS wages into these bank accounts (versus an account controlled by the male household head) increase female economic engagement (labor supply) and welfare (e.g. consumption patterns)?
3. Do simple group-based bank account information sessions strengthen the impact of financial inclusion and/or MGNREGS wage targeting on female economic engagement and welfare?

In a working paper (Field et al. 2016), we present our short-run findings that support the efficacy of DBTs and financial training - but not bank accounts alone - for female economic engagement and welfare: women who receive bank accounts linked to MGNREGS DBTs and also financial training are more likely to work for MGNREGS, more likely to work outside of MGNREGS, had higher earnings, and were more likely to travel and make purchases outside their households. Here, the combination of additional information about bank accounts and gender-targeted DBTs is critical: simply giving women bank accounts (with or without training) or targeting DBTs without training has no impact on labor supply and other outcomes. Our study contributes to a growing body of work that examines how changes to the design of public benefit schemes such as DBT impacts program and beneficiary outcomes. Much of the existing research has focused on program outcomes, particularly efficiency and leakage (Muralidharan et al. 2016, Aker et al. 2016, and Banerjee et al. 2016). One exception is Bachas et al. (2016), who find that giving Mexican conditional cash transfer recipients a debit card, thereby allowing them to easily check the balance of the bank account linked to their cash transfer, increased overall savings. Our short-run findings demonstrate the scope for gender targeting to impact both program outcomes (e.g. work within MGNREGS) and broader economic outcomes (e.g. private sector labor market engagement and female mobility) (Field et al. 2016).

This project also ties into the literature examining the potential of gender-targeted social protection payments to enhance women's bargaining power and economic empowerment. A number of studies show that conditional cash transfer programs that target women increase female bargaining power (Almas et al. 2015, Bobonis 2009, Bobonis 2011, Attanasio and Lechene 2014), but, to our knowledge, none find changes in female labor force participation, likely because transfers are sizable enough to reduce labor supply (Skoufias et al. 2013, Hasan 2010). Unlike pure cash transfers, public workfare may boost labor market engagement of marginalized groups by prescribing quotas and mandating equal pay, while also encouraging women to take on paid employment or new types of jobs. Indeed, several studies find that MGNREGS increased overall female employment (see Fernandez et al. 2004, Fernandez and Fogli 2009, Alesina et al. 2013). However, these studies are ill-positioned to isolate the impact of changing female bargaining power, since the MGNREGS rollout changed the number and type of jobs available for women, as well as private sector wages (Imbert and Papp 2015). We also contribute to the literature on norms and identity (Akerlof and Kranton 2000), and to a growing literature on the importance of gender norms in mediating women's interactions with the labor market (see Fernandez et al. 2004, Fernandez and Fogli 2009, Alesina et al. 2013). Finally, we contribute to research examining how changes in household bargaining power impact female labor supply (Angrist 2002, Gray 1998, Chiappori et al. 2002, Stevenson 2008, and Rangel 2006). Much existing work focuses on the United States, where gender norms are more equitable than in countries like India, where women face large restrictions in work, mobility, dress, and other domains.

2.3 Proposed intervention, target population and theory of change

Our RCT is randomized at the local administrative level (Gram Panchayat, GP), and examines the impact of the following interventions on women's financial inclusion and economic and social outcomes: I1) Provision of individual bank accounts at local banking kiosks to women; I2) Transfer of MGNREGS workfare wages to women's individual bank accounts, rather than to the status quo, male-held bank account, and T1) Provision of a basic, group-based financial information session intended to help women understand the terms of their bank account and how to transact using these accounts.

Our target population is adult married women who did not own an individual bank account at baseline and were living in households in which the woman or her husband had ever worked for MGNREGS. Women in our study communities live in poor households, have very low levels of literacy, and face strong gender norms restricting female mobility and work. For instance, 75% of women in our sample said women should be accompanied by a male relative to visit a neighborhood bank. In November 2013 we conducted a baseline census of 14,088 households listed in MGNREGS administrative data as having worked for the program in the past year. The census identified females eligible to participate in the study – married women without a bank account in their own name residing in a household in which at least one household member self-reported ever working for MGNREGS. Through the census, we identified 5,851 eligible couples, who lived in GPs that had been randomly assigned to one of five different experimental arms: the control group, I1 only, I2 only, I1+T1, and I2+T1.

Eligible women in treatment GPs were told they could open a bank account at the community banking kiosk located in their GP (called a customer service point, or CSP), free of charge, during an upcoming account opening drive. On the day of the drive, our team returned to the household to inform the woman that she could visit the CSP with her documents to open an account. The study team facilitated the account opening process at the kiosk with the cooperation of the local kiosk operator. Our team conducted account opening drives from November 2013 through May 2014. After all paperwork was processed and bank account numbers assigned, the field team informed women of their account number and escorted them to the CSP for a practical demonstration of how to conduct deposits and withdrawals at the CSP. In total, we opened bank accounts for 2,864

of 3,862 eligible women in treatment GPs.

In GPs in which women’s MGNREGS wages were to be directed to their new accounts, our team submitted a request to have each newly-opened individual account entered into the MGNREGS administrative system, meaning that for future MGNREGS work that a woman completed, her wages would be directed into her new account rather than a household account. To make this happen, women provided consent to “link” their bank accounts to MGNREGS and were informed of its implications. Linking took place in two waves: from November 2013 – July 2014, and from November 2014 – April 2015. In April 2014, we conducted financial information sessions to help women understand how to use their accounts in the I1+T1 and I2+T1 GPs. In these GPs, eligible women were invited to a group-based presentation about the local CSP and bank accounts. The interactive sessions typically lasted two hours and included 10-15 female attendees. During the sessions, a facilitator used colored flashcards to tell the story of a fictional woman and her family and how she came to use a CSP account. The main aim of the story was to orient women to their local CSP and provide basic information such as what an account could be used for (including saving and receiving benefit transfers) and why money was safe when kept at the CSP. The sessions also emphasized the time and cost savings of transacting at the CSP.

We posit that financial inclusion interventions can increase women’s overall empowerment through strengthening their ability to engage in economic activity. Our theory of change links women’s financial inclusion, economic engagement, and well-being in the following way: In theory, each separate treatment in our study facilitates women’s access to and control over financial resources. By increasing the intensity of treatment (from bank account, to bank account plus training, to bank account plus training plus linking to MGNREGS wages) we increase that access and control. Access to accounts, training, and wages translates into great ability to interact with the formal financial system by increasing transactions. Furthermore, increased financial control will enable women to have a stronger bargaining position vis-a-vis their spouses about work, mobility, and household expenditures, leading to improved overall decision-making power in the household.

2.4 Study location and practitioner organization

The study spans four districts – Gwalior, Morena, Sheopur, and Shivpuri – in northern Madhya Pradesh (MP), a state in central India. We purposively chose a cluster of four districts in northern MP with severe gender inequities. Sex ratios in our study districts ranged from 0.84 to 0.90 females to every male (India census 2011). We further identified all GPs with functional CSPs in our four study districts for inclusion in the study. All treatments were randomized at the GP level.

Our practitioner organization is the state of Madhya Pradesh’s (MP) Department of Panchayati Raj and Rural Development, the state implementing body for MGNREGS in MP. Our team has been working closely with this state department since mid-2013 when the study was initially developed in collaboration with the Additional Chief Secretary of Panchayati Raj and Rural Development for Madhya Pradesh.

2.5 Study design and research methodology (please include a table or chart to show your study design)

197 rural GPs in our 4 study districts were randomly allocated to one of the following policy regimes:

I0. *Control Group*: GPs operate under status quo policies under which very few women have individual bank accounts.

I1. *Financial Inclusion*: Eligible women received biometrically-verified individual bank accounts.

I2. *Financial Inclusion + Benefits Linking*: As in I1, eligible women received biometrically-verified individual bank accounts for eligible women. In addition, these individual accounts were linked to the MGNREGS data system so that wages earned by female workers would be directly deposited into their individual accounts rather than the account of the household head. Since most eligible women had no previous experience with the formal financial system, half of the GPs in I1 and I2 were randomly selected to receive group-based financial information sessions (T1). This allows us to assess whether “last mile” implementation concerns surrounding participants’ understanding of bank accounts mediate the effects of financial inclusion and DBT targeting. The following table illustrates the break-up of the GPs into treatment arms:

Control Group (66 GPs)	I1 (Financial Inclusion, no Financial Information): 34 GPs	I2 (Financial Inclusion + DBT Benefits, no Financial Information): 32 GPs
	I1+T1 (Financial Inclusion, Financial Information): 34 GPs	I2+T1 (Financial Inclusion + DBT Benefits, Financial Information): 33 GPs

In the winter of 2015, we conducted a midline survey targeting a randomly-selected sample of 4,500 eligible women and their husbands[6] to understand how the interventions had impacted women’s banking activities and financial inclusion, participation in MGNREGS and the private sector, and self-reported decision making power, mobility, and experiences of violence in the household. We supplement this analysis with administrative data on MGNREGS participation and individual transactions data from the most prevalent of the two banks with operational CSPs in our study area, enabled through a non-

disclosure agreement with the bank.

Our study targeted a minimum detectable effect size of 0.2 standard deviations (at a 5% significance level, with 80% power, and 0.05 intra-GP correlation of outcomes) for comparisons between different treatment arms (e.g. I1 versus I1+T1). Implementation of the above design is complete, as is our midline survey. Proposed endline activities are described below.

2.6 Data collection and analysis

We seek funding to conduct a wave of data collection to assess how gender targeting of digital payments impacts women's well-being in the long run. In addition to questions contained in the previous rounds on labor supply and female mobility, this wave will include a large-scale endline survey with vignettes and questions designed to characterize gender norms, an intervention designed to elicit women's willingness to work absent labor demand constraints, and a lab-in-the-field style bargaining "game" designed to shed light onto bargaining power between husbands and wives, as follows:

Work Experiment: Concurrent with our endline survey, we plan to implement a "work provision experiment" to generate a measure of female labor supply absent labor demand constraints. This intervention is motivated by the facts that agricultural work is sporadic (available only when landowners need workers),¹ unpredictable (landowners recruit workers the day before), and short term (landowners pay workers daily wages through informal contracts, and work typically lasts 1-3 days) – thus making it difficult to capture women's underlying willingness to supply labor to the market. We propose to temporarily lift this lack of work (labor demand) constraint so we can accurately measure women's *willingness* to work.

To do this, we will recruit landowners to offer agricultural work to women in our study sample in all GPs. In return for agreeing to offer work to our study sample (as opposed to households that the landowner would typically target – often those nearest his home), we will pay the wages of the workers from our sample that participate. By guaranteeing the availability of work and measuring whether women participate, we can credibly evaluate whether our treatments had an impact on women's willingness to enter and participate in the private sector labor force. We will conduct this work opportunity experiment a few days prior to entering the GP to conduct our endline.

Endline Survey: The endline, which will revisit our midline sample, has several important goals: First, the endline will allow us to gauge longer-run implications of the interventions, particularly for outcomes that may evolve slowly and accumulate with experience, such as banking activities, mobility, and marital stress. Our short-run results also show that receiving only a bank account (and not linking it to MGNREGS wages), even if accompanied by financial training, did not impact women's employment or earnings. The endline will examine whether banking activities increase over time of account holding, or additional policy levers should be used to ensure women reap the full benefits of India's financial inclusion efforts².

Second, the endline will be instrumental to better understanding changes in women's labor force participation. While the midline data collected self-reports on women's work activities, here we will collect primary data, rather than self-reports, on women's labor market participation through conducting a small intervention to offer one day's casual labor to women in our study communities (described below) and asking women about their experience with this. We also plan to implement a detailed work and income module to help us better women's labor force participation.

Third, we will collect data on women and other household members' time use to understand how changes in women's labor force participation are reflected in household duties and chores, which may generate spillovers to other household members.

Finally, and crucially, we aim to clarify the mechanisms through which the intervention increased women's labor force participation. Our working hypothesis is that our most intensive intervention, by increasing women's intra-household bargaining power, allowed women to better align their labor market participation with their own preference to participate more in the labor force. We posit that males' preferences around women's labor force participation reflect a social cost associated with wives' labor force participation. To understand these issues better, the research team has been extensively piloting a series of techniques to capture bargaining power and gender norms, described below.

Vignettes and Rankings: To measure men's and women's attitudes towards working women, respondents will be presented with a story about two fictional households in their neighborhoods. The two households are equivalent on all dimensions (non-labor income wealth, daily wages, household size, demographics, etc.) except that in one household only the husband works and in the other household both the husband and the wife go out to work. Respondents are asked to compare the spouses on perceived characteristics such as: who is the better wife, better provider, who has greater respect in the

¹ We expect that some women will decline the experimental work offer because they already have arranged to work for another landowner. For this reason, we will conduct the endline survey after the work experiment. The endline will have a dedicated module to ask about other activities done on the day of the work experiment so we can generate a complete picture of labor supply.

² A related question we will be able to address in our endline is how the demonetisation policy affected women in control and treatment areas differently.

community, who takes better care of the children, etc. We also ask men and women to rank different aspects of their lives to better understand the relative value they place on things like financial security and community respect to better understand their underlying preferences.

Personal Beliefs and Community Norms: We will ask respondents to directly self-report on their own, their spouses', and the community's beliefs and norms about women's work, women's mobility, and women's economic roles in the community. We will also repeat a battery of questions from the midline to measure female respondents' own mobility, empowerment, and experiences of gender-based violence. Together, these measures will help us document gender norms across men and women (both personal views and those they think are held by their community), how important they are to determining how male and female preferences around women's work differ, and whether there is indeed a social cost for men whose wives participate in the labor force, and in what cases. These results will both make a significant contribution to the literature, and have important policy implications: Knowing that men play an important role in keeping Indian women out of the labor force, but that women are able to push back against these norms when they gain bargaining power through appropriately designed DBT policies has important policy implications relevant to DBT and women's outcomes in socially conservative areas.

Bargaining Game: Survey-based measures of household bargaining power typically ask individuals how they make common economic decisions like what kind of food to purchase or how much to spend on medical care. These measures have a number of important limitations: they ask individuals to report rough heuristics, there is often spousal disagreement (Ambler et. al 2016), and they do not assess the extent to which final allocations match individual preferences (e.g. a wife may say she decides about daily household food because she does the grocery shopping – but if she only purchases food preferred by the husband and not her, this would indicate limited female bargaining power). As part of the endline we will conduct a bargaining “game” to directly measure how individuals' private preferences track with final household choices.

The bargaining game (modeled on Schaner (2016)) is conducted with husbands and wives and elicits preferences for different allocations of a monetary transfer in private and public. Husbands and wives are first privately asked to split a sum of money (equal to a day's wage) between themselves and their spouse. Individual allocations are sealed in envelopes so they are not visible to the spouse. The couple is then asked to jointly split the same amount and this allocation is sealed in an envelope. This process generates three allocations for each participant: their own private choice, their spouse's private choice, and the joint choice. Each of these allocations are placed in an urn for the given spouse. An enumerator places a fourth envelope in each urn that contains a randomly selected allocation to ensure no one can know what allocation their spouse made in private. One of the four envelopes is drawn by the respondent and the drawn allocation is paid out to the respondent in private. The distance of individuals' private preference to the public decision (made jointly with their spouse), along with detailed data about the spouses' interactions during the joint game, allow us to estimate the woman's bargaining power in the household.

2.7 Threats to validity

Most of the threats to our study's validity were addressed earlier during the intervention implementation through intensive project monitoring to ensure, for example, that bank accounts truly were opened for women and women's accounts were linked to the MGNREGS payment system. The level of randomization (GP) and women's general lack of mobility also ensures that households would have difficulty selecting into a treatment arm to which they were not assigned.

Another potential threat to validity is attrition. During the midline survey we conducted up to three survey re-visits and returned to areas with high seasonal out-migration separately to interview respondents who had left the community for short-term migration. We were able to re-interview 93 percent of women and 88 percent of men at midline. We expect follow-up rates for the endline to be similar, and plan to use similar strategies to ensure attrition remains low.

Our proposed endline will lend additional confidence in our study's internal validity, as a main aim is to collect data on both labor supply and household decision-making that is observed, rather than self-reported. In addition, our team has been conducting extensive piloting to ensure all survey instruments and field protocols work well. We have also conducted significant scoping work to understand typical work recruitment patterns and to pilot the work intervention proposed. This contextual knowledge helps ensure that the intervention mirrors a typical casual wage work opportunity in the community and the results reflect women's true willingness to work.

2.8 Study implementation and project timeline

We propose to conduct the endline from May through August 2017, approximately two years after our intervention implementation concluded. We plan for four months of endline research activities, followed by another sixteen months for data analysis and drafting of research products. Key milestones are listed in section 3.

The Fellow funded through this grant will spend significant time in India to provide input on endline roll-out and monitoring of data collection, as well as support data cleaning and analysis. Cambridge-based programmatic staff will support grant administration, IRB compliance, and other operational/programmatic portions of the project and grant. The India-based personnel hired through IFMR LEAD will implement and oversee piloting and endline data collection by field staff,

monitoring of data quality, relationship management with our implementing partner, and results dissemination at relevant events in India. The principal investigators will manage these teams, supervise the overall direction of the project, and are responsible for final data analysis, paper writing, and results dissemination.

2.9 Results dissemination, opportunity for replication, and scale-up

We are committed to ensuring our work and its relevance is communicated to both academic and policy-oriented audiences. We have maintained an ongoing research-policy dialogue with our partners in the state government of Madhya Pradesh and the national-level Ministry of Rural Development (which oversee MGNREGS policy). First, we have been regularly informing both state and central government counterparts about study results, in addition to providing regular process monitoring updates on CSP and MGNREGS functionality. Second, our team has been meeting regularly with several Indian banks to share findings related to financial training and to provide input, based on our study, on how to effectively train rural women to use CSP accounts. During these meetings, we provide both presentations and policy briefs for future reference. Finally, our team has established a relationship with the Reserve Bank of India, which has integrated learnings from our financial literacy intervention and shared our results with NGOs that provide financial literacy trainings in rural areas.

We have also been sharing our midline results widely within academic circles and others, like the World Bank. We will present long-run endline results at several academic conferences and seminars, in addition to sharing the results at policy-oriented events in India and internationally. We will also write about our findings in at least one opinion editorials for domestic (Indian) and international audiences to ensure results, along with their policy implications, reach a broad audience. Our track records with dissemination of other research illustrate our ability and commitment to this important work.

Our findings are relevant for scale-up of gender targeting in MGNREGS and DBT payments more broadly. Currently, states across India show huge variation in the proportion of MGNREGS workers paid into an individual account. An immediate opportunity for scale-up would be for MGNREGS central and state officials to enforce the policy of individual payments to individual accounts. Since our government partners have expressed keen interest in learning whether our interventions improve outcomes for women and their families, we are optimistic that such a push is feasible.

2.10 Policy implications and cost-effectiveness

Information on the long-run impacts of gender-targeting workfare payments (and the supporting role of information about the financial services sector) is of immediate policy relevance as the Indian government determines how direct benefit transfers should be designed to benefit all citizens. Again, our relationships throughout the Indian government greatly enhance the possibility that our results will feed directly into policy. We also plan on sharing the results of the study with officials in India at the central DBT Mission, which currently monitors 74 DBT schemes across the country. Our results will also be relevant for other governments engaged in transferring DBTs to women, particularly in areas where women are relatively disempowered. This is especially true of the 94 countries across the world that run workfare programs.

Since the government has recently made a push to ensure all Indians have their own bank accounts, much of the cost of transitioning DBTs into women's individual accounts has already been paid. The cost of making this intervention as effective as possible lies primarily in ensuring recipients understand how to receive their benefits and access and use their bank accounts. We have been tracking project costs throughout the study and will use this data to determine the cost-effectiveness of the intervention with respect to important financial inclusion, savings, and labor force outcomes.

3. Project Milestones

Please list each key milestone for the project (e.g. baseline survey design, baseline survey implementation, baseline data analysis, etc.). We expect projects funded under this round to start no later than June 2017. Normally we would expect each project to list 8-12 milestones. Add lines as needed.

#	Milestone	Target Start Date	Target End Date
1.	Endline data collection/work experiment implementation	May 2017	August 2017
2.	Data cleaning and preliminary analysis	Sept 2017	Nov 2017
3.	Brief/presentation shared with government officials	Nov 2017	Dec 15, 2017
4.	Brief/presentation shared with banking partner	Nov 2017	Dec 15, 2017
5.	Brief activity statement submitted to IPA	Dec 2017	Dec 15, 2017
6.	Follow-up brief/presentation shared with government officials	April 2018	May 31, 2018
7.	Follow-up brief/presentation shared with banking partner	April 2018	May 31, 2018
8.	Progress report submitted covering 5/1/2017-4/30/2018	May 1, 2018	May 31, 2018
9.	Paper presentations in India and internationally (at least 2 presentations each in the time period)	Mar 2018	Nov. 30, 2018
10.	Paper writing/revisions/submission	Dec 2017	Nov 30, 2018
11.	Final report to IPA	Dec 2018	Dec 31, 2018
12.			

4. Research Implementing Organization

Every proposal involving fieldwork is required to have a local research implementation organization operating in the country to run the field experiment. Please discuss your research design, timeline, and budget with the implementing organization before submitting your proposal and attach a signed letter of support from the research implementing organization.

4.1 What is the name of the research implementing organization for this field experiment?

- A. IPA. Country: Name and title of primary contact:
- B. J-PAL. Country: India Name and title of primary contact: Shobini Mukherji, Executive Director
- C. IFMR LEAD India. Name and title of primary contact:
- D. Other research implementing organization. *Please fill out section 4.2.*
- E. None of the above. I do not plan to conduct any field-based data collection.

4.2 Research Implementing Organization Partner Details (fill only if you selected option D above)

Name of the organization	
Country	
Primary Contact <small>First and Last Name and Job Title</small>	
Has the organization ever implemented a randomized controlled trial?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the organization ever conducted high quality field research matching the protocols presented in the Proposal Guidelines (Appendix B)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please provide a reference from a study matching the research quality protocols listed in the Proposal Guidelines (Appendix B). A valid reference may be any researcher having worked with the organization in the last 5 years, except for the researchers comprising the research team. Include basic information on the study and contact information for this reference.

Referee Organization Name	
Referee Contact Person <small>First and Last Name and Job Title</small>	
Referee Email Address	
Research Details <i>(research design, data collection type, data entry, sample size etc.)</i>	

5. Budget Narrative

6. Proposal Checklist

Proposal File	
Rename: Pande_HKS - EPoD_Proposal_2016 Save the proposal (Sections #1 to #5, including this checklist) as a single Microsoft Word file.	
1. Research Team	<input type="checkbox"/>
2. Research Narrative	<input type="checkbox"/>
3. Milestones	<input type="checkbox"/>
4. Research Implementing Organization	<input type="checkbox"/>
5. Budget narrative	<input type="checkbox"/>
Read and Agree with the Terms and Conditions presented on the next page	<input type="checkbox"/>

Attachments	
6. Budget Rename: Pande_HKS_Budget_2016 (Save as a Microsoft Excel file.)	<input type="checkbox"/>
7. Signed Letter of Support from Practitioner Organization Rename: Pande_HKS_PracLetterSupport_2016 (Save as a PDF file.)	<input type="checkbox"/>
8. Signed Letter of Support from Field Research Implementing Organization Rename: Pande_JPA SA_ResLetterSupport_2016 (Save as a PDF file.)	<input type="checkbox"/>

Please email your submission to financialinclusion@poverty-action.org.
The subject line of your email should read:
"FIP Proposal Fall2016 Pande HKS - EPoD"

Terms and Conditions

1. This Request for Proposals (“RFP”) is not and shall not be construed to be a contract, offer, or request for an offer. Those responding to this RFP receive no rights whatsoever as a result of their submissions. Innovations for Poverty Action (IPA) will not have any express or implied obligations or responsibilities to those who respond and will not otherwise be bound by any terms or conditions, except to the extent set forth in a definitive, final, written agreement duly executed by the recipient(s) and IPA. There is no commitment by IPA that such a final agreement will be executed, even if IPA enters into negotiations with a person submitting a proposal(s), proposed recipient(s), or his or her institution.
2. Innovations for Poverty Action in its sole and exclusive discretion may reject any or all proposals with or without notice or reasons, withdraw this RFP at any time before or after delivery of proposals, or, if no proposal is accepted, abandon the RFP.
3. Innovations for Poverty Action further reserves the right in its sole and exclusive discretion to waive irregularities or defects in any proposal, but in no event will IPA have any obligation to do so. Moreover, IPA will not be responsible for errors or omissions by anyone submitting a proposal, and IPA shall be the sole judge of the responsiveness, appropriateness and completeness of any and all proposals.
4. Innovations for Poverty Action reserves the sole and exclusive right in its discretion to modify the timeline for decision-making or otherwise modify or amend this RFP as it deems appropriate.
5. All responses to this RFP become the property of IPA. Regardless of any markings identifying the proposal or its content as proprietary or confidential, IPA reserves the right to disclose or use any information contained in the proposals and other presentations responsive to this RFP.
6. Innovations for Poverty Action is not responsible for and will not reimburse any costs incurred in submitting materials or information pursuant to this RFP or in otherwise responding to this RFP, including but not limited to evaluating, responding, providing follow-up, negotiating, and otherwise complying with it.
7. Those submitting a proposal(s) agree to be bound by the terms of their proposal for at least sixty days from the date such proposals are due, and they otherwise agree to negotiate in good faith any other terms for a definitive arrangement if selected by IPA to do so.
8. Those submitting a proposal(s) certify that the work product they propose to create or use if they are a grant recipient will not infringe on or violate the intellectual property rights (including but not limited to trademarks, copyrights, patents, trade secrets, moral rights) or privacy rights of any person or entity. Those submitting proposals, materials, or information further certify that they have or will have such ownership or use rights in such work product sufficient to allow IPA to achieve its purposes as generally provided for in this RFP.
9. Grant recipients agree that, if requested by IPA, they will provide additional information about any subcontractors, graduate students, research assistants, and other third parties engaged by the grant recipient to provide services. IPA reserves the right in good faith to approve any such persons in order to ensure consistency with IPA’s expectations of quality and character.
10. Innovations for Poverty Action reserves the right to request additional information from any or all persons submitting proposals. Such persons agree to make themselves available for follow-up as reasonably requested by IPA.