Supporting Women's Livelihoods at Scale

RCT Evidence from a Nationwide Graduation Program

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Impact Evaluation of the Supporting Women's Livelihoods Program in Zambia

Introduction

- Large, growing body of literature that a "graduation" approach can help women sustainably improve their livelihoods

- The "Graduation" approach provides a holistic package that typically includes a productive asset transfer, training on how to use the asset, consumption support, individual coaching, savings support, and health information.

- The program attempts to relax multiple constraints faced by the poor through a large, one-off injection of capital and skills

- Originally designed and implemented by BRAC in Bangladesh, Bandiera et al., (2016) show that this intervention was able to boost consumption and accumulate assets in Bangladesh.

- Banerjee et al., (2015), show that adaptions of the program led to higher consumption, food security, savings, and asset holdings in 5 of the 6 countries that formed part of their study. These effects can be attributed to an increase in income from income generating activities.

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- Studies (Bandiera et al., forthcoming; Duflo et al., forthcoming) also show that these programs have lasting effects many years after the intervention.

- Two of the programs that have been evaluated specifically target women (Bandiera et al., 2016 and Blattman et al., 2016). The former targets women in rural areas. The latter targets ultra-poor women using a simplified version. Both show that these programs improve, among other desirable outcomes, the earnings of the women that were included in the experiment.

- However, less is known about the contribution of **the individual components** of these programs and the differential effects on male and female entrepreneurs.

- Further, less is known about the effects of this form of **intervention at scale**. It appears that a "second generation" literature is moving in this direction, though.

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- Recently, Bossuroy et. al (2022) test the effects of providing a lump-sum cash grant, psychosocial interventions, or both the cash grant and psychosocial interventions to extremely poor women in Niger. These interventions were layered on top of national cash transfer program.

- This study focused on the 3rd wave of the cash transfer program, which reached 22,507 beneficiary households in 329 villages in 17 communes of the 5 most populous of Niger's eight regions. 4,712 households were drawn into a sample for data collection and allocated to one of the four treatment arms.

- **The training was delivered by private trainers contracted by the government through small firms.**

- The study finds that all three interventions have positive effects on economic effects on the beneficiaries. The most encouraging result is that the arms with psychosocial interventions were the most cost-effective

- **In our study, we ask if a graduation-type program with a cash grant and business training can be successfully delivered at scale? And what elements of the model are most impactful when implemented entirely by a developing-country government?**

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Background

- In 2016, Zambian government launched a girl's education and women's empowerment program, with a loan from the World Bank

- The "Supporting Women's Livelihoods" component of the program initially aimed to reach 75,000 women breadwinner beneficiaries across 51 districts

- Key: Ministry of Community Development and Social Services (MCDSS) is the implementer

- The "Full Package" intervention we test includes a cash grant ($225 delivered through mobile phones), savings groups, life and business skills training, and mentorship. Th training & mentorship were delivered by Community Based Volunteers (CBVs)

- The RCT was conducted during the second phase of the roll-out (so some initial kinks in the first phase had been worked out.) This phase commenced at the beginning of 2019.
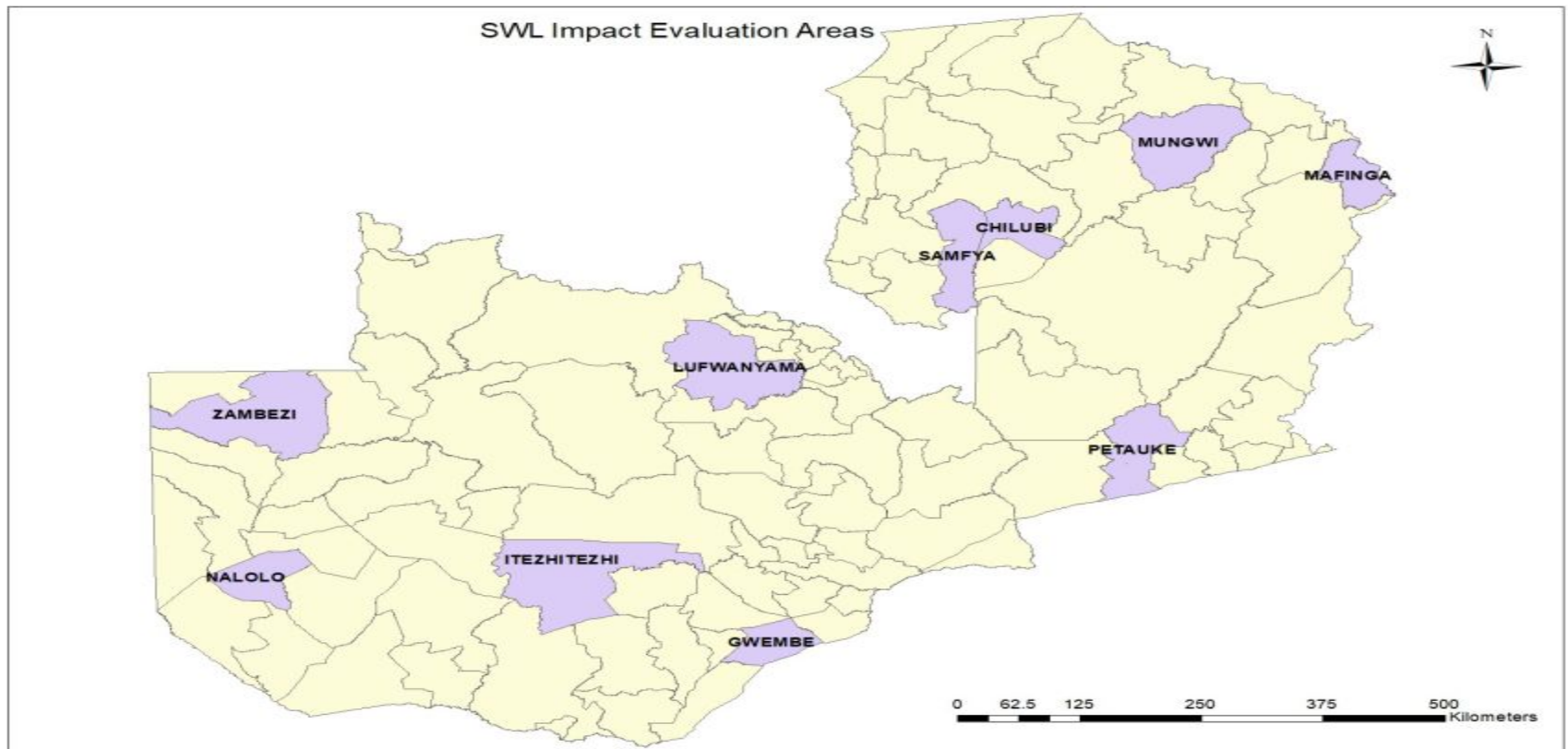
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Design

- Randomized at CWAC (essentially, village) level:
  - Arm 1: Pure control (mobile phones only)
  - Arm 2: Human capital arm – training & mentorship
  - Arm 3: Financial capital arm – cash grant and savings groups
  - Arm 4 Full package – cash, savings groups, and training & mentorship
  - Arm 5: Full package (CS)– cash, savings groups, training & mentorship, and consumption support
  - Arm 6: Eligible beneficiaries in Arm 5 CWACs that did not receive the intervention
- 298 CWACs in 10 Districts. Number of beneficiaries assigned in proportion of eligible beneficiaries in a CWAC.
- We had to drop one district. Sample of 4101 at baseline (November and December 2018) and 3826 at the midline survey (which commenced in February 2020).

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Districts

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ANCOVA

$$Y_i = \alpha + \beta_1 FP_i + \beta_2 F_i + \beta_3 T_i + \beta_4 CS_i + \beta_0 Y_{i,0} + \sum \theta_s 1(i \epsilon S) + \varepsilon_i$$

Baseline dependent variable used as a control when available

Cluster (CWAC) robust standard errors

*p<.1 **p<.05 ***p<.01.

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Consumption

	Total consumption	Food consumption	Non-food consumption
Full package	431.20***	319.13***	105.06***
	(99.913)	(83.488)	(24.536)
Finance only	463.21***	350.63***	113.46***
	(125.444)	(103.673)	(26.181)
Training only	5.17	7.03	19.79
	(105.289)	(88.854)	(20.131)
& Consumption	-35.65	-62.03	30.16
	(102.977)	(85.119)	(28.707)
Observations	3807	3826	3807
Control mean	1986.383	1700.809	282.987
p-value (FP = F)	0.788	0.749	0.752

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Finance & Assets

	Savings (B)	Loan total in past 12 months (B)	Assets index (Z)	Livestock index (Z)
Full package	335.76***	20.75*	0.26***	0.15**
	(45.527)	(11.292)	(0.079)	(0.075)
Finance only	311.65***	5.37	0.25***	0.21**
	(51.133)	(7.189)	(0.084)	(0.101)
Training only	-13.17	-14.14*	-0.03	0.03
	(42.710)	(8.544)	(0.074)	(0.063)
& Consumption	-43.47	0.35	-0.04	-0.04
	(45.806)	(11.674)	(0.068)	(0.063)
Observations	3811	3826	3826	3812
Control mean	186.667	23.038	0	0
p-value (FP = F)	0.629	0.167	0.893	0.542

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Employment & Earnings

	Supplied labor (B)	Ran non-farm business (B)	Sold crops (HH)	Earnings from crops (HH)	Owned livestock (HH)	Earnings from labor (HH)	Sold livestock (HH)	Earnings from livestock (HH)	Business profits (HH)
Full package	-0.15***	0.07**	0.19***	603.13***	0.23***	-277.27***	0.12***	30.33	777.41***
	(0.043)	(0.031)	(0.039)	(221.975)	(0.038)	(70.530)	(0.030)	(39.695)	(258.752)
Finance only	-0.16***	0.07*	0.21***	920.96***	0.24***	-197.02**	0.07**	31.60	1219.52***
	(0.044)	(0.035)	(0.036)	(250.401)	(0.038)	(83.270)	(0.035)	(37.527)	(328.945)
Training only	-0.02	-0.03	0.09**	-56.00	0.07**	-182.35**	0.04	-11.37	-191.74
	(0.046)	(0.033)	(0.036)	(219.069)	(0.036)	(71.074)	(0.030)	(34.390)	(223.491)
& Consumption	0.01	0.01	-0.01	30.37	-0.07*	106.71*	-0.03	7.72	247.33
	(0.035)	(0.026)	(0.035)	(170.955)	(0.036)	(58.198)	(0.026)	(29.275)	(290.863)
Observations	3825	3826	3813	3808	3826	3825	3750	3750	3819
Control mean	0.627	0.198	0.402	905.219	0.531	641.453	0.250	159.791	1470.963
p-value (FP = F)	0.911	0.977	0.615	0.116	0.892	0.276	0.169	0.971	0.179

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Emotional Well-being

	Perceived happines	Self-esteem (corrected)	Well-being index	Decision making scale (0-12)
Full package	0.16***	-0.61	2.12***	0.17
	(0.033)	(0.461)	(0.761)	(0.133)
Finance only	0.21***	-0.10	2.83***	0.22
	(0.034)	(0.500)	(0.755)	(0.153)
Training only	0.02	0.12	-0.56	-0.04
	(0.034)	(0.459)	(0.842)	(0.136)
& Consumption	-0.00	-0.23	-0.64	-0.01
	(0.032)	(0.437)	(0.676)	(0.147)
Observations	3826	3826	3826	3826
Control mean	0.560	-2.973	47.425	10.836
p-value (FP = F)	0.106	0.308	0.321	0.720

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Conclusion

- The cash grant led to large increases in consumption, savings, and assets. The returns in consumption from the grant are positive after two years.

- Beneficiaries of the grant were less likely to supply labor and more likely to run non-farm businesses. They earned less from labor. Instead, they were more likely to run businesses, and had significant increases in business profits and earnings from selling crops

- The grant increased self-reported happiness and well-being, but it had no effect on self-esteem and decision making

- In contrast to the grant, the training had not effect. There are multiple explanations:

  - Among these is the cascade model that was used to deliver the training.

  - Our analysis also suggests that the CBVs did not have sufficient knowledge on how to run a business

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Rather obvious reflections on the learnings for policymakers and program implementers

- Labelled grant

- Think carefully about the implementation of the training:

  - Training of the trainers

  - Curriculum

  - Trainer experience and motivation

- Improve on the M&E, perhaps using feedback from e.g., WhatsApp groups (when connectivity is not constrained) and other mobile-phone driven apps

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Important research questions that remain to be investigated

- In cases where training works, is it the trainer or the curriculum?

- In cases where training does not work, at scale, how do we determine if this is not related to the context? Do we even need training if it is complex to implement at scale?

- To what extent are the impacts, at scale, related to an increase in demand?

- How do we leverage technology for better M&E (feedback) when self-reported participation in surveys is not reliable?