

TRIGGERING ESCAPE FROM POVERTY:

STRENGTHENING WOMEN'S ABILITY FOR PRODUCTIVE NEW OPPORTUNITIES (SWAPNO) 3rd CYCLE END-LINE EVALUATION

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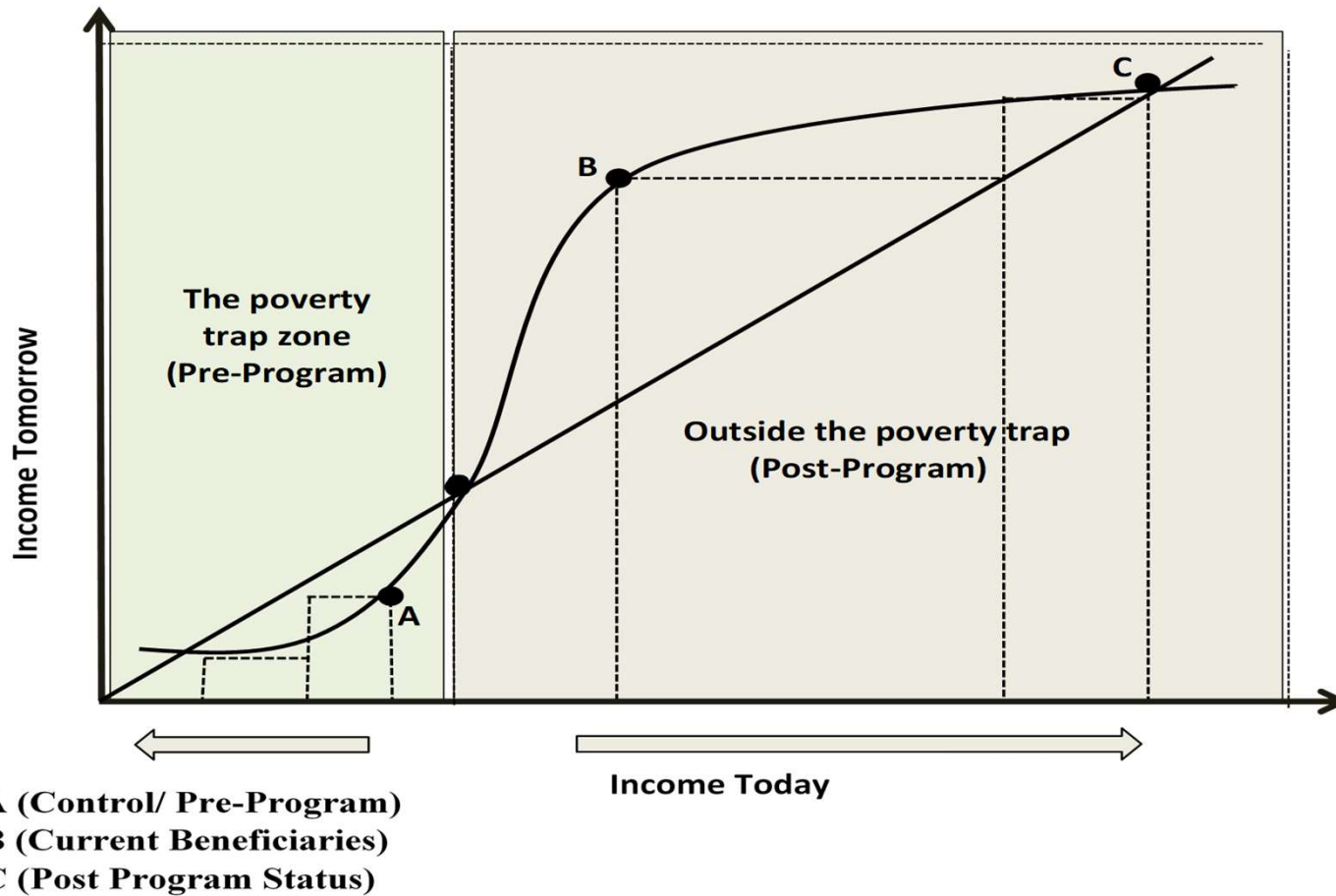
STRUCTURE OF THE PRESENTATION

- The S-Curve and mini-big push: Triggering Escape from Poverty
- Description of project inputs
- Study Settings
- Well-being comparisons between beneficiaries and control groups
- Women Empowerment
- Impact assessment through Propensity Score Matching (PSM) and Difference-In-Difference (DID) Method
- Coping up with COVID-19 Crisis
- Summary and policy recommendation

**THE S-CURVE & THE MINI-BIG PUSH:
TRIGGERING ESCAPE FROM POVERTY**



S-CURVE & MINI BIG PUSH



Source: Adopted from Banerjee and Duflo (2011) for SWAPNO Impact Evaluation.



COMMITMENT DEVICE FOR SWAPNO

- Poverty Trap and Lack of Self Control
- Commitment device for Savings through two routes:
 - a) ROSCA
 - b) Compulsory Savings

INTRODUCTION TO THE PROGRAM



SWAPNO PROJECT TRANSFER

- Selection of beneficiaries was through the “**lottery method**” similar to RCT
- During the whole period of SWAPNO project, beneficiaries get two kinds of income: (1) regular wage income, (2) compulsory savings
- **Regular monthly** income: $150 \times 24 = 3600$ BDT
- Regular income from the SWAPNO project (15 months): $3600 \times 15 = 54,000$ BDT
- **Compulsory savings** income after completion of the SWAPNO project: 18,500 BDT
- **Total income from SWAPNO project (in a 15 month-cycle): $54,000 + 18,500 = 72,000$ BDT**
- Total apportioned yearly income from SWAPNO project: 58,200 BDT



STUDY OBJECTIVES AND METHODS

- The objective of the study is to assess **the impact of the SWAPNO project on beneficiaries' wellbeing**, including **income, expenditure and asset accumulation** through rigorous methods of project evaluation
- The third phase of SWAPNO project is being implemented in 37 Union Parishads (UP) of **Lalmonirhat** district, 17 Union Parishads of **Gaibandha** district and 45 Union Parishads of **Jamalpur** district.
- Mixed method analysis (Quantitative and Qualitative analysis)
- Impact assessment through **Propensity Score Matching (PSM) and Difference-In-Difference (DID) Method**
- Focus Group Discussion, In-depth Interview and Key Informant Interviews
- The end-line survey was conducted in December 2021



Sample Respondents

District	Sample Respondents			Sample Union
	Intervention	Control	Total	
Lalmonirhat	170	167	337	13
Gaibandha	78	74	152	06
Jamalpur	199	196	395	15
Total	447	437	884	34



**WELL-BEING COMPARISONS BETWEEN
BENEFICIARY AND CONTROL GROUPS**



DEMOGRAPHIC CHARACTERISTICS (Endline Survey)

Demographic Variables	Beneficiary, n (%)	Control, n (%)
Household Size		
1-3	299 (53.58)	259 (46.42)
4-5	1289 (45.71)	152 (54.29)
5-6	18 (40.91)	26 (59.09)
More than 7	2 (100.00)	0 (0.00)
Education		
No formal education	142 (53.99)	121 (46.01)
Up to primary	477 (49.18)	493 (50.82)
Secondary	252 (57.14)	189 (42.86)
Higher secondary	17 (68.00)	8 (32.00)
Higher Education	4 (80.00)	1 (20.00)
Madrasah	42 (70.00)	18 (30.00)
Education from outside	22 (68.75)	10 (31.25)
Can not read or write	347 (45.72)	412 (54.28)
Not applicable	53 (35.57)	96 (64.43)
Total Monthly Income (Avg.) (in BDT)	14,782	8,385
Total Monthly Expenditure (Avg.) (in BDT)	9,828	8,098
Total Assets Per Capita (Avg.) (in BDT)	171,799	109,475



COMPARISON OF INCOME (in BDT)

		Farm Income	Non-farm Income	Annual Transfer Income	Total Annual Income
Beneficiary	Mean	104,666	57,884	14,837	177,387
	Median	63,800	36,900	5,800	126,200
	SD	120586	74782	37863	153,261
Control	Mean	51,656	34,467	14,501	100,624
	Median	24,000	12,000	4,000	65500
	SD	80734	50228	41386	107833
Beneficiary - Control	Difference in Mean	53,010	23,417	336	76,763
Percentage more than the control group	Percentage	103	68	2	76

Annual income transfer is almost same among SWAPNO and control households, however, total annual income was better among SWAPNO beneficiary groups than control.



COMPARISON OF EXPENDITURE (in BDT)

		Monthly Food Expenditure	Monthly Non-Food Expenditure	Monthly Total Expenditure
Beneficiary	Mean	7,307	2,521	9,828
	Median	6,200	1,815	8,249
	SD	4035	2411	5243
Control	Mean	5,958	2,140	8,098
	Median	5,332	1,228	7,084
	SD	3470	2619	4986
Beneficiary -Control	Difference in Mean	1,349	381	1,730
Percentage more than the control group	Percentage	23	18	21

Beneficiary group spend more on food (7306.86) rather than non-food expenditure (2520.87). The control group, similarly, spends more money on food expenditure and less on non-foods yet **total expenditure is lower than the current beneficiary group.**



COMPARISON OF ASSETS (in BDT)

Type of households		Consumer Durables	Productive Assets	Other Assets	Total Assets
Beneficiary	Mean	9,293	160,299	2,207	171,799
	Median	5,500	91,100	500	99,800
	SD	11,445	236,232	24200	240,760
Control	Mean	5554	101907	734	109,475
	Median	4300	43000	400	50,200
	SD	9136	172361	6037	175020
Beneficiary -Control	Difference in Mean	3,739	58,392	1,473	62,324
Percentage more than the control group	Percentage	67	57	201	57

Compared to the control groups the beneficiary groups have a significantly higher level of assets.



COMPARISON OF FOOD SECURITY ACCESS

	Beneficiary (%)	Control (%)
Food Secure Access	237	115
%	53.02	26.32
Mildly food insecure access	68	67
%	15.21	15.33
Moderately Food insecure Access	108	159
%	24.16	36.38
Severe Food Insecure Access	34	96
%	7.61	21.97
Total	447	437
%	100	100

- ✓ Percentage of beneficiary of food secure access (53.02%) is almost two-fold higher than the control group (26%)
- ✓ In the severe food insecure access category, percentage of control group (21.97%) is exactly three times higher than the beneficiary group (7.61) indicating more insecure access to food.



ASPIRATIONS

	Status of optimist	Beneficiary (%)	Control (%)
Own Future	Not optimist at all	0.45	8.58
	Slightly optimist	17.53	21.58
	Optimist	21.35	31.32
	Moderately optimist	40.45	32.48
	Strongly optimist	20.22	6.03
Children's Future	Not optimist at all	0.45	8.58
	Slightly optimist	17.53	21.58
	Optimist	21.35	31.32
	Moderately optimist	40.45	32.48
	Strongly optimist	45.7	31.87

Beneficiary households are relatively more optimistic about their and their children's future than those of the control households



PRESENT & PAST FOOD CONDITION

	Present food condition		Previous (5 years ago)	
Subjective Food-Poverty	Beneficiary (%)	Control (%)	Beneficiary (%)	Control (%)
Deficit all the time	1.34	16.06	66.13	50.24
Deficit sometimes	23.94	46.79	27.84	30.86
No shortage or no surplus	55.03	32.34	3.94	15.31
Surplus	19.69	4.82	2.09	3.59
Total, n (%)	447 (100)	436 (100)	431 (100%)	418 (100%)

The beneficiary households are way more better in terms of food condition compared to 5 years ago than the control households



ECONOMIC CONDITION

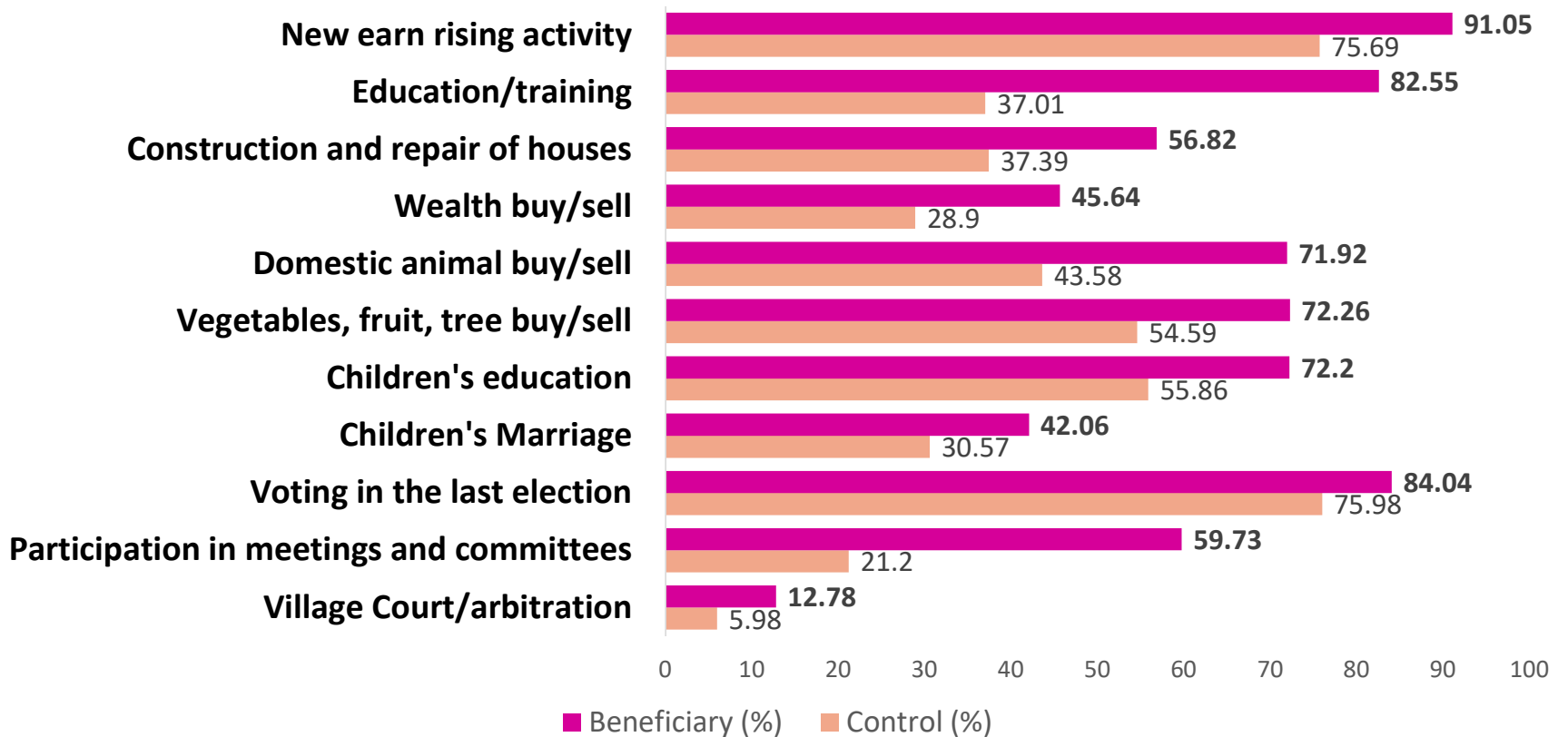
Status of Economic Condition	Beneficiary (%)	Control (%)
Rich	0.45	1.15
High middleclass	1.12	1.61
Middleclass	6.49	3.21
Low middleclass	17.00	8.26
Poor	61.74	36.70
Extreme poor	13.20	49.08
Total, n (%)	447 (100)	436 (100)

The extreme poor households was 13% in beneficiaries while it was 49% in control group

WOMEN EMPOWERMENT

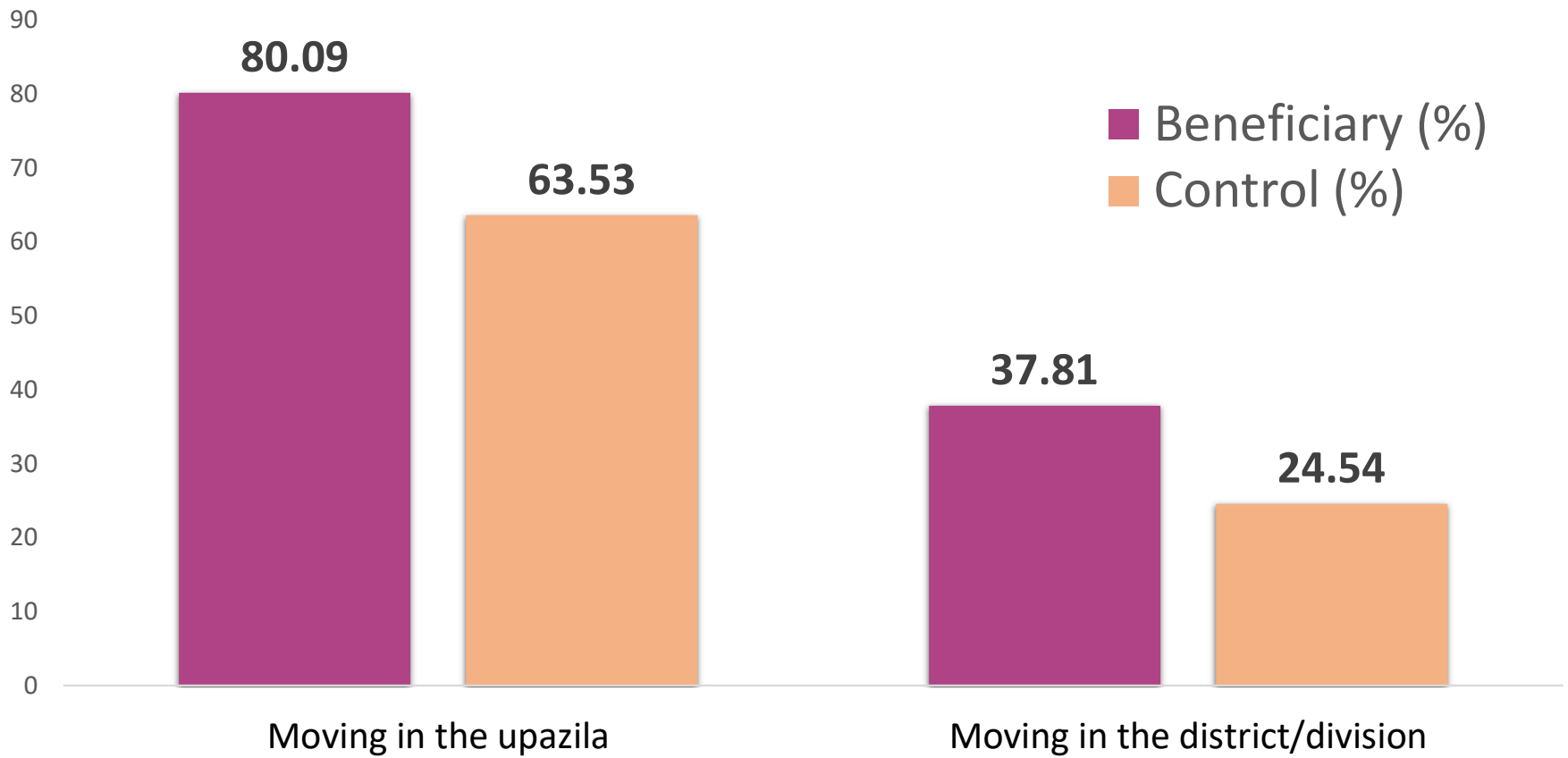


PERCENTAGE OF WOMEN PARTICIPATING IN THE HOUSEHOLD DECISION MAKING



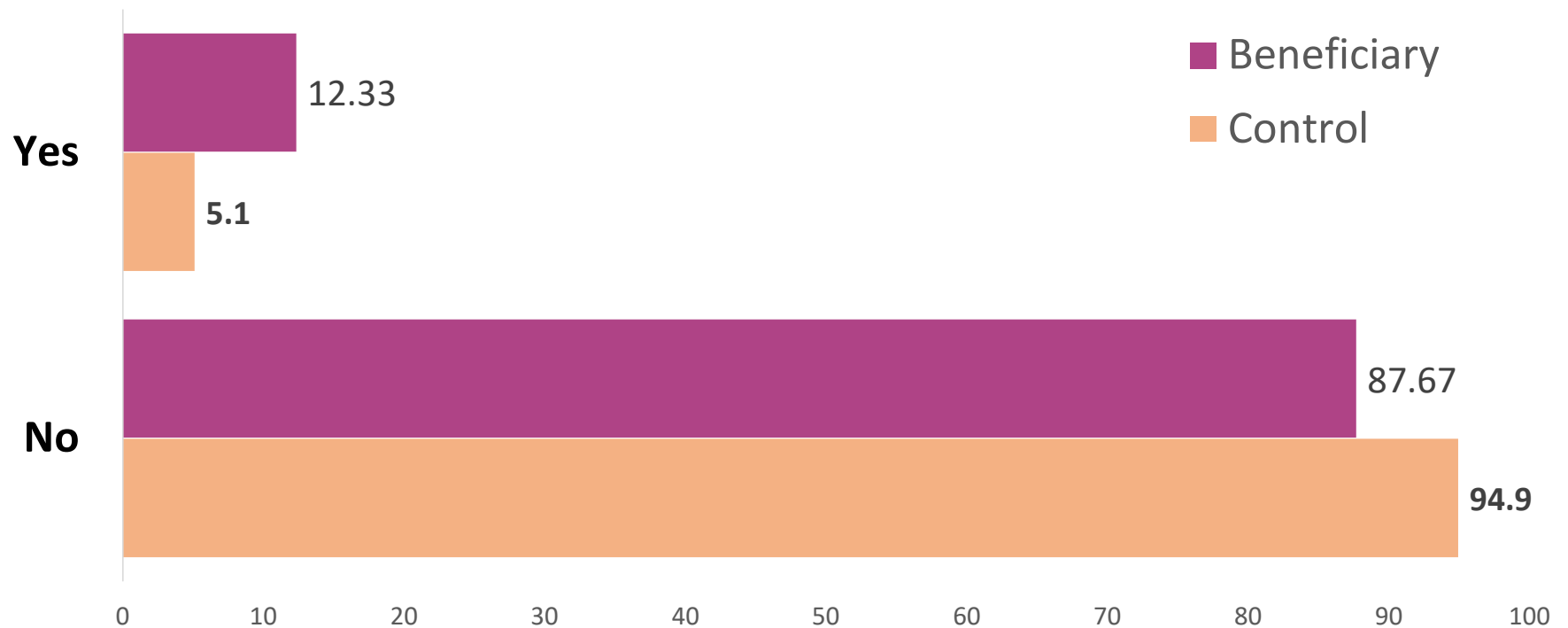


Percentage of Women Having Mobility Outside Home





Percentage of Women Having Bank Account

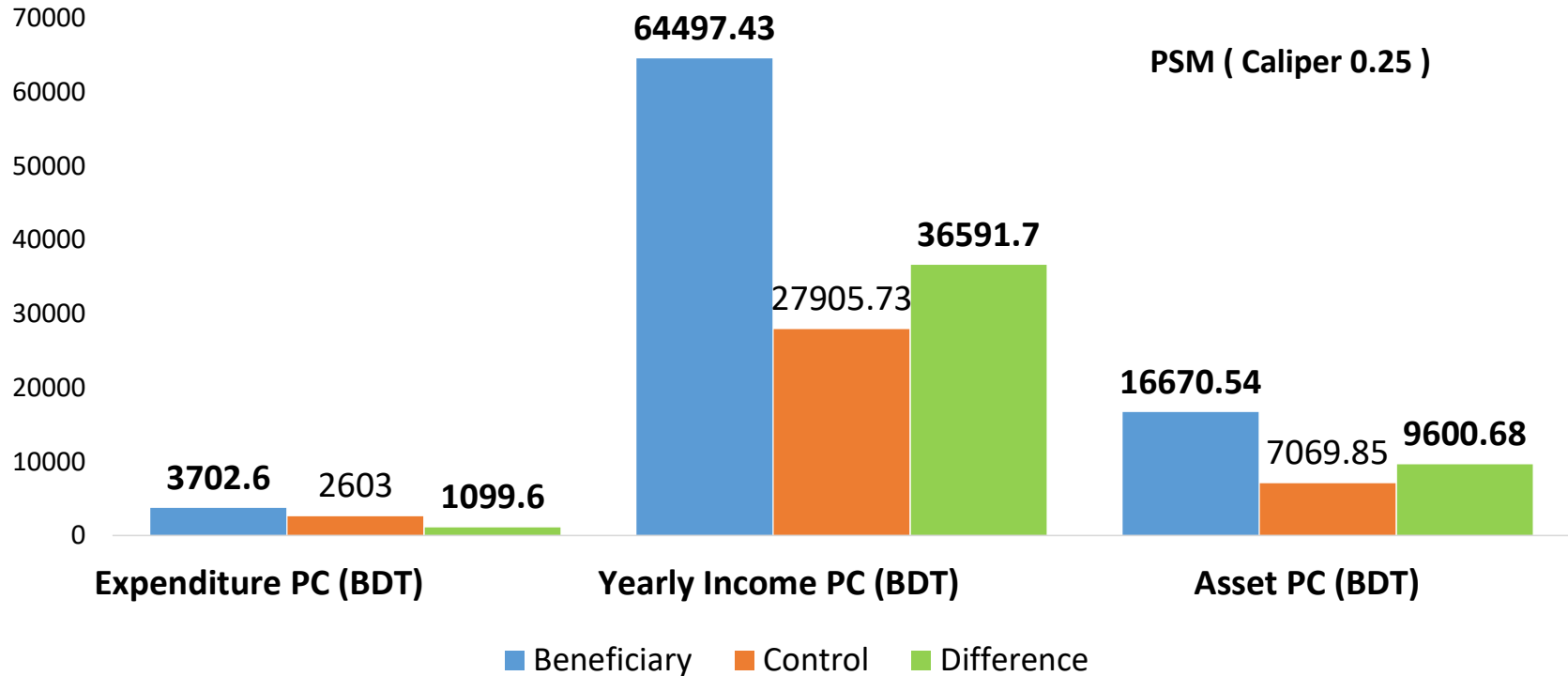


The beneficiary women are ahead of the women from control households in terms of having a bank account of their own

**INCOME ASSESSMENT THROUGH PROPENSITY
SCORE MATCHING (PSM) & DIFFERENCE-IN-
DIFFERENCE (DID) METHOD**



PROPENSITY SCORE MATCHING (PSM)



For caliper 0.25, the **income discrepancy** between members and non-members is **131%**, while the equivalent difference in **consumer expenditure is 42%** and asset disparity is about **137%**



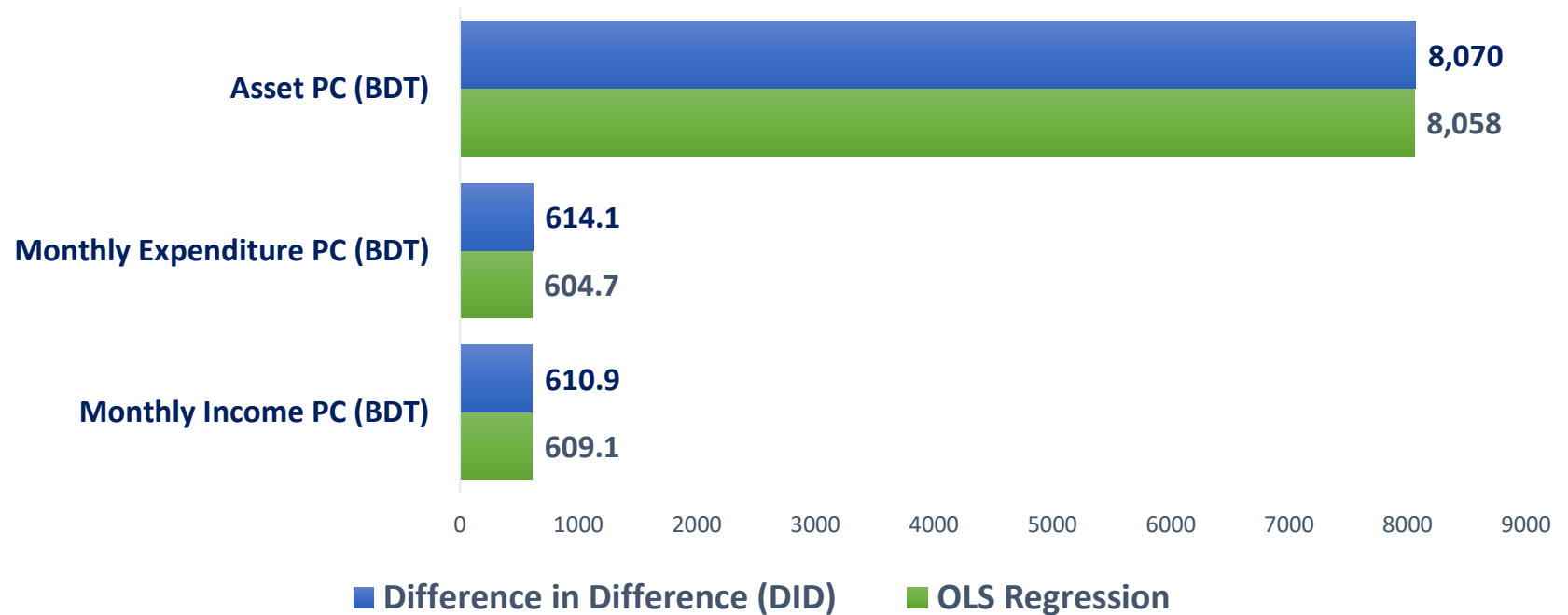
DID REGRESSION RESULT

	Monthly Income PC (BDT)	Monthly Expenditure PC (BDT)	Non-Land Asset PC (BDT)
End year- Base Year	479.7***	931.9***	2,133***
	(98.77)	(132.4)	(748.6)
Beneficiary- Control (at base year)	-76.53	233.9*	3,167***
	(98.21)	(131.7)	(744.4)
Difference in Difference (DID)	610.9***	614.1***	8,070***
	(138.9)	(186.2)	(1,053)
Constant	1,478***	1,934***	3,605***
	(69.84)	(93.62)	(529.3)
Observations	1,768	1,768	1,768
R-squared	0.083	0.112	0.179

On average, **beneficiaries** households had 610 BDT **more per capita monthly income**, 614 BDT **more per capita monthly expenditure**, and 8070 BDT **more per capita value of assets** than **control** households and is statistically significant.



SUMMARY OF WELFARE COMPARISONS BY DIFFERENT METHODS : DID vs OLS

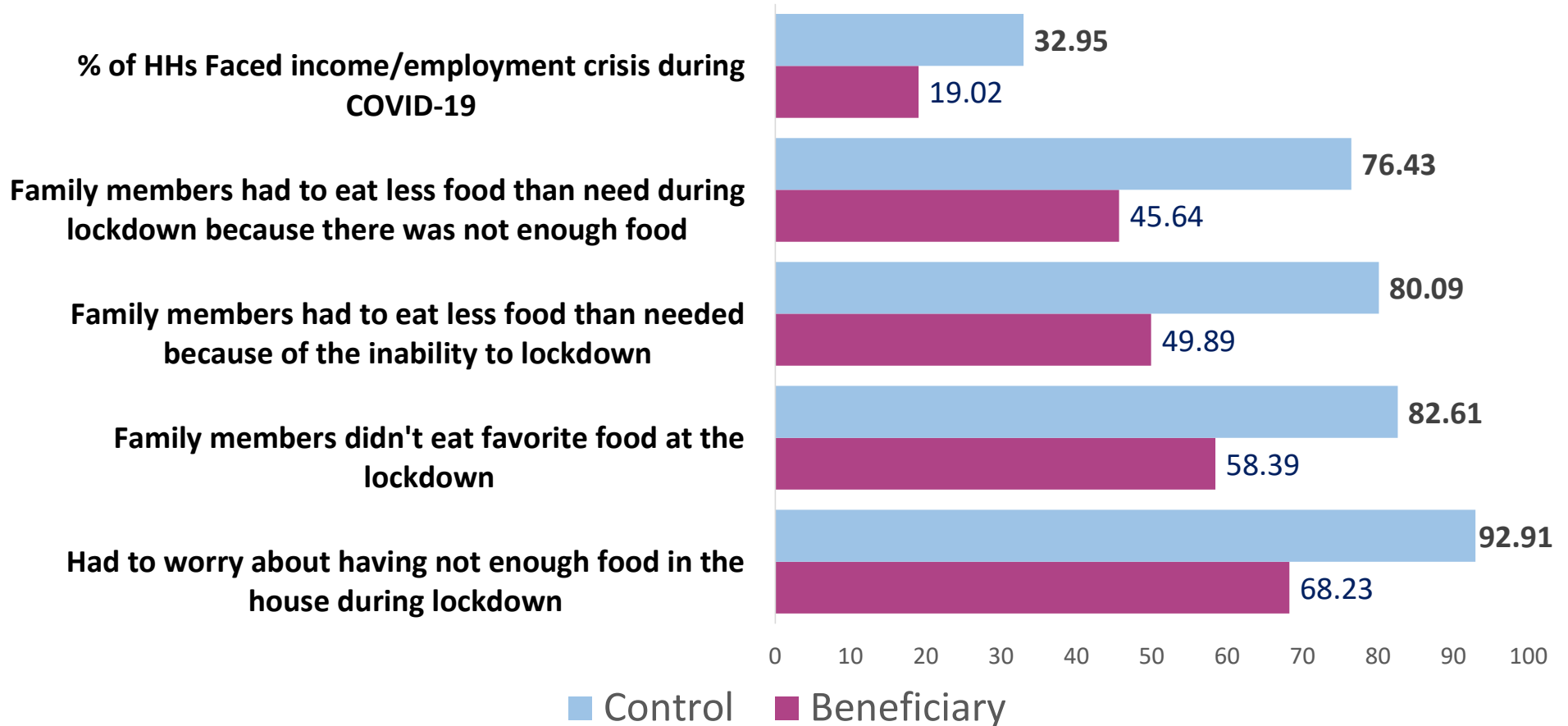


These methods show that despite having roughly similar edges over the control group other than the participation in SWAPNO, the **SWAPNO beneficiary households had a higher monthly income** per capita of BDT 609-610, a **monthly expenditure** per capita of BDT 604-614, and a **current asset** per capita of BDT 8058-8070.

COPING UP WITH COVID-19 CRISIS

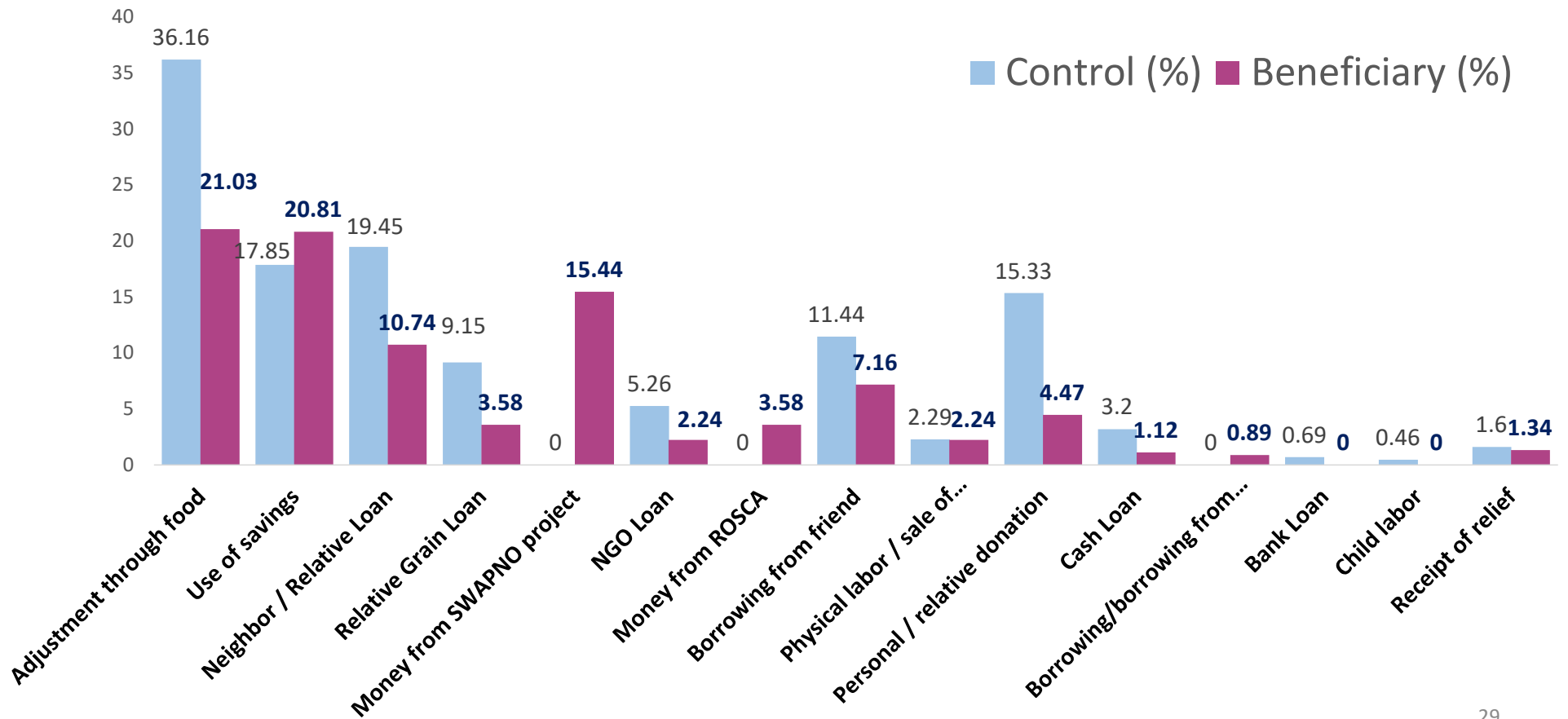


Employment and Food-related Shocks during COVID-19





EMPLOYMENT CRISIS & MAJOR COPING STRATEGIES DURING COVID-19 PANDEMIC





**SWAPNO BENEFICIARIES
IN RMG SECTOR**



SWAPNO BENEFICIARIES IN RMG SECTOR

- In a group discussion with the **former SWAPNO beneficiaries** presently working in the **garments factory**, it was reported that they presently earn **Tk. 9000/- per month**
- With overtime, **one can also earn as high as Tk.14,000/-**
- They can now **feed their family well** and also **send money to home** for the children's education through mobile banking (**Bkash, Nogod**).
- It was also revealed that as they **now earn stable income**, none was found willingly to return ever to their husbands who deserted them once breaking the trust.



POLICY RECOMMENDATION



POLICY RECOMMENDATION

- Considering the effectiveness of the programme, it should be implemented in **other remote areas** of Bangladesh so that people can come out of extreme poverty. *SWAPNO* model can also be replicated in **urban areas** of the poverty-stricken districts.
- To accommodate more penurious women under the *SWAPNO* coverage, the number of beneficiaries **in each ward can be increased**.
- In line with the present market rate and cost of living, **per day wages can be increased** so that the beneficiaries can invest more money in their regular IGAs as well as avail improved living standard.



POLICY RECOMMENDATION

- The **daily compulsory savings** amount can also **be set to higher limit** so that the beneficiaries can save more and secure their future need.
- Even though the study results shows that, the food security level of the beneficiaries have increased significantly, yet **the economic conditions is still to be improved** as most of them are still living in poor quintile
- Although SWAPNO project has enhanced the decision making power of the beneficiaries, the overall decision making power of the control group women is also highly plausible **which indicates the overall situation of women empowerment is improving in Bangladesh**



MOMENTS FROM END-LINE EVALUATION OF SWAPNO

THANK YOU



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