

Comments to the proposal “Programme de Microcrédit aux plus pauvres et autonomisation des femmes en milieu rural au Bénin”

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2019 PEP Special General Meeting – September 2019

Summary of the proposal

- Two main research questions:
 - Does the PMCPP (*Programme de Microcredit aux Plus Pauvres*) program have a impact on female self-employment?
 - What is the impact of the program on female (economic) well-being?
- Data: FNM (Fond National de la Microfinance) data on appliers to a microcredit institution since 2007 and survey data, collected by FNM in 2013, on both program beneficiaries and non-beneficiaries.
- Methodology: diff in diff combined with matching.

Scientific Contribution

- I suggest to better indicate which is the original contribution of the proposal with respect to the existing literature. Several papers analyze the effect of microfinance program on self employment and on economic wellbeing.
- I propose the authors to extend the analysis to other dimensions of women's autonomy (e.g. participation in household decision making).
- The focus on self-employment and well-being as the two dimensions of female autonomy is justified by the government interest (reference missing). But, wellbeing is not the same as economic well being. Why focusing on economics aspects only?
- If authors provide arguments to restrain the focus on self-employment and economic well-being, then the title of the project could be changed accordingly.

Data and Empirical Strategy

- Measurement issues:
 - Why using poverty scoring rather than other measures of (economic) well-being?
 - Why not using other measures for self employment (e.g. enterprise performance, number of workers, ...)?
- Which non-beneficiaries individuals are included in the control group? Must be the ones you have in the 2013 survey, but how they have been selected?
- Which information are provided at baseline and in 2013? (available variables are important to understand if a matching is possible)
- More descriptive statistics could be provided. E.g. how many treated/non treated women? Where do they live?
- Information on the program are missing: how does it work? Which is the amount women receive? Which time frame?

Policy Relevance

- It is of course relevant for policy makers to have a rigorous evaluation of the public program PMCPP on a specific population, that is rural women.
- In my view (again!) the evaluation could be more interesting if other aspects of women's autonomy are added to the analysis.
- Not clear to me how the project (in the more recent version) can contribute to 'provide policy makers with a scientific strategy allowing a more precise targeting of poor people (potential beneficiaries of microcredit programs).

Minor Points

- References missing in the proposal
- Not clear to me what is wrong with the Dahoun et al. (2013) approach in authors' view. In particular I do not understand why they claim that the four dimensions selected by Dahoun et al. (2013) are 'causes and consequences and cannot be considered as constitutive elements of autonomy'.



Thanks!

