

Researchers

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Timeline

June-August 2020

Sample Size

2,333 low-income earners in Antioquia

Research Implemented by IPA

Yes

Financial Health and Intimate Partner Violence in Colombia During COVID-19

Abstract

The global spread of COVID-19 and associated shelter-in-place orders have increased economic stress and intimate partner violence (IPV).^[1] To tackle this challenge, researchers have partnered in Colombia with IPA, *Fundación Capital* and *Comfama* to evaluate the impact of an interactive WhatsApp-based intervention that aims to improve financial health and reduce IPV by embedding partner communication advice within an existing financial education program. Researchers are measuring impacts on financial capability, women's empowerment, and incidence of IPV in the context of the COVID-19 pandemic.

Policy Issue

The COVID-19 pandemic has constrained household access to financial resources and physically isolated people from social support networks. Firms have responded to the adverse economic shock, by severing labor contracts, reducing workers' salaries and issuing unpaid leave. Many of the low-income workers affected by these measures also have reduced access to formal credit, modest savings, and lower levels of financial literacy. The resulting household stress affects not only physical and mental health outcomes but also IPV, all of which may have long-term effects including negative consequences on child development in

the household. This research examines how to mitigate these risks by evaluating the impact of a WhatsApp-based intervention which provides financial education and partner communication advice during the COVID-19 pandemic.

Context of the Evaluation

This study is taking place Antioquia, Colombia among low-income earners in a relationship. The area is highly rural and poor relative to the national average, and has been historically impacted by the Colombian armed conflict. A baseline phone survey of the sample shows that individuals tend to have more formal and informal debt than savings. Forty percent of women report experiencing at least one domestic violence incident in the past year, which is similar to national averages.

This project builds on a [randomized evaluation](#) of a tablet-based financial education program delivered to conditional cash transfer (CCT) recipients. To conduct the study, researchers and IPA partnered with Fundación Capital (the creator of the tablet-based application) and the Government of Colombia (responsible for the CCT program). Results showed that financial training improved financial knowledge, attitudes, and practices in the short-term, resulting in increased informal savings and reduced formal debt two years after the intervention. However, long-term impacts on formal financial inclusion were limited. The current study uses technology to counter the negative household effects of stay-at-home-orders.

LISTA Familia, was originally developed as a tablet-based program with the aim of enhancing financial education through family communication and conflict resolution techniques. With the outbreak of COVID-19 and associated social distancing practices, the program was adjusted to disseminate information through WhatsApp. The content has been enhanced to make it relevant under increasingly stressful circumstances and includes government-issued COVID-19 guidelines. Information on COVID-19 is being shared with the aim of improving disease prevention while increasing knowledge about subsidies from Comfama and the Colombian government.

Details of the Intervention

Researchers are partnering with IPA, *Fundación Capital* and *Comfama* (Family Compensation Fund of Antioquia) to measure the impact of the WhatsApp-based program on financial capability, women's empowerment, and the incidence of IPV.

The study randomly assigned 2,333 individuals (784 men and 1,549 women) to treatment and control groups. Those in the treatment group were offered the program, which runs from June to July 2020.

The program includes two interactive components: a WhatsApp-based intelligent bot for individual users and a group chat. The bot shares information on COVID-19, financial education, and partner communication. Program moderators encourage use of the bot and reiterate similar information in WhatsApp groups aggregated by gender, geography, and

company membership. Moderators also communicate strategies to calmly deal with disagreement, balanced time use within the household, and lead discussion about gender norms. In addition, the moderator shares interactive content including images, audio, links to videos, ATM and banking simulators, as well as group games and quizzes. Topics include savings, debts, budgeting and communication.

Researchers will measure impacts on financial capability, women's empowerment, and IPV. Measures of financial capability include the intervention's effect on financial knowledge, attitudes, practices, and performance. Measures of women's empowerment include the effect on psychosocial indicators such as beliefs and attitudes about gender norms, shared household tasks, decisions about consumption and relative/absolute distribution of household income. Measures of IPV will be based on World Health Organization's indicators for partner relationship quality (indicating type and degree of communication) and abusive behaviors.

Sources

[1] Interagency Standing Committee. "Identifying & Mitigating Gender-based Violence Risks within the COVID-19 Response." April 2020. Accessed at: <https://gbvguidelines.org/wp/wp-content/uploads/2020/04/Interagency-GBV-risk-mitigation-and-Covid-tipsheet.pdf>

June 17, 2020