

RESEARCH PROJECTS 2015

Project Title

Evaluating Spillover Effects of the Trader Agent Intermediated Lending Scheme on Non-borrowers

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Abstract

Our previous research shows that the Trader Agent Intermediated Lending (TRAIL) scheme can increase the credit access of poor households, successfully select productive farmers and increase agriculture incomes. In a new pilot project we will implement three variants of the TRAIL scheme aimed at understanding the role of selection incentives versus monitoring by the agent. In addition to endline surveys with an evaluation sample, we plan to conduct a baseline survey and endline surveys with a purposive sample of households in both treatment and control villages based on propensity to participate in the scheme. This will allow us to collect data prior to selection, as well as examine spillover effects of the scheme on non-participating households. This proposal requests funds for the additional survey costs for this purposive sample.

