

**End-line Survey of Strengthening Women's Ability for Productive
New Opportunities (SWAPNO) -3rd Cycle**

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Strengthening Women's Ability for Productive New Opportunities (SWAPNO) is a transfer-based poverty graduation project aimed towards rural ultra-poor women who are divorced, widowed, abandoned or left with disabled husbands. The project (SWAPNO) builds on UNDP's experience with the Rural Employment Opportunities for Public Assets (REOPA) project intervention, which was implemented by the Local Government Division (LGD) of MoLGRD&C from 2007 to 2011. Informed by the successes of the REOPA project, the SWAPNO project is designed as a follow-up programme in partnership with LGD, comprising public works type safety net employment of extreme poor women in the most vulnerable districts. SWAPNO offers sizable benefits compared with many other conventional social protection projects. During the 15-months duration of SWAPNO project, beneficiaries get several kinds of benefits. They work from 8am to 2pm for 24 days per month and they have 150 BDT daily wage income. The actual per day wage is 200 BDT where 50 BDT is the compulsory savings which they can return after completion of the project. After completion of the project, beneficiaries get back the compulsory savings as an aggregate amount which is around 18,500 BDT. Altogether, each SWAPNO beneficiary has a transfer of BDT 72,000 over a cycle of 15 months. Along with the wage employment and compulsory savings schemes, SWAPNO project also enables their beneficiaries to participate in the Rotating Savings and Credit Association (ROSCA).

Objectives of the Study

The main objective of the present study is to assess the impact of the project SWAPNO 3rd cycle on beneficiaries' wellbeing, including income, expenditure and asset accumulation through rigorous methods of project evaluation. The other likely effects of the project on employment, health status, nutrition, food security, education, aspiration (subjective well-being), women's empowerment and COVID-19 coping strategies are also captured. We focus on the beneficiaries of the SWAPNO 3rd cycle (2020-21) who just completed 2020-21 cycle for measuring the effects of the project. The baseline study of SWAPNO 3rd cycle (2020-21) beneficiary was conducted in February, 2020 on 884 households, including 442 project and 442 control households. We conducted the end-line survey in December 2021 on the same set of households. Due to attrition, however, we finally got 447 beneficiary households and 437 control households.

As per UNDP standard evaluation criteria, this evaluation focused on four key lines of inquiry:

1. Relevance: The extent to which the objective, purpose, and outcomes of the intervention are consistent with the needs and interests of the people and the country's needs.
2. Effectiveness: Extent to which the outcomes of the development intervention have been achieved.
3. Efficiency: Extent to which resources/inputs (funds, time, human resources, etc.) have been turned into results.

4. Sustainability: Probability of the benefits of the intervention continuing in the long term

Methodology of the Study

We have 2 kinds of cohorts in both baseline and end line—the control group and beneficiary group, yielding four groups of households to work with- baseline control, baseline treatment, end line control, and end line treatment. Accordingly, the methodology of the proposed study has two main components: (a) comparing the change in the welfare status of the project beneficiaries over time with that of non-beneficiaries that were surveyed in the baseline by utilizing the framework of panel data and deploying the quasi-experimental methods such as the so-called difference-in-difference (DID) technique; (b) comparing the current welfare status of the project beneficiaries with that of the former beneficiaries within the set of “matched households” (to reduce selection bias) by deploying the so-called Propensity Score Methods (PSM).

Main Results of the Study

Five main conclusions emerge from our study. First, in respect of all major indicators of economic well-being, the SWAPNO beneficiaries graduating from the current cycle of 2020-21 outperformed the control group households. We focused on income per capita, consumption expenditure per capita and non-land assets per capita as three key economic indicators determining long-term income growth and economic well-being. This conclusion is upheld by all methods: simple OLS exploring the observed current differences in welfare, Propensity Score Matching (PSM) and the Difference-in-Difference (DID) methods.

The evaluation study observed that SWAPNO beneficiary have on average 131.13% higher yearly per capita income than the control counterparts. The difference in respect of per capita consumption expenditure is understandably less (because of the heightened emphasis on savings in beneficiary households) but still considerable. According to the Propensity Score Matching (PSM) methods, SWAPNO beneficiaries have, on average, 42.24% higher per capita consumption expenditure than the control group. The most striking difference is observed in terms of capital accumulation. The SWAPNO beneficiary group has 1.4 times higher non-land assets than that observed for the control group. The Difference-in-Difference (DID) in income, spending and asset between SWAPNO beneficiary and control households shows that on an average, current recipient households had BDT 610 more per capita monthly income, BDT 614 more per capita monthly expenditure, and BDT 8070 more per capita value of assets than control households. Control households, on the other hand, fared marginally better in two of the three variables during the baseline survey period.

The benefits from the SWAPNO project are not just noticeable in terms of major economic indicators but also reflected in terms of dietary diversity and “subjective measures” of well-being. Among the beneficiary households, 53% percent have median or above bear dietary diversity, which is around 31% for the control households indicating significantly higher dietary diversity for SWAPNO beneficiary households. Around 20% of the beneficiary households reported about food surplus while only 4.82% of the control households mentioned that they had surplus food in their house. They also tend to be more ambitious marked with higher aspiration for themselves (20.22% as against 6.03%) and for their children (45.70% vs. 31.87%). We observed that, the prevalence of underweight children is comparatively lower SWAPNO beneficiary group (2.23% as against 5.15%) than the children from control households. The same trends emerge in case of stunted children (3.57% vs. 7.38%). We have to keep in mind the malnutrition status in terms of stunting, wasting and underweight was found extremely lower than national estimation according to Bangladesh Demographic and Health Survey (BDHS). This may happen due to the lower sample size of this study which is not country representative. Therefore, it is not comparable to nationwide childhood malnutrition status. It will require a much bigger sample to generate representative estimates for child under-nutrition. However, the issue of adult anthropometry needs to be paid more attention in SWAPNO projects, as no clear-cut advantage is discernible in beneficiary vs. control household comparison.

The evaluation study documented that woman having decision making power in terms of new earn rising activity (91.05% vs. 75.69%) and women’s participation in meetings and committees (60% vs. 21%) are significantly higher for SWAPNO beneficiary households than that of the control households. In summary, women from the beneficiary households have more physical mobility and greater decision-making power than the control households. The project also had a significant impact on its beneficiary during the COVID pandemic era. We observed the SWAPNO beneficiary households faced less crisis than those of the control households (19% vs. 29%) during COVID-19 pandemic. We observed that almost 77% of the control groups reported they had eaten less food than their need while it was only 45% for the SWAPNO beneficiary which indicates that SWAPNO intervention tackled the food security issues in some manner.

Policy Implications of the Study

Several policy implications are noteworthy. First, there are issues of project delivery that needs to be revisited. For instance, a recurring observation emerging from the FGDs is the factor of institutional delays on disbursing wage income—due to bureaucratic hassles—which often increase beneficiary indebtedness and even result in incurring higher costs of food and non-food household expenditure items. However, this issue merits greater examination. If the concern is true, then one way-out could be to arrange interim financing from the partner NGOs or any other third source of institutional finance to make wage funds readily available. A counter-argument is that partner NGOs may be constrained by financial resources. In

view of this, it is important to ensure that all cash transfer commitments to the recipients must be institutionally available at the outset. Second, there are issues relating to “second-chance” and more “intensive monitoring” that are required to make not-so-successful project participants viable over time. This may include more hand-holding of the less entrepreneurial sections of the poorest women by way of extra-doses of livelihood training, skill formation, job search and confidence-building measures. Third, the SWAPNO project shows that, with injection of threshold amount of external resources, the persistent poverty trap syndrome can be overcome. This is in contrast to the tokenism that characterizes the conventional social protection projects. While this is a big success for the SWAPNO type of Mini Big-Push intervention, the issue of sustainability of the project impact has not been settled for good. The changing economic fortunes of the former beneficiaries is a case in point: they need to get some attention from the SWAPNO project to ensure long-term graduation from the poverty trap by enhancing their resilience capacity to bounce back when setbacks occur (they are bound to occur). The main big message of the study is that escaping extreme poverty over a short period is not only possible, but also desirable given the alternative scenario of largely spoon-feeding nature of the current social protection projects implemented over a longer period.

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