

**Timeline**

April 2020-May 2021

**Study Type**

Randomized Evaluation

**Research Implemented by IPA**

No

# Small Enterprise Emergency Financial Assistance (SEEFA)

## Researchers

Jamie McCasland, Morgan Hardy

## Abstract

While a majority of workers in low-income countries are own-account, a sizable share are wage employed in informal firms. Does the logic of firm assistance and job retention programs in the formal sector apply to firms and wage employees in the informal sector? Is firm survival sufficient to avoid job destruction or must assistance take the form of implicit or explicit pass-through to workers? This project in Ghana uses randomized income transfers to firms and workers to test implementation modalities for small firm emergency assistance, measuring effects on firm survival, job retention, wages, and firm owner and worker income smoothing. The project aims to provide scalable policy evidence, and to use the experiment to explore deeper questions about whether (and when, and to what effect) informal firms insure their workers against shocks.

## Project Outcomes of Interest

Firm survival, job retention, wages, and firm owner and worker income smoothing

## Partners

Abdul Latif Jameel Poverty Action Lab (J-PAL)

## Impact Goals

- Build resilience and protect the financial health of families and individuals

## Results Status

No Results Yet