



rafting Livelihoods;

Impact Evaluation Study

PSDF's Funded Skill For Employability'15, Batch 2 (Oct 15 - Dec 15)
at **Kaarvan Crafts Foundation Training Institute** - Bahawalpur

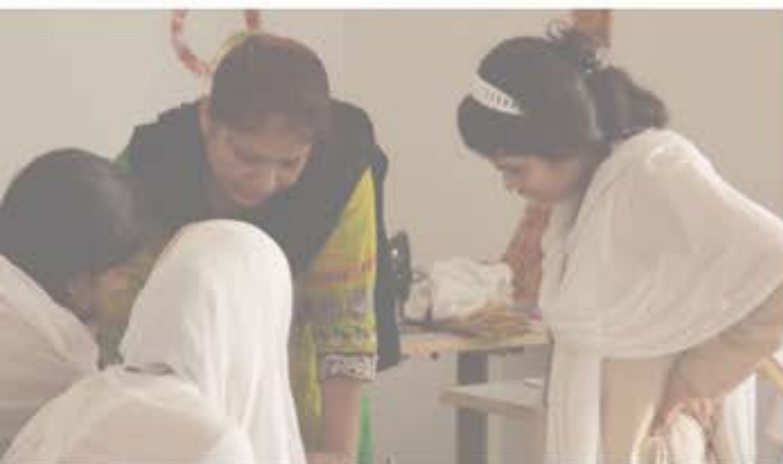


Kaarvan Crafts Foundation
Crafting Livelihoods

I ntroduction

The Monitoring, Evaluation & Research (MER) department at Kaarvan Crafts Foundation (KCF) carried out its Impact Evaluation Study for Batch 2 of the PSDF's (Punjab Skills Development Fund) project, SFE (Oct-Dec 2015) (Skills For Employability). This study was carried out in two phases; a comprehensive Baseline Survey followed by an Impact Evaluation Survey after five months to ascertain the changes in indicators under observation. The Baseline Survey was carried out during the trainings sessions, while the Impact Evaluation Survey was followed after five months through door-to-door data collection by the staff. The batch consisted of 54 trainees who responded in the baseline survey, out of which 48 were successfully tracked in, and responded to, an Impact Evaluation study.

The Impact Evaluation studied the impact of attending PSDF's SFE training (Batch 2) at KCF training institute on different economic & social indicators such as change in women's household economic contribution & participation in household decision-making respectively. The results prove in detail as to how the trainees employing skill learnt from PSDF-supported KCF's SFE program are better off in terms of each indicator. The results affirm that KCF is upholding its **Theory of Change; Educate in life skills, Enable to earn, Empower to decide.** It is **Educating in Life Skills** through the vocational trainings supported by PSDF. The intervention has **Enabled the trainees to Earn** through up-take of skills and increase in incomes. The earnings have **Empowered them to Decide** in their households as well as command more control over their children's' & their own lives. The major economic & social findings are listed below:



educate in Life Skills
enable to Earn
empower to Decide

Economic Indicators (Enable to Earn)

- The number of trainees engaged in self-employment collectively increased from 12 to 23. The number of trainees involved in wage-employment rose from 2 to 5, while the number of unemployed women saw a minute decrease from 23 to 20. Moreover, 54% (26 out of 48) of the trainees are employed in some working capacity and are earning an income.
- The uptake ratio was 48% (23 out of 48) in contrast to 22% (12 out of 54) at the baseline, which essentially demonstrates the percentage of women applying these skills to generate income for themselves by selling products and services.
- 19% of the trainees are now above the income poverty line as compared to five months before, whereby 7% of the trainees were above income poverty line before the trainings. 93% were *below the poverty line* at the baseline, whereas this was reduced to 81% at the impact evaluation.
- Out of 26 trainees earning an income, 23 have witnessed an increment in their monthly income. The average increase in monthly income is reported to be Rs. 1167, wherein the baseline average increased from Rs.895 to Rs.2045 in the impact evaluation survey.
- The proportion of trainee's income to household's income also demonstrated an increase from 5.8% to 8.7%. This shows that whereas the trainees were earning 5.8% of the household incomes on average before the training, they are now earning 8.7% of the household income on average. Furthermore, the report revealed that a trainee who up takes the training is likely to have a 5 percentage points increase in contribution than a trainee who did not uptake her skills.
- It also revealed that although the proportion of trainees' households which are saving after 5 months has decreased from 36% to 34%, there has been a 24% rise in household savings on average.



Social Indicators (Empower to Decide)

- In terms of social outcomes, 41% of the trainees reported an increase in their scale of decision making in the household after five months of completion of PSDF's SFE training. The average increase in a scale of decision making (from 1 to 5) was 0.08.
- The results revealed that on average, 13% of the increased reported household involvement of a trainee can be attributed to earnings from PSDF-supported KCF training. Likewise, 12% of the increase in scale of decision making could be explained by the increase in average monthly income. This also reveals that training trainees earning through PSDF funded training at KCF institute or earning a higher income are likely to have a higher say in the household's decision making than those who are not.
- In comparison regarding expenditure on children, 38% of those women who do use KCF's training to generate an income spent on their children while 33% who did not uptake these skills spent on their children.
- Moreover, the trainees are 51% more likely to spend on the well-being of their children in the case when there's an increased involvement of the women in household's decision making, in comparison to when there is not. This indicates that when women employed vocational skills to generate income, their involvement in the household rose and in return they spent more in order to improve the livelihoods on their children.



M

ethodology

Impact analyses has been integrated into the program protocols of each KCF's project. Every project's training is accompanied by a baseline survey within the training program in the institution's premises. It is half-a-day activity wherein the MER team is assisted by the Programs staff to facilitate the trainees to fill out the surveys. While the literate trainees fill the survey themselves, the illiterate trainees are assisted by the staff in ensuring an unbiased response. The questionnaire focuses on basic information of the trainee as well as their economic & social indicators prior to the intervention. Questions were designed to extract quantifiable data which could be compared across time.

Baseline Survey is followed by an Impact Evaluation Survey after five months of the trainings. The purpose of the Impact Evaluation Survey is to gauge the changes in economic & social indicators of the trainees as individuals and as a collective because of the trainings. While some questions necessitated a direct response to gauge the effect of training on a certain variable, most questions were similar to that of the Baseline survey to be compared across time. A *simple difference analysis* was used by comparing the quantifiable responses from the Baseline and the Impact Evaluation survey. A simple difference analysis is a credible one, because the counterfactual (what could have been, had the intervention not been made) is naturally insignificant, owing to the fact that the trainee's conditions have not changed externally in the five months. Hence, the changes in responses can be attributed to impact of the program.

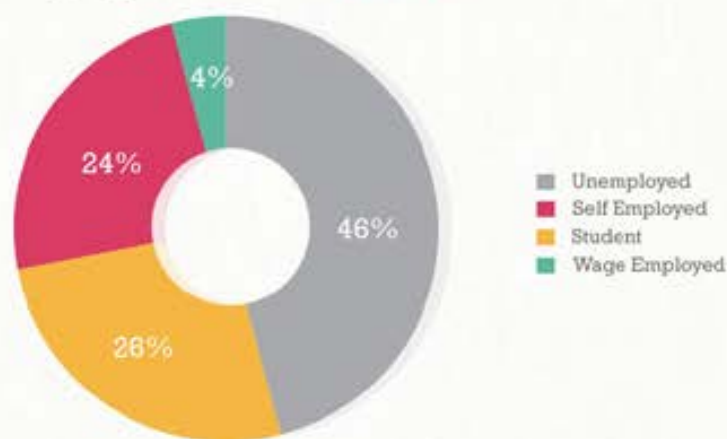


C

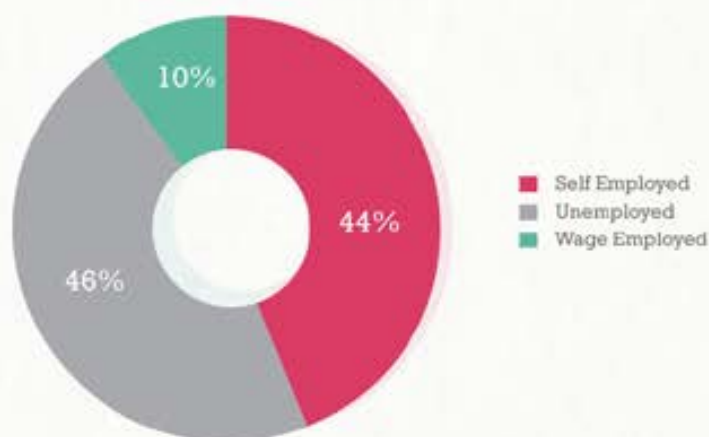
hanges in Employment Status

The fundamental variables of analysis are based on economic condition of the trainees. A primary variable is the employment status of women, which has shown variation after the trainings. It is reported that **the employment status for 16 out of 48 women (33%) has changed**. The change in employment status needs to be reviewed to ascertain whether the movement is economically favourable.

Employment Status **Before**



Employment Status **After**



Employment Status Before	Employment Status After			Total
	Self Employed	Unemployed	Wage Employed	
Self Employed	11	1	0	12
Student	3	5	3	11
Unemployed	9	14	0	23
Wage Employed	0	0	2	2
Total	23	20	5	48

The pie chart demonstrates that percentage of women in self-employment has increased from 24 % to 40%. Percentage of women in wage-employment has augmented from 4% to 10%. The unemployment percentage however remains same at 46%. While those who were unemployed before have started working, some of the 26% students are now unemployed which suggests that the effect has been leveled off. The difference in number of respondents in the baseline and impact evaluation also contributes to this. A cross tabulation shall better represent this phenomenon.

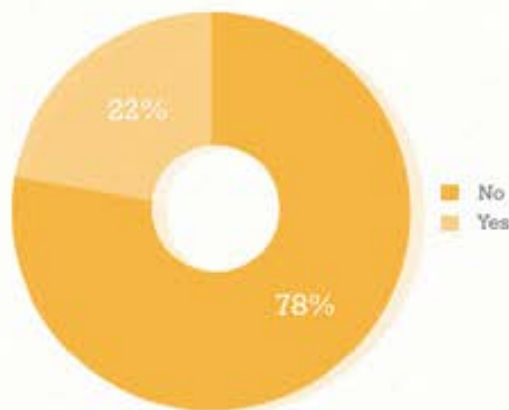
The variable in the horizontal axis of the cross-tabulation is employment status before the training, whereas the vertical axis represents employment status after the training. The data shows that, collectively, **12 trainees were self-employed before the trainings, however the number of trainees reporting as self-employed increased to 23 after the trainings.** Out of the 12 trainees, who were self-employed before, 11 continued to be self-employed while 1 was left unemployed. Likewise, 11 trainees reported as being students during the program. Among these 5 were left unemployed, 3 reported as being self-employed while another 3 are employed as wage-earners. An important result is the decrease in the number of unemployed women. The number of unemployed women has decreased from 23 to 20 women five months after the training. Out of 23 women unemployed at the start of the program, 14 have continued to be unemployed while 9 are now self-employed. The number of women employed on wage-basis has increased from 2 to 5.

Conclusively, the number & percentage of self-employed & wage-employed women has increased, whereas the number of unemployed women has decreased but the percentage of unemployed women remains the same.

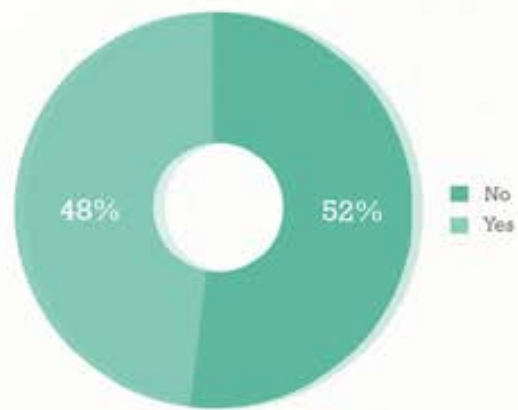
Uptake of skills to generate income

An imperative indicator of success of a vocational training program is its uptake by the trainees after its completion. An uptake of the skills taught and their application to generate sustainable income is a primary goal. The Impact Evaluation Survey revealed **that 48% (23 out of 48) trainees are now using vocational skills to generate income in contrast to 22% (12 out of 54) before the training.** Using vocational skills to generate income means that she has employed her skills in fashion design to sell products or services to generate income.

Uptake Ratio **Before**



Uptake Ratio **After**



A cross-tabulation below shows the exact delineation of trainees who are using taught skills to generate income, who are using external sources to generate income and those who are not using skills to generate income. The table shows that 21 out of 23 are using skills imparted by KCF to generate income, while the other 2 are earning from both sources. It also demonstrates that out of 25 trainees who are not using skills to generate income, 3 are earning from other professions only while 22 are completely unemployed. This implies that **26 (54%) trainees are employed in some working capacity and are earning an income as compared to 14 (26%) trainees who were working and earning before.**

Using vocational skills to generate income ?	Earning from other professions		Total
	No	Yes	
No	22	3	25
Yes	21	2	23
Total	43	5	48

Section 3.1.2

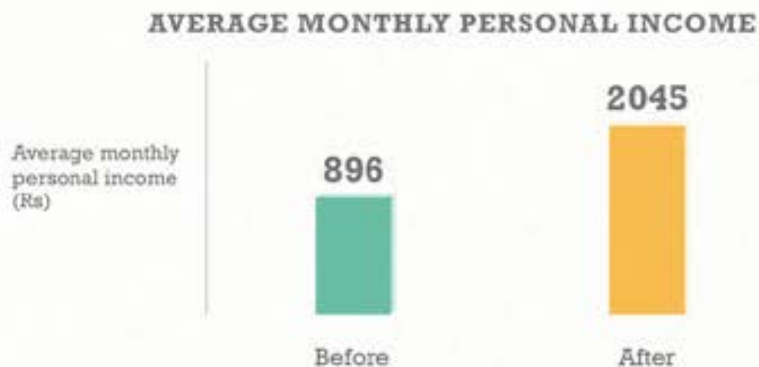
While 26 trainees are earning an income, **23 out of these have witnessed an increase in their income while the income for the remaining 3 has either decreased or stayed the same** as presented by the cross-tabulations below.

Using vocational skills to generate income?	Increase in personal income?		Total
	No	Yes	
No	23	2	25
Yes	2	21	23
Total	25	23	48

Earning from other Professions	Increase in personal income?		Total
	No	Yes	
No	24	19	43
Yes	1	4	5
Total	25	23	48

Change in personal Average Monthly Income

An imperative economic indicator is the change in trainee's income after the trainings. Each woman's personal income was acquired in the baseline survey as well as the impact evaluation survey. The source of her income was established and the difference in each trainee's personal income was calculated. The *average monthly personal income of trainee* was initially reported to be Rs. 896. The Impact Evaluation study, however, revealed that *the average monthly personal income of trainee after the training had increased to Rs. 2045*. Hence, the *average difference in personal monthly income is Rs.1167*, which shows a significant increment.



A further analysis is to segregate the difference in income earned from application of vocational training and income from other sources & skills. Of the 26 trainees earning an income, **around 21 trainees have been using vocational skills to earn as their sole medium and they saw, on average, a Rs.1684 increment in their personal monthly income**. Similarly, the women who actually used both vocational skills and other means to generate income saw Rs. 5100 increment in their average personal income. 3 trainees did not use vocational skills to generate income, instead they chose to teach in KCF and earned from this profession. These 3 trainees were categorized as the one earning from other sources, because they do not use KCF's vocational training to make products as an income generation source. These trainees teach at KCF and had an increment of Rs.3833 in their average personal income. *The results show that those who are using both sources are earning Rs.5100 more on average, while those earning only through other sources earn Rs.3833 more and those who are earning only through employment of KCF's vocational skills are earning Rs.1684 more than they were on average.*

However, the number of women earning from outside is minimal which has caused the average to be high. Also, the other sources are employed at KCF as trainers for other programs, which has caused their income to be high. An average of earning just from KCF's vocational skills is more credible because of a larger sample size.

Earning just from KCF

Variable	Obs	Mean	Std. Dev	Min	Max
Difference in Monthly Avg	21	1683.81	2418.575	-1000	10000

Earning from KCF and Outside

Variable	Obs	Mean	Std. Dev	Min	Max
Difference in Monthly Avg	2	5100	2687.006	3200	7000

Earning just from Outside

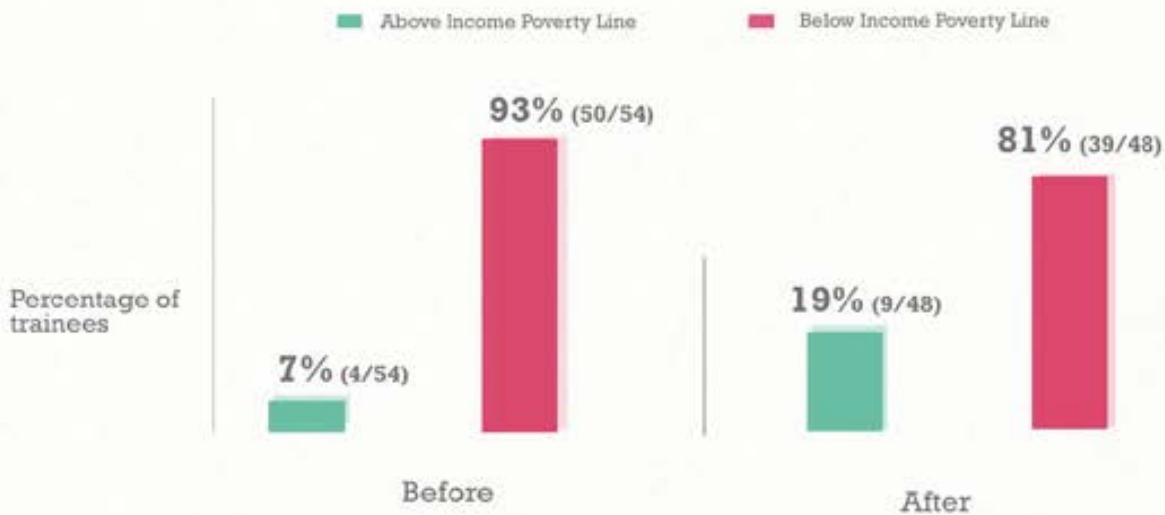
Variable	Obs	Mean	Std. Dev	Min	Max
Difference in Monthly Avg	3	3833.333	5392.897	0	10000

Poverty Line

Another paramount objective of KCF is to alleviate the number of women below the poverty line and eradicate income-led poverty from the livelihoods of the trainees. The income poverty line has been established at earnings of 125 rupees (\$1.25) a day* and 3750 (125*30) rupees a month (Ferreira et al., 2015).

Before receiving training from KCF, approximately 92.5% (50/54) of the women were below the income poverty line. However, after the training, an approximate decline to 81% (39/48) has been witnessed. This indicates an improvement of more than 11 percentage points in the income poverty mitigation of the trainees. **On average 19% (9/48) women are now above the income poverty line as compared to 7% (4/54) before the training.**

INCOME POVERTY LINE



Proportion of trainee's income to household's income

The proportion of trainees' income to household's income depicts the economic contribution of women in their household. Before being trained by KCF, the women's income contribution to household income was approximately 5.8% on average. However, after the women received training by KCF, the contribution to household income rose to approximately 8.7% on average. **This essentially means that 8.7% of the total household income is being earned by the trainee in a household on average. This shows an approximate increase of 50% on average in a woman's contribution to household income 5 months after the training.**

CONTRIBUTION TO HOUSEHOLD INCOME



Delineating this further, **the women who employed the skills learned from PSDF-supported KCF's training contributed 15% in the household earnings; this incremented from 10% leading to a 5 percentage points improvement.** The women who said that they did not uptake skills employed from KCF, did not have a larger increment in their contribution: the improvement was from 2.2% to 2.8% which is hardly significant. **The KCF's trainees who have employed their skills as a mode of earning income have had a better contribution to household income.**

Earning from KCF = 0

Variable	Obs	Mean	Std. Dev.	Min.	Max
Contribution Before	25	.0225253	.0898801	0	.4444444
Contribution	25	.0282994	.0826894	0	.3428572

Earning from KCF = 1

Variable	Obs	Mean	Std. Dev.	Min.	Max
Contribution Before	20	.1084892	.2247904	0	1
Contribution	21	.1505128	.2155817	.0078329	1

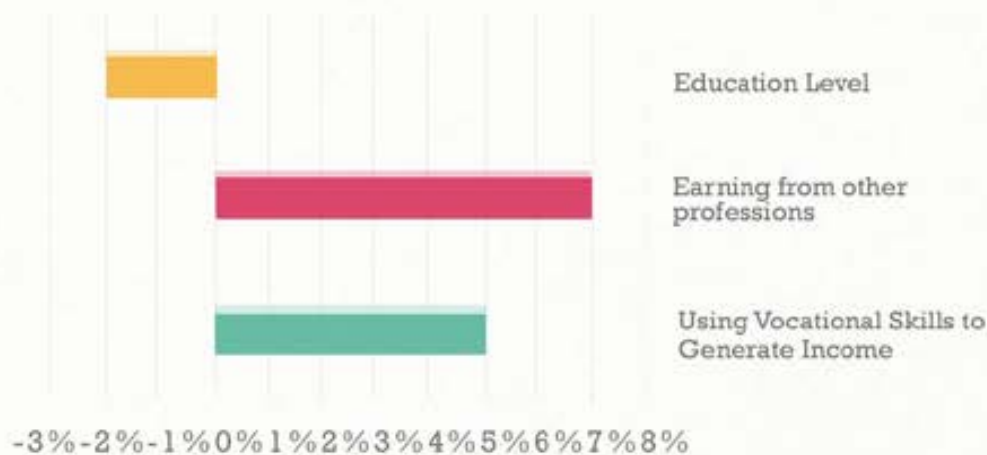
V

ariables impact the trainee's economic contribution in household

A trainee's economic contribution to household income is important to measure the trainee's economic improvement. It is important to compare the impact of education level and applicability of vocational skills on women's proportionate income in the household to determine which of the two is more effective. A multi-variate regression (detailed in Appendix A) depicts that trainee's education level has no impact on difference in her contribution because of the result being statistically and economically insignificant. However, the results reveal that a trainee who up-takes the training is likely to have a 5 percentage points more difference in contribution than **a trainee who did not uptake her skills. Simultaneously, the trainees who use other sources to earn a living are likely to have a 7 percentage points increase in their contribution than those who did not use other sources.**

Whereas income from other sources may seem to be higher, it is important to note that these 3 respondents are employed as 'teachers' for KCF in the next SFE Batch supported by PSDF in one of their trainings and are earning a handsome monthly wage. Nevertheless, it can be affirmatively asserted that using their vocational skills has contributed to their proportionate household income more than their education level has.

IMPACT ON ECONOMIC CONTRIBUTION



C hanges in household savings

It is imperative to determine the change in number of women saving after the trainings, average change in household savings and changes in proportion of savings. The baseline survey showed that 17 out of 47 women were saving at least some amount of money. After receiving vocational training and using the skills instilled by those training, 16 out of 47 women were saving some amount of money. However, after receiving training from KCF, 9 out of 30 women who were not saving anything previously were now saving at least some amount of money. 7 women out of 17, who were saving before, continue to save. **In a nutshell, the proportion of women who are saving has not significantly changed, with a minimal decrease from 36% to 34%.**

Savings Before?	Savings After?		Total
	No	Yes	
No	21	9	30
Yes	10	7	17
Total	31	16	47

Before the trainings, trainees were saving approximately Rs.895 on average. However, the savings rose to approximately Rs.1114 on average. ***This shows a rise of 24% in the household savings after the trainings.***

HOUSEHOLD SAVINGS



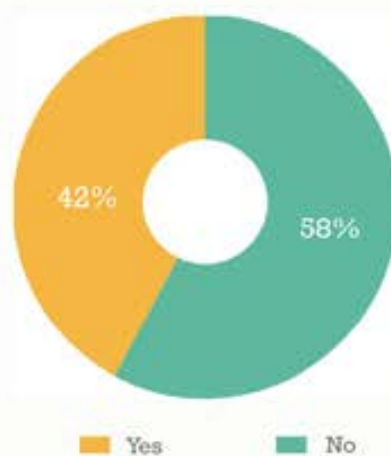
The trainees, post KCF training, reported an increment in their proportion of savings to household income. The baseline survey showed that the trainees on average saved 4.3% of their incomes before their training from KCF. *The impact evaluation survey showed that the trainees after 5 months had a saving-to income ratio of 4.4%. The results suggest that the proportion of savings to income ratio for these women have improved, though minimal, in just 5 months after the training.*

Mean Estimation	Number of obs = 48			
	Mean	Std. Err.	(95% Conf. Interval)	
Proportion of savings to income Before	.0436114	.0126438	.0181783	.0690475
Proportion of savings to income After	.044167	.0110497	.0219378	.0663962

Skills used for household savings

Not all trainees use the skills to sell products & services outside of the household. Some trainees use their skills for household usage. Whereas this might be difficult to measure, the amount of savings as a result of making products for household usage is one effective way to measure the benefit. The trainees, who used vocational skills to make products, were asked to inform how much they saved on the products they stitched for household usage. The variable shows how much she saves on a product or service, by stitching it at home, in comparison to how much she had to pay for the similar product in the market. There were **20/48 (41.67%) women who responded that they used their vocational skills to make suits for household usage, while 28/48 (58.33%) responded that they did not stitch the products for household usage.**

Out of 20 trainees who are using these skills at home, 7 were using it only at home whereas 13 trainees were using the skills at home as well as using them to earn an income. **The average savings from these suits was of Rs.102.**



Skills used for household ld_str	Using vocational_str		Total
	No	Yes	
No	18	10	28
Yes	7	13	20
Total	25	23	48

	Mean	Std. Err.	(95% Conf. Interval)	
Monthly Savings	102.0833	25.75106	50.27889	153.8878

S

pending on their children/siblings

Earning from KCF_str = No

Did you spend it on your children_str	Freq	Percent	Cum.
No	22	66.67	66.67
Yes	11	33.33	100.00
Total	33	100.00	

Earning from KCF_str = Yes

Did you spend it on your children_str	Freq	Percent	Cum.
No	13	61.90	61.90
Yes	8	38.10	100.00
Total	21	100.00	

8 out of the 21 trainees (38%), who up-took their training from KCF, spent on their children. In comparison, 11 out of 33 trainees (33.33%), who did not up-take their training from KCF, spent their earnings on their children. *Therefore, 38% of those women who apply KCF's skills spent on their children's well-being while 33% of those who did not apply their skills spent on the same; KCF's trainees who use their skills to earn a living are 5 percentage points more than those who did not apply their skills.*

Household Decision Making & Spending on Children

Change in involvement in household's decision making and the scale of decision making at household level are vital indicators that encompasses the impact of KCF's trainings. The trainees were asked about their decision making in the household on the scale from 1 to 5 (1 being lowest, 5 being highest). Considerable improvement was seen post KCF training as the number of women who had a scale of 1 dropped from 5 to 3. The number of women who had a scale of 2 before dropped from 8 to 6. The number of women who ranked a 3, dropped from 18 to 17. The major improvement was seen in the number of women marking the scale 4 as they increased from 7 to 19, **which is a 171% increment**. There was a final decrease in women who had a scale of 5. 10 women had reported that they had a scale of 5 in the baseline, however only 3 reported that they had a scale of 5.

HOUSEHOLD DECISION MAKING SCALE



Section 3.2.2

One of the paramount objectives of KCF is to ensure that the trainees have a better say in decision making in their household. Collectively, **20/49 (41%)** had an increase in their participation in household decision making scale while the remaining **29/49 (59%)** did not have an improvement in their participation of household decision making. *Hence, 41% of the women reported an increase in their scale of decision making in the household after five months of training.*

Has the scale increased_ str	Freq	Percent	Cum.
No	29	59.18	59.18
Yes	20	40.82	100.00
Total	49	100.00	

Treating the scale as a comparison of averages across time, there is a minor rise of 0.08 in the mean of decision making scale. The mean decision making scale was 3.18 before receiving KCF's training and after the training it rose to 3.27. The minimal increase is due to the fact that the number of trainees reporting a 5 scale dropped from 10 to 3, which might be because of resistance from the household to their participation because of trainings. Nevertheless, the mean decision making in the household for trainees has improved.

It is imperative to determine the impact of income generated from PSDF- supported KCF's trainings on the household involvement and decision making scale of a trainee. For this purpose, the scale of decision making process of trainees was measured across time (before and after training from Kaarvan). Along with that, trainees also had to answer a direct question about whether their involvement in household decision making rose, fell or remained unchanged after they started earning due to the application of skills inculcated by PSDF-supported KCF's training.

Section 3.2.2

		.corr Difference scale Difference in Average Monthly Income (obs=48)		
		Earning~f	Increase~v	
				Diffe~le
				Differ~c
Earning_fr~f		1.0000		Difference~le
Increaseho~v		0.1282	1.0000	Difference~c
				1.0000

The results revealed that on average, **13% of the reported increase in household involvement of a trainee can be attributed to earnings from KCF's training supported by PSDF.** This direct positive relationship indicates that if a woman is earning more due to the usage of vocational skills instilled by KCF's training, her involvement in the household's decision making process is likely to increase more on average. Furthermore, it is vital to take into account how the difference in scale of decision making varies with the difference in average monthly income due to the usage of skills taught by KCF for income generation. **Approximately 12% of the difference in scale of decision making is attributed to the difference in average monthly income** indicating that higher her average monthly income, the women are more likely to have a higher say in the household's decision making process which complies with the above mentioned empirical finding.

		Diffe~le	Differ~c
Did you spend~n		1.0000	
Increase Household~v		0.5128	1.0000

KCF's theory of change believes that an increased say in household decision-making results in an increase in expenditure on her children's well-being. This hypothesis was empirically tested and proven through a simple correlation analysis. There is a direct positive linear relationship between the increased involvement in household decision making and increased spending on children's wellbeing. **The trainees are 51% more likely to spend on the wellbeing of their children in the case when there's an increased involvement of the women in household's decision making, in comparison to when there is not.** This indicates that when women employed vocational skills to generate income, their involvement in the household was on the rise which in return led to them spending more on their children; improving the livelihood of their entire household.



Conclusion & Recommendations

The analyses demonstrated improvements in employment statuses of trainees, average monthly personal income, proportion of household income earned by trainees, income poverty line, average household savings as well as household savings arising from application of the vocational skill. These economic indicators are complemented with improvements, albeit minimal, in their social indicators such as a greater involvement in household decision making & spending on their children/siblings. There is some correlational evidence which suggests that earning through application of skills taught by PSDF-supported KCF's trainings impacts an improvement on social indicators, which is in line with KCF's theory of change. While these results are promising, it is vital to assess & challenge some of the fundamental premises of the program to ensure improved service delivery. Following are some of the important observations:

There is a large room for improvement in the uptake ratio of the trainees. The current uptake ratio of 48% is low and essentially implies that less than half of the trainees are employing the learnt skills to earn an income five months after the training. Even accounting for the trainees who were using these skills for household usage, 63% were using the skills in some capacity. A better uptake ratio is not only a success yardstick for the program, but also plays a vital role in determining the improvement of the other economic & social indicators as well.

One of the ways to improve uptake is through a more streamlined process in selection of women for training provision. The data at baseline survey reveals that 53% of trainees reported that acquiring socially appropriate skill was their primary motivation to join training, 13% joined with the purpose to become trainers, 11% wanted to use the skills for household usage while 22% had an intention of using these skills to earn an income. Upon further enquiry, it was found that trainees are enrolling to acquire what they and their families consider as a rather important skill for better marriage prospects. This can be alleviated by enrolling those who are exclusively interested in applying the skills to generate an income. A query can be included to ascertain the intent of the trainee in order to warrant better uptake. There is also a need to set-up sessions to motivate the trainees to uptake their skills.

Secondly, the short time-period of the training and its focus on vocational skills in isolation does not capacitate every trainee to become self-employed or even acquire a job. The nature of the SFE trainings is such that trainees are only trained in vocational skills over a course of three months. While the teaching discourse encourages the trainees to up-take the skills after the trainings, it may be difficult for trainee to employ these skills to become self-employed or engage in wage-employment solely based on vocational trainings.

Components of 'Market Linkages' need to be included in the programs to complement the institutional trainings. The program should be expanded to accommodate trainings in Communication Skills, Entrepreneurial skills (inclusive of literacy & numeracy) as well as real-time entrepreneurship & Market Linkage opportunities. The trainees should be identified in terms of those who want to pursue a home-based employment and those who want to set up their own business. Appropriate, specific trainings should then be provided accordingly. For example, KCF should help in building a CV or a formal portfolio for a trainee who strives to enter the fashion design job market after graduation from the program. Resource directories should be provided to the trainees who want to network with the existing entrepreneurs or potential buyers. This can be complemented with arranging buyer-seller meetings or setting up exhibitions to establish contacts. KCF should also strive to facilitate its trainees by setting up of business incubation/facilitation centers, which provide business facilitation services to the entrepreneurs. The Market Linkages components should be necessary for all trainings in order to provide better opportunities for the trainees to earn a sustained income.

Whereas a focus on a precise target for number of women to be trained in a specific period is important, a larger concentration on achieving 'outcomes' such as reduction in poverty line should be more productive, not only as target settings but also as a policy discourse. Kaarvan Crafts Foundation wants to create an impact by educating its trainees in life skills, enabling them to earn through Market Linkages so that they are empowered to decide for their own lives.


Appendix A

Source	SS	DF	MS
	.054323165	3	.018107722
Residual	.213806536	43	.004972245
Total	.268129701	46	.005828907

Number of obs = 47
 F(3, 43) = 3.64
 Prob > F = 0.0199
 R_squared = 0.2026
 Adj R_squared = 0.1470
 Root MSE = .07051

difcontrib	Coef.	Std. Err.	t	P> t	(95% Conf. Interval)	
educationlevel	-.0028586	.0055699	-0.51	0.610	-0.140913	.0083741
Usingvocationalskillstogenerate	.051132	.0208311	2.45	0.018	.0091222	.0931419
Earningfromotherprofessions	.0744552	.0337094	2.21	0.033	.0064738	.1424366
_cons	.0085026	.0265834	0.32	0.751	-.045108	.0621131

Citations



Ferreira, Francisco H. G. et al, (2015). "A Global Count of the Extreme Poor in 2012," policy research working paper no. 7432, World Bank Group Poverty Global Practice Group & Development Data and Research Groups. Retrieved online at

<http://www.valuwalk.com/wp-content/uploads/2015/10/A0global0count00and0initial0results.pdf>