

MICROSAVINGS AND EDUCATION

L'UBOMÍRA DULOVÁ & TOMÁŠ ŽELINSKÝ

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Actual status

- **According to Roma Educational and Documentary Centre survey of 2011:**
 - 71 per cent of pupils repeating classes are from socially disadvantaged environment.
 - Many pupils repeating classes do not finish primary school (as they reach age of 16 before getting to the 9th class).



Own survey

- **Research question:**
 - Is there any relationship between participating in microsaving program and educational outputs?
- **Subjective perception**
- **Objective outputs**
- **Qualitative survey**



Subjective perception

- Three towns/villages: Moldava n. Bodvou, Ostrovany, Stará Ľubovňa
 - According to the findings parents claim that participation in IDA program (associated with participation in other ETP programs) influenced their perception of importance of their children's education.
 - Approx $\frac{3}{4}$ of participants.



Objective outputs

- **Idea:** Comparison of pupils' learning results (marks)
- **Treatment group:** pupils from families involved in ETP programs
- **Control group:** pupils from other families in the village
- **Problems:** confidential data

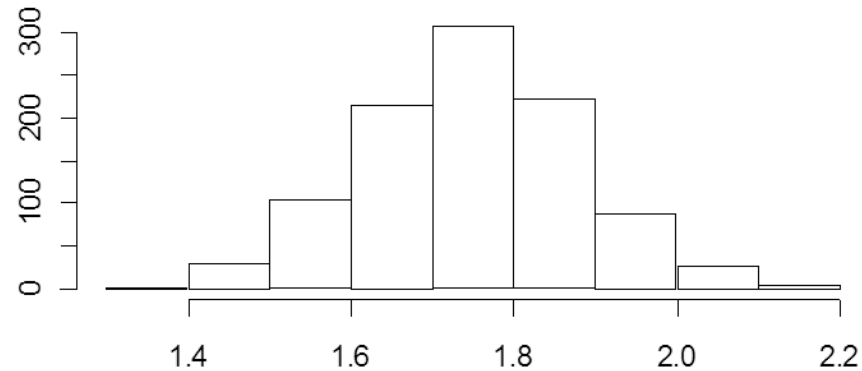


The sample

- **26 pupils, of which**
 - 7 pupils from participating families
 - 19 pupils from non-participating families
- **Due to small sample size we use bootstrapping.**

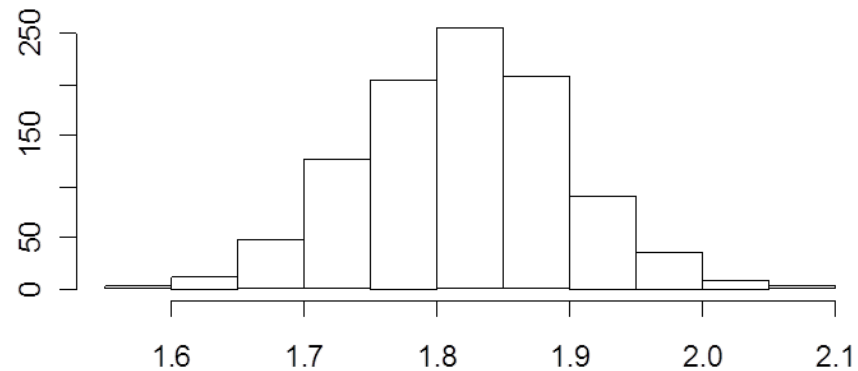
The distributions (5th grade)

Histogram of r.mean.ano6



- mean: 1.750714 st. dev: 0.1321828

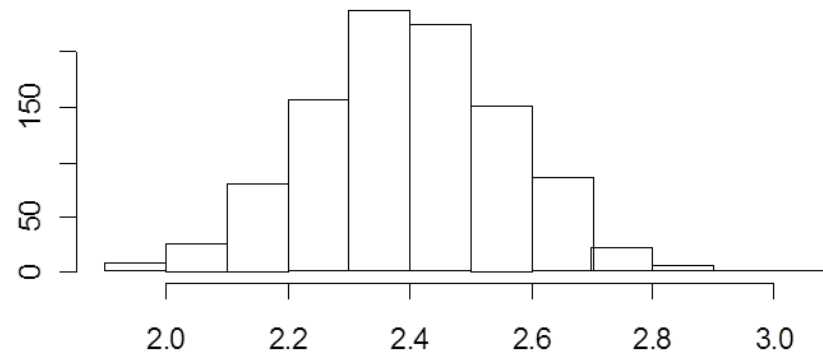
Histogram of r.mean.nie6



- mean: 1.819012 st. dev.: 0.07879406

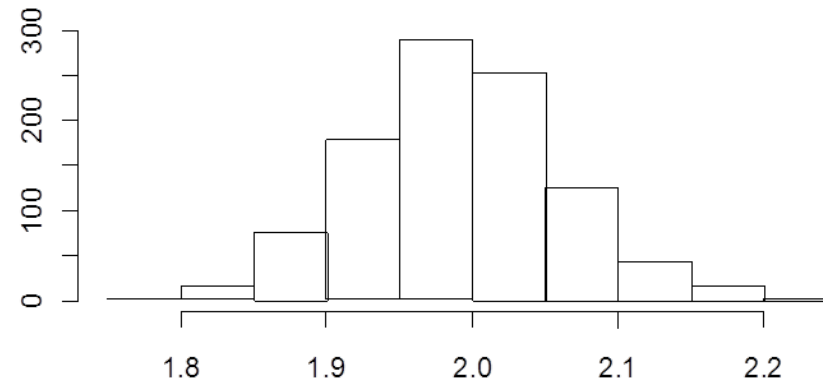
The distributions (3rd grade)

Histogram of r.mean.ano4



- mean: 2.400323 st. dev: 0.1657092

Histogram of r.mean.nie4



- mean: 1.991844 st. dev.: 0.06921368



Limitations of the survey

- The most important limitations of the survey:
 - Small sample size
 - Pupils from one school only



Qualitative survey

- **Reviewed:** director of the primary school.
- **Conclusions:**
 - Most of the pupils are disabled.
 - Change in their health status might influence their results.
 - ETP programs and community centre have positive impacts on the pupils.



Further steps

- **Preparation of new survey.**
- **Inclusion of municipal governments into the survey.**

Thank you for your attention

Ľubomíra Dulová & Tomáš Želinský

Department of Regional Science & Management

Faculty of Economics

Technical University of Košice

tomas.zelinsky@tuke.sk