

DISCUSSION PAPER

# WOMEN'S AGENCY AMID SHOCKS: A Gendered Analysis of Poverty Dynamics and the Implications for Social Protection in Bangladesh, Peru and the United Republic of Tanzania



No. 45, May 2025

**VIDYA DIWAKAR OF THE CHRONIC POVERTY ADVISORY NETWORK,  
HOSTED AT THE INSTITUTE OF DEVELOPMENT STUDIES**

This research was developed by the Chronic Poverty Advisory Network (CPAN), hosted at the Institute of Development Studies (IDS), and supported by UN-Women.

The author would like to sincerely thank Andrew Shepherd (CPAN/IDS), as well as Silke Staab, Loui Williams, Antra Bhatt, Constanza Tabbush and Papa Seck at UN-Women and two anonymous reviewers all who provided hugely insightful comments on an earlier draft. The author is also grateful for feedback received from participants of a UN-Women–CPAN/IDS Expert Group Meeting held in September 2023, and especially Norma Correa (Pontificia Universidad Católica del Perú), Rachel Sabates-Wheeler (IDS), Flora Myamba (Women and Social Protection Tanzania) and Lopita Huq (BIGD), who acted as discussants to the paper at the workshop. The author finally would also like to thank Mauricio Espinoza (Wageningen University) for helpful advice on calculating poverty status of households in the Peruvian Encuesta Nacional de Hogares (ENAHOGAR) panel survey.

Suggested citation: Diwakar, V. 2025. “Women’s Agency amid Shocks: A Gendered Analysis of Poverty Dynamics and the Implications for Social Protection in Bangladesh, Peru and the United Republic of Tanzania.” UN-Women Discussion Paper Series No. 45. New York: UN-Women.

UN-Women Discussion Paper Series

ISSN (online): 25216112

© UN-Women, 2025. All rights reserved.

The UN-Women Discussion Paper Series features research commissioned as background papers for publications by leading researchers from different national and regional contexts. Each paper benefits from an anonymous external peer review process before being published in this series.

Access the series at: <https://www.unwomen.org/en/digital-library/publications/2015/7/discussion-papers-series>.

The views expressed in this publication are those of the author and do not necessarily represent the views of UN-Women, the United Nations or any of its affiliated organizations.

Produced by the Research and Data Section.

Coordination and production: Elisa Acevedo Hernández and Talita Mattos

Copy-editing: Tina Johnson

Translation: Angeline Hadman and Ramón Olivares Sanz

Layout: Laure Journaud

DISCUSSION PAPER

**WOMEN'S AGENCY AMID SHOCKS:**  
**A Gendered Analysis of Poverty**  
**Dynamics and the Implications for**  
**Social Protection in Bangladesh, Peru**  
**and the United Republic of Tanzania**



No. 45, May 2025

**VIDYA DIWAKAR OF THE CHRONIC POVERTY ADVISORY NETWORK,  
HOSTED AT THE INSTITUTE OF DEVELOPMENT STUDIES**



# TABLE OF CONTENTS

---

ACRONYMS AND ABBREVIATIONS	3
----------------------------	---

---

SUMMARY	5
---------	---

---

RÉSUMÉ	8
--------	---

---

RESUMEN	11
---------	----

---

INTRODUCTION	14
--------------	----

---

1. CONCEPTUAL FRAMEWORK: SOCIAL PROTECTION AND WOMEN'S AGENCY IN DRIVING RESILIENCE AMID SHOCKS AND GLOBAL CRISES	16
---	----

---

2. CONTEXT: GENDER, POVERTY AND SOCIAL PROTECTION IN BANGLADESH, PERU AND THE UNITED REPUBLIC OF TANZANIA	18
---	----

---

3. DATA AND METHODS	21
---------------------	----

---

3.1 Quantitative methods	22
--------------------------	----

---

3.2 Qualitative methods and iteration	24
---------------------------------------	----

---

3.3 Discussion and limitations	24
--------------------------------	----

---

4. POVERTY DYNAMICS AND SOCIAL PROTECTION IN BANGLADESH, PERU AND THE UNITED REPUBLIC OF TANZANIA	26
---	----

---

4.1 Poverty dynamics at different poverty lines	26
---	----

---

4.2 Poverty dynamics according to household composition	29
---	----

---

4.3 Participation in social assistance programmes across poverty trajectories	31
---	----

---

5. POVERTY DYNAMICS, WOMEN'S AGENCY AND LINKS TO SOCIAL PROTECTION	36
--	----

---

5.1 Gendered implications of shocks and stressors driving downward poverty mobility	36
---	----

---

5.2 The role of women's agency and enabling norms in maintaining resilience amid shocks	41
---	----

---

6. CONCLUSION AND POLICY IMPLICATIONS	56
---------------------------------------	----

---

REFERENCES	60
------------	----

---

ANNEX 1: OVERVIEW OF SOCIAL ASSISTANCE PROGRAMMES	65
---	----

---

ANNEX 2: POVERTY TRANSITION MATRICES	70
--------------------------------------	----

---

ANNEX 3: SUMMARY AND DESCRIPTIVE STATISTICS IN BASELINE	71
---	----

---

ANNEX 4: REGRESSION RESULTS	80
-----------------------------	----

---

# ACRONYMS AND ABBREVIATIONS

<b>AME</b>	average marginal effect
<b>BIHS</b>	Bangladesh Integrated Household Survey
<b>CP</b>	chronic poor
<b>CPAN</b>	Chronic Poverty Advisory Network
<b>ECLAC</b>	Economic Commission for Latin America and the Caribbean
<b>ENAHQ</b>	Encuesta Nacional de Hogares
<b>FDG</b>	focus group discussion
<b>hh</b>	household
<b>IFPRI</b>	International Food Policy Research Institute
<b>ILO</b>	International Labour Organization
<b>IMF</b>	International Monetary Fund
<b>INEI</b>	Instituto Nacional de Estadística e Informática
<b>ISPA</b>	Inter-agency Social Protection Assessment
<b>KII</b>	key informant interview
<b>LHI</b>	life history interview
<b>LMIC</b>	lower middle-income country
<b>LSMS</b>	Living Standards Measurement Study
<b>NCEUS</b>	National Commission for Enterprises in the Unorganised Sector
<b>NBS</b>	National Bureau of Statistics
<b>NGO</b>	non-governmental organization
<b>NP</b>	never poor
<b>NPL</b>	national poverty line
<b>NPS</b>	National Panel Survey
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>OPHI</b>	Oxford Poverty and Human Development Initiative

<b>PL</b>	poverty line
<b>PSSN</b>	Productive Social Safety Net
<b>PWD</b>	person with disabilities
<b>RPL</b>	relative poverty line
<b>SACCO</b>	savings and credit cooperative
<b>SE</b>	sustained escaper
<b>SIGI</b>	Social Institutions and Gender Index
<b>SISFOH</b>	Sistema de Focalización de Hogares
<b>TASAF</b>	Tanzania Social Action Fund
<b>TP</b>	transient poor
<b>UMIC</b>	upper middle-income country
<b>DESA</b>	United Nations Department for Economic and Social Affairs
<b>UNDP</b>	United Nations Development Programme
<b>USAID</b>	United States Agency for International Development
<b>VGF</b>	Vulnerable Group Feeding
<b>WFP</b>	World Food Programme

# SUMMARY

The COVID-19 pandemic that started in 2020 reversed global progress on monetary and multidimensional poverty reduction. In 2023, one in every ten women (10.3 per cent) were living in households in extreme poverty, most of them in sub-Saharan Africa and Central and Southern Asia.<sup>1</sup> Yet even before the pandemic, the rate of income poverty reduction was stalling in many countries. For example, extreme poverty fell from 10.8 per cent of the global population in 2015 down to 8.4 per cent in 2019. This represents just a 0.54 annual percentage point reduction over the period, compared to a 1.28 percentage point rate between 2000 and 2014.<sup>2</sup> Moreover, over the past years, the world has been rocked by repeated shocks and multiple, overlapping crises – not only the COVID-19 pandemic but also food, fuel and financial crises alongside climate-related disasters and violent conflict in various contexts. In this world of skyrocketing risks and vulnerabilities, the need for universal, gender-responsive social protection systems has never been greater. Yet, too often social protection fails to address gender-specific risks and vulnerabilities.

This paper provides insights into gendered monetary poverty dynamics in the context of shocks and crises and teases out the implications for the design and implementation of gender-responsive social protection systems. It relies on quantitative panel data and qualitative insights to present an analysis of gender and poverty dynamics in three countries spanning different geographic regions – rural Bangladesh, Peru and the United Republic of Tanzania<sup>3</sup> – and draws on COVID-19 data to briefly assess how these trends may have evolved over time. It also applies a gender lens to look at the implications for social protection system design and implementation across key functions (protective, preventive, promotive, transformative).

---

1 UN-Women and DESA 2023.

2 United Nations 2023.

3 In Bangladesh, the dataset only covers rural areas, while both rural and urban areas are included in the Peru and Tanzanian survey datasets. Qualitative data from CPAN cover rural Bangladesh and the United Republic of Tanzania.

## Gender and poverty dynamics: Key findings

Study findings point to high rates of transient poverty (impoverishment, transitory poverty escapes or churning around the poverty line) in all three countries (16 per cent in rural Bangladesh, 33 per cent in Peru and 50 per cent when poverty is measured by the bottom two quintiles in the United Republic of Tanzania), reflecting a high degree of underlying vulnerability of households. In the latter, especially at higher poverty lines, a larger number of women live in these households. Moreover, around half of the ‘never-poor’ populations in rural Bangladesh (relying on the earlier \$1.90 poverty line), Peru (using its national poverty line) and the United Republic of Tanzania (using a relative poverty line comprising the two poorest quintiles of the population) would be classified as chronically poor or transient poor if relying on a slightly higher 1.5x poverty line that is often used as a benchmark to assess vulnerability.

Driving this insecurity and downward income mobility over time has been a range of crises, shocks and stressors, including the COVID-19 pandemic, climate-related disasters and price, revenue and health shocks. Depending on its age and gender breakdown, household composition also has varied associations with downward income mobility over time. Though there is little difference in the *prevalence* of shocks by the gender of the head or the household’s composition, their self-reported *consequences* have been particularly severe for women-headed households in poverty. For example, a higher share of women-headed households in poverty reported experiencing extremely severe consequences of negative shocks in rural Bangladesh (by 6 percentage points in 2019) when compared to men-headed households in poverty. A higher share of women-headed than men-headed households in poverty also reported experiencing loss of both income and assets due to negative shocks in Peru (by 8 percentage points in 2021) and the United Republic of Tanzania (by 15 percentage

points in 2019). This is indicative of increased vulnerability due to gender. Moreover, a higher percentage of women-headed households in poverty reported experiencing negative outcomes of shocks when compared to women-headed households not in poverty. At the same time, the women headship category does not capture gender inequalities within men-headed households, not least due to women's domestic and childcare responsibilities.

In the face of shocks, women's resources (e.g., completion of primary or secondary education and ownership of phones or financial accounts) and agency within and outside of the household (e.g., right to sell land, comfort in speaking up on public needs) can support household resilience. However, there are important qualifications that constrain the potential of women's resources to effectively translate into sustained poverty escapes or resilience. For example, completion of primary or secondary education alone of women in the household is inadequate in maintaining resilience at reference poverty lines amid shocks and stressors. Similarly, adverse financial inclusion proxied through the exploitative lending and heightened social vulnerabilities that women may experience can limit the role of financial asset ownership in supporting pathways out of poverty.

Social protection is another important resource and entitlement that households can draw on. Among chronically poor households across pre-pandemic survey waves, 25 per cent received food assistance and 59 per cent received non-food assistance in rural Bangladesh in the year preceding the surveys, while the respective shares were 87 and 74 per cent in the three years preceding the surveys in Peru and just 7 and 4 per cent in the year preceding the surveys in the United Republic of Tanzania. There were also differences in receipt of social assistance by household composition in Bangladesh and Peru. Poorer households (often couples with children) had higher rates of social assistance receipt in the baseline in rural Bangladesh (50 per cent in 2011) and Peru (72 per cent in 2017) compared to other households. Finally, there were also gender differences in receipt of social assistance, with support to older people more commonly reaching men within households in Bangladesh and

Peru, while child-related programmes are typically targeted to women with children across countries.

Social assistance receipt pre-pandemic by women in households was associated with a higher probability of chronic poverty in rural Bangladesh and Peru, somewhat unsurprisingly reflecting narrow coverage of social assistance among people in poverty. At the same time, the range of programmes in these countries and their varying eligibility criteria, coupled with a degree of inclusion and exclusion errors, has meant that these programmes are not necessarily targeting the poorest of the poor. It is perhaps for this reason that social assistance received by women was also associated with a higher probability of transient poverty across the three countries (by 4, 15 and 11 percentage points, respectively, in rural Bangladesh, Peru and the United Republic of Tanzania).

Even so, when shocks did occur, households and women within them were less able to draw on social protection entitlements to maintain the resilience of their households. Indeed, households in Peru and the United Republic of Tanzania more often relied on support from friends and family than government assistance to deal with negative shocks pre-pandemic. For example, among the transient poor, 13 per cent of households in Peru and 11 per cent in the United Republic of Tanzania experiencing shocks coped by relying on support from family and friends, compared to 6 per cent (Peru) and less than 1 per cent (the United Republic of Tanzania) relying on government assistance. Though there was a surge in social protection responses during COVID-19, especially in Peru, results suggest that this remained largely inadequate in guarding women's resilience during the pandemic, and it was commonly used in rural Bangladesh and the United Republic of Tanzania to meet the most basic subsistence food needs.

Despite these challenging contexts, women's dynamic and negotiated agency at multiple scales, underpinned with control over resources, emerged as a critical factor associated with household resilience amid shocks. This agency was observed both within the household through negotiated decision-making in rural Bangladesh and the United Republic



of Tanzania, as well as outside the household in the public sphere through strengthened confidence to speak up on infrastructure needs and proper payment of wages or to protest misbehaviour of authorities in Bangladesh. In both countries, moreover, confidence to speak up endowed women with stronger negotiation power within the household and agency to protest discrimination in the public sphere. Interviews in Bangladesh and the United Republic of Tanzania also showcase instances where participation in social assistance programmes with ‘plus’ components helped nurture this multi-scalar confidence. At the same time, continued discrimination curtails women’s agency and constrains pathways out of poverty, with marginal effects amplified for households in Peru experiencing other negative shocks.

## Implications for social protection design and implementation

Based on the study findings, we derive implications for the gender-responsive design and implementation of social protection programmes during shocks, stressors and crises. These are loosely structured using the Inter-agency Social Protection Assessment (ISPA) criteria<sup>4</sup> (see Table 5) and suggest programmatic features that can help: (1) Support programme adequacy and inclusiveness to protect in ways that tackle chronic poverty and prevent downward income mobility; (2) Strengthen programme integration, appropriateness and coherence to protect and promote in ways that tackle chronic poverty and sustain poverty escapes; (3) Build governance and institutional capacity to promote and transform in ways that prevent transient poverty and sustain poverty escapes; and (4) Improve responsiveness of programmes to support cross-cutting, gender-responsive social protection functions in pathways to zero poverty.

---

4 ISPA 2014.

# RÉSUMÉ

La pandémie de COVID-19, qui a démarré en 2020, a effacé les progrès réalisés à l'échelle mondiale en matière de réduction de la pauvreté monétaire et multidimensionnelle. En 2023, une femme sur 10 (soit 10,3 %) vivait dans un ménage en situation d'extrême pauvreté, la plupart étant situés en Afrique subsaharienne et en Asie centrale et du Sud<sup>5</sup>. Mais le taux de réduction de la pauvreté de revenu stagnait dans de nombreux pays bien avant la pandémie. Par exemple, en 2015, 10,8 % de la population mondiale était en situation de pauvreté extrême, contre 8,4 % en 2019. Cela représente une baisse annuelle de seulement 0,54 point de pourcentage au cours de cette période, contre une réduction de 1,28 point de pourcentage entre 2000 et 2014<sup>6</sup>. Ces dernières années, le monde a par ailleurs été secoué par des chocs répétés et des crises simultanées multiples : la pandémie de COVID-19, bien sûr, mais aussi des crises alimentaire, financière et énergétique, des catastrophes climatiques et l'apparition de conflits violents dans différents contextes. Dans ce monde marqué par une montée en flèche des risques et des vulnérabilités, le besoin de systèmes de protection sociale universels et sensibles au genre ne s'est jamais autant fait ressentir. Pourtant, la protection sociale ne tient compte que trop rarement des risques et vulnérabilités spécifiques au genre.

Cette étude renseigne sur les dynamiques genrées de la pauvreté monétaire dans un contexte marqué par les chocs et les crises, et met au jour les répercussions pour la conception et la mise en œuvre de systèmes de protection sociale sensibles au genre. Elle s'appuie sur des données de panel quantitatives et des perspectives qualitatives pour présenter une analyse des dynamiques du genre et de la pauvreté dans trois pays de différentes régions du monde, à savoir les zones rurales du Bangladesh, le Pérou et la République-Unie de Tanzanie<sup>7</sup>, et se base sur les données relatives à

la COVID-19 pour évaluer brièvement comment ces tendances ont évolué au fil du temps. Elle adopte par ailleurs une perspective genrée pour examiner les répercussions pour la conception et la mise en œuvre de fonctions essentielles des systèmes de protection sociale (protection, prévention, promotion, transformation).

## Les dynamiques du genre et de la pauvreté : conclusions principales

Les conclusions de l'étude font état de taux élevés de pauvreté transitoire (appauvrissement, sortie temporaire de la pauvreté ou stagnation autour du seuil de pauvreté) dans les trois pays (16 % dans les zones rurales du Bangladesh, 33 % au Pérou et 50 % lorsque la pauvreté est mesurée au niveau des deux quintiles inférieurs en République-Unie de Tanzanie), traduisant ainsi un degré élevé de vulnérabilité sous-jacente des ménages. Dans ce dernier pays, en particulier aux seuils de pauvreté les plus élevés, les ménages concernés englobent un nombre plus important de femmes. De plus, près de la moitié des populations « jamais pauvres » des zones rurales du Bangladesh (partant du seuil de pauvreté antérieur de 1,90 dollar), du Pérou (sur la base de son seuil de pauvreté national) et de la République-Unie de Tanzanie (sur la base d'un seuil de pauvreté relatif constitué des deux quintiles les plus pauvres de la population) serait classée comme souffrant de pauvreté chronique ou de pauvreté transitoire si l'on partait du seuil de pauvreté légèrement supérieur (1,5 x plus élevé) fréquemment utilisé comme référence pour évaluer la vulnérabilité.

Cette insécurité et cette mobilité descendante des revenus au fil du temps trouvent leur origine dans un ensemble de crises, de chocs et de facteurs de stress, dont la pandémie de COVID-19, les catastrophes

<sup>5</sup> UN-Women and DESA 2023.

<sup>6</sup> United Nations 2023.

<sup>7</sup> Le jeu de données relatif au Bangladesh ne couvre que les zones rurales du pays, tandis que ceux relatifs au Pérou et à la Tanzanie portent sur les zones rurales et urbaines.

Les données qualitatives de CPAN couvrent les zones rurales du Bangladesh et la République-Unie de Tanzanie.

climatiques et les chocs ayant touché les prix, les revenus et la santé. La composition des ménages, basée sur leur ventilation par âge et genre, a également divers impacts sur cette mobilité descendante des revenus au fil des ans. Si la *prévalence* des chocs diffère peu en fonction du genre de la personne à la tête de la famille et de la composition du ménage, leurs *conséquences* signalées ont en revanche été particulièrement dures pour les ménages pauvres dirigés par une femme. Par exemple, le nombre de ménages pauvres dirigés par une femme ayant signalé avoir subi des conséquences très graves suite à des chocs négatifs dans les zones rurales du Bangladesh est plus important que celui des ménages pauvres dirigés par un homme (6 points de pourcentage en 2019). Les ménages pauvres dirigés par une femme sont plus nombreux que les ménages pauvres dirigés par un homme à avoir également signalé une perte de revenus et d'actifs à la suite d'un choc négatif au Pérou (8 points de pourcentage en 2021) et en République-Unie de Tanzanie (15 points de pourcentage en 2019). Ceci est un indicateur d'une vulnérabilité accrue due au genre. De même, la part de ménages pauvres dirigés par une femme ayant signalé avoir subi des conséquences négatives à la suite de chocs est plus importante que celle des ménages non pauvres dirigés par une femme. En même temps, la catégorie des ménages dirigés par une femme ne révèle pas les inégalités entre les genres existant au sein des ménages dirigés par un homme, en raison notamment des responsabilités domestiques et de garde des enfants assignées aux femmes.

Face aux chocs, les ressources des femmes (p. ex., l'achèvement des études primaires ou secondaires et la possession de téléphones et de comptes bancaires) et leur pouvoir d'action au sein et en dehors du ménage (p. ex., droit de vendre des terres, aise pour s'exprimer sur les besoins publics) peuvent renforcer la résilience du ménage. D'importantes qualifications limitent toutefois le potentiel qu'ont ces ressources à donner effectivement lieu à une sortie durable de la pauvreté ou à la résilience. Par exemple, le seul achèvement des études primaires ou secondaires par les femmes d'un ménage ne suffit pas à maintenir la résilience aux seuils de pauvreté de référence dans un

contexte marqué par les chocs et facteurs de stress. De même, l'inclusion financière défavorable, qui se traduit par des prêts abusifs et les vulnérabilités sociales accrues que peuvent subir les femmes, peut limiter le rôle que joue la possession d'actifs financiers dans la sortie de la pauvreté.

La protection sociale est une autre ressource et un autre droit important sur lesquels les ménages peuvent s'appuyer. Parmi les ménages souffrant de pauvreté chronique interrogés dans les vagues d'enquête préalables à la pandémie, 25 % recevaient une aide alimentaire et 59 % bénéficiaient d'une aide non alimentaire dans les zones rurales du Bangladesh dans l'année précédant les enquêtes ; ces taux étaient respectivement de 87 % et 74 % dans les trois années précédant les enquêtes au Pérou et de seulement 7 % et 4 % dans l'année précédant les enquêtes en République-Unie de Tanzanie. Des différences dans la perception d'une aide sociale par composition du ménage ont également été enregistrées au Bangladesh et au Pérou. Les ménages les plus pauvres (souvent des couples avec enfants) présentaient des taux plus élevés de perception d'une aide sociale dans la population rurale de référence au Bangladesh (50 % en 2011) et au Pérou (72 % en 2017) que les autres ménages. Il y avait enfin des différences entre les genres en matière de perception d'une aide sociale, l'aide aux seniors atteignant plus souvent les hommes au sein des ménages du Bangladesh et du Pérou, et les programmes relatifs à l'enfance ciblant typiquement les femmes avec enfants dans tous les pays étudiés.

Avant la pandémie, le fait de recevoir une aide sociale était associé, pour les femmes des ménages du Pérou et des zones rurales du Bangladesh, à une probabilité plus élevée de pauvreté chronique, reflétant ainsi sans surprise la faible couverture de l'aide sociale chez les personnes pauvres. En parallèle, la gamme de programmes existant dans ces pays et leurs critères d'admissibilité variables, associés à un certain degré d'erreur d'inclusion et d'exclusion, signifient qu'ils ne ciblent pas nécessairement les franges les plus pauvres des populations dans le besoin. C'est peut-être la raison pour laquelle l'aide sociale perçue par les femmes était également associée à une probabilité plus élevée de pauvreté transitoire dans

les trois pays (respectivement de 4, 15 et 11 points de pourcentage dans les zones rurales du Bangladesh, au Pérou et en République-Unie de Tanzanie).

Même ainsi, en cas de choc, les ménages et les femmes qui en faisaient partie étaient moins en mesure de tirer parti de leurs droits à la protection sociale pour préserver leur résilience. En effet, avant la pandémie, les ménages au Pérou et en République-Unie de Tanzanie avaient plus souvent recours à l'aide de leurs proches qu'à l'aide gouvernementale pour faire face aux chocs négatifs. Par exemple, au Pérou et en République-Unie de Tanzanie, respectivement 13 % et 11 % des ménages en situation de pauvreté transitoire subissant des chocs ont pu y faire face grâce à l'aide de leur famille et de leurs proches, contre respectivement 6 % et moins de 1 % avec l'aide gouvernementale. S'il y a eu une hausse des réponses en matière de protection sociale pendant la pandémie de COVID-19, en particulier au Pérou, les résultats de la recherche suggèrent qu'elles sont demeurées largement insuffisantes pour maintenir la résilience des femmes, et étaient couramment utilisées dans les zones rurales du Bangladesh et en République-Unie de Tanzanie pour répondre aux besoins alimentaires de subsistance les plus basiques.

Malgré ces contextes difficiles, le pouvoir d'action dynamique et négocié des femmes à différentes échelles, sous-tendu par leur contrôle des ressources, est apparu comme un facteur central de résilience des ménages en contexte de choc. Ce pouvoir d'action a été observé à la fois au sein des ménages, sous forme d'une prise de décision négociée dans les zones rurales du Bangladesh et en République-Unie de Tanzanie, et en dehors, dans la sphère publique, sous forme d'une plus grande aisance à s'exprimer sur les besoins d'infrastructures et le paiement adéquat des salaires ou à protester contre le comportement inapproprié des autorités au Bangladesh. Par ailleurs, dans les deux pays, l'aisance à s'exprimer a renforcé le pouvoir de négociation des femmes au sein du ménage et leur pouvoir d'action pour protester contre la discrimination dans la sphère publique. Les entretiens menés au Bangladesh et en République-Unie de Tanzanie mettent également en lumière des cas où la participation aux programmes d'aide sociale

dotés d'éléments supplémentaires a contribué à cette aisance à plusieurs niveaux. En parallèle, la discrimination ininterrompue entrave le pouvoir d'action des femmes et leur sortie de la pauvreté, et ses effets marginaux sont amplifiés pour les ménages au Pérou subissant d'autres chocs négatifs.

## Répercussions pour la conception et la mise en œuvre de la protection sociale

Les conclusions de cette étude permettent de déduire les répercussions pour la conception et la mise en œuvre sensibles au genre des programmes de protection sociale en cas de chocs, de stress et de crises. Celles-ci sont structurées librement à partir des critères d'évaluation interagences de la protection sociale (ISPA)<sup>8</sup> (voir le tableau 5) et suggèrent des caractéristiques programmatiques qui peuvent aider à : 1) soutenir l'adéquation et l'inclusivité des programmes pour assurer une protection permettant de lutter contre la pauvreté chronique et de prévenir la mobilité descendante des revenus ; 2) renforcer l'intégration, la pertinence et la cohérence des programmes pour assurer une protection et une promotion à même de lutter contre la pauvreté chronique et d'assurer une sortie durable de la pauvreté ; 3) renforcer la gouvernance et la capacité institutionnelle à promouvoir et transformer, de façon à prévenir la pauvreté transitoire et à assurer une sortie durable de la pauvreté ; 4) améliorer la réactivité des programmes pour soutenir des fonctions de protection sociale transversales et sensibles au genre sur le chemin vers l'éradication de la pauvreté.

---

8 ISPA 2014.

# RESUMEN

La pandemia de COVID-19, que comenzó en 2020, causó un retroceso del progreso mundial en la reducción de la pobreza monetaria y multidimensional. En 2023, 1 de cada 10 mujeres (el 10,3%) vivía en hogares en situación de pobreza extrema, la mayoría en África subsahariana y Asia central y meridional<sup>9</sup>. No obstante, el ritmo de reducción de la pobreza económica ya se estaba estancando en numerosos países incluso desde antes de la pandemia. Por ejemplo, la pobreza extrema se redujo del 10,8% de la población mundial en 2015 al 8,4% en 2019, lo que representa una reducción anual de 0,54 puntos porcentuales a lo largo del período, frente a 1,28 puntos porcentuales entre 2000 y 2014<sup>10</sup>. Además, en los últimos años, el mundo se ha visto sacudido una y otra vez por conmociones y crisis múltiples y simultáneas —no solo por la pandemia de COVID-19; sino también por las crisis alimentaria, financiera y de los combustibles; desastres relacionados con el clima, y conflictos violentos en diversos contextos—. El aumento desenfrenado de los riesgos y las vulnerabilidades vuelve más necesarios que nunca los sistemas de protección social universales con perspectiva de género. Sin embargo, con demasiada frecuencia, la protección social no se ocupa de las vulnerabilidades y los riesgos específicos de género.

Este estudio reflexiona sobre la dinámica de la pobreza monetaria generizada en tiempos de crisis y conmociones y extrae una serie de implicaciones para el diseño y la implementación de sistemas de protección social con perspectiva de género. A partir de datos de panel cuantitativos y de observaciones cualitativas, se analizan las dinámicas de género y pobreza en tres países de regiones geográficas distintas —el Bangladesh rural, el Perú y la República Unida de Tanzania<sup>11</sup>— y, sobre la base de datos relativos

a la pandemia de COVID-19, se evalúa brevemente la evolución de esas tendencias. También se examinan con perspectiva de género las implicaciones de cara al diseño y la implementación de las funciones esenciales de los sistemas de protección social (protección, prevención, promoción y transformación).

## Dinámicas de género y pobreza: conclusiones principales

Las conclusiones del estudio apuntan a índices elevados de pobreza transitoria (empobrecimiento, salida temporal de la pobreza u oscilación en torno al umbral de pobreza) en los tres países (16% en las zonas rurales de Bangladesh, 33% en el Perú y 50% en la República Unida de Tanzania, donde la pobreza se mide a nivel de los dos quintiles inferiores), lo que refleja un alto grado de vulnerabilidad subyacente de los hogares. En el último caso, sobre todo si los umbrales de pobreza son más altos, el número de mujeres en esos hogares es mayor. Además, alrededor de la mitad de los grupos de población “nunca pobres” del Bangladesh rural (donde la referencia es el umbral anterior de pobreza de 1,90 dólares), el Perú (que utiliza su propio umbral nacional de pobreza) y la República Unida de Tanzania (cuyo umbral de pobreza relativa comprende los dos quintiles más pobres de la población) se clasificarían como pobres crónicos o pobres transitorios si se recurriera a un umbral de pobreza solo 1,5 veces superior, que es el que suele emplearse como referencia para evaluar la vulnerabilidad.

A lo largo del tiempo, esa inseguridad y la movilidad descendente de los ingresos se han visto impulsadas por una serie de crisis, conmociones y factores de tensión, como la pandemia de COVID-19, los desastres relacionados con el clima y las crisis de los precios, los ingresos y la salud. La composición de los hogares en términos de edad y género también incide de diversas maneras en la movilidad descendente de los ingresos

9 UN-Women and DESA 2023.

10 United Nations 2023.

11 En Bangladesh, el conjunto de datos solo abarca las zonas rurales, mientras que los conjuntos de datos de las encuestas del Perú y la República Unida de Tanzania incluyen tanto las zonas rurales como las urbanas. Los datos cualitativos de CPAN abarcan las zonas rurales de Bangladesh y la República Unida de Tanzania.

a lo largo del tiempo. Aunque la *prevalencia* de las conmociones apenas varía en función del género de quien encabeza el hogar o su composición, las *consecuencias* señaladas han sido especialmente graves en los hogares en situación de pobreza encabezados por mujeres. Por ejemplo, la proporción de hogares en situación de pobreza que experimentaron consecuencias extremadamente graves a raíz de las conmociones negativas en las zonas rurales de Bangladesh fue mayor en los hogares encabezados por mujeres que en los encabezados por hombres (en 2019, la diferencia fue de 6 puntos porcentuales). La proporción de hogares en situación de pobreza que vieron mermados sus ingresos y bienes a causa de conmociones negativas fue mayor en los hogares encabezados por mujeres que en los encabezados por hombres tanto en el Perú (8 puntos porcentuales más en 2021) como en la República Unida de Tanzania (15 puntos porcentuales más en 2019). Esto indica una mayor vulnerabilidad vinculada al género. Además, el porcentaje de hogares encabezados por mujeres que señalaron resultados negativos asociados a las conmociones fue mayor en aquellos que se encontraban en situación de pobreza que en los que no estaban en tal situación. Por otra parte, la categoría de hogares encabezados por mujeres no capta las desigualdades de género en los hogares encabezados por hombres, en particular las derivadas de las responsabilidades domésticas y de crianza asumidas por las mujeres.

Frente a las crisis, los recursos de las mujeres (por ejemplo, la finalización de la educación primaria o secundaria y la propiedad de teléfonos o cuentas financieras) y su poder de acción dentro y fuera del ámbito doméstico (por ejemplo, el derecho a vender tierras o la facilidad para hablar sobre las necesidades públicas) pueden favorecer la resiliencia del hogar. Sin embargo, importantes contingencias limitan el potencial de esos recursos para traducirse en salidas sostenidas de la pobreza o en resiliencia. Por ejemplo, el hecho de que las mujeres del hogar completen la educación primaria o secundaria no basta por sí solo para mantener la resiliencia en los umbrales de pobreza de referencia frente a conmociones y factores de tensión. Del mismo modo, la inclusión financiera en condiciones adversas, que se mide por aproximación

a partir de los préstamos abusivos y las mayores vulnerabilidades sociales que pueden experimentar las mujeres, limita la importancia de la propiedad de activos financieros como vía de salida de la pobreza.

La protección social es otro recurso y derecho importante a disposición de los hogares. En las tandas de encuestas prepandémicas en las zonas rurales de Bangladesh, el 25% de los hogares crónicamente pobres había recibido asistencia alimentaria, y el 59%, asistencia no alimentaria en el año anterior a las encuestas; en el Perú, los porcentajes respectivos fueron del 87% y el 74% en los tres años anteriores, y en la República Unida de Tanzania, de solo el 7% y el 4% en el año anterior. En Bangladesh y el Perú también hubo diferencias en la recepción de asistencia social según la composición del hogar. Los hogares más pobres (a menudo parejas con descendencia) tenían tasas más altas de recepción de asistencia social en la base de referencia del Bangladesh rural (el 50% en 2011) y el Perú (el 72% en 2017) que otros hogares. Por último, se observaron diferencias de género en la recepción de asistencia social. En los hogares de Bangladesh y el Perú, las ayudas a las personas mayores suelen llegar más a los hombres, mientras que los programas relacionados con la infancia suelen dirigirse a las mujeres con descendencia en todos los países.

La prestación de asistencia social a las mujeres en los hogares antes de la pandemia se asoció con una mayor probabilidad de pobreza crónica en las zonas rurales de Bangladesh y en el Perú, lo cual no sorprende, dada la escasa cobertura de la asistencia social entre las personas en situación de pobreza. Al mismo tiempo, la variedad de programas que se llevan a cabo en estos países y los distintos criterios de elegibilidad, junto con ciertos errores al determinar a quién se incluye o se excluye, ha hecho que estos programas no siempre se dirijan a las personas más pobres de quienes viven en situación de pobreza. Quizá por ese motivo, la asistencia social recibida por las mujeres también se asoció con una mayor probabilidad de pobreza transitoria en los tres países (con una diferencia de 4, 15 y 11 puntos porcentuales, respectivamente, en las zonas rurales de Bangladesh, en el Perú y en la República Unida de Tanzania).

Aun así, cuando se produjeron conmociones, los hogares y las mujeres que formaban parte de ellos no pudieron aprovechar en la misma medida los derechos de protección social para mantener la resiliencia del hogar. De hecho, los hogares del Perú y la República Unida de Tanzania recurrieron más al apoyo de amistades y familiares que a la asistencia gubernamental para hacer frente a las conmociones negativas anteriores a la pandemia. Por ejemplo, en relación con las personas en situación de pobreza transitoria, el 13% de los hogares del Perú y el 11% de los de la República Unida de Tanzania afectados por conmociones procuraron el apoyo de familiares y amistades, frente al 6% (Perú) y menos del 1% (República Unida de Tanzania) que solicitaron la asistencia del gobierno. Aunque durante la pandemia de COVID-19 aumentaron las respuestas relacionadas con la protección social, en particular en el Perú, los resultados sugieren que tal protección continuó siendo en gran medida inadecuada para proteger la resiliencia de las mujeres, y en las zonas rurales de Bangladesh y en la República Unida de Tanzania se utilizó habitualmente para satisfacer las necesidades alimentarias de subsistencia más básicas.

A pesar de estos contextos complicados, el poder de acción dinámico y negociado de las mujeres a diversas escalas, sustentado en el control de los recursos, se convirtió en un factor determinante para la resiliencia de los hogares frente a las crisis. Esta facultad de acción se observó tanto dentro del hogar —en la adopción negociada de decisiones en las zonas rurales de Bangladesh y en la República Unida de Tanzania— como fuera de él, en la esfera pública —en la mayor confianza para hablar sin reservas de las necesidades de infraestructura y del pago de salarios adecuados o para protestar por el comportamiento indebido de las autoridades de Bangladesh—. Además, en ambos países, la confianza para alzar la voz dotó a las mujeres de mayor poder de negociación en el hogar y de protesta contra la discriminación en la esfera pública. Las entrevistas realizadas en Bangladesh y la República Unida de Tanzania también muestran que, en algunos casos, la participación en programas de asistencia social con componentes “adicionales” fomentó esa confianza a múltiples escalas. Al mismo tiempo, sin embargo, la discriminación constante socava el poder

de acción de las mujeres y restringe las vías para salir de la pobreza. Sus efectos marginales se amplificaron en los hogares del Perú afectados por otras conmociones negativas.

## Implicaciones para el diseño y la implementación de la protección social

De las conclusiones del estudio se derivan implicaciones para el diseño y la implementación con perspectiva de género de programas de protección social frente a crisis, factores de tensión y conmociones. Estas toman como referencia los criterios de evaluación interinstitucional en materia de protección social (ISPA)<sup>12</sup> (véase el cuadro 5) y señalan características programáticas que pueden ayudar a: (1) apoyar la adecuación e inclusividad de los programas para ofrecer formas de protección que combatan la pobreza crónica y prevengan la movilidad descendente de los ingresos; (2) reforzar la integración, pertinencia y coherencia de los programas para ofrecer formas de protección y promoción que combatan la pobreza crónica y consigan una salida sostenida de la pobreza; (3) desarrollar la gobernanza y la capacidad institucional para ofrecer formas de promoción y transformación que prevengan la pobreza transitoria y consigan una salida sostenida de la pobreza; y (4) mejorar la capacidad de respuesta de los programas para apoyar funciones de protección social transversales y con perspectiva de género en las vías hacia la pobreza cero.

12 ISPA 2014.



# INTRODUCTION

The COVID-19 pandemic that started in 2020 reversed global progress on monetary and multidimensional poverty reduction. In 2023, one in every ten women (10.3 per cent) were living in households in extreme poverty, most of them in sub-Saharan Africa and Central and Southern Asia.<sup>13</sup> Yet even before the pandemic, the rate of income poverty reduction was stalling in many countries.<sup>14</sup> For example, extreme poverty fell from 10.8 per cent of the global population in 2015 to 8.4 per cent in 2019. This represents just a 0.54 annual percentage point reduction over the period, compared to 1.28 between 2000 and 2014.<sup>15</sup> Moreover, over the past years, the world has been rocked by repeated shocks and multiple, intersecting crises – not only the COVID-19 pandemic but also food, fuel and financial crises alongside climate-related disasters and violent conflict in various contexts. In this world of sky-rocketing risks and vulnerabilities, the need for universal, gender-responsive social protection systems has never been greater. Yet, social protection often fails to address gender-specific risks and vulnerabilities.<sup>16</sup> Moreover, it fell short altogether during the COVID-19 pandemic, where women often experienced the brunt of the impact.

Granular analyses of panel data, combined with qualitative evidence, have identified a number of triggers of downward income mobility. Among them are repeated shocks and stressors related to ill-health, loss of employment, climate-related disasters, food price hikes and land degradation.<sup>17</sup> Household, family and gender dynamics play a role in downward mobility as well. For example, empirical literature from rural Bangladesh, Ethiopia and Uganda suggests that an increase in the share of dependents among household members, including young children, was associated with a higher risk of the household

falling into poverty.<sup>18</sup> In Ethiopia, an increase in asset value owned reduces the risk of transitory escapes from poverty among male-headed households but increases this risk among women-headed households, a finding that could be related to the increased exposure among the latter to theft and asset-grabbing.<sup>19</sup> In rural Bangladesh, life histories highlight dowry payments for girls as being an important driver of transitory poverty escapes.<sup>20</sup> In Uganda, male-headed households are less likely to fall back into poverty if they own a non-farm enterprise, but the same association does not hold for female-headed households, possibly because the latter tend to engage in less capital-intensive and potentially less profitable types of enterprise and also face different risks.<sup>21</sup>

The large number of households falling into poverty in these countries suggests that in order to contribute to sustained poverty reduction, social protection systems must not only tackle chronic poverty but also work in tandem with a range of other policy interventions to prevent downward income mobility. This would be with the objective of preventing impoverishment among the vulnerable non-poor, ensuring that those who escape poverty are able to further consolidate gains in income security and well-being to sustain their poverty escapes (see Box 1 for definitions) and helping them manage the risks they face. This also means mitigating the continued vulnerability of households above the poverty line, which may be barely making ends meet but – due to their non-poor status – may often be ineligible for economic support. In this context, tailored approaches as well as less narrow targeting are needed, including greater linkages to complementary services that maximize the possibility of sustained poverty escapes and minimize the risk of transitory escapes.

---

13 UN-Women and DESA 2023.

14 World Bank 2022a.

15 United Nations 2023.

16 UNDP and UN-Women 2022.

17 Diwakar and Shepherd 2022; UN-Women and DESA 2022, 2023.

---

18 Scott and Diwakar 2016; Scott et al. 2018.

19 Mariotti and Diwakar 2018.

20 Scott and Diwakar 2016.

21 Scott et al. 2018.



**BOX 1****Definitions of poverty dynamics**

Chronic poverty is long-term poverty that persists over many years or even a lifetime and is often transmitted intergenerationally. In the quantitative data, it refers to households consistently under the poverty line across survey waves. Transient poverty in this study refers to the process whereby a person or household that is non-poor at some point in the survey subsequently experiences downward income mobility such that they experience poverty at another survey point, hence experiencing impoverishment, a transitory escape from poverty or churning around the poverty line. Sustained escapers refer to individuals or households that escape and remain out of poverty over the long term. The never poor are those above the poverty line in all survey waves. In the quantitative analysis in this paper, we group together sustained escapers and never-poor households into a 'resilient households' category, as these were able to avoid falling into poverty over time.

Source: Adapted from Shepherd et al. 2014.

Yet, the ways in which triggers of poverty descents and enablers of sustained poverty escapes might be gendered and the implications of such dynamics for social protection policies and programmes remain underexplored. To this end, more recent panel household surveys, which have incorporated detailed questions on social protection and gender-disaggregated control of assets, hold great potential for gender analysis that goes beyond the earlier studies (see Table 2 in section 3 for the datasets used in this analysis). These consider aspects of intra-household decision-making and women's bargaining power that could be analysed to help inform evidence-based anti-poverty programming that is responsive to women's varied reliance on social assistance, control of resources and exercise of agency.

This paper provides insights into gender (by disaggregating results by sex) and monetary poverty dynamics in the context of shocks and crises and teases out the implications for the design and implementation of gender-responsive social protection systems. It relies on quantitative panel data and qualitative insights to present an analysis of gender and poverty dynamics in three countries spanning different geographic regions (Bangladesh, Peru and the United Republic of Tanzania) and draws on COVID-19 data to briefly assess how these trends may have evolved over time. It applies a gender lens to look at the implications for

social protection system design and implementation across key functions (protective, preventive, promotive, transformative).

Section 1 overviews the conceptual framework guiding this study, while section 2 provides a brief context of poverty, gender and social protection in case study countries. Section 3 then outlines the datasets and mixed methods analysis underpinning the paper. Section 4 presents the state of poverty dynamics and the social assistance response across study countries, while section 5 presents the results of the mixed methods analysis. Section 6 concludes and outlines the policy and programming implications derived from the analysis.

1.

# CONCEPTUAL FRAMEWORK: SOCIAL PROTECTION AND WOMEN'S AGENCY IN DRIVING RESILIENCE AMID SHOCKS AND GLOBAL CRISES

The analysis in this paper starts from the premise that households experience a range of shocks and stressors that can exert downward pressures on their well-being. However, there is scope to maintain resilience in this challenging context. We hypothesize that what enable women and men to escape or remain out of poverty amid crises, shocks and stressors are their resources (including social protection) at the individual, household, community or state levels, plus the agency to make informed decisions based on these risks.

Not only must women and men be able to negotiate and make decisions, but their ability to act on these decisions is paramount, such that they do not reactively respond with erosive forms of coping in the absence of alternatives but rather are able to proactively adopt consumption-smoothing and asset-protecting coping strategies. This is precisely the purpose of social protection. In more robust social protection systems, social insurance in particular helps prevent income loss and asset depletion in the face of shocks. Social protection also gives people – especially women, who may often not have a stable income of their own – the agency not to have to accept exploitative work to maintain household welfare.

Our hypothesis is loosely derived from emerging literature linking women's empowerment, resilience and social protection, which suggests that tackling gender inequalities in access to resources and improving women's agency, including to engage in chosen income-generating opportunities, can strengthen households' ability to cover unexpected shocks.<sup>22</sup> This focus on choice and agency in turn draws us to women's economic empowerment frameworks,<sup>23</sup>

<sup>22</sup> Bryan 2022; Quisumbing and Kumar 2014; Kiewisch 2015; Mercy Corps 2014.

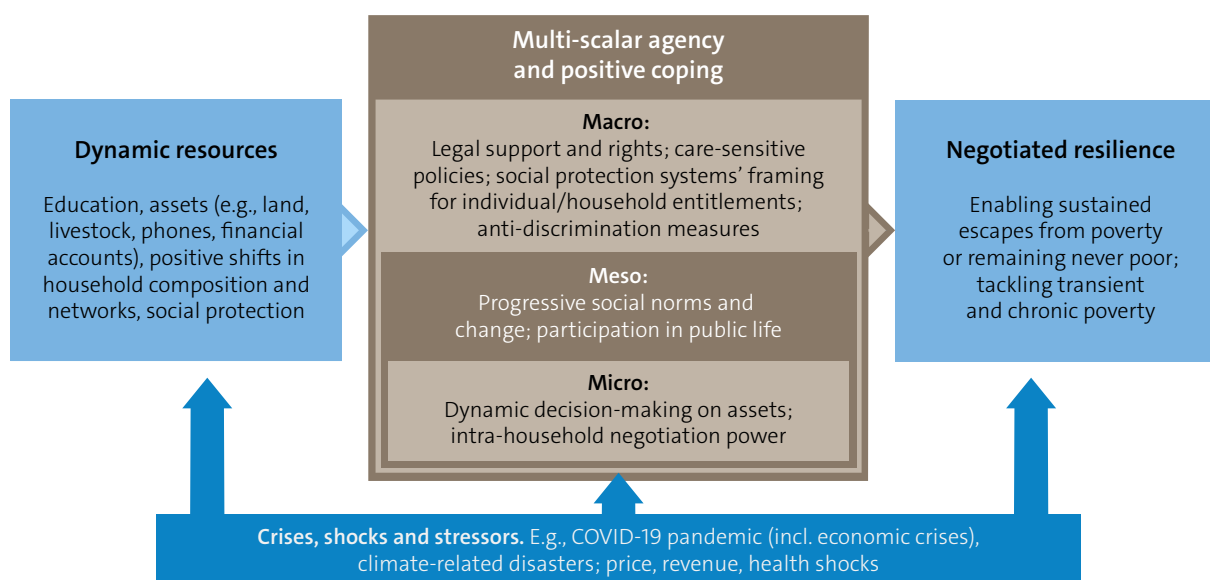
<sup>23</sup> For example, Kabeer 1999; Ibrahim and Alkire 2007; Scott et al. 2016; Taylor and Perezniето 2014; O'Neil et al. 2014.

which generally view empowerment as a process. For example, Kabeer draws attention to the resources people have or can gain access to (e.g., material, human, social), their agency (ability to set goals and act on them) partly linked to these resources and their achievements (results or well-being realized through strategic life choices).<sup>24</sup> This combination of resources and agency is one that we build on, viewing the two resilience factors together as important in supporting pathways out of poverty. At the same time, these factors are negotiated through relationships with others and the community and can dynamically change over time, so it is worth thinking through what might help increase people's resources and agency.

In our analysis, we extend and modify Kabeer's framework<sup>25</sup> to: (1) draw attention to dynamic, multi-scalar forces of women's negotiated agency, including as embedded within social protection systems that (2) have the ability to withstand shocks and stressors

through strategic and negotiated means of coping (rather than due to an absence of alternatives) (3) in ways that allow households to escape or remain out of poverty rather than becoming impoverished over time. It is worth noting that shocks and crises may have differential effects for women. For example, the pandemic saw slower recovery prospects for women, and climate-related disasters often have particularly negative effects on women due to limited access to resources and opportunities. Taken together, our conceptual framework balances a focus on risks with agency and resilience, as outlined in Figure 1. The purpose of this balance is to investigate ways in which women's dynamic exercise of negotiated agency – which can be supported by access to social protection as a resource but also its wider systems, which can frame individual entitlements and so strengthen women's negotiation power — can act to mitigate or even offset the negative effects of shocks on household resilience and pathways out of poverty.<sup>26</sup>

**FIGURE 1**  
**Dynamic, multi-scalar agency underpinned with resources to drive resilience amid crises**



Note: Developed by modifying and extending processual empowerment frameworks.

<sup>24</sup> Kabeer 1999.

<sup>25</sup> Ibid.

<sup>26</sup> While we refer to social protection and tease out study implications for the design of social protection systems, our analysis is largely focused on social assistance due to data availability and coverage.

2.

## CONTEXT: GENDER, POVERTY AND SOCIAL PROTECTION IN BANGLADESH, PERU AND THE UNITED REPUBLIC OF TANZANIA

This section outlines the three case study contexts: Bangladesh, Peru and the United Republic of Tanzania. It draws on insights presented in Table 1 regarding key recent statistics on gender, poverty, labour and social protection in the countries analysed for this study. See Tables A1.1, A1.2 and A1.3 for outlines countries' key social assistance programmes before and during COVID-19 per country.

**Bangladesh**, a lower-middle income country (LMIC), experienced a high rate of poverty reduction in the 1990s and 2000s, attributed in large part to economic growth, the Green Revolution in agriculture, expansion of the rural non-farm sector and progress in human development through improvements in access to services and infrastructure.<sup>27</sup> However, the country continues to have low rate of women's labour force participation. This largely reflects high levels of gender discrimination in social institutions as measured by the global Social Institutions and Gender Index (SIGI), with discrimination especially pronounced within the family,<sup>28</sup> resulting in restrictions to women's mobility and visibility outside the home as well.<sup>29</sup> Indeed, social norms tend to relegate women and girls' primary roles to marriage and motherhood. Decisions related to

childcare and health care are more commonly under the control of women. However, decisions around household purchases and agricultural production, even when made jointly with spouses, often see men having the final say.<sup>30</sup>

Effective social protection rates were relatively high (28 per cent) and of a similar rate to Peru, an upper middle-income country (UMIC). Maternity coverage was also relatively high in Bangladesh, potentially reflecting the many programmes dedicated to improving infant and maternal well-being in the country, including the Demand-Side Financing Maternal Health Voucher Scheme, Maternity Allowance Programme for the Poor and Allowances for Urban Lactating Mother programmes.<sup>31</sup>

27 Sen 2003; Chowdhury et al. 2013; Lewis 2011; Sen and Ali 2015.

28 OECD 2023.

29 Aregu et al. 2018.

30 Chandramohan et al. 2023; Quisumbing et al. 2014; Sraboni et al. 2014.

31 Sabbih et al. 2021.

**Peru** has seen the welfare of the bottom 40 per cent increasing more than the average over the years, spurred by improvements in access to basic services and higher labour earnings.<sup>32</sup> It has also seen a considerable increase in spending on social programmes, which nearly doubled between 2010 and 2019. Of these programmes, almost a third comprise the country's flagship social protection programmes that are implemented mainly in rural areas.<sup>33</sup> Partly as a result, it experienced a fall in poverty since the turn of the century, using its national lines, from 55.6 per cent in 2005 to 27.5 per cent by 2022.<sup>34</sup> Even so, effective social protection coverage stood at just 29 per cent in 2019.

In terms of gender, current benefits do not adequately capture the vulnerabilities experienced by women, as the strikingly low rates of maternity coverage shown in Table 1 signal. Moreover, although Peru's score on the SIGI indicates a low level of gender discrimination in social institutions,<sup>35</sup> the gender gap is still pronounced in certain dimensions. For example, in 2021, labour force participation rates were low for women (Table 1, lower than the United Republic of Tanzania) and women's political participation also remains low. Violence and harassment remain pervasive, including towards female politicians, and have curtailed women's political participation at the local level.<sup>36</sup> Gender equity gaps among indigenous people and people with disabilities are even higher.<sup>37</sup>

**United Republic of Tanzania**, an LMIC, experienced relatively stagnant poverty rates but – due to population growth – saw a large increase in the number of people in poverty between 2011 and 2018, attributed to low education levels and limited rural poverty reduction.<sup>38</sup> Informal employment dominated during this period, with slightly higher rates among women. In addition, effective social protection coverage was low (14 per cent of the population), just slightly higher than the sub-Saharan African average of 13 per cent.<sup>39</sup>

The SIGI score for the United Republic of Tanzania in 2023 was similar to that of Bangladesh, again weighed down by discrimination in the family. Though the country has made progress in reducing child marriages and female genital mutilation since the turn of the century, there is still a long way to go to realize gender equality. Three quarters of the population “agrees that men should have the final word on important decisions in the home”, reflecting women's limited negotiation power in the domestic sphere.<sup>40</sup> The practice of bride price, violence against women and limited freedom of movement as well as limited women's reproductive autonomy further reflect a context of entrenched patriarchal norms.<sup>41</sup>

Crises and shocks have a strongly gendered nature in these contexts. Climate-related disasters are associated with poverty persistence<sup>42</sup> that has gendered consequences; for example, women in Bangladesh tend to be more affected by natural hazards on account of less access to resources and opportunities, reflecting underlying conditions of socio-economic vulnerability.<sup>43</sup> In addition, recovery from the COVID-19 pandemic has been slower for people in poverty and women.<sup>44</sup> For example, in rural Bangladesh, job loss and lower earnings, especially for women, remain higher than pre-COVID, and labour market participation of women also fell.<sup>45</sup> During the pandemic, women in Peru were 9 per cent more likely than men to lose their jobs and often also saw increased household work. By 2023, households there still faced lower labour incomes and lower quality of employment.<sup>46</sup> In the United Republic of Tanzania, too, women workers were slower to recover, with high frequency phone survey data in June/July 2021 finding that just 43 per cent of women in households were working compared to 58 per cent of men in households.<sup>47</sup>

32 World Bank 2023a.

33 Correa 2021.

34 World Bank 2023b.

35 OECD 2023.

36 World Bank 2018.

37 USAID 2019.

38 World Bank 2022b, 2024.

39 Lambin et al. 2022.

40 OECD 2022.

41 Ibid.

42 Diwakar and Lacroix 2021.

43 Brunson 2017; Fatema et al. 2019; Alam and Rahman 2014.

44 ILO 2021; Shepherd et al. 2023.

45 World Bank 2023; ILO 2023.

46 World Bank 2023.

47 World Bank 2022b.

**TABLE 1**  
**Poverty, labour and social protection key indicators**

Indicator	Bangladesh	Peru	United Republic of Tanzania
\$2.15 international extreme poverty rate (overall)	13.5% (2016) 10.4% (2022 est.)	2.9% (2021)	44.9% (2018)
National poverty line	24.3% (2016) 18.7% (2022)	20.2% (2019) 27.5% (2021)	26.4% (2018) 27% (2021 est.)
Multidimensional poverty rate <sup>48</sup>	20.5% (2016)	4.2% (2021)	54.6% (2018)
Working poverty rate, by sex, 15+ (ILO modelled estimates)	6.9% (2019, men) 5.4% (2019, women)	2.6% (2019, men) 2.7% (2019, women)	47.0% (2019, men) 50.9% (2019, women)
Labour force participation rate (ILO modelled estimates)	80.2% (2021, men) 37.1% (2021, women)	79.2% (2021, men) 64.9% (2021, women)	86.1% (2021, men) 77.8% (2021, women)
Proportion of informal employment	93.9% (2017, men) 96.6% (2017, women)	63.8% (2022, men) 73.3% (2022, women)	90.9% (2020, men) 95.9% (2020, women)
Effective social protection coverage	Aggregate (excl. health): 28.4% (2020) Maternity: 20.9%	Aggregate (excl. health): 29.3% (2019) Maternity: 8.8%	Aggregate (excl. health): 14.0% (2020) Maternity: 0.4%
Social Institutions and Gender Index <sup>49</sup>	49.3% (2023)	18.6% (2023)	49.6% (2023)

Sources: World Bank's PIP database 2023; OPHI 2023; ILO 2023.

Note: National poverty lines are as follows: between Taka 1,865–2,929 (approx. US\$23.74–37.29) per capita per month in Bangladesh across its strata (calculated for 2016/17); 352 soles (approx. US\$105.49) per capita per month in Peru (calc. in 2019); and 49,320 Tanzanian shillings (approx. US\$21.66) per adult per month (calc. in 2018).

48 Derived from OPHI's Multidimensional Poverty Index, which is a calculation of deprivations equally weighted along three dimensions: schooling (years of schooling, attendance), health (nutrition, child mortality) and living standards (cooking fuel, sanitation, drinking water, electricity, housing, assets).

49 The index looks at women's rights in the family, physical integrity, access to productive and financial resources and civil liberties and, especially, how institutions can affect people's agency and capabilities. A score of less than 20 per cent (40–50 per cent) suggests very low (high) levels of gender discrimination in social institutions.

### 3.

## DATA AND METHODS

This paper adopts a mixed methods analysis to investigate the relationship between gender and poverty dynamics and draw out implications for social protection. The analysis makes use of pre-pandemic nationally representative panel datasets and insights from secondary literature of the rapid phone surveys during the pandemic. It accompanies this with analysis of qualitative interviews collected in Bangladesh and the United Republic of Tanzania.

The key datasets underlying the analysis are outlined in Table 2. A concurrent mixed methods approach is used to analyse the data, discussed below.

**TABLE 2**  
**Datasets analysed in this study**

Country	Panel data (years/ households)		Qualitative (sample/ date)		
	Dataset and years	N (hh)	LHIs	FGDs	KIIs
Bangladesh (rural)	<ul style="list-style-type: none"> <li>Bangladesh Integrated Household Survey (BIHS): 2011, 2015, 2019</li> <li>COVID-19 PPRC-BIGD Livelihoods and Recovery Panel Survey (5 rounds, 2020–2021, rural, urban low-income settlements)</li> </ul>	5,260 4,000	40 (2021)	6	15
Peru	Encuesta Nacional de Hogares (ENAH): 2017, 2018, 2019, 2020, 2021	2,031	N/A	N/A	N/A
United Republic of Tanzania (national)	<ul style="list-style-type: none"> <li>Living Standards Measurements Study (LSMS) National Panel Survey (NPS): 2008, 2010, 2012, 2015, 2019/20</li> <li>COVID-19 High Frequency Phone Survey (5 rounds, 2021)</li> </ul>	908 2,700	80 (2017) 50 (2022)	32 21	44 15

Sources: IFPRI 2019; INEI 2021; NBS 2020; CPAN 2023.

Note: The Bangladesh panel only covers rural areas, hence its focus; the PPRC-BIGD Panel Survey was a joint Power and Participation Research Centre and BRAC Institute of Governance and Development study. hh = household; LHIs = life history interviews; FGDs = focus group discussions; KIIs = key informant interviews.

### 3.1

## Quantitative methods

For the quantitative component, descriptive analysis is undertaken of key variables in the quantitative data related to poverty dynamics and social protection, disaggregated where possible by the sex of the recipient and/or the household head. This is complemented by multinomial logistic regression analysis to investigate correlates of poverty trajectories.<sup>50</sup> This model has been used extensively in examining characteristics that may be prevalent within different poverty trajectories.<sup>51</sup> Our regression models are described below.

**Examining correlates of poverty dynamics:** Our main model is specified as

$$\Pr(\text{Poverty Trajectory}_{i,t} = 1 \mid \beta, v_{i,t}) = F(\beta_0 + \beta_1 \text{Shocks}_{i,t} + \beta_2 H_{i,t})$$

for  $v_i = (1, \text{Shocks}_i, H_i)$

where is the *Poverty Trajectory*<sub>*i*</sub> of the household (taking on one of three possible trajectories: chronic poor, transient poor or resilient, the latter combining sustained escapers and never-poor households), at reference lines and at 1.5x reference lines to reflect broader conditions of vulnerability. Poverty status to identify these trajectories is constructed by comparing our per capita expenditure measure to what we term our ‘reference’ poverty lines as follows:

- Peru: comparing per capita expenditures to an inflation-adjusted national poverty line (352 soles per capita per month in 2019);
- Rural Bangladesh: comparing per capita expenditures to the earlier \$1.90 international poverty line due to its availability in the older Bangladesh Integrated Household Survey (BIHS) dataset (which is a line lower than the national poverty line and revised \$2.15 international poverty line, see outcome rates in Table 1); and

50 Analysis of the surveys indicate that attrition is not a concern, as also found in other analysis of poverty in these countries (e.g., Ahmed and Tauseef 2022; NBS 2021a; Bolch et al. 2022), so we proceed with adjusted panel survey weights.

51 McCulloch and Baulch 1999; Diwakar and Shepherd 2022.

- United Republic of Tanzania: adopting a relative poverty measure that categorizes households in the bottom two expenditure quintiles (which are inflation-adjusted per adult equivalent) per wave as poor.<sup>52</sup>

*Shocks*<sub>*i*</sub> reflect the number of survey waves in which negative exogenous and endogenous shocks are reported by households (e.g., climate-related disasters, ill health, price and revenue shocks, conflict or theft). *H*<sub>*i*</sub> includes standard controls relying on baseline values of households, such as assets, livelihoods and attributes of the household and its head, area and regional controls. The results of this main specification are presented in Annex 4 in Table A4.1 and discussed in section 5.1.

**Investigating additional risk and resilience correlates of gendered poverty dynamics:** We are also interested in considering the role of different demographics that can sometimes exert downward pressures, as well as women’s resources and agency that can strengthen household resilience. As such, we adopt a series of models where we examine:

- changing demographics. For this, we replace household size with levels and increases in dependent shares and the number of children in the household to further investigate correlates of household composition on poverty dynamics. The results of this are presented in Table A4.2 and discussed in section 5.1 alongside the discussion of shocks and downward stressors.
- women’s resources and agency. We rely on the main model but – to avoid multi-collinearity or over controlling – individually add correlates related to women’s agency available variably across the survey datasets (see Table 3). These variables can be grouped into resources (women’s education, asset ownership, social assistance entitlements) and multi-scalar agentic strategies (women’s individual asset rights, engagement in market-based

52 A focus on relative poverty defined through quintiles is selected as the NPS dataset is not used for official poverty estimates and given various mismatches in its poverty rates compared to the Household Budget Survey (see Belghith et al. 2018).



work, voice and meso-level anti-discrimination measures reflective of the broader social environment). It is worth noting that these are not absolute categories across contexts. We nevertheless hypothesize that these factors can contribute to women's

achievements, building on Kabeer's framework<sup>53</sup> through our multi-scalar focus on agency balanced against risks to resources and agency. The results of this analysis are presented in Tables A4.3–A4.6 and discussed in section 5.2.

**TABLE 3**  
**Variables investigated relating to gendered resilience (women's resources and agency)**

	Variable description	Bangladesh	Peru	United Republic of Tanzania
Resources	Share of adult women in the household completing primary (Bangladesh/United Republic of Tanzania) or secondary (Peru) education	•	•	•
	Women's sole/joint ownership of mobile phone(s), measured for the primary woman respondent in the household in Bangladesh and for any woman in the household in the United Republic of Tanzania	•		•
	Women's ownership of financial account, measured for any woman in the household			•
	Women's access to social assistance entitlements, measured in terms of assistance receipt by any woman in the household	•	•	•
Multi-scalar agency	Women's sole or joint right to sell land (2 variables), measured for the primary woman respondent in the household in Bangladesh and for any woman in the household in the United Republic of Tanzania	•		•
	Share of economically inactive adult women in the household (% of adult household members)	•	•	•
	Women's comfort in speaking up in public to: decide on infrastructure needs, ensure payment of wages and protest misbehaviour of authorities (3 variables, measured for the primary woman respondent in the household)	•		
	Discrimination felt by any woman household member, based on disability, gender or sexual orientation		•	
	Discrimination felt by any woman household member at work		•	

Sources: BIHS 2011–2019; ENAHO 2017–2021; NPS 2008–2019.

Note: Variables are constructed at the household level (e.g., women's ownership of mobile phones in Bangladesh is collected for the primary woman and taken as a household level outcome). Most variables are hypothesized to exhibit a positive relationship with household resilience, except the discrimination and economic inactivity variables, which are instead expected to be negatively related to resilience.

<sup>53</sup> Kabeer 1999.

**Studying the intersection of risk and gendered resilience as correlates of poverty dynamics:** Finally, we examine how women's agency can act to mitigate or even offset the negative effects of shocks on household resilience and pathways out of poverty. For this, we examine interaction terms focusing on variables related to women's agency interacted with the presence of shocks during the survey period. This is similar to the model presented in Tables A4.3–A4.6, with the difference being that we now interact the variables around women's resources and agency with the presence of self-reported household shocks. The results of this analysis are presented graphically and discussed in section 5.2 (and for robustness using 1.5x reference poverty lines in Figures A4.1–A4.5).

In all models, standard errors are clustered at the enumeration area level. Average marginal effects (AME) are reported across results and discussed in the text where significant, while significant results ( $p < 0.01$ ,  $p < 0.05$ , or  $p < 0.1$ ) are furthermore highlighted in the relevant AME figures. For interpretation, the coefficient of a positive regressor corresponds with a larger probability of the poverty trajectory being experienced by the household. Summary statistics of model variables are presented in Annex 3.

### 3.2

## Qualitative methods and iteration

The quantitative analysis is accompanied by a limited degree of qualitative content analysis and process tracing in rural Bangladesh and the United Republic of Tanzania where CPAN's qualitative data collection was conducted. These data comprised a balanced sample of life history interviews (LHIs) of women and men in households on different poverty trajectories (e.g., in chronic poverty, sustaining poverty escapes and becoming impoverished), and gender-disaggregated focus group discussions (FGDs) and key informant interviews (KIIs) conducted by CPAN before and during the pandemic. The interviews were open-ended and sought to understand changes in women and men's well-being over time through the LHIs, community-level drivers of change from the FGDs,

and programmatic and policy interventions aimed at poverty eradication through the KIIs. They were not explicitly focused on social protection but sought to inductively understand the ways in which different drivers, including social protection, affected people's pathways into and out of poverty.

Qualitative data are primarily drawn on in this paper to illustrate points made in the quantitative analysis, though they have not been systematically analysed for what they reveal themselves, which is an area for future research. LHIs contribute to a deeper understanding of pathways and sequences through which women and men escape or fall into poverty and the role of social protection, gender norms and women's empowerment in these pathways. Analysis of FGDs and KIIs instead seeks to examine more meso- and macro-level drivers of change and the role of social protection and gender norms in these processes. In all cases, we broaden the focus on variables examined in the quantitative analysis to adopt a more holistic understanding of women's agency through considering enablers – for example, norms, institutions and social protection programming – that can strengthen this agency. Finally, the quantitative and qualitative data analysis allowed for a degree of iteration, whereby insights from the former contributed to further probing in the latter and vice versa to offer a more joined-up analysis.

### 3.3

## Discussion and limitations

There are limitations to the analysis. The case studies were selected to represent different regions, but this means that they are not strictly comparable. They rely on country-specific poverty lines and different means of poverty status calculation. On the latter, we rely on per capita expenditures in Bangladesh and Peru but per adult equivalent in the United Republic of Tanzania, given the presence of equivalence scales in the National Panel Survey (NPS) dataset. In addition, we rely on 'relative' poverty in the United Republic of Tanzania on account of the NPS not being used for poverty estimation in the country. This differs from our absolute poverty measures in Bangladesh and Peru. The datasets also vary in terms of area

coverage (only a rural sample in Bangladesh due to the absence of representative urban panel data, compared to rural and urban samples in Peru and the United Republic of Tanzania), number of waves and years of survey data collection (see Table 2). All of this means that no direct comparisons should be made between these estimates.

Moreover, the surveys are still very much driven by household-level data, despite some interesting individual-level variables with regards to women's agency. We incorporate analysis of women headship, which captures a variety of underlying reasons for this formation, including women's agency to form an autonomous household, as well as differences in headship due to economies of scale, marital status and women-headship that may emerge from a migrant spouse sending home remittances.<sup>54</sup> The women headship category does not reflect gender inequalities within men-headed households, not least those due to women's domestic and childcare responsibilities. As such, given that the expenditure data is collected at the household level, this may underestimate poverty as it does not capture poor women in non-poor households. Even so, it may be useful to examine the headship of women in poverty as vulnerabilities may be amplified at this intersection. Moreover, we also disaggregate by other features of household composition for a more comprehensive understanding of gender inequalities and poverty trajectories.

Finally, several indicators that we have at the individual level are perceptions-based, and the availability of similar types of questions or the issues they raise is limited across the datasets. Relying on self-reported shocks is also challenging, as the same risks do not always translate into a shock for different households. Indeed, in some cases shocks may be a direct result of poverty, or poverty may turn a hazard into a disaster. We thus only comment on associations between shocks and poverty trajectories, acknowledging these caveats. We also examine shocks descriptively, including their self-reported consequences across the survey

datasets, as well as through process tracing methods relying on qualitative interviews in Bangladesh and the United Republic of Tanzania. Complemented with qualitative data, this analysis offers important country-level insights into the relationships between different facets of women's negotiated agency (including as supported through social protection) amid crises and poverty dynamics in the three countries studied.

---

54 Chant 2009; Brown and van de Walle 2021.

## 4.

# POVERTY DYNAMICS AND SOCIAL PROTECTION IN BANGLADESH, PERU AND THE UNITED REPUBLIC OF TANZANIA

This section presents descriptive insights on poverty dynamics, household composition and social protection in the three case study countries. Rates of transient poverty are high in all three, pointing to households' high degree of underlying vulnerability. Moreover, around half of the 'never-poor' populations (using reference poverty lines) would be classified as chronically poor or transient poor if relying on a slightly higher 1.5x poverty line. Participation in social safety net programmes varies across countries, though it is much more prevalent in Peru and rural Bangladesh compared to the United Republic of Tanzania.

There are also some gender differences in the receipt of social assistance, with support to older people more commonly reaching men within households and education-related programmes typically targeted to women with children. In a context of recurring crises and downward income mobility, the policy response to safeguard the well-being of people in and near poverty has been minimal at best.

## 4.1

### Poverty dynamics at different poverty lines

Figure 2 descriptively presents poverty trajectories using the data available across all survey waves and derived according to our reference poverty lines

and 1.5–2x the poverty lines.<sup>55</sup> This is done at the household level (Figure 2) and considering the number of women and men living within these households (Figure A3.2). We calculate poverty trajectories using multiple poverty lines to provide further insights on households' vulnerability; for example, we are interested in understanding whether never-poor households using our reference poverty lines may be hovering just above the poverty line and thus potentially susceptible to downward income mobility. We also calculated poverty transitions between survey

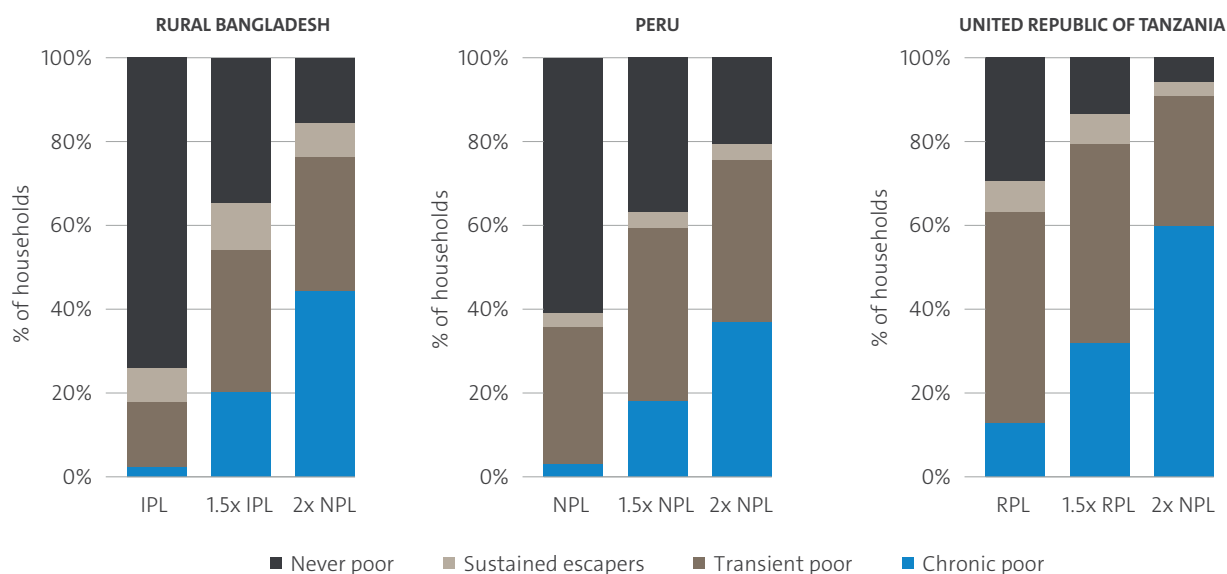
<sup>55</sup> Various analyses estimate vulnerability relying on a line that is 1.5 or twice as high as the national poverty line, which has the advantage of being easy to understand and an extension of the relative arbitrariness of setting poverty lines more broadly (e.g., OECD 2018; NCEUS 2007; Lopez-Calex et al. 2014; Diwakar et al. 2018; Dang and Lanjouw 2018).

waves in the tables in Annex 2. Our analysis indicates that households in chronic poverty are much poorer than other groups: pre-pandemic in 2019, chronically poor household per capita monthly expenditures in Peru were on average PEN 233, compared to PEN 451 among the transitory poor, PEN 424 among sustained escapers and PEN 1,042 among never-poor households. As noted earlier, results are not comparable between countries.

Figure 2 depicts relatively low rates of chronic poverty (2 per cent in rural Bangladesh, 3 per cent in Peru and 13 per cent in the United Republic of Tanzania) and of sustained poverty escapes (8 per cent in rural

Bangladesh, 4 per cent in Peru and 7 per cent in the United Republic of Tanzania). In contrast, rates of transient poverty are high across the countries: 16 per cent in rural Bangladesh, 33 per cent in Peru and 50 per cent in the United Republic of Tanzania using reference poverty lines, which for the latter captures households in the bottom two quintiles. Recall that this captures households that may have escaped then fallen into poverty, churned around the poverty line or become impoverished over time. The high, albeit variable, share of poverty transience across these countries reflects contexts where many households may be just marginally above the poverty line and vulnerable to falling into poverty.

**FIGURE 2**  
**Poverty trajectories of households in study countries**



Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: IPL refers to trajectories constructed using the earlier \$1.90 poverty line, NPL refers to the national poverty line and RPL to the relative poverty line. For trajectories taking into account household size, see Figure A3.2.

When disaggregating by the gender of household members (Figure A3.2), shares are generally similar except in the United Republic of Tanzania, where in the baseline women were more likely than men to be living in households that had subsequently experienced poverty transience, with rates increasing at

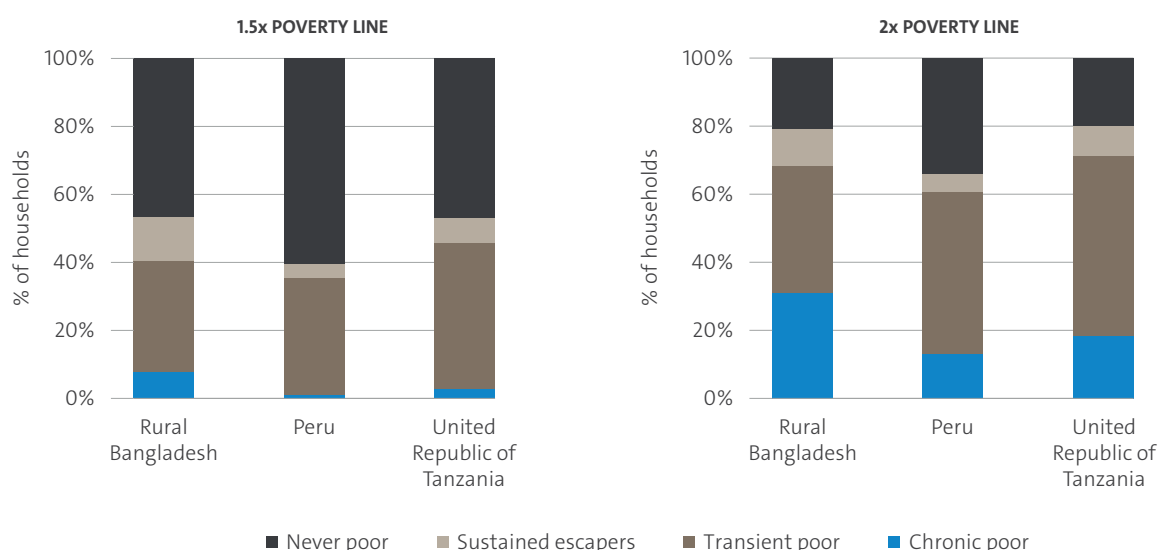
higher poverty lines. These results reflect women's over-representation within households in transient poverty. Finally, there is also a smaller share of women represented in households in the country that had sustained poverty escapes or remained never poor at higher poverty lines.

We further investigate the degree of poverty mobility between survey waves. In rural Bangladesh, of approximately 9 per cent of households that escaped poverty between 2011 and 2015, over 14 per cent had fallen back into poverty by 2019. In Peru, of 5 per cent of households that had sustained their escape from poverty pre-pandemic, 40 per cent fell into poverty in 2020 and 17 per cent remained in poverty by 2021. Finally, in the United Republic of Tanzania, of 7 per cent of households that had sustained their escape from poverty between 2008 and 2012, 17 per cent fell into poverty by 2015 and 8 per cent remained in poverty by 2019. In other words, poverty escapes are not a one-way street, and even sustaining an escape from poverty is not a guarantee of longer-term resilience. More detailed transitions between waves are presented in Table A2.1.

In addition, when adopting lines that are 50 per cent higher than our reference poverty lines, which is often used as a benchmark to assess vulnerability, we see a much larger share of households that were in chronic poverty (increasing to 20 per cent in rural

Bangladesh, 18 per cent in Peru and 17 per cent in the United Republic of Tanzania) and lower shares of never-poor populations (falling to 35 per cent in Bangladesh, 37 per cent in Peru and 57 per cent in the United Republic of Tanzania). We thus consider how vulnerable never-poor households might be, and whether they would still remain 'never poor' if the poverty line was slightly moved upwards. As Figure 3 illustrates, just around half (47–60 per cent) of households that were never poor using the reference poverty line remain so at a higher 1.5x poverty line. Moreover, most never-poor households (categorized using the reference poverty line) would end up instead experiencing transient or chronic poverty when using a higher 2x poverty line, reflecting a context of high and often chronic vulnerability stretching across expenditure levels. Finally, in the United Republic of Tanzania, when focused on this group of never-poor households, there is again a noticeably lower share of women living within sustained escaper households at a higher 1.5x poverty line, and more women instead living within transient poor households (Figure A3.3).

**FIGURE 3**  
**Poverty trajectories of households among a sub-set of 'never-poor' households identified from the poverty line**



Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: For trajectories taking into account household size and its members, see Figure A3.3.

Taken together, the data clearly show that there is no fixed category of poor and non-poor but rather a lot of movement in and out of poverty, with some over-representation of women residing within poorer households in the United Republic of Tanzania. However, social assistance programmes – including in the countries under study – are often focused on supporting those who are in poverty. Moreover, social support targeting is based on a static measure, which could be problematic given the high degree of mobility observed. The data instead suggest that social protection needs to do more to also protect people from falling (back) into poverty, which would require expanding the target group significantly.

## 4.2

### Poverty dynamics according to household composition

These trajectories descriptively vary based on the demographic characteristics of individuals and their households. Annex 3 (Tables A3.1 to A3.7) summarizes key characteristics of households in each of these groups, disaggregated by the poverty trajectory of the household and gender of the individual. Interestingly, women headship is higher among never-poor households compared to chronically poor households across countries. This may reflect different reasons for women headship among never-poor households compared to households that are sometimes or always in poverty, including women's agency to form an autonomous household, as well as differences in headship due to economies of scale or marital status and women-headship that may emerge from a migrant spouse sending home remittances.<sup>56</sup> These explanations are borne out in our data (Table A3.7) where, for example, we see high rates of receipt of remittances and primary education completion, but lower household dependency shares of never-poor households relative to households that are sometimes or always in poverty.

Disaggregation by the gender of the head has been criticized as not providing an adequate picture of the

well-being of women in men-headed households,<sup>57</sup> and so we also examine household composition more broadly. There tends to be a gradient from chronically poor households with a higher number of children (and other dependents) to never-poor households with a lower number of children (and other dependents) (Table A3.1).<sup>58</sup> There are also changes over time; for example, of households that had experienced a transitory escape from poverty across countries, household sizes were generally increasing between the start and end of the panel waves (Figure 4), brought on by an increasing number of dependents. Moreover, in Peru, where we have data during the pandemic, we also observe that household size increased on average at the onset of the pandemic among households that became impoverished in 2020 and 2021, whereas those that had managed to remain out of poverty after experiencing a sustained escape pre-pandemic instead saw marginally declining household sizes (Figure 4).

In terms of different household types, couples with children form the majority of all households and are also over-represented among chronically poor households in rural Bangladesh and Peru (Figure 5). For example, in rural Bangladesh, 38 per cent of women overall but 56 per cent of women in chronically poor households were living in 'couple with children-only' households in the baseline. In Peru, 26 per cent of women overall yet 53 per cent among the chronically poor lived in these households. Similar over-representation of these households among the chronically poor was observed when considering men living within these households. In the United Republic of Tanzania, there was not a strong difference, with comparable figures standing at 36 per cent of women overall (compared to 33 per cent of women in chronically poor households).

Regarding other characteristics, never-poor households across countries have much higher rates of secondary school completion of the household head. Engagement in business or non-farm enterprises is

<sup>56</sup> Chant 2009; Brown and van de Walle 2021.

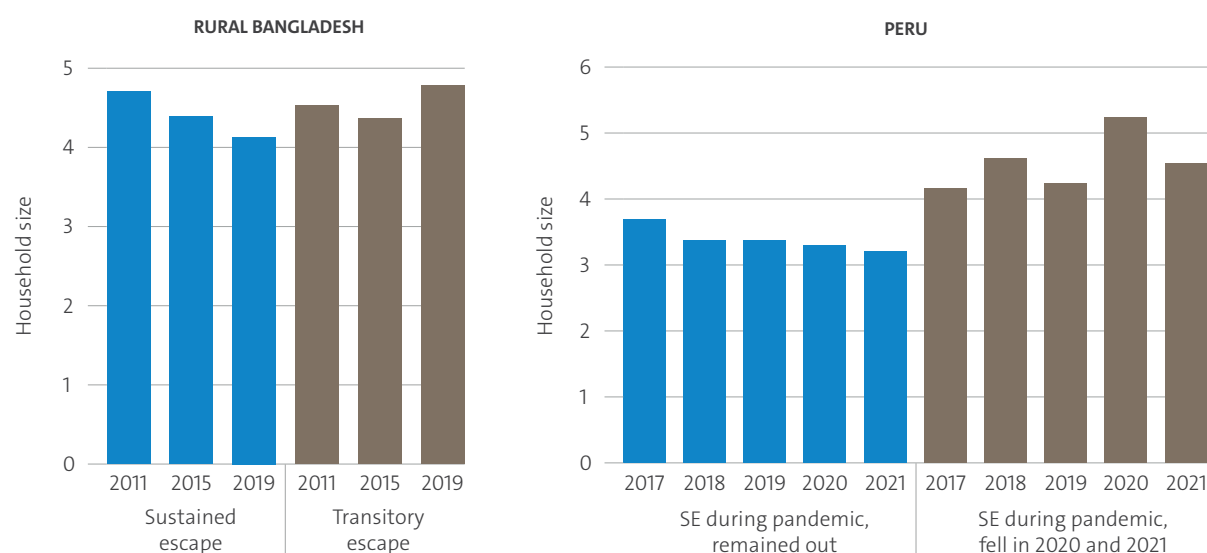
<sup>57</sup> For example, see Doss and Kieran 2014.

<sup>58</sup> In rural Bangladesh, sustained escaper households have a slightly larger number of children at baseline compared to the transient poor, though by the latest wave their household size has become smaller than the transient poor.

consistently higher among never-poor households compared to other poverty trajectories. On the other hand, regardless of gender, engagement of the head in agriculture is more prevalent among the chronic

poor. Finally, by area of residence, rural regions typically have larger shares of chronic poverty, whereas high poverty mobility is commonly observed in more urbanized regions (Figure A3.1).

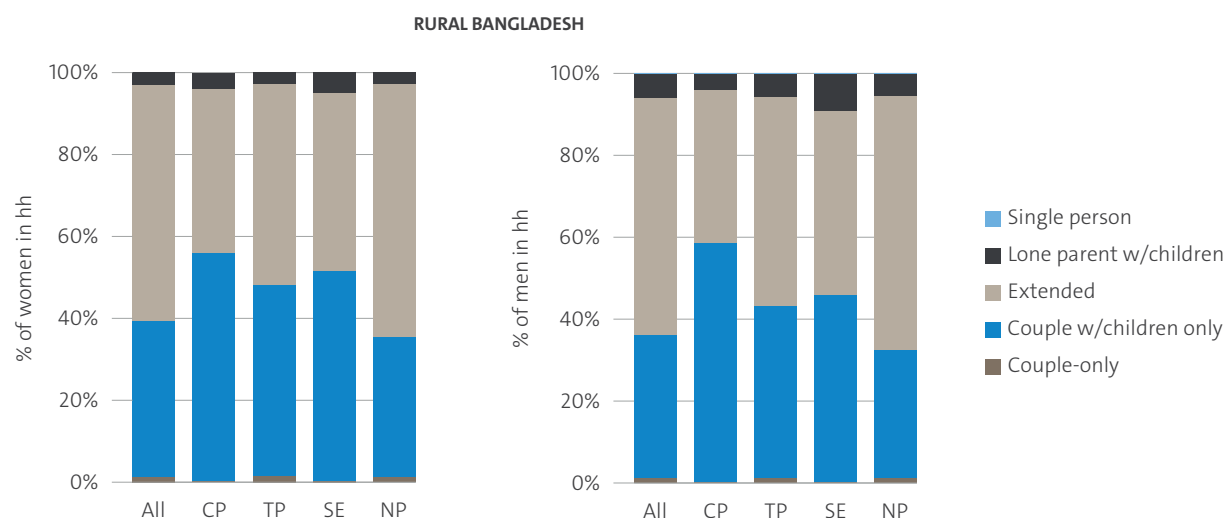
**FIGURE 4**  
Average household size among sustained escapers, disaggregated by pandemic period



Source: Analysis of BIHS (2011–19) and ENAHO (2017–21) datasets.

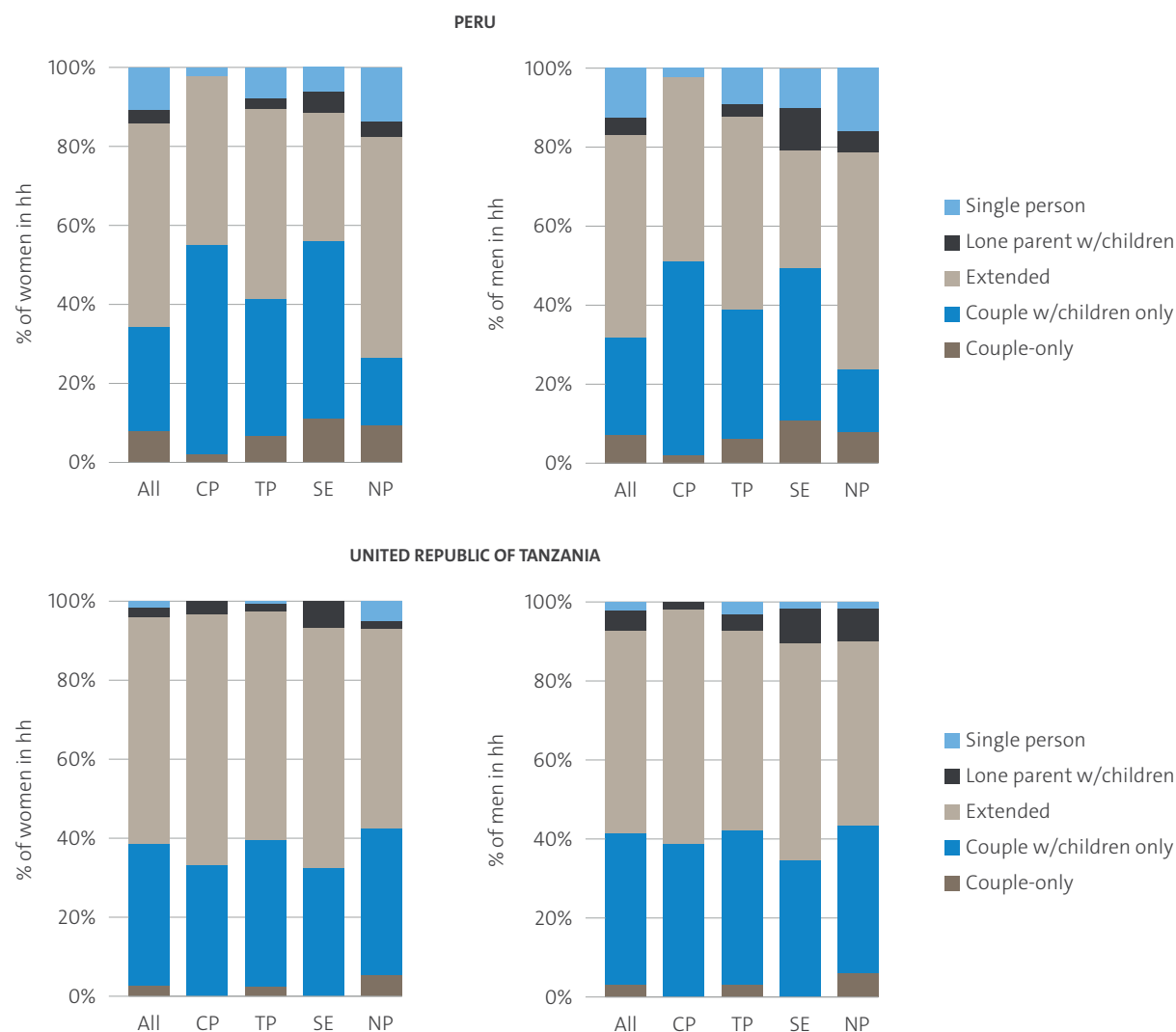
Note: The United Republic of Tanzania is excluded from the type of 5-wave analysis conducted in Peru due to smaller sample sizes among sustained escapers. SE = sustained escape.

**FIGURE 5**  
Household composition, by poverty trajectory in households in baseline survey wave





**FIGURE 5**  
*Continued*



Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: In the United Republic of Tanzania, lone parent, single-person households and ‘couple-only’ households have small cell sizes so are not commented on. CP = chronic poor, TP = transient poor, SE = sustained escaper, NP = never poor, hh = household.

### 4.3

## Participation in social assistance programmes across poverty trajectories

### Social assistance receipt

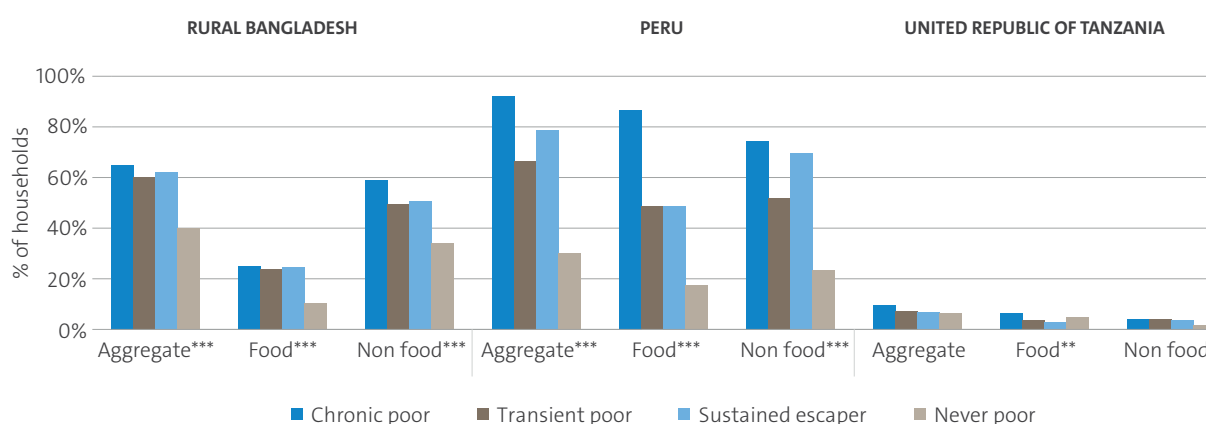
Social assistance in the three countries varies by household poverty trajectory and demographics.

Participation in different social safety net programmes is much more prevalent in Peru and rural Bangladesh compared to the United Republic of Tanzania, when focused on pre-pandemic survey years (Figure 6). In the former, 65 per cent of chronically poor households received assistance in any survey year (all pre-pandemic), while 92 per cent of chronically poor households in Peru received assistance in the pre-pandemic waves, with rates lower among other trajectories (Figure 6). On the other hand, in the United

Republic of Tanzania, just 10 per cent of chronically poor households reported receiving assistance in any survey year (pre-pandemic),<sup>59</sup> with shares even lower among other households (6–7 per cent). Indeed, social protection in the United Republic of Tanzania remains limited, focused primarily on the Productive Social Safety Net (PSSN), the country's flagship programme,

albeit seeing a rapid annual increase.<sup>60</sup> Finally, by gender, both food and non-food assistance appear to be reaching households with more women in Peru, while food assistance in rural Bangladesh and non-food assistance in the United Republic of Tanzania also has slightly higher rates of receipt among households with more women (Figure A3.4).

**FIGURE 6**  
**Receipt of food/ non-food assistance in pre-pandemic waves, by country and poverty trajectory**



Source: Analysis of BIHS (2011–19), ENAHO (2017–19) and NPS (2008–19) datasets.

Note: \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$  based on anova tests of differences between poverty trajectories. Timeframe of assistance refers to the year preceding the survey, except for food assistance in Peru, which refers to the three months preceding the survey; 2012 data from the United Republic of Tanzania is dropped due to quality issues; aggregate refers to receipt of food or non-food assistance. For receipt of assistance at the individual level, see Figure A3.4.

By household composition, a larger share of households formed of couples with children in rural Bangladesh (50 per cent) and Peru (72 per cent) received social assistance in the baseline survey, compared to other household types (Figure 7). This points to support more likely to be received among the poorest (chronically poor) and vulnerable (transient poor) households in these countries, when viewed alongside Figure 5. Households receiving this assistance tend to have more women, especially those comprising mothers with children or single

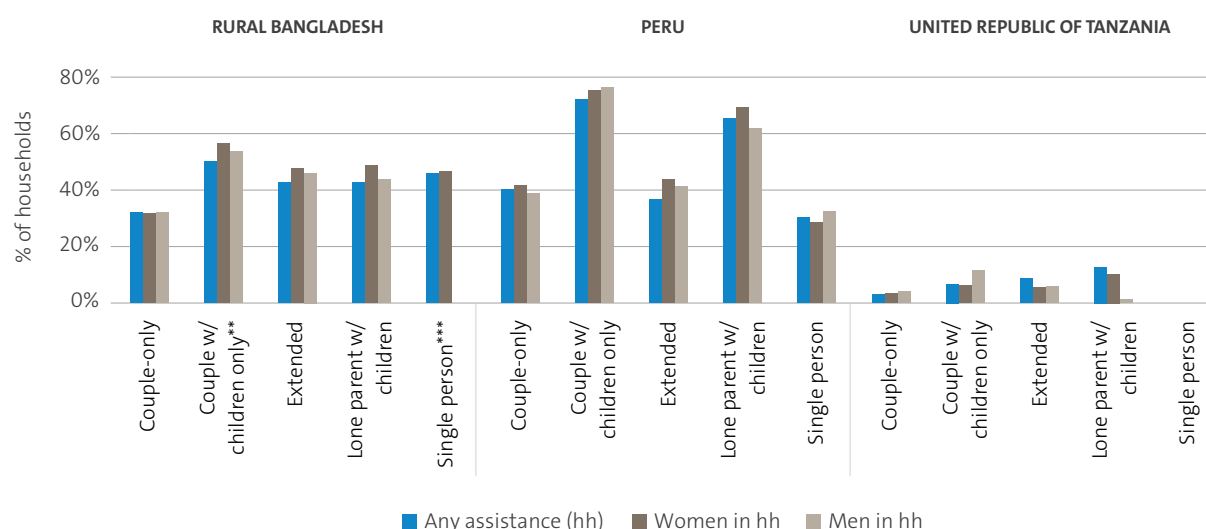
person households in rural Bangladesh (Figure 7). On the other hand, there were no differences by gender in the United Republic of Tanzania but again low rates of access to social assistance across household groups. This would imply that there is scope to strengthening the coverage and poverty-targeting of social assistance programmes there, especially given that most of the assistance captured through the survey included free food and input-, cash- or food-for work programmes typically targeting people in poverty.

59 This excludes 2012 due to non-comparability and data quality issues when compared to other waves.

60 Beegle et al. 2018.

FIGURE 7

## Receipt of any social assistance in baseline wave, by country and household composition



Source: Analysis of BIHS 2011, ENAHO 2017 and NPS 2008 datasets.

Note: \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$  based on z-tests of differences by gender. Timeframe of assistance refers to the year preceding the survey, except for Peru, which refers to the three months preceding the survey for food assistance and three years pre-survey for non-food assistance; 2012 data from the United Republic of Tanzania is dropped due to quality issues. In the United Republic of Tanzania, lone parent, single-person households and couple-only households have small cell sizes so are not commented on. hh = household.

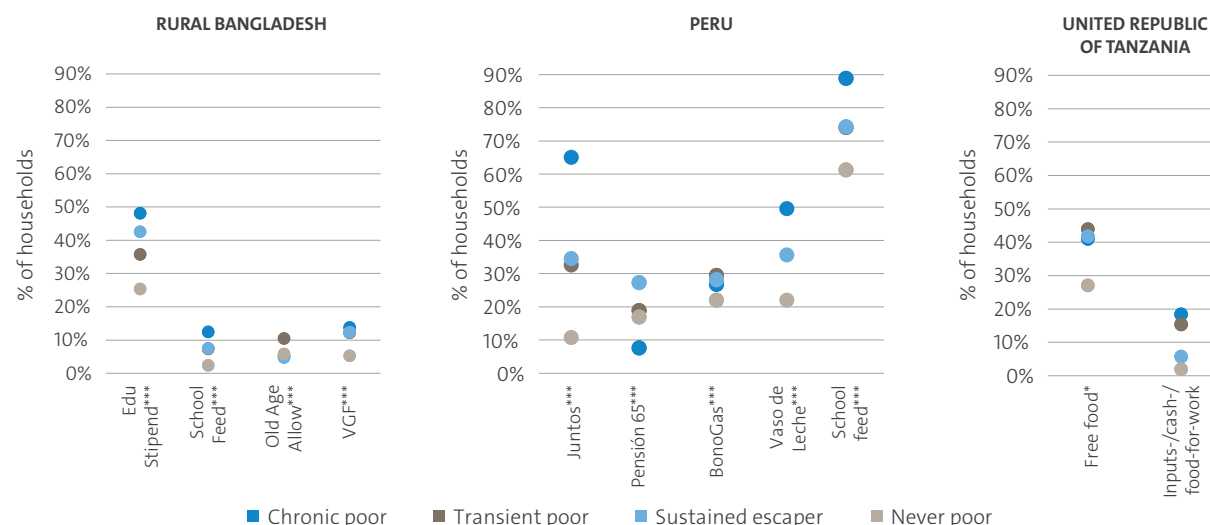
## Type of social assistance receipt

We next disaggregate by type of common social safety net (SSN) programme in the survey data among households receiving assistance during any survey wave pre-pandemic (Figure 8). In rural Bangladesh, education stipends for children in the household were the most common form of safety net listed in the 2019 survey, with almost three in five chronically poor households receiving student stipends, followed by Vulnerable Group Feeding (VGF) programmes. In the United Republic of Tanzania, a marginally higher share of chronically poor households was involved in food-, cash- or inputs-for-work programmes compared to other trajectories. Interestingly, sustained escapers were slightly more commonly able to benefit from free food/ free maize there, suggesting that it may have played a role in their pathway out of poverty and pointing to a potential area for stronger targeting of the poorest households.

In Peru, school meals (especially breakfasts) were the most common form of food assistance, usually dispersed daily. Of the non-food assistance types, receipt of support from the Juntos programme was most prevalent during the pre-pandemic waves, reaching between 47–53 per cent of chronically poor households. However, there is an unexpected finding with regards to old-age support. Across survey waves, 11–13 per cent of households in poverty received Pensión 65 compared to 6 per cent among non-poor households. Yet although the targeting criteria of the programme favours poorer households (see Table A1.1), chronically poor households were less likely to receive support than households on other poverty trajectories (Figure 8). Given much lower expenditures among chronically poor households compared to those that are only sometimes in poverty, results suggests that the Pensión 65 may not be reaching the poorest of the poor.

FIGURE 8

## Common social safety net programme participation pre-pandemic across survey waves



Source: Analysis of BIHS 2011–19, ENAHO 2017–19 and NPS 2008–19 datasets.

Note: Relates to households receiving any assistance, by poverty trajectory. \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$  based on anova tests of differences between poverty trajectories. Timeframe of assistance refers to the year preceding the survey, except for Peru, which refers to the three months preceding the survey for food assistance and three years pre-survey for non-food assistance; 2012 data from the United Republic of Tanzania is dropped due to quality issues. VGF = Vulnerable Group Feeding.

There are important gender differences in receipt of social assistance, with support for certain vulnerable populations more commonly reaching men within households. In rural Bangladesh, VGF programme participation was higher among men compared to women (Figure 9): between 19–27 per cent of men across poverty trajectories participated in the VGF programme compared to 6–13 per cent of women. This difference may partly derive from its target groups, which include people who are food insecure because of unemployment or need to refrain from working seasonally. This focus may push it towards being more commonly received by men given their higher engagement in paid market-based activities. At the same time, the VGF also covers people unable to have two square meals a day and malnourished children, which could include both women/girls and men/boys.

Support for older populations also more commonly reached men within households in rural Bangladesh and Peru (Figure 9). For example, the old age allowance in the former reached men more frequently than women, which might reflect the programme's disqualification criteria of destitute women holding

the VGD card or those receiving regular grants from other sources.<sup>61</sup> It could also be due to the observed lack of clarity or awareness by local selection committees of weights attributed to its various priority selection criteria.<sup>62</sup> Similarly, in Peru, more men received Pensión 65 across trajectories (Figure 9). This could be due to various reasons, such as 'shadow' eligibility criteria enforced at the local level to deal with rationing (e.g., those already receiving other transfers like Juntos may be excluded in practice) or limited awareness or clarity by potential participants. Reflecting this finding, older women in rural areas of the country have been identified as a vulnerable group without adequate social protection.<sup>63</sup>

On the other hand, education stipends were commonly given to women in households that were sometimes or never poor (64 per cent of women in never-poor households received it in rural Bangladesh between 2011 and 2019, compared to 47 per cent of

61 Dulal 2017; Begum 2021.

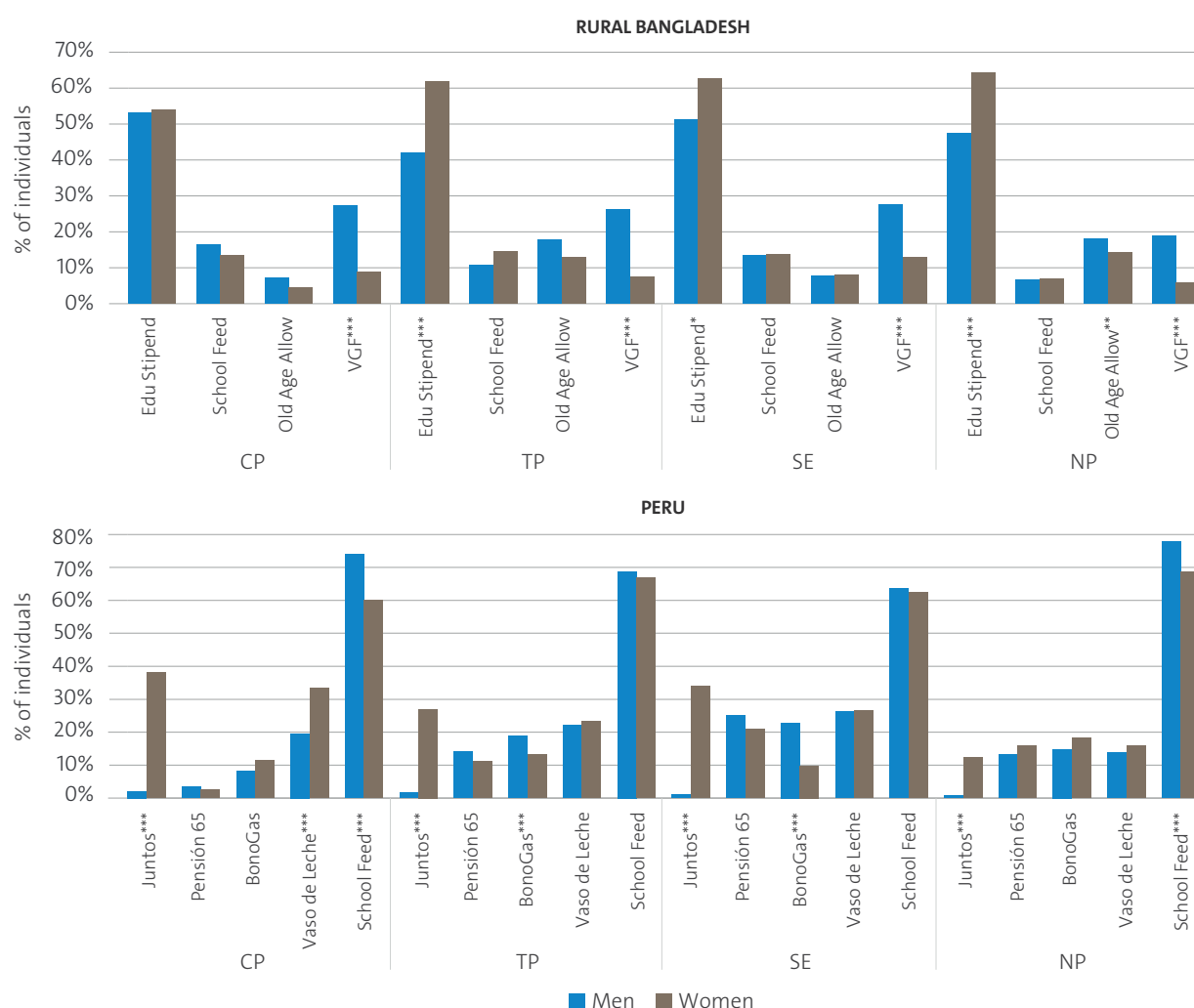
62 Begum 2021.

63 Casali et al. 2015; Cookson 2018.

men on other poverty trajectories), whereas rates were relatively equal among the chronic poor (Figure 9). In Peru, Juntos was almost exclusively received by women (12–38 per cent of women, compared to 1–2 per cent of men) due to its targeting criteria (see Annex 1). However, a larger share of boys reported receiving school meals, which may reflect that adolescent girls benefitted instead from other food-related programmes through, for example, Juntos. Finally,

a slightly larger share of women (53 per cent) reported receiving assistance in the United Republic of Tanzania compared to men. This could again reflect the child and education benefits accorded under the PSSN. Given that childcare responsibilities continue to rest predominantly with women, and many PSSN households were also headed by women, it is unsurprising that women in households are more likely to receive education-related assistance for their children.

**FIGURE 9**  
**Participation in social safety net programmes, by gender of recipient and household poverty trajectory**



Source: Analysis of BIHS (2011–19) and ENAHO (2017–19) datasets.

Note: \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$  based on anova tests of differences between poverty trajectories. Timeframe covers the year preceding the survey waves, except for food-related programmes in Peru, which refers to the three months preceding the survey wave. CP = chronic poor, TP = transient poor, SE = sustained escaper, NP = never poor, VGF = Vulnerable Group Feeding.

5.

# POVERTY DYNAMICS, WOMEN'S AGENCY AND LINKS TO SOCIAL PROTECTION

Before and during the pandemic, though there was little difference in the *prevalence* of shocks by the gender of the household, their *consequences* have been particularly severe for women-headed households in poverty when compared to men-headed households in poverty and when compared to women-headed households not in poverty. Changing family composition can also drive downward income mobility, with differential effects depending on the gender of household members and with amplified effects for households facing other shocks. This section looks at the particular negative consequences of shocks on women and investigates whether women's resources or components reflecting their multi-scalar agency can offset these effects to help households escape and remain out of poverty over time.

## 5.1

### Gendered implications of shocks and stressors driving downward poverty mobility

Self-reported shocks associated with downward poverty mobility with severe consequences for women-headed households

Pre-pandemic, shocks were highly common (Figure 10),<sup>64</sup> affecting 20 per cent of households across waves in

rural Bangladesh, 32 per cent of households in Peru and 65 per cent of households in the United Republic of Tanzania. The differences in countries at least partly reflect differences in response options (e.g., price shocks not included in Peru) and recall periods (two years in the United Republic of Tanzania, compared to one year in Peru and Bangladesh). Even so, price shocks (e.g., a fall in sale price for crops or a rise in the price of food or agricultural inputs) were the most common shocks in the United Republic of Tanzania, which may reflect employment patterns as the country has a large share of small-scale farmers who depend on the sale of crops. Instead, revenue shocks (e.g., business failure, loss

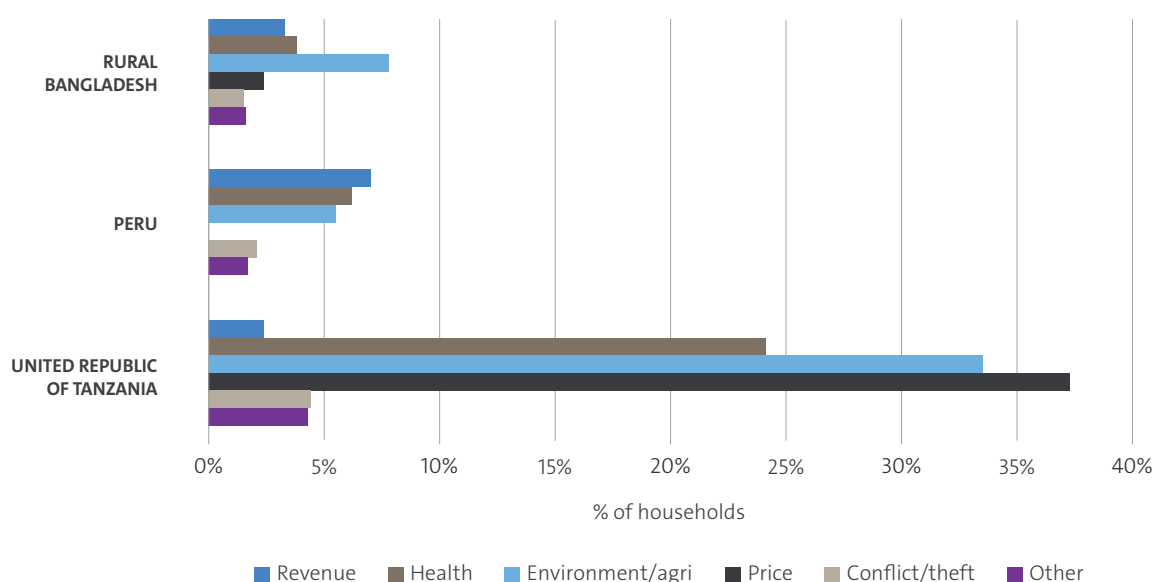
<sup>64</sup> Health shocks are also common, though it is challenging to investigate the role of ill health in poverty status or dynamics as it can lead to temporary surges in per capita expenditures that would push people over the poverty line. It may be associated with reduced well-being (Deaton and Zaidi 2002) or under-reported due to varied recall periods

(Murphy et al. 2023). As such, we exclude health shocks in our regression analysis, though qualitatively comment on it given its salience.

of salaried employment) were the most reported shock in Peru, likely on account of its overlap with the pandemic period, alongside the country's large share of non-agricultural informal employment (e.g., microentrepreneurs, small informal businesses). Environmental and agricultural shocks were instead more common in households headed by men, perhaps because women-headed households

less often own or rent land. In the United Republic of Tanzania, these shocks affected around a third of households over the survey waves. The presence of crises and shocks associated with downward poverty mobility, as observed in the regression analysis, were significant in Peru and the United Republic of Tanzania (Table A4.1) and reinforce the need for shock-responsive social protection.

**FIGURE 10**  
**Negative shocks across survey waves, by country**



Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: Self-reported shocks data is based on the one year (Bangladesh, Peru) and two years (United Republic of Tanzania) preceding the survey.

Finally, the pandemic was also associated with health, revenue and price shocks (see Box 2). The rapid changes in well-being experienced over the pandemic period were met with a common response across many countries through social protection, whether by introducing new measures or expanding coverage of existing measures in Bangladesh, Peru and the United Republic of Tanzania,<sup>65</sup> as outlined in Box 5 and Annex Table A1.3. Even so, the dynamic changes

over time reinforce the need for social protection systems that are sufficiently agile. Key features of a programme that is responsive in close to real time would include treating monitoring as a regular process within social protection systems and emphasising coordination, including in data collection and analysis from humanitarian and development actors responding to contexts of change and crises.<sup>66</sup>

65 Gentilini et al. 2022.

66 Holmes et al. 2021.

**BOX 2****Poverty and income dynamics during the COVID-19 pandemic**

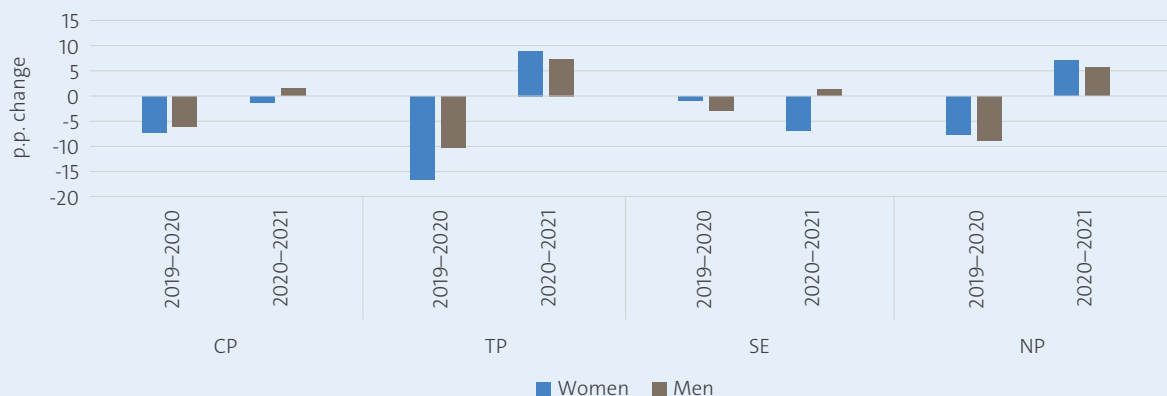
**Rural Bangladesh:** Between February and April 2020, households experienced a 62 per cent income decline in rural areas. Moreover, more than half (54 per cent) of rural households that were non-poor pre-pandemic had become poor by April 2020.<sup>a</sup> Across rural areas and low-income urban informal settlements, a larger share of women workers experienced negative effects in their work across occupations with, for example, 54 per cent of housemaids unemployed in June. In addition, 35 per cent of women small business owners became unemployed, compared to less than half of that share (16 per cent) of men business owners.<sup>b</sup> The reasons for these gender differences include the limited work opportunities available for women:

“Vata (brickfields) were closed for a long time [because of the pandemic]. The brickfield work [resumed] three month ago. But currently that work is stopped because of the rain and bad weather. When there is no work at the brickfields, men go for day laborers. Women do not have this option. They have to stay at home. Sometimes they do poultry and cattle rearing at home.” (Long-term residents’ discussion, December 2021)

Perhaps as a result, more women-headed households were likely to experience a drop in the number of meals consumed in rural areas (19 per cent) compared to men-headed households (14 per cent).<sup>c</sup>

**Peru:** The pandemic also hit Peru hard, with the share of employed individuals within households dropping from 65 per cent in 2019 to 56 per cent in 2020 before rebounding to 63 per cent in 2021. There was a larger relative decline in the number of adult women within households who were working relative to adult men (64 to 53 per cent between 2019 and 2020 among adult women, compared to 70 to 60 per cent among adult men). This was particularly concentrated among people in transitory poor households at the onset of the pandemic but also found among sustained escapers by the latest year (Figure B2.1), suggesting that the gains of sustained escapers might be precarious. Moreover, the prevalence of revenue shocks markedly increased between 2020 (affecting 5 per cent of households) and 2021 (affecting 16 per cent of households), increasing the most (by 15 percentage points) among the transitory poor compared to households on other trajectories (8–10 percentage point increase).

**Figure B2.1: Percentage point change in share of employed adults within households in Peru**



Source: Analysis of ENAHO (2017–21) dataset.

Note: CP = chronic poor, TP = transient poor, SE = sustained escaper, NP = never poor, p.p. = percentage point.



**United Republic of Tanzania:** A large share of households reported a decrease in income from government assistance (44 per cent), farming (44 per cent) and non-farm family businesses (43 per cent) in Jan-Sep 2021 compared to Mar-Dec 2020. Women were less likely to consistently work throughout 2020, mostly attributed to higher rates of business closures (the reason given by 12 per cent of women, compared to 3 per cent of men) and illness (31 per cent of women, compared to 16 per cent of men).<sup>d</sup> There was a double hit on households, in terms not only of inconsistent engagement in economic activities but also of higher prices of goods over time. A doubling in the price of certain food commodities in 2022 affected many women's businesses, including urban women whose work involved cooking and selling food:

"From January to the date of the interview, Ashura was not doing any business. Before, she used to do petty business of selling mandazi and firewood, however, since this year started there has been high inflation. The price of a 25kg of wheat increased from TZS. 35,000 to TZS. 43,000 and cooking oil increased from TZS. 3,000 to 6,000 per litre. Looking at the increased prices, she thinks she cannot make any profit because before the inflation she used to make TZS. 10,000 to 12,000 profit per week. She has therefore decided to stop for while waiting until the prices will drop." (United Republic of Tanzania, March 2022)

It is perhaps for this reason that almost a third (30 per cent) of households in the United Republic of Tanzania saw savings by women lower in Jun/Jul 2021 than pre-pandemic.<sup>e</sup>

Note: <sup>a</sup> Rahman et al. 2020, April; <sup>b</sup> *ibid.*, October; <sup>c</sup> *ibid.*, April; <sup>d</sup> NBS 2021b; <sup>e</sup> *Ibid.*

There is typically little difference in the prevalence of shocks by the gender of the household. However, their self-reported consequences have been particularly severe for women-headed households sometimes or always in poverty compared to men-headed households sometimes or always in poverty and to women-headed households never in poverty (Figure 11). For example, a higher share of women-headed households in poverty reported experiencing extremely severe consequences of negative shocks in rural Bangladesh (by 5 percentage points in 2019) when compared to women-headed households not in poverty. A higher share of women-headed households in poverty also reported experiencing loss of both income and assets due to negative shocks in Peru (by 10 percentage points in 2021) and the United Republic of Tanzania (by 26 percentage points in 2019), again compared to women-headed households not in poverty. Moreover, not only does the intersection of women's headship

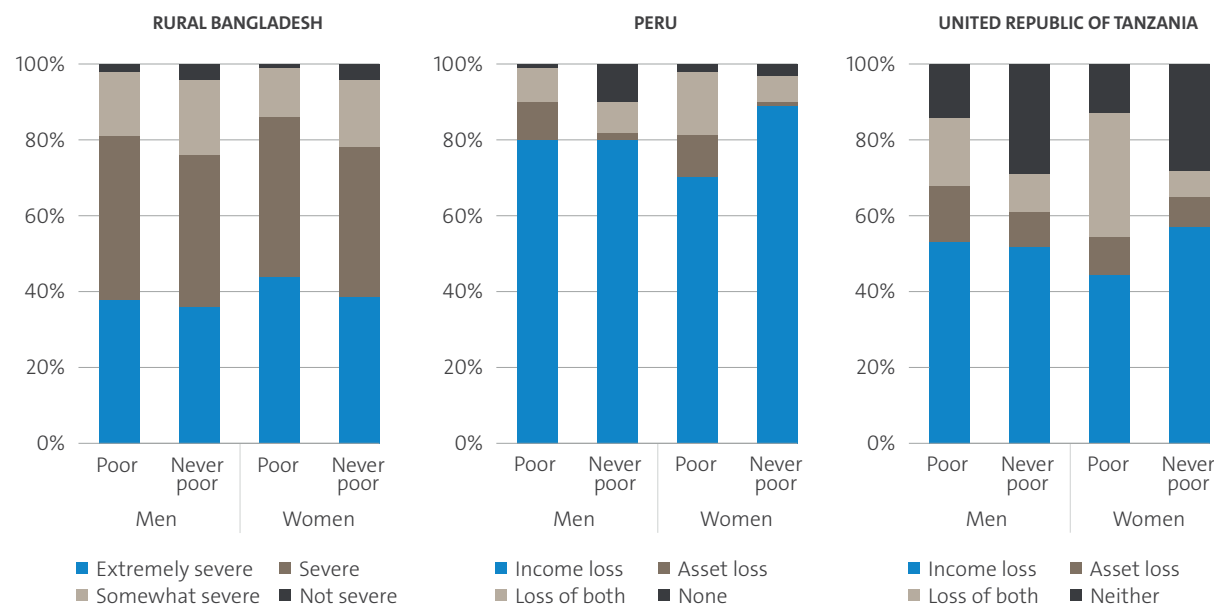
with poverty appear to particularly reduce women's resilience amid shocks, but it does so by a stronger degree that it does for men-headed households in poverty.

This is an important finding building on the literature on gender and resilience,<sup>67</sup> highlighting the heightened levels of vulnerability that women-headed households in poverty experience when faced with shocks in ways that can further drive downward mobility. It also aligns with our conceptual framework (Figure 1) highlighting the loss in resources, including assets, that can accompany shocks, with differential effects by the intersection of gender and poverty. There is a selection bias to consider in households where women take on its headship, though the prominence of these distinctions are nevertheless notable. As such, we also examine consequences by other household types, but results lack statistical significance at conventional levels (Figure A3.5).

67 For example, Bryan 2022; Quisumbing et al. 2018.

FIGURE 11

## Severity/ consequence of shock impact by gender of household head, latest survey year



Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: Poor refers to always or sometimes poor across waves.

Certain components of family composition can also act as a stressor driving downward mobility. Regression results indicate that a larger share of dependents (children and older people) as well as an *increase* in the number of children and share of dependents across any survey wave is associated across countries with a higher probability of chronic poverty and lower probability of resilience (Tables A4.1 and A4.2). For example, an increase in the number of children in between any survey wave is on average associated with

an 9–11 percentage point higher probability of transient poverty across the three countries. This likely reflects the per capita welfare measure where the same total household spending is split among additional child members. It could also at least partly relate to unpaid care and domestic work that increase in these households and the multiple responsibilities increasingly falling on women (childcare, domestic work and the greater need to meet basic costs around food, shelter, clothing and education) as outlined in Box 3.

## BOX 3

## Women's changing and intersecting responsibilities

Qualitative data from the United Republic of Tanzania and rural Bangladesh point to intersecting challenges that women face inside and outside the household, which contribute to maintaining chronic poverty or creating new risks driving the long-term poverty of their children.

**Childcare responsibilities without adequate support as a maintainer of chronic poverty:** In the United Republic of Tanzania and rural Bangladesh, childcare remained the responsibility of mothers and grandmothers. The need to take care of grandchildren or children with disabilities without support was often

identified in FGDs as a reason for individuals and households remaining in poverty. For several women, childcare meant trade-offs in terms of engagement in paid work:

“I used to work to earn income as recently as 10 years ago... I don’t think I can do those works anymore, because I have a little child. I need to look after her. I have my older son too and I need to cook, bathe and feed my children and serve meals to my husband. I can’t go to work due to all those things I need to take care of.” (LHI, Bangladesh)

**Increased responsibilities for working women to meet children’s needs:** In the United Republic of Tanzania, the availability of house girl workers to take care of children declined, in part due the 2016 policy change that saw the Government providing free secondary education.<sup>a</sup> In addition, women who were engaged in paid economic activities outside the households were increasingly required to meet the shifting costs of children’s needs:

“In some households in which women do petty businesses, men have started to leave some of responsibilities of taking care of the children’s needs to their wives (buying exercise books, pens, uniforms; medications; clothing, etc.).” (Women’s FGD, United Republic of Tanzania)

“Men are becoming less responsible at home knowing that their wives can support at home, they end up using their income on their personal pleasure such as alcohol and mistresses. This poses a lot of tension to marital relationship which affects children upbringing.” (Long term residents’ group interview, United Republic of Tanzania)

**Concerns around child protection amid women’s engagement in paid work:** In the United Republic of Tanzania, women working outside the household were said to create a hostile environment for children: they could get molested or adolescent girls could be impregnated, with negative consequences for their future well-being. Older girls were also often ordered by parents to take care of younger children:

“Some children stay home to take care of their siblings when their mothers have gone to work for food.” (Women’s FGD, United Republic of Tanzania)

Note: <sup>a</sup> CPAN 2023.

## 5.2

### The role of women’s agency and enabling norms in maintaining resilience amid shocks

Women’s resources can support household resilience, though there are various risks. For example, a larger share of women in the household who completed primary (Bangladesh, United Republic of Tanzania) or secondary education (Peru) is associated with a lower

probability of negative poverty trajectories amid shocks only at higher poverty lines. Ownership of tangible assets such as mobile phones and financial accounts is associated with resilience amid shocks, though many women experience adverse inclusion in financial services.

Women’s multi-scalar agency in rural Bangladesh and the United Republic of Tanzania – measured in Bangladesh through women’s comfort in speaking up on diverse public needs and intra-household decision-making and in both countries through women’s rights over land – is associated with resilience

amid shocks. Discrimination against women household members due to gender, disability or sexual orientation, as well as discrimination in applying for jobs, is commonly associated with negative poverty trajectories including among households experiencing other shocks in Peru.

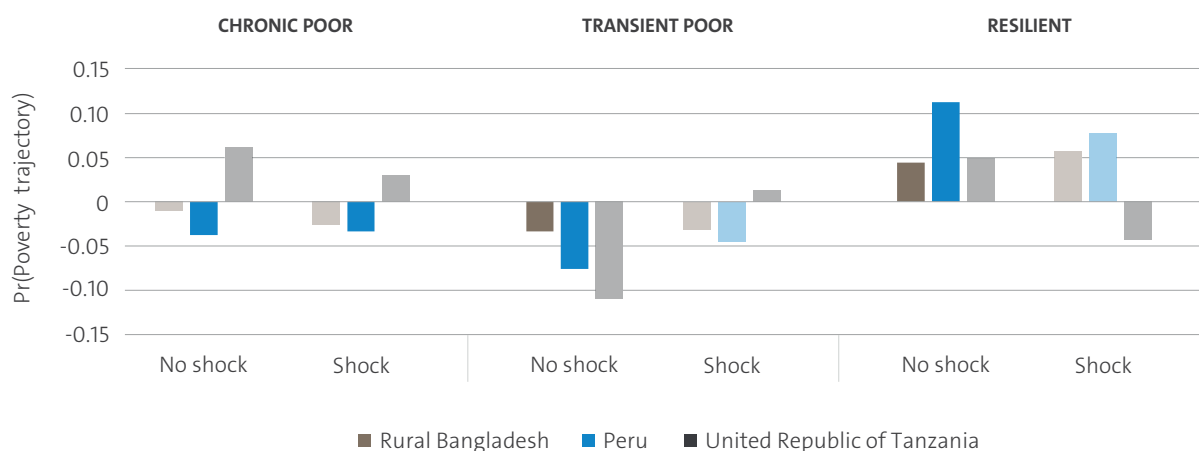
### Women's resources: The role of education within the household

Education is one source of resilience that can drive sustained pathways out of poverty.<sup>68</sup> However, there are variations when examining how women's education might be moderated by the presence of shocks. In particular, a larger share of educated women in the household is only able to offset negative shocks in Peru at national poverty lines (Figure 12); nevertheless, it is accompanied with an ability to offset shocks in less vulnerable households (i.e., at higher poverty lines) across countries (Figure A4.1). This could reflect different labour markets across the countries that differentially affect the ability of women to realize returns to schooling

as well as changing education premiums over time. For example, Bangladesh and the United Republic of Tanzania saw slightly improved levels of education among adults in the early 2010s, though generally among their marginally wealthier populations. Instead, the share of educated men is more consistently associated with mitigation of shocks across our reference and higher poverty lines in rural Bangladesh and the United Republic of Tanzania (Figure A4.1).

These results may again reflect women's limited opportunities to use education amid constrained labour markets more readily accessible to men. Indeed, research on the role of education in sustained pathways out of poverty in sub-Saharan Africa points to important combinations of education with other resilience capacities, including "labor market links, livelihood diversification, social networks, spousal collaboration, shifts in cultural and gender norms in favor of girls' education, and an enabling policy context" that can drive sustained escapes from poverty.<sup>69</sup>

**FIGURE 12**  
Average marginal effect of adult educated women on poverty, moderated by shock presence



Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: To interpret this figure, a highlighted bar indicates that a larger share of adult women that have completed primary education (Bangladesh and United Republic of Tanzania) or secondary education (Peru) in the household is associated with a statistically significant higher probability of the poverty trajectory being experienced, moderated by whether the household experiences shocks. For example, the second highlighted blue bar indicates that a larger share of women completing secondary education in Peruvian households is associated with a lower probability of chronic poverty in households experiencing shocks.

68 Diwakar et al. 2019.

69 Diwakar et al. 2021.

Moreover, poorer households often rely on savings groups (discussed below) or social assistance (e.g., school feeding, conditional cash transfers) to get children through primary and some years of secondary education.<sup>70</sup> These results together suggest that the higher rates of education stipends in rural Bangladesh and the Juntos programme support in Peru received by chronically poor households (Figure 8) is likely to play an important role in ensuring that children in poorer households can build future resilience through education.

### Women's resources: Ownership of assets and access to credit in pathways out of poverty

In addition to education as an intangible asset, ownership of tangible assets can also strengthen pathways out of poverty. A higher value (rural Bangladesh) or number (United Republic of Tanzania) of assets is associated with a higher probability of resilience and a lower probability of chronic poverty, while in rural Bangladesh it is also associated with a lower probability of transient poverty (Table A4.1). Women's mobile phone ownership is also associated in rural Bangladesh with a higher probability of resilience (by 7 percentage points) and a lower probability of transient poverty (by 5 percentage points) and chronic poverty (by 2 percentage points) (Table A4.3). Similar directionality is observed in the United Republic of Tanzania, though results are not statistically significant at conventional levels (Table A4.3). Among households owning mobile phones, women's sole or joint ownership was higher among richer households in 2019 in these two countries (analysis of BIHS 2019 and NPS 2019 datasets).

Phone ownership can be instrumental in accessing funds and improving women's financial inclusion. Women's ownership of an account (e.g., formal banks, microfinance or informal savings/clubs) is associated with a lower probability of chronic poverty (relative and 1.5x poverty lines) and higher probability of resilience (relative poverty line) amid shocks in the United Republic of Tanzania (Table A4.3), where we

can assess this due to data availability. Descriptively, 31 per cent of never-poor households had women solely or jointly owning an account in the United Republic of Tanzania in 2019, compared to 16 per cent among sustained escapers, 6 per cent in transient poor households and no households in chronic poverty owning an account.

A larger share of never-poor households (14 per cent) also had at least one member of a savings and credit cooperative (SACCO) in the United Republic of Tanzania compared to other trajectories (2–6 per cent). A majority of SACCO members were women (67 per cent), reflecting their stronger engagement more broadly in community banking schemes and other informal social insurance arrangements in the country.<sup>71</sup> Relative to men, women less frequently used funds from SACCOs to purchase or construct a dwelling (Figure 13). At the same time, almost 30 per cent of both women and men tended to use SACCO funds to meet school fees, while close to 15 per cent of households that were sometimes or always poor also ended up using the funds for this purpose, pointing to a negative coping response that could drive households further into debt.

Adverse financial inclusion can counteract women's access to resources and negotiated agency in pathways out of poverty. Pre-pandemic, women's account ownership was associated with a higher probability of transitory poverty in the United Republic of Tanzania (Table A4.3), which may reflect the risks of becoming financially included on adverse terms (Figure 14). Moreover, as noted in Box 2, savings were sequentially eroded over the pandemic waves, driving many households to the credit market when faced with negative shocks (35 per cent of households relied on credit in response to shocks in rural Bangladesh, where the microfinance/credit system is considerably developed, compared to 10–15 per cent in the United Republic of Tanzania and Peru).<sup>72</sup> This often resulted in large debts because of taking microcredit with high interest rates.<sup>73</sup>

71 Masanyiwa et al. 2020; Andrew et al. 2018; Shau 2022.

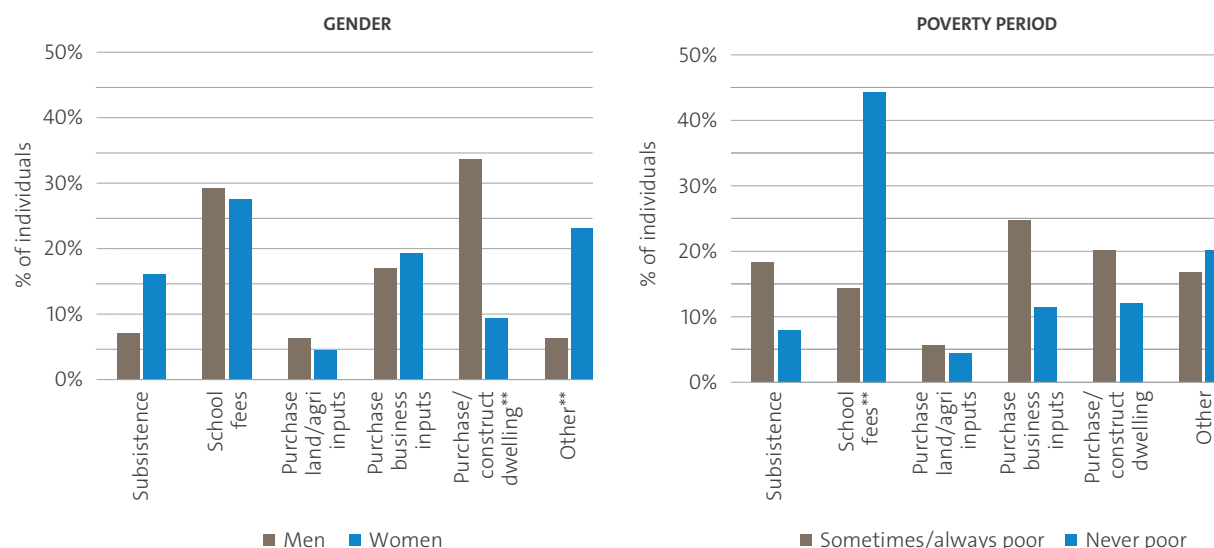
72 Rahman et al. 2022; NBS 2021b; and analysis of ENAHO 2020/2021.

73 CPAN 2022.

70 Ibid.

FIGURE 13

# Use of funds of a savings and credit cooperative by gender and poverty periods, pooled across years



Source: Analysis of NPS (2008–19) dataset.

Note: \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$  based on z-tests comparing differences in use of funds.

FIGURE 14

# Negative implications of credit access in Bangladesh and the United Republic of Tanzania

Risks to women's dignity	Marital discord	Risky strategies and debt
<p>"These days, I don't feel good asking someone's help. Because, when I ask someone for help, they look at me in a different way. They want to take advantage of me (sexually)... when I borrow money from someone and can't pay it back, he starts looking at me differently... I don't go to borrow money from anyone even if it means starving to death. What if they try to take advantage of me? After all, I am a divorcee... I can't ask for anything from anyone being afraid of losing my dignity." (Motiya, December 2021, Bangladesh)</p>	<p>"Usually, women do not communicate with their husbands regarding taking loans, but things get open when they fail to pay, and debt collectors start to come to their homes and women start to run away from their homes as an escape strategy. On some occasions, the lenders confiscate family assets and cause a shake or break of marriages." (Male FGD, March 2022, United Republic of Tanzania)</p>	<p>"Financial institutions want us to show assets to them before we can take the loan so that if we cannot repay, they can come and take the assets. But you know, most women do not have assets what they do they talk with their friends, so when the lenders come, they show their friends assets, and some show their husbands' assets without telling them... When the lenders come, they realize that the woman has no any assets, they cheated. Life a struggle!" (Women's FGD, March 2022, United Republic of Tanzania)</p>

Sources: CPAN's Poverty Monitoring Initiative (2022) interview in the United Republic of Tanzania; and life history interview excerpt in Bangladesh first presented in Diwakar et al. 2021.

In several life history interviews in the United Republic of Tanzania, reliance on credit by women as their savings dried up during COVID-19 caused marital discord (and even separation), in addition to driving downward mobility (Figure 14). This has the potential to create a downward spiral, given that women also often risk losing access to land and other assets upon separation.<sup>74</sup> Finally, in rural Bangladesh, some women expressed fear in seeking support amid economic precarity (Figure 14), pointing to the intersection of economic and social vulnerability among women. Erosive coping responses driven by adverse inclusion signal dynamic reversals in women's agency that obstruct poverty escapes and prompt impoverishment.

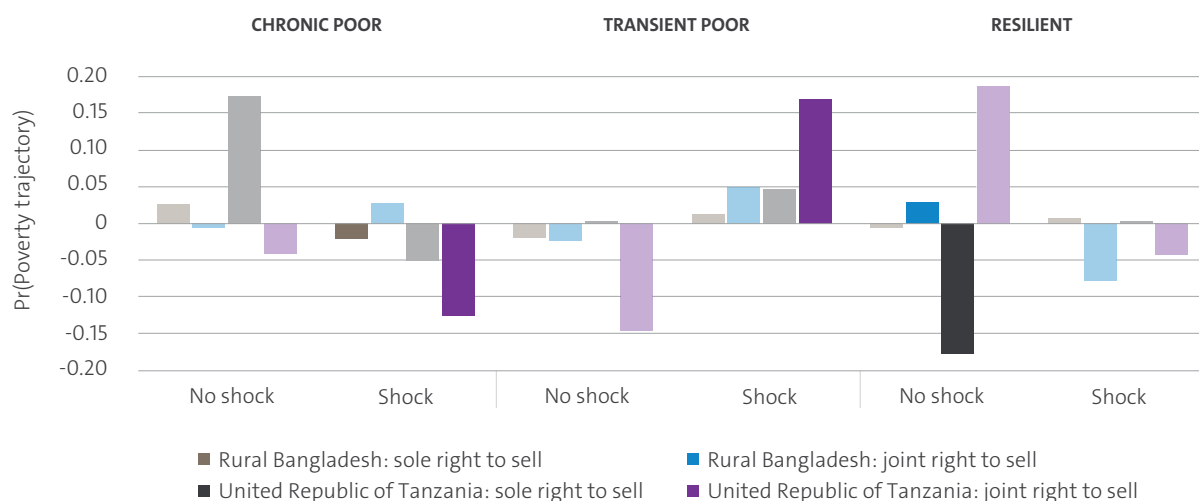
### Women's negotiated agency within the household

Rights over land can be another important asset for households to draw on, particularly in times of crises. This focus on rights moves us to a stronger focus on agency beyond access to resources alone, as per our conceptual framework. Households in rural Bangladesh where women have the sole right to sell

land (3 per cent of all households in the baseline wave) have a lower probability of chronic poverty amid shocks, while the joint right to sell land among women in the United Republic of Tanzania (comprising 17 per cent of households in the baseline) also bears a negative relationship with chronic poverty (Figure 15). One women's FGD in the United Republic of Tanzania commended an increasing prevalence of asset ownership and linked rights among women, especially due to its role in times of crises:

"The custom of daughters not being given land by parents and widows not inheriting land of their late husbands declined between 2010 and 2022, due to education through mass media by the Land Department and the Judiciary especially during the 5th Government... Assets bought by women are not owned jointly. This change was praised by the majority of women in the community, even those who could not afford to own assets. Having own assets enables them to sell them when they have urgent big problem or use them to access small loans." (FGD, United Republic of Tanzania March 2022)

**FIGURE 15**  
Average marginal effect of women's land ownership, moderated by shock presence



Source: Analysis of BIHS (2011–19) and NPS (2008–19) datasets.  
Note: Highlighted bars refer to statistically significant marginal effects.

<sup>74</sup> Deere and Doss 2006.

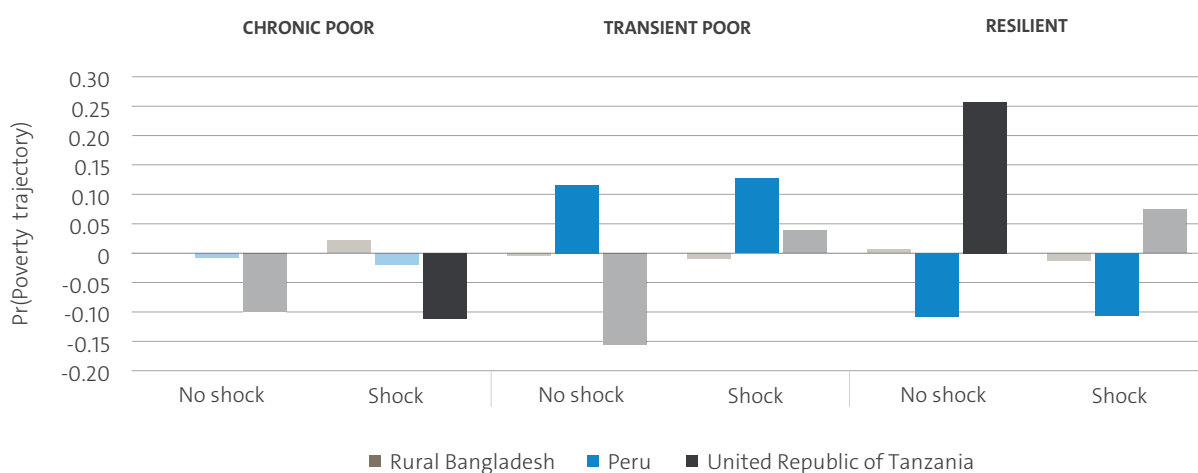
These observations are reflected in the broader literature on gender and land rights, which is furthermore seen to contribute to women's stronger bargaining power and decision-making on consumption and human capital investments.<sup>75</sup> Our analysis by extension would suggest that this sign of women's negotiated agency has the potential to tackle chronic poverty by strengthening household resilience to shocks.

At the same time, results in rural Bangladesh lack significance at a higher 1.5x poverty line, suggesting that the role of land is instead salient among poorer households facing shocks (Figure A4.2). Relatedly, in the United Republic of Tanzania, the joint right to sell land is also associated with a higher probability of transient poverty amid shocks when relying on the relative poverty line (Figure 15), further suggesting that it is inadequate in offsetting risks among households not in chronic poverty. This may reflect continued barriers to women's ability to exercise secure land rights

through, for example, lower rates of sole ownership or limited access to ownership documents compared to men<sup>76</sup> as well as women's perceived tenure security and actual control over revenues from land.<sup>77</sup> Rights can also be dynamic and may require regular renegotiation to enable their effective use by women in pathways out of poverty.

Barriers to women's agency can also be observed through limited engagement in economic activities, which is often obstructed due to disproportionate care and domestic work responsibilities. Regression results are mixed, indicating that a higher and/or increasing share of economically inactive women in the household is associated with a lower probability of resilience in Peru (by 15 percentage points), but a higher probability of resilience in rural Bangladesh (by 5 percentage points) and the United Republic of Tanzania (by 22 percentage points, but only at higher poverty lines) (Table A4.1). Results are often amplified for households experiencing shocks (Figure 16).

**FIGURE 16**  
**Average marginal effect of increasing share of economically inactive women in the household, moderated by shock presence**



Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: Highlighted bars refer to statistically significant marginal effects.

75 Meinzen-Dick et al. 2019; Doss et al. 2013.

76 World Bank 2022b.

77 Meinzen-Dick et al. 2019; Asfaw and Maggio 2017.



The seemingly counterintuitive results in Bangladesh and the United Republic of Tanzania may reflect contexts where many women in and near poverty may be forced into the labour market on precarious terms out of necessity rather than choice. Thus, being ‘economically active’ requires consideration of the precarity of work. Indeed, qualitative data reflects the necessity-driven engagement of women in market-based work amid declining household income, often increasing marital tensions within households in and near poverty. In rural Bangladesh, paid work outside the household was often intertwined with perceptions of lost dignity for working women:

“Some women work outside while some do not. It has become difficult to maintain the family if both cannot contribute. There is a tendency that if women work outside they lose their dignity. People accuse their husbands too [about] why they let them work.” FGD, Bangladesh

### Social protection as a means of strengthening women’s pathways out of poverty amid crises

Given the prevalence of women’s unpaid care and domestic work, and social norms that may preclude many women from engaging in market-based economic activities, gender-responsive social protection can be an important means of supplementing women’s agency within and outside of the household. Moreover, when combined with livelihood strategies within a broader enabling environment, women’s access to social protection has the potential to propel households out of poverty. Indeed, qualitative insights point to the role of women’s economic empowerment and access to social protection translating to stronger negotiating power within the household and ultimately pathways out of poverty in rural Bangladesh and the United Republic of Tanzania. Box 4 provides an example for the United Republic of Tanzania, where a social protection ‘plus’ programme combining social assistance with skills development and livelihood interventions strengthened one woman’s negotiated agency and enabled her sustained escape from poverty.

#### BOX 4

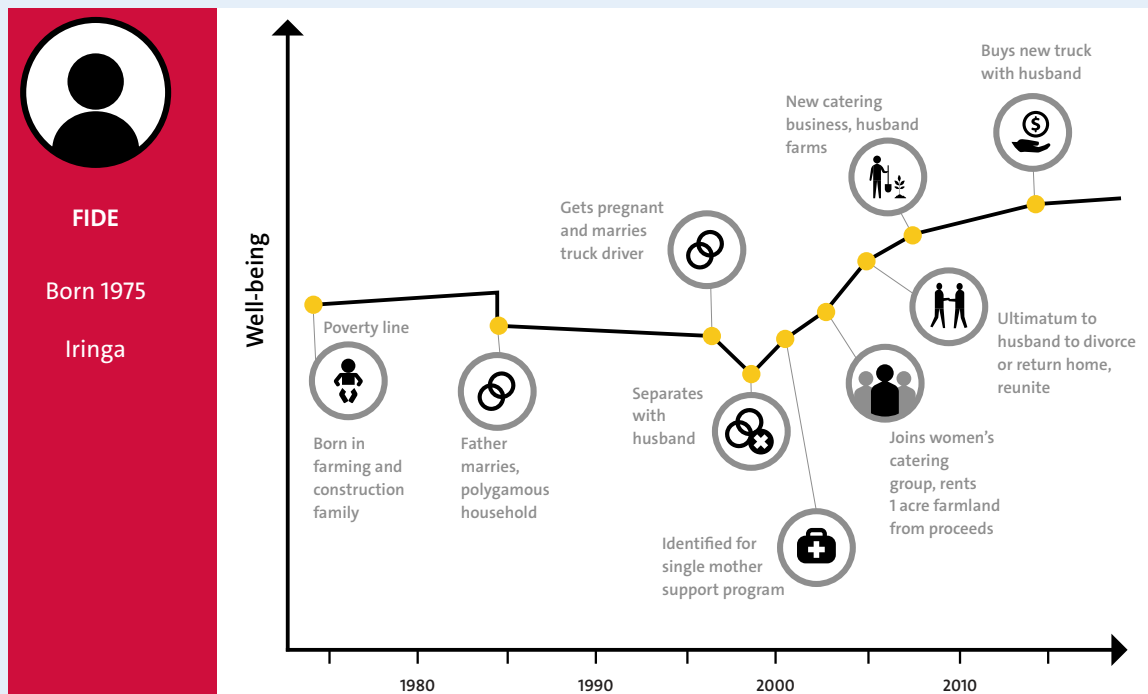
#### Collaborative spousal relationships and diversification in the United Republic of Tanzania

Fide married a truck driver who used to travel to other regions of the country for long periods. “I had no courage to tell him to stay,” she says.

In early 2001, she was identified by village leaders to participate in the “single mother support programme” and later joined a women’s group that was running a catering business (see Figure B4.1). She developed the skills to open her own catering business and earned income that she used to rent a farm where she cultivated maize.

“Harvesting lots of maize in my first year of farming gave me courage... I told [my husband] that his business of moving here and there with trucks was not benefiting me. I told him that we should [permanently] separate so that I can keep in my mind that I have only my children.” Based on this threat of divorce, her husband returned and settled back home. She then expanded her catering and farming business and convinced her husband to farm. They rented eight acres of farmland together and used the harvest money to buy a truck. They diversified from maize to producing tomatoes.

Figure B4.1: Fide's sustained escape from poverty supported by a social assistance 'plus' programme



Source: Interview with Fide (United Republic of Tanzania, 2018) first presented in da Corta et al. 2018.

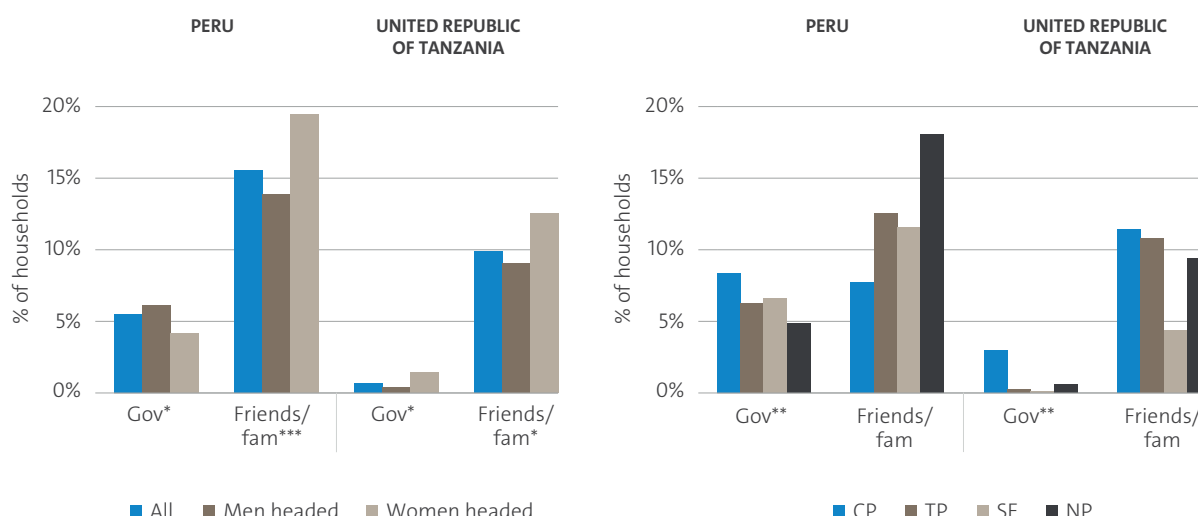
Note: Well-being in the qualitative data is based on a participatory wealth-ranking exercise to understand the types of characteristics defining the poorest (e.g., unable to work, often socially excluded, no productive assets) to richest (e.g., significant assets and local power) segments of the community. See da Corta et al. 2018 for more details.

To cope with shocks and stressors, however, households often rely on other forms of social support besides social protection, pointing to the need for better adaptations of social protection programmes to women's needs amid crises. For example, when examining sources of support in response to negative shocks pre-pandemic in Peru and the United Republic of Tanzania (Figure 17), support from friends and relatives was much more frequent than from the government and more commonly received by women-headed households. This reflects the importance of social networks as a dynamic resource for women to draw on, as outlined in our conceptual

framework. In Peru, however, support from social networks had a bias towards richer populations. On the other hand, relying on government support was more prevalent among households in chronic poverty in both countries. These results reinforce the limited coverage of social protection observed in the survey data, except in Peru, where targeting remains inadequate despite comparatively higher coverage. This was also the case during the pandemic (see Box 5). It is at least partly for this reason of low coverage in response to shocks that social protection does not have as much of a positive effect as it could have in enabling household resilience.

FIGURE 17

# Receipt/ source of support in response to negative shocks in Peru and the United Republic of Tanzania pre-pandemic



Source: Analysis of pooled BIHS (2011–19) and NPS (2008–19) datasets.

Note: \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$  based on z-tests comparing women- to men-headed households for the figure on the left, and anova tests of difference between poverty trajectories for the figure on the right. CP = chronic poor, TP = transient poor, SE = sustained escaper, NP = never poor.

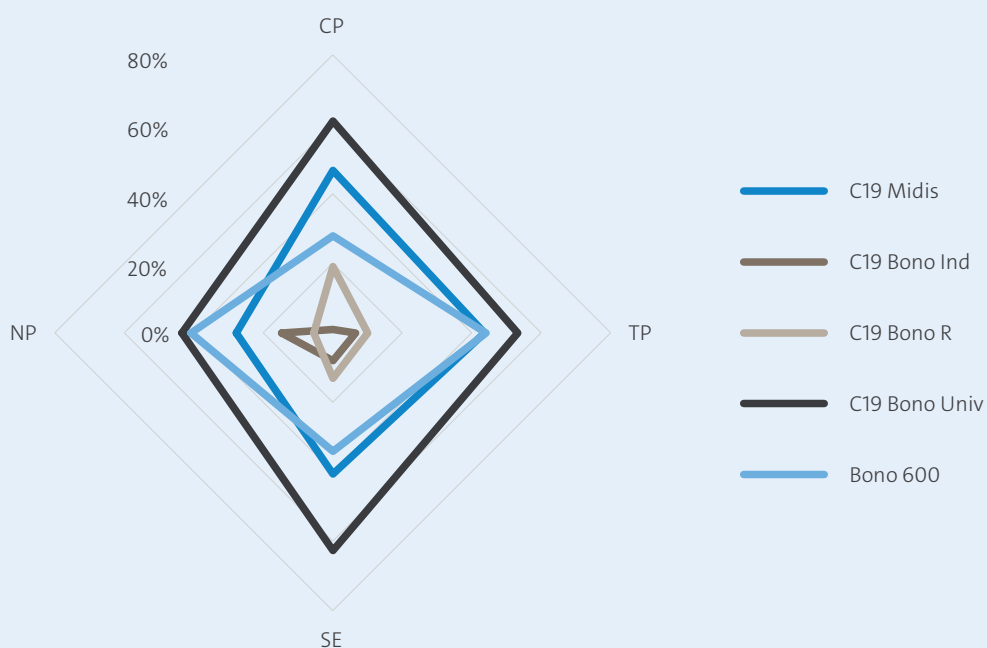
## BOX 5

### Varied coverage of social protection during the COVID-19 pandemic

During the pandemic, there was a surge in social protection in many countries to respond to the crisis, though this typically lasted 3–4 months on average. Peru had a much larger social protection response compared to rural Bangladesh or the United Republic of Tanzania, perhaps on account of its better fiscal position and as an UMIC. The Bono Universal programme (called Yanapay in 2020 under a different presidency) reached a large share of households across poverty trajectories (Figure B5.1), followed by the Midis Quedo (especially in 2020) and Bono 600 (2021) programmes. Annex 1 outlines some of the common social protection responses in the study countries.

On the other hand, social assistance efforts in rural Bangladesh were comparatively muted during the pandemic, both in scale and level of support. Just 3 per cent of households reported relying on support from the Government – or even non-governmental organizations (NGOs) – to fulfil food needs during the pandemic (analysis of PPRC-BIGD dataset). In the qualitative data, this low level of coverage was attributed to low capacity, limits in targeting and misappropriation (Figure B5.2). Perhaps as a result, social protection was largely inadequate in maintaining or improving well-being from pandemic interviews in rural Bangladesh (Figure B5.3).

Figure B5.1: Social protection programme participation in 2020/21 in Peru, by poverty trajectory



Source: Analysis of ENAHO (2017–21) dataset.

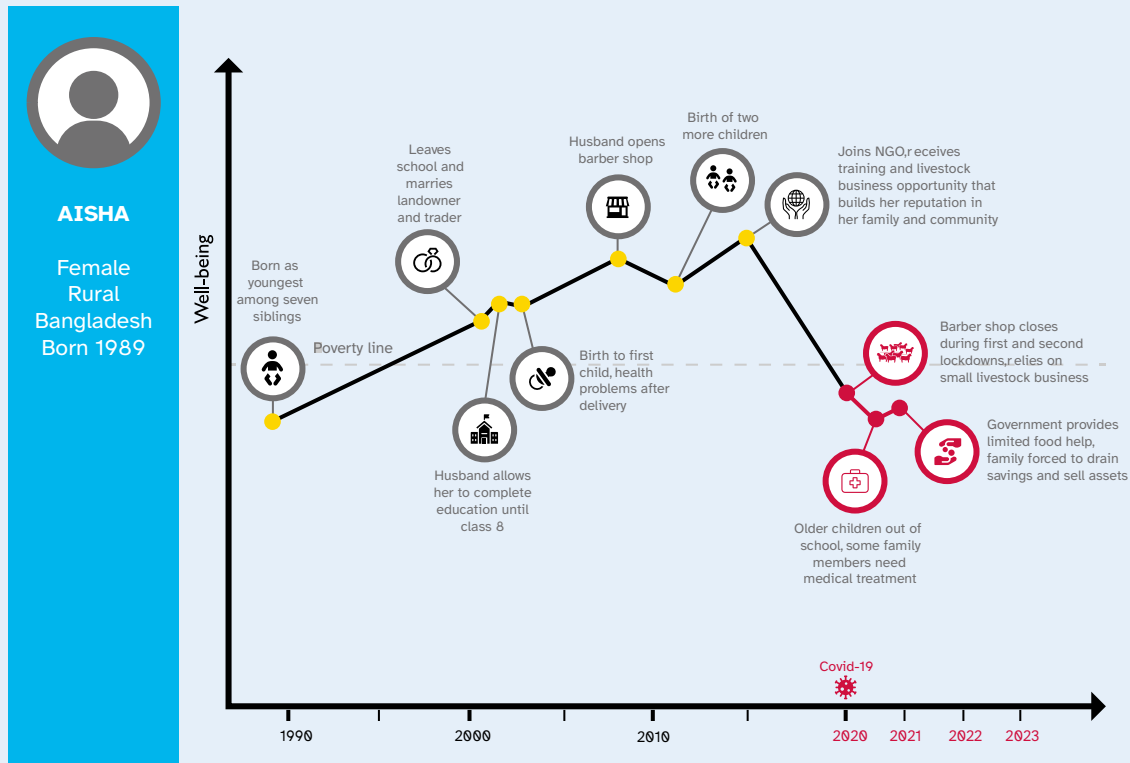
Note: CP = chronic poor, TP = transient poor, SE = sustained escaper, NP = never poor.

Figure B5.2: Examples of challenges driving low social assistance in rural Bangladesh during COVID-19

Low capacity	Corruption	Limited definition of vulnerable groups
<p>“Not everyone got support and relief during corona. 2–3 people out of every 10 got support... They simply did not have the capacity to help everyone.” (long-term residents discussion, December 2021)</p>	<p>“During lockdown there were relief distributing activities but most of the poor people did not get that support. Members and chairman embezzled the relief. Few people got a VGD card in our area. But to get a VGD card one has to pay 3,000 taka as a bribe.” (long-term residents discussion, December 2021)</p>	<p>“Only very few people here received support during the corona. For instance, two helpless sisters live nearby, one of them is blind and the other is a hunchback... They received a kilogram of potatoes, 200 or 250 grams of pulses, one or two kilograms of rice – that was it. Only the kind of those received the support. But people such as us didn’t receive any support... Perhaps, support was sent but we didn’t receive it. Members and chairman misappropriated it. It never reached us.” (LHI, December 2021)</p>

Source: CPAN’s Poverty Monitoring Initiative (2021) interviews in Bangladesh.

Figure B5.3: Social protection inadequate in improving well-being amid COVID-19 in rural Bangladesh



Source: Life history interview in Bangladesh, first presented in Diwakar et al. 2021.

In the United Republic of Tanzania, social assistance coverage was also limited during the pandemic: Around 7 per cent of households reported receiving at least one social assistance transfer from the Tanzania Social Action Fund (TASAF) in 2020, while the same share received a payment between Jan-Apr 2021.<sup>a</sup> There were some benefits for people who were part of the PSSN, which prioritizes women as its recipients within households, including continued or increased support in 2020, though this dwindled by 2022:

“[In 2015 upon joining TASAF], the interviewee was receiving TZS. 22,000 for five years until 2019. During that period, she was receiving that money 4 times per year. However, from 2020 and last year, the amount increased to TZS. 50,000 as she has students who are in secondary school. Moreover, she has received that amount two times in 2020. Since 2021, she started receiving TZS. 24,000, the amount she received three times in that year. During the interview, she had not received any TASAF money for 2022 year.”<sup>b</sup>

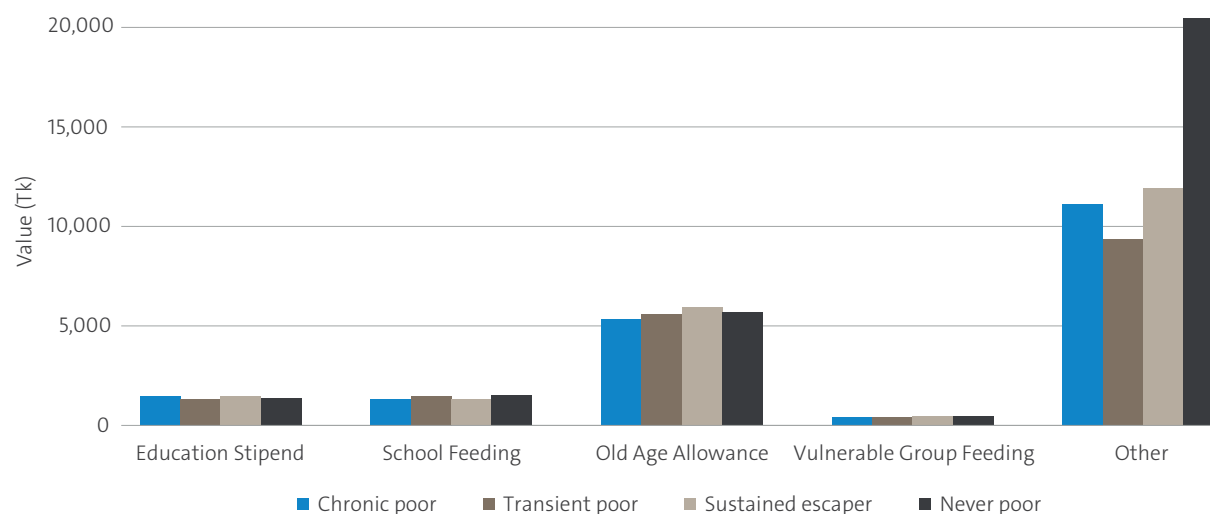
The use of the transfer money varied over time: 87 per cent of households had used their payment for food in 2020, compared to 62 per cent by 2021. Other common uses in 2020 were for other essentials such as clothes and education (69 per cent in 2020, 56 per cent in 2021) and health expenses (38 per cent in 2020, 29 per cent in 2021).<sup>c</sup>

Note: <sup>a</sup> NBS 2021; <sup>b</sup> CPAN 2022; <sup>c</sup> NBS 2021.

Data availability in rural Bangladesh also allows us to assess the value of transfers households receive that are not specific to shock contexts. Among recipient households, the value of transfers for the VGF programme was particularly low pre-pandemic. In addition, there are no significant differences in the

value of transfers across the poverty trajectories, despite additional resource constraints among poorer households, especially those always in poverty (Figure 18). This suggests scope for improving targeting of old age and VGF support to be more progressive and focused on women in and near poverty in the country.

**FIGURE 18**  
**Average value of programme transfers in 2019 in rural Bangladesh, by poverty trajectory**



Source: Analysis of BIHS (2019) dataset.

Note: \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$  based on anova tests of difference between poverty trajectories.

Regression results indicate that social assistance received by women in the household in any survey wave is associated with a higher probability of chronic poverty (by 1–3 percentage points in rural Bangladesh and Peru), reflecting the narrow targeting of assistance as well as potentially the inadequacy of low transfer values in lifting households out of poverty (Table A4.4). Furthermore, other evidence in the United Republic of Tanzania suggests that PSSN transfers have mixed results in terms of strengthening women's agency in ways that may contribute to poverty reduction. For example, while these transfers have generally contributed to women's increased decision-making on household expenditures, there has been no significant impacts on women's decision-making in economic activities.<sup>78</sup>

78 Kinyondo and Magashi 2019; UNDP 2018; Lambin et al. 2022.

At the same time, a mix of programmes with different eligibility criteria, coupled with a degree of inclusion and exclusion errors, has meant that some households experiencing transient poverty are also receiving social assistance, as Figure 6 outlined. Reflecting this coverage, regression results indicate that social assistance receipt in the household is associated with a lower probability of resilience and higher probability of transient poverty in rural Bangladesh and Peru (Table A4.4). This likely partly reflects reverse causality, where households in poverty at baseline received social assistance, but it was not sufficient to enable them to escape poverty. Moreover, when focused on households where social assistance is received by any woman in the household in the baseline, it is again associated with a higher probability of transient poverty (by 4 percentage points in Bangladesh, 15 in Peru and 11 in the

United Republic of Tanzania) and a lower probability of resilience (between 5 to 18 percentage points across countries). Taken together, these findings may point to the inadequacy of social assistance in supporting sustained poverty escapes (e.g., due to low values, irregularity in delivery or limited duration), though it may have the potential to reach households experiencing downward income mobility. Even so, low coverage of programmes more broadly, especially in the United Republic of Tanzania, means that households are less able to draw on this entitlement to safeguard their welfare in times of distress.

### Women's multi-scalar agency in the public sphere

Women's engagement in the public sphere is also associated pathways out of poverty. In rural Bangladesh, women in richer households more commonly felt comfortable speaking up in public to help decide on infrastructure needs, to ensure proper payment of wages for public works or similar programmes or to

protest the misbehaviour of authorities (Figure 19). Though bidirectionality may be present, when focused on households starting the period in poverty, the largest increase in the share of women who felt comfortable speaking up on infrastructure needs occurred among sustained escapers (compared to transitory escapers or chronically poor households). Moreover, comfort speaking up across needs related to infrastructure, wages and misbehaviour of officials is associated with a lower probability of chronic poverty amid shocks (Figure 20). Comfort speaking up on infrastructure needs and wage payment is associated with a higher probability of resilience as well, while the former is also associated with a lower probability of transient poverty, all relative to not feeling comfortable or only being able to speak up with difficulty (Figure 20). Again, results persist at a higher 1.5x poverty line (Figure A4.4). This also reflects other literature that found a broader measure of women's empowerment, through the Women's Empowerment in Agriculture Index, was also associated with transitions out of poverty.<sup>79</sup>

**FIGURE 19**  
**Comfort in speaking up about different needs, by poverty trajectory in rural Bangladesh**



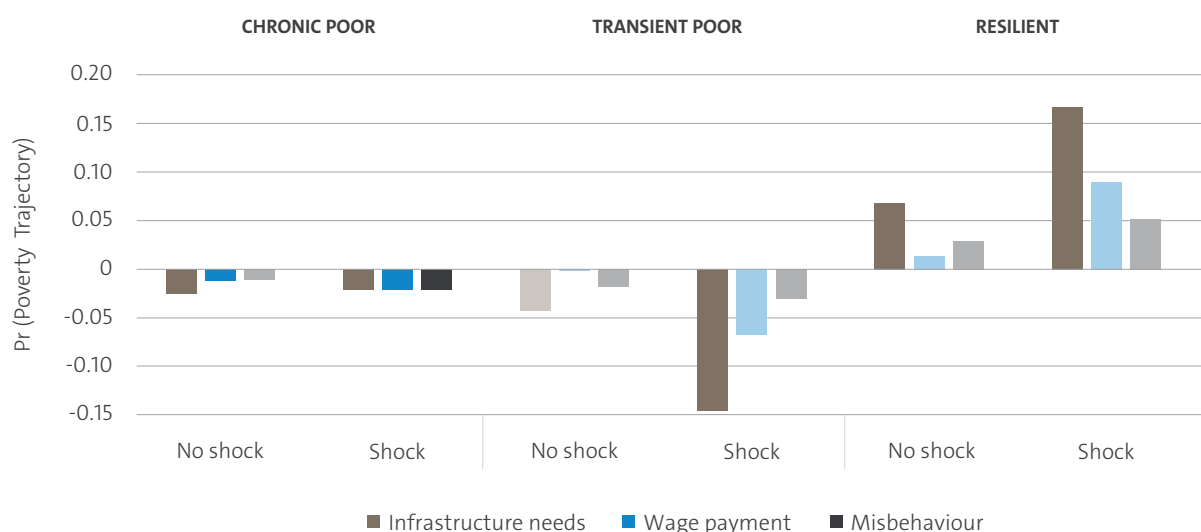
Source: Analysis of pooled BIHS (2011–19) dataset.

Note: \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$  based on anova tests of difference between poverty trajectories.

79 Ahmed and Tauseef 2022.

FIGURE 20

Average marginal effect on poverty trajectories of women's comfort in publicly speaking, moderated by shock presence, rural Bangladesh



Source: Analysis of BIHS (2011–19) datasets.

Note: Highlighted bars refer to statistically significant marginal effects.

In the qualitative data, too, confidence in speaking up was sometimes nurtured by NGOs through teachings that helped overcome stressors such as discrimination. Ritu (Bangladesh) participated in a multi-sectoral graduation programme that included more transformative social protection components related to strengthening good governance and women's empowerment. She recalls:

"I learned to speak up when I got involved with [World Vision]... Since I was a member of the 'village development committee,' I learned to speak out loud. I am also a member of 'city working group' formed by the union parishad.... They taught us about race discrimination. I am from Rishi community. We could not eat or drink from the same place as other Hindu people. They said that we should protest this. They said that we are human as other Hindu people. So we should not be discriminated. If there is an incident of discrimination, we can take legal help." (December 2021)

This reflects wider literature pointing to women's ability to speak up when part of collectives or with stronger proportional strength in groups rather than as individuals.<sup>80</sup> The mixed methods results build on this literature to suggest that group-based teaching can instil confidence and agency for women to subsequently individually advocate for change amid shocks and stressors.

The experience of Ritu points to the importance of anti-discrimination efforts in contributing to the more holistic well-being of communities, even if these may be less frequently linked to social protection initiatives. Regression results from Peru suggest that households where women experience identity-based discrimination (e.g., due to disability status, gender or sexual orientation) or where women experience discrimination at work are associated with a higher probability of transient poverty but a lower probability of chronic poverty (Table A4.6). The latter could reflect more frequent reporting of discrimination among non-poor populations, rather than actual experiences,

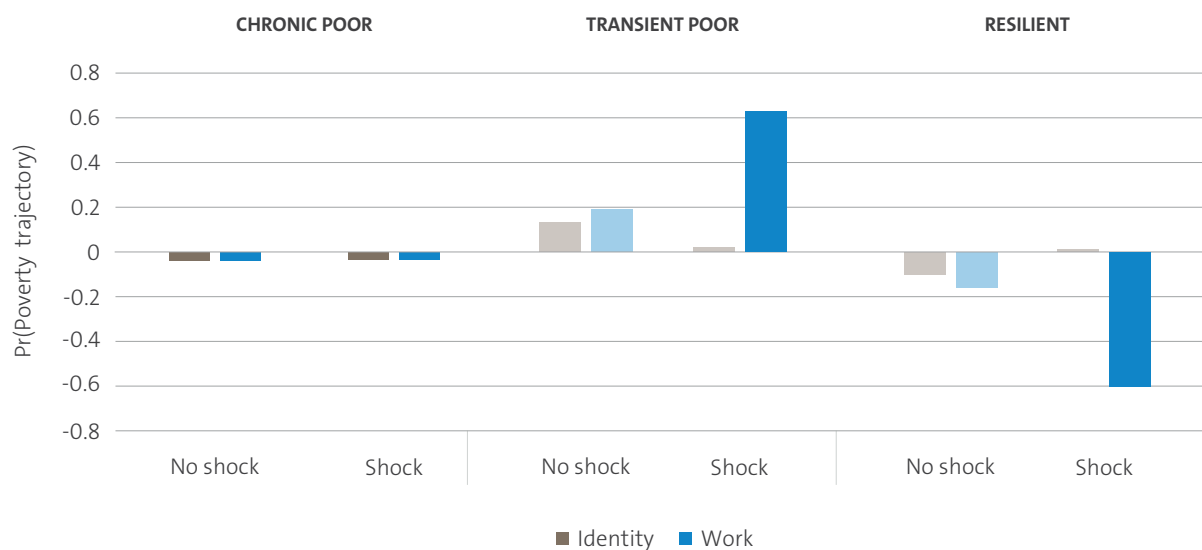
80 Agarwal 2010.



as well as discrimination perhaps being perceived as normal among chronically poor women. Women's discrimination experienced at work in the latest survey wave is moreover associated with a lower probability of resilience in situations where the household experienced other shocks (Figure 21). It is not unimaginable

that this discrimination may further be contributing to Peruvian women's engagement in "poor-quality, low-productivity jobs".<sup>81</sup> Together, these results suggest that livelihoods-related discrimination in that country may be disempowering women in ways that reduce resilience including in the face of shocks.

**FIGURE 21**  
Average marginal effect on poverty trajectories of women's discrimination in the job market, by shock presence, Peru



Source: Analysis of ENAHO (2017–21) datasets.

Note: Highlighted bars refer to statistically significant marginal effects.

81 World Bank 2023.

6.

# CONCLUSION AND POLICY IMPLICATIONS

This study investigated the relationship between women's agency and poverty dynamics in rural Bangladesh, Peru and the United Republic of Tanzania in the context of household shocks and stressors. It examined the relationship between shocks and household welfare and the role of women's resources and agency in mitigating the depressing effects of shocks.

While the share of women completing primary or secondary education across countries was an important correlate of resilience, this was often insufficient in the presence of shocks and stressors, especially among poorer households. Women's resources such as mobile phone ownership in Bangladesh or financial account ownership in the United Republic of Tanzania were also an important correlate of resilience, though with considerable risks stemming from adverse inclusion in financial services (e.g., on account of lower collateral or limited access to formal banking). Rather, what emerged as a critical factor associated with household resilience amid shocks was women's dynamic and negotiated agency.

Different levels of women's agency were observed, including their engagement in economic activities and intra-household negotiated decision-making supported by social assistance 'plus' programming. In rural Bangladesh and the United Republic of Tanzania, moreover, additional issues were investigated. These included women's rights exercised within the household related to the sale of assets as well as confidence speaking in public on livelihood and community needs, which were typically associated with household resilience amid shocks. In Peru,

survey questions on discrimination also pointed to the role of barriers to women's agency faced by transient poor households, especially when experiencing other negative shocks.

Study findings point to important implications for the design and implementation of social protection programmes, which we structure along key criteria in ISPA (2014) and summarize in Table 5. Importantly, in the three countries, social assistance programmes are very narrowly targeted and do not reach all households in chronic poverty, thus endowing them with limited protection. Social insurance is much less prevalent. Not least given its limited coverage, social protection is not associated with sustained escapes from poverty. Better targeting, even where such targeting was unconditional and reached every person it was meant to reach in chronic poverty, would still not reflect the reality that poverty is a dynamic continuum. In this context, inclusiveness is about reaching all of those who are in chronic poverty as well as finding ways of including those who are constantly on the verge of descending into poverty. This in turn suggests that more dynamic poverty assessments are needed to inform decisions about social protection design and coverage.

TABLE 5

## Social protection features to support women's agency for household resilience amid shocks

ISPA (2014) criteria	Design and implementation features drawing on study findings
Improve programme adequacy and inclusiveness to protect in ways that tackle chronic poverty and prevent downward income mobility	<ul style="list-style-type: none"> <li>• Increase payment values and frequency, especially during crises</li> <li>• Better target women living in chronically poor households, paying particular attention to exclusion errors</li> <li>• Expand coverage to include those at risk of falling into poverty as well as those in chronic poverty by expanding the targeting criteria and adopting more dynamic poverty assessments</li> </ul>
Strengthen programme integration, appropriateness and coherence to protect and promote in ways that tackle chronic poverty and sustain poverty escapes	<ul style="list-style-type: none"> <li>• Combine human development support with growth-focused interventions (e.g., diversified livelihood support, skills building)</li> <li>• Combine assistance with 'plus' components (e.g., strengthen women's decision-making, prevent backlash)</li> <li>• Support changing needs of girls and women across the life course and amid crises, with attention to ensuring support for older women in poor households</li> </ul>
Build governance and institutional capacity to promote and transform in ways that prevent transient poverty and sustain poverty escapes	<ul style="list-style-type: none"> <li>• Maintain pro-poor service access during crises, including genuine removal of user costs of, e.g., health and education</li> <li>• Support women's asset ownership and land tenure rights and efforts to prevent reversals during crises</li> <li>• Strengthen implementation of anti-discrimination measures</li> <li>• Mitigate unintended consequences of programmes (e.g., women's time poverty given unpaid care and domestic responsibilities)</li> </ul>
Improve responsiveness of programmes to support cross-cutting, gender-responsive social protection functions in pathways to zero poverty	<ul style="list-style-type: none"> <li>• Promote gender-responsive, risk-informed social protection</li> <li>• Improve women's confidence to speak in public about their economic needs including during post-crises recovery</li> <li>• Work with women's rights and informal worker organizations to identify and reach those in need more effectively during crises</li> <li>• Streamline monitoring across systems and strengthen coordination on data collection with humanitarian and development actors</li> </ul>

There is furthermore scope to improve targeting of and awareness around certain programmes to enable social protection to better respond to women's changing needs across the life course (e.g., directed towards children and mothers, older people and vulnerable groups across the life course). This includes targeting benefits to women to strengthen "preconditions for favorable impacts" while recognizing that "simply reaching women does not equal benefiting them

via transformative outcomes".<sup>82</sup> Moreover, based on women's access to different types of programmes, it would appear that they are better placed to benefit from programmes during: (1) childhood, where, for example, girls may stay in primary and (less frequently) secondary school supported by conditional transfers, and (2) adulthood, where they may continue to receive

82 Peterman et al. 2019.

benefits especially if they reside in rural areas with high poverty rates (in cases of geographic targeting), live in poverty (assuming means-tested programmes) or are supported through programmes for pregnant women or mothers. Given that these latter groups are often located in couple-with-children households that are more likely to be in chronic or transient poverty, there appears to be relatively better targeting of support to these poorer households. However, there are exceptions, such as in the United Republic of Tanzania, where only a small share of households with couples with children receive social assistance.

At the same time, women's support appears to reduce as they get older. This is especially true in relation to the Old Age Allowance in Bangladesh and *Pensión 65* in Peru, where coverage could be improved to reach a larger share of women in chronically poor households. Indeed, aside from Bangladesh's Allowances for the Widow, Destitute and Deserted Women (for which there was negligible coverage in the BIHS), targeting of older women appears to be limited where assessed in rural Bangladesh and Peru. The limited coverage of older women is particularly challenging, not least given additional childcare responsibilities that may be taken up by grandmothers without adequate support for their broader well-being.

Social protection can also have a stronger role to play in protection and prevention if its adequacy in terms of payment values is increased. At present, where this issue was explored due to data availability in rural Bangladesh and the United Republic of Tanzania, social assistance remains primarily used to meet subsistence needs. Moreover, the user costs that remain despite 'free education' mean that a large share of households in and near poverty in the United Republic of Tanzania continue to use SACCO funds to meet school needs. Finances through social assistance or savings groups are thus often too thin a cushion to mitigate sequential shocks and stressors and, indeed, are being used to offset the cost of social services. It is unsurprising then that these resources and entitlements do not act as a springboard for poverty escapes. Accordingly, the adequacy of social protection initiatives should be strengthened so it can better address

downward income mobility and enable escapes from poverty over time. Alongside this, however, there is scope to improve the pro-poor provision of social services to eliminate the need for households to rely on one form of financial support (e.g., SACCOs) to offset costs of an entitlement (e.g. school access, often through paying for 'user costs' even in contexts of free education policies).

The paper draws attention to the importance of strengthening women's agency at multiple levels, both within and outside of the household. There is scope to do this partly within promotive and transformative functions of social protection programmes alongside progressive social change through, for example, norms in favour of girls' education or women's asset rights, as well as supported through anti-discrimination measures. This often additionally requires combinations of support and complementary programming,<sup>83</sup> which can contribute to strengthening a gender-transformative design, especially where it is directed towards improving women's status.<sup>84</sup> For example, our results imply that strengthening components of asset security, including land tenure rights, can lead to stronger linkages with household resilience. In addition, social protection programmes supporting children's education are an important step, but education typically combines with other human development and growth-focused resilience capacities to drive sustained escapes from poverty.<sup>85</sup>

Our results similarly pointed to important combinations through social protection 'plus' programming, where social assistance or graduation programmes were combined with aspects related to livelihoods and skills development as well as interventions to strengthen governance and women's empowerment. At the same time, research on graduation programmes points to a significant increase in hours and days worked through these initiatives, with implications for women's health and well-being as well as reducing the time for caring responsibilities.<sup>86</sup> Together, these

---

83 Hidrobo et al. 2020.

84 Peterman et al. 2019.

85 Diwakar et al. 2019.

86 UN-Women 2019.

examples reinforce that there is a pressing need for stronger integration but also appropriateness and coherence to improve social protection's effectiveness for women in and near poverty.

In addition, improving the structures and processes for women's participation in the design, implementation and monitoring of social protection programmes could help strengthen their agency. Indeed, the confidence of women to speak up in public was associated with a higher probability of resilience in rural Bangladesh. Other research in the country also points to the positive association of women's empowerment with household poverty escapes.<sup>87</sup> Strengthening empowerment through participation in the design of social protection mechanisms that support women could drive a virtuous cycle of resilience building. Already, the Community Management Committees that oversee PSSN's targeting have an equal number of women and men, and the programme focuses on women-headed households for its cash transfer component.<sup>88</sup> At the same time, drawing on women's lived experiences for a bottom-up approach, going beyond a focus on women's headship to acknowledge gender inequalities prevalent across a range of household types and adopting an intentional gender-responsive design in these programmes is needed. Working with women's organizations, informal worker organizations and other grassroots agencies to identify and reach those in need more effectively during crises is important to support rapid horizontal and vertical expansion of protection.<sup>89</sup> These examples could be built on, with deeper engagement of women across the programme lifecycle. This can strengthen governance and institutional capacity dimensions of social protection.

Finally, the study pointed to a myriad of shocks and stressors that could impoverish or contribute to other forms of transient poverty and downward mobility. A more gender-responsive, risk-informed approach to empowerment is thus long overdue. This can be

supported through social protection programmes that are sufficiently proactive, responsive and adaptable in close to real time to changing contexts and needs.<sup>90</sup> Responsiveness requires considering the ways that women's resilience can be built before crises by, for example, improving their inclusive access to financial services, facilitating the redistribution of care work and supporting women's and girls' empowerment and economic recovery after crises.<sup>91</sup> Adaptiveness could be realized through flexible horizontal and vertical expansion as well as updating the frequency of payments to better respond to changing needs. Such efforts would also require streamlining monitoring across systems and strengthening coordination, including on data collection and analysis with humanitarian and development actors. This approach has the potential to cut across social protection functions (protection, prevention, promotion, transformation) in ways that reduce impoverishment and nurture women's sustained pathways out of poverty.

---

87 Ahmed and Tauseef 2022.

88 Mihyo and Msami 2020.

89 Miller 2021.

---

90 ISPA 2014.

91 Perezniето and Holmes 2023.

# REFERENCES

- Agarwal, B. 2010. "Does Women's Proportional Strength Affect Their Participation? Governing Local Forests in South Asia." *World Development* 38 (1), pp. 98–112.
- Ahmed, A. and S. Tauseef. 2022. "Climbing Up the Ladder and Watching Out for the Fall: Poverty Dynamics in Rural Bangladesh." *Social Indicators Research* 160, pp. 309–340.
- Ajwad, M.I., M. Abels, M. Nvoikova and M. Mohammed. 2018. "Financing Social Protection in Tanzania." Washington, DC: World Bank.
- Alam, K. and M.H. Rahman. 2014. "Women in Natural Disasters: A Case Study from Southern Coastal Region of Bangladesh." *International Journal of Disaster Risk Reduction* 8, pp. 68–82.
- Andrew, D., J. George, L. Helgesson Sekei and P. Rippey. 2018. "Insights on the Preferences and Usage of Financial Services by Savings Groups in Tanzania (Savings at the Frontier (SatF) Programme)." Dar es Salaam: Development Pioneer Consultants (DPC).
- Anwar, R. and Y. Cho. 2019a. "Program Brief: Employment Generation Program for the Poorest – Bangladesh." Dhaka: World Bank.
- \_\_\_\_\_. 2019b. "Program Brief: Vulnerable Group Feeding – Bangladesh." Dhaka: World Bank.
- Anwar, R. and A. Rahman. 2019. "Program Brief: Towards a Child Benefit Scheme – Bangladesh." Dhaka: World Bank.
- Anwar, R., Y. Cho, Y. and A. Aziz. 2019a. "Program Brief: Old Age Allowance." Dhaka: World Bank.
- \_\_\_\_\_. 2019b. "Program Brief: Allowances for the Widow, Deserted and Destitute Women." Dhaka: World Bank.
- \_\_\_\_\_. 2019c. "Program Brief: Allowances for the Financially Insolvent Disabled." Dhaka: World Bank.
- \_\_\_\_\_. 2019d. "Program Brief: Food for Work, Work for Money & Test Relief." Dhaka: World Bank.
- Aregu, L., A. Choudhury, S. Rajaratnam et al. 2018. "Gender Norms and Agricultural Innovation: Insights from Six Villages in Bangladesh." *Journal of Sustainable Development* 11 (4), pp. 270–287.
- Arruda, P., Y. Markhof, I. Franciscon et al. 2020. "Overview of Non-Contributory Social Protection Programmes in South Asia from a Child and Equity Perspective." Research Report No. 46. Brasilia: International Policy Centre for Inclusive Growth and UNICEF Regional Office for South Asia.
- Asfaw, S. and G. Maggio. 2017. "Gender, Weather Shocks, and Welfare: Evidence from Malawi." *Journal of Development Studies* 54 (2), pp. 271–291.
- Beazley, R. 2017. "Study on Shock-responsive Social Protection in Latin America and the Caribbean: Peru Case Study." Oxford Policy Management in collaboration with the World Food Programme. Accessed 11 February 2025. <https://www.opml.co.uk/files/Publications/a1537-shock-responsive-social-protection-latin-america-caribbean/peru-case-study-opm-wfp-final-eng.pdf>.
- Beegle, K., A. Coudouel and E. Monsalve. 2018. "Realizing the Full Potential of Social Safety Nets in Africa." Washington, DC: World Bank.
- Begum, S. 2021. "Old Age Allowance Programme of Bangladesh: Challenges and Lessons." Powerpoint presentation at International Policy Centre for Inclusive Growth (IPC-IG) conference: South-South learning event. Accessed 15 June 2024. <https://ipcig.org/sites/default/files/pub/en/IPCOnePager218.pdf>
- Belghith, N., M. Lopera, A. Ndip and W. Karamba. 2018. "Analysis of the Mismatch between Tanzania Household Budget Survey and National Panel Survey Data in Poverty & Inequality Levels and Trends." Policy & Equity Global Practice Working Paper 145. Washington, DC: World Bank.
- Bolch, K., L. Lopez-Calva and E. Ortiz-Juarez. 2022. "When Life Gives You Lemons: Using Cross-sectional Surveys to Identify Chronic Poverty in the Absence of Panel Data." *The Review of Income and Wealth* 69 (2), pp. 474–503.
- Brown, C. and D. van de Walle. 2021. "Headship and Poverty in Africa." *The World Bank Economic Review* 35 (4), pp. 1038–1056.
- Brunson, J. 2017. "Maternal, Newborn, and Child Health after the 2015 Nepal Earthquakes: An Investigation of the Long-term Gendered Impacts of Disasters." *Maternal and Child Health Journal* 21 (3), pp. 1–7.
- Bryan, E. 2022. "State of Knowledge on Gender and Resilience: Evidence Brief." Feed the Future and International Food Policy Research Institute (IFPRI). Accessed 15 January 2024. <https://cgspace.cgiar.org/server/api/core/bitstreams/00b80d51-a37b-4fe6-8d1f-0c1b696e4a78/content>.
- BSS (The Business Standard). 2020. "PM to Launch Disbursement of Cash Aid to 50 Lakh Families Tomorrow." 13 May. Accessed 15 January 2024. <https://www.tbsnews.net/coronavirus-chronicle/covid-19-bangladesh/pm-launch-disbursement-cash-aid-50-lakh-families-tomorrow>.
- Casali, P., O. Cetrangolo and A. Goldschmidt. 2015. *Análisis Integral de la Protección Social en el Perú*. Lima: International Labour Organization Office for the Andean Countries.
- Cecchini, S., R. Holz and H. de la Rosa. 2022. "Toolkit: Institutional Frameworks for Social Policies for Equality in Latin America and the Caribbean." LC/TS.2021/157. Santiago: Economic Commission for Latin America and the Caribbean (ECLAC).

- Chandramohan, S., A. Salinger, A. Wendt et al. 2023. "Diagnosing Norms and Norm Change in Rural Bangladesh: An Exploration of Gendered Social Norms and Women's Empowerment." *BMC Public Health* 23, article 2337.
- Chant, S. 2009. "The 'Feminisation of Poverty' in Costa Rica: To What Extent a Conundrum?" *Bulletin of Latin American Research* 28 (1), pp. 19–43.
- Chaparro, M.P., A. Bernabe-Ortiz and G.G. Harrison. 2014. "Association between Food Assistance Program Participation and Overweight." *Revista de Saúde Pública* 48 (6), pp. 889–898.
- Chowdhury, A.M.R., A. Bhuiya, M.E. Chowdhury et al. 2013. "The Bangladesh Paradox: Exceptional Health Care Achievement despite Economic Poverty." *The Lancet* 382 (9906), pp. 1734–1745.
- Cookson, T.P. 2018. "Unjust Conditions: Women's Work and the Hidden Cost of Cash Transfer Programs. Oakland, CA: University of California Press.
- Correa, N. 2021. "Protección Social y Lucha contra la Pobreza." Lima: Peru Debate. Accessed 15 January 2025. [https://cies.org.pe/wp-content/uploads/2021/05/8\\_dp\\_proteccion\\_social\\_pobreza.pdf](https://cies.org.pe/wp-content/uploads/2021/05/8_dp_proteccion_social_pobreza.pdf).
- CPAN (Chronic Poverty Advisory Network). 2022. "Tanzania Covid-19 Poverty Monitor: Urban and Peri-urban Areas." Accessed 11 February 2025. <https://www.chronicpovertynetwork.org/resources/2022/11/7/tanzania-covid-19-poverty-monitor-urban-and-peri-urban-areas>.
- \_\_\_\_\_. 2023. "Qualitative Datasets in Tanzania and Bangladesh." Internal Transcripts.
- Da Corta, L., F. Kessy, R. Ruhinduka et al. 2018. "Resilience and Sustainable Poverty Escapes in Tanzania." USAID Report. Accessed 11 February 2025. <https://www.chronicpovertynetwork.org/resources/2018/9/14/understanding-and-supporting-sustained-pathways-out-of-extreme-poverty-and-deprivation-tanzania-national-report>.
- Dang, H.-A.H. and P.F. Lanjouw. 2018. "Poverty Dynamics in India between 2004 and 2012: Insights from Longitudinal Analysis Using Synthetic Panel Data." *Economic Development and Cultural Change* 67 (1).
- Deere, C.D. and C. Doss. 2006. "The Gender Asset Gap: What Do We Know and Why Does it Matter?" *Feminist Economics* 12 (1/2), pp. 1–50.
- Diwakar, V. and A. Shepherd. 2022. "Sustaining Escapes from Poverty." *World Development* 151: 105611.
- Doss, C. and C. Kieran. 2014. "Standards for Collecting Sex-disaggregated Data for Gender Analysis: A Guide for CGIAR Researchers." CGIAR Gender and Agriculture Research Network. Accessed 11 February 2025. <https://www.pim.cgiar.org/files/2012/05/Standards-for-Collecting-Sex-Disaggregated-Data-for-Gender-Analysis.pdf>.
- Doss, C., R. Meinzen-Dick and A. Bomuhangi. 2013. "Who Owns the Land? Perspectives from Rural Ugandans and Implications for Large-scale Land Acquisitions." *Feminist Economics* 20 (1), pp. 76–100.
- Dulal, M.G.M. 2017. "Income Security for Older Persons in South Asia: Bangladesh Perspective." Paper presented at the Symposium on Income Security for Older Persons in South Asia, 27 February, New Delhi, India.
- ECLAC (Economic Commission for Latin America and the Caribbean). 2021a. "Juntos (National Programme of Direct Support to the Poorest)." Accessed 15 January 2024. <https://dds.cepal.org/bpsnc/programme?id=29>.
- \_\_\_\_\_. 2021b. "Non-Contributory Social Protection Programmes Database." Accessed 15 January 2024. <https://dds.cepal.org/bpsnc/programme?id=149>.
- Fatema, S.R., M.S. Islam, L. East and K. Usher. 2019. "Women's Health-related Vulnerabilities in Natural Disasters: A Systematic Review Protocol." *BMJ Open* 9, e032079.
- GCNF (Global Child Nutrition Foundation). 2021. "People's Republic of Bangladesh: School Meal Programs." Accessed 15 January 2025. [https://gcnf.org/wp-content/uploads/2022/09/Bangladesh\\_2021\\_final.pdf](https://gcnf.org/wp-content/uploads/2022/09/Bangladesh_2021_final.pdf).
- Gelb, A., A. Mukherjee, K. Navis et al. 2019. "Primary Education Stipends in Bangladesh: Do Mothers Prefer Digital Payments over Cash?" CGD Note. Centre for Global Development. Accessed 15 January 2025. <https://www.cgdev.org/sites/default/files/primary-education-stipends-bangladesh-do-mothers-prefer-digital-payments-over-cash.pdf>.
- Gentilini, U., M.B.A. Almenfi, Y. Okamura et al. 2022. "Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures (Vol. 1 of 2) (English)." COVID-19 Living Paper. Washington, DC: World Bank.
- Giunta, R.D. 2020. "Qali Warma: No Stone Left Unturned for a Better Tomorrow." Socialprotection.org blog, 29 April. Accessed 15 January 2025. <https://socialprotection.org/discover/blog/qali-warma-no-stone-left-untuned-better-tomorrow>.
- Government of Peru. 2023a. "Ministerio de Desarrollo e Inclusión Social." Accessed 11 February 2025. <https://www.gob.pe/midis>.
- \_\_\_\_\_. 2023b. "Consultar si tu hogar recibirá el Bono 600." Accessed 15 January 2025. <https://www.gob.pe/12554-consulta-si-tu-hogar-recibira-el-bono-600>.
- Hidrobo, M., N. Kumar, T. Palermo et al. 2020. "Gender-Sensitive Social Protection: A Critical Component of the COVID-19 Response in Low- and Middle-Income Countries." IFPRI Issue Brief, April. Washington, DC: International Food Policy Research Institute.
- Holmes, R., S. Levine and F. Shakespeare. 2021. "Key Considerations for Monitoring Shock-Responsive Social Assistance: A Guiding Framework." SPACE, DAI Global UK Ltd.
- Ibrahim, S. and S. Alkire. 2007. "Agency and Empowerment: A Proposal for Internationally Comparable Indicators." *Oxford Development Studies* 35 (4), pp. 379–431.
- IFPRI (International Food Policy Research Institute). 2019. "Bangladesh Integrated Household Survey." Accessed 15 January 2025. <https://dataverse.harvard.edu/dataset.xhtml?persistentId=doi:10.7910/DVN/NXKLZJ>.



- ILO (International Labour Organization). 2021. *World Employment and Social Outlook: Trends 2021*. Geneva: ILO.
- \_\_\_\_\_. 2023. "Statistics on Working Poverty." Accessed 11 February 2025. <https://ilostat.ilo.org/topics/working-poverty>.
- INEI (Instituto Nacional de Estadística e Informática). 2021. "Encuesta Nacional de Hogares (ENAH) 2021." Accessed 4 January 2024. <https://datosabiertos.gob.pe/dataset/encuesta-nacional-de-hogares-ena-2021-instituto-nacional-de-estad%C3%ADstica-e-inform%C3%A1tica-%E2%80%9393>.
- ISPA (Inter-Agency Social Protection Assessments). 2014. "The Core Diagnostic Instrument." Accessed 11 February 2025. [https://socialprotection.org/sites/default/files/publications\\_files/CODI-English.pdf](https://socialprotection.org/sites/default/files/publications_files/CODI-English.pdf).
- Josephson, K., G. Guerrero and C. Coddington. 2017. "Supporting the Early Childhood Workforce at Scale: The Cuna Más Home Visiting Program in Peru." Washington, DC: Results for Development.
- Kabeer, N. 1999. "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment." *Development and Change* 30 (3), pp. 435–464.
- Kiewisch, E. 2015. "Looking within the Household: A Study on Gender, Food Security, and Resilience in Cocoa-Growing Communities." *Gender and Development* 23 (3), pp. 497–513.
- Kinyondo, A.A. and J. Magashi. 2019. "The Impact of Cash Transfers on Women's Empowerment: The Case of the Tanzania Social Action Fund." *Poverty and Public Policy* 11 (3), pp. 178–204.
- Lambin, R., M. Nyssola and A. Bernigaud. 2022. "Social Protection for Working-age Women in Tanzania: Exploring Past Policy Trajectories and Simulating Future Paths." WIDER Working Paper 2022/82. Helsinki: UNU-WIDER.
- Lewis, D. 2011. *Bangladesh: Politics, Economy and Civil Society*. Cambridge: Cambridge University Press.
- Lopez-Calix, J., C. Mejia, D. Newhouse and C. Sobrado. 2014. "Pakistan Poverty Trends, Scenarios and Drivers." Policy Paper Series on Pakistan PK 23/12. Washington, DC: World Bank.
- Machado, A. and M. Goode. 2022. "Social Protection and Microinsurance: Bangladesh Country Case Study." World Food Programme. Accessed 15 January 2025. [https://docs.wfp.org/api/documents/WFP-0000145964/download/?\\_ga=2.36859936.1835418230.1736958228-1588966128.1736958228](https://docs.wfp.org/api/documents/WFP-0000145964/download/?_ga=2.36859936.1835418230.1736958228-1588966128.1736958228).
- Masanyiwa, Z., E. Mosha and S. Mamboya. 2020. "Factors Influencing Participation of Informal Sector Workers in Formal Social Security Schemes in Dodoma City, Tanzania." *Open Journal of Social Sciences* 8, pp. 229–242.
- McCulloch, N. and B. Baulch. 1999. "Assessing the Poverty Bias of Growth Methodology and an Application to Andhra Pradesh and Uttar Pradesh." *IDS Working Paper* 98. Brighton, UK: Institute of Development Studies.
- Meinzen-Dick, R., A. Quisumbing, C. Doss and S. Theis. 2019. "Women's Land Rights as a Pathway to Poverty Reduction: Framework and Review of Available Evidence." *Agricultural Systems* 172, pp. 72–82.
- Mercy Corps. 2014. "Rethinking Resilience: Prioritizing Gender Integration to Enhance Household and Community Resilience to Food Insecurity in the Sahel." Portland, OR: Mercy Corps.
- Mihyo, P. and J. Msami. 2020. "The Impact of Cultural, Religious and Legal Factors on Women's Empowerment Through Conditional Cash Transfers." In *Empowering Women in Tanzania in the Context of Contemporary Social Policy Reforms*, edited by D. Mmari, J. Msami and P. Mihyo, pp. 105–152. Addis Ababa: Organisation for Social Science Research in Eastern and Southern Africa (REPOA).
- Miller, H. 2021. "Women's Humanitarian Voices: Covid-19 through a Feminist Lens – A Global Report." The Feminist Humanitarian Network. Accessed 15 January 2025. <https://static1.squarespace.com/static/6072068ad84bdb774791b965/t/609a20ad552ded2e7422dc95/1620713681053/FHN-Covid19-Global-Digital.pdf>.
- Ministry of Finance. 2022. "Social Security Programs: Fiscal Year 2022-23." Government of the People's Republic of Bangladesh. Accessed 15 January 2025. [https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/a8e415d0\\_c5f2\\_4d5a\\_8c7c\\_bcd8beb88140/Social%20Security%20Programs\\_English\\_2022-23%20\(1\).pdf](https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/a8e415d0_c5f2_4d5a_8c7c_bcd8beb88140/Social%20Security%20Programs_English_2022-23%20(1).pdf).
- Murphy, A., B. Palafox, J. Chifamba et al. 2023. "Comparing Estimates of Household Expenditures between Pictorial Diaries and Surveys in Three Low- and Middle-Income Countries." Accessed 15 January 2025. <https://journals.plos.org/globalpublichealth/article?id=10.1371/journal.pgph.0001739>.
- NBS (National Bureau of Statistics). 2020. "Tanzania National Panel Survey." World Bank Microdata Catalogue. Accessed 10 January 2024. <https://microdata.worldbank.org/index.php/catalog/3885>.
- \_\_\_\_\_. 2021a. "Basic Information Document: National Panel Survey (NPS 2019-2020)." Dodoma, United Republic of Tanzania: NBS.
- \_\_\_\_\_. 2021b. "Rapid Monitoring of Household Welfare in Tanzania: Initial Results from Five Rounds of a High-Frequency Welfare Monitoring (Phone) Survey: February/March through November/December 2021." Accessed 15 January 2025. <https://microdata.worldbank.org/index.php/catalog/4542/download/55119>.
- NCEUS (National Commission for Enterprises in the Unorganised Sector). 2007. "Report on Conditions of Work and Promotion of Livelihoods in the Unorganised Sector." New Delhi: NCEUS.
- Newsbeezer. 2021. "Bono 600 Link: Check This Link to See if You Can Get the Government Grant for COVID-19 Bono 600 Soles." August 14. Accessed 15 January 2025. <https://newsbeezer.com/perueng/bono-600-link-check-this-link-to-see-if-you-can-get-the-government-grant-for-covid-19-bono-600-soles-bono-600-gob-pe-midis-peru-revtli-reply>.
- OECD (Organisation for Economic Co-operation and Development). 2018. *Social Protection Systems Review: A Toolkit*. OECD Development Policy Tools. Paris: OECD Publishing.



- \_\_\_\_\_. 2019. *Investing in Youth: Peru*. Paris: OECD Publishing.
- \_\_\_\_\_. 2022. *SIIGI Country Report for Tanzania*. Social Institutions and Gender Index. Paris: OECD Publishing.
- \_\_\_\_\_. 2023. *SIIGI 2023 Global Report: Gender Equality in Times of Crisis*. Social Institutions and Gender Index. Paris: OECD Publishing.
- OPHI (Oxford Poverty and Human Development Institute). 2023. "Global MPI 2023." Accessed 11 February 2025. <https://ophi.org.uk/global-mpi/2023>.
- O'Neil, T., P. Domingo and C. Valters. 2014. "Progress on Women's Empowerment: From Technical Fixes to Political Action." ODI Report. London: ODI.
- Palomo, N., L. Vargas Faulbaum, A.C. Machado et al. 2022. "Social Protection and Response to COVID-19 in Latin America and the Caribbean: Innovations in Registration and Payment Systems." IPC-IG Research Report No. 63. Brasilia and Panama City: International Policy Centre for Inclusive Growth (IPC-IG), United Nations Development Programme and United Nations Children's Fund Regional Office for Latin America and the Caribbean.
- Perezniato, P. and R. Holmes. 2023. "Gender-Transformative Social Protection in Crisis Contexts: Guidance Note." Social Protection Technical Assistance, Advice and Resource Facility (STAAR), DAI Global UK Ltd.
- Peterman, A., N. Kumar, A. Pereira and D.O. Gilligan. 2019. "Toward Gender Equality: A Critical Assessment of Evidence on Social Safety Nets in Africa." In *2019 Annual Trends and Outlook Report: Gender Equality in Rural Africa – From Commitments to Outcomes*, edited by A.R. Quisumbing, R.S. Meinzen-Dick and J. Njuki, pp. 140–148. Washington, DC: International Food Policy Research Institute.
- Pinzon-Cacedo, M., N. Rosas, S. Zaldivar et al. 2016. "Tanzania's Productive Social Safety Net: Findings from the Impact Evaluation Baseline Survey." Accessed 15 January 2025. <https://transfer.cpc.unc.edu/wp-content/uploads/2018/04/PSSN-IE-Baseline-Report-Draft-2016.pdf>.
- Quisumbing, A.R. and N. Kumar. 2014. "Land Rights Knowledge and Conservation in Rural Ethiopia: Mind the Gender Gap." IFPRI Discussion Paper 1386. Washington, DC: International Food Policy Research Institute.
- \_\_\_\_\_. and J.A. Behrman. 2018. "Do Shocks Affect Men's and Women's Assets Differently? Evidence from Bangladesh and Uganda." *Development Policy Review* 36 (1), pp. 3–34.
- \_\_\_\_\_. D. Rubin, C. Manfre et al. 2014. Closing the Gender Asset Gap: Learning from Value Chain Development in Africa and Asia. IFPRI Discussion Paper 01321. Washington, DC: International Food Policy Research Institute.
- Rahman, H.Z., N. Das, I. Matin et al. 2020. "Livelihoods, Coping and Support during Covid-19 Crisis." April. Dhaka: Power and Participation Research Centre and BRAC Institute of Governance and Development.
- Rahman, H.Z., A. Rahman, U. Zillur et al. 2020. "Livelihoods, Coping and Recovery during Covid-19 Crisis." October. Dhaka: Power and Participation Research Centre and BRAC Institute of Governance and Development.
- \_\_\_\_\_. A. Rahman, M.S. Islam et al. 2022. "Recovery with Distress: Unpacking COVID-19 Impact on Livelihoods and Poverty in Bangladesh." *WIDER Working Paper 2022/13*. Helsinki: UNU-WIDER.
- Risso, F. and D. Randall. 2020. "COVID-19 G2P Cash-Transfer Payments: Country Brief – Peru." Accessed 15 January 2025. <https://thedocs.worldbank.org/en/doc/621251593464570382-0090022020/original/WorldBankG2PxCOVID19PeruBrief.pdf>.
- Sabbih, M.A., A. Coudouel and A. Rahman. 2021. "Efficiency of Planning, Programming and Delivery of Social Protection Programs on Early Years." Dhaka: World Bank.
- Sen, B. 2003. "Drivers of Escape and Descent: Changing Household Fortunes in Rural Bangladesh." *World Development* 31 (3), pp. 513–534.
- \_\_\_\_\_. B. and Z. Ali. 2015. "Ending Extreme Poverty in Bangladesh during the Seventh Five Year Plan: Trends, Drivers and Policies." Background paper for the preparation of the Seventh Five Year Plan. Prepared for the General Economics Division, Planning Commission, Government of Bangladesh.
- Shau, I. 2022. "The Assessment of Challenges Facing the Growth of Informal Lending Groups in Tanzania: The Case of Vicoba." *African Journal of Applied Research* 8 (1), pp. 1–14.
- Scott, L. and V. Diwakar. 2016. "Ensuring Escapes from Poverty Are Sustained in Rural Bangladesh." USAID Leo Report 32. Washington, DC: United States Agency for International Development.
- Scott, L., A. Custers, C. Dolan et al. 2016. "Women's Economic Empowerment." Advisory Note on Measures. Oxford: Said Business School, Oxford University.
- Scott, L., R. Miller, M. Eichsteller et al. 2018. "Resilience and Sustainable Poverty Escapes in Rural Kenya." USAID report. Washington, DC: United States Agency for International Development.
- Shepherd, A., L. Scott, C. Mariotti et al. 2014. "The Chronic Poverty Report 2014–2015: The Road to Zero Extreme Poverty." London: ODI.
- \_\_\_\_\_. V. Diwakar, A. Bizoza et al. 2023. Chronic Poverty Report 5: Pandemic Poverty." Chronic Poverty Advisory Network (CPAN). Brighton, UK: Institute of Development Studies.
- SPFMSP (Strengthening Public Financial Management Program to Enable Service Delivery) Project. 2017. "A Diagnostic Study on Stipend Programmes in Bangladesh with Focus on Primary Education Stipend Project (PESP)." Accessed 20 February 2022. <https://socialprotection.org/discover/publications/diagnostic-study-stipend-programmes-bangladesh-focus-primary-education-stipend>.
- Sraboni, E., A. Quisumbing and A. Ahmed. 2014. "How Empowered Are Bangladeshi Women in the Agricultural Setting? Empirical Evidence Using a New Index." *The Bangladesh Development Studies* 37 (3), pp. 1–25.

- Taylor, G. and P. Perezniето. 2014. "Review of Evaluation Approaches and Methods Used by Interventions on Women and Girls' Economic Empowerment." Research Report. London: ODI.
- UN-Women (United Nations Entity for Gender Equality and Women's Empowerment). 2019. *World Survey on the Role of Women in Development 2019: Why Addressing Women's Income and Time Poverty Matters for Sustainable Development*. New York: UN-Women.
- UN-Women (United Nations Entity for Gender Equality and Women's Empowerment) and DESA (United Nations Department of Economic and Social Affairs). 2022. *Progress on the Sustainable Development Goals – The Gender Snapshot 2022*. New York: UN-Women and DESA.
- \_\_\_\_\_. 2023. *Progress on the Sustainable Development Goals – The Gender Snapshot 2023*. New York: UN-Women and DESA.
- UNDP (United Nations Development Programme). 2018. "Social Protection through a Gender Lens: A Gender Assessment of Tanzania's Productive Social Safety Nets." Dar es Salaam: UNDP.
- \_\_\_\_\_. and UN-Women (United Nations Entity for Gender Equality and Women's Empowerment). 2022. *Government Responses to COVID-19: Lessons on Gender Equality for a World in Turmoil*. New York: UNDP and UN-Women.
- United Nations. 2023. *The Sustainable Development Goals Report: Special Edition*. New York: United Nations.
- USAID (United States Agency for International Development). 2019. "Gender Gaps and Needs in Peru, 2019." Accessed 15 January 2025. [https://www.usaid.gov/sites/default/files/2022-05/info\\_genero\\_EN\\_v2\\_rev\\_YS.pdf](https://www.usaid.gov/sites/default/files/2022-05/info_genero_EN_v2_rev_YS.pdf).
- WFP (World Food Programme). 2019. "The School Feeding Programme in Bangladesh: A Case Study." Accessed 15 January 2025. <https://docs.wfp.org/api/documents/WFP-0000112387/download/#>.
- World Bank. 2018. "Gender Gaps in Peru: An Overview." Washington, DC: World Bank.
- \_\_\_\_\_. 2022a. "Empowering Women: Expanding Access to Assets and Economic Opportunities." *Tanzania Economic Update*, Issue 17, March. Washington, DC: World Bank Group.
- \_\_\_\_\_. 2022b. "Towards a more inclusive Zanzibar Economy: Zanzibar Poverty Assessment 2022". World Bank Group. <https://documents1.worldbank.org/curated/en/099755011022231706/pdf/P1753400df8a050240810307f8599187b46.pdf>
- \_\_\_\_\_. 2023a. *Rising Strong: Peru Poverty and Equity Assessment*. Washington, DC: World Bank Group.
- \_\_\_\_\_. 2023b. "World Development Indicators Database." Accessed July 2024. <https://databank.worldbank.org/source/world-development-indicators>.
- \_\_\_\_\_. 2024. "Tanzania Economic Update: Overcoming Demographic Challenges while Embracing Opportunities." Issue 20. Washington, DC: World Bank.
- \_\_\_\_\_. and NBS (National Bureau of Statistics). 2016. "Evaluating Tanzania's Productive Social Safety Net: Targeting Performance, Beneficiary Profile, and Other Baseline Findings." Accessed 15 January 2025. <https://documents1.worldbank.org/curated/en/273011479390056768/pdf/110255-WP-P124045-OUO-9-PSSN-IE-Baseline-Report-FINAL-FOR-PUBLISHING.pdf>.

# ANNEX 1: OVERVIEW OF SOCIAL ASSISTANCE PROGRAMMES

The focus is on social assistance programmes given that social insurance coverage is low. Moreover, modules in the survey datasets examined cover social assistance rather than social insurance programmes.

**TABLE A1.1**  
**Examples of key social assistance programmes pre-pandemic**

Bangladesh	Eligibility	Target	Value	Coverage	Source
Old Age Allowance	Means-tested and age-based targeting	Poor and vulnerable women aged 62+ years and men aged 65+ years, with less than BDT10k annual income. Prioritized if: oldest applicants, unable to work and/or ill/weak, landless (<0.5 acre) and/or destitute	BDT 500 (US\$6) per month, equal to 30% of average monthly per capita expenditure of lowest expenditure quintile	4 million women and men in rural and urban areas, equivalent to 1/3 of elderly population (FY2019)	Anwar et al. 2019a
Allowances for the Widow, Destitute and Deserted Women	Means-tested, gender and marital status-based targeting	Vulnerable women at least 18 years old and income less than BDT 12k/year. Prioritized if: oldest, detached from family, with children under the age of 16, unable to work, ill/weak, landless or destitute	BDT 500 (US\$6) per month, equal to 30% of average monthly per capita expenditure of lowest expenditure quintile	1.4 million women in rural and urban areas (FY2019)	Anwar et al. 2019b
Allowances for the Financially Insolvent Disabled	Means-tested and disability-based targeting	Registered people with disabilities (PWDs), 6+ years, annual income less than BDT 36k. Prioritized if: oldest, multiple disabilities, children with intellectual disability or autism, women and girls, landless/ destitute, extremely poor or living in remote areas	BDT 700 (US\$8.5) allowance	1 million (FY2019)	Anwar et al. 2019c
Primary Education Stipend Programme	All children in government schools, conditional on attendance	Insolvent women-headed households, low-income occupations, landlessness, insolvent ethnic minorities, households with PWDs	BDT 100 per month/child given to mothers	14 million students (2022/23)	Gelb et al. 2019; Ministry of Finance 2022
Secondary education school stipend	Means test, categorical targeting, school committees' deliberation	Children in poor households; households with low-income workers, PWDs; or few assets, low annual income; non-binding commitment to not marry/ pregnant until studies concluded	Benefit rates vary by grade: Gr 6/7 – BDT 1,380 Gr 8 – BDT 1,620 Gr 9 – BDT 2,040 Gr 10 – BDT 2,790	1 million students in 183 <i>upazilas</i> (admin. districts) (2017/18)	SPFMSP Project 2021; Arruda et al. 2020

National School Feeding Programme	Schools	Pre-school and primary schools in 104 poverty-prone subdistricts	75g micronutrient fortified biscuits 6 days/week in 240-day school year	400k pre-school, 2.6m primary school (2020)	WFP 2019; GCNF 2021
Employment Generation for the Poorest	Means tested; casual labourer owning less than 0.5 acres land	18–60 yrs, able bodies, without more than 0.1 acre land or significant livestock, casual labourer, earn less than BDT 4k (US\$47) per month, not receiving other safety net benefits	BDT 200 (US\$2.5) – less than market rates; 80 days programme per year in two phases during lean seasons	967k people, 1/3 beneficiaries women (FY2019)	Anwar and Cho 2019a
Food for Work/ Work for Money and Test Relief	Means tested; geographical targeting	Landless due to disaster (and owns less than 0.5 acre land), casual labourer; budget allocation by size of population, area, poverty rate of each <i>upazila</i>	8kg for 7 hours work or cash equivalent	Food for Work = 1.6 million, Test Relief = 1.6m (2020/21)	Anwar et al. 2019d; Machado and Goode 2022
Vulnerable Group Feeding	Means tested	Poor/ extreme poor unable to have 2 meals/day, affected by disasters, need of food and financial support, food insecure due to unemployment, need to refrain from working (e.g., fishermen during breeding season), malnourished children	10–30kg of rice per month/ household with different provisions for specific vulnerabilities	9.9 million people (approximate number of cards), 45% in bottom expenditure quintile (FY2016)	Anwar and Cho 2019b
Demand-Side Financing of Maternal Health Voucher Scheme	Means tested	Belong to household that is landless or less than 0.15 acre of land, irregular income of less than BDT 3,100 (US\$37) per month, no productive assets	3 antenatal care visits, facility-based child delivery, 1 post-natal care visit, services for obstetric issues, transport cost	100k pregnant women (FY2016)	Anwar and Rahman 2019
Maternity Allowance Programme for the Poor	Means tested; geographical targeting	Rural; 20+ years old, pregnant with first or second child, household income less than BDT 1,500 (US\$18)/ month, not participating in similar programmes	BDT 800 (US\$9.5) per month over three years	700k women (FY2016)	Anwar and Rahman 2019
Allowances for Urban Lactating Mothers	Means tested; geographical targeting	Urban; 20+ years, pregnant with first or second child, working woman; income less than BDT 5,000 (US\$60)	BDT 800 (US\$9.5) per month over three years	250k women (FY2016)	Anwar and Rahman 2019
<b>Peru</b>	<b>Eligibility</b>	<b>Target</b>	<b>Value</b>	<b>Coverage</b>	<b>Source</b>
Juntos	Sequential: geographic targeting, hh proxy means test, community validation	Poorest districts (poverty >40%) esp. rural, pregnant, children, adolescents/ young until they complete secondary education or 19 years- conditions related to health/ education	Every two months, PEN 200 (US\$60)	698k households, approximately 1.5 million people (2019/20)	Beazley 2017; ECLAC 2021a
Pensión 65	SISFOH (Household Targeting System)	65+ years and extremely poor, no other pension receipt	PEN 250 to each beneficiary (US\$75) every two months	569k older people (2021)	Beazley 2017; ECLAC 2021b

Cuna Más	Day care: marginalized urban; Accompaniment: rural, district targeted by Juntos	Children under 36 months in areas of poverty/ extreme poverty; caregivers, pregnant women Home visit: district poverty 50%+, stunting 30%+	Day-care service= weekdays 8 hrs; Accompaniment service = home visits, socialization, inter-learning	Day care= 60k children; Accompaniment= 108k children (2019)	Cecchini et al. 2022; Josephson et al. 2017
National school feeding: Qali Warma	Schools in poor or extremely poor districts	Children in public schools, from 3 years old until primary education – school feeding (breakfast+ lunch in extremely poor districts, breakfast in poor districts) Educational service: healthy eating/ hygiene practices	Rations modality= breakfasts esp. in urban districts in poverty quintiles 3–5 Product modality for quintiles 1–2= non-perishable or processed food	4 million children benefitting from meals (2019)	Giunta 2020; OECD 2019
Food Complementary Programme (PCA)	Organizations certified or accredited by state entity	Children, teens, pregnant/ lactating women in poverty or extreme poverty, people at risk, older adults, PWDs, suffering from TB	Nutritious meals/ access to food in people's homes; canteens; shelters; adults at risk; community work; food basket for TB patients and family	337k households (2010)	Chaparro et al. 2014; Lavigne 2013; Government of Peru 2023a
<b>United Republic of Tanzania</b>	<b>Eligibility</b>	<b>Target</b>	<b>Value</b>	<b>Coverage</b>	<b>Source</b>
Productive Social Safety Net (PSSN) Programme	Geographic mechanism to target poorest districts/wards/ communities; community-based targeting for list of poor households; proxy-means test	Unconditional transfer: extreme poor Child benefit: households with children under 18 Children under 5: monthly/ bi-annual check-ups Child in primary or lower/ upper secondary education: enrolment, 80% attendance Public works (PW): access to labour-intensive work during lean season for people in poverty aged 18+	10k Tsh per month for extreme poor 4k Tsh/ month for hh with children Variable: 2–6k Tsh/ month for primary and lower/upper secondary school children, 4k Tsh for under-5 health visits PW: 60 days, 37.5k Tsh cap	1.3m households across all regions; 300k public works households (2019) 82% of household representatives in PSSN households were women (2016)	Lambin et al. 2022; Ajwad et al. 2018; Pinzon-Cacedo et al. 2016; World Bank and NBS 2016
Fee-free basic education	Boarding schools assessment	Food to primary/secondary boarding schools (typically poor) and special needs children Transport benefits	3 meals per student/ year (e.g., maize, beans, veg) Travel subsidy to and from school	176k children-boarding and special needs (2016)	Ajwad et al. 2018
Disaster relief food response	Affected areas	Households affected by floods, droughts, earthquakes, storms	Variable	910k beneficiaries (2016)	Ajwad et al. 2018

**TABLE A1.2**  
**Social protections support in response to COVID-19**

Support		Bangladesh	Peru	United Republic of Tanzania
Social assistance	Cash-based transfers	1	1	1
	Public works			
	In-kind/ school feeding	1	1	
	Utility and financial support	1	1	1
Social insurance	Paid leave/ unemployment		1	1
	Health insurance support	1	1	
	Pensions and disability benefits		1	
	Social security contributions (waiver/ subsidy)		1	
Labour markets	Wage subsidy	1	1	
	Activation (training)			
	Labour regulation adjustment	1	1	
	Reduced work time subsidy		1	

Source: Gentilini et al. 2022.

**TABLE A1.3**  
**Examples of key new social assistance programmes in response to COVID-19**

Bangladesh	Eligibility	Target	Value	Coverage	Sources
Cash assistance	Poorest families from list of those receiving government relief assistance	Poorest families hit hard by COVID-19, disbursed through mobile financial services	BDT 2,500 as one-off payment	5 million families	Gentilini et al. 2022; BSS 2020
Bonus for frontline workers	Salaried employees in specific sectors	Frontline workers: doctors, health workers, bankers	BDT 1b overall; contractual bank staffers to get 65% of salaries	Approx. 50k people	Gentilini et al. 2022
Safeguard livelihoods of vulnerable workers	Garment and leather export sector workers	Garment and leather export-oriented industries, workers who experienced income loss or lost jobs due to the pandemic	BDT 3,000 per month for 3 months	N/A	Gentilini et al. 2022
Free rice	VGF card holders	Ultra-poor and destitute who are: landless, dependent on daily wage labour, on women's income or begging, no income-generating assets, headed by widowed/ divorced/ separated women, or freedom fighter with disability, and without 2 meals/ day	100k tons of rice in aggregate for families, 10kg of rice in 2021	10 million families	Gentilini et al. 2022

Peru	Eligibility	Target	Value	Coverage	Sources
Bono Independiente	ID card number through Registro Nacional de Identificación y Estado Civil (RENIEC)	Households with independent workers in economic vulnerability	PEN 380 (US\$202) per month, 2 payments in 2020/21	780k households	Palomo et al. 2022; Risso and Randall 2020
Bono Rural	SISFOH	Agricultural sector households in poverty or extreme poverty	PEN 760 (US\$403), 1 payment in 2020	1.98 million households	Palomo et al. 2022
Bono 'Yo me quedo en casa'	SISFOH target, areas with highest health vulnerability	Households in poverty or extreme poverty in urban areas at highest health risk	PEN 380 (US\$202) per month, 2 payments in 2020	2.7 million households	Palomo et al. 2022
Bono Familiar Universal	SISFOH target; receive Juntos, Pensión 65/ Contigo, or not appearing on private payroll	Households in poverty/ extreme poverty not receiving income during state of emergency Second tranche included rural, urban, self-employed or SISFOH-registered households not receiving social cash benefits	PEN 760 (US\$403) per month, 2 payments in 2020	8.4 million individuals	Palomo et al. 2022
Bono 600	SISFOH target; receive Juntos, Pensión 65/ Contigo, or not appearing on private payroll	Families most affected by health regulations in regions on extreme alert during second wave of infections; no household member has income more than PEN 3,000/month; new hhs entering extreme alert level	PEN 600 as a one-off	5 million households	Government of Peru 2023b; News-breezer 2021

Note: In the United Republic of Tanzania, it was only in 2021 with a new administration that the Government recognized the presence of COVID-19. It is perhaps for this reason that new social assistance programmes responding to the pandemic were not identified. Though COVID-19 relief funds were provided by the IMF, the African Development Bank, the European Union and the Government, this was “mostly used to build classrooms and additional buildings at health centres and hospitals” (CPAN 2022). VGF = Vulnerable Group Feeding.

# ANNEX 2: POVERTY TRANSITION MATRICES

**TABLE A2.1:**  
**Poverty transitions between survey waves in rural Bangladesh, \$1.90 poverty line**

Transitions 2012–15		2015	
		Non-poor	Poor
2012	Non-poor	76.83	7.90
	Poor	9.34	5.92

Transitions 2015–19		2019	
		Non-poor	Poor
2015	Non-poor	82.02	4.16
	Poor	9.59	4.23

Source: Analysis of BIHS (2011–19) dataset.

**TABLE A2.2**  
**Poverty transitions between survey waves in Peru, national poverty line**

Transitions 2017–18		2018	
		Non-poor	Poor
2017	Non-poor	77.94	7.04
	Poor	7.32	7.70

Transitions 2018–19		2019	
		Non-poor	Poor
2018	Non-poor	77.82	7.44
	Poor	6.99	7.75

Transitions 2019–20		2020	
		Non-poor	Poor
2019	Non-poor	71.13	13.68
	Poor	6.08	9.11

Transitions 2020–21		2021	
		Non-poor	Poor
2020	Non-poor	69.3	7.91
	Poor	12.58	10.21

Source: Analysis of ENAHO (2017–21) dataset.

**TABLE A2.3**  
**Poverty transitions between survey waves in the United Republic of Tanzania, national poverty line**

Transitions 2008–10		2010	
		Non-poor	Poor
2008	Non-poor	44.22	14.74
	Poor	15.33	25.70

Transitions 2010–12		2012	
		Non-poor	Poor
2010	Non-poor	46.19	13.36
	Poor	13.76	26.69

Transitions 2012–14		2014	
		Non-poor	Poor
2012	Non-poor	45.18	14.78
	Poor	13.49	26.56

Transitions 2014–19		2019	
		Non-poor	Poor
2014	Non-poor	44.36	14.30
	Poor	11.34	30.00

Source: Analysis of NPS (2008–19) dataset.

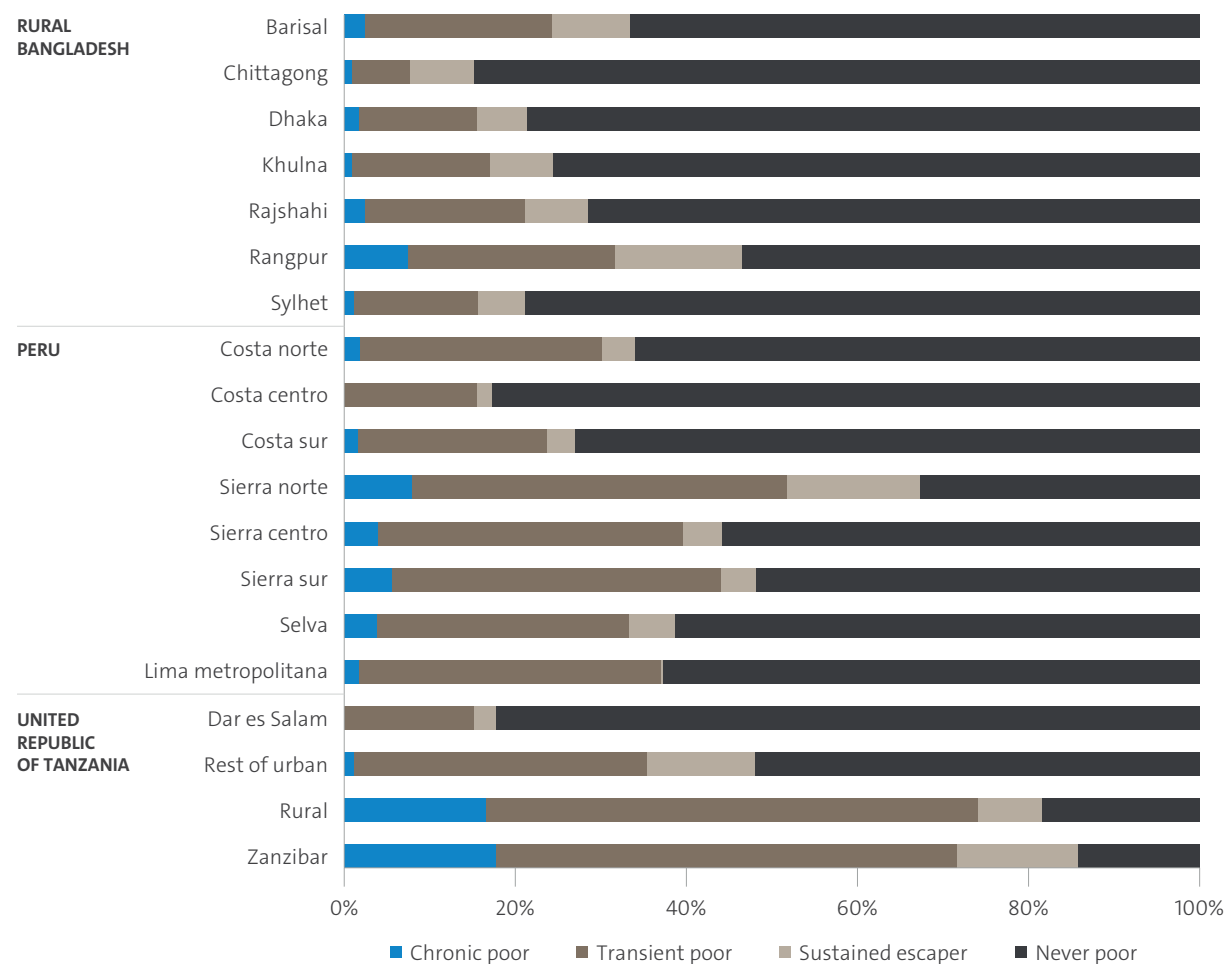


# ANNEX 3: SUMMARY AND DESCRIPTIVE STATISTICS IN BASELINE

Individual-level variables summarized for those aged 15 years or older (except education for 18 years or older). Dependency shares refer to those younger than

15 years and 65 years or older. Economically inactive refers to status in week preceding survey; its share is constructed based on adult members aged 15–64 years.

**FIGURE A3.1:**  
Regional variations in poverty trajectories across countries, using reference poverty lines



Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

## Rural Bangladesh

**TABLE A3.1**  
**By poverty trajectory of household**

Variable		Chronic poor	Transient poor	Sustained escaper	Never poor
Household head	Age	36.91	43.10	41.68	44.72
	Primary education completion	11.12%	14.04%	10.55%	19.85%
	Secondary education completion	6.70%	6.48%	8.47%	25.33%
	Head is a woman	9.53%	13.35%	18.58%	16.58%
	Marital status				
	Never married	0.00%	0.87%	0.92%	2.02%
	Widow/ divorced/ separated	4.24%	7.07%	8.54%	5.81%
	Married	95.76%	92.07%	90.54%	92.16%
Household activities	log(Asset Value)- agri/ consumption goods	8.47	8.90	8.82	10.08
	Head in agriculture	82.56%	70.45%	73.81%	69.98%
	Share of economically inactive women	21.97%	22.64%	23.69%	25.69%
	Non-farm enterprise	31.18%	35.36%	31.72%	40.96%
	Ownership of livestock	52.18%	53.65%	48.11%	53.69%
Household demographics	Dependency share	49.62%	43.56%	48.50%	36.94%
	Household size	4.65	4.20	4.58	4.12
	Children	2.34	1.69	2.10	1.37
	Adults, women	1.20	1.26	1.27	1.37
	Adults, men	1.04	1.01	1.06	1.15
	Dependents	2.41	1.93	2.25	1.60
	Older people	0.08	0.24	0.15	0.23
	Urban	0.00%	0.00%	0.00%	0.00%
	Religion				
	Muslim	85.17%	88.12%	92.71%	89.55%
	Hindu	14.83%	11.60%	6.61%	10.25%
	Christian	0.00%	0.28%	0.68%	0.20%

Source: Analysis of BIHS (2011–19) dataset.

**TABLE A3.2:**  
**By sex of individual and poverty trajectory of household**

Variable	Men				Women			
	CP	TP	SE	NP	CP	TP	SE	NP
Primary education completion	19.98%	22.67%	20.32%	35.90%	21.97%	26.42%	24.67%	39.37%
Secondary education completion	0.75%	2.95%	3.61%	16.48%	0.56%	1.42%	2.49%	8.60%
Marital status								
Never married	10.12%	15.12%	22.05%	26.13%	4.29%	6.47%	11.83%	11.65%
Widow/ divorced/ separated	88.46%	83.35%	76.37%	72.52%	79.39%	78.03%	74.72%	75.28%
Married	1.42%	1.53%	1.58%	1.35%	16.32%	15.50%	13.45%	13.08%
Engaged in agriculture	76.76%	63.64%	67.74%	59.39%	64.81%	63.66%	57.78%	58.68%
Not employed due to home/ hh work	0.00%	0.09%	0.70%	0.46%	23.97%	24.35%	27.74%	26.24%
Economic activity in 7 days prior (of people working)								
Wage labour	61.32%	40.17%	46.04%	18.56%	12.44%	6.31%	5.67%	2.13%
Salaried worker	1.08%	3.20%	4.03%	5.64%	2.17%	1.76%	3.46%	1.55%
Self-employment	18.68%	18.90%	17.26%	13.38%	0.62%	1.83%	0.79%	1.75%
Trader/ production	8.36%	11.32%	9.35%	18.41%	2.98%	3.76%	3.89%	2.49%
Livestock/ farming-related	46.46%	46.81%	43.85%	53.36%	61.17%	61.70%	56.42%	58.18%

Source: Analysis of BIHS (2011–19) dataset.

Note: Housemaid is included within the category of salaried worker in the Bangladesh survey, alongside government, private sector service, NGO work or teachers. CP = chronic poor, hh = households, TP = transient poor, SE = sustained escaper, NP = never poor.

## Peru

**TABLE A3.3:**  
**By poverty trajectory of household**

Variable		Chronic poor	Transient poor	Sustained escaper	Never poor
Household head	Age	44.37	51.6	52.47	55.13
	Primary education completion	43.28%	28.61%	36.79%	22.27%
	Secondary education completion	28.67%	40.98%	19.76%	64.96%
	Head is a woman	17.87%	22.81%	31.11%	32.94%
	Marital status				
	Never married	0.00%	4.04%	10.15%	5.67%
	Widow/ divorced/ separated	13.60%	21.92%	18.29%	32.03%
	Married	29.52%	37.92%	34.30%	40.70%
	Cohabiting	56.87%	36.12%	37.25%	21.60%
	Married-polygamous	N/A	N/A	N/A	N/A
Household activities	log(Asset Value)- consumer durables	0.97	1.20	0.75	1.43
	Head in agriculture	66.48%	37.25%	60.15%	16.69%
	Share of economically inactive women	22.36%	24.89%	17.88%	21.80%
	Non-farm enterprise	44.69%	53.49%	43.03%	51.98%
	Ownership of livestock	43.00%	23.51%	38.32%	6.83%

Household demographics	Dependency share	49.65%	39.53%	45.28%	33.06%
	Household size	5.78	4.57	3.81	3.55
	Children	2.70	1.45	1.18	0.68
	Adults, women	1.59	1.49	1.16	1.28
	Adults, men	1.30	1.28	1.00	1.16
	Dependents	2.90	1.79	1.65	1.11
	Older people	0.20	0.34	0.47	0.42
	Urban	53.87%	73.41%	54.90%	90.53%
	Ethnicity				
	Indigenous population	46.04%	35.34%	35.40%	25.27%
	Afro-Peruvians	1.26%	6.89%	10.83%	4.39%
	Whites and mestizos	42.51%	40.08%	38.14%	58.85%
	Other	10.19%	17.69%	15.63%	11.48%

Source: Analysis of ENAHO (2017–21) dataset.

**TABLE A3.4:**  
**By sex of individual and poverty trajectory of household**

Variable	Men				Women			
	CP	TP	SE	NP	CP	TP	SE	NP
Primary education completion	42.04%	27.63%	32.63%	15.66%	31.86%	23.98%	27.19%	16.80%
Secondary education completion	27.48%	51.51%	30.08%	76.38%	22.73%	48.54%	22.94%	67.95%
Marital status								
Married	43.34%	32.36%	37.69%	20.51%	36.70%	28.49%	31.90%	18.91%
Cohabiting	23.51%	27.54%	30.75%	32.34%	19.15%	24.44%	25.45%	29.85%
Widow/ divorced/ separated	4.89%	9.87%	4.40%	9.04%	14.51%	16.48%	17.42%	23.29%
Single	28.26%	30.22%	27.16%	38.11%	29.65%	30.58%	25.23%	27.95%
Engaged in agriculture	46.46%	24.83%	47.25%	10.92%	31.51%	19.06%	36.62%	6.49%
Not employed due to home/ household work	2.52%	4.49%	3.36%	4.51%	18.60%	20.09%	25.10%	20.60%
Formal/ informal employment								
Formal employment	13.84%	20.77%	8.83%	46.15%	6.56%	13.94%	14.92%	38.51%
Informal emp. in informal sector	75.67%	65.34%	85.88%	39.52%	90.32%	62.97%	76.09%	39.95%
Informal emp. outside informal sector	10.50%	13.89%	5.29%	14.33%	3.12%	23.09%	8.99%	21.54%

Source: Analysis of ENAHO (2017–21) dataset.

Note: CP = chronic poor, TP = transient poor, SE = sustained escaper, NP = never poor.

## United Republic of Tanzania

**TABLE A3.5:**  
**By poverty trajectory of household**

Variable		Chronic poor	Transient poor	Sustained escaper	Never poor
Household head	Age	45.40	47.70	49.68	44.65
	Primary education completion	47.78%	45.98%	43.94%	53.89%
	Secondary education completion	0.00%	1.38%	3.78%	26.93%
	Head is a woman	14.10%	30.42%	22.50%	28.14%
	Marital status				
	Never married	0.00%	1.90%	0.00%	6.73%
	Widow/ divorced/ separated	12.51%	24.35%	28.55%	23.47%
	Married: monogamous	65.19%	48.81%	35.80%	50.31%
	Married-polygamous	8.58%	18.32%	8.79%	6.64%
	Cohabiting	13.72%	6.60%	26.86%	12.86%
Household activities	Asset value- wealth index (PCA)	2.19	2.67	2.29	3.97
	Head in agriculture	95.61%	84.90%	81.04%	34.69%
	Share of economically inactive women	25.66%	30.69%	27.94%	29.02%
	Any business	5.05%	12.01%	7.77%	14.40%
	Ownership of livestock	43.98%	52.51%	38.80%	38.81%
Household demographics	Dependency share	94.44%	85.14%	86.19%	75.90%
	Household size	7.43	6.17	5.78	5.23
	Children	4.04	2.85	2.44	1.97
	Adults, women	1.74	1.73	1.55	1.55
	Adults, men	1.56	1.47	1.56	1.71
	Dependents	4.28	3.14	2.70	2.11
	Older people	0.24	0.29	0.26	0.14
	Urban	1.32%	13.95%	27.42%	56.23%

Source: Analysis of NPS (2008–19) dataset.

Note: PCA = derived from principle component analysis.

**TABLE A3.6:**  
**By sex of individual and poverty trajectory of household**

Variable	Men		Women	
	Sometimes/ always poor	Never poor	Sometimes/ always poor	Never poor
Primary education completion	72.46%	60.24%	61.85%	59.72%
Secondary education completion	6.71%	17.99%	2.17%	17.37%
Marital status				
Married: monogamous	46.44%	39.33%	48.64%	41.87%
Married: polygamous	8.91%	0.72%	9.28%	4.17%
Cohabiting	9.80%	11.26%	6.91%	14.70%
Widow/ divorced/ separated	0.88%	3.77%	19.14%	13.41%
Never married	33.97%	44.92%	16.03%	25.85%
Engaged in agriculture	75.36%	30.47%	82.47%	36.47%
Engaged in any wage/ salary work	21.43%	34.50%	16.28%	15.85%
Not employed due to home/ household work	2.76%	2.00%	11.85%	15.46%

Source: Analysis of NPS (2008–19) dataset.

Note: Given small sample sizes in the United Republic of Tanzania, chronic poor, transient poor and sustained escapers are grouped together. Wage or salary work does not differential formal vs informal in the baseline survey.

## Cross-country

**TABLE A3.7:**  
**Characteristics of households headed by women, pooled across years**

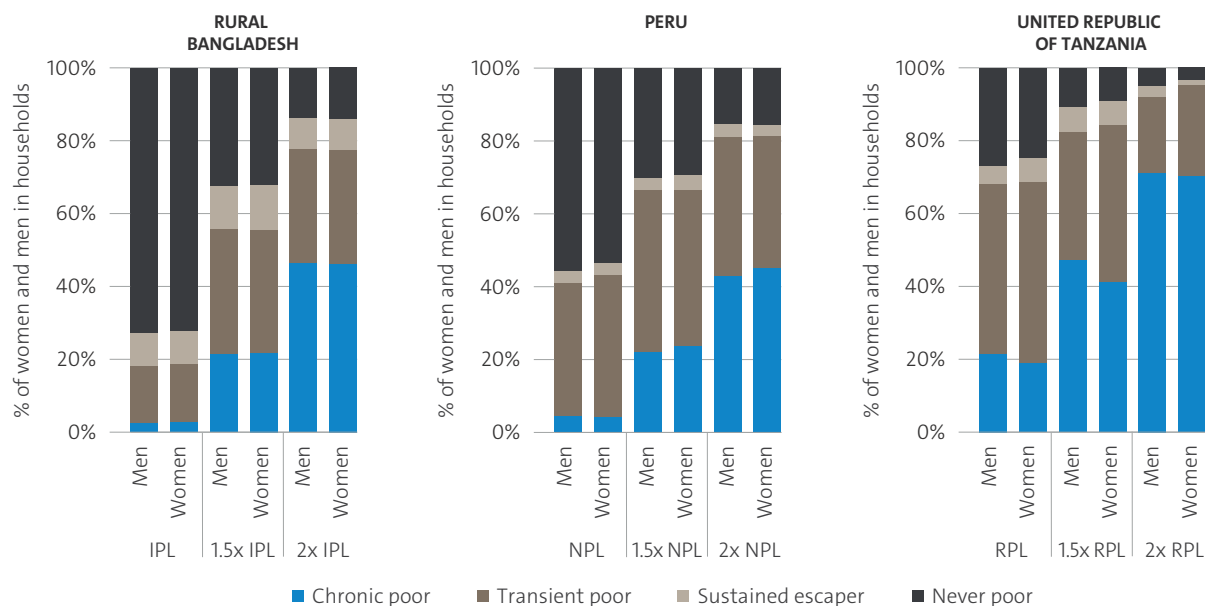
Characteristic	Trajectory	Rural Bangladesh	Peru	United Republic of Tanzania
Head completed primary education (secondary in Peru)	Sometimes/ always poor	16.5%	31.0%	38.9%
	Never poor	25.5%	55.8%	78.9%
	Sig. diff. in means	***	***	***
Household receives remittances	Sometimes/ always poor	64.7%	21.4%	39.0%
	Never poor	77.4%	26.1%	50.9%
	Sig. diff. in means	***	**	**
Household dependency share	Sometimes/ always poor	52.3%	43.1%	83.9%
	Never poor	44.0%	36.2%	78.0%
	Sig. diff. in means	***	***	*
Head is widowed/ divorced/ separated	Sometimes/ always poor	47.2%	69.9%	78.9%
	Never poor	36.2%	71.5%	74.2%
	Sig. diff. in means	***		

Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1.

FIGURE A3.2

### Poverty trajectories of individuals within households in baseline

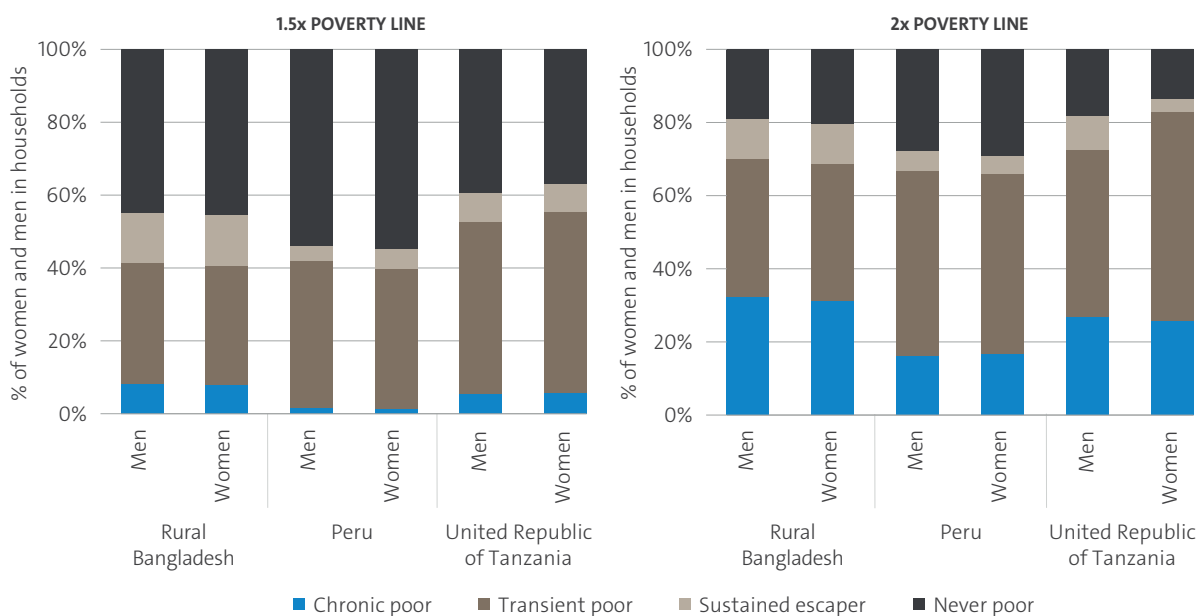


Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: IPL refers to trajectories constructed using the earlier \$1.90 poverty line, NPL refers to the national poverty line and RPL to the relative poverty line.

FIGURE A3.3

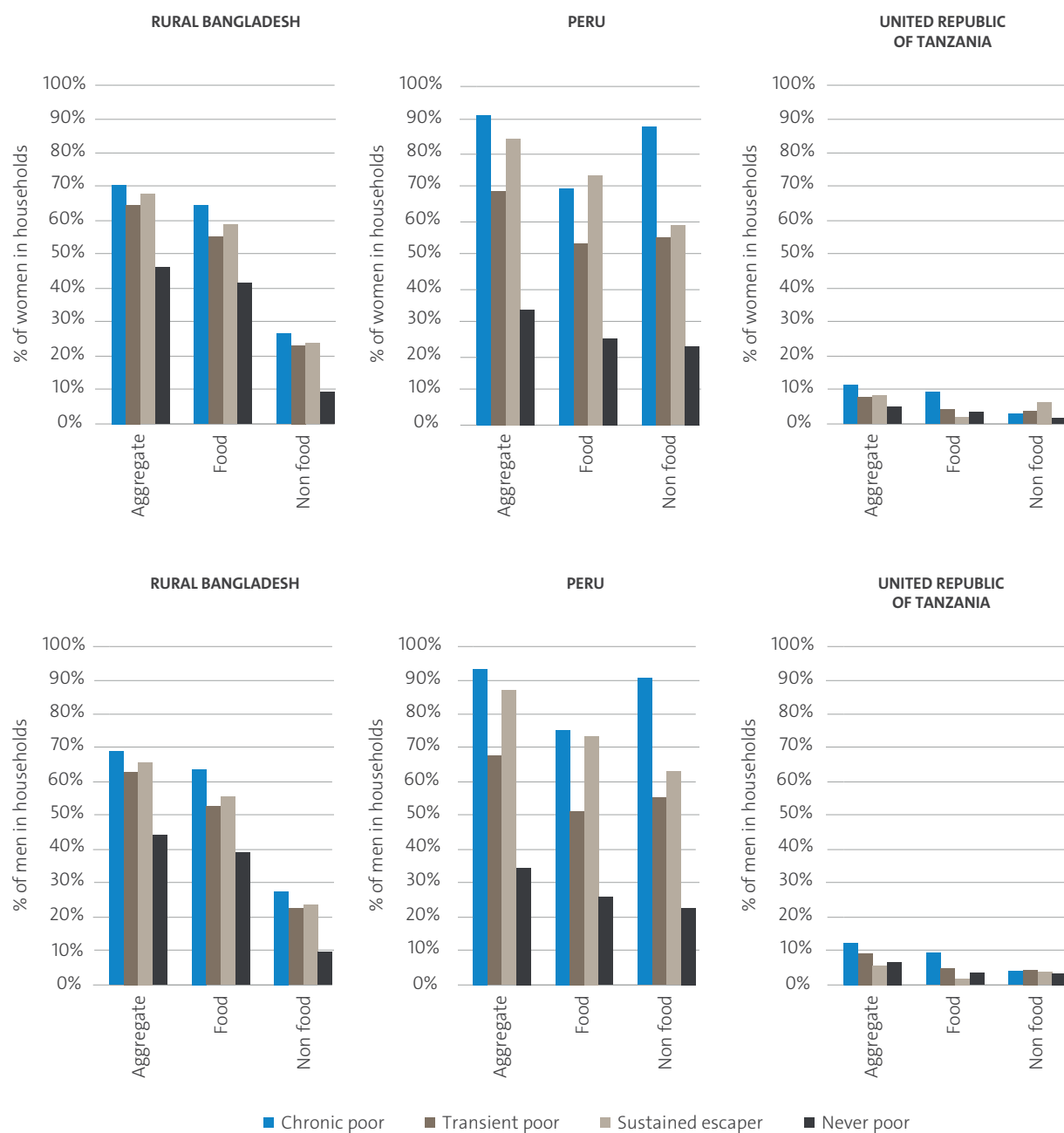
### Poverty trajectories of individuals within households in baseline among a sub-set of ‘never-poor’ households identified from the poverty line



Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

FIGURE A3.4

Receipt of food/ non-food assistance in pre-pandemic waves, by country and poverty trajectory at the individual level



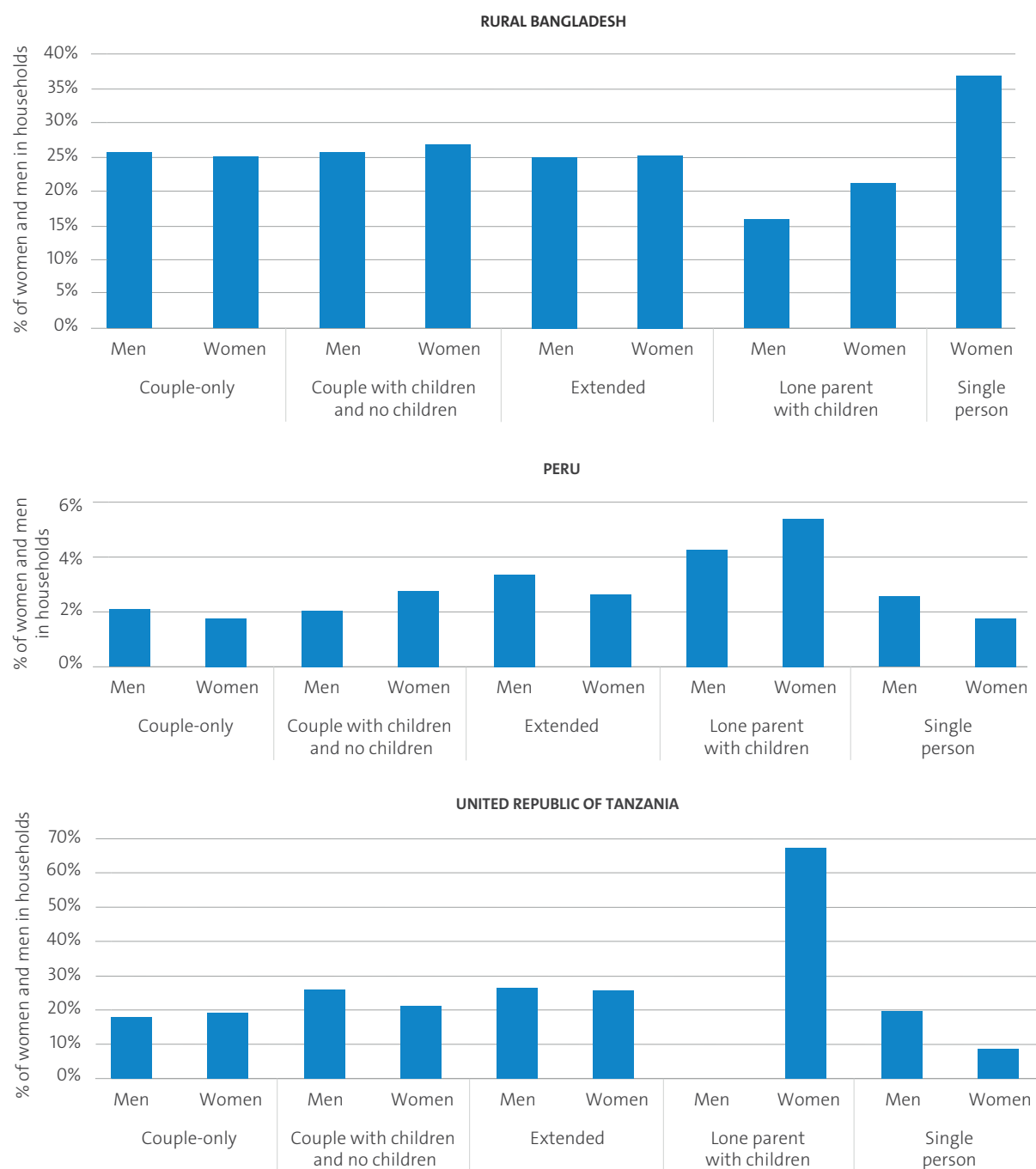
Source: Analysis of BIHS (2011–19), ENAHO (2017–19) and NPS (2008–19) datasets.

Note: Timeframe of assistance refers to the year preceding the survey except for food assistance in Peru, which refers to the three months preceding the survey; 2012 data from the United Republic of Tanzania is dropped due to quality issues; aggregate refers to receipt of food or non-food assistance.



FIGURE A3.5

Severity/ consequence of shock impact for the most severe shocks for individuals in different types of households, latest survey year



Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$  based on z-tests of difference in shares. In the United Republic of Tanzania, lone parent, single-person households and 'couple-only' households have small cell sizes so are not commented on.

# ANNEX 4: REGRESSION RESULTS

TABLE A4.1

Correlates of poverty trajectories, based on national and 1.5x national poverty lines

Variable	Average marginal effect	Bangladesh		Peru		United Republic of Tanzania	
		\$1.90 PL (1)	1.5 PL (2)	NPL (3)	1.5 NPL (4)	RPL (5)	1.5 RPL (6)
Household size	Chronic poor	0.0119*** (0.0017)	0.0464*** (0.0040)	0.0113*** (0.0023)	0.0441*** (0.0054)	0.0283*** (0.0063)	0.0467*** (0.0085)
	Transient poor	0.0230*** (0.0033)	0.0066 (0.0045)	0.0490*** (0.0069)	0.0298*** (0.0089)	-0.0063 (0.0077)	-0.0338*** (0.0101)
	Resilient	-0.0349*** (0.0037)	-0.0530*** (0.0043)	-0.0603*** (0.0065)	-0.0740*** (0.0079)	-0.0220*** (0.0074)	-0.0129** (0.0053)
Female head	Chronic poor	-0.0078 (0.0095)	-0.0150 (0.0251)	-0.0002 (0.0120)	-0.0843** (0.0358)	-0.0907** (0.0418)	-0.0184 (0.0571)
	Transient poor	0.0054 (0.0200)	-0.0420 (0.0298)	-0.0784* (0.0406)	0.0736 (0.0467)	0.1748** (0.0868)	0.0624 (0.0674)
	Resilient	0.0024 (0.0213)	0.0569** (0.0237)	0.0786** (0.0388)	0.0107 (0.0379)	-0.0841 (0.0921)	-0.0440 (0.0604)
Marital status (ref=married in Bd/Pe, monogamous marriage in Tz)							
Widowed/ divorced/ separated (also single in Bd)	Chronic poor	-0.0050 (0.0090)	-0.0577*** (0.0207)	0.0184 (0.0204)	0.0391 (0.0398)	-0.0587 (0.0552)	-0.0153 (0.1084)
	Transient poor	-0.0233 (0.0201)	0.0798*** (0.0306)	0.0497 (0.0439)	0.0226 (0.0532)	0.1285 (0.0830)	0.0621 (0.1282)
	Resilient	0.0283 (0.0208)	-0.0221 (0.0275)	-0.0681 (0.0426)	-0.0617 (0.0436)	-0.0698 (0.0719)	-0.0468 (0.0562)
Polygamously married	Chronic poor	N/A	N/A	N/A	N/A	0.0408 (0.0734)	-0.0096 (0.0796)
	Transient poor	N/A	N/A	N/A	N/A	-0.1142 (0.0967)	-0.1306 (0.0915)
	Resilient	N/A	N/A	N/A	N/A	0.0733 (0.0926)	0.1403* (0.0740)
Cohabiting/ single	Chronic poor	N/A	N/A	0.0164 (0.0101)	0.0818*** (0.0252)	-0.0127 (0.0410)	-0.0626 (0.0731)
	Transient poor	N/A	N/A	0.0554 (0.0339)	0.0071 (0.0385)	-0.1609** (0.0748)	-0.1271 (0.0782)
	Resilient	N/A	N/A	-0.0718** (0.0349)	-0.0889** (0.0346)	0.1735** (0.0766)	0.1898** (0.0807)

Variable	Average marginal effect	Bangladesh		Peru		United Republic of Tanzania	
		\$1.90 PL (1)	1.5 PL (2)	NPL (3)	1.5 NPL (4)	RPL (5)	1.5 RPL (6)
Hindu/Christian (ref=Muslim)	Chronic poor	0.0183 (0.0111)	0.0551** (0.0224)	N/A	N/A	N/A	N/A
	Transient poor	0.0416* (0.0241)	0.0409* (0.0229)	N/A	N/A	N/A	N/A
	Resilient	-0.0599** (0.0286)	-0.0959*** (0.0254)	N/A	N/A	N/A	N/A
Ethnic status (ref=indigenous)							
Afro-Peruvian	Chronic poor	N/A	N/A	-0.0259*** (0.0099)	0.0429 (0.0376)	N/A	N/A
	Transient poor	N/A	N/A	0.0682 (0.0595)	-0.0395 (0.0693)	N/A	N/A
	Resilient	N/A	N/A	-0.0423 (0.0599)	-0.0034 (0.0681)	N/A	N/A
White/Mestizo	Chronic poor	N/A	N/A	0.0009 (0.0101)	-0.0225 (0.0298)	N/A	N/A
	Transient poor	N/A	N/A	-0.0383 (0.0360)	-0.0882** (0.0413)	N/A	N/A
	Resilient	N/A	N/A	0.0374 (0.0374)	0.1106*** (0.0370)	N/A	N/A
Other	Chronic poor	N/A	N/A	-0.0088 (0.0096)	-0.0322 (0.0334)	N/A	N/A
	Transient poor	N/A	N/A	0.0629 (0.0507)	0.0185 (0.0542)	N/A	N/A
	Resilient	N/A	N/A	-0.0542 (0.0525)	0.0137 (0.0516)	N/A	N/A
Head completed primary education (or more in Bd/Tz)	Chronic poor	-0.0109* (0.0064)	-0.0700*** (0.0130)	0.0014 (0.0075)	-0.0641** (0.0250)	-0.0457** (0.0216)	-0.0004 (0.0631)
	Transient poor	-0.0791*** (0.0131)	-0.0528*** (0.0162)	-0.1276*** (0.0307)	-0.0852** (0.0408)	-0.0706 (0.0569)	-0.0135 (0.0838)
	Resilient	0.0900*** (0.0135)	0.1228*** (0.0145)	0.1262*** (0.0317)	0.1493*** (0.0387)	0.1163** (0.0575)	0.0139 (0.0550)
Head completed secondary education	Chronic poor	N/A	N/A	-0.0204** (0.0094)	-0.1732*** (0.0300)	N/A	N/A
	Transient poor	N/A	N/A	-0.2455*** (0.0376)	-0.1266*** (0.0373)	N/A	N/A
	Resilient	N/A	N/A	0.2659*** (0.0376)	0.2999*** (0.0356)	N/A	N/A
Share of economically inactive women	Chronic poor	-0.0078 (0.0098)	-0.0803*** (0.0251)	0.0184 (0.0214)	0.1043* (0.0536)	0.1134 (0.1072)	0.0162 (0.1192)
	Transient poor	-0.0376* (0.0223)	0.0073 (0.0299)	0.1316* (0.0737)	-0.1176 (0.0773)	-0.0430 (0.1585)	-0.2333 (0.1514)
	Resilient	0.0455** (0.0224)	0.0729** (0.0289)	-0.1500** (0.0698)	0.0133 (0.0667)	-0.0704 (0.1265)	0.2171* (0.1201)

Variable	Average marginal effect	Bangladesh		Peru		United Republic of Tanzania	
		\$1.90 PL (1)	1.5 PL (2)	NPL (3)	1.5 NPL (4)	RPL (5)	1.5 RPL (6)
Head employed in agriculture	Chronic poor	0.0152** (0.0067)	0.0368*** (0.0135)	0.0254** (0.0128)	0.0946*** (0.0224)	0.0133 (0.0641)	0.1048 (0.0694)
	Transient poor	-0.0142 (0.0120)	-0.0029 (0.0168)	0.0757** (0.0305)	0.0765** (0.0353)	0.1493** (0.0688)	-0.0654 (0.0675)
	Resilient	-0.0010 (0.0142)	-0.0340** (0.0164)	-0.1011*** (0.0323)	-0.1710*** (0.0338)	-0.1626*** (0.0607)	-0.0393 (0.0475)
Non-farm enterprise or business ownership	Chronic poor	-0.0016 (0.0050)	-0.0254** (0.0116)	-0.0026 (0.0091)	-0.0155 (0.0202)	0.0043 (0.0569)	-0.0216 (0.0522)
	Transient poor	-0.0109 (0.0117)	0.0330** (0.0160)	0.0277 (0.0257)	0.0453 (0.0326)	0.0616 (0.0801)	0.0869 (0.0576)
	Resilient	0.0126 (0.0125)	-0.0076 (0.0144)	-0.0251 (0.0254)	-0.0299 (0.0315)	-0.0659 (0.0670)	-0.0653* (0.0382)
log(Asset value) (asset index in Tz)	Chronic poor	-0.0187*** (0.0030)	-0.1001*** (0.0054)	0.0006 (0.0016)	0.0029 (0.0037)	-0.0022*** (0.0007)	-0.0026*** (0.0007)
	Transient poor	-0.0654*** (0.0043)	-0.0385*** (0.0059)	0.0041 (0.0048)	-0.0002 (0.0044)	0.0002 (0.0007)	0.0012* (0.0007)
	Resilient	0.0841*** (0.0047)	0.1387*** (0.0055)	-0.0047 (0.0047)	-0.0028 (0.0039)	0.0020*** (0.0005)	0.0013*** (0.0003)
Number of livestock	Chronic poor	-0.0032* (0.0018)	-0.0065** (0.0028)	-0.0000 (0.0001)	0.0002 (0.0004)	-0.0112*** (0.0039)	-0.0076** (0.0032)
	Transient poor	-0.0021 (0.0032)	0.0025 (0.0039)	0.0001 (0.0009)	0.0024*** (0.0009)	0.0080** (0.0038)	0.0038 (0.0028)
	Resilient	0.0053 (0.0033)	0.0039 (0.0039)	-0.0000 (0.0009)	-0.0026** (0.0010)	0.0033 (0.0028)	0.0038* (0.0021)
Received remittances	Chronic poor	0.0036 (0.0091)	-0.0318* (0.0180)	-0.0407** (0.0169)	-0.0978*** (0.0348)	-0.0505 (0.0479)	0.0300 (0.0507)
	Transient poor	-0.0225 (0.0163)	-0.0217 (0.0214)	-0.0146 (0.0424)	0.0561 (0.0436)	0.0817 (0.0603)	0.0123 (0.0580)
	Resilient	0.0190 (0.0168)	0.0535*** (0.0186)	0.0554 (0.0409)	0.0417 (0.0354)	-0.0312 (0.0440)	-0.0423 (0.0368)
Number of waves of shocks	Chronic poor	0.0011 (0.0041)	0.0044 (0.0087)	-0.0002 (0.0033)	0.0124 (0.0087)	0.0072 (0.0159)	0.0579*** (0.0171)
	Transient poor	0.0022 (0.0072)	0.0025 (0.0109)	0.0272** (0.0135)	-0.0005 (0.0160)	0.0191 (0.0241)	-0.0081 (0.0196)
	Resilient	-0.0032 (0.0085)	-0.0070 (0.0094)	-0.0270* (0.0139)	-0.0119 (0.0161)	-0.0263 (0.0181)	-0.0498*** (0.0171)
Area/ region fixed effects	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Observations	5,018	5,018	2,031	2,031	750	750

Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$ . The table presents results of six multinomial logistic regressions with three outcomes (chronic poverty, transient poverty, resilience). All variables rely on baseline values unless stated otherwise. Standard errors in parentheses clustered at enumeration area level; model also controls for area/region of residence, age/age-squared of head. AME = average marginal effect, NPL = national poverty line, PL = poverty line, RPL = relative poverty line.

TABLE A4.2

## Correlates of poverty trajectories, investigating change in dependents over time

Variable	Average marginal effect	Bangladesh		Peru		United Republic of Tanzania	
		(1)	(2)	(3)	(4)	(5)	(6)
Share of dependents in baseline	Chronic poor	0.0858*** (0.0163)		0.0900*** (0.0196)		0.2068** (0.0900)	
	Transient poor	0.1750*** (0.0296)		0.1811*** (0.0518)		-0.1756* (0.0953)	
	Resilient	-0.2607*** (0.0331)		-0.2711*** (0.0504)		-0.0312 (0.0725)	
Increase in dependency share in any wave	Chronic poor	0.0085* (0.0045)		0.0197** (0.0086)		-0.0621 (0.0442)	
	Transient poor	0.0830*** (0.0108)		0.1105*** (0.0268)		-0.0205 (0.0603)	
	Resilient	-0.0915*** (0.0112)		-0.1301*** (0.0261)		0.0825 (0.0508)	
Number of children in baseline	Chronic poor		0.0186*** (0.0024)		0.0192*** (0.0037)		0.0293* (0.0154)
	Transient poor		0.0440*** (0.0047)		0.0888*** (0.0105)		0.0022 (0.0234)
	Resilient		-0.0626*** (0.0051)		-0.1080*** (0.0101)		-0.0315 (0.0209)
Increase in number of children in any wave	Chronic poor		0.0196*** (0.0050)		-0.0041 (0.0094)		-0.0344 (0.0348)
	Transient poor		0.0939*** (0.0112)		0.1108*** (0.0304)		0.1025** (0.0448)
	Resilient		-0.1136*** (0.0121)		-0.1067*** (0.0297)		-0.0681 (0.0453)
Controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Observations	5,018	5,018	2,031	2,031	750	750

Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$ . The table presents results of six multinomial logistic regressions with three outcomes (chronic poverty, transient poverty, resilience). Standard errors in parentheses clustered at enumeration area level; controls include all variables from main model.

TABLE A4.3

### Correlates of poverty trajectories, investigating women's ownership of assets, Bangladesh and the United Republic of Tanzania in baseline

Independent variable of interest →		Mobile phone ownership	Own fin. account	Exclusive right to sell land	Joint right to sell land	Small livestock: sole/joint ownership
		(1)	(2)	(3)	(4)	(5)
Bangladesh	Chronic poor	-0.0176** (0.00800)	N/A	0.0176 (0.0148)	-0.00401 (0.00769)	-0.00197 (0.00889)
	Transient poor	-0.0517*** (0.0163)	N/A	-0.0172 (0.0325)	-0.0189 (0.0147)	0.00948 (0.0177)
	Resilient	0.0693*** (0.0169)	N/A	-0.000420 (0.0345)	0.0229 (0.0147)	-0.00751 (0.0192)
	Controls	Yes	N/A	Yes	Yes	Yes
	Observations	5,018		5,018	5,018	5,018
United Republic of Tanzania	Chronic poor	-0.0133 (0.0338)	-1.743*** (0.227)	0.0164 (0.0541)	-0.124*** (0.0434)	0.0371 (0.0460)
	Transient poor	-0.0552 (0.0544)	1.134*** (0.205)	0.0216 (0.0748)	0.0908 (0.0665)	-0.0119 (0.0737)
	Resilient	0.0684 (0.0447)	0.609*** (0.104)	-0.0380 (0.0621)	0.0332 (0.0513)	-0.0252 (0.0639)
	Controls	Yes	Yes	Yes	Yes	Yes
	Observations	750	750	750	750	750

Source: Analysis of BIHS (2011–19) and NPS (2008–19) datasets.

Note: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1. The table presents results of five multinomial logistic regressions with three outcomes (chronic poverty, transient poverty, resilience). Ownership refers to a situation where any woman in the household owns the resource. Standard errors clustered at enumeration area level; controls include all variables from main model.

TABLE A4.4

### Correlates of poverty trajectories, investigating access to social assistance in any survey wave

Independent variable of interest →	Bangladesh		Peru		United Republic of Tanzania	
	Any soc. asst.	Soc. asst. to any woman in hh	Any soc. asst.	Soc. asst. to any woman in hh	Any soc. asst.	Soc. asst. to any woman in hh
	(1)	(2)	(3)	(4)	(5)	(6)
Chronic poor	0.0041 (0.0077)	0.0080* (0.0045)	0.0950*** (0.0327)	0.0277* (0.0167)	-0.0192 (0.0358)	0.0192 (0.0311)
Transient poor	0.0584*** (0.0155)	0.0425*** (0.0105)	0.1321*** (0.0374)	0.1477*** (0.0479)	0.0026 (0.0550)	0.0854* (0.0474)
Resilient	-0.0625*** (0.0165)	-0.0504*** (0.0114)	-0.2272*** (0.0339)	-0.1754*** (0.0466)	0.0166 (0.0579)	-0.1046** (0.0425)

Independent variable of interest →	Bangladesh		Peru		United Republic of Tanzania	
	Any soc. asst.	Soc. asst. to any woman in hh	Any soc. asst.	Soc. asst. to any woman in hh	Any soc. asst.	Soc. asst. to any woman in hh
	(1)	(2)	(3)	(4)	(5)	(6)
Controls	Yes	Yes	Yes	Yes	Yes	Yes
Observations	5,018	5,018	2,031	2,031	750	750

Source: Analysis of BIHS (2011–19), ENAHO (2017–21), NPS (2008–19) datasets.

Note: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1. The table presents results of six multinomial logistic regressions with three outcomes (chronic poverty, transient poverty, resilience). 2010 data on social assistance excluded in the United Republic of Tanzania due to non-comparability; 2020/21 data on social assistance excluded in Peru to focus on pre-pandemic coverage. Standard errors clustered at enumeration area level; controls include all variables from main model. hh = household.

**TABLE A4.5**

**Correlates of poverty trajectories, investigating women's comfort speaking in public on needs, Bangladesh baseline**

Independent variable of interest →	Infrastructure needs (1)	Wage payment (2)	Misbehaviour of authority (3)
Chronic poor	-0.461*** (0.0533)	-0.0151 (0.0101)	-0.0135 (0.0103)
Transient poor	0.113*** (0.0413)	-0.00190 (0.0200)	-0.0176 (0.0229)
Resilient	0.348*** (0.0470)	0.0170 (0.0186)	0.0310 (0.0231)
Controls	Yes	Yes	Yes
Observations	5,014	5,014	5,014

Source: Analysis of BIHS (2011–19) dataset.

Note: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1. The table presents results of three multinomial logistic regressions with three outcomes (chronic poverty, transient poverty, resilience). Standard errors clustered at enumeration area level; controls include all variables from main model.

**TABLE A4.6**

**Correlates of poverty trajectories, investigating women's perceived discrimination, Peru**

Independent variable of interest →	Due to identity (1)	At work (2)
Chronic poor	-0.554*** (0.0783)	-0.511*** (0.0742)
Transient poor	0.409*** (0.106)	0.563*** (0.156)
Resilient	0.144 (0.104)	-0.0516 (0.159)
Controls	Yes	Yes
Observations	2,031	2,031

Source: Analysis of ENAHO (2017–21) dataset.

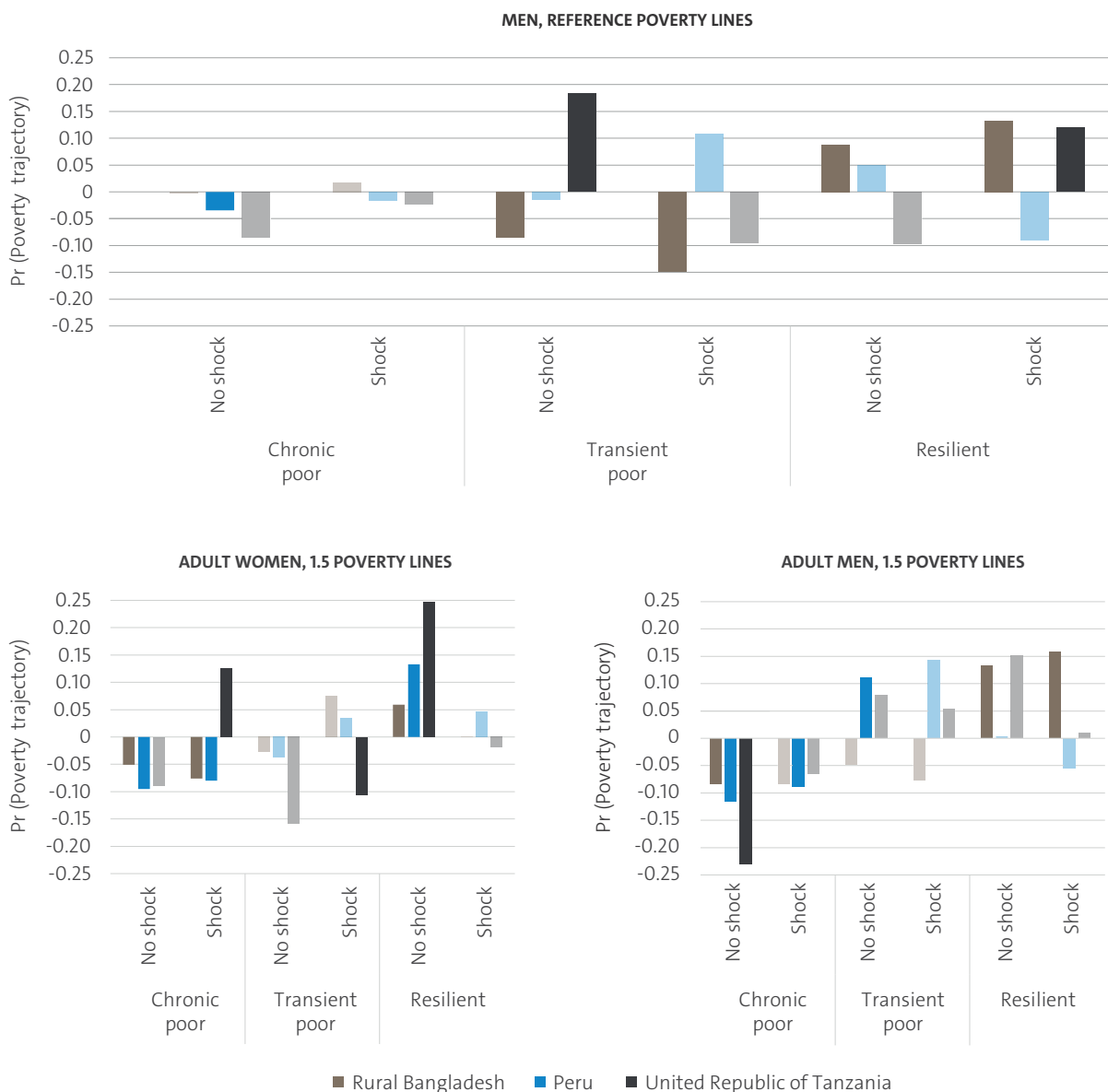
Note: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1. The table presents results of two multinomial logistic regressions with three outcomes (chronic poverty, transient poverty, resilience). Discrimination variables derived from latest survey year. Standard errors clustered at enumeration area level; controls include all variables from main model.

The following graphs are visual representations of marginal effects from the regressions using the same set of controls as the main model, but with terms

interacting agency and resource variables with shock presence.

**FIGURE A4.1**

**Average marginal effect of a larger share of men and women with education on poverty trajectories, moderated by shock**



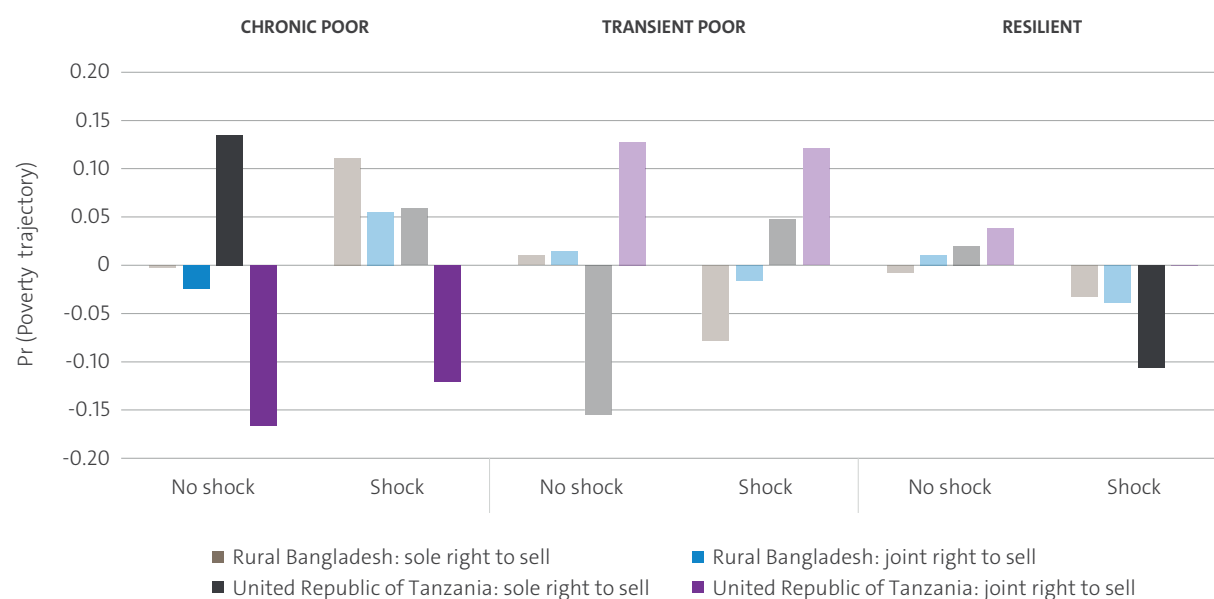
Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: Refers to completion of primary education in Bangladesh and the United Republic of Tanzania and completion of secondary education in Peru. Highlighted bars refer to statistically significant marginal effects.



FIGURE A4.2

Average marginal effect of women's land ownership on poverty trajectories using 1.5x poverty line in Bangladesh and the United Republic of Tanzania, moderated by shock presence

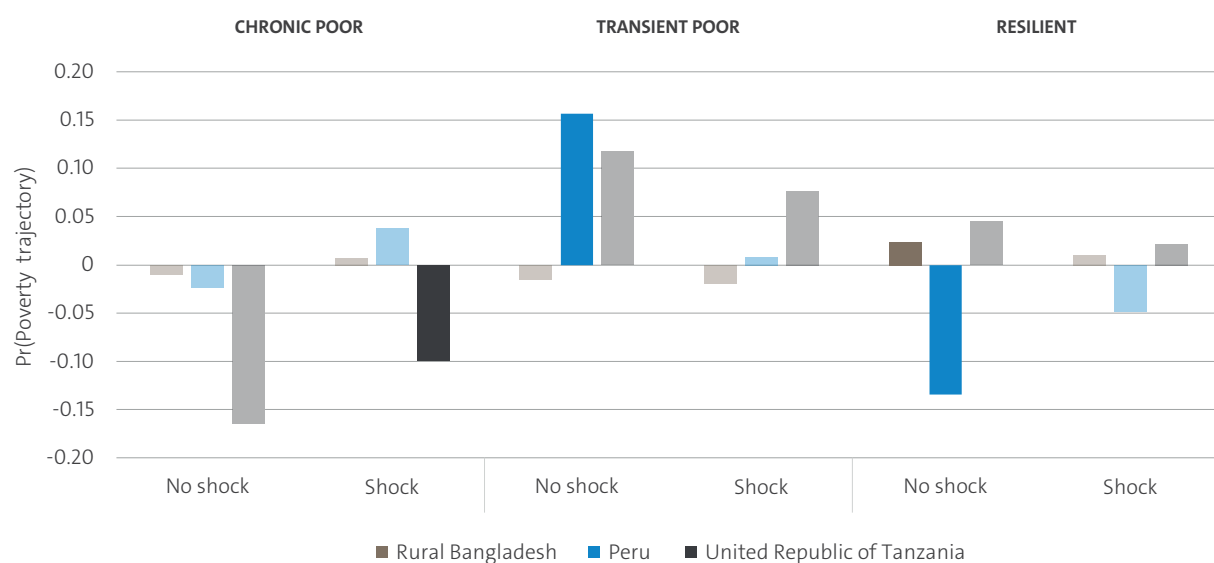


Source: Analysis of BIHS (2011–19) and NPS (2008–19) datasets.

Note: Highlighted bars refer to statistically significant marginal effects.

FIGURE A4.3

Average marginal effect of increasing share of economically inactive women in the household on poverty trajectories using 1.5x poverty line, moderated by shock presence

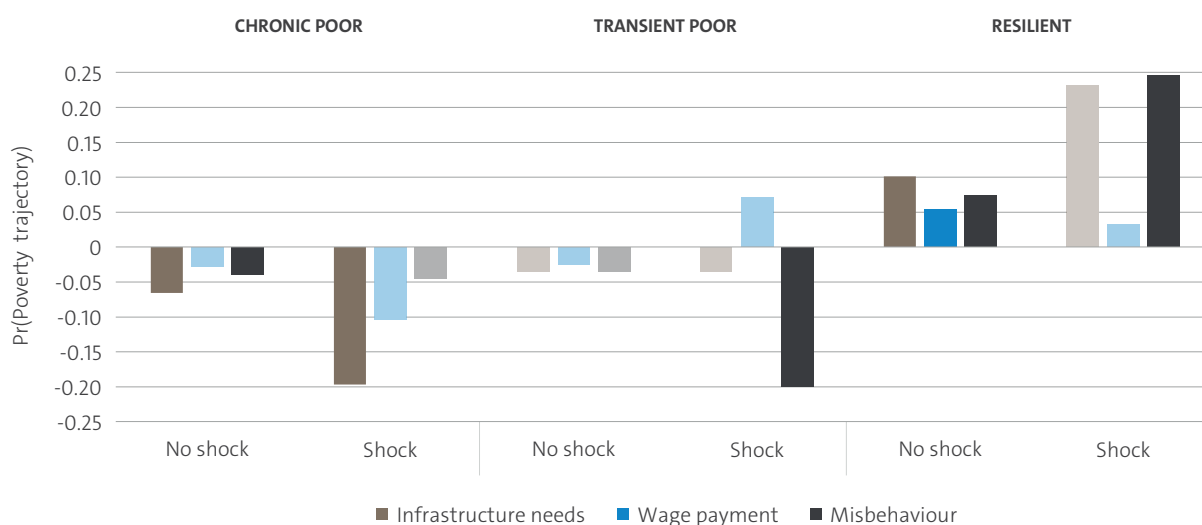


Source: Analysis of BIHS (2011–19), ENAHO (2017–21) and NPS (2008–19) datasets.

Note: Highlighted bars refer to statistically significant marginal effects.

FIGURE A4.4

Average marginal effect of women's comfort in publicly speaking on poverty trajectories using 1.5x poverty line in Bangladesh, moderated by shock presence

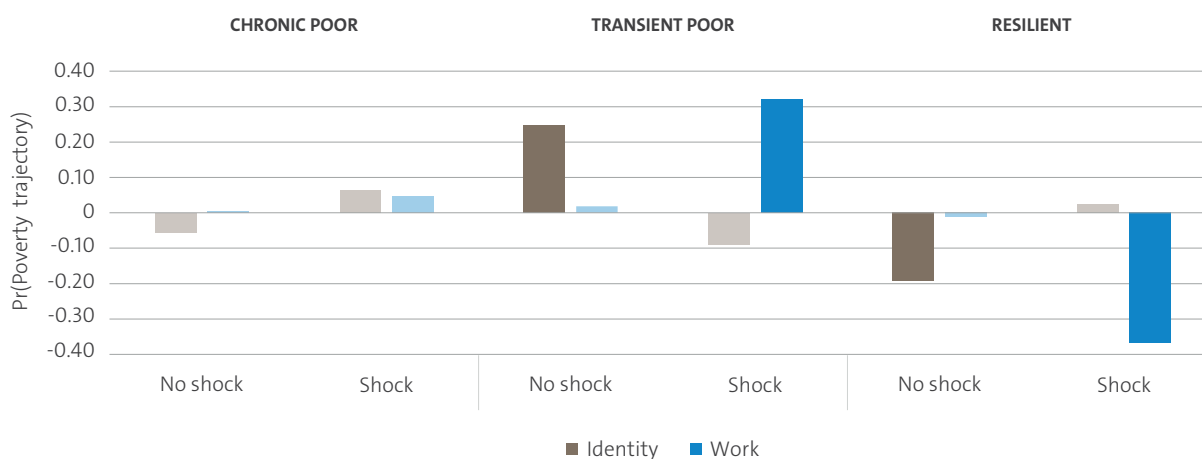


Source: Analysis of BIHS (2011–19) dataset.

Note: Highlighted bars refer to statistically significant marginal effects.

FIGURE A4.5

Average marginal effect of women's discrimination on poverty trajectories using 1.5x poverty line in Peru, moderated by shock presence



Source: Analysis of ENAHO (2017–21) dataset.

Note: Highlighted bars refer to statistically significant marginal effects.

# UN-WOMEN IS THE UNITED NATIONS ORGANIZATION DEDICATED TO GENDER EQUALITY AND THE EMPOWERMENT OF WOMEN. A GLOBAL CHAMPION FOR WOMEN AND GIRLS, UN-WOMEN WAS ESTABLISHED TO ACCELERATE PROGRESS ON MEETING THEIR NEEDS WORLDWIDE.

UN-Women supports United Nations Member States as they set global standards for achieving gender equality, and works with governments and civil society to design laws, policies, programmes and services needed to ensure that the standards are effectively implemented and truly benefit women and girls worldwide. It works globally to make the vision of the Sustainable Development Goals a reality for women and girls and stands behind women's equal participation in all aspects of life, focusing on four strategic priorities: Women lead, participate in and benefit equally from governance systems; Women have income security, decent work and economic autonomy; All women and girls live a life free from all forms of violence; Women and girls contribute to and have greater influence in building sustainable peace and resilience, and benefit equally from the prevention of natural disasters and conflicts and humanitarian action. UN-Women also coordinates and promotes the United Nations system's work in advancing gender equality.

The world has experienced multiple crises in recent years – the COVID-19 pandemic, food, fuel and financial crises, climate-related disasters and violent conflict. The need for universal, gender-responsive social protection systems is thus increasingly urgent. This paper employs quantitative panel data and qualitative interviews to present an analysis of gender, poverty dynamics and social protection in three countries spanning different geographies – rural Bangladesh, Peru and the United Republic of Tanzania – amid shocks and crises. It also examines the implications of these results for social protection system design and implementation.

Results highlight high rates of transient poverty in all three countries, reflecting the underlying vulnerability of households and crises-driven downward income mobility. In the face of shocks, women's resources (e.g., education levels and ownership of phones or financial accounts) and agency within and outside of the household (e.g., right to sell land, comfort in speaking up on public needs) are a critical means of supporting household resilience. However, adverse financial inclusion and other barriers constrain these efforts. Moreover, low social protection coverage has limited the ability of households, and women within them, to draw on social protection entitlements to maintain resilience during shocks. Although there was a surge in social protection responses during COVID-19, results suggest that this remained largely inadequate in guarding women's resilience during the pandemic. Based on the study findings, we derive implications for policymakers and practitioners regarding the gender-responsive design and implementation of social protection during shocks, stressors and crises.



220 East 42nd Street  
New York, New York 10017, USA

[www.unwomen.org](http://www.unwomen.org)  
[www.facebook.com/unwomen](https://www.facebook.com/unwomen)  
[https://x.com/un\\_women](https://x.com/un_women)  
[www.youtube.com/unwomen](https://www.youtube.com/unwomen)  
[instagram.com/unwomen](https://www.instagram.com/unwomen)