

## Gender Innovation Lab Private Sector Development Projects

### 1. **Democratic Republic of Congo/Rwanda Cross-Border Traders Project (1.0)**, 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 (2.0)**, 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 develop and strengthen agricultural value chains in the Bas-Congo province, by rehabilitating roads and providing 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. This study will evaluate the impact of the overall package of activities provided by the Western Growth Poles project on agricultural outcomes such as productivity and access to markets. In addition, the study will use an RCT to evaluate the impact of Farmer Field Schools and of childcare services on agricultural outcomes, women's time use and well-being.

### 3. **Ethiopia Competitiveness and Job Creation (CJC) (2.0)**

The objective of the Competitiveness and Job Creation (CJC) Project for Ethiopia is to contribute to job creation by attracting investments and improving competitiveness of enterprises in the targeted industrial zones (IZ) and their linked domestic enterprises. The impact evaluation will examine the impact of access to jobs in the industrial zone on employee welfare, and will conduct ancillary research on issues prioritized by the CJC firms, including analyses on employee performance and retention, and impacts of wage subsidies.

### 4. **Ethiopia Women and Entrepreneurship Development Project (WEDP) (2.0)**, 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.

### 5. **Ghana Financial Inclusion and Savings Promotion in Rural Ghana (1.0)**, 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 mini pilot phase tested a savings deposit collection service in which collectors visit customers regularly at home or work to collect savings deposits; and giving lockboxes to customers. The larger scale phase will integrate services that can be provided via mobile phones. 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.

#### **6. Ghana Impact of Formal Savings on Salaried Workers' Spending and Borrowing (1.0), 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.

#### **7. Ghana Making Cash Grants Work for Female Entrepreneurs (2.0)**

Building upon previous research work conducted in urban Ghana, the key objective of this experiment is to identify innovative ways of disbursing cash grants so as to maximize their impact on the profits and growth of female-owned businesses. More specifically, the experiment tests the relative effectiveness of providing (i) unconditional cash grants; (ii) grants conditional on first reaching a pre-defined savings goal; and (iii) grants conditional on both the beneficiary and her partner attending a training on allocation of resources within the household. Both the savings collection service and the training are implemented by local partners.

#### **8. Kenya Impact of Microfranchising on Young Women in Nairobi (2.0)**

This impact evaluation is of the Girls Empowered by Microfranchise (GEM) program in Nairobi, Kenya. The degree to which microfranchising is successful – as quantified in this project – will be informative about the extent to which the burden of devising a business plan hinders entrepreneurship. As the first ever impact evaluation of a randomized microfranchising

intervention, the expectation is that findings will make a valuable contribution to the literature on the overall impacts of expanding credit access and providing capital to entrepreneurs in low-income countries. The randomized evaluation compares women in the GEM program to a pure control group and an unconditional cash grant group. A pilot evaluation took place from 2011 to 2013; the main impact evaluation began in 2013 and should conclude field activities in 2015.

#### **9. Malawi Business Registration Impact Evaluation (1.0), 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.

#### **10. Mozambique Matching Grant Scheme for Business Performance (1.0), 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.

#### **11. Mozambique Integrated Growth Poles Project (IGPP) (1.0), 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.

#### **12. South Africa Online Marketplace (1.0)**

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.

**13. Tanzania Virtual Business Incubator (1.0), 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.

**14. Togo Managerial Training for Formal and Informal Firms (1.0), World Bank**

This impact evaluation will assess the effects of two managerial training programs, one targeting informal firms and the other formal enterprises, on managerial performance of female and male business owners. For informal firms, the evaluation will compare the effects of two competing courses: a traditional management course and an innovative entrepreneurship training program, which will include leadership and negotiation skills, as well as information sessions on investing in sectors with higher returns (which may help women crossover to male dominated sectors).

**15. Uganda Workers Apprenticeship and Managerial Training Skills Program (1.0), 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.