

Gender Innovation Lab Projects

Agriculture Projects

1. Cote d'Ivoire Agricultural Support Project (PSAC), World Bank

Working with the Ministry of Agriculture in Core d'Ivoire, the World Bank will evaluate the impacts of providing training and childcare in areas where new medium-sized cashew processing factories will be opened. The current cashew processing workforce is made up of low skilled workers. Women are largely represented in shelling and peeling tasks, for which productivity increases steeply with tenure and experience on the job. The study will examine the effects of randomly induced variation in female and male formal employment in cashew processing on household dynamics and outcomes, as well as the impact of childcare on women's employment, hours worked, productivity and job tenure, and firm output. Evaluations of two other PSAC components - rural roads rehabilitation and cocoa certification - have been requested.

2. Democratic Republic of Congo Agricultural Rehabilitation and Recovery Support Project (PARRSA), Government of the Democratic Republic of Congo, World Bank and Paris School of Economics

PARRSA seeks to revitalize DRC's agricultural sector by raising productivity and production, encouraging agro-industry, and improving marketing channels. The experimental impact evaluation will examine the project's regeneration of the market for improved seeds, the diffusion of improved farming practices through agricultural extension, and the improvement of rural roads infrastructure - analyzing how male and female farmers learn about new technologies and access markets.

3. Ethiopia Women's Agricultural Leaders Network (WALN), USAID and ACDI/VOCA

This program provides business training and woman-to-woman mentorship and networking opportunities for agri-business women. For women entrepreneurs, lacking critical skills and role models/mentors regarding effective business behavior can be a significant barrier to participating in male dominated, higher earnings sectors. Even when women do participate in these sectors, these barriers prevent them from overcoming the gender gap in productivity and earnings. The evaluation will assess the impacts of participation in the WALN program on the abilities and performance of the beneficiary businesswomen as well as on their personal and business networks, including business literacy, cognitive and non-cognitive skills, and psycho-social, economic and networking outcomes.

4. Ethiopia Rural Capacity Building Project (RCBP) and Farmer's Innovation Fund (FIF), Government of Ethiopia and World Bank

The RCBP focuses on improving and enhancing the delivery of agricultural extension service systems throughout Ethiopia. The evaluation will assess how training delivery agents and upgrading farmer training systems impact farmer productivity. The GIL is using in-depth data on farming practices to investigate access to extension

services and identify ways to share agricultural information with female farmers in order to narrow the gender productivity gap. A sub-component of the Rural Capacity Building Project, FIF is an intervention that involves farmers who group themselves to decide on training methodology options and innovative pilot approaches. The evaluation will assess the impact of the FIF on technology adoption and productivity. The RCBP also has a gender-focused sub-component, which was designed in response to the low turnout of female participants in other RCBP components. This project is intended to increase women's participation in extension services, enhance productivity by providing start-up capital for their group activity, and deliver training in agricultural production and commercialization.

5. Ethiopia Food Security Program (FSP), World Bank

This World Bank-funded program offered recurring loans to vulnerable households in food-insecure communities in Ethiopia. Initial analysis of program data suggests that the intervention had higher impacts for female-headed households, who enjoyed increased food security and diversified their economic activities by expanding to off-farm work.

6. Ethiopia Agricultural Mechanization and Gender Project, ATA and World Bank

The mechanization component of the Government of Ethiopia's Teff Value Chain Initiative will provide training and deploy row planters, threshers and harvesters to individuals and groups of women and men farmers in selected Teff-growing areas. Limited own-labor time and access to male labor have been identified as significant constraints to the productivity of female farmers in Ethiopia. Thus, labor and time savings resulting from mechanization have the potential to increase agricultural productivity. The impact evaluation will study a broad range of issues, including intra-household allocation of labor, take-up of agricultural tasks, productivity, income diversification, resource control and decision making, and use versus ownership of productive assets, among others.

7. Ghana Commercial Agriculture Project (GCAP), Government of Ghana and World Bank

This private-public partnership (PPP) project seeks to increase agricultural productivity and improve the livelihoods of small-scale farmers via demand-driven investments in a collection of interventions, for example agricultural extension, access to land, warehouses, private sector finance, weather-based insurance policies, input and output markets, and commercial agriculture. Project beneficiaries are both Ghanaian and international investors, and households who avail themselves of new income-generating activities. Several gender-informed impact evaluations will capture the impact of specific investments.

8. Ghana Out-Grower Contracts for Small Holder Rice Farmers, GADCO

GADCO, one of the major rice producers in Ghana, has set up the Copa Connect Smallholder Program (CCSP) for smallholder rain-fed and irrigated rice farmers in the Volta and Eastern Regions of Ghana. Participants in the program are offered fertilizer, crop protection chemicals, extension services, and mechanization on credit and in exchange give GADCO exclusive rights to purchase the smallholders' rice crop at the end of each harvest season. This study is a randomized controlled trial impact evaluation of CCSP with roughly 1,400 farmers of which 30%

are female. Key research questions include (i) What is the economic and social impact of participation in the outgrower scheme on these smallholder farmers? (ii) Specifically, what are the impacts on technology adoption, knowledge transfer, productivity and profits, net indebtedness and credit constraints, the distribution of resources (e.g. labor and inputs) and income within the household, investment in the human capital of children (health and education), intra-household relationships, and income diversification? (iii) How are these impacts different for male vs. female farmers? This study is being carried out in partnership with the Ghana Commercial Agriculture Project (GCAP), the World Bank's Development Research Group's Agriculture and Rural Development Team, and Innovations for Poverty Action.

9. Liberia Urea Deep Placement Fertilizer, USAID

Urea Deep Placement (UDP), an innovative fertilizer application technology, has the potential to substantially increase rice yields relative to traditional broadcasting. This study is being designed to evaluate the adoption and intra-household impacts of UDP. In particular, it will examine (i) whether demonstrating UDP alone to farmers is as effective in increasing take-up as demonstrating it alongside traditional broadcasting; (ii) the role of gender targeted UDP fertilizer subsidies; and (iii) the effects on intra-household allocation of labor in response to the introduction of a labor-saving technology for UDP application.

10. Niger Export and Agro-pastoral Market Development Project (PRODEX), World Bank

PRODEX seeks to increase the value of targeted agro-pastoral export products, with a broader goal of boosting incomes and stimulating agricultural growth. The impact evaluation analyzes the effects of matching grants to farming and livestock groups for productive activities. The impact evaluation will offer evidence on whether targeted support to female farmer groups has a disproportionately higher impact on their farm yields and sales revenue.

11. Niger Texting for Change: Mobiles, Messages and Savings, World Bank and Tufts University

This research project seeks to understand how mobile phone technology and other tools can be used to promote savings in rural Niger, with a particular focus on savings for an important religious holiday. In particular, the purpose of this research is to provide insights into whether SMS reminders about savings goals and the provision of lockboxes can increase women's and men's ability to save, thereby minimizing the need to sell other assets.

12. Nigeria Growing Income and Rural Markets for Agriculture, USAID and Catholic Relief Services

This project targets vulnerable households in Northern Nigeria, particularly female members, by providing financial products and in-kind asset transfers to assist them in moving away from subsistence agriculture and into the market. The key outcomes of interest for this evaluation include: intra-household resource allocation, women's economic empowerment, food security, diversified income and consumption, nutrition status of children, resilience, assets, social capital, intra-household decision-making, women's aspirations, and men's attitudes and behaviors toward gender norms and roles. The study will contribute to knowledge about ways to promote social and economic empowerment for rural and vulnerable women facing severe mobility constraints.

13. Uganda Orange Flesh Sweet Potato Project, BRAC and World Bank

This project takes an integrated approach to improving nutrition and food security for children, adolescent girls and women of childbearing age by increasing smallholders' adoption, production and consumption of a nutrient-rich staple crop. The impact evaluation will examine the relative effectiveness of different interventions addressing market and nonmarket barriers, including agriculture extension and input provision, produce marketing services, health and nutrition fora, growth monitoring and promotion (GMP) for under-5 year olds, and conditional food transfers. The evaluation will also study credit, time inconsistency, and price risk barriers that smallholders face in adopting nutrient-rich crops, by offering credit, input vouchers, and insurance.

14. Zambia Agricultural Development Support Project (ADSP), World Bank and Government of Zambia

The goal of the ADSP is to support increased commercialization of smallholder agriculture through improved productivity, quality and efficiency of value chains. One of the key project components for strengthening access to markets is targeted investments into public goods, including rehabilitation and maintenance of a network of select feeder and district roads. This evaluation will examine the impact of road improvement on women and men's income and welfare outcomes.

15. Zambia - Irrigation Development Support Project (IDSP), World Bank and Government of Zambia

The IDSP seeks to increase agricultural productivity and production through the provision of irrigation services and complementary infrastructure. The investment covers three preliminary sites in different agro-ecological zones of Zambia and targets both small-scale and commercial farmers. The analytical work will expose the gender-differentiated impacts of increased access to irrigation schemes.

Land and Assets Projects

1. Benin *Plans Fonciers Ruraux (PFR)*, Millennium Challenge Corporation and Government of Benin

This evaluation examines the impact of a participatory rural land formalization program that offers community surveying, land adjudication, and the issuance of land certificates. The study aims to uncover a range of potential agricultural and investment effects that stem from an expansion of rural land rights for women and men.

2. Ghana Land Titling Registration Project , MiDA and MCC

In close collaboration with ISSER at the University of Ghana, this study looks at the difference in impact between men and women of providing formal land titles to rural and semi-urban plot-holders in a pilot title registration district in the Central Region. In conjunction with this project, the GIL is investigating whether the provision of financial literacy skills helps women overcome informational constraints and facilitates access to financial services.

3. Rwanda National Land Title Registration and Pilot Land Title Registration, World Bank and Government of Rwanda

The national (randomized) roll-out and scale-up of Rwanda's land title registration will allow for a deeper analysis than the pilot land registration program. The GIL will look at the effects of registration on investment, economic activity more broadly, intra-household decisions (such as investment in children), as well as how community institutions interact with improved property rights to change individual outcomes. The pilot work examines the effect of a land titling program on a range of agricultural and investment outcomes. An initial comparison of treated and comparison communities pointed to improved land rights for legally married women but a decrease in land rights for non-married women. In addition, women are showing investment in land quality at about double the rate of men.

4. Uganda Systematic Land Demarcation and Titling, World Bank and Government of Uganda

Customary land tenure arrangements hold sway in much of rural Uganda, where the incidence of formal land registration is low -- particularly for women. The Uganda Competitiveness and Enterprise Development Project will offer the systematic demarcation and titling of rural land parcels to boost investment and tenure security. A randomized control trial of the program will experiment with different nudges to incentivize households to adopt the joint spousal registration of land. The study will examine the impact of including a woman's name on a land title on agricultural and household outcomes, over and above the impact of owning a land title itself. This evaluation thus aims to provide rigorous evidence on how to expand women's access to and control over a key productive asset.

Youth Employment Projects

1. Benin Youth Employment, World Bank and Government of Benin

As part of the Benin Youth Employment Project, technical, business and life skills trainings and grants for small business start-up will be offered to vulnerable male and female youth. Traditionally, strong gender norms limit the occupational choice of girls and women to two or three relatively less productive occupations. In order to encourage women to cross over to more lucrative non-traditional trades, this evaluation study will test the impact of information campaigns, sensitization activities or short-term technical re-training in productive trades. The study will also examine whether and how trainings and start-up grants facilitate business start-up, raise profit and investment, and foster women's participation in relatively more productive activities.

2. Republic of Congo Skills Development for Employability, Government of the Republic of Congo and World Bank

In partnership with the Ministry of Technical and Professional Education, Qualifying Training and Employment, this project will provide business and technical skills training to vulnerable youth, and follow-up visits tailored to female entrepreneurs. The evaluation will examine the impacts of business skills training only versus additional technical training on business profit, investment, survival and growth. It will also compare the effects of reducing the length of training versus increasing the frequency of follow-up visits in the participation and retention of women on training activities, as well as on the impacts of training on their business outcomes.

3. Liberia Adolescent Girls Initiative (AGI), World Bank and Government of Liberia

The Economic Empowerment of Adolescent Girls and Young Women (EPAG) project in Liberia is part of a World Bank-led Adolescent Girls Initiative (AGI) to promote the economic empowerment of adolescent girls and young women in eight low-income and post-conflict countries. The Liberia project completed its pilot phase from 2010-2012. Training consisted of classroom-based life and technical skills training, as well as follow-up and job placement support. Results from the randomized-controlled trial show an increase in employment of 50% for the treatment group versus control group and increases in savings. The analysis of impact relies on difference-in-difference comparisons of treatment and control groups between baseline (before training) and midline (after the first round of training).

4. Liberia Sisters of Success (SOS), International Rescue Committee (IRC), Educare and PPAL

This impact evaluation will investigate whether being part of a mentorship program during early adolescence (ages 12-15) improves outcomes for girls in Liberia's capital city, Monrovia. As girls pass through adolescence, a number of factors influence whether they complete secondary school, avoid teenage pregnancy, and develop the life skills, attitudes, behaviors and relationships that will set them on a path to a healthy and productive adulthood. SOS matches volunteer mentors to groups of 10 girls, who they meet twice a month over the course of a year and a half. This part of the program – having a mentor and being part of a mentee group – is the girl-focused intervention. It is different from other, somewhat similar programs, in its pure life skills focus – neither

vocational training, nor cash transfers, are a part of this program. Additionally, there will be a guardian-focused intervention, aimed at addressing household-level factors that may affect the same outcomes the girl-focused intervention is trying to influence.

The impact evaluation will answer whether the girl-focused and guardian-focused interventions, individually and jointly, (i) Reduce girls' likelihood of dropping out of school prematurely? (ii) Reduce girls risky sexual behavior and likelihood of becoming pregnant as a minor? (iii) Increase girls' voice and influence? (iv) Change girls' occupational choice, earnings, and savings? Complementary qualitative research will examine *how* the interventions affect participating girls. This study involves 2,880 girls, and will follow them for four years. This study is being carried out in collaboration with the International Rescue Committee's internal research team, and Innovations for Poverty Action. The SOS program girl-focused intervention is being funded by the Nike Foundation.

5. Nigeria Business Process Outsourcing (BPO) Youth Employment Project, World Bank

This evaluation will analyze the impact of ICT training on employment and non-employment outcomes for women and men in the BPO/IT industry. Baseline data was collected in FY11 both through a socio-economic questionnaire and through the conduction of implicit association tests (IATs) to measure any gender bias of applicants.

6. Rwanda Adolescent Girls Initiative (AGI), World Bank and Government of Rwanda

In Rwanda, the AGI project is implemented jointly by the Ministry of Gender and Family Promotion (MIGEPROF) and the Workforce Development Authority (WDA). The project is part of a World Bank-led Adolescent Girls Initiative (AGI) to promote the economic empowerment of adolescent girls and young women in eight low-income and post-conflict countries. All the projects in the AGI offer skills training and complementary services to facilitate young women's transition to productive work.

7. Sierra Leone Empowerment and Livelihoods for Adolescent Girls (ELA), BRAC

This initiative seeks adolescent girls' social and economic empowerment by providing adolescent development centers (ELA clubs), life skills training, livelihood training, and credit support to start income-generating activities. The impact evaluation will disentangle the effects of the different program components to identify the most binding constraints. To this end, 200 target villages will be randomly assigned to either a control group or one of three treatment groups: the first will offer the ELA club and life skills training; the second will offer all the previous plus livelihood training; and the third will offer the entire package including microcredit support. A wide range of outcome indicators related to economic and health behaviors of adolescent girls will be examined.

8. South Sudan Adolescent Girls Initiative (AGI), World Bank and BRAC

The Empowerment and Livelihoods of Adolescents (ELA) project in South Sudan is part of a World Bank-led Adolescent Girls Initiative (AGI) to promote the economic empowerment of adolescent girls and young women in eight low-income and post-conflict countries. All the projects in the AGI offer skills training and

complementary services to facilitate young women's transition to productive work. The intervention is based around village-level girls' clubs established in four states of South Sudan.

9. South Sudan Safety Nets and Skills Development, World Bank and Government of South Sudan

The impact evaluation for the South Sudan Safety Net and Skills Development Project (SNSDP) will inform the design of the first social protection system. In order to see which models might be most cost-effective, the evaluation study will experiment with different approaches to project and beneficiary selection, modality, and length of the program. To encourage women to enter non-traditional trades, information campaigns and female-only classrooms will be offered, and start-up grants will be awarded competitively. Impacts on beneficiary households and communities will be assessed after a one year follow-up period.

10. Tanzania Empowerment and Livelihoods for Adolescents (ELA), BRAC

This study will evaluate an intervention that aims to increase the economic empowerment of adolescent girls in rural Tanzania through life-skills training, income-generation skills training, and access to microfinance.

11. Togo Youth Employment Program, Government of Togo and World Bank

This research study focuses on evaluating the effects of a set of alternative labor market interventions in Togo: twelve months internship program, internship program plus a voucher for training in an area of firms' need, and a soft-skills training. The evaluation will compare these different types of interventions in order to learn about their impact on employment, income, living standards, financial independence, savings and investment behavior, and social status. This study will also focus on the gender disaggregated effects of the soft-skills training and internship programs, and special efforts will be made to ensure women's participation in the program. We will also analyze the effects on firms' perceptions of youth and women employees and hiring.

12. Uganda Empowerment and Livelihoods of Adolescents (ELA), BRAC

The ELA project in Uganda aims to increase the economic empowerment of adolescent girls in rural areas by providing life skills training, income-generation skills training, and access to microfinance. After tracking 4,888 girls over a period of two years, the GIL found that the program had strong positive impacts on economic, health and agency outcomes for the girls. Another finding from the evaluation was an increase in the adolescents' engagement in self-employment activities, as well as an increase in self-assessed entrepreneurial ability. To gather further evidence on the effectiveness of the intervention in promoting entrepreneurship, the GIL is using an experimental setting to investigate the ELA participants' willingness to compete compared to their peers in control locations, as well as to selected males with similar socio-economic background characteristics.

Private Sector Development Projects

1. Democratic Republic of Congo/Rwanda Cross-Border Traders Project, World Bank

This project provides training on taxes and tariffs and information on gender-based violence to female traders in the borderland between Rwanda and the Democratic Republic of Congo. This randomized evaluation will analyze the impact of the training and information on levels of corruption, gender-based violence, and socio-economic outcomes of the women.

2. Democratic Republic of Congo Western Growth Poles, Government of the Democratic Republic of Congo and World Bank

The World Bank Western Growth Poles project will support the government of the Democratic Republic of Congo to rehabilitate roads in the Bas-Congo region and provide agricultural productivity, processing and marketing services to farmers in the area. The project targets 40 percent female beneficiaries, as women in the DRC are disadvantaged by legal restrictions in their ownership rights to land, and thus are less likely to invest in agricultural technology and access extension services. The study will evaluate the combined impacts of roads rehabilitation and agricultural productivity services on women's time use; demands on their unpaid labor; participation in education; access to health services; and agency and empowerment.

3. Ethiopia Women and Entrepreneurship Development Project (WEDP), World Bank

WEDP provides support to financial institutions that fund small and medium enterprises (SMEs), as well as training to women who manage SMEs. The evaluation will measure the impact of both project components on women's well-being in terms of increased business knowledge, income and employment levels.

4. Ghana Financial Inclusion and Savings Promotion, North Volta Rural Bank

Even though individuals throughout Africa employ numerous informal savings mechanisms, only a quarter of individuals in Sub-Saharan Africa have bank accounts, and these savers only keep a small proportion of their savings in these accounts. Yet banks could provide more secure and private storage of funds, and offer positive interest rates. This study is piloting and evaluating the impact of new banking products and services designed to attract more (and lower income) customers, and to attract a higher percentage of individuals' savings. The new services being tested include a savings deposit collection service in which collectors visit customers regularly at home or work to collect savings deposits; and giving lockboxes to customers. A future service that may also be tested as part of this initiative is mobile banking. The key questions this study will answer are: (i) How does participating in these new services affect individual's other financial behavior, including other types of savings; borrowing; lending; spending (including transfers to family and friends); investment; and income generating activities? (ii) How do these impacts differ for men versus for women? This study is being carried out in partnership with Simone Schaner of Dartmouth University; Robert Darko Osei of University of Ghana; the World Bank's Finance and Private Sector Research Team; and Innovations for Poverty Action.

5. Ghana Impact of Formal Savings on Salaried Workers' Spending and Borrowing, North Volta Rural Bank

Many of North Volta Rural Bank's customers who are salaried workers, and therefore receive their pay via direct deposit to NVRB, make frequent use of high interest payday loans (temporary overdrafts). As part of a randomized controlled trial with these customers, including 245 men and 75 women, NVRB offered a product in which customers commit to having a fixed amount taken directly from their salary and put in a commitment savings account, for an 18-month period. The key questions this study will answer are (i) How do individuals adjust their finances in response to regular, automated savings withdrawals? (ii) What do they spend the lump sum on? And (iii) Are there any long-term impacts of having participated in the commitment savings program on economic activities/income, or savings, debt, or spending behavior? (iv) How are these different for men versus for women? This study is being carried out in partnership with Simone Schaner of Dartmouth University; Robert Darko Osei of University of Ghana; the World Bank's Finance and Private Sector Research Team; and Innovations for Poverty Action.

6. Guinea Business Formalization, International Finance Corporation (IFC) and Government of Guinea

As part of the Access to Finance for Microenterprises program, this impact evaluation will provide female and male informal entrepreneurs with (i) information and support to access a simplified business formalization program; (ii) subsidized access to savings accounts and an encouragement to set a savings goal; or (iii) a combination of the previous with either cash or in-kind business capital grants, conditional on reaching the savings goal. The evaluation will examine the combined effect of capital transfers and savings accounts on profits and investment; the effects of the timing, conditionality and selection of recipients of capital transfers; and the role of time preference in explaining the different effectiveness of cash and in-kind grant in promoting growth of men- and women-owned businesses.

7. Guinea Micro, Small and Medium Enterprise Support, World Bank

This randomized evaluation explores the effects of the provision of technical assistance on economic activities to micro, small, and medium enterprises throughout select value chains in three regions of Guinea. The technical assistance will be provided by Sector Support and Technology Centers, with the objective of improving the skills and capacity of firms along the full value-chain of specific clusters. The impact evaluation will seek to assess the impact of the centers on firm-level performance and job creation, as well as the gender disaggregated effects of this intervention.

8. Malawi Business Registration Impact Evaluation, World Bank

Within the context of the Government of Malawi's Business Environment Strengthening Technical Assistance Project (BESTAP), this evaluation is assessing the benefits of formalization for small and medium enterprises, examining the effects for specific groups of enterprises, particularly by gender of the business owner. The evaluation is also assessing the effects of a complementary training on the benefits of separating household and business money and offering business bank accounts.

9. Mozambique Matching Grant Scheme for Business Performance, Government of Mozambique and World Bank

This evaluation will assess the impact of the Mozambique Government's matching grant program on business performance. It will also assess the effects of the program by gender of the entrepreneur and for sectors where the majority of the employees are women. Considering that women are reported to be more credit constrained, the evaluation will help shed light on the importance of this constraint.

10. Mozambique Integrated Growth Poles Project (IGPP), Government of Mozambique and World Bank

The IGPP is supporting targeted investments in public goods and services in zones with high growth potential. Many of these investments will be executed by the private sector. This impact evaluation will focus on the impacts of select IGPP-supported investments in the Zambezi Valley on individuals and smallholder farmers. Some of these investments will focus on linking smallholder farmers to markets, and for these the impact evaluation's key outcomes of interests will include sales of agricultural outputs. Other investments, for example, will focus on skills and vocational training programs, and for these key outcomes will include wage employment. This study will examine how men and women are affected differently by IGPP-supported investments, and will possibly look at complementarity effects across these different investments.

11. South Africa Online Marketplace

This project aims to investigate the impacts of an online marketplace. Working with a large South African Bank and an online service provider, we will examine how increasing women and men's access to (virtual) networks and improved information increases business revenues and profits.

12. Tanzania Virtual Business Incubator, World Bank

This evaluation looks at the effects of a virtual business incubator providing full spectrum business development support for poor female entrepreneurs in Dar es Salaam. The GIL is evaluating intervention's impact on enterprise and household outcomes, including gender based violence and transactional sex.

13. Togo Managerial Training for Formal and Informal Firms, World Bank

This impact evaluation will assess the effects of two managerial training programs, one targeting informal firms and the other formal enterprises, looking specifically at managerial performance by female and male business owners. For informal firms, the evaluation will compare the effects of two competing courses: a traditional management course, and an entrepreneurship training program with leadership and negotiation skills, and information sessions on investing in sectors with higher returns.

14. Uganda Workers Apprenticeship and Managerial Training Skills Program, World Bank and Katwe Small Scale Industry Association (KASSIDA)

This evaluation assesses the impacts on performance of a technical and managerial training program in the informal sector, and investigates gender differences in these effects. A qualitative study will seek to understand the constraints women face in starting businesses in male-dominated sectors. The impact evaluation will also test the effects of the two types of training on the business owners' networks of contacts.

Voice and Agency Projects

1. Burundi Village Savings and Loan Associations and Journeys of Transformation, CARE and Promundo

This evaluation study will complement an existing Village Savings and Loan Associations (VSLAs) program primarily targeted to women with two gender-transformative interventions: a couples training program, Journeys of Transformation (JOT), and a public awareness program, Abatangamucho. The impacts of efforts that focus solely on the economic empowerment of women are known to be limited as a result of norms around gender roles and household dynamics, including inadvertent consequences like violence, negligence, and men's increased control over decision making. The evaluation will examine the effects of men's engagement as allies or partners in women's economic empowerment and of men's public endorsement of egalitarian gender norms in the private sphere.

2. Kenya Household joint accounts and survivor ownership rights

Household bank accounts in Kenya and across Africa are, in most cases, individually held by the male head of household. Individual owners enjoy total privacy and control of their bank accounts. When the individual owner passes on, many such accounts and their balances go unclaimed. Surviving widows are difficult to identify and, once reached, must go through a costly, complex, and lengthy court process to claim the assets.

This impact evaluation project will collaborate with a for-profit financial institution to encourage male individual account holders to take up a new form of joint account, wherein the co-owner has limited rights until the death of the primary owner, but has immediate unrestricted access to the account in the event of the primary owner's passing. The study will test the impacts of varying the levels of account privacy and control on the take-up of joint accounts, account balances, intra-household decision-making and management of household's finances. The study will also seek to capture impacts on the financial well-being of the surviving spouses of account owners who pass on during the study period. This study is in collaboration with Billy Jack of Georgetown University.