

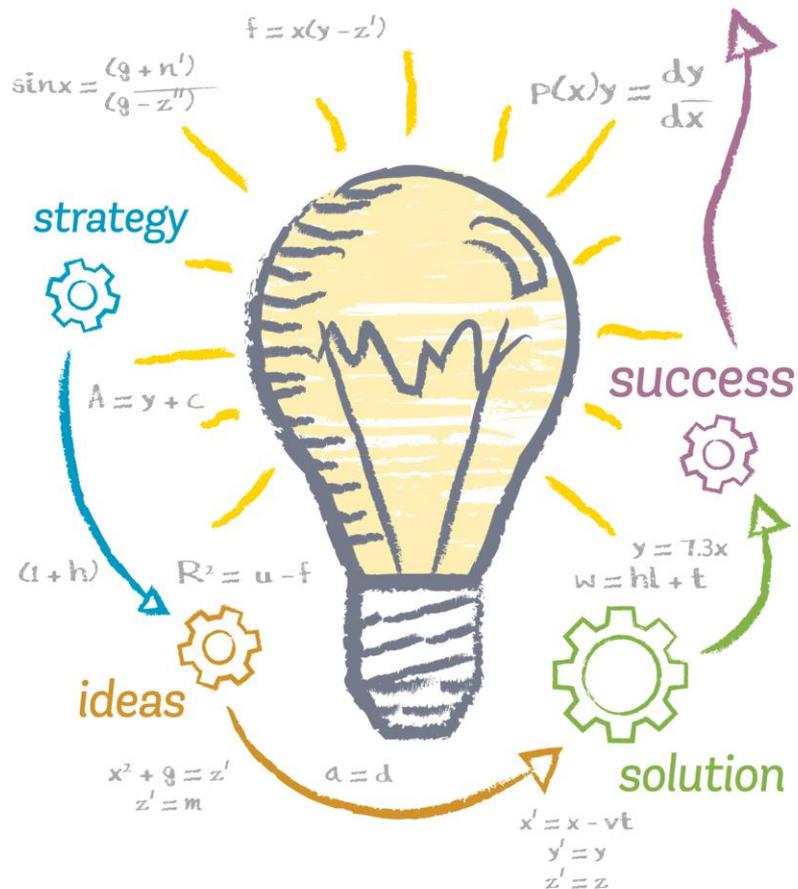
# FIRM UP PERFORMANCE

ATHENS, GREECE

SEPTEMBER 9-12, 2019

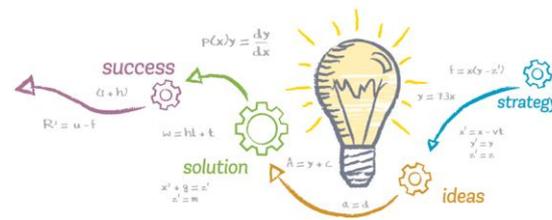


WORLD BANK GROUP

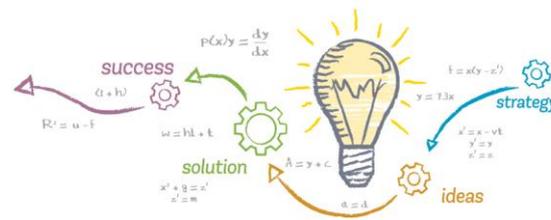


# FIRM UP PERFORMANCE

ATHENS, GREECE  
SEPTEMBER 9-12, 2019



<https://tinyurl.com/y28qfrym>



# Do you have a headset for interpretation?

Channel 1 – Français  
Channel 2 - English

# How we're doing this today

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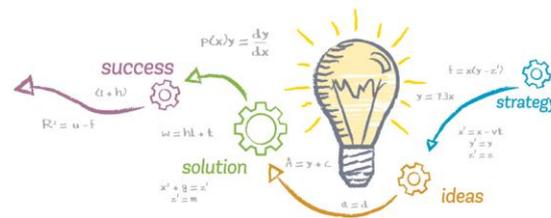
Nigeria – Mozambique – Burkina Faso

Ghana – Egypt Finance and Business Support  
(coffee break)

Egypt SME Digital Technology – MENA (Lebanon, Tunisia)

Senegal – Côte d'Ivoire - Rwanda

ECOWAS



# Nigeria Innovative Lending Products for Women-Led SMEs (P168390 we-fi)

Preliminary Impact Evaluation Design  
September 12<sup>th</sup> 2019

# Intervention to be Evaluated

- **Objective:** To address key constraints faced by women in access to credit.
- **Scope:** A loan that leverages information on business cashflows to substitute for traditional collateral (Cash Flow Loan Product by Access Bank).
  - Size: Naira 1m-5m (\$3,000- \$15,000)
  - Interest: 27% APR
  - Tenor: 12-24 months
  - Purpose: working capital or equipment purchases
- **Target:** Registered women-owned SMEs who lack traditional collateral.
- **Eligibility:** Applicants must have: (i) A BVN Number; ii) an existing bank account (3+ months); iii) min. 1 year business experience; (iv) no negative credit history.
- **Reach:** Product to be rolled out nationwide. IE to focus on specific regions in North and South.

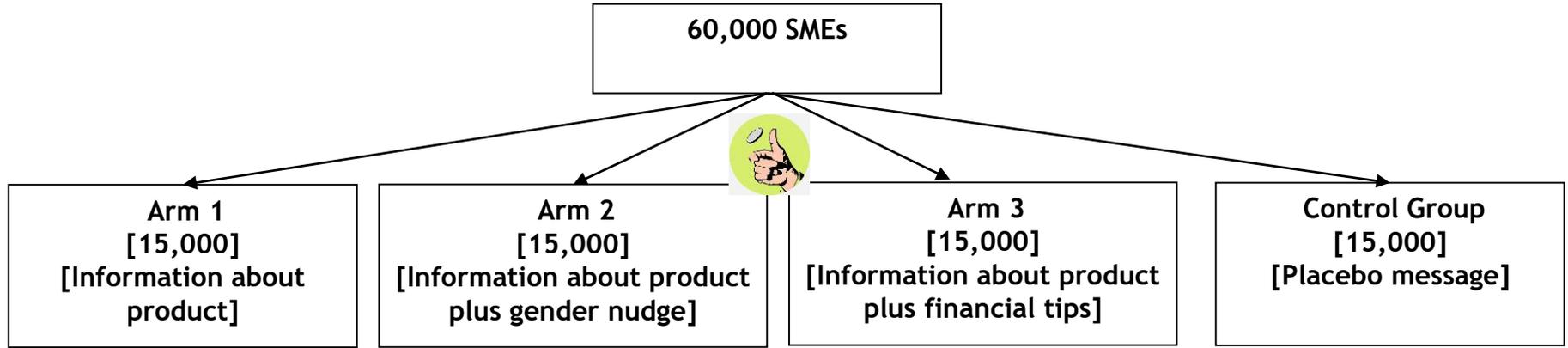
# Research Questions

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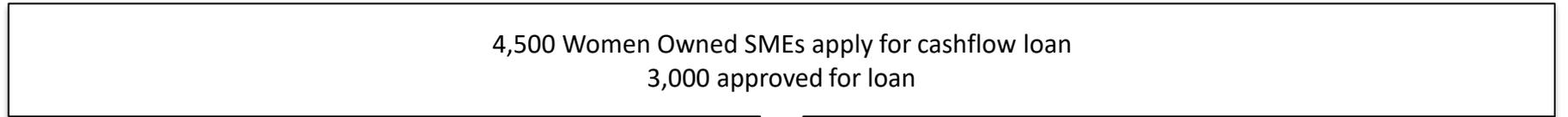
- 1. What types of information delivered via SMS can encourage take-up of a cashflow lending product to women-owned SMEs?**
- 2. What is the impact of this cashflow loan on business performance and welfare of women-owned SMEs?**
- 3. Is the cashflow lending product targeting women-owned SMEs a viable product for Access Bank?**

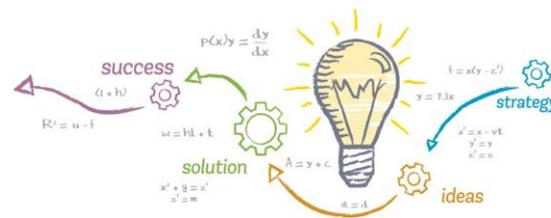
# Methodology: Two-stage RCT

Information



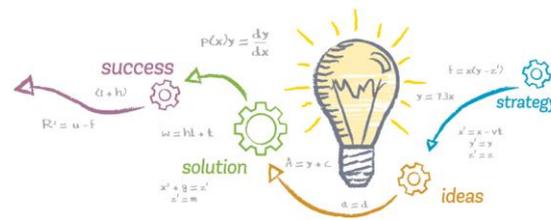
Loan





# Reducing the effects of gender stereotypes: The role of bottom-up vs. top-down interventions in fostering female entrepreneurship in Mozambique

Preliminary Impact Evaluation Design  
September 12<sup>th</sup> 2019



## Context: What is holding back female entrepreneurship ?

**Internal barriers: interiorization of social gender roles**  
Interiorized social gender norms that shape behaviors

**External barriers: reduced access to finance for women**  
Collateral based guarantee system does not allow equal access to finance by women: property (used as collateral) is typically owned by men



# What can we do about it? Objective & Scope

## Objectives of intervention for internal barriers (bottom-up approach): Social Gender Role Training (SGR) and coaching:

- Aimed at empowering female entrepreneurs to overcome social gender roles and to reduce perceived gender barriers (internal barriers)
- Based on social gender role theory (Eagly and colleagues), personal initiative theory and evidence on female entrepreneurship
- Action-oriented training approach fostering proactive behavior (e.g. proactive network and image-building)
- Use of role models (interviews Integration of husbands to create acceptance, invited guest speakers, trainers as role models)

## Objectives of intervention for external barriers (top-down approach):

- Access to finance based on movable assets as collaterals (movable assets are equipment machines, cars or materials)

## Expected Outcomes/impact:

- At the individual level: psychological empowerment & Start up behavior (willingness to take risk, motivation, proactivity, decision-making)
- At the firms level: investment in income generating assets, turnover, profit, employment, taxes, innovation
- At the hh level: satisfaction, welfare, husbands perception of the role of women



# Bottom up intervention: Social gender role training (SGR)

## Main Part 1: You as an entrepreneur

- Create awareness for gender stereotyping in the context of entrepreneurship
- Discuss strategies to be entrepreneurial as a woman (how to compete, how to use or hide the “female side”)

Develop own strategies and action plans, challenge women to show them in their business contexts

## Main Part 2: Your entrepreneurial role and your further roles

- Define different roles that female entrepreneurs have (as a business owner, in household, as wife...) and how they form their identities
- Address role expectations that come from the female entrepreneurs’ environment (e.g. from family, husbands, business partners)
- Identify possible conflicts and resulting emotions (e.g. guilt)
- Develop own strategies and action plans to deal with conflicts, challenge women to show them

## Main Part 3: You in the entrepreneurial ecosystem

- Create awareness for perception of female entrepreneurs in the ecosystem; create belief that this perception is not fixed, but also depends on own behavior and own narratives
- Identification of key people restricting the female entrepreneur and of key opportunities and risks of approaching them
- Develop own strategies and action plans to change beliefs, challenge women to show them in their business contexts by approaching key restricting people
- Address mistrust in other female entrepreneurs, create safe space of trust within training group
- Create awareness for the fact that other female entrepreneurs face the same gender obstacles
- Identify ways of cooperating with other women
- Develop own strategies and action plans, challenge women to show them in their business contexts

# Bottom up intervention: Social gender role training (SGR) husbands involvement

## Bottom up intervention: Social gender role training (SGR)

### Husband session 1 (pre-training)

- Create acceptance for intervention
  - ✓ Frame empowerment as a common goal and highlight benefits for men (financial, future business support from wives, etc.)
  - ✓ Address the topic of power and masculinity, offer role of men as powerful supporter of their wife's business
  - ✓ Reduce husband's potential fear of being emasculated

### Husband session 2 (during training)

- Involve husbands in the intervention and develop a shared understanding how to support the female business
  - ✓ Develop a shared work/family vision, i.e. (1) reflecting on how men and women spend their time and identify ways that men and women can work together to support women's work outside the home, (2) discussing who does the household tasks and encourage a more equitable distribution of care work between men and women, (3) develop a plan how men and women can work as partners that benefit the entire family
  - ✓ Facilitate more equal decision making, i.e. (1) identify inequalities in ownership of assets and decision-making, (2) decide priority areas for improving the gender relations and inequalities to support women's work outside the home, (3) identify immediate and long-term commitments by couples relating to a more equitable division of labor, distribution and use of benefits, ownership of assets and participatory decision-making, to increase benefits for the entire family

### Husband session 3 (post-training)

- Create acceptance for strategies women have derived from training
- Discuss ways to support these strategies
- Discuss role conflicts and find common solutions

# Bottom up intervention: coaching

Overall goal and approach: Does coaching facilitate the maintenance of social gender role training effects?

- Sustain training effects of the SGR training
- Follow up on action plans that women have developed during the training

Coaching structure

- Four coaching follow up sessions, one-on-one coaching



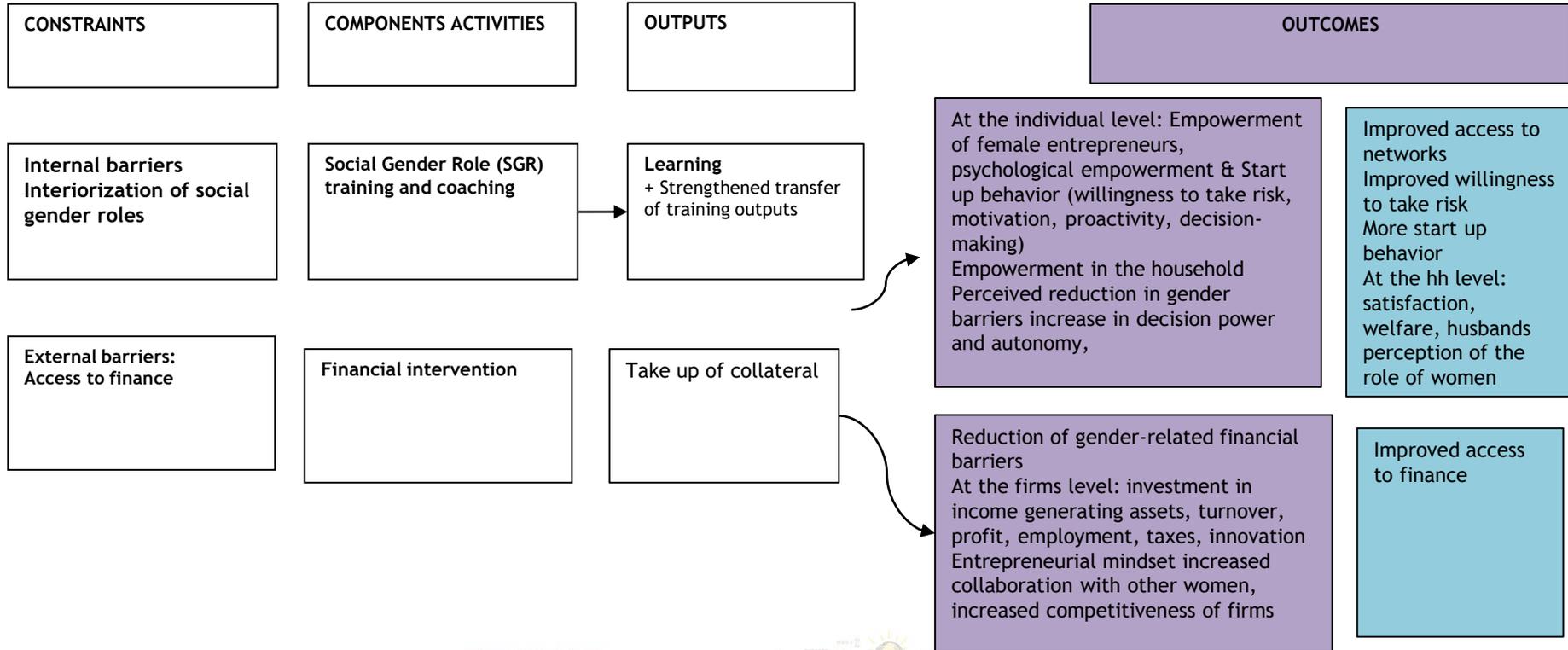
# Top Down Intervention: Financial intervention

Targeted access to finance solutions can help Women led SMEs grow

- Pilot asset-based lending product that is based on movable collaterals (that are also likely owned by women)
- This include: machinery, cars, equipment
- This will be offered to the female entrepreneurs

When presenting, just highlight key ideas, no need to go through all

# Theory of Change



## Impact Evaluation Questions

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What is the impact of reducing internal barriers (Interiorized social gender norms that shape behaviors) created by gender stereotypes on the performance of female owned firms?

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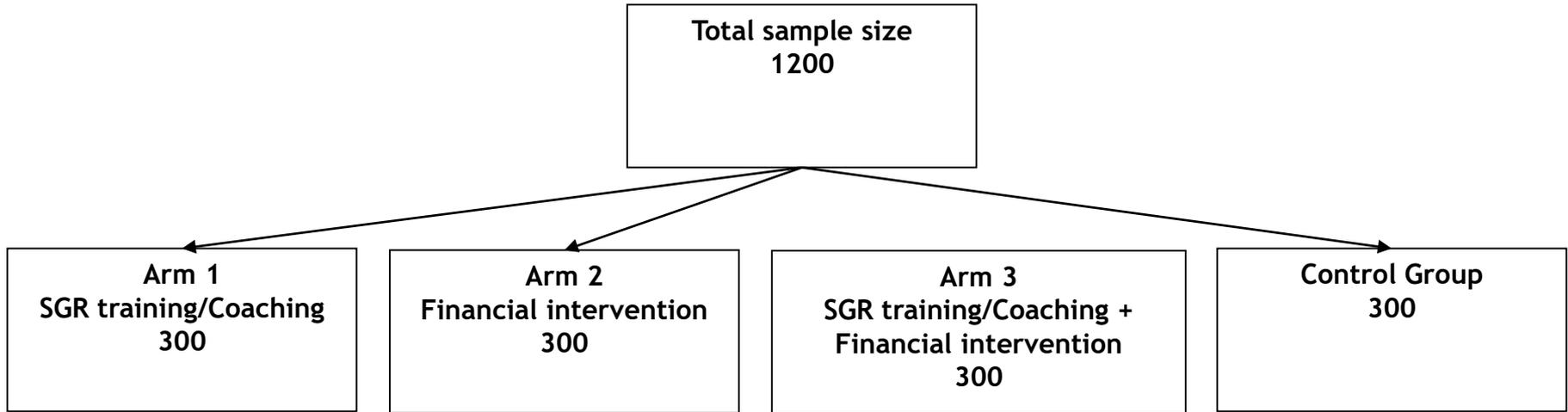
What is the impact of reducing external barriers (reduced access to finance) created by gender stereotypes on the performance of female owned firms?

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What is the impact of reducing both internal and external barriers created by gender stereotypes on the performance of female owned firms?

# Methodology

- Collaborate with incubators, women's networks across the main cities in Mozambique to establish the sample frame
- Target group: early stage female entrepreneurs and women led-SMEs
- Data collection plans: surveys





# Challenges

## **Challenge 1: Recruiting sample**

Reasons: Female entrepreneurs with start up intentions might be difficult to find  
Ideas: Collaborate with incubators and women's network

## **Challenge 2: Take up**

Reasons: Female entrepreneurs might be too busy to attend the training due to their household and business responsibilities

Reasons: Female might not have movable assets  
Ideas: Adapt schedule to make times as convenient as possible, explain value of training properly, call participants if they do not show up for the training, commit husbands to support their wives  
Ideas: Diagnostic suggests that this shouldn't be a problem

## **Challenge 3: Sensitivity of trainers regarding gender roles and stereotypes**

Reasons: Training might interfere with their own beliefs regarding gender roles, this might reduce the impact of the SGR training  
Ideas: Pay attention to trainer beliefs in recruiting process

## **Challenge 4: Spillovers**

Reasons: may be spillovers between treatment and control groups  
Ideas: to explicitly consider in the assignment of the treatment

# Timeline and Outputs



- Methodology
  - Cleaned dataset
  - Data analysis
  - Client workshop
- Monitoring reports
  - Lessons note
- Cleaned dataset
  - Data analysis
  - Client workshop
  - Technical paper
  - Policy note
- Cleaned dataset
  - Data analysis
- Client workshop
  - Technical paper
  - Policy note

# Team

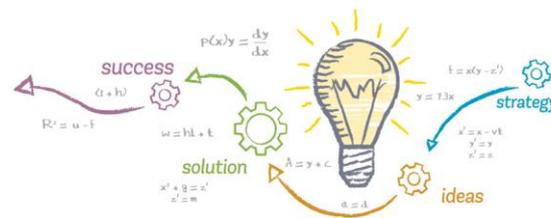
Wednesday  
(clinic 4)

## Impact Evaluation Team

- Impact evaluation TTL - Francisco Campos,
- Principal investigator(s) -
- Research analyst(s) -
- Field coordinator -

## Project Team

- Project TTL - Francisco Campos
- Specialist(s) - Federica Ricaldi
- Consultant(s) -
- Government counterpart 1 - Ivan Roberto Pereira Ernesto
- Government counterpart 2 - Ludgero Gemo



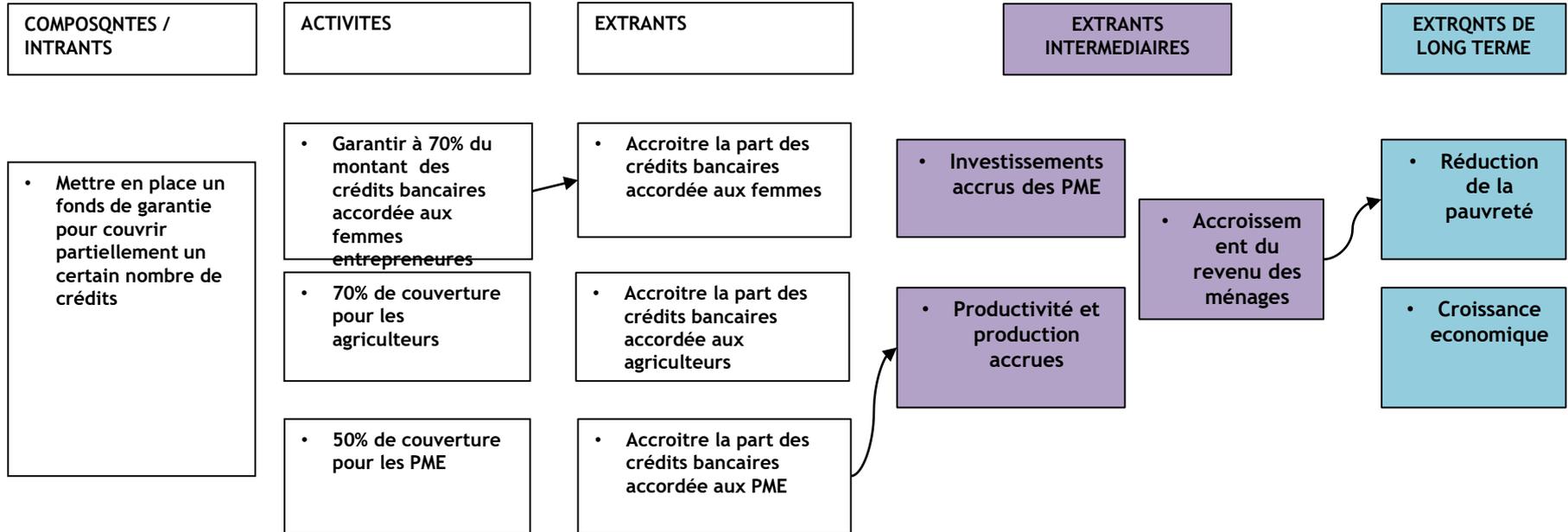
# Burkina Faso Partial Portfolio Guarantee Scheme

Design préliminaire d'évaluation d'impact  
12 Septembre 2019

# Interventions du projet

- **Objectif:** Accroître l'offre de crédit aux firmes marginalisées
  - **Problème:** La régulation prudentielle régionale de la banque centrale rend difficile la tâche des banques de prêter aux petites entreprises. En plus, les femmes et les agriculteurs ont peu de ressources pour garantir les prêts
  - **Agences d'implémentation du projet:** Trésor Public; SOFIGIB, Banques commerciales, certaines IMF
- **Caractéristiques:** La garantie est permanente; silencieuse et s'applique à toutes les banques qui décident d'adhérer à la convention avec la SOFIGIB
- **Cible:** Générer \$100 Millions en prêts (12 000 entrepreneurs dont 4 000 sont des PME de femmes)
  - 50% de garantie sur les prêts aux PME et 70% de couverture sur les prêts aux agriculteurs et aux femmes
- **Etendue:** National. La garantie est disponible pour toutes les banques intéressées.

# Theorie du Changement



# Impact Evaluation Question (1/2)

- **Question:**
  - Quel est l'impact de la garantie partielle de portefeuille sur le volume et la performance des crédits bancaires aux groupes marginalisés (femmes entrepreneurs, agriculteurs et PME)?
- **Indicateurs:**
  - Pour chaque segment: taux de remboursement des crédits, taux des créances en souffrance, valeur du crédit total, nombre de clients, temps pour accorder un crédit
- **Données:**
  - Les données proviendront des données administratives des banques, en utilisant la définition de segmentation standard à travers les banques

# Methodologie (1/2)

- Double difference:  
Comparer la croissance dans les segments couverts, à travers les banques avec les segments non couverts
- Collecter des données les 5 années avant et les 5 années après

Total sample size  
12 banques  
x  
10 ans  
x  
4-6 Segments  
=  
1,536 client segment  
quarters

Femmes  
N = 120  
70% de garantie de portefeuille

Agriculture  
N = 120  
70% de garantie de portefeuille

PME  
N = 120  
50% de garantie de portefeuille

Segments d'autres clients  
N = 120-360  
No guarantee

# Challenges (1/2)

- Harmonisation des segments
  - Les banques vont utiliser une définition commune pour chaque segment ( par exemple agriculteurs, femmes, PME). Il n’y a pas encore de distinction claire entre les entreprises de femmes et les PME de femmes
- Collecte de données bancaires
  - Les banques doivent reporter les données des prêts aux clients dans les différents segments, qui doivent être considérées confidentielles.
- Taille de l’échantillon
  - L’analyse doit requérir des données trimestrielles, étant donné le petit nombre de banques

# Calendrier et résultats



## • Question 1

- **Methodologie**
  - Signer des conventions avec les banques participantes
  - Collecter des données du baseline sur les segments
- Régulièrement collecter des données sur les segments
- Analyser la croissance relative des segments chaque année
- Régulièrement informer sur la performance des segments

- Client workshop
- Technical paper
- Policy note

# Team

## Impact Evaluation Team

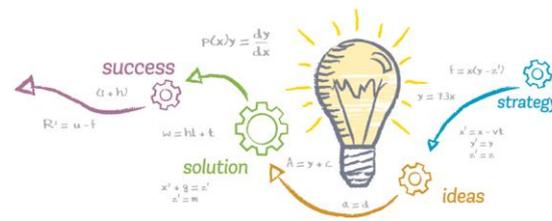
- Impact evaluation TTL - Andrew Brudevold-Newman
- Principal investigator(s) - Tristan Reed
- Research associate - Youssaou Koanda
- Field coordinator - TBC

## Project Team

- Project TTL - Maria Eileen Pagura, Tenin Dicko
- Government counterpart 1 - Aminata Ouedraogo
- Government counterpart 2 - Alex Wend Kuni Compaore

# FIRM UP PERFORMANCE

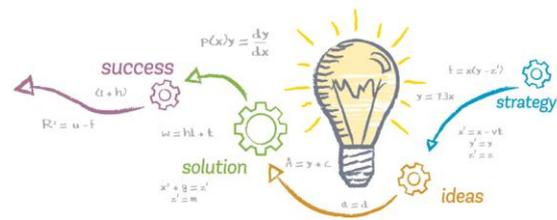
ATHENS, GREECE  
SEPTEMBER 9-12, 2019



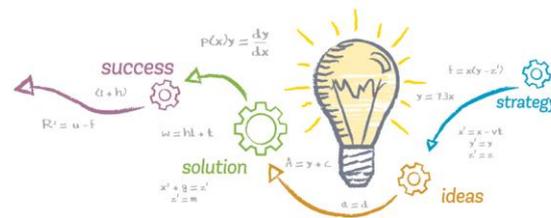
Thank you!

# FIRM UP PERFORMANCE

ATHENS, GREECE  
SEPTEMBER 9-12, 2019



# Discussions

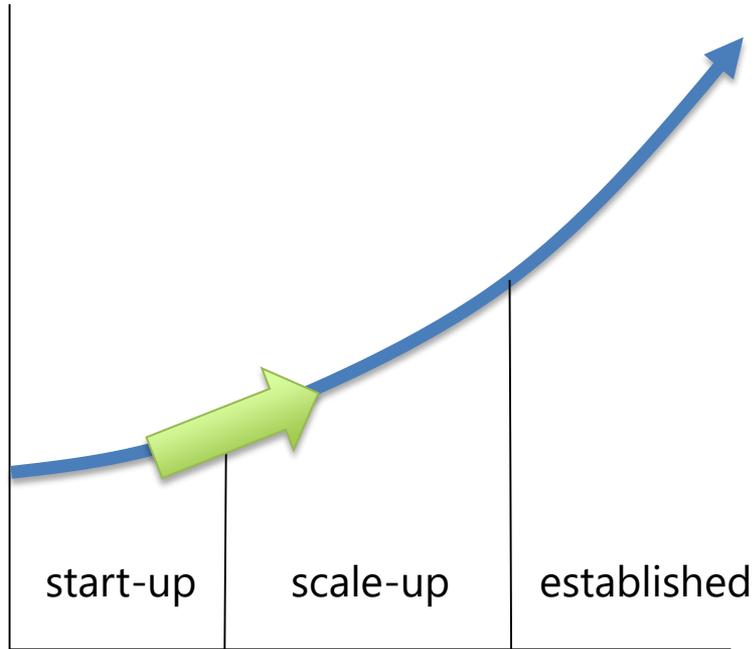


# Accelerating Entrepreneurship and SME Growth Project

## Ghana

Preliminary Impact Evaluation Design  
September 12<sup>th</sup> 2019

# The Challenge of Firms Scaling Up



**The challenge:** how to move from start-up to scale-up?

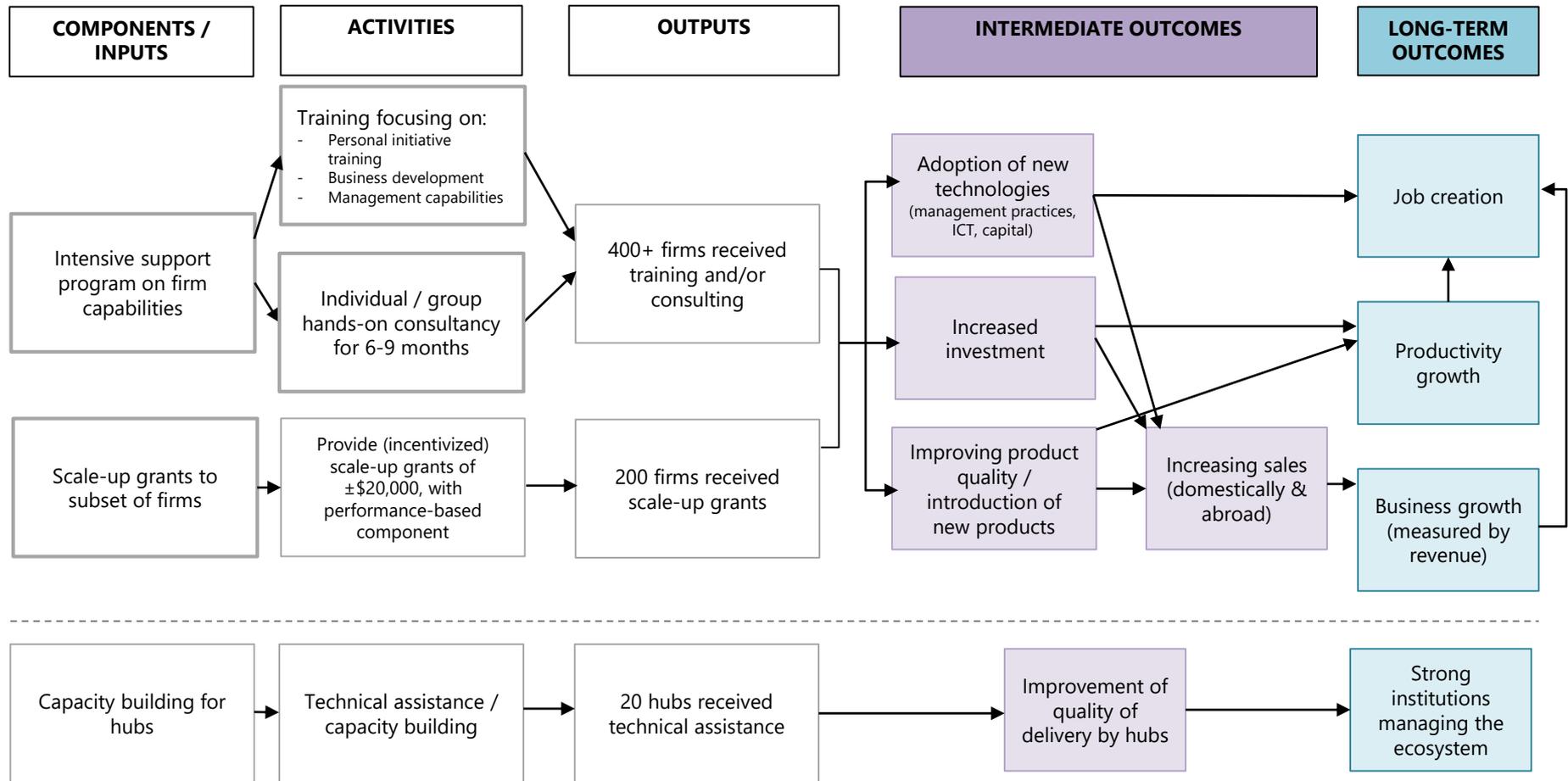
SMEs face **many barriers** to scaling up:

- Access to capital
- Managerial skills
- Linking to domestic and international markets (finding markets, product quality)

(SMEs: 6-99 workers)

# Interventions to be Evaluated

- **Objective:** Support job creation and productivity growth by SMEs
  - Strengthening the institutions managing the business ecosystem
  - Partners: NEIP, NBSSI
- **Scope:** Offer intensive technical assistance program (6- 9 month) to 400 SMEs, scale-up grants to 200 firms.
- **Target:** 400 SMEs, with high-growth potential
- **Eligibility:** SME firms, 6-99 employees
- **Reach:** national scope.



# Impact Evaluation Questions

- What is the impact of group consulting on firm performance?
- What is the impact of individual consulting on firm performance?
- What is the impact of a scale-up grant on firm performance?
  - Do returns vary by whether you received consulting and the type of consultancy?



# Design

Stage 1:  
Application

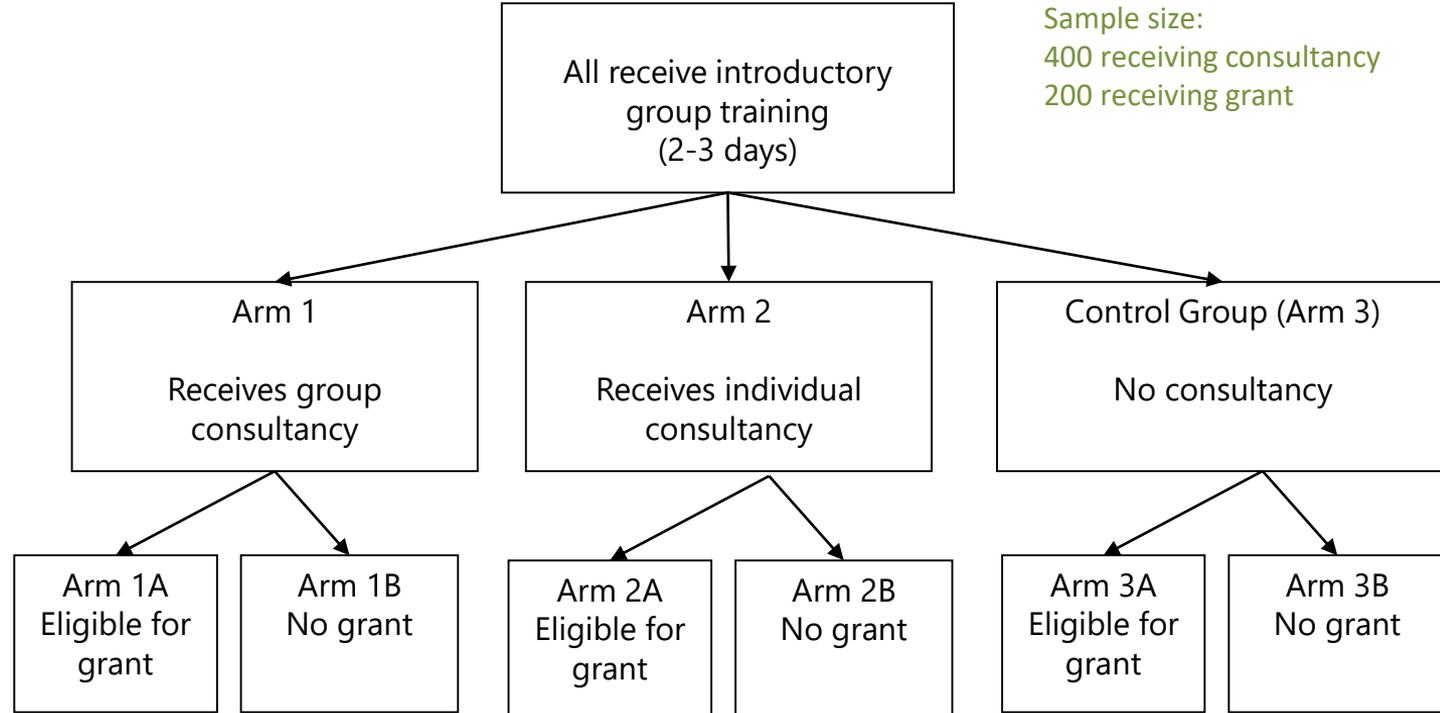
Selection

Stage 2:  
Introductory training

Selection

Stage 3:  
Consultancy

Stage 4:  
Scale-up grant



# Timeline and Outputs

## COHORT 1



- Methodology
- Cleaned dataset
- Data analysis
- Client workshop
- Monitoring reports
- Lessons note
- Cleaned dataset
- Data analysis
- Client workshop
- Technical paper
- Policy note
- Cleaned dataset
- Data analysis
- Client workshop
- Technical paper
- Policy note

## COHORT 2



# Workshop Team

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## Ghana

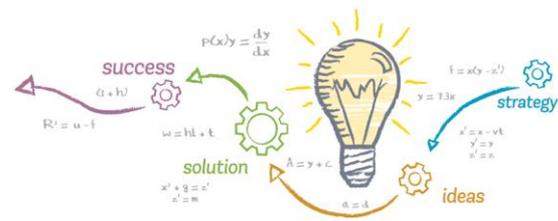
- **National Board for Small Scale Industries (NBSSI):** Ms. Kosi Antwiwaa Yankey, Ms. Habiba Sumani
- **National Entrepreneurship and Innovation Program (NEIP):** Mr. John Ampontuah Kumah, Mr. Franklin Owusu-Karikari

## WBG/External:

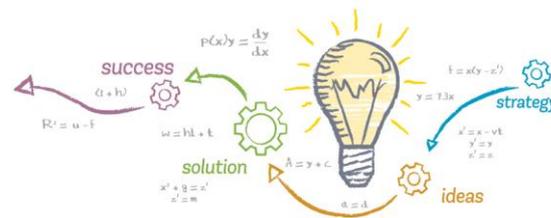
- World Bank Group: Michael Ehst, Ana Goicoechea, Elwyn Davies
- External researcher: Laura Boudreau (Columbia University)

# FIRM UP PERFORMANCE

ATHENS, GREECE  
SEPTEMBER 9-12, 2019



Thank you!



# Access to Finance and Business Support in Egypt

Preliminary Impact Evaluation Design  
September 12<sup>th</sup> 2019

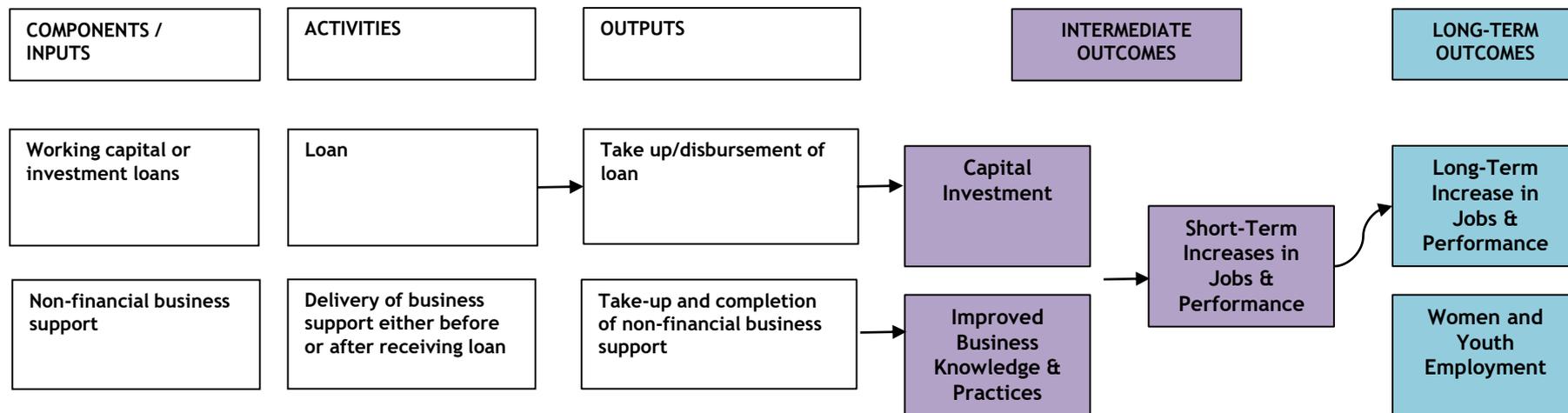
# Interventions to be Evaluated

Monday  
(Clinic 1)

- **Objective:** Net Job Creation, Improving Firm Performance, Empowering Women and Youth
  - Loans and business support services to micro and small enterprises
  - Micro, Small, and Medium Enterprise Development Agency (MSMEDA), Participating Financial Intermediaries
- **Scope:** Offer loans to micro and small enterprises (1,000-35,000 EGP for micro; 10,001 – 5M EGP for small). Non-financial business support (“How to start and improve your business,” marketing, consultation, short-term planning and goal-setting, connecting to peers/mentors).
- **Target:** Micro and small enterprises that apply for credit to partner financial intermediary and are on the margin of receiving credit; Hope to recruit as large a sample as possible (10,000?).
- **Eligibility:** 21 years old, living in project governorate, has no other job, finished/exempted from military duty, literate
- **Reach:** Will depend on the financial intermediary partner

# Theory of Change

Monday  
(Clinic 1)

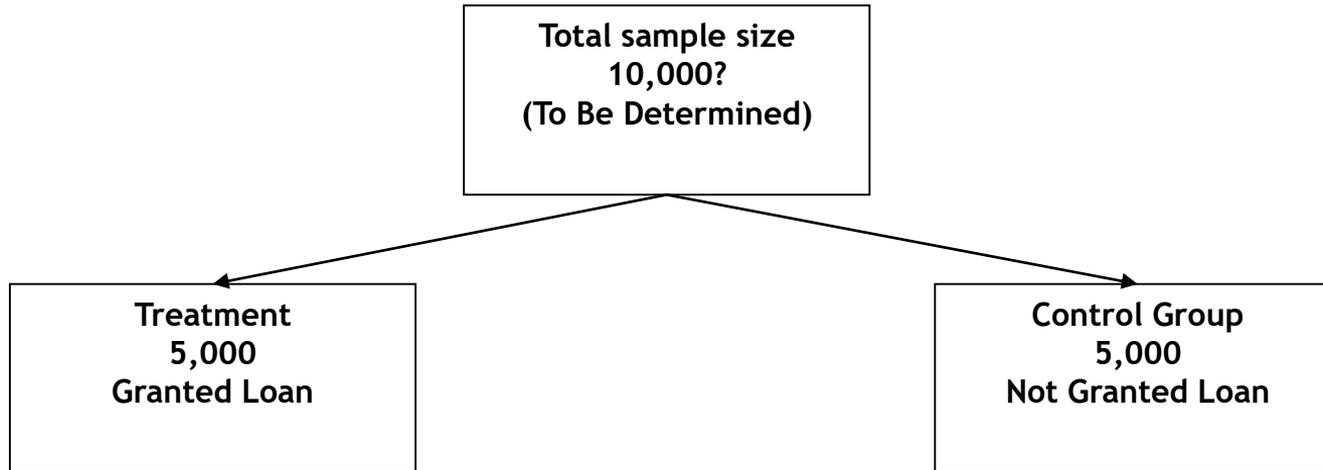


# Impact Evaluation Questions

- What is the effect of providing loans to micro and small enterprises on net job creation and on firm performance (profits and revenues)?
  - What is the relative effect of loans for working capital and loans for investment?
  - Which types of entrepreneurs should the government target to maximize the objectives of jobs and firm performance (by firm size, firm age, sector, female owner, youth owner).
- Does providing non-financial business support increase the returns from a loan?
  - Is it better to provide business support before or after providing the loan?
- Main indicators and data
  - Employment, Female Employment, Employment of Youth, Profits, Revenue, Firm Survival
  - We will do surveys to collect data; we may be able to get baseline data on firms from loan applications

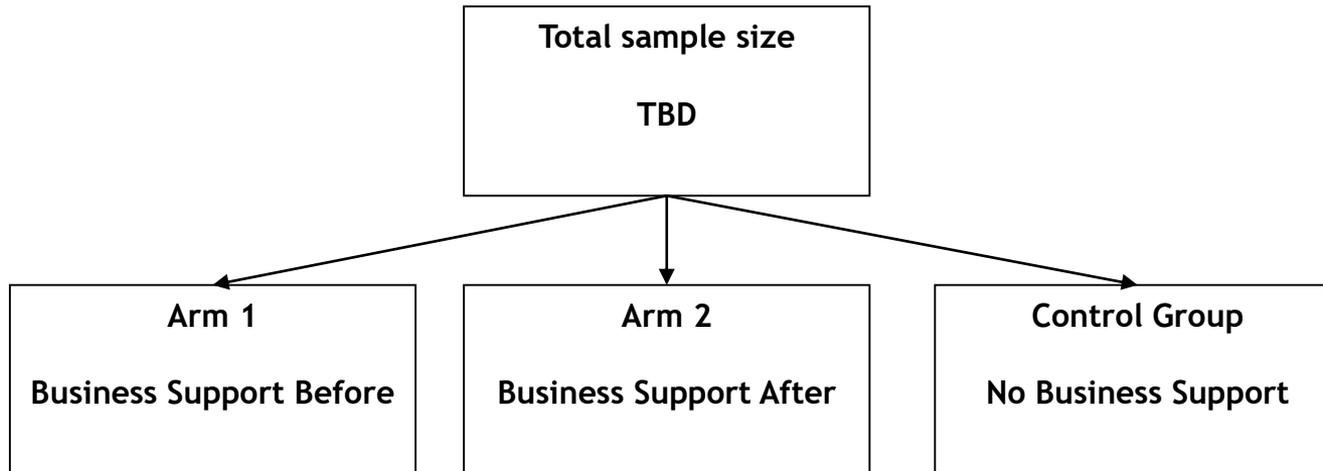
# Methodology I

- Randomized Controlled Trial (RCT), planning to collaborate with one or more MFIs or other institutions
- Randomize a subset of **marginal applicants** into treatment and control
- Randomize by group (female/male, youth/non-youth, industrial/non-industrial, firm size and age categories)
- Run experiment for working capital loans and for investment loans



# Methodology II

- Randomize some borrowers to receive business support services
- Can be provided before loan or after loan is received



# Challenges

Tuesday  
(clinic 3)

- We need to convince a partner(s) to collaborate with us on a randomization, and to provide us the information of the applicants so we can survey them
- Some of the control group may receive a loan from another institution
- There may be low take-up of business support services
- We need to ensure that the support services are of sufficient quality and relevance
- We need a large sample to have precise estimates across many different groups

# Timeline and Outputs

Wednesday  
(clinic 4)



- Methodology
- Cleaned dataset
- Data analysis
- Client workshop
- Monitoring reports
- Lessons note
- Cleaned dataset
- Data analysis
- Client workshop
- Cleaned dataset
- Data analysis
- Technical paper
- Policy note
- Client workshop
- Technical paper
- Policy note

# Team

Wednesday  
(clinic 4)

## Impact Evaluation Team

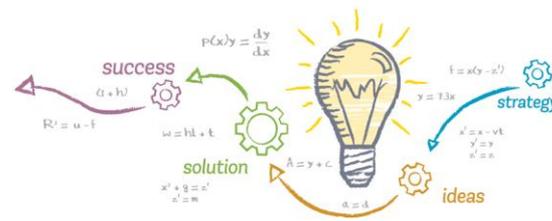
- Impact evaluation TTL - Nistha Sinha, Tasmia Rahman
- Principal investigator(s) - Julian C. Jamison, Jeremy Majerovitz, David Atkin
- Research analyst(s) - TBD
- Field coordinator - TBD

## Project Team

- Project TTL - Lucero Burga, Laila Abdelkader
- Specialist(s) - Hana Marei
- Consultant(s) - TBD
- Government counterpart 1 - Nevine Badr El-Din
- Government counterpart 2 - Mahmoud Abdel Halim

# FIRM UP PERFORMANCE

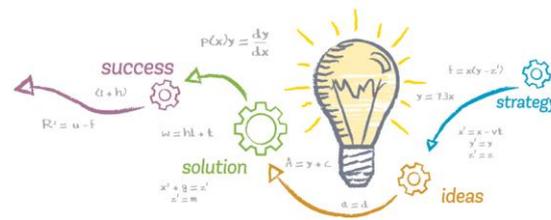
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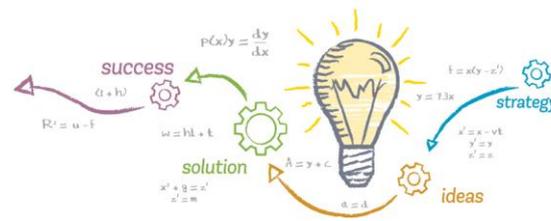
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# FIRM UP PERFORMANCE

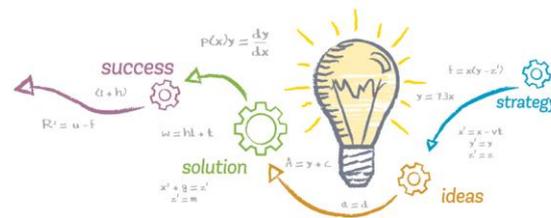
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# Discussions



# Coffee Break



# Overcoming digital advertising adoption barriers

Preliminary Impact Evaluation Design  
September 12<sup>th</sup> 2019

# Interventions to be Evaluated

- **Objective: Overcoming digital advertising adoption barriers**
  - Improve **SME's capacity** in using digital marketing tools.
  - Increase **the market share** for SME's by using digital marketing.
  - Improve the **quality standers** of the products.
  - Increase the **revenue** of the SMEs
  - Increase **women participation**.

Influence

Business owners, Services providers,	MEMEDA, MFIs, banks, private sector, businessmen associations, private sector, NGOs, Facebook, google, Jumia,
Competitors, consulting firms	Ministry of Agriculture, MoSS, CAPMAS, media,

Interest



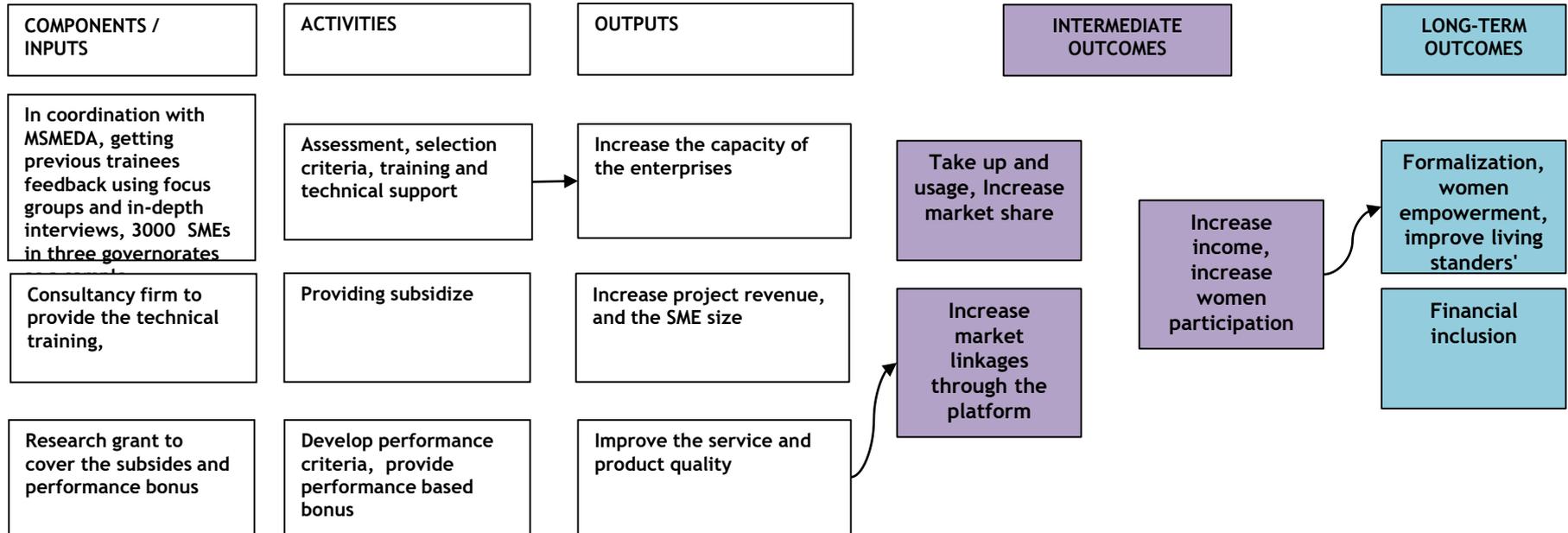


When presenting, just highlight key ideas, no need to go through all

# Theory of Change

Monday  
(Clinic 1)

- Develop the chain of effects from interventions to be evaluated to outcomes
- Discuss potential unintended effects and assumptions



# Impact Evaluation Questions

- **What is the impact of digital marketing on improving business outcomes (income, profitability)?.**
- **Specific question**
  - **What is the most cost effective way for adoption of digital marketing by firms.**
  - **What is the impact of providing access to digital marketing tools on improving SMEs capabilities (innovation, product variety, quality) and business outcome revenue).**
  - **What is the impact of subsidizing social media Ads on SME's capabilities and revenue.**
  - **What is the impact of providing performance based bonus for SME on their capabilities and revenue.**
- **Main indicators and data**

## **Take-up:**

- 1- # of SME's have Facebook page.
- 2- # of times the SME's owner use the Facebook page.

## **Intermediate impact**

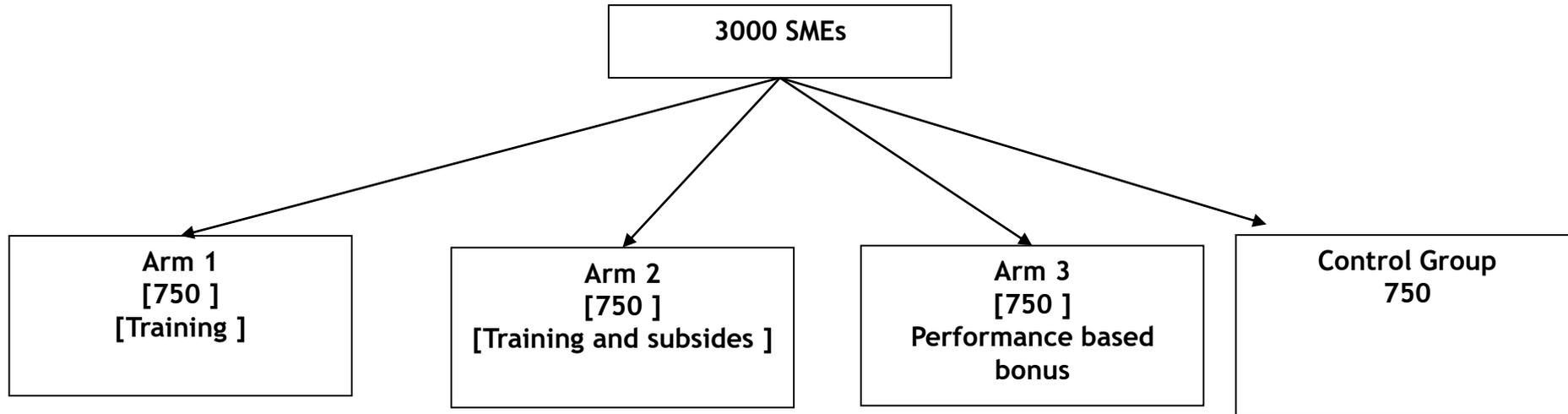
- 1- # of new customers SMEs got after using the digital marketing tools.
- 2- # feedbacks they are getting from customers.
- 3- How much the SMEs market expanded.

## **Long term:**

- 1- % of increase in the SME's capabilities ( innovation, product variety, quality) and business outcome revenue
- 2- Number of SMEs got registered in the formal sector.
- 3- % of growth in business size.

# Methodology

- We will get our sample out of MSMEDA database.
- Data collection plans (surveys or admin data)



# Challenges

Tuesday  
(clinic 3)

- Discuss potential challenges/risks and how to tackle/mitigate them
- Four common examples:
  - Take up
    - There is a chance to have a low take up.
  - Contamination of control group
    - One risk if there is a transfer information between the different groups which we lead to underestimating the impact.
  - Implementation failures
    - The quality of the training and technical support is crucial.
  - Measuring spillovers
    - We will be asking the different groups if they interacted or had an communication from other people who are working in the same industry.

# Timeline and Outputs

Wednesday  
(clinic 4)



- Methodology
- Pilot beforehand
- Initial learning
- Cleaned dataset
- Data analysis
- Client workshop
- Monitoring reports
- Lessons note
- Cleaned dataset
- Data analysis
- Client workshop
- Insights
- Cleaned dataset
- Data analysis
- Client workshop
- Technical paper
- Policy note
- Client workshop
- Technical paper
- Dissemination
- Policy note

# Team

Wednesday  
(clinic 4)

## Impact Evaluation Team

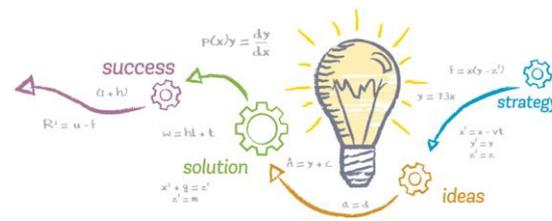
- Impact evaluation TTL - Aminur Rahman
- Principal investigator(s) - David Mckenzie, and Adam Osman
- Research analyst(s) - to be hired

## Project Team

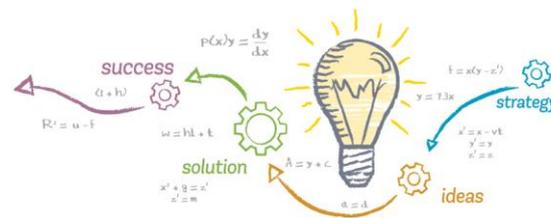
- Project TTL - to be hired
- Specialist(s) - to be hired
- Consultant(s) - to be hired
- Government counterpart 1 - MSMEDA

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Thank you!



# We-Commerce?

E-Commerce Training and Subsidies in MENA

Preliminary Impact Evaluation Design  
September 12<sup>th</sup> 2019

# Interventions to be Evaluated

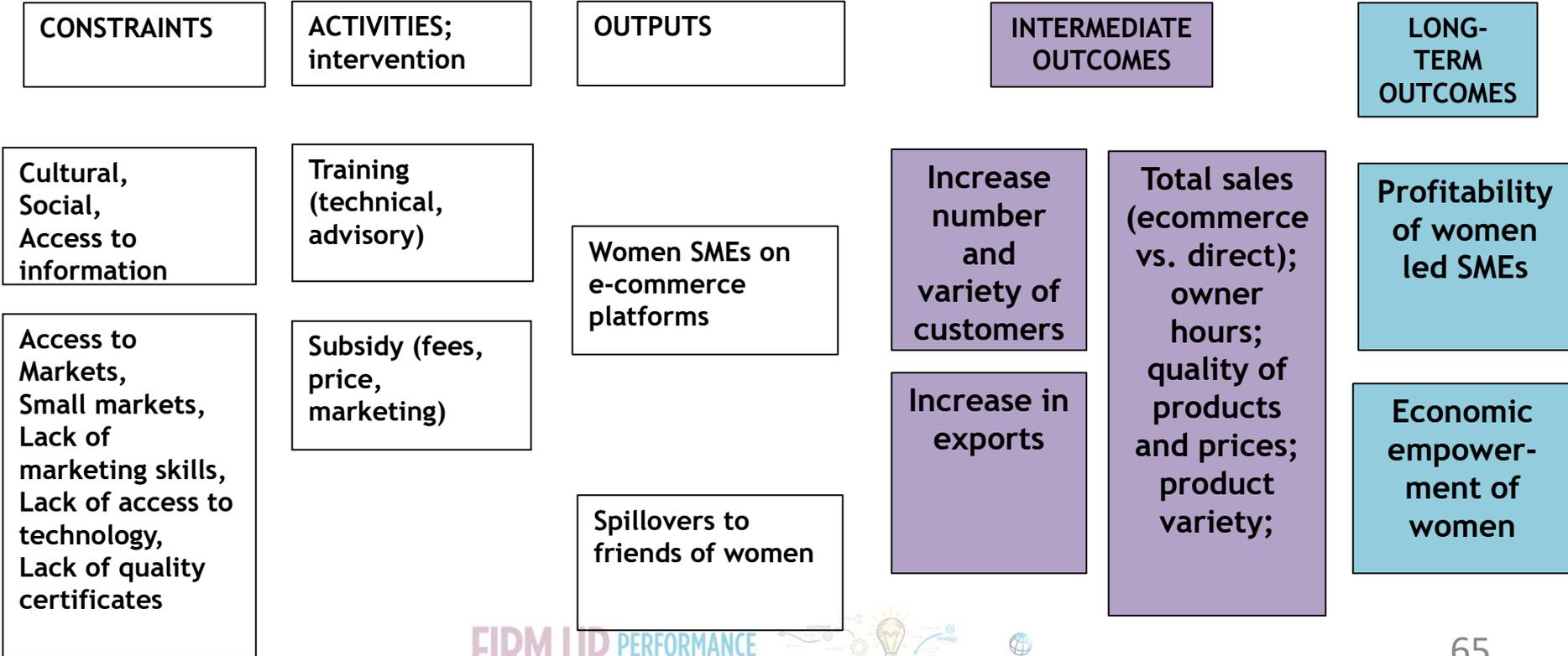
Monday  
(Clinic 1)

- **Objective:** Increased profitability of female-owned enterprises (women economic empowerment).
- **Scope:** Training and fee subsidies for e-commerce  
**Target:** Micro and small female-owned businesses producing tradable products.
- **Eligibility:** years of operations
- **Reach:** national
- **Responsible Agencies:** IDAL and CEPEX

When presenting, just highlight key ideas, no need to go through all

# Theory of Change

Monday  
(Clinic 1)



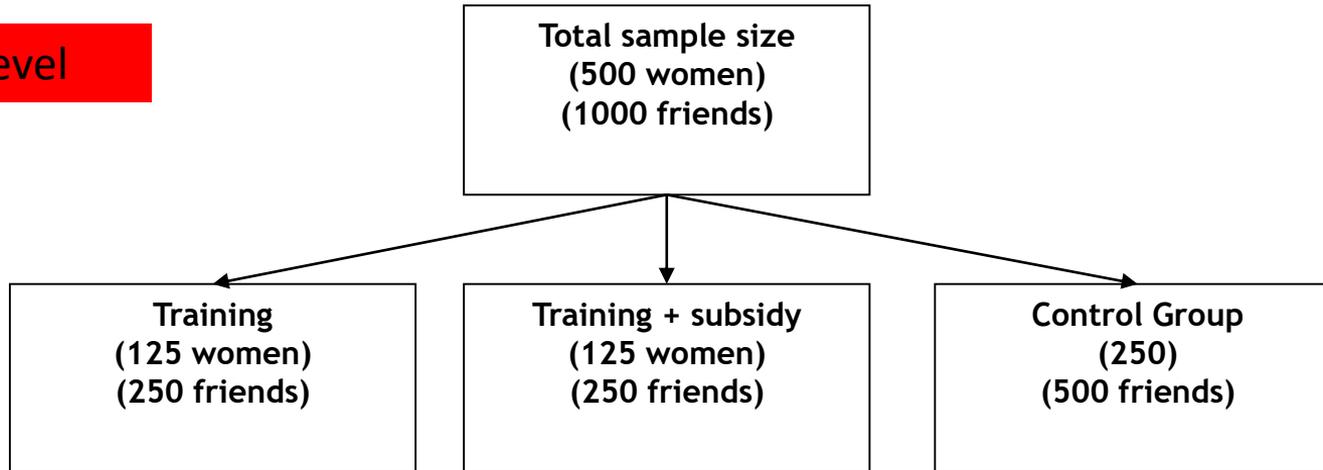
# Impact Evaluation Questions

- Main research questions
  1. What is the best way to encourage e-commerce platform usage (training, training + subsidies)?
  2. How does e-commerce platforms impact the profitability of female owned-enterprises and the empowerment of female owners?
    - Do these impacts spill over to peers?
  3. How does the impact of e-commerce platforms vary by firm and owner characteristics?
- Main indicators
  1. Sign-up; hours on the platform; visibility (clicks);
  2. Value of exports; Profits; sales (ecommerce vs. direct); owner hours; quality of products and prices; product variety; female empowerment measures
  3. Baseline characteristics of firm and owner

# Methodology

- **Sample Recruitment:**
  - For women: Business associations, chamber of commerce, NGOs...information sessions (for businesses that are opened for more than 1 year)
  - for Friends: ask women for 2 friends with same skillset-one doesn't have business and the other has a business bigger than her business
- **Data collection plans:** multiple round of surveys (baseline + follow-ups) +potential admin data from e-commerce websites

At country level



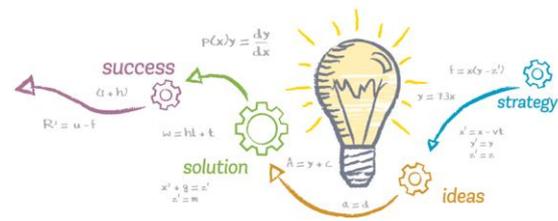
# Challenges

Tuesday  
(clinic 3)

- Possible barriers: customs, shipping; lack of demand in destination markets
- Recruitment: finding a sample of women who will respond to this type of interventions
- Take up
  - Attending the training regularly and **e-commerce usage**
  - sustained interaction on the platform
- **Mitigation: pilot to resolve those challenges**

# FIRM UP PERFORMANCE

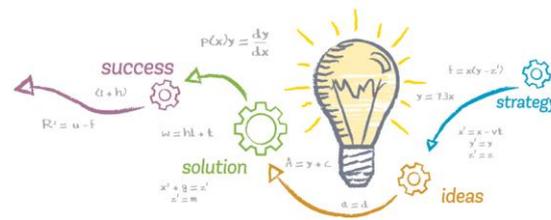
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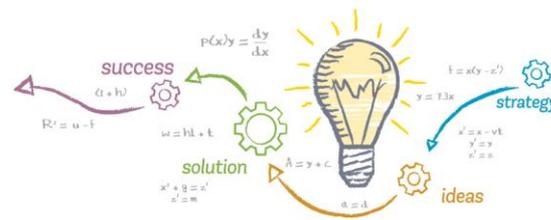
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# Discussions



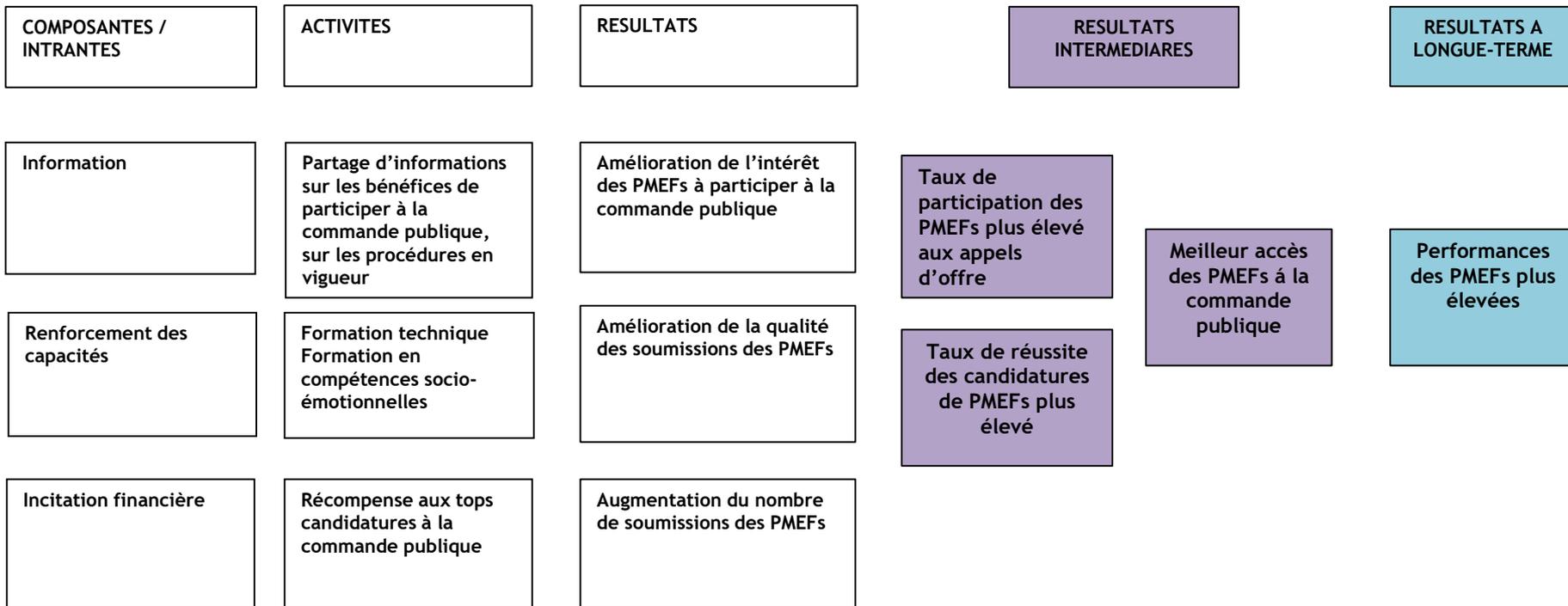
# Connecting National Procurement Needs with Women-Owned SMEs / Connexion des besoins nationaux en matière d'approvisionnement avec les PME/PMEs au Sénégal

Preliminary Impact Evaluation Design  
September 12<sup>th</sup> 2019

# Interventions à évaluer

- **Objectif:** faciliter l'accès des PMEFS à la commande publique
  - Composantes pertinentes : Partage d'informations, renforcement de capacités et incitation financière
  - Agences impliquées : ARMP, ONUFemmes (partenaire d'exécution), ADEPME, Associations de femmes, Ministère du Genre...
- **Etendue:** Information, formation, finance
- **Cible:** PMEFS formalisées
- **Eligibilité:** entreprises dont le chiffre d'affaires < 2Milliards hors taxes et > XX; Dirigeant est femme / propriété appartient à la femme / représentation dans l'instance de direction, Manifestation d'intérêt, Exclusion des PMEFS ayant remporté au moins un appel d'offre
- **Portée:** Programme national

# Théorie du changement



# Questions d'évaluation d'impact

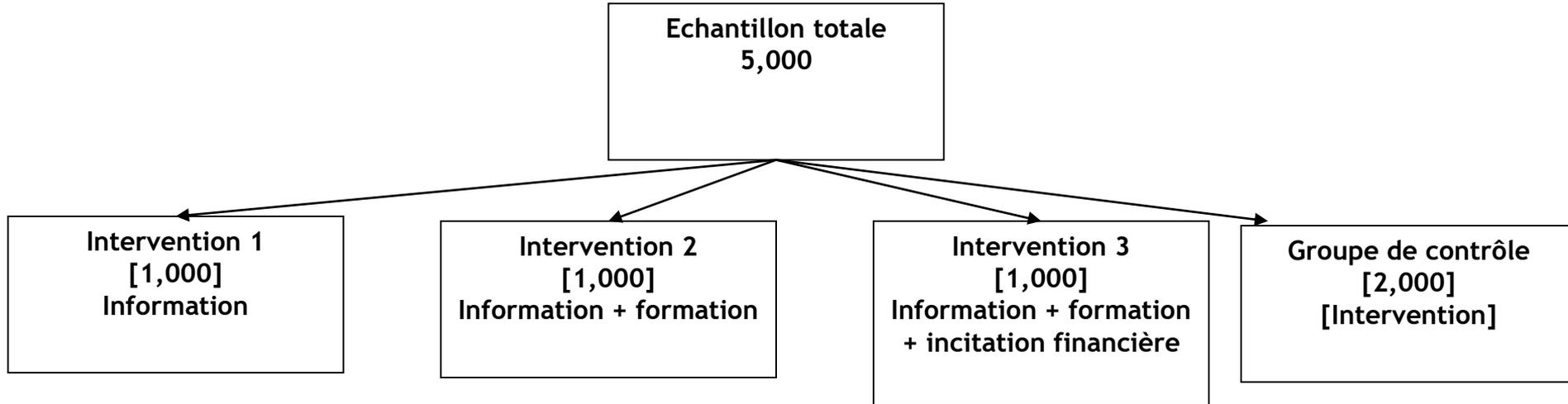
- Quel est l'impact du partage d'informations sur la participation à la commande publique par les PMEFS ? (intervention 1)
  - Information sur les bénéfices de participer à la commande publique (chiffre d'affaires)
  - Information sur l'absence de discrimination envers les PMEFS
- Quel est l'impact de l'incitation financière sur la participation à la commande publique et sur le taux de réussite ? (intervention 2)
- Quel est l'impact de formations en compétences techniques sur le taux de réussite ? (intervention 3)
  - Formation en personne
  - Formation e-learning
  - Liste des spécialistes pour préparer les dossiers

Indicateurs: Améliorer :

- Connaissances des procédures
- Nombre de partenariats formés
- Taux de participation des PMEFS plus élevé aux appels d'offre
- Taux de réussite à la commande publique
- Performance Chiffre d'affaires, nombre d'employés, etc.

Sources de données: Données d'enquête, données administratives (ARMP, Chambre de commerce de Dakar, DGID)

# Methodologie



# Défis

- Echantillon : pas assez de PMEFS éligibles donc taille d'échantillon pas suffisante
- L'adoption : Peu d'engagement / de participation
  - Atténuer : contrôler les PMEFS (caractéristiques facilement non-observables) avec des formulaires
- Echec dans la mise en œuvre : Difficulté à motiver les participants à postuler après la formation (ex. les convaincre des bénéfices escomptés)
  - Atténuer : Engager les bénéficiaires pour les convaincre des bénéfices escomptés

# Calendrier et résultats



- Methodology
  - Cleaned dataset
  - Data analysis
  - Client workshop
- Monitoring reports
  - Lessons note
- Cleaned dataset
  - Data analysis
  - Client workshop
  - Technical paper
  - Policy note
- Cleaned dataset
  - Data analysis
- Client workshop
  - Technical paper
  - Policy note

# L'équipe

## Impact Evaluation Team

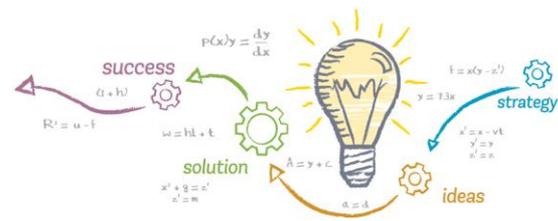
- Impact evaluation TTL - Clara Delavallade
- Principal investigator(s) -
- Research analyst(s) -
- Field coordinator -

## Project Team

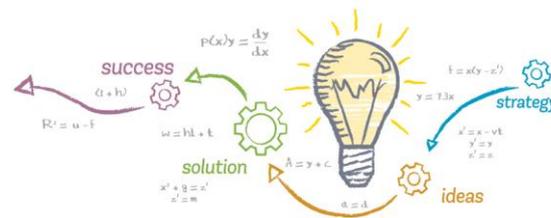
- Project TTLs - Farah Dib and Sophia Muradyan
- Specialist(s) - Mountaga Ndiaye
- Consultant(s) - Niamh O'Sullivan
- Government counterpart 1 - Dr. Cheikhna Hamallah Ndiaye
- Government counterpart 2 - Serigne Mabèye Fall

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Thank you!



# Stimulating Private Transportation Services Market to Improve Agricultural Market Access for Women Smallholders in Cote d'Ivoire

Preliminary Impact Evaluation Design  
September 12<sup>th</sup> 2019

# Interventions to be Evaluated

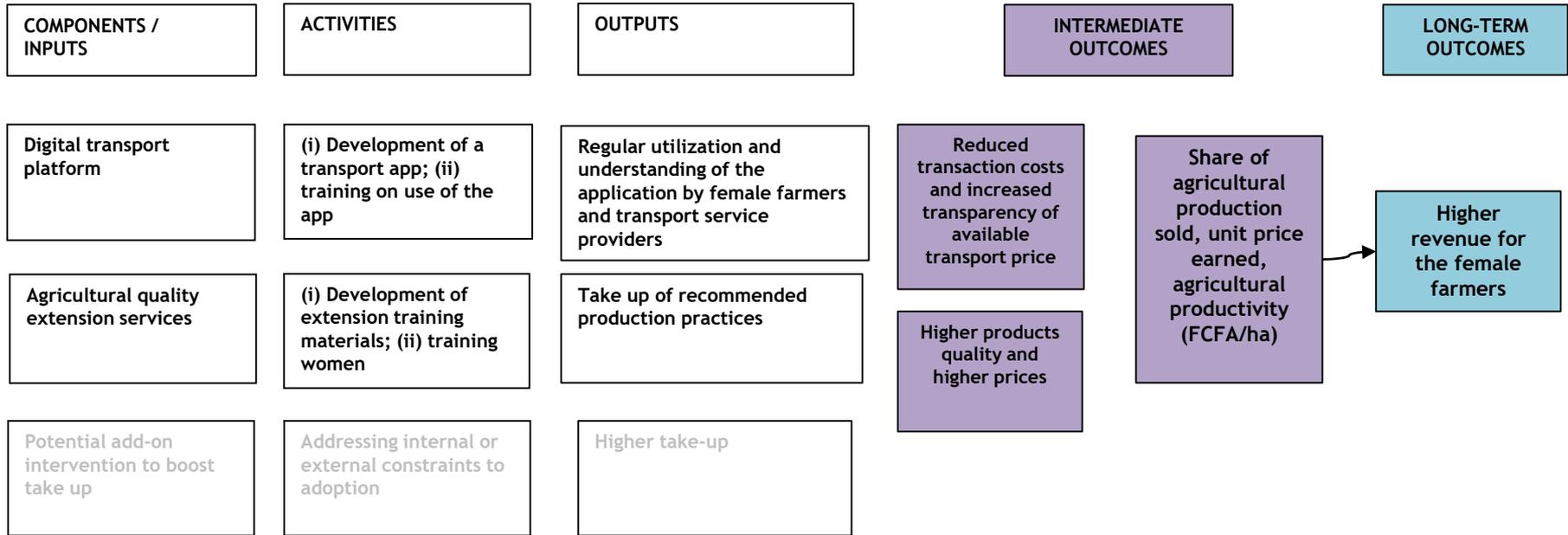
Monday  
(Clinic 1)

- **Objective:** Address constraints to agricultural market participation by smallholder women:
  - Stakeholder mapping + data identified transport and low quality as key constraints
  - Intervention will link women smallholders to markets via a digital platform providing access to transportation services and extension services
  - We-Fi project tied to PIDUCAS project
- **Target:** About 2000 women smallholders in the Bouake and San Pedro region will receive the intervention
- **Eligibility:** Smallholder female farmers (land management requirement TBD after pilot)
- **Reach:** Female farmers fulfilling eligibility within Gbeke and San Pedro regions

When presenting, just highlight key ideas, no need to go through all

# Theory of Change

Monday  
(Clinic 1)

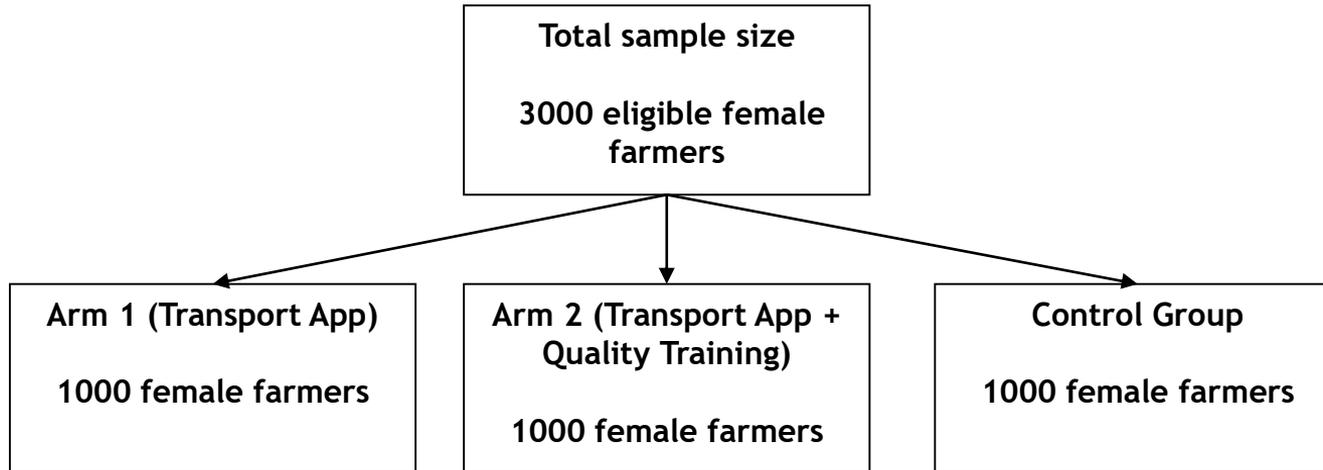


# Impact Evaluation Questions

- What is the impact of transport service coordination on female smallholders' market participation and agricultural revenue?
  - To what extent does take-up of this transport service coordination application depend on digital literacy, entrepreneurial mindset, intra-household bargaining power, domestic workload and access to secure/private savings vehicles?
- What is the additional impact of extension services aiming to increase product quality discernment among female farmers?
- What are the relative medium-term impacts of easing both constraints on crop choice and agricultural productivity (FCFA/ha)?
- Main indicators and data
  - App data: Frequency of app interactions; transportation cost incurred by eligible female farmers; sales location(s)
  - Household survey data: take-up determinants; overall sales location(s); share of production sold; unit price per crop; productivity (FCFA/ha); income earned by female farmer

# Methodology

Participants will be recruited via survey listing at baseline following eligibility criteria



# Challenges

Tuesday  
(clinic 3)

- Take up
  - Take up of the app by service providers due to lack of understanding of function and benefits of the app or lack of smartphone
  - Take up by the female farmers due to lack of understanding of function and benefit of the app
  - Political economy – need to communicate app to cooperatives as a complement, not competitor
  - Mitigation measures: training and sensitization of users (one-on-one and group); hotline; booking agent for female farmers lacking smartphones
- Contamination of control group
  - Not everyone will have access to app (a unique code will be generated for treatment group)
  - Possible mitigation: geographical and social network clusters
- Implementation failures
  - App developer fails to develop the technology
  - Glitches with the app/technology
  - Failure of app to reach aggregation
- Measuring spillovers
  - Dependent on statistical power, may use saturation cluster design

→ We will pilot the interventions iteratively prior to launch

# Timeline and Outputs

Wednesday  
(clinic 4)



- Methodology
  - Cleaned dataset
  - Data analysis
  - Client workshop
- Monitoring reports
  - Lessons note
- Cleaned dataset
  - Data analysis
  - Client workshop
  - Technical paper
  - Policy note
- Cleaned dataset
  - Data analysis
- Client workshop
  - Technical paper
  - Policy note

# Team

Wednesday  
(clinic 4)

## Impact Evaluation Team

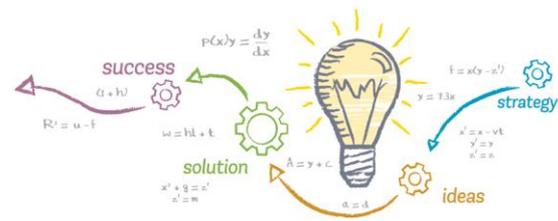
- Impact evaluation TTL Guignonan Serge Adjognon
- Co-TTL Aletheia Donald
- Principal investigator(s) Guignonan Serge Adjognon, Aletheia Donald, {Academic Co-author}
- Research analyst(s) TBD
- Field coordinator TBD

## Project Team

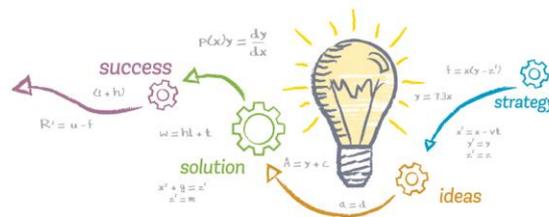
- Project TTL Maria Kim
- Specialist(s) Anita Okemini
- Consultant(s) TBD
- Government counterpart 1 Dro Gabriel Zogbe
- Government counterpart 2 Nangalourou Seydou Tuo

# FIRM UP PERFORMANCE

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SEPTEMBER 9-12, 2019



Thank you!



# Last Mile Market-Access Agriculture Program -

## SAIP project in Rwanda

Preliminary Impact Evaluation Design

September 12<sup>th</sup> 2019

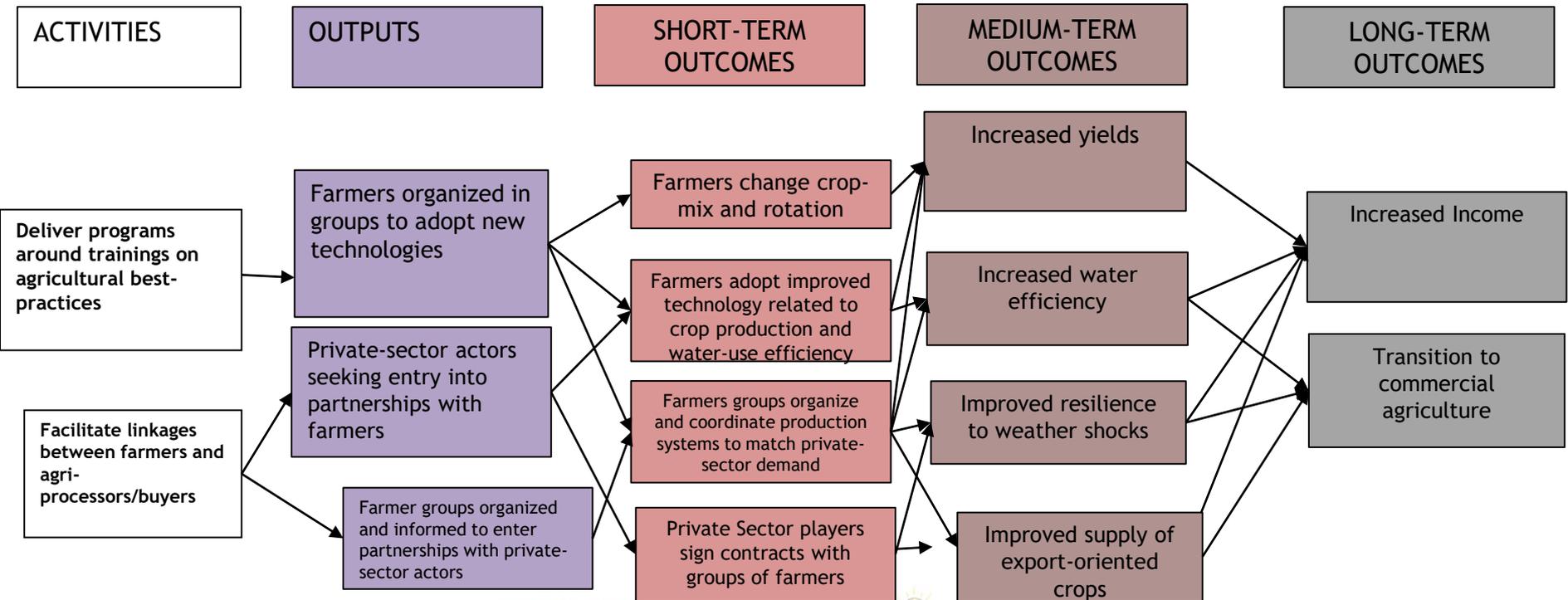
# Motivation

- 5 years of experiments and theory shows that take up of irrigation increases annual cash profits by 70% in Rwanda
- Despite this, irrigation take up has been low and not increasing over time (30%)
  - [Kondylis et al. 2019](#) shows that eliminating the binding labor constraint can increase adoption of irrigation by 20%
- Goal of ongoing and upcoming work is to find ways to reduce this constraint through increased productivity
  - Adoption of complementary technologies
  - Adoption of higher-value crops

# Interventions to be Evaluated

- ❑ **Objective:** SAIP is to increase agricultural productivity, market access, and food security of the targeted beneficiaries in project area
  - **Relevant components:** Irrigation, Agriculture Productivity, and Market Access
  - **Agencies involved:** Rwanda Agriculture and Animal Resources Development Board (RAB), Ministry of Agriculture and Animal Resources (MINAGRI)
- ❑ **Scope:**
  - **Capacity building:** high-productivity production processes, farming as business
  - **Information:** facilitate dialogue between farmers' groups and buyers/processors
- ❑ **Target:** Small holder farmers' groups
- ❑ **Eligibility:** Farmers in irrigated schemes
- ❑ **Reach:** 3 project sites

# Theory of Change



# Impact Evaluation Questions

- Now: Does 1) trainings on take-up of new complementary technologies and 2) improved access to established buyers improve farm profitability?
  - How does providing information about established buyers impact agricultural productivity and revenues from sales?
  - How does providing trainings on agricultural best-practices impact agricultural productivity and revenues from sales?
  - Are there added benefits of providing training together with market information?
- Future: what is the optimal contract structure with buyers?

# Main indicators and data

- Key indicators:
  - Gross and Net agricultural yield (harvests value)
  - On-farm profits (net of input and labor expenses)
  - Agricultural revenues (sales value) in each targeted value chain
  - Crop choice
  - Adoption of efficiency-generating irrigation systems
  - Adoption of output market contracts
- A comprehensive baseline and follow up surveys will be conducted to collect all the information

# Methodology

Farmer groups will be identified in all the districts and randomly assigned to each treatment arm

	No trainings on agriculture practices	Trainings on agricultural practices
No information about buyers	Control (75 farmer groups)	T1 (50 farmer groups)
Market information about buyers	T2 (50 farmer groups)	T3 (50 farmer groups)

# Challenges

- Measuring spillovers
  - Saturating individual-level encouragement/handholding within treated farmer groups
- Contamination of control group
  - Accounting for location of farmer groups in design and randomization
- Take up
  - Paying close attention to attendance and take-up throughout intervention planning and delivery phases

# Timeline and Outputs



- Methodology
  - Cleaned dataset
  - Data analysis
  - Client workshop
- Monitoring reports
  - Lessons note
- Cleaned dataset
  - Data analysis
  - Client workshop
  - Technical paper
  - Policy note
- Client workshop
  - Technical paper
  - Policy note

# Team

## Impact Evaluation Team

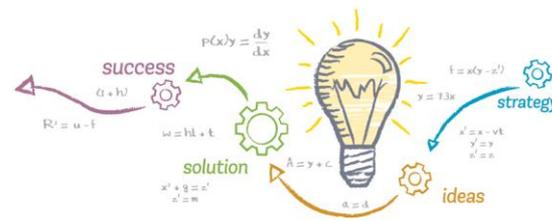
- Impact evaluation TTL - John Loeser, Saahil Karpe
- Principal investigator(s) - Florence Kondylis, Jeremy Magruder
- Co-Principal Investigator - Daniel Agness
- Research analyst(s) - Roshni Khincha
- Field coordinator - Guillaume Gatera

## Project Team

- Project TTL - Winston Dawes
- Specialist(s) - Esdras Byiringiro
- Government counterpart 1 - Jean-Marie Vianney Kagenza
- Government counterpart 2 - Jean Hitimana

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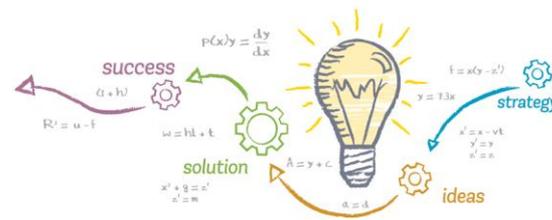
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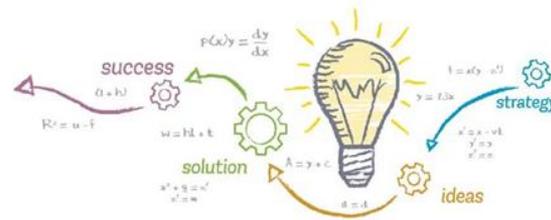
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# Discussions



# Targeted Grants and Business Linkages to Promote Growth of Standalone Solar Businesses in West Africa and the Sahel

Preliminary Impact Evaluation Design  
September 12<sup>th</sup> 2019

# Interventions to be Evaluated

- **Project:** Regional Off-Grid Electrification Project (ROGEP)
- **Objective:**

Increase electricity access of households and businesses using modern stand-alone solar systems through a harmonized regional approach

  - Component 1: **Developing a Regional Market**, being implemented by the ECOWAS Center for Renewable Energy and Energy Efficiency (ECREEE)
  - Component 2: **Creating Access to Finance for Standalone Solar System Businesses**, being implemented by West African Development Bank (BOAD)
- **Scope:**

The project will provide business training to eligible start-up (Stage 1) firms to improve their operational capacities and remove information barriers to the stand-alone solar systems market.

  - **Intervention 1:** Cash grants (up to US\$25,000) will be offered to start-up (Stage 1) firms to support their entry into the sector .
  - **Intervention 2:** Business-to-business sessions will be organized for Stage 1 larger (Stage 3) firms to establish partnerships or “linkages”.

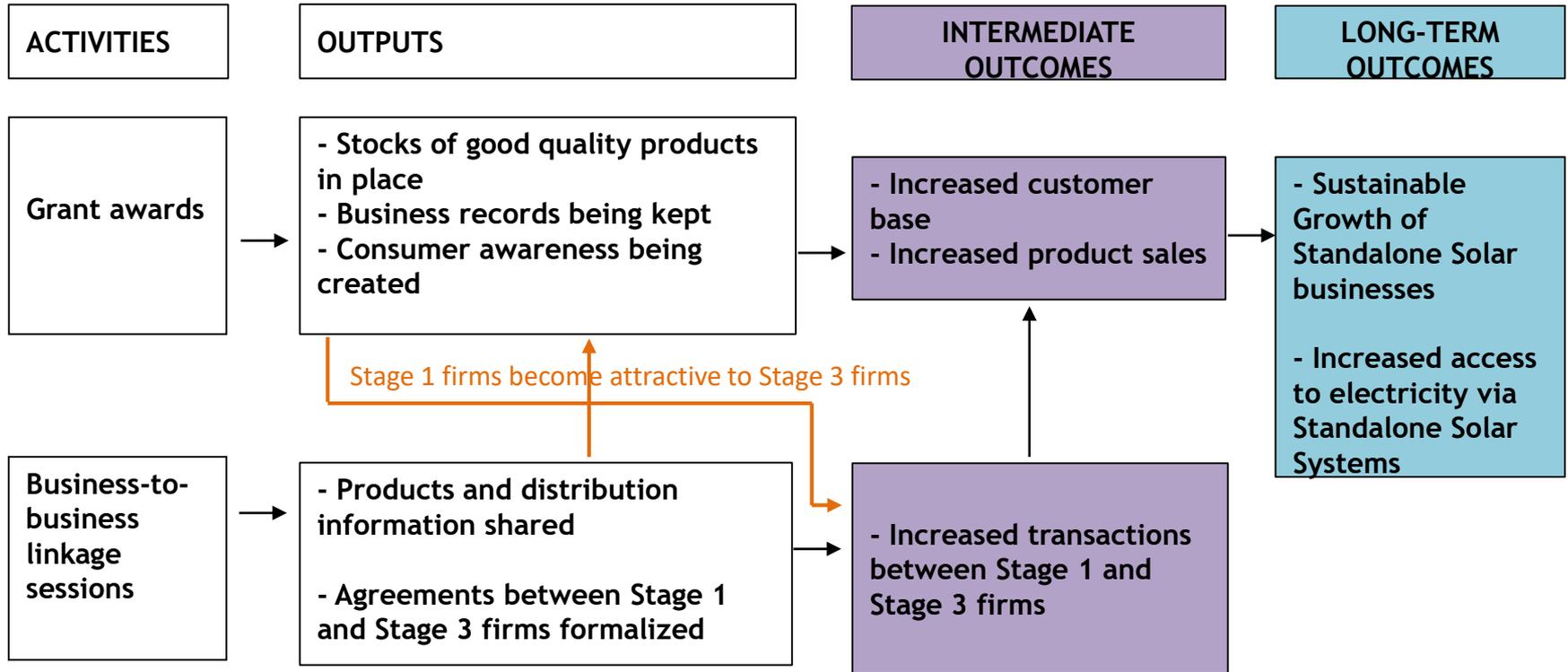
# \*Definitions of Firms

Stage	Dev. Stage	General Description
Stage 1	Start-up	<3 Full-time employees (FT Equivalents) <300 SHS or <1,500 lanterns sold <US\$100,000 annual revenues Has not accessed outside finance (except personal loans), may have a business bank account
Stage 2	Early stage	3–25 FTEs 300–30,000 SHS or 1,500–50,000 lanterns sold US\$100K,000–US\$3M million annual revenues Has a business bank account, maybe some outside funding (for example, crowdfunding)
Stage 3	Growth/ mature	>25 FTEs >30,000 SHS or >50,000 lanterns sold >US\$3 million annual revenues Has a credit line at a bank and financial statements (possibly audited), likely raising equity or other outside financing

# Interventions to be Evaluated (contd.)

- **Target:**
  - 400 Stage 1 Firms: Small businesses interested in entering solar market as distributors;
  - Stage 3 firms: Large international solar companies (approx. 20 globally)\*
- **Eligibility:** Stage 1 firms submit interest for training, receive support to develop business plan and meet a minimum threshold score
- **Reach:** 19 countries in West Africa and the Sahel

# Theory of Change



# Impact Evaluation Questions

1. How does the provision of cash grants impact the business growth of Stage 1 firms in the standalone solar systems market in the ROGEP participating countries?
2. Does the linking of Stage 1 firms to Stage 3 firms improve the business growth of Stage 1 firms?
3. What is the combined effect of cash grants and linkages on the business growth of Stage 1 firms?

# Outcomes & Indicators

## Outcomes :

- Increased customer base
- Increased product sales

- Increased transactions between Stage 1 and Stage 3 firms

- Sustainable growth of standalone Standalone Solar businesses

## Main indicators:

- Number of customers
- Number of Solar Home Systems sold (Cash vs. PAYGO)
- \$ value of transactions between Stages 1 & 3 firms

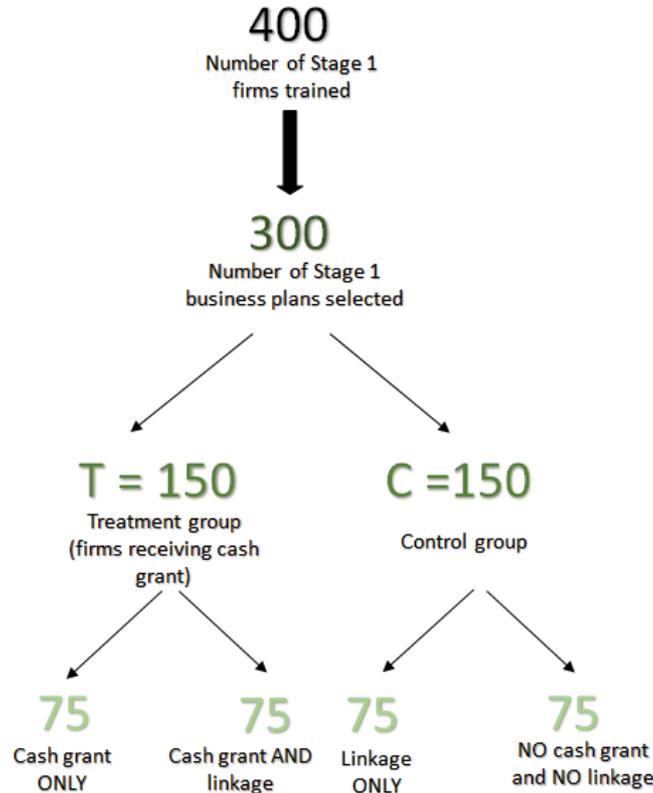
- Recovery performance in PAYGO agreements
- Firm Revenue and Profit
- Firm size (no. of employees)
- Assets
- Savings (Presence of Bank a/c);
- \$ value of loans bank loans accessed
- Payment data from Pay-As You Go (PAYGO) systems
- Regular Admin Data collected

## Data Collection Methods:

- Baseline Data/Survey (Collected at the Initial Screening/Training)
- Follow-Up Data/ Survey (Face-to-face)



# Methodology



	LINKAGE	NO LINKAGE
CASH GRANTS	75	75
NO CASH GRANTS	75	75

# Challenges

- Possible partnering of Stage 1 Treatment and Control firms after joint training
  - Solutions??
- Independent Fund Manager
  - Build IE framework into Fund Manager's ToR
- Logistics of data collection across 19 countries
  - Have firms sign agreement prior to training that they will participate in data collection processes;
  - Use administrative data;
  - Collect baseline at training

# Timeline and Outputs



- Methodology
  - Cleaned dataset
  - Data analysis
  - Client workshop
- Monitoring reports
  - Lessons note
- Cleaned dataset
  - Data analysis
  - Client workshop
  - Technical paper
  - Policy note
- Cleaned dataset
  - Data analysis
- Client workshop
  - Technical paper
  - Policy note

# Team

## Impact Evaluation Team

- Impact Evaluation TTL - Aidan Coville
- Principal Investigator - Arndt Reichert
- Research Analysts - Nausheen Khan / Marco Valenza
- Field Coordinator - TBD

## Project Team

- Project TTL - Raihan Elahi
- Specialist - Michael Ehst
- Consultant - Deea Ariana
- Regional Counterpart 1 - Collins Osae
- Regional Counterpart 2 - Siré Diallo



Working capital support for supply and distribution of pico solar systems for low-income households. Price range: US\$10–50.



Debt finance to support SHS that can operate multiple lights, TV, fan, and other basic appliances, through installment payment system. Probable use of mobile money and PAYGO schemes. Price range: US\$70–500



Support businesses promoting productive uses of electricity through stand-alone solar systems. Common productive uses include solar water pumping, solar irrigation, solar electricity to SMEs, and so on. Price range: US\$500–15,000.



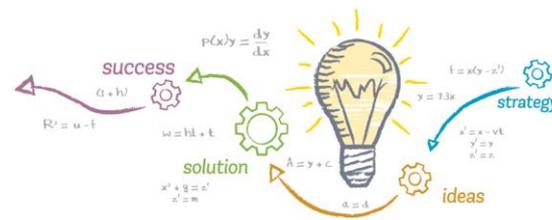
Support to electricity service providers to electrify public institutions, such as schools, health clinics, public administration offices, community centers, and so on, using stand-alone solar systems. Price range: US\$5,000–100,000.



Thank you!  
Merci!  
Obrigado!

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# Discussions