# Summary of SWAPNO impact assessment

SWAPNO (Strengthening Women's Ability for Productive New Opportunities) is a public works based graduation model project targeting distressed and vulnerable rural women. The project not only aims at lifting poor women out of poverty during the project period, but also help them sustain with a higher income level after the end of project support. While the first part is relatively easy due to high wage income, the second part of sustainability of project outcomes requires additional interventions. SWAPNO, following global best practices, complements public works with mandatory and voluntary savings, training on life skills & livelihoods and linkages with local markets and potential employers. The idea is that the set of skills learnt from training will help beneficiaries invest their savings for productive purposes, which would yield a stream of income in years to come.
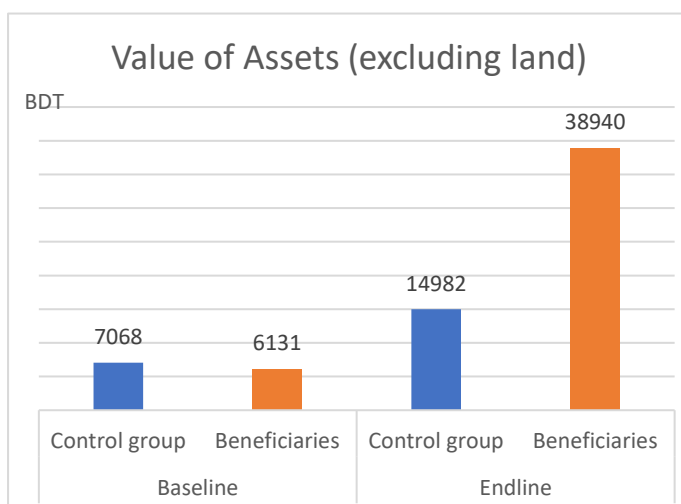
A baseline survey of 1200 households was carried out prior to project implementation in order to establish the pre-project socio-economic conditions of the poor women. Bangladesh Institute of Development Studies conducted a study at the end of the first cycle of beneficiary women to capture project impact, using the same sample. The method of Randomised Control Trial with a control group was employed, to ascertain the attribution of the project to results.

The endline study found that guaranteed wage employment for 18 months, complemented by returns from investment in productive assets, has increased household income substantially for the participating households. This has enabled a large share of beneficiaries to move out of abject poverty. It has also led to an improvement of their social status, self-esteem and confidence, as well as their aspirations for a better life in future. Such non-income outcomes are believed to help beneficiaries sustain their high income and overall well-being beyond the project.

Extreme poverty incidence
(including graduation bonus)
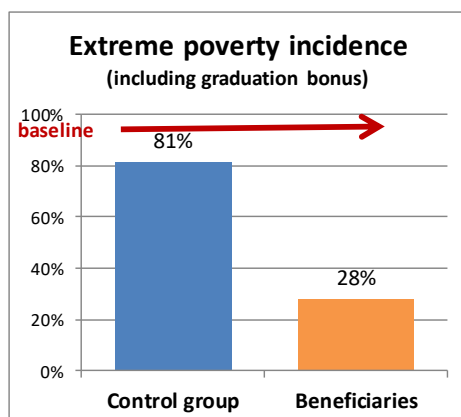
95% of the beneficiary and control group households were extreme poor at baseline. The income of SWAPNO women increased more than three times and this has reduced the incidence of poverty. The endline survey shows that only 28% of the beneficiary women are now below the extreme poverty line. This figure is still very high in the control group, around 81%. Estimates show that about 52% reduction of extreme poverty can be attributed to SWAPNO. This has been brought about by an increase in yearly income of about 40,000 Taka attributable to the project.

Annual expenditure of beneficiary households increased by around 20,000 Taka. They spent substantially more than the control group on food, clothing and especially education. All these increases are attributable to SWAPNO. The beneficiaries are now more food secure as the share of households skipping one or two meals has dropped. Around 55% of beneficiary households take three meals a day. Three out of four SWAPNO households can now afford acceptable diet diversity, as against only 36% at baseline and 55% of control group households currently. Beneficiary households spend about 3,320 Taka on food per month, which is 1,000 Taka more than baseline. Of this increase, around 450 Taka can be attributed to SWAPNO.

Value of Assets (excluding land)

BDT

	Baseline		Endline	
	Control group	Beneficiaries	Control group	Beneficiaries
Value	7068	6131	14982	38940

The end line study found significant increase in assets of the beneficiaries. The total value of their assets, excluding homestead land, has increased more than six times – and at the time of the survey half of the women had not yet invested their graduation bonus in assets.

Most of the beneficiaries were found to have invested in livestock, poultry and other productive assets. Livestock has become the main asset of the beneficiaries now. Not just the amount, but the composition of asset has changed as well - livestock constitutes about 43% of their total assets, which was only 13% before SWAPNO. The graduation bonus has also helped the beneficiaries access agricultural land as they are leasing land.

On average, mean value of livestock for beneficiary households increased from around 2,000 Taka at baseline to about 21,000 Taka in endline. Some 16,000 Taka increase in value of livestock can be attributed to SWAPNO. In case of poultry, the value of assets has increased from about 400 Taka to around 1,800 Taka and the project's contribution is about 1,300 Taka.
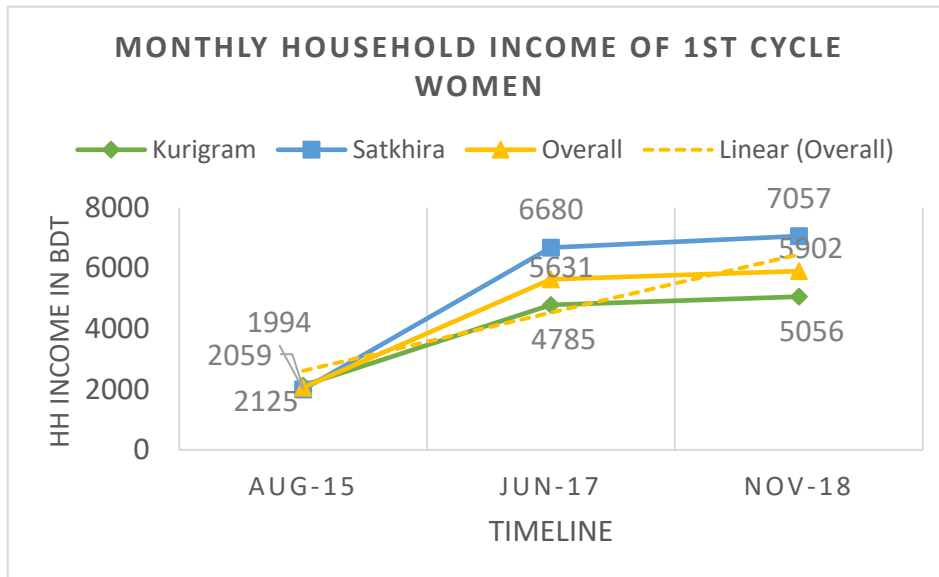
There has been a drastic change in the composition of household assets from baseline to endline. Livestock now constitutes 43% of total assets of beneficiary households, and this was only 13% before SWAPNO. Household durables made up about 54% of total assets, in both treatment and control groups, at baseline. This composition is significantly changed through the SWAPNO intervention. Although SWAPNO households could afford to double the value of such durables, their share of total assets has actually declined to 19%. This shift in composition of assets from unproductive to productive assets is a life-changing event for the beneficiaries, with significant implications for the sustainability of the outcome of the project.

The proportion of women reporting greater control over own income and assets has significantly increased. Around 91% of SWAPNO women, as against 80% of women in the control group, reported to have full control over their property. The women reported higher decision-making ability in income generating activities, with SWAPNO contributing a 53% increase in the share of women empowered to such decision making. Their ability to take decisions on their own will help sustain their income in the absence of project support. Significant improvement was also observed in their mobility outside home, aiding access to markets and service providing institutions as a result of project participation.
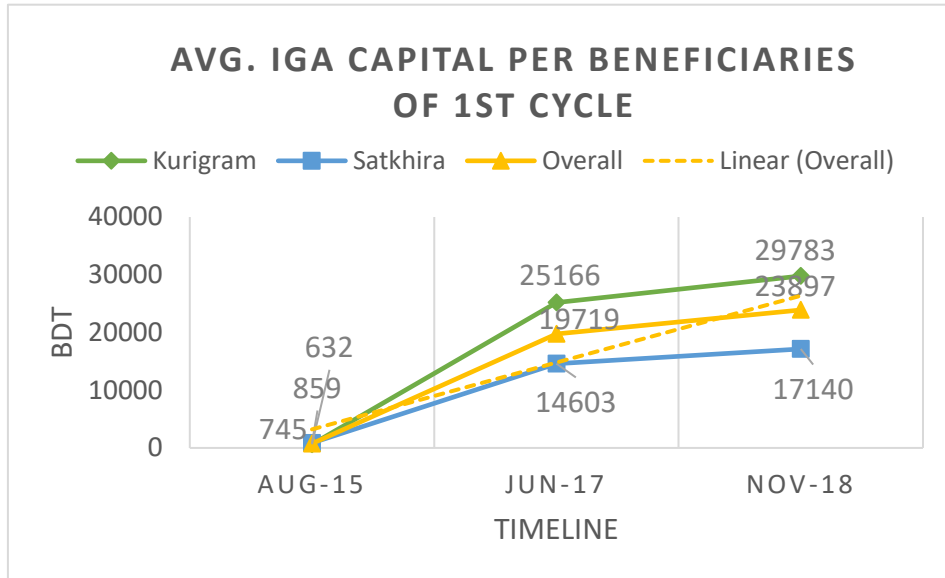
Beneficiaries have through the project intervention become more resilient to shocks. They are better able to cope with disasters with their own assets, particularly their savings. The SWAPNO women appear to be highly optimistic about the future and express significantly higher optimism about achieving their future goals, as well as a capacity for realisation of these goals.

Progress of SWAPNO Beneficiary

- Each beneficiary of 1st Cycle received BDT 88,600 as wage of which BDT 22,150 received as mandatory savings at end of the employment tenure.
- Market driven livelihood support is helping them to escape extreme poverty. It has been observed from the follow-up data after one and half year, the average household income is sustained and continued the upward trend. At the end of project cycle in June 17, the average monthly income of 1st batch beneficiary was BDT 5,631 and after one and half year in November 2018 it was found BDT 5,902 indicating sustained improvement of income.

MONTHLY HOUSEHOLD INCOME OF 1ST CYCLE WOMEN

Legend: Kurigram, Satkhira, Overall, Linear (Overall)

	AUG-15	JUN-17	NOV-18
Satkhira	1994	6680	7057
Overall	2059	5631	5902
Kurigram	2125	4785	5056

Y-axis: HH INCOME IN BDT (0 to 8000)
X-axis: TIMELINE

- From the second month of employment with SWAPNO, beneficiaries started Rotating Savings and Credit Association (ROSCA) within the group. Totally 640 Rotating Savings and Credit Associations (ROSCA) were formed in Kurigram and Satkhira among 8,928 women beneficiaries. In total BDT 7.6 crore savings were accumulated as of December 2018. Each beneficiary women received at least BDT 7200 each from the accumulated savings. Utilizing ROSCA and other savings, all beneficiaries started different Income Generating Activities (IGAs) along with their regular employment in public assets maintenance work. The most frequently operated IGAs of 2nd cycle beneficiaries are Goat Rearing, Small Business, Cow Rearing, Fish Culture, Poultry Rearing, Tailoring, Rice business and Grocery.

- The Income Generating Activities (IGA) follow-up data of 1st cycle beneficiaries show that average capital investment has increased over the period. The average IGA capital of 1st cycle beneficiaries were Tk. 19.7 thousand after the end of project cycle in June 2017 and in November 2018 the average capital size was found Tk. 23.9 thousand. It reveals that SWAPNO beneficiaries are improving their productive asset base even after one and half year.

AVG. IGA CAPITAL PER BENEFICIARIES OF 1ST CYCLE

Legend: Kurigram — Satkhira — Overall — Linear (Overall)

TIMELINE	Kurigram	Satkhira	Overall
AUG-15	632	745	859
JUN-17	25166	14603	19719
NOV-18	29783	17140	23897

Y-axis: BDT (0 to 40000)

- The project demonstrated about 68% reduction of extreme poverty among the beneficiaries whereas, extreme poverty incidence declined by only 16% in the case of control group. Treating the counterfactual, a net 49.7% poverty reduction can be attributed to SWAPNO.

Incidence of Poverty

	Lower Poverty Line	Upper Poverty Line
Baseline — Control	97.0	99.0
Baseline — Benificiary	95.8	98.2
Endline — Control	80.8	84.0
Endline — Benificiary	27.9	34.5