

#### Multi-faceted Social Protection: Can it work? Yes. Now ask why and how.

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#### SMS message RCT



- In 2019: 45% of Americans got the flu shot
- In 2020: RCT testing this meme followed by a message "Share this joke with your pharmacist when you go to get your flu shot this year."
- What % of those who get the message will get their flu shot? Still 45% Lower? Higher? By how much?
- Suppose the answer is 48%
- Now jump to 2021. We do it again.

Will the results replicate?



#### The basic premise

#### Cause of poverty is complicated

Which is why singular-approaches usually have mixed at best results

So work on many problems at once



The Multi-Faceted Approach

("Graduation" or "Productive Inclusion" or "Livelihood Plus" or "Cash plus")



# Can it work?



#### Eight Sites of Original Graduation Tests



#### Impacts on Many Dimensions



#### Long-Term Impacts

7-Year Impacts of Bandhan's Program in West Bengal, India



#### **Cost-Effective?**





#### ...But it is expensive... Political Economy challenge



Banerjee, et al. 2015; Bandiera, et al. 2016 (Bangladesh)



#### And average results mask considerable variability





## Two "policy" challenges

- 1. How can this be done more cheaply
- 2. How can this be done more inclusively

But let's reframe the question...



# Why does it work?



### More cheaply

#### Policy-frame

- 1. Capital grant needed?
- 2. Household visits needed?
- 3. Group livelihoods work?
- 4. Group meetings work?
- 5. Pay-it-forward lowers cost?

#### Theory-frame (why)

- 1. Capital constraints binding?
- 2. Behavioral/social constraints binding?
- 3. Economies of scale for livelihoods?
- 4. Peers to enhance aspiration, information?
- 5. Pro-social preferences teachable?



#### More inclusively?

1. Adding mental health good?

- 2. Work in conflict zone?
- 3. Work in natural or epidemiological disasters?

- 1. Mental health a barrier to seizing opportunities?
  - ? from yesterday: test order!
- 2. Market access & safety key for success? Or substitutes?
- 3. Increase capabilities? Or competing demands, works less well?



#### I'll focus here on two questions

#### Is capital a key constraint?

(we know they are "relaxable")

#### Are "capabilities" a key constraint?

(are they "relaxable"?)



### Practical mechanics of asking "why"

- Data!
  - Qualitative data: helpful to form hypotheses, and interpret results
  - Process & short-run data (order of change, e.g.)
  - Long-run data, across domains (e.g. bags)
- Randomize treatment arms
- Test sources of heterogeneity across participants
- Test sources of heterogeneity across program sites (harder!)
  - Meager's agenda key
  - Why didn't we answer that in our 6-site *Science* paper?
  - Remember golden meta-rule of empirical research:

Thou ought have more data points than co-authors



### Are assets sufficient? Or Savings?





### Unpacking: Ghana Goat Drop

Intervention	GUP w/ savings	GUP w/o savings	SOUP	Asset only	Pure control
	(N=333)	(N=333)	(N=733)	(N=164)	(N=1299)
Productive asset transfer (e.g., livestock)	•	•			
Transfer of four goats				•	
Consumption support, training, coaching	•	•			
Access to savings deposit collector	•		•		
Savings deposits matched at 50%			•		
No services provided to household					•

NOTE: There were 642, 510, 163 within village control households in GUP, SOUP, and Asset-only villages, respectively

- **Sample:** Location is Ghana's Northern and Upper East Regions. There were 78 GUP villages, 77 SOUP villages, 45 asset only villages, and 76 control villages.
- **Two-stage randomization**: First at village-level and then at HH-level within a village.
- **Data:** Endline data; 3 years after the baseline.
- Paper: here, Banerjee, Karlan, Osei, Trachtman and Udry (2020)



#### Unpacking: Assets Only (Goat Drop) & Savings-Only Results





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#### More goats, but fewer other animals





### Are assets necessary?





### AVSI Uganda, Refugee + Host Communities

Intervention	T1: Full program individual coaching	T2: Full program group coaching	T3: Individual coaching, no asset	Control (in treatment villages)
	(N=2,200)	(N=2,200)	(N=2,200)	(N=2,200)
Consumption support (12 months)	•	•	•	
VSLA, FFBS, more	•	•	•	
Individual coaching	•		•	
Group coaching		•		
Asset Transfer	•	•		

- **Sample:** Kamwenge refugee settlement (50% of sample) and host communities
- **Data:** Midline data; ~12 months after beginning of the program including consumption support; ~6 months after asset transfer



#### AVSI Uganda: Mid-line Results

#### Treatment effects on key outcome indices at midline



Control group: mean = 0, SD = 1.



#### Increased "Capabilities" from Ghana Graduation program?

Does Poverty Increase Labor Supply? Evidence from Multiple Income Effects and 115,579 Bags

Banerjee, Karlan, Trachtman and Udry (2020)

- Basic setup: "manufacturing" operations as measurement
- Implemented on top of Ghana site from *Science*
- Does Graduation → increased productivity in new opportunity?





### Key results

Graduation Program

- Worked more on bags
- More effort per hour
- More capable of completing complex bags
- No negative income effect
  - Overall labor supply increased!
- Savings alone
  - More labor supply
  - Not more effort



Three more pieces suggesting "capabilities" are important

- Bayesian re-analysis of 6-site data from *Science* Bigger effect for those with *lower* mental health at baseline Implication: Capabilities a constraint, and Graduation relaxes
- 2. VSLA+ Cote d'Ivoire results

Striking results, given no capital infusion Alternative, peer-based path to "capabilities"?

3. Sahel ASP Niger results (next slide summary)



#### Niger: Program built on Cash Transfer program

4-country Sahel Adaptive Social Protection Program (ASP)

Intervention	Full package	Capital package	Social package	Control
	(N=1169)	(N=1166)	(N=1080)	(N=1193)
Monthly cash transfer (\$45PPP)	•	•	•	•
Coaching	•	•	•	
Village savings groups	•	•	•	
Training: Social norms / aspirations	٠		•	
Training: Life skills training	•		•	
Entrepreneurship training	•	•	•	
Lump-Sum Cash (\$320 PPP)	•	•		

• WB Partner: Africa Gender Innovation Lab and DIME

- Implementation: Government run; Sep. 2017-Jan. 2019
- **Design:** 325 villages. Mostly women. Village-level randomization.
- Scale/Sample: Part of large scale program: 20,600 beneficiaries (4608 HHs measured); >100k in cash transfer program
- Data: Follow-up 2; 3 years after baseline
- **Cost**: ~\$300USD per beneficiary, not including cash transfers



#### Niger Results (1.5 years)





#### Does order matter? Ghana: CBT-first Outcomes





# Implementation: How?



## Challenge

#### A = Designing the right program or policy

#### B = Implementing the chosen program or policy well

Success =  $A \times B$ 



### What goes into "B"?

Staff charisma and knowledge Staff motivation (and incentives) Quality of underlying training/information Beneficiary perception of implementer (trust?) Timing in the year, month, day Household dynamics & logistics Match of livelihood



## One example: DOLE Philippines

Intervention	T1: Group livelihoods and group coaching (N=600)	T2: Individual Livelihoods and group coaching (N=600)	T3: Individual livelihoods and individual coaching (N=600)	Control (N=600)
4Ps	•	•	•	•
Individual Asset transfer (\$300 per individual)		٠	٠	
Group Asset transfer (\$6,000 per group of 20 individuals )	•			
Individual coaching			•	
Group coaching	•	•		
Skills training	•	•	٠	
Savings facilitation	•	•	•	
Community mobilization	•	•	•	

- Phone survey: August 2020, 63% response rate (balanced)
- Implementation: started mid 2019
- Asset delivery delays: T2 and T3 started asset distribution in mid 2019, but only finished end of 2019, T1 only started end of 2019, finished early 2020
- **Program attrition:** 40% (T3), 30% (T2), 25% (T1) due to delays



#### **DOLE Philippines: Results**





### Further "how" questions

- "General equilibrium"
  - eg BOMA study by Carter & "pay-it-forward" Nepal by Janzen
  - Market prices, wages, sharing, competition, institutional crowd-in/out
- Technology
  - Staff constraint for scale
  - Homogeneity of info, lower cost of interaction. Human+tech solution?
- Organizational incentives and constraints
  - Government vs NGO: what is different? Incentives? Staff? Politics and "claiming"?
- Livelihood selection & value chain logistics
- Add-ons: leverage channel & trust
  - e.g.: Gender, Health, Information (eg COVID-19, Uganda)



## **Concluding Thoughts**

- 1. Poverty complicated (no surprise)
- 2. No one study is end-all holy grail

Instead: share & replicate & iterate & share etc...

- 3. Data quality matters (IPA & GPRL initiative)
- 4. Capital and Capabilities: Both movable, both important
- 5. Cost benefit ratio & public funding
  - Long-term impact materializing
  - + Finding lower costs
  - = Viable public finance



### Thank you!

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