

Evaluating Programs to Increase Women's Economic Empowerment: Introduction

Kenyatta University Workshop #1

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Why Are We Here?

- To learn basic concepts associated with evaluation, measurement, WEE, etc.
- To *think through* evaluation approaches and appropriate design
- **Goals for Today:**
 - Encourage you to think through the theory of change relevant to potential research questions
 - Introduce you to basic evaluation-related concepts and how they may be relevant to your WEE-focused research

How Will You Get the Most Out of These
Sessions?

Resources for Further Study

- Google Drive → Readings, these slides, additional useful resources

Who Am I?

What's the Problem?

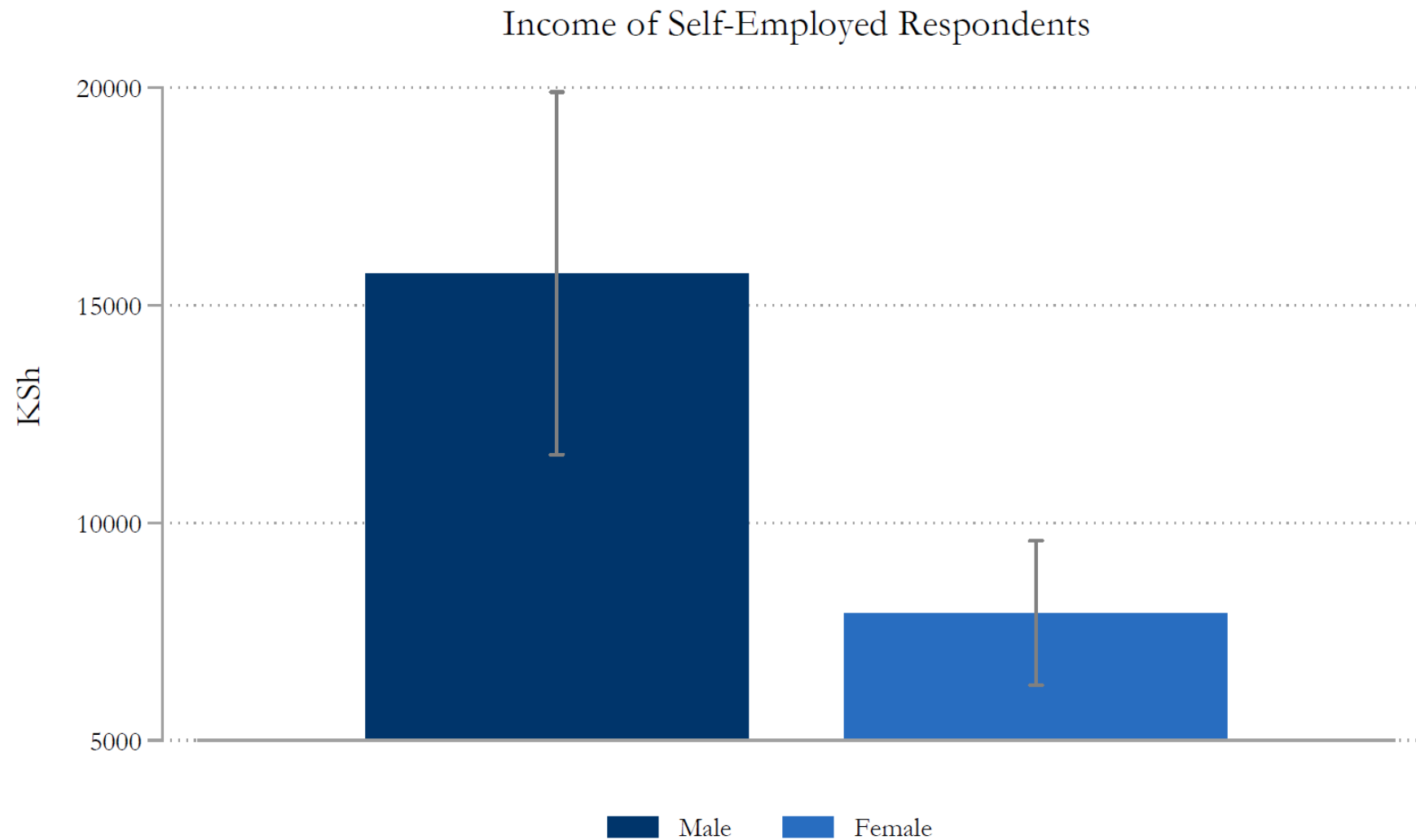
Imagine you are a Kenyan policymaker...

- You work in the Directorate of Enterprise Development in the Ministry of Industrialization, Trade, and Enterprise Development
- One of your staff share nationally representative data from the 2015 Fin Access survey with you

Proportion Individuals Reporting Main Source of Income in Past 12 Months from...



Source: 2015 FinAccess data for Kenya. $n = 8619$



Source: 2015 FinAccess data for Kenya. n = 734

Self-employed are those who report primary or secondary source of income is through self-employment.

Why Do Self-Employed Females Earn Less Than Males?

...You will need to come up with a solution for this!

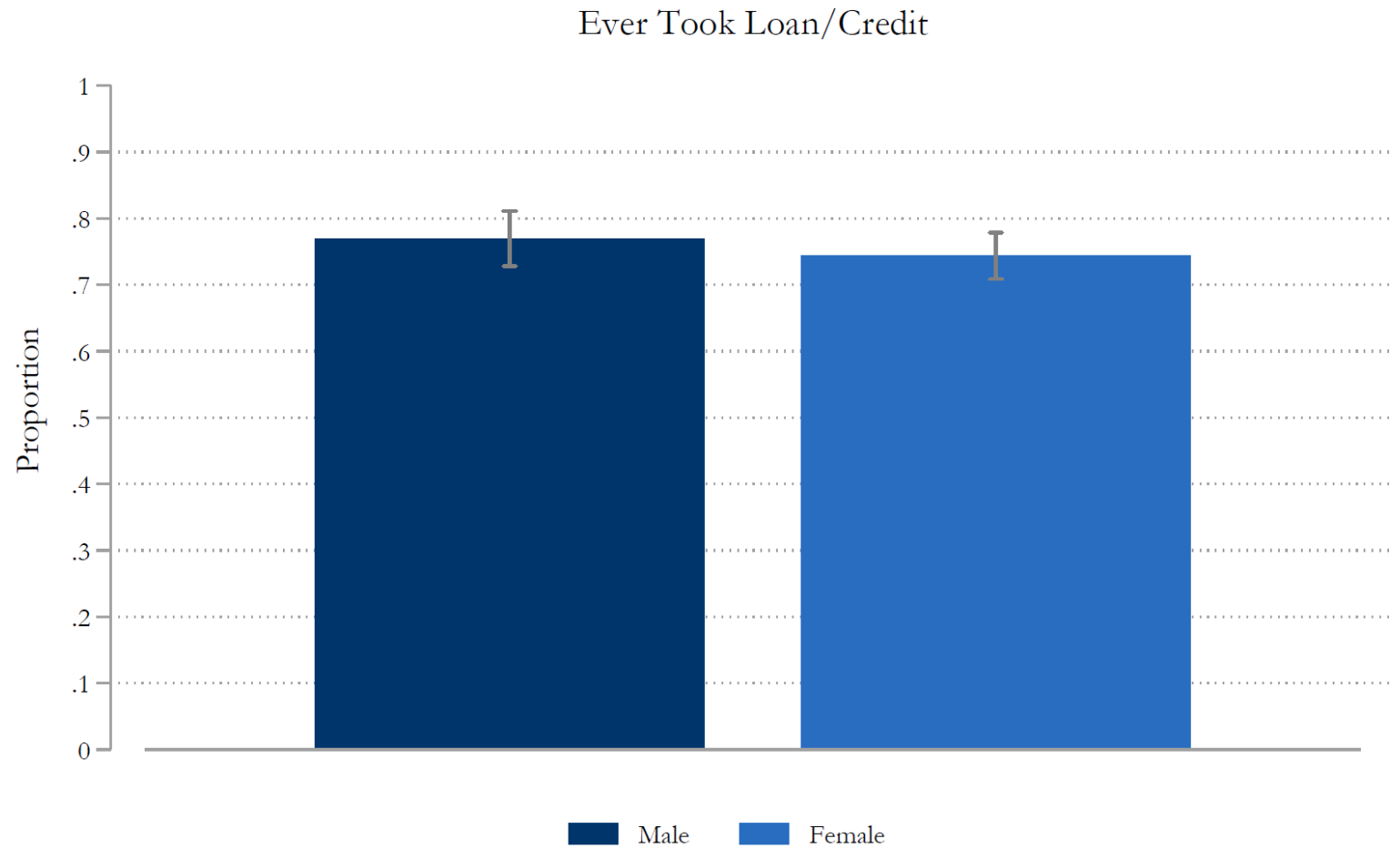
Potential Drivers of Female Entrepreneurs' Lower Income

- Poor management practices
 - Lack of numeracy skills
 - Lack of soft skills training
- Lack of formality
- Lack of credit
- Limited payment options
- Discrimination

KEY: What's the why behind the problem?

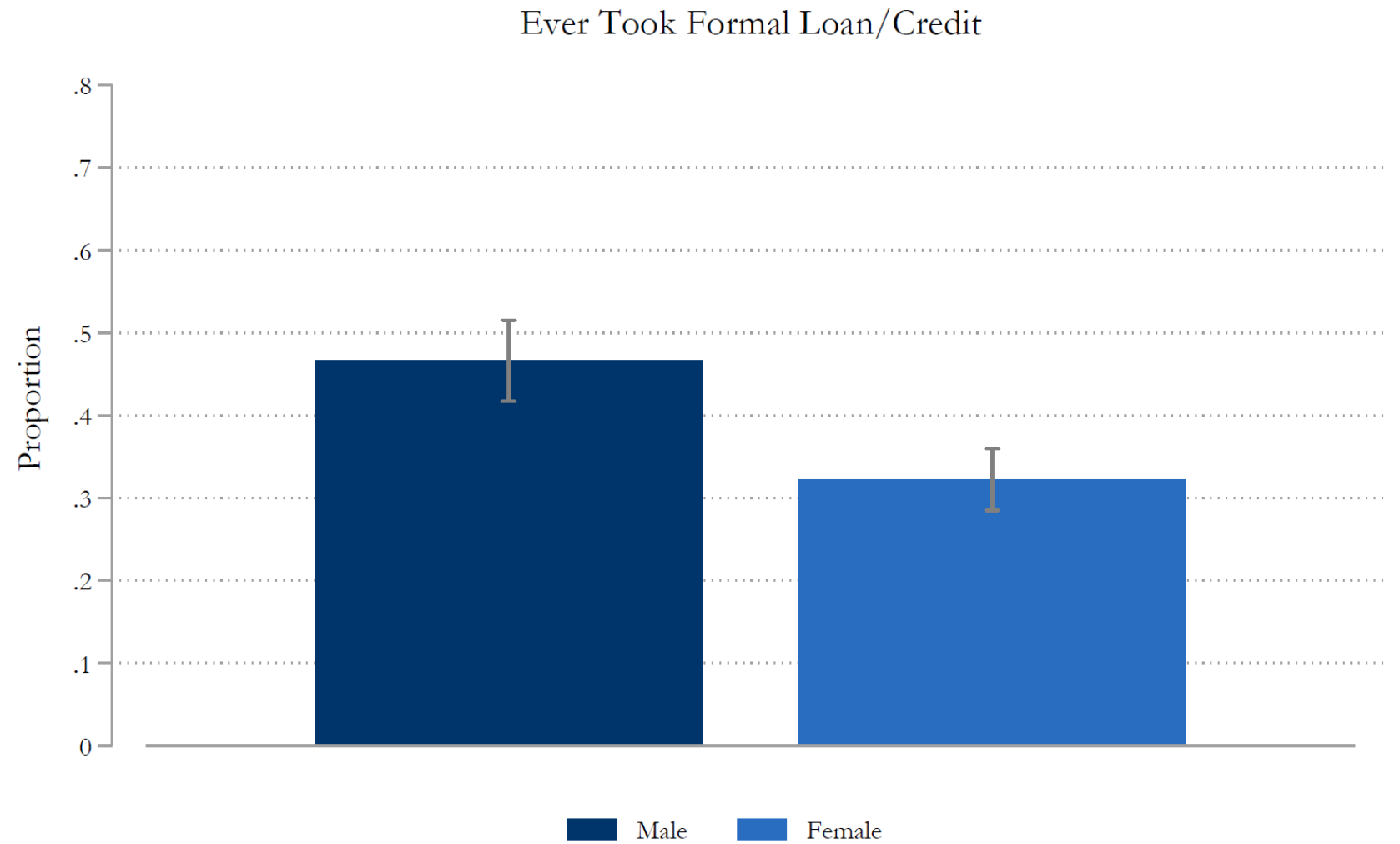
What is the *why behind* the
potential problem?

Access to credit?



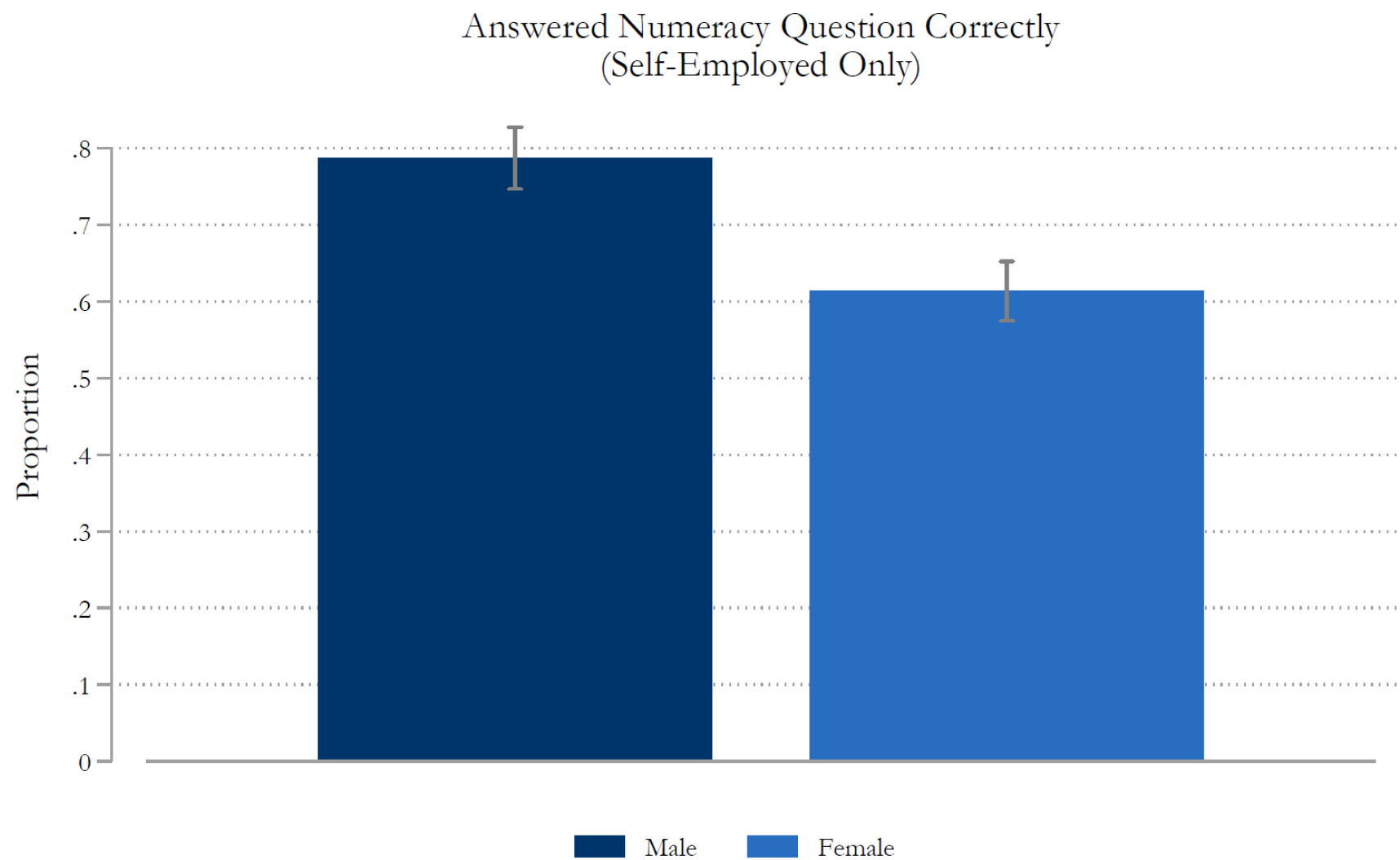
Source: 2015 FinAccess data for Kenya. $n = 1007$

Access to formal credit?



Source: 2015 FinAccess data for Kenya. n = 1007

Basic business skills?



Source: 2015 FinAccess data for Kenya. n = 1007

Your supervisor (the Secretary) is very excited about how mobile money can help women

Access to mobile money in Kenya increased long-term consumption, pulled 2% of all Kenyan households out of extreme poverty. *Impacts are “more pronounced for female-headed households...driven by changes in financial behavior – in particular, increased financial resilience and saving – and labor market outcomes, such as occupational choice, especially for women, who moved out of agriculture and into business.”*

REPORTS | ECONOMICS

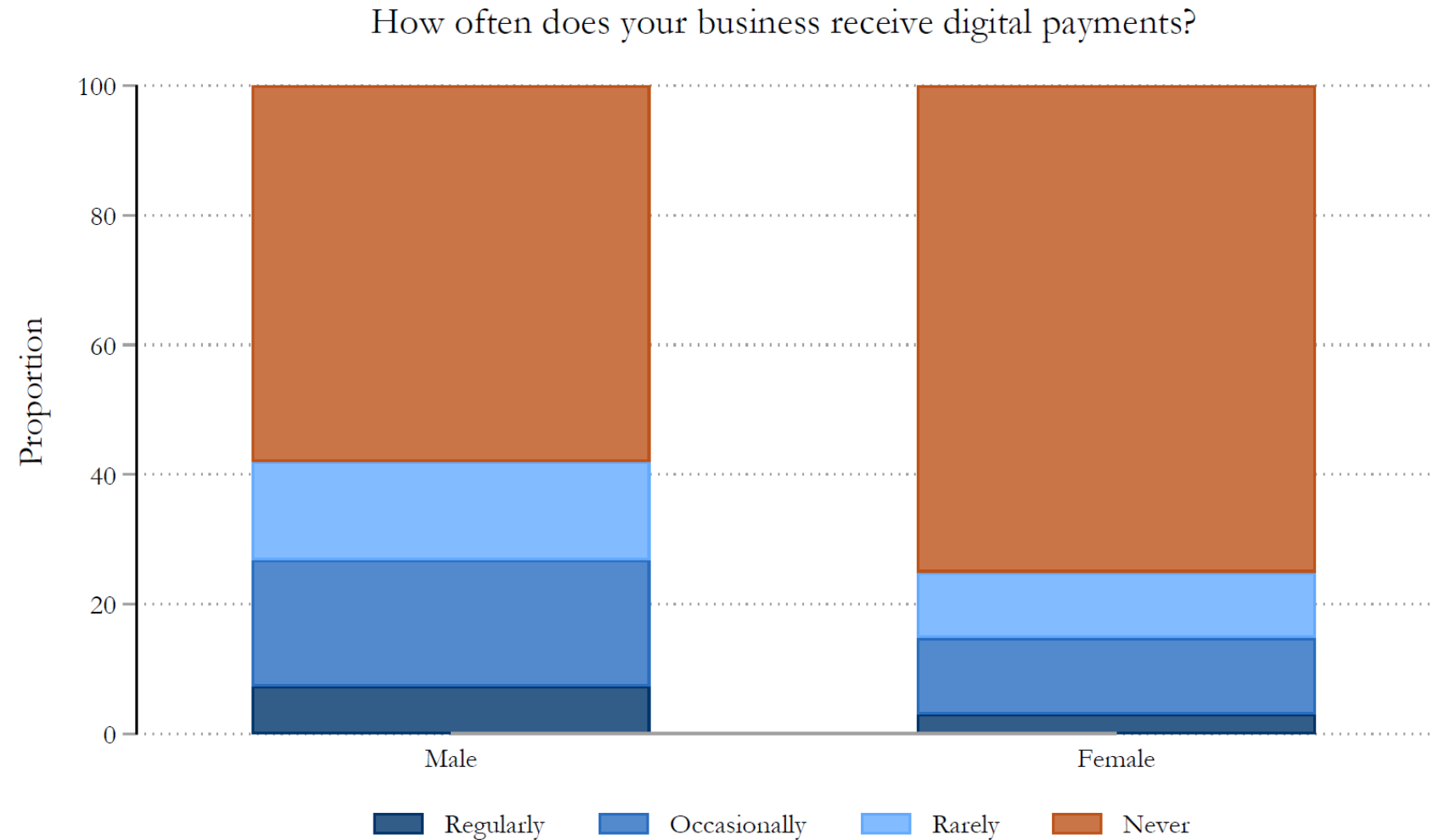
The long-run poverty and gender impacts of mobile money

Tavneet Suri^{1,2,3,4,5,*}, William Jack⁶

+ See all authors and affiliations

Science 09 Dec 2016:
Vol. 354, Issue 6317, pp. 1288-1292
DOI: 10.1126/science.aah5309

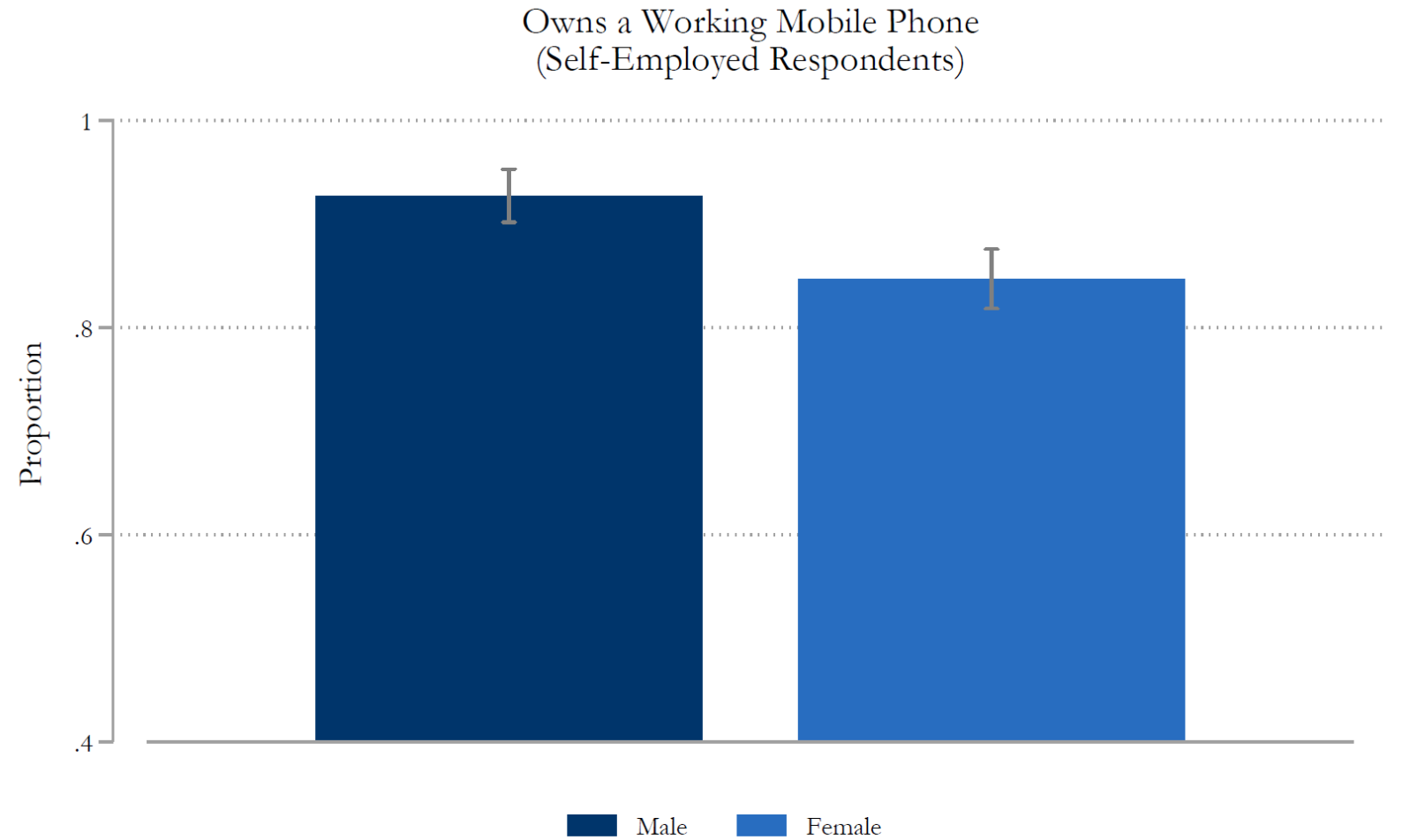
Lack of digital payment tools?



Source: 2015 FinAccess data for Kenya. n = 997

Digital payments include mobile money, EBT, and credit/debit card payments.

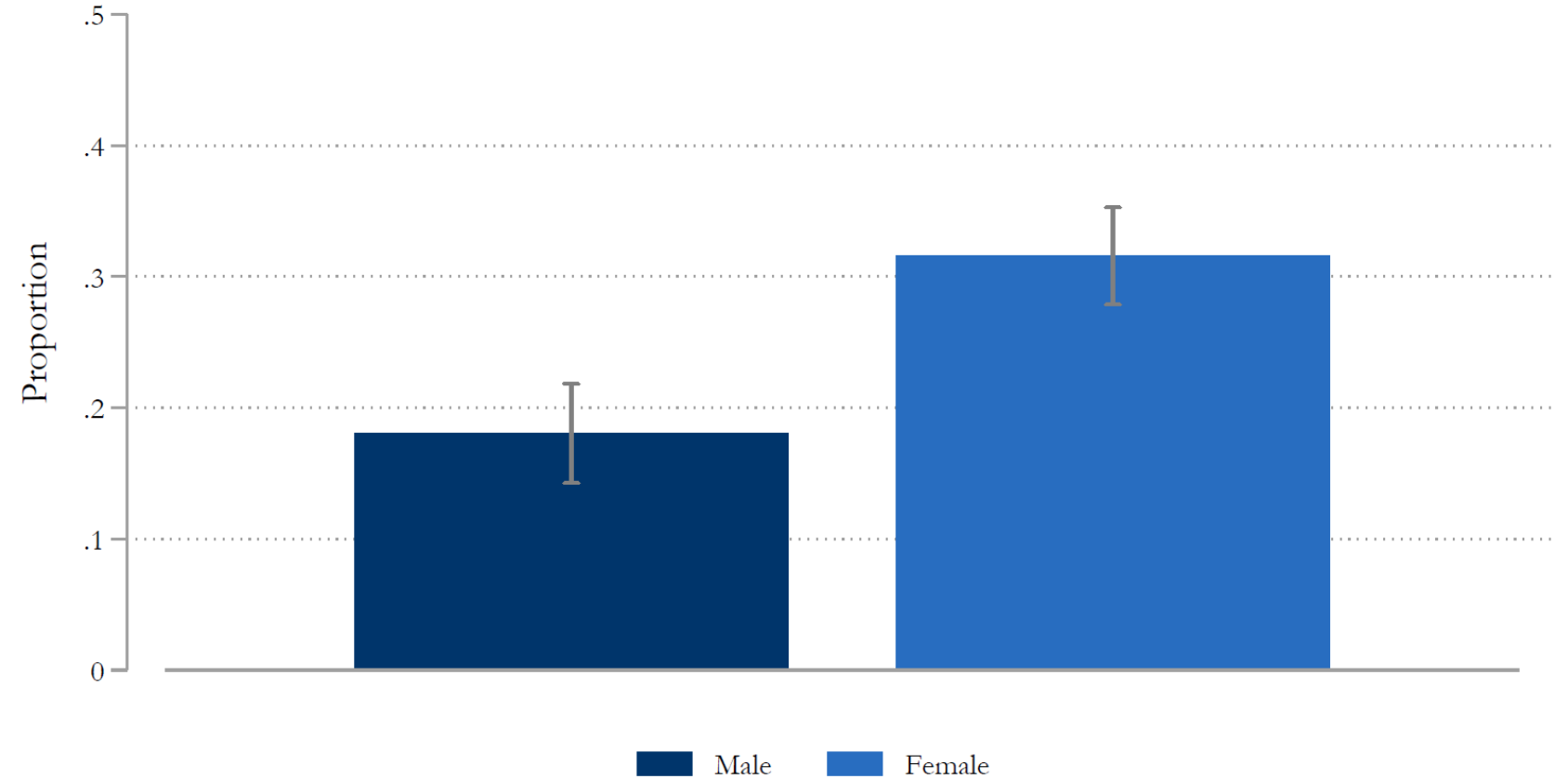
No phone?



Source: 2015 FinAccess data for Kenya. n = 1007

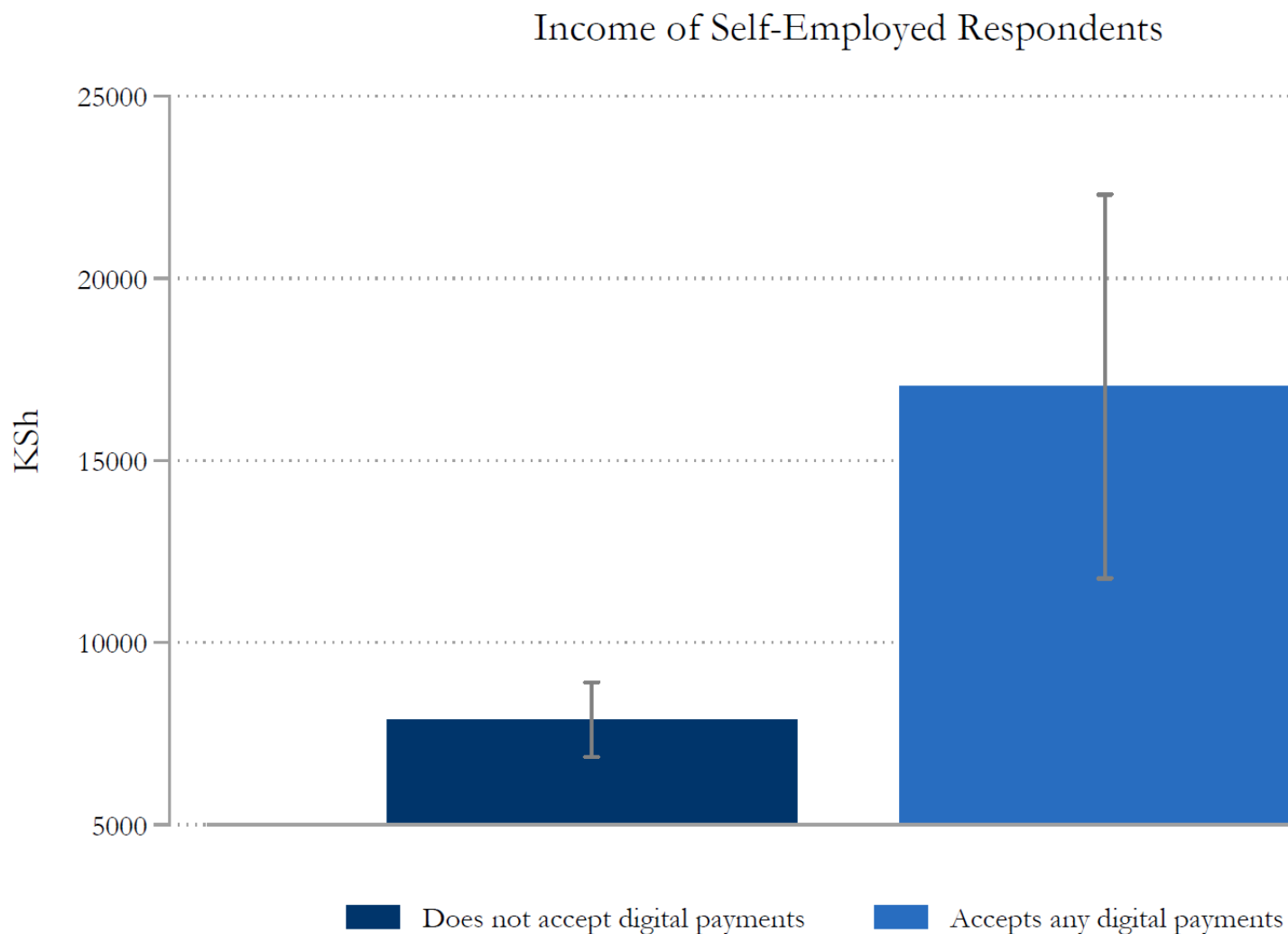
Financial literacy?

Don't Know Which Financial Provider
Has Highest Interest Rates
(Self-Employed Only)



Source: 2015 FinAccess data for Kenya. n = 1007

But
wait...does
acceptance of
digital
payments
relate to
income?



Source: 2015 FinAccess data for Kenya. n = 726

Why Do Women Entrepreneurs Accept Digital Payments Less Regularly than Male Entrepreneurs?

- No access to phones
 - Lack of money to buy phone
 - Lack of interest in a phone
 - Lack of agency to purchase a phone
- Lower digital literacy conditional on having a phone
 - Lower education
 - Limited experience using her phone
 - Norms constraining phone use
- Doesn't know potential benefits of mobile money payments
 - Limited information to improve her business
 - Networks don't expose her to mobile money and potential benefits
- Less interest in expanding payment options/increasing income
 - Lack of time to pay attention to her business
 - Not interested in making more money

You Decide to Launch a Program to
Increase Female Entrepreneurs'
Acceptance of Digital Payments
**Your Goal: Increase Self-Employed
Women's Incomes**

Introducing...EFEADP!

Encouraging Female Entrepreneurs' Acceptance of Digital Payments

- **Information** about the value of digital payments
- **Group training** to help women understand how to begin accepting digital payments
- **Subsidies** to onboard female entrepreneurs into low-cost digital payment systems

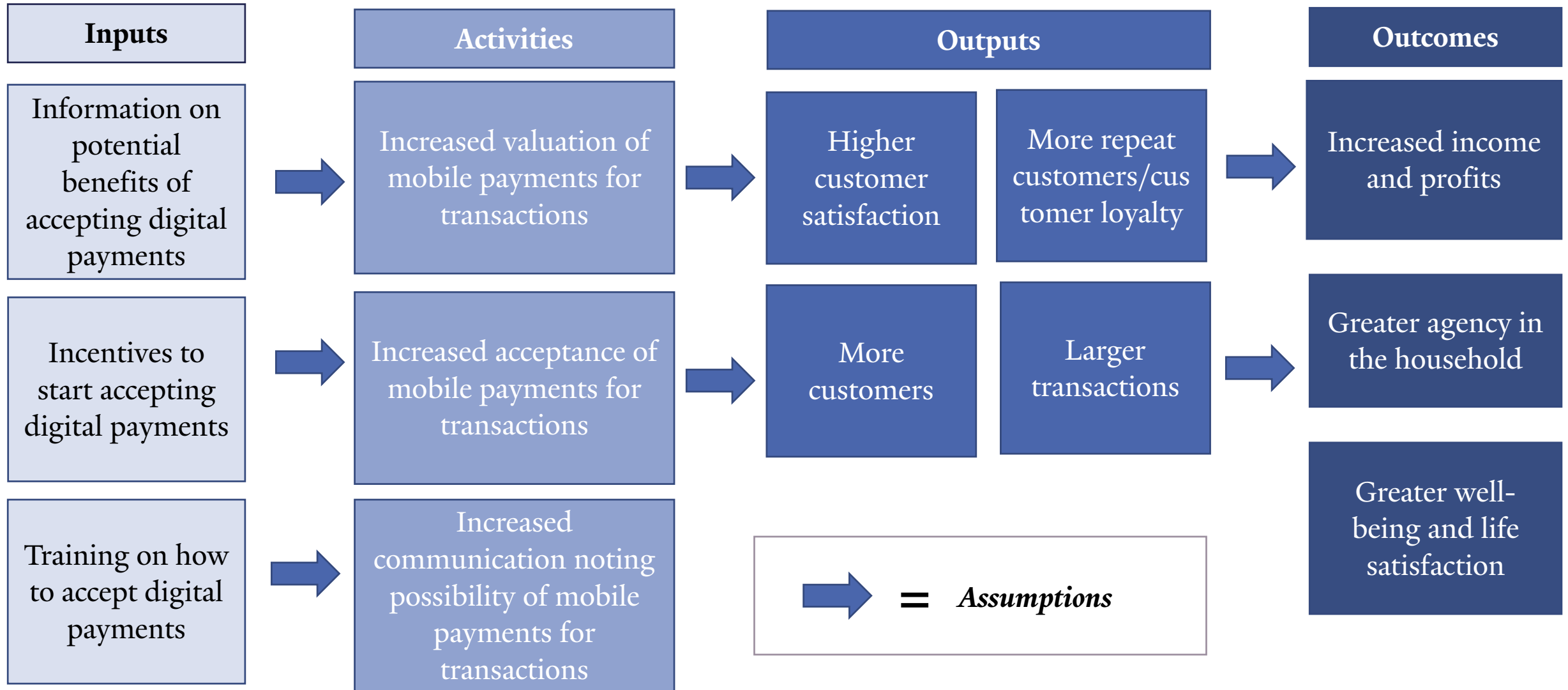
EFEADP!!



Your Theory of Change

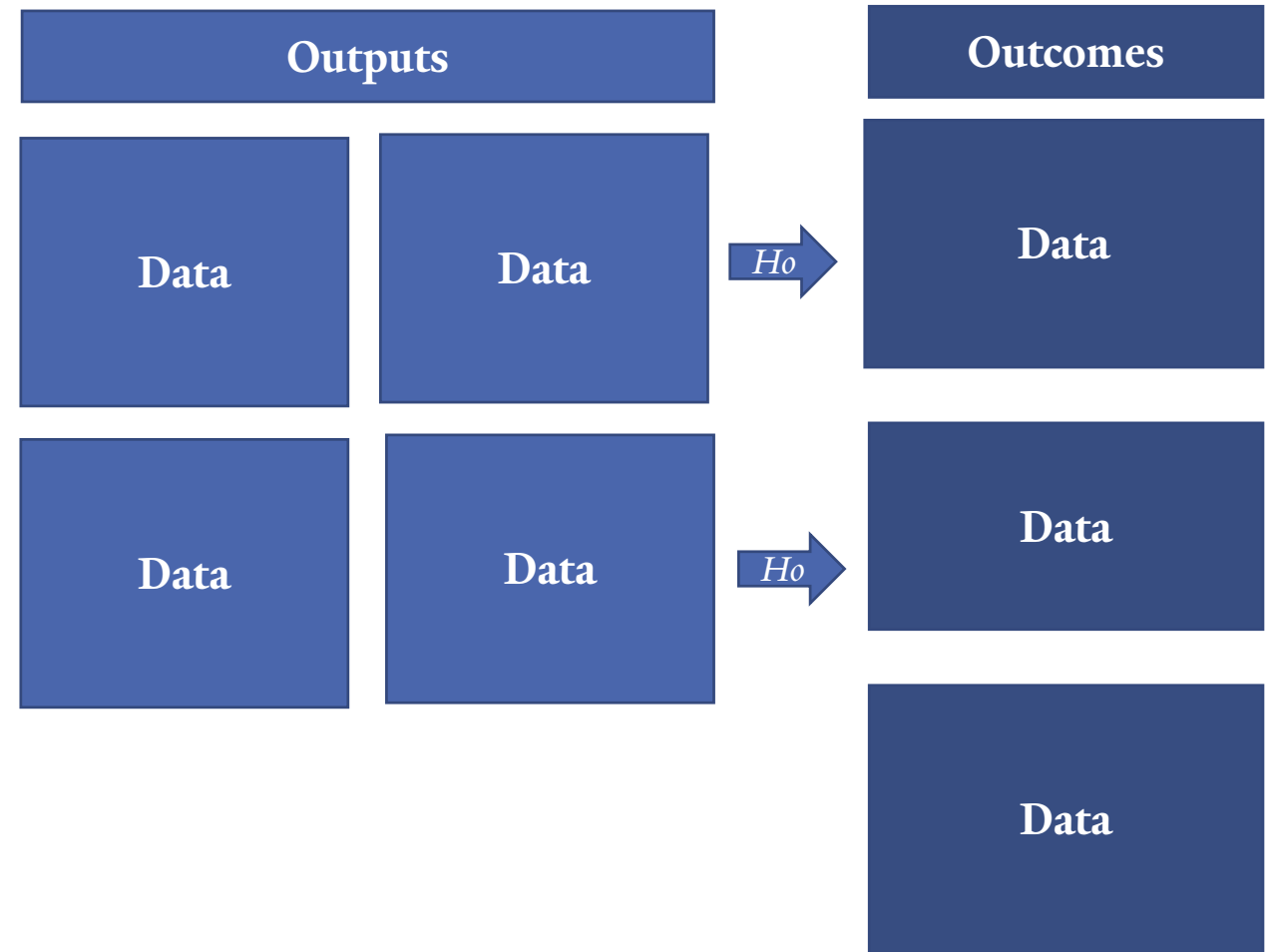
- What is your EFEADP theory of change?
- *Theory of change* – a structured framework that articulates how your program inputs map to the outcomes you hope to achieve

Your Theory of Change: Mapping Inputs to Outcomes



What's Your H_0 ?

- Falsifiable hypotheses – can we disprove our hypotheses about how the program works?
- A good evaluation will collect data to understand where assumptions could break down



You Plan the Program and an Accompanying Evaluation

Your goal:

- Understand the causal impact of the program – Does the program increase female entrepreneurs' acceptance of digital payments, and does this in turn improve her business outcomes, and broader empowerment?
- You want to establish the extent to which EFEADP, and EFEADP *alone*, affects these outcomes
- If, through the evaluation, we can understand this causal impact, we have an *impact evaluation*

How Should You Design an Evaluation?

- Margins along which we'll explore varying your impact evaluation:
 - Where will EFEADP run?
 - Who is invited to EFEADP?
 - Who is enrolled in EFEADP?
 - When will you collect data for your evaluation of EFEADP?

Group work: Possible Evaluation Approaches

Approach #1:

Enroll women in one county in EFEADP. 3 months later, collect data on income from women in EFEADP and women in another county where EFEADP wasn't introduced. Compare EFEADP women's income with income of women in this other, non-EFEADP area.

Approach #2:

Enroll women in two counties in EFEADP. Collect data on everyone's income before the training begins and 3 months later. Compare the income over time to see if income is higher among EFEADP women 3 months later.

Approach #3:

Enroll any woman who wants to participate in EFEADP across two counties. Collect data on their income **before** the training and 3 months **after** the training; collect the same data from women in the study area who learned about EFEADP but didn't enroll. Compare the *change* in income across the trained and untrained women.

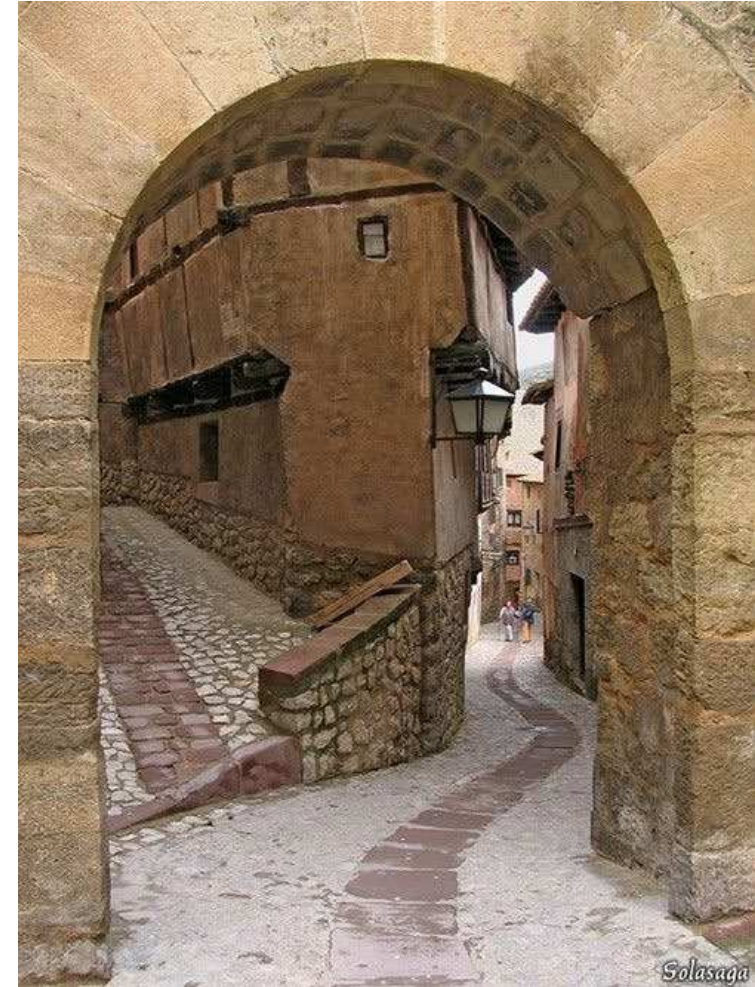
Approach #4:

Invite a randomly selected set of women across both counties to enroll in EFEADP. 3 months later, compare income of those who were invited to enroll with those that weren't invited to enroll.

Counterfactuals

- In research: The outcome that would have occurred for program participants, had they not participated in the program.
- Specifically: The income (outcomes) EFEADP enrollees would have had if they hadn't participated in EFEADP.
- What's the challenge here?

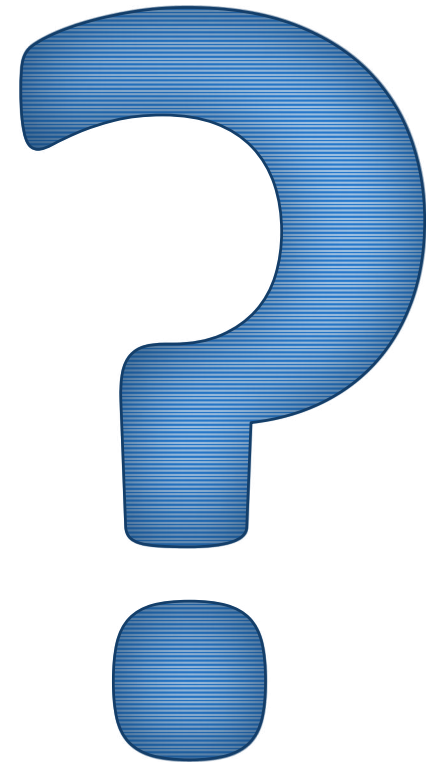
The counterfactual is never observable.



Real-life counterfactuals

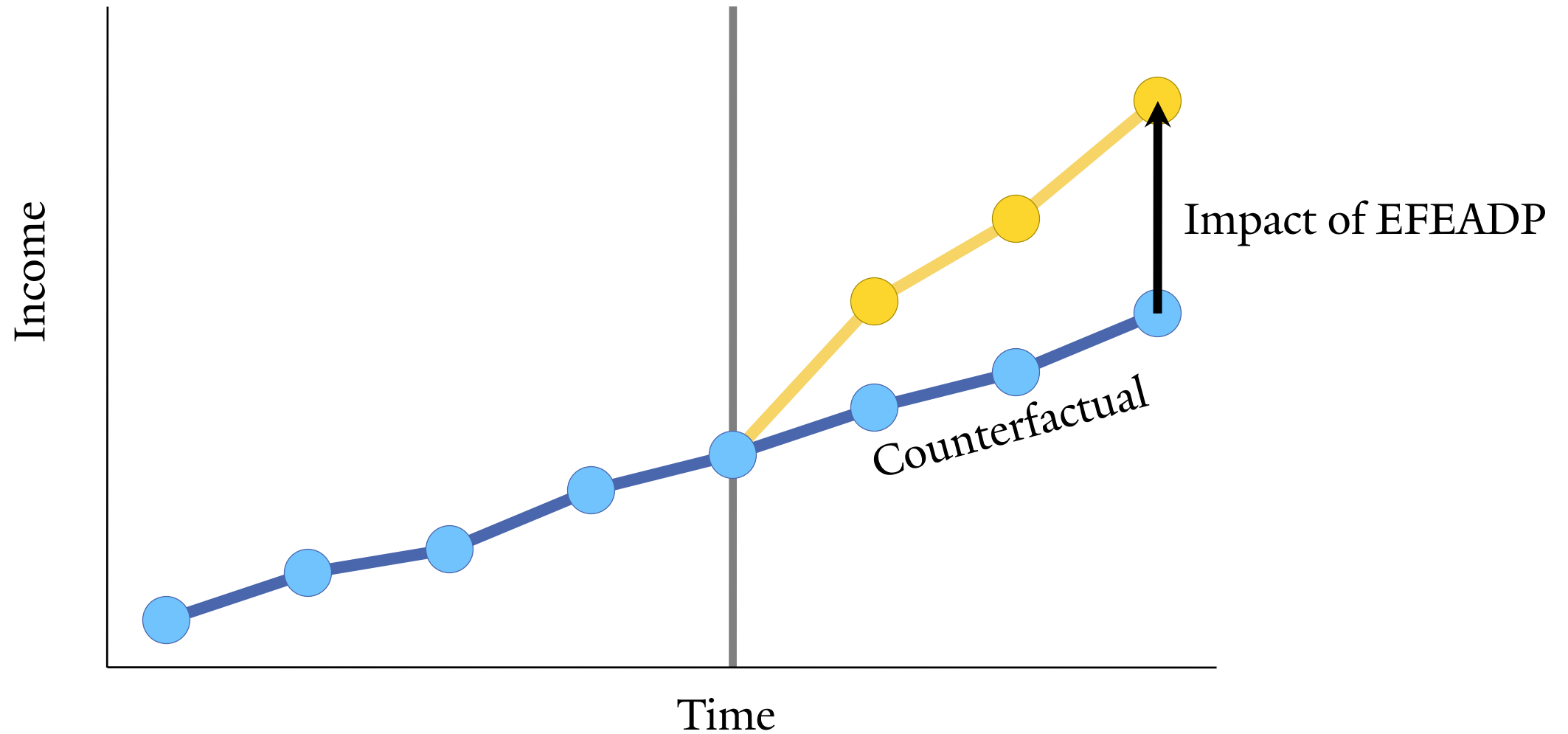


Real-life counterfactuals



The Key to Causal Identification is
Identifying a Credible Counterfactual
(Comparison) Group

EFEADP Programme



Groupwork: Possible Evaluation Approaches

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What challenges to identification of a causal impact does this approach present?

Groupwork: Possible Evaluation Approaches

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...to be continued in session
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