

# Notes from a site visit to No Lean Season in Bangladesh, September 17-22, 2017

## Participants

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- **Evidence Action:**
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  - Rayhanul Islam – Project Associate
- **Innovations for Poverty Action (IPA) Bangladesh:**
  - Mohammad Ashraful Haque – Country Representative, Bangladesh
  - A.R.M. Mehrab Ali – Research Coordinator
  - Md. Alamgir Kabir – Senior Operations Manager
- **RDRS:**
  - Mohammad Enamul Kabir – Executive Director
  - Humayun Khaled – Head of Microfinance
  - Goutam Kumar Halder – Microfinance Coordinator
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  - Debashish Mahata – Assistant Coordinator, Microfinance Monitoring

## Executive summary

Key takeaways from our site visit included the following:

- None of our observations during the site visit left us with any major or new concerns about the program.
- RDRS, Evidence Action's implementing partner in Bangladesh, plays a large role in the implementation of No Lean Season. This site visit left us with a very positive impression of RDRS's competence and ownership of the program; comments we heard from Evidence Action and IPA staff were consistent with this observation. We also had a positive impression of RDRS's staff implementing the program in Bangladesh.
- We have significant open questions about Evidence Action's monitoring, which is early in its development. From our brief meeting with Evidence Action monitors, it was difficult to judge what the monitoring process will be. We expect to learn more about Evidence Action's monitoring as we continue to follow updates to the No Lean Season program.

- We were not able to learn very much about how beneficiaries feel about seasonal migration and what the downsides of migration may be. Based on anecdotal accounts, we got the impression that migrating is somewhat unpleasant compared to life at home.
- We learned more about the context in which No Lean Season operates. In particular:
  - Many people who migrate seasonally for work borrow money from local money lenders to make this possible. Most individuals we talked to reported 10% monthly interest rates on these loans. Given this, it's possible that one of the primary benefits of No Lean Season is its displacement of high-interest loans from local money lenders.
  - The timing of the lean season (and therefore the timing of lean season migration) varies by local conditions and flooding.
  - Not all seasonal migration is rural-to-urban: rural-to-rural migration is more common than we expected.
  - In response to our questions about why people are not able to save money to buy a bus ticket to migrate, we were told that there are several barriers to saving money. For example, communities tend to pool resources, which can be a disincentive to save because someone else in the community may need the money. Some people may also not earn enough money to save. We found these arguments fairly convincing, although our impression is that savings constraints are one of many complex considerations that lead households to migrate or to not migrate.

## **Overview of stakeholders**

### **Evidence Action**

No Lean Season falls within Evidence Action's Beta portfolio (<https://www.evidenceaction.org/beta/>). Evidence Action has two staff members in Bangladesh, both based at RDRS's headquarters in the city of Rangpur: Sohel Rana, who has been working for Evidence Action for about a year and is its most senior staff member in Bangladesh, and Rayhanul Islam, who has been working for Evidence Action for about a month. Both Mr. Rana and Mr. Islam previously worked for IPA.

### **Innovations for Poverty Action (IPA)**

From 2008-2015, IPA conducted several randomized controlled trials (RCTs) studying the effects of interventions on seasonal migration in Bangladesh, in affiliation with Gharad Bryan (London School of Economics), Shyamal Chowdhury (University of Sydney) and Mushfiq Mobarak (Yale University). IPA is conducting the 2017-2018 independent RCT of No Lean Season.

### **RDRS**

RDRS is approximately the fourth largest non-governmental organization (NGO) in Bangladesh. It works in a large number of program areas under the categories of

microfinance and development. Program areas include civil empowerment, quality of life, food security and the environment, and economic empowerment and opportunity; sub-areas include gender justice and climate change mitigation. No Lean Season is a project under its microfinance branch. Microfinance is tightly regulated in Bangladesh, and so RDRS must keep careful financial records relating to the program.

In 2017, the No Lean Season program operates out of 52 RDRS branch offices, 50 of which are included in the 2017-2018 RCT. In 2016, No Lean Season operated out of 15 RDRS branch offices. RDRS employs 102 implementing staff (“Migration Organizers”) to work on No Lean Season, as well as monitoring staff and management staff.

To convey a sense of relative magnitudes, RDRS's current annual budget is roughly as follows (1 taka = 0.012 USD in 2018). The budget for No Lean Season comprises approximately 0.6% of RDRS' combined microfinance and development budget.

- Microfinance: 13 billion taka (approx 150 million USD)
  - No Lean Season: 100 million taka (approx 1 million USD)
    - Loans: 66 million taka (approx 780,000 USD)
    - Salaries: 34 million taka (approx 400,000 USD)
- Development: 3.62 billion taka (approx 38 million USD)

RDRS has 4.931 billion taka (approx 58.360 million USD) of microfinance loans outstanding and has a total savings balance of 2.004 billion taka (approx 23.72 million USD).

RDRS's programs related to food security and market development are also relevant to addressing the lean season (“monga,” connoting “hungry”) via crop diversification and promotion of fortified crops (such as rice fortified with zinc).

## **Char areas in Bangladesh**

Char areas are sediment deposits that form along rivers as an island or peninsula which are particularly vulnerable to flooding and erosion. The No Lean Season program reaches populations in some char settlements. Many people in these areas migrate for work during the lean season because flooding reduces local employment opportunities (apart from rebuilding for between 2 days and 2-3 weeks after the flood).

## **No Lean Season program implementation**

### **Using CommCare**

As of 2017, RDRS is using a mobile program implementation and data collection application called CommCare (<https://www.dimagi.com/commcare/>) to identify potential beneficiaries and track their progress through the stages of the program; last year, all of this work was done on paper. The switch to CommCare has roughly doubled the efficiency of the Migration Organizers, who each surveyed about 1,000 people last year and about 2,000 people this year. Manually cleaning and verifying data last year took about 13 days of work and resulted in a one-month delay in disbursements, which is thought to have led to

lower take-up. Other benefits of using CommCare are that it carries low to no risk of fatal errors with data (e.g. household ID numbers) and avoids redundancy of questions.

### *Addressing problems*

- CommCare was down for a three-day period during disbursement this year. Migration Organizers are trained to switch to using paper as a backup in such a case. Eligibility data are also backed up on paper in case of CommCare outages.
- If a Migration Organizer loses their phone because they violated protocol in taking the phone somewhere they shouldn't have, they are required to pay for a replacement. This has only happened once; Migration Organizers leave their phones with the branch organizer during extended leave.
- Mr. Rana is working with AgImpact (<https://agimpact.org/>) to create a protocol for how to handle minor technical problems in CommCare.

### *Migration Organizers' opinions of CommCare*

We spoke with a few of the Migration Organizers who worked for No Lean Season in both 2016 and 2017. They told us that the switch to using CommCare saves them time and saves money and paper for RDRS. Additionally, having a phone enables them to report problems to branch managers in real time by calling them, rather than reporting problems at the end of the day as they did under the previous system.

Other feedback they shared with us about using CommCare included:

- Using technology makes a good impression on beneficiaries.
- There were login problems that lasted three days (the afore-mentioned outage).
- It would be better if the case lists were arranged serially.
- One person had trouble accessing the app. Mr. Rana, who was translating, thought that this might be because they had not updated their phone. If the app isn't working, Migration Organizers are supposed to restart the phone and wait five minutes. If it still doesn't work, they are supposed to update their phone or call the monitoring officers to let them know.
- Migration Organizers mentioned that they sometimes encounter problems when using CommCare. Our impression was that these problems were not frequent or significant.
  - When searching for someone's name, the name comes up but the household ID number doesn't.
  - There are errors with ID numbers. (Possibly data input errors, but we were not clear on this.)
  - There are problems with the server.
  - The mobile app freezes.
  - Sometimes it's necessary to reinstall and sync the app.

## **Household eligibility survey**

At the beginning of the program's yearly cycle, a list of eligible households is compiled based on a household eligibility census. On our site visit, we spoke with a group of independent Evidence Action monitors who had recently completed backchecks of this survey. See the "independent monitoring" section below.

## **Invitations to offer meetings**

Eligibility criteria are set by Evidence Action staff outside of Bangladesh. All eligible households are entered into CommCare. CommCare generates a unique ID number for each household, which is often written on the house itself during the Migration Organizer's first visit. Using this list, Migration Organizers go door to door inviting people to the offer meeting. If someone is unable to attend the meeting, the Migration Organizer will return after the meeting to read the offer script to them.

## **Offer meetings**

RDRS Migration Organizers hold offer meetings with a maximum of 50 participants to keep the meetings to a manageable size. The Migration Organizer reads an offer script and takes questions. After the offer meeting, each household is asked whether they are interested in participating in the program, and their response is recorded in CommCare. Some people accept the offer at the meeting, but many prefer to consult with their families and find out whether other people in their community will be migrating before they make a decision. People are typically more inclined to migrate if other people they know are migrating as well because this allows them to share risk among the group. For this reason, it is important to leave a gap between the offer meeting and the final decision and disbursement. Meeting participants who say that they are interested but unsure and those who reject the offer receive a second-round offer about a month later that includes a reminder about the program and an update on who from their community has migrated.

RDRS is aiming to finish the current round of offer meetings by the end of September, with door-to-door offers continuing in the first week of October.

We observed a portion of an offer meeting.

## **Loan application form**

After offers are accepted, Migration Organizers go to the households and fill out a loan application form 1-2 days before disbursement.

## **Disbursement**

Beneficiaries come to the nearest branch office for disbursement of their loans unless their village is more than 12 kilometers from the branch office, in which case RDRS staff go to the village to do the disbursement. Migration Organizers communicate the disbursement dates to participants (e.g. a particular date, or certain days of the week).

RDRS is working to automate the disbursement process in order to be able to find errors more quickly and is considering using mobile phone transfers as part of the disbursement process. RDRS has met with bKash (a mobile phone banking application) to discuss this. No Lean Season believes that at current levels of mobile money penetration, it is not cost-effective for the program to disburse funds through mobile money transfers, but that as use of this type of service increases, it may be a good option in the future. Another challenge is that mobile money is tightly regulated due to "know your customer" laws.

The risk of fraud during the disbursement process is mitigated by the presence of both the Migration Organizer and the branch office manager for every disbursement. RDRS also utilizes an internal monitoring system, including monitoring staff and visits to disbursements by the No Lean Season program manager. Additionally, Evidence Action plans to provide independent monitoring of disbursements, as per the section "independent monitoring" below.

#### *Observing a disbursement at Mondolerhat branch office, Kurigram District*

We observed a disbursement of migration loans on a Wednesday at the Mondolerhat branch office.

We were told the following by RDRS management staff: This office usually disburses loans on Tuesdays and Wednesdays to an average of about 40 people per day. Disbursements had not been available the previous day due to rain, so more people were present than usual; we were told that 94 beneficiaries were present. This was the fifth day of disbursements at this branch in 2017. We were told that branch offices disburse loans during bank hours (before 3:00 pm). We were also told that despite this stated policy, people who show up after 3:00 pm are not turned away and do receive loans. We were told that denominations of disbursements may vary: the beneficiary may receive either a 1,000-taka note and a 500-taka note or three 500-taka notes, depending on what denominations staff receive from the bank. Before pressing "finish" in CommCare, Migration Organizers must confirm that they have the right person, because this step cannot be undone.

We were told that the beneficiary needs to bring and show their national ID card, which is provided by the local government to every person over 18. Some people forget this card and need to provide alternative certification; we are not sure what happens in these cases.

We observed the following: A large group of people waited in a courtyard seating area of the branch office. Two tables were set up inside, and people were called in. RDRS staff explained to us that people were queued and called in in the order that they had arrived at the office, although we were not entirely clear on the details of this process, which had occurred before our arrival. At the first table, the branch manager and a Migration Organizer went through the CommCare script with the beneficiary, entered information into CommCare, and all three of them signed off on the loan. The information entered into CommCare was written on a piece of paper which the beneficiary handed to the accountant at the next table, which the accountant kept and entered into a paper registry. At this table, the beneficiary buys a duty stamp from RDRS for 10 taka to put next to their name on this

registry. We were told that this is a legal requirement; we were not clear on when the beneficiary is told that they will need to pay 10 taka at the branch office for a duty stamp.

We were told that using this process, 50 loans can be disbursed in two hours. A branch office typically does not disburse more than 100 loans per day. We timed a few beneficiaries going through the process and found that they typically spent about two minutes at the first table and one minute at the second table. The branch manager told us that disbursement takes a maximum of 30 minutes per person.

We spoke with two beneficiaries at the branch office. The first was planning to go to Dhaka the next day. The second had been migrating for 16-17 years and typically goes with a group of 5-7 neighbors; he heard about No Lean Season from a Migration Organizer. He prefers agricultural work, but sometimes works in construction or masonry. He expected to earn 8,000-10,000 taka in savings in one month, after deducting the cost of the bus tickets and living costs. In the past, he has financed his migration by taking out a loan of 1,000 taka (to be repaid at 200 taka per month interest, a 20% monthly interest rate) and leaving 300-400 taka with his family to support their living costs while he is away. We understood him to say that another option would have been to sell his assets, although we may have misunderstood this point and he may have said that he had sold assets in order to migrate in the past. This year, there was flooding in his home area and the rice crop had to be replanted three times. He told us that the lean season will start there in one week, once the replanting work is over.

### **Migration verification**

No Lean Season asks beneficiaries to collect their disbursement soon before migrating (such as the day before they plan to migrate). In particular, Migration Organizers communicate that program participants are expected to migrate within seven days of receiving the disbursement. This is a soft deadline, meaning that Migration Organizers will visit participating households approximately a week after they receive a disbursement, to check the household member's migration status and to remind the household that the disbursement was intended to be conditional on migration. No Lean Season staff also mentioned a 1-month deadline for migration, which is explicitly not communicated to program participants. We were not entirely clear on this point, though this might indicate that if a program participant does not migrate within a month of receiving the disbursement, Migration Organizers are instructed to assume s/he will not migrate and to apply the post-migration survey and begin to ask for loan repayment.

To verify that someone has migrated, the Migration Organizer asks an average of three neighbors whether the person has migrated. If they haven't migrated, the Migration Organizer asks the recipient when they will migrate. If the participant previously indicated plans to migrate with someone else, that person is contacted for verification.

In the future, No Lean Season may customize CommCare to remind Migration Organizers of participants' planned migration date based on their self-reported plans.

We were told that rarely, someone else migrates in place of the loan recipient.

## **Repayment**

No Lean Season prefers to be repaid in a single installment and believes that this is possible due to the small size of the loan. Beneficiaries may repay the loans in a series of three installments if necessary, and loan repayment may be waived in cases of hardship. In addition to collecting loan repayment, Migration Organizers administer a migration debrief survey after the loan recipient returns from migration.

In 2016, some beneficiaries indicated that they did not initially know that there was an option to pay in three installments. We were told that this year this information is not included in the offer meeting script but that it will be mentioned if someone asks whether loans can be repaid in installments. In not emphasizing this option, No Lean Season hopes to encourage participants to repay the loan all at once soon after returning from migration, before spending their migration earnings on other household priorities, and believes that this is feasible given the small size of the loan. In 2016, 14% of beneficiaries paid in installments; Mr. Rana guessed that this may increase to about 30% this year.

No Lean Season told us that the waiver process will be more rigorously established this year. Partial waivers will be available for semi-successful migrations; we are unsure how this is defined. Last year, roughly 2% of beneficiaries (76 out of about 5,000) were given partial repayment waivers.

RDRS staff estimate that 80% of loans are repaid within two weeks, and expects that loans that are not repaid within two weeks are more likely to never be paid back. According to RDRS, in 2016 about 1% of migrants were unable to find work and 3.74% of migrants were considered “unsuccessful migrants”, meaning that they earned less than twice the amount of the subsidy. Loan repayments were not collected from these two groups.

Last year there were 2-3 cases in which beneficiaries were reluctant to repay their loans; this was challenging for the Migration Organizers tasked with visiting these households to ask for repayment.

## **Independent monitoring**

This year, Evidence Action started engaging university Masters’ students as part-time independent monitors (also called “enumerators”) for No Lean Season. Evidence Action is still in the process of developing its monitoring processes. We met with 8-10 of these enumerators and asked them about their work. Most or all of the enumerators found out about the job because Mr. Rana recruited from their university. They had recently completed monitoring of the household targeting survey.

### **Monitoring of household targeting survey**

As independent monitoring of the household targeting survey, Evidence Action enumerators visited a sample of households to conduct a 5-6 minute re-survey. In each selected village, an enumerator surveys two clusters of three houses. The first household in each cluster is selected by Evidence Action; enumerators are told the household name, and



can identify the household's location by asking locals for directions. After surveying this household, the enumerator walks to the left and samples the fifth and tenth they encounter (counted by buildings or structures that are clearly visible). If there are fewer than ten houses to the left of the initial house, the monitor turns around and continues counting on their left hand side (previously their right hand side, before turning around). If they are unsure whether a house (for example, a distant house) is part of the sub-village unit that they are surveying, they ask the neighbors.

If no one is home at the first house, the enumerator asks neighbors when someone might be home. If only children are home, the enumerator may ask any child 12 years old or older when an adult will be home. If no one is home at the fifth or tenth houses, the enumerator can move on to survey the next house on the left.

If a household declines to participate in the survey, the enumerator goes on to the next house on the left. One enumerator reported this happening in 3-4 out of 118 houses he visited. The group told us that female enumerators generally get a low (or no) refusal rate because the adult household member who is at home is often a woman, and women are more likely to be more comfortable speaking with a female enumerator. The two women in the group said that they had never experienced refusals to participate in the survey.

### **Offer meeting monitoring**

At the time we spoke with Evidence Action's independent monitors, they had conducted some monitoring of offer meetings. These enumerators observe a sample of offer meetings, observing Migration Organizer conducting the offer presentation as well as the subsequent question and answer period. If the Migration Organizer miscommunicates or forgets to mention something either during the meeting or in response to any of the questions, the enumerator makes a note of it on a sheet and talks to the Migration Organizer privately afterward. For example, Migration Organizers sometimes forget to mention the date of disbursement.

After the meeting, the Evidence Action enumerator selects two participants to talk to about their understanding of the program. Because other community members may attend the offer meeting, the enumerator must verify with the Migration Organizer that they are speaking with someone who is eligible for the program; the Migration Organizer has this information in CommCare. If the prospective program participant ask questions, the enumerator refers them to the Migration Organizer.

According to the Evidence Action enumerators, common questions from prospective program participants include: Why am I not eligible for this program? What will happen if I do not pay the loan back? (What if I can't pay the loan back because I am dead?) Can you offer a larger loan? Can I receive a loan for a purpose other than migration (such as health care/disability). Can I use the money from this loan for any purpose? The enumerators clarified that it seemed that prospective participants correctly understood that the program is intended to assist migration, but still asked about loans for other purposes because they are very poor.

Monitoring surveys are currently done on paper (not in CommCare). The enumerators told us that a high level of attention is required to monitor offer meetings. Because this monitoring involves checking whether or not Migration Organizers cover a number of points over the course of the meeting, enumerators find that they sometimes need to go back and make corrections to the monitoring sheet (for example if the Migration Organizer covers information in a different order than the offer script).

The Migration Organizers receive notification 1-2 days in advance that a monitor will be coming to the offer meeting. At the time of our visit, nine monitors had observed 97 meetings.

### **Post-offer meeting household visit**

The enumerators choose two households randomly from the list of eligible households in a village and visit them at home to check whether they understood the offer meeting. If those two people aren't home, the monitor chooses someone else randomly from the list.

The main goal of this monitoring stage is to ensure that all important information about the program has been communicated to potential beneficiaries. This verification step has caught some failures to communicate important information; for example, a Migration Organizer forgot to mention that a national ID card would be needed at disbursement. Since the issue was caught at an early stage, the Migration Organizer was able to tell beneficiaries about the ID card requirement when he returned to the village to fill out loan application forms before disbursement. Mr. Rana told us that the monitoring process can prevent small issues like this from becoming bigger problems. Following the steps in the protocol should be enough to avoid major mistakes, and failing to communicate small pieces of information is generally not problematic.

### **Disbursements**

Evidence Action plans to similarly monitor disbursements by observation and subsequent participant surveys. RDRS staff reported that they did not catch any fraud or illegal activity related to No Lean Season last year, but that such does sometimes occur in RDRS microfinance programs. If illegal activities were suspected, there would be an investigation, a report to the manager, and the relevant staff member would be fired. There may also be legal action, though RDRS would try to negotiate before moving forward with litigation. RDRS keeps a percentage of each staff member's salary as security and gives it back with interest at the end of each year.

### **Migration verification**

RDRS staff conduct a post-migration survey of every No Lean Season participant as part of the program. In addition, Evidence Action plans to send its independent monitors to each village to monitor the post-migration portion of the program. The enumerator will visit a list of randomly selected participants generated by Evidence Action staff in Kenya.

## **Stories and experiences**

We asked the enumerators to share some of their experiences from monitoring:

- One enumerator was proud to have met a freedom fighter (from the War of Liberation) while surveying households.
- One enumerator wandered around a village trying to find a household. He had a confrontation with a local man who was angry, asking who he was and why he was there. He worried that if he did something wrong, he would be beat up. He diffused the situation by explaining that he was a student from Rangpur.
- The enumerators described benefits of working for Evidence Action, such as cash advances, free lodging in RDRS guest houses when traveling or before an early morning meeting, use of a photocopier, loaned mobile phone for work purposes. They also mentioned that they felt they could call Mr. Rana any time if they had a problem.

## **Repayment: Key performance indicators**

With respect to loan repayment, Evidence Action plans to measure several key performance indicators (KPIs) with independent monitoring, including:

- The rate of pressured repayment (should be 0%-5%)
- The rate of repayment from successful migrations (should be high)
- The rate of repayment from unsuccessful migrations (should be low)

No Lean Season is still in the process of determining what instruments will be used to measure each KPI and figuring out how to define pressure repayments.

## **No Lean Season's program development**

### **Updated eligibility criteria**

In 2016, No Lean Season excluded people who had migrated in the past two years from participating in the program on the assumption that people who have migrated before and seen that it is beneficial would not need an incentive to do it again. This may have contributed to low take-up rates in 2016 that Dr. Levy does not think are representative of potential take-up rates for the program at scale. Her view now is that the 2016 criteria may have resulted in the inclusion of people who had considered migrating and had decided against it (due to e.g. financial or risk constraints) while excluding people who had considered migrating and decided to go in some years but not others. The latter group more clearly includes people who are open to migrating and who believe that migrating can be beneficial to them, so it makes sense that excluding these people would reduce the proportion of people who accept loan offers to assist with migration.

Based on the low take-up rates in 2016, No Lean Season's updated theory of change is that every year, people decide whether or not to migrate based on a large number of factors including their current financial situation, recent financial shocks, ability or willingness to

take on the risk of migration, whether their neighbors are migrating, and knowledge of jobs and conditions at the migration destination. No Lean Season can nudge people to migrate both as a direct result of the subsidy and due to the greater risk sharing when a larger proportion of a village migrates together. Therefore, it may be most beneficial for No Lean Season to use more inclusive eligibility criteria.

In 2017, No Lean Season used broader eligibility criteria based on land ownership and self-reported skipped meals, and without criteria related to past migration. No Lean Season staff believe that it makes sense to err on the side of having broader eligibility since the marginal cost of additional loan disbursements is low compared to the other costs of the program, particularly because the loans will be repaid. The majority of the costs of the program are incurred before the distribution and do not change meaningfully with the addition of more beneficiaries.

### **Predicting take-up, 2017 funding shortfall**

In 2016, No Lean Season overestimated the number of disbursements that would be made. The take-up rate was lower than expected in 2016, plausibly due to the stricter eligibility criteria which may have selected for people less likely to participate in the program.

At the time of our visit in 2017, the 2017 eligibility survey was complete. Compared to projections, many more households were surveyed than expected: projections predicted 130,000-180,000 surveyed households, and 205,000 households were actually surveyed. Additionally, a higher-than-expected proportion of these households were made eligible for the program. No Lean Season's projections of the take-up rate in 2017 are uncertain. It is possible that demand for the program in 2017 will exceed initial expectations.

No Lean Season expects to have sufficient funding for the 2017 disbursements if the take-up rate in 2017 is similar to what it was in 2016, but not if the take-up rate is similar to what it was in 2008 or 2014. Dr. Levy told us that a funding shortfall could itself affect take-up rates and demand for the program, for example if RDRS staff slow down disbursements and promotion of the program because they know that the program is close to running out of funds to disburse this year. In addition, a large-scale RCT of the program is underway in 2017-2018, and if the program does not have funds to fill the demand, this could be reflected in the results of the RCT.

No Lean Season is exploring options to supplement its 2017 funding. To some extent, it may be possible to recycle money within a single year, as people migrate and repay the loans at different times throughout the lean season. During our visit, we observed in real time part of the process of RDRS determining whether it could accept additional international funding on a short timeframe.

### **Transfer amount**

The current loan amount is 1,500 taka. The 2008 RCT of conditional subsidies for seasonal migration in Bangladesh offered 800-taka subsidies. We are uncertain about how 1,500 taka in 2017 compares in value to 800 taka in 2008. We have heard from No Lean Season

staff both that these amounts are roughly comparable and also that 1,500 taka in 2017 represents a small real increase in value compared to 800 taka in 2008.

Many people spend the loan roughly as follows:

- 500 taka for a bus ticket at origin
- 500 taka for food before finding a job
- 500 taka for a return ticket or to leave with family

Bus ticket prices vary but are essentially flat fees.

No Lean Season would like to experiment with different loan amounts but has not done so yet. Migration Organizers and other RDRS staff think that No Lean Season should increase the loans to 2,000-3,000 taka, but Mr. Rana and Dr. Levy are worried that increasing the loan size could lower repayment rates. If the loan amount were higher, No Lean Season would be able to offer loans to fewer people in total. It is unclear whether a higher loan amount would be more cost-effective in generating increases in income and consumption.

Dr. Levy points out that giving \$10 to 100 people likely has different general equilibrium effects than giving \$1,000 to one person. The economic impact of No Lean Season on a village could be to reduce the supply of cheap labor during the lean season and possibly drive up the price of labor during the lean season such that laborers who stay behind get higher wages. Since our site visit, we have seen research by Mobarak and colleagues to this effect.

### **Benefits to households who would have sent a migrant anyway**

Some beneficiaries would have migrated in the absence of No Lean Season, but this does not mean that there is no benefit to offering them a no-interest loan. A no-interest loan may reduce the amount of money these households borrow at high interest rates, and may enable migrants to leave more money to support their families before the first remittances from migration.

### **Ideal rate of growth of No Lean Season**

Dr. Levy would prefer for the program in 2018 to be about the same size as it was in 2017. Before scaling up further, she and the Evidence Action team would like to see and learn from the results of the 2017-2018 RCT. If the results are ambiguous with respect to the benefits of the program, Dr. Levy expects that No Lean Season will not expand further and will continue to evaluate the benefits of the program.

If the RCT results are positive, showing significant benefits of the program, Dr. Levy expects that No Lean Season will move forward with its plans for expansion. Scaling up will take some time because Evidence Action and RDRS will need to negotiate contracts and hire additional staff. In this scenario, Evidence Action expects to register as an NGO in Bangladesh and open an office in-country, as well as to sign a multi-year contract with RDRS. No Lean Season's scaling plans include stationing new Migration Organizers at

branch offices together with experienced Migration Organizers. Dr. Levy expects that the program will scale for another 3-5 years before reaching its maximal cost-effectiveness.

### **Projected program costs**

Dr. Levy noted the following about preliminary cost estimates for scaling No Lean Season in future years:

- The costs of operating out of RDRS branch offices don't rise linearly with the number of branch offices (i.e. twice as many branches is less than twice as costly).
- The cost estimates include currency inflation and staff raises.
- Each branch office offers migration subsidies in 1/3 to 1/2 of the villages in its catchment area each year (each village is served by the program once every two or three years).
- The total cost of capital items varies by year depending on the depreciation of program assets such as motorbikes, bicycles, phones, and tablets, which depreciate at varying rates.
- Dr. Levy's cost projections include an increase in the loan size of 100 taka every three years.
- Each year, No Lean Season needs to have more loan capital available than its best guess based on expected take-up of the program, in order to ensure that the program doesn't run out of money if take-up is higher than expected.

Dr. Levy discussed the challenges of fundraising for No Lean Season, including that there are not currently any major sources of funding for No Lean Season in Bangladesh other than GiveWell; that fundraising is complicated by attitudes towards rural-to-urban migration and because No Lean Season does not clearly fall into a portfolio category such as "nutrition" or "water"; and that fundraising would likely require Dr. Levy's time.

Because No Lean Season recovers loan capital from loan repayments at the end of each annual program cycle, if the program were to end it would have a significant amount of leftover capital. We discussed with Dr. Levy what this capital might be used for if the program ended. We discussed the possibilities that the money could be (a) returned to philanthropic investors such as GiveWell, (b) given out as cash transfers to No Lean Season's target population, or (c) reinvested into some of RDRS's other programs. No Lean Season does not at this time have a formal plan for what to do with outstanding capital if the program ends.

## **Working in Bangladesh**

### **Remitting money via bKash**

Some program participants send money to their families using bKash, a mobile financial service that allows them to rapidly remit money without the risk of carrying cash home on a bus. We do not know what proportion of migrants use bKash, though we were told that it

has grown in popularity in the last few years and No Lean Season staff expect it to grow further in popularity. We saw many signs for bKash while traveling in Rangpur Division.

We heard multiple stories indicating that it is possible to transfer money via bKash even when at least one party doesn't own a cellular phone. For example, a migrant can make a transfer to a bKash vendor in their home village and their family can pick up cash from that vendor. It is our impression that transfers of this kind are fairly common in Bangladesh.

### **Political perception of encouraging seasonal migration**

Some people are opposed to rural-to-urban migration because they think that cities are already crowded. Dr. Levy told us that this perception and opposition to migration is a key risk to No Lean Season.

Evidence Action has been collecting data on whether seasonal migration leads to increased urbanization. It seems plausible that, in fact, seasonal migration counters trends of increasing urbanization by making rural livelihood more feasible and because seasonal migration offers an alternative to permanent migration. Additionally, the 2017-2018 RCT's survey of wages in destination cities may provide evidence about the effects at destination of people migrating from rural areas to cities.

Local authorities must also be informed of the project. No Lean Season held eight workshops with stakeholders in 2017. The main purpose of these workshops is to inform local leaders and to encourage them feel a sense of involvement and responsibility for the program. In some cases, these workshops lead to stakeholder approval for unexpected reasons. For example, the Deputy Commissioner (the appointed head of a district and a representative of the central state that reports to the prime minister) expressed positive views of No Lean Season because the program's travel subsidy may reduce the number of migrants traveling unsafely on top of buses.

### **Working with RDRS**

Mr. Alamgir Kabir (of Innovations for Poverty Action) told us the following about working with RDRS staff on prior RCTs of the No Lean Season program:

- RDRS staff have always been helpful. He has phone numbers for all RDRS branches and can call a branch officer and receive immediate assistance.
- Many staff (including managers) have been working at RDRS for close to 10 years and have a deep understanding of local programs.
- He thinks that RDRS dealt competently with an incident in which an enumerator was injured and needed to be sent to a hospital in Dhaka.
- RDRS has had very low turnover of its program coordinators over the past eight years. Mr. Kabir thinks that RDRS is successful because it has good policies and retains high-quality staff by raising salaries every year.
- He did not note any concerns related to working with RDRS.

Mr. Kabir noted that he does not work with RDRS as much as he used to but that he is still somewhat in contact with RDRS.

### **Mr. Alamgir Kabir's views of Evidence Action**

Mr. Kabir told us the following impressions of Evidence Action (without Evidence Action staff present):

- Evidence Action and RDRS work well together. If the way that Evidence Action wants to run the program is not locally acceptable, Mr. Kabir would help RDRS communicate that to Evidence Action. He believes that RDRS staff would solicit his help if they felt that their relationship with Evidence Action were deteriorating. They have not done so.
- The size of Evidence Action's staff in Bangladesh (two staff members) is not currently an issue, but if No Lean Season expands more, it will need to hire additional staff.
- Due to its small size, Evidence Action does not have a reputation in Bangladesh.
- Mr. Kabir thinks highly of Dr. Mushfiq Mobarak, Yale economist affiliated with Innovations for Poverty Action and Evidence Action and a primary investigator in the RCTs of No Lean Season.

### **Microfinance in Bangladesh**

Microcredit is very common in Bangladesh, but the target population of No Lean Season is generally too poor to be eligible for microfinance loans. Instead, they may take out loans from money lenders in their communities at 10-20%/month interest. Regulated microfinance loans charge 0-25% annual interest.

No Lean Season loans are significantly smaller than microfinance loans. An average microfinance loan is 20,000 taka and the smallest offered are 10,000 taka, while No Lean Season loans are 1,500 taka. Some people may be suspicious of No Lean Season because it is seen as giving away money, both because it does not charge interest on its loans and because it does not involve collateral or group accountability.

### **Alternatives to migration**

Other than migration, households' strategies used to mitigate the lean season in Bangladesh include:

- Building roads or doing other construction work as part of government programs. RDRS staff told us that such government programs are small in scope compared to No Lean Season.
- Taking high-interest loans.
- Accepting lower advance wages for future harvest labor. Agricultural laborers can agree with agricultural employers to receive wages for future harvest labor in



advance, at a lower wage rate than they would have received at harvest time. No Lean Season staff told us that future labor is sold at a high interest rate.

### **Possible expansion to other countries**

No Lean Season is actively exploring whether the program would be effective in Indonesia. It is also interested in exploring whether the program would be effective in Nepal (for seasonal migration to India) and in Nigeria.

### **Program staff**

#### **RDRS Monitoring Officers**

We spoke briefly with two RDRS Monitoring Officers, in the presence of RDRS senior staff. They said they had heard about the job on a daily news program. When asked about the best things about their job, one mentioned being happy when someone from his village doesn't need to resort to predatory lending. When asked about challenges, the two Monitoring Officers listed the following:

- The job involves a lot of travel.
- It can be hard to find people who are a good fit for the program; some are eligible for migration subsidies but make excuses not to migrate.
- One of them fell into a river while biking on a broken bridge.
- Potential recipients who have never migrated can be suspicious of the program. The Monitoring Officer clarified that he had encountered such suspicion once.
- Some people ask why the program doesn't give them a job in their home village instead.

#### **Hiring Migration Organizers**

When recruiting for Migration Organizers, RDRS initially selects more candidates than the number of positions it is trying to fill so that positions can be filled more quickly. This approach has allowed RDRS to fill vacancies within 1-2 days. In 2017, RDRS hired 102 Migration Organizers out of about 1,000 applicants and left roughly one candidate in the reserve pool for every candidate hired. If a Migration Organizer is performing poorly, they will be observed and evaluated.

So far in 2017, RDRS has replaced seven of the 102 Migration Organizers it hired. Since Migration Organizers are skilled workers, the most common reason for replacing them is because they leave for a better job. In 2016 RDRS hired 30 Migration Organizers, 21 of whom were invited to continue in 2017.

One important criterion used in the interview for Migration Organizers in 2017 was fluency with smartphone use; applicants who were unable to use a smartphone were not selected. Some of the Migration Organizers who continued from 2016 were concerned about smartphone use; several hadn't used smartphones before. This was challenging, but most managed. In the future, Dr. Levy would like to take better advantage of the fact that

Migration Organizers are provided with smartphones, e.g. by using podcasts for training and testing performance.

Mr. Rana told us that RDRS's No Lean Season staff has experienced a lower dropout rate than RDRS staff as a whole; he guessed that other RDRS programs would have had about 20 staff drop out by now (as compared to the seven No Lean Season staff who have left). The salaries for these positions are about the same. Mr. Rana speculated that the reasons for the discrepancy might include:

- No Lean Season workers handle less cash than other RDRS workers, which makes them feel safer.
- Migration Organizer play more of a leadership role in the field (e.g. leading meetings of 50 or more people), which may give them a feeling of higher status.
- Migration Organizers are perceived more positively than other microfinance staff because No Lean Season loans are no-interest.
- Migration Organizers' work is varied: conducting surveys (three months), conducting offer meetings (two months), disbursement, verification, and repayment.

### **Meetings with Migration Organizers**

We met with 8-9 Migration Organizers at the Ulipur RDRS Area Office and with another 7 in the Mohishkocha RDRS Branch Office.

#### *Migration Organizers' daily schedules*

Two of the Migration Organizers in Ulipur described to us their schedules for the previous day.

- Migration Organizer #1
  - 7am: Arrive at office.
  - 8am: Leave for the field/village.
  - 9am: Arrive at village.
  - 9-11am: Invite potential beneficiaries to the offer meeting.
  - 12-1pm: Hold an offer meeting in another village
  - 1-2pm: Door-to-door offers
  - Lunch
  - 4pm: Return to the field. Fill out 4 loan application forms.
  - 6:30pm: Return to the office.
- Migration Organizer #2
  - 7am: Arrive at office.
  - 7-8am: Plan for day.
  - 8-9am: Travel.
  - 9am: Arrive at village.
  - 12pm: Invite potential beneficiaries to the offer meeting.
  - 12-1pm: 10 loan application forms.
  - 1:40pm: Lunch at RDRS office.

- 3pm: Go back to village.
- 3-5:30pm: Invited 100 people to 2 meetings.
- 6:30pm: Arrive back at the office.

A few of the Migration Organizers in Mohishkocha said they had traveled for three hours the day before.

### *Villagers' questions for Migration Organizers*

We asked Migration Organizers who had had an offer meeting that morning how many questions they were asked during the meeting. One was asked six questions and another was asked ten. Frequent questions and comments from potential program participants or other villagers in attendance include:

- What happens if I don't pay back the loan?
- If I'm migrating and I have an accident, do I have to repay the loan?
- What happens if I die?
- The loan is not large enough. Is it possible to increase the amount of the loan?
- Why have I not been selected as eligible for this program?
- Is there a foreign organization behind this program?
- Can I use the 1,500 taka for other things (e.g. health costs) if I repay it on time?
- Why is there no interest charged on this loan?
- What is the benefit to you, the program offering this loan, if there is no interest collected on the loan?
  - A Migration Organizer described answering this question by saying that the program benefits him personally by giving him a job, and that the program is trying to help people cope with monga.
- Why do you give loans rather than providing infrastructure?
- In cases where the male head of household has died, the woman may be eligible but unable to migrate for social and cultural reasons. Migration Organizers get many questions about what potential program participants can do in scenarios like this.
  - A Migration Organizer expressed to us that No Lean Season could improve by having some kind of assistance for female-lead households like these.

Some villagers confuse No Lean Season with other programs and ask questions such as "Why are you doing this? You didn't get anything back last time."

One Migration Organizer answers questions by memorizing the frequently asked questions (FAQ) answers provided by Evidence Action and included in the CommCare mobile application, though only some of the questions above are included in the FAQ. Another uses a combination of CommCare and memory. When a Migration Organizer is unsure how to answer a question, they call a superior and ask what they should say. (We are uncertain who, specifically, they call: their branch office manager, the Evidence Action staff members who manage them, or the RDRS No Lean Season Project Manager.) This is more common when a Migration Organizer is new to the job.

## *Challenges*

When asked about challenges, Migration Organizers said that paperwork was difficult last year and that it is hard to navigate loan forgiveness. Some people ask what will happen if they accept the loan and then are injured or die and are unable to repay it. Migration Organizers are not permitted to mention that loans will be forgiven in cases of hardship because No Lean Season is concerned that making this common knowledge might significantly reduce the rate of repayment. Instead, Migration Organizers are expected to give a diplomatic answer such as, "We don't expect you to get in trouble; RDRS is reputable if something happens and will work something out." If someone is persistent in this line of questioning, the Migration Organizer may take them aside after the meeting to discuss the matter in more detail.

## *Relationship to beneficiaries and potential beneficiaries*

Migration Organizers have frequent contact with eligible households in their assigned villages. They visit households to invite people to the offer meeting, to fill out the loan application form, to communicate any changes to the disbursement schedule, to verify migration, to collect repayment, and to conduct a post-migration debrief survey.

Some people in the village who are not eligible for the program get angry at the Migration Organizers. In these cases, the Migration Organizer tells the person that they are not in charge of deciding who is eligible. There are no concerns about nepotism because the Migration Organizer typically does not know the people in the villages they visit. People in the village who are eligible for the program do not get angry at the Migration Organizers.

## **Performance metrics for Migration Organizers**

Metrics for measuring the performance of Migration Organizers include:

- The number and quality of surveys they conduct
- The number of eligible people attending offer meetings
- The number of people who accept the offer
- The number of disbursements per Migration Organizer
- The number of compliances found during migration verification
- The rate of repayment (this is not used as a performance metric in the Migration Organizer's first year of work)

These performance metrics are shared with the Migration Organizers to inspire them. The metrics do not directly impact their salaries, but are accounted for in later assessments of their performance.

## **Protocols for Migration Organizers' work**

RDRS plans to have Migration Organizers work in different locations from year to year to avoid building relationships with people and therefore to avoid possible bias. According to RDRS protocol, Migration Organizers should never enter someone's house or accept food.

This protocol was developed in response to experiences during the first year. Mr. Rana told us that the important parts of the protocol are almost always followed, but we are not sure whether this is the case.

Migration Organizers are encouraged to speak naturally and personably when conducting the offer meeting, and not to recite the offer meeting script verbatim. There is a checklist they can use to make sure that they include all of the essential parts of the offer meeting script.

## **Challenges**

### **Annual flooding**

There is widespread annual flooding in Bangladesh prior to the beginning of the lean season. In 2016, flooding interrupted No Lean Season's initial household surveys. In 2017, flooding was extensive and ongoing; it interrupted some offer meetings. In 2017, the highlands also flooded, which is unusual. No Lean Season staff expect that it is not feasible to hold the offer meetings much earlier in the year (prior to the flooding) because people might forget about the loan offer by the time they are thinking about lean season migration. No Lean Season's schedule also needs to account for the Eid holiday. RDRS staff think that the schedule this year accommodated these elements well.

#### *Lalmonirhat in 2017*

Due to a severe flood in the Lalmonirhat District a month ago, crops and houses have been damaged. Money is needed to rebuild the houses, so people are planning to migrate and then rebuild after they return.

### **Communicating about loan forgiveness**

Repayment is due one week after the beneficiary returns home from seasonal migration (which can last from 7 days to 5 months). The final deadline for repayment is February 28, 2018; all outstanding loans will be forgiven on this date. Beneficiaries are not told that the loans will be forgiven if they are unable to pay because this may distort incentives.

Each village is offered a migration loan no more often than once every two or three years. Mr. Rana thinks that this is a sufficient gap to prevent people from learning that No Lean Season doesn't enforce loan repayment, since there are many microfinance programs in Bangladesh and it is unlikely that people are paying enough attention to No Lean Season in particular to notice this. We are uncertain about what to expect regarding loan repayment trends and participants learning about loan forgiveness.

### **Randomized controlled trials**

We spoke with Mr. Alamgir Kabir, a senior operations manager at IPA in Bangladesh who was heavily involved in the research project that would become No Lean Season and

worked with Dr. Mobarak and colleagues on the 2008, 2011, and 2013 randomized controlled trials (RCTs) of conditional subsidies for seasonal migration.

## **2008 RCT**

- The first RCT had a sample size of 1,900 households in 100 villages. Mr. Kabir personally visited 1,750 of these households.
- IPA worked with eight partner NGOs (including RDRS) under Palli Karma Sahayak Foundation (PKSF), an umbrella microfinance organization and a government agency. The 100 villages were divided between those eight NGOs.
- The first RCT had four arms: credit, cash, information-only, and pure control. Some participants were randomized to receive a fixed migration destination (among four urban destination locations) and some were randomized to not receive a fixed migration destination.
- The eight implementing NGOs hired 28 implementation officers from aid NGOs. Mr. Kabir and Dr. Mobarak explained the program to the implementation officers and Mr. Kabir trained them at their local NGO offices.
- The rate of loan repayment was moderate.
- Mr. Kabir noted that it was challenging to coordinate with eight partner NGOs, and so subsequent RCTs involved fewer partners.

## **2009 RCT**

- Note that because the 2009 RCT involved insurance offers rather than cash or credit subsidies, and the No Lean Season program offers credit subsidies for migration, GiveWell has not focused on understanding the details of this RCT.
- Mr. Kabir did a lot of local coordination for this RCT; IPA was not yet involved.
- The purpose of this RCT was to understand the variables that intersect with the decision about whether to seasonally migrate. The RCT had four arms: rice price insurance, rain insurance, information only, and pure control. Rice and rain insurance prices were set based on 10 years of data on rice prices and rainfall, which Mr. Kabir collected from the meteorology and agriculture departments. The information-only group received information about available work.
- Of the eight NGO partners for the 2008 RCT, Mr. Kabir chose four to partner with for the 2009 RCT. This decision was made based on which had maintained registers well, disbursed migration subsidies in a timely manner, hired separate dedicated staff for No Lean Season as requested (rather than employing existing staff of the NGOs' microfinance programs), and which had low staff turnover. RDRS was the only organization that had hired dedicated staff, and it was asked to implement the intervention in 72 of the 100 villages, with the remaining 28 split between the other three NGOs. RDRS was the largest of the four NGOs and had the greatest geographic presence.
- RDRS hired implementation staff using the same process as for the 2008 RCT.
- Mr. Kabir noted that the RCT budget included a small overhead stipend to partner NGOs – 1,000 taka per village, approximately \$12 at 2017 exchange rates – and that

this level of compensation may not have been enough to make the project worthwhile for the partner NGOs.

### **2011 lesser lean season RCT**

- This RCT took place in 133 villages, including all 100 villages included in the 2008 and 2009 RCTs and 33 additional villages.
- RDRS was the only implementing partner for this RCT. During the 2009 RCT, Mr. Kabir formed the view that RDRS was the best of the four implementing partners but was not sure whether it had a presence throughout the geographic area of the planned 2011 RCT. Of the other three NGOs in the 2009 RCT, one was a strong implementer but had a more limited geographic presence (only 5-6 villages in one region), and another had done lower-quality work in the 2009 RCT. After learning that RDRS had a presence in all relevant areas, Mr. Kabir and the RCT's primary investigators chose to work exclusively with RDRS, which was easier than working with multiple NGOs.

### **2013 RCT**

- This was the last RCT that Mr. Kabir was closely involved with because after this Evidence Action took leadership of taking the program towards full scale.
- The primary investigators and RDRS decided to delay disbursement of migration subsidies by a few months due to historically unusual levels of labor unrest and strikes in Dhaka, a popular migration destination. Mr. Kabir said that in effect, in 2013 the program skipped subsidizing a "first wave" of migration, or people who migrate early in the lean season, but subsidized a "second wave" of migration by people who migrated later in the lean season. The effect of this was essentially to skip the first wave of migration but incentivize a second wave. Mr. Kabir believes that labor unrest and strikes affected people in Dhaka (and migrants to Dhaka) but does not expect that they directly affected people outside of Dhaka or migrants to other destinations.
- Ali Akram was hired as a research assistant to take on some of Mr. Kabir and Dr. Mobarak's responsibilities and to serve as a line of communication between them.

### **2014 RCT**

This RCT was run by Evidence Action, IPA, RDRS, and Dr. Mobarak. Ali Akram remained involved as a research assistant. Dr. Levy was not yet heavily involved in the program.

### **2017 RCT**

As of 2017, Mr. Kabir maintains contacts with No Lean Season. Evidence Action has retained Innovations for Poverty Action to conduct the 2017-2018 RCT of No Lean Season.

## Conversations with potential beneficiaries

### Village meeting in Umanandakaripara, Ulipur Upazila of Kurigram District, Rangpur Division

*Nomenclature: Villages (“gram”) in Bangladesh are composed of several “para,” or clusters. The name Umanandakaripara refers to a specific para within Umananda village. An upazila is a sub-district.*

We visited a village and spoke with a large group of people about migrating during the lean season. This conversation was translated by Mr. Rana of Evidence Action. Three or four men answered most of our questions. They told us that someone from about  $\frac{3}{4}$  of households in the village migrates during the lean season, that generally only one person migrates from each household, and that it is common to migrate in groups of 2-5 people. They said that the lean season in this area lasts approximately three months, from September through November, and that as this is a rice-growing area, there is a lack of agricultural work here during the lean season.

When asked about the challenges of migration, the people we spoke with mentioned transportation and accommodations. They said that transportation is a challenge of migration because it is unreliable, takes a long time (approximately 6 hours) and is costly. They said that some people migrate by train and that the train is cheaper and more comfortable than other options, but that the train connects fewer locations. They knew people who had taken the train all the way to Chittagong, which is very far away.<sup>1</sup>

When asked about accommodations while migrating, one person reported staying at a relative's house; two others rented a house last week. Of the people we talked to, one had a pre-arranged job and another took 2-3 days to find a bamboo carpentry job.

One man from the village went to Dhaka to be a garment worker in 2008 or 2009 and ended up moving there permanently. He went alone; he had found out about the job from friends at the garment factory. Another man first migrated in a group of 4-5 people to do carpentry near Dhaka in 2007, and a third, elderly man first migrated in a group of 4-5 people to be a rickshaw driver in Chittagong in 1988.

We asked whether anyone used cash in hand in order to migrate. None had. They said they borrowed money to migrate. One person mentioned that he did not migrate last year due to lack of funds. Loans from local money lenders carry an interest rate of 10% per month, and there is no deadline for repayment, but the entire loan principle must be repaid all at once. One person said he took out a 3,000-taka loan at 300 taka interest every month, and took nine months to repay it. This means that he paid 2,700 taka in interest on a 3,000 taka loan. Some people use bKash to remit money to their families. A migrant can go to a bKash agent at his migration destination and send money to a bKash agent in his village, which his family can retrieve. BKash agents charge a fee of 20 taka per 1,000 taka transferred, which

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<sup>1</sup> Google Maps estimates the distance between Ulipur Upazila and Chittagong at approximately 19 hours by motor vehicle.



is paid at one end (not both ends) and can be paid by either the sender or receiver. If individuals don't have phones, transfers can be made from one bKash agent to another.

When they are away from home, migrants worry about their own health (as this determines their ability to work) and the education of their children. Migrants are typically able to call their families at least once a week. If either party does not have a phone, they pre-arrange a phone call with someone who does.

### **Village meeting in Lalmonirhat District, Rangpur Division**

We met with another group of people in a village in Lalmonirhat District, which was served by No Lean Season last year. This conversation was translated by Mr. Rana of Evidence Action. Six people in this conversation identified themselves as having migrated last year. People we talked to there said that when they have migrated in the past, they have done agricultural work in other rural areas and tailoring in Dhaka.

To find work, one person went to a labor market and waited for someone to ask him to work for them. He had to wait one day. Another person had been migrating for 15 years; he calls his connections to find a job before migrating and last year stayed for two months. One or two other people also already had phone numbers for employers they had worked for previously and called to ask whether there was employment available before migrating.

Migrants from this village paid 500 taka per person per month to their employers for a place to sleep in a room with 5-6 people. Employers provided their morning and midday meals, but not an evening meal.

Before enrolling in No Lean Season, migrants from this village borrowed money at a high interest rate to finance their migration. This year, the 1,500-taka no-interest loan from No Lean Season was not quite enough to cover all costs related to migration, and some migrants took out another (high-interest) loan as well:

- One recipient spent 700 taka for the bus, left some money for their family, paid another fee for a local bus from the Dhaka bus terminal, and then had to pay for bus tickets to return. This person took out another loan of 1,000 taka with interest.
- One recipient left 1,000 taka for his family (for daily costs and a store of rice, 200 taka for the children's education, and a couple hundred taka for his wife to go to the market for fish and meat) and brought some money for costs at the destination (e.g. for food if the employer doesn't feed them enough). This person took out a loan of 700 taka at 70 taka per month interest (10% interest per month).
- Three recipients each borrowed an additional 500 taka at 50 taka per month interest (10% interest per month).
- One recipient left 300 taka for his family, spent 1,000 taka on the 1-1.5 day bus trip to Chittagong, used 100 taka for food for the trip, and had 100 taka left. At his destination, it took him 1-2 days to find employment. He was running out of money and had to get food on credit.

- One migrant said that he took a 1,000 taka loan at 10 taka interest per month (1% interest per month). Mr. Rana, who was translating, believed that the migrant had probably misspoke, because 100 taka interest in a 1,000 taka loan (10% monthly interest) was a common interest rate.

The migrants we spoke with expressed positive views of No Lean Season: they said the loaned money was very helpful. One migrant said that because the money was so helpful to him, he made sure to pay it back early so that the program could loan it again to other people. Another migrant explained that he paid the loan back early (while still away from home) via bKash. They also had a positive impression of the No Lean Season Migration Organizer who worked in their village last year.

### *Safety and risk*

When asked whether they feel as safe, slightly less safe, or a lot less safe while migrating than at home, this group said they feel slightly less safe. They expressed that they have to be generally careful when they are staying somewhere away from home. Life while migrating is more scheduled than life at home, they need to follow (social?) rules that are unfamiliar to them, and they felt that they needed to be careful about their interactions with people outside their village, careful to convey the right attitude.

One man was injured in an accident while cutting trees: he was hit in the chest and had to come home and pay 2,500 taka for medical treatment. After this, he took out another loan to make the trip back. He had already paid back his No Lean Season loan.

Some employers may try to take advantage of migrant workers by not paying them or paying less than they had said they would. We were told an example in which the migrants went to an influential person who helped to resolve the dispute. The mediator was not paid in money, but the migrants bought him tea and snacks. The migrants said that employer dishonesty does not happen in their home village.

### **Visit to a rickshaw garage in Dhaka**

We visited a rickshaw garage in Dhaka which included an open outdoor space in which some rickshaws were parked and a covered sleeping space (roughly 25'x10'). The manager of the rickshaw garage told us that he rents the space and owns and rents out the rickshaws for a flat fee of 400 taka per day. He said that all of the rickshaw drivers currently working with him are migrants (i.e. not from Dhaka). There is a mess system of communal food for which rickshaw drivers can pay.

### **Conversation with a rickshaw driver in Dhaka**

We spoke with a rickshaw driver whom we selected more or less randomly on the street. It was his first time in Dhaka. He had come from the Rangpur area to drive rickshaws for a week before returning home. He had paid 650 taka for his bus ticket and expected to pay the same amount for his return ticket. Over seven days of work, he expected to make about

3,500 taka in profit (above his living expenses). The driver planned to send the money he earned via bKash rather than traveling home with cash. He had a tenth grade education.

## **Meeting with IPA staff**

At the IPA office in Dhaka we met with A.R.M. Mehrab Ali, the research coordinator leading the RCT on No Lean Season, and Mohammad Ashraful Haque, the head of IPA in Bangladesh. They told us that when IPA initially presented the idea of No Lean Season to policymakers in Bangladesh, the policymakers worried that the influx of migrant workers would be undesirable for the cities. In response, IPA is exploring these concerns in recent RCTs of No Lean season: looking into the impact of seasonal migration on labor, welfare, wages, living conditions, communicable diseases, crowding of health facilities, perceived level of safety, and opinions about migrants in destination cities. Preliminary analysis suggests that No Lean Season's program does not lead to permanent migration, and may in fact reduce urbanization of cities by making it more feasible to live in rural areas.

IPA's current top priority in designing this study is to finalize the methodology and sampling frame using £40,000 from the International Growth Centre. It has not yet set a target or expectation for the minimum detectable effect on wage rates, as this will rely on the sampling frame. It is possible that increased migration reduces wages and increases unemployment at the destination; IPA is interested in comparing the effects of seasonal and permanent migration.

## **Working with Evidence Action and RDRS**

Without Evidence Action staff present, Mr. Haque told us that IPA and Evidence Action have a strong relationship, with good coordination and specific duties, and try to remain independent. Scaling up programs is not part of IPA's mandate, and it does not want to be involved in the day-to-day operations of the program implementation, partly due to the importance of having implementing partners buy in to the program. Evidence Action has access to IPA's survey data on No Lean Season in approximately real time.

IPA staff do or could help train RDRS staff in data methodology, and have had positive experiences working and testing ideas with RDRS staff. They told us that this is unusual and that they have had bad experiences working with many implementing partners.

## **Feedback for GiveWell**

Dr. Levy would be in favor of GiveWell making "best in class" evaluations in order to make recommendations to donors with different sets of values. We discussed the limited steps that GiveWell has been taking in this direction in terms of making different recommendations to donors who place different proportional values on household consumption and the lives of young children.

Dr. Levy shared the following thoughts on the effect of GiveWell's approach on people who start and scale up organizations that GiveWell recommends:

- The best way to cause more programs like No Lean Season to exist (or to encourage more people like her to run them) would be to have a reliable source of funding. GiveWell explicitly emphasizes that its funding is not reliable.
- GiveWell's approach may promote and incentivize competition rather than cooperation among top charities and top charity contenders to the extent that funding for top charities is limited and zero-sum. Dr. Levy has been giving advice to New Incentives (another top charity contender) to help it improve its program, and has found these interactions rewarding and constructive. She points out that growing competition for the same limited pool of funding could provide a disincentive for top charities (or potential top charities) to help each other improve, but that this type of interaction can be very valuable.
- Aiming for GiveWell funding feels like aiming for a moving target because the way GiveWell thinks about moral values changes frequently. Because GiveWell's approach to moral values depends on the values of a small number of staff members, it is sensitive to the arbitrary factor of who GiveWell hires. From a charity's perspective, it is demotivating to know that the program could continue to be high-quality but could lose funding for reasons beyond its control.

### **Some of Dr. Levy's questions for GiveWell**

- How does GiveWell think about GiveWell Incubation Grant startup funding and scale-up?
- How does GiveWell think about amortizing up-front costs over the life of the program?
- How does GiveWell think about reserves?
  - Evidence Action is working on creating a reserve policy. Dr. Levy sees reserves as a helpful buffer that could enable Evidence Action's programs to continue running in situations where uncertainty about a program causes some donors to stop funding it or a disaster causes funding to be temporarily diverted to another NGO or program. Reserves can also be used to wind down a program in a way that is dignified and not disruptive. In order to be prepared to wind down No Lean Season, Dr. Levy would like to set aside reserves on an ongoing basis, both during the early years as well as during any subsequent scale-up of the program.

*All GiveWell site visit notes are available at <https://www.givewell.org/research/site-visits>*