

Staff

Annie Duflo
Executive Director

Lucia Sanchez
Program Director, Small & Medium Enterprises

Aishwarya Lakshmi Ratan

Start Date

August 30, 2012

End Date

September 01, 2012



Closing Thoughts

Dean Karlan
Yale University
Innovations for Poverty Action

Impact and Policy Conference, Bangkok, Thailand
September 1, 2012

Inclusion and Development

Vinod Thomas
Director General for Independent Evaluation
Asian Development Bank



Independent
Evaluation **ADB**

30 August 2012 | Bangkok, Thailand
Impact and Policy Conference: Evidence in Governance,
Financial Inclusion, and Entrepreneurship



IMPACT AND POLICY CONFERENCE
DAY 1 OVERVIEW:

SMALL AND MEDIUM ENTERPRISE DEVELOPMENT

Lucia Sanchez
Director, Small & Medium Enterprise Initiative

August 30, 2012



The Personal Side of Relationship Banking

Principal Investigator: Prof. Antoinette Schoar, MIT
Presenter: Sharon Buteau, Executive Director SEFC

Impact and Policy Conference:
Evidence in Governance, Financial Inclusion, and Entrepreneurship

August 30th, 2012



REWARDING CALCULATED RISK TAKING:

*Evidence from a series of experiments with
commercial bank loan officers*

Shawn Cole (Harvard Business School, J-PAL,
IPA, BREAD)

Martin Kanz (World Bank)

Leora Klapper (World Bank)

REWARDING CALCULATED RISK TAKING:

*Evidence from a series of experiments with
commercial bank loan officers*

Shawn Cole (Harvard Business School, J-PAL,
IPA, BREAD)

Martin Kanz (World Bank)

Leora Klapper (World Bank)

Tracing the Effect of Scores on Small Loan Production

Daniel Paravisini
LSE

with Antoinette Schoar (MIT)

9/10/2012

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Tracing the Effect of Scores on Small Loan Production

Daniel Paravisini
LSE

with Antoinette Schoar (MIT)

9/10/2012

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Keeping it Simple: Financial Literacy and Rules of Thumb

**Alejandro
Drexler**
UT-Austin

Greg Fischer
LSE, IPA,
J-PAL

**Antoinette
Schoar**
MIT, NBER, ideas42

Impact & Policy Conference
Bangkok 2012

Drexler, Fischer, Schoar

Financial Literacy & Rules of Thumb

30 Aug 2012

Making the Leap from Self- Employed to Employer? What matters – capital, labor, or training?

David McKenzie, *World Bank*
(with Suresh de Mel and Chris
Woodruff)

The Dynamics of Entrepreneurial Human Capital: Evidence from Indonesia

August 29, 2012

Russell Toth

Lecturer, School of Economics, The University of Sydney
Affiliate, Small and Medium Enterprise Initiative, Innovations for
Poverty Action



Estimating Spillover Effects of Technology Development Funds (TDF): The case of FONTAR

Victoria Castillo (MTESS Argentina) Alessandro Maffioli (IDB) Sofia Rojo (MTESS Argentina)
Rodolfo Stucchi (IDB)

Office of Strategic Planning and Development Effectiveness
Bangkok, August 2012

Debt and Export Dynamics

Veronica Rappoport
LSE

with Daniel Paravisini (LSE), Kim Ruhl (NYU-Stern)

IPA Bangkok, August 2012



Elections, Leakages and Conflict

Using Impact Evidence to Inform Policy

Iqbal Dhaliwal

Director of Policy, J-PAL @ MIT, Cambridge
Scientific Director, J-PAL South Asia @ IFMR, Delhi

Impact and Policy Conference, Bangkok, August 31, 2012





Strengthening People's Participation

Impact and Policy Conference
Bangkok, Thailand
August 30, 2012

Dr S.Y. Quraishi
Former Chief Election Commissioner of India



Strengthening People's Participation


Impact and Policy Conference
Bangkok, Thailand
August 30, 2012

Dr S.Y. Quraishi
Former Chief Election Commissioner of India

Increasing Accountability for Better Governance: Evidence from Brazil's Audit Lotteries

Claudio Ferraz
PUC-Rio

Impact and Policy Conference
Bangkok 2012



Evidence from a Voter Awareness Campaign in Pakistan

Xavier Gine
World Bank

Impact and Policy Conference, Bangkok

Impact and Policy Conference Bangkok

August 31st 2012



Janaagraha Centre for Citizenship and Democracy



Leakages and Market Failures in the Provision of Health Products

David Yanagizawa-Drott
Assistant Professor of Public Policy, HKS
Harvard University

Targeting and Leakages in Transfer Programs

Rema Hanna
Associate Professor, Harvard



Service Delivery in India – Targeting, Leakages and Other Such Ills

Impact and Policy Conference
Bangkok, Thailand
August 31, 2012

Varad Pande
Ministry of Rural Development
Government of India

NOTE: *The views expressed in this document are personal*

Transparency Powered by Technology

August 31, 2012

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Reducing leakages: Key lessons and challenges from policy-making in Indonesia

SUDARNO SUMARTO

Senior Research Fellow, The SMERU Research Institute and
Policy Adviser, National Team for the Accelerating Poverty Reduction (TNP2K)

IMPACT AND POLICY CONFERENCE: EVIDENCE IN GOVERNANCE, FINANCIAL INCLUSION, AND ENTREPRENEURSHIP
AUGUST 30 - SEPTEMBER 1, 2012



CAUSAL MODELS IN CONFLICT RESEARCH

ECONOMIC CONDITIONS, POLITICAL INSTITUTIONS AND CONFLICT

Lakshmi Iyer
(Harvard
Business School)

Impact and
Policy
Conference
2012

Financial Inclusion: What are we learning?

Aishwarya Lakshmi Ratan
Director, the **Global Financial Inclusion (GFI) Initiative**
Yale University & Innovations for Poverty Action (IPA)

Impact and Policy Conference
Bangkok
1 September 2012



Impact of microcredit on poverty reduction

Experimental evidence from Bosnia & Herzegovina and Mongolia

Orazio Attanasio^{1,2} Britta Augsburg¹ Ralph De Haas³ Emla
Fitzsimons¹ Heike Harmgart³ Costas Meghir⁴

³EDePo at Institute for Fiscal Studies

²Univeristy College London

³European Bank for Reconstruction and Development

⁴Yale University

IPA-ADB-JPAL Policy Impact Conference, Bangkok, 30 August - 1 September 2015

[◀](#) [▶](#) [⏪](#) [⏩](#) [🔍](#)

Impact of microcredit on poverty reduction

Seasonal Migration and Risk Aversion

Gharad Bryan (LSE)
Shyamal Chowdhury (USyd)
Mushfiq Mobarak (Yale)

September 1, 2012

[◀ 前](#) [上](#) [目次](#) [下](#) [後 ▶](#)



**Beyond MFIs –
SHGs and their Silent Revolution**

Impact and Policy Conference

Bangkok, Thailand

Sep 1, 2012

Varad Pande

*Ministry of Rural Development
Government of India*

NOTE: The views expressed in this document are personal

Experimental Design Findings Conclusion

**Banking the Poor Via Savings Accounts:
Evidence from a Field Experiment in Nepal**

Silvia Prina

Case Western Reserve University

September 1, 2012

◀ ▶ ⏪ ⏩ 🔍

Silvia Prina

Banking the Poor Via Savings Accounts



IMPACT OF VILLAGE SAVINGS AND LOAN ASSOCIATIONS

FINDINGS FROM GHANA, MALAWI AND UGANDA

BRAM THUYSBAERT
WITH DEAN KARLAN (YALE) AND CHRIS UDRY (YALE)

IPA-ADB-JPAL Bangkok conference
September 1 - 2012

Evaluating the Efficacy of School Based Financial Education Programs in Ghana

Jim Berry, Dean Karlan, Menno Pradhan

Impact and Policy Conference: Evidence in
Governance Financial Inclusion and Entrepreneurship
Bangkok September 1, 2012



Financial Illiteracy and Pension Contributions:

A Field Experiment on Compound Interest in China

Changcheng Song
National University of Singapore

Impact and Policy Conference
Sept 1st, 2012

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Transnational Household Finance: A Field Experiment on the Cross-Border Impacts of Financial Education for Migrant Workers

Ganesh Seshan
Georgetown University

Dean Yang
University of Michigan, BREAD, & NBER

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**Transnational Household Finance:
A Field Experiment on the Cross-Border Impacts of
Financial Education for Migrant Workers**

Ganesh Seshan
Georgetown University

Dean Yang
University of Michigan, BREAD, & NBER

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The ABCs of Financial Literacy

Experimental Evidence on Attitudes,
Behavior, and Cognitive Biases

Fenella Carpena (UC Berkeley)
Shawn Cole (Harvard Business School)
Jeremy Shapiro (Give Directly)
Bilal Zia (World Bank)

IPA Conference, Thailand, 2012

How Does Risk Management Influence Production Decisions? Evidence from a Field Experiment

Shawn Cole
(HBS)

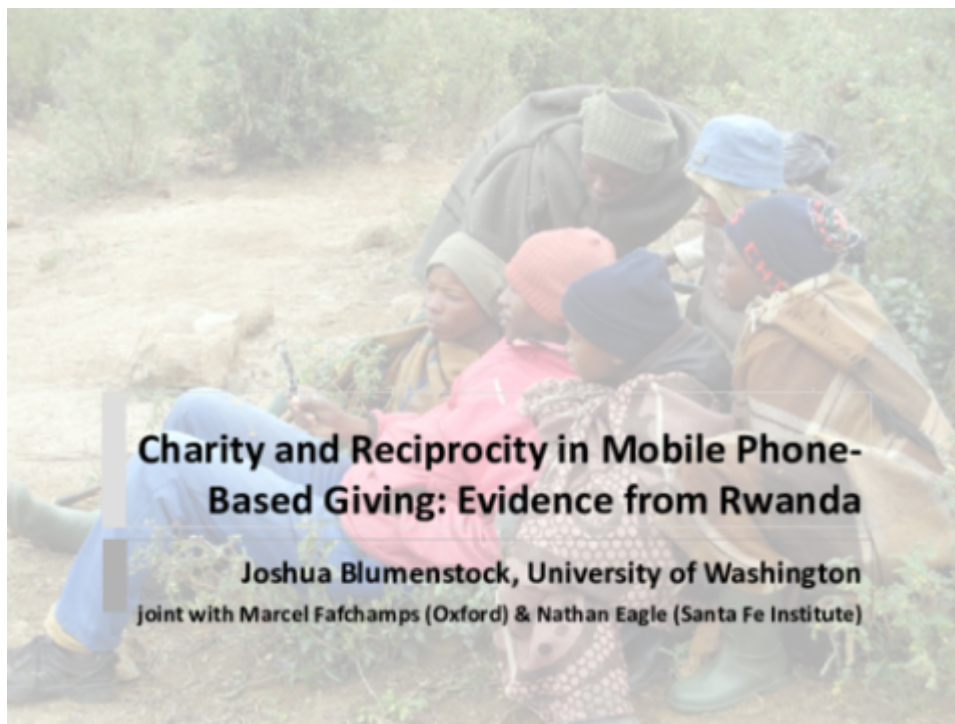
Xavier Gine
(World Bank)

James Vickery
(NY Fed)

Xavier Gine

Impact and Policy Conference

September 1, 2012



Charity and Reciprocity in Mobile Phone-Based Giving: Evidence from Rwanda

Joshua Blumenstock, University of Washington
joint with Marcel Fafchamps (Oxford) & Nathan Eagle (Santa Fe Institute)

Risk sharing and the economics of M-PESA

William Jack

Georgetown University

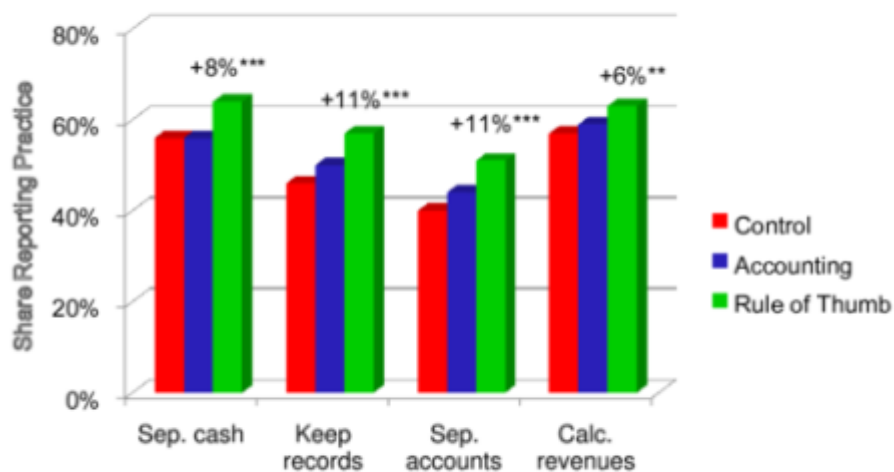
Tavneet Suri

MIT Sloan

With support from the Consortium on Financial Systems and Poverty

Impact and Policy Conference
August 30 – September 1, 2012
Bangkok

Rule of Thumb training improves financial practices



* Denotes significance at the 10%-level, ** at the 5%-level, and *** at the 1% level of effect relative to control.

IMPERIAL QUEEN'S PARK HOTEL / BANGKOK

191 Sukhumvit 22 Soi 22, Bangkok 10110, Thailand. Tel : +66 2261-8888
Fax : +66 2261-9446 Hotel website : <http://www.imperialhotel.com>



Your Choice of Accommodation

The Imperial Queen's Park is located on Sukhumvit Road Soi 22, one of the city's business districts, with private access to Public Park, short walking distance to mass transit stations, close to upscale shopping havens and Queen Sirikit National Convention Center.

The Sky Train (BTS), is 5 minutes away by a leisurely walk through a park to the main Sukhumvit Road - Phrom Phong Station. Hotel also near to three exits of the expressway which makes it convenient possible to reach for access to the hotel.

With 2 elegant towers that accommodate 1,200 guestrooms, hotel offers various room types each with full amenities to suite individual traveler's requirements.

The hotel also features a fine selection of restaurants offering an array of delectable culinary choices of Thai delicacies, sumptuous Cantonese or Japanese favorite dishes as well as other international delights.

For health enthusiasts, the hotel's Imperial Spa, well equipped fitness center with squash court, 2 swimming pools plus a jogging track in the nearby park will perfectly invigorate their adrenals.

Map & Translations (for Taxi)

The Imperial Queen's Park hotel
เลขที่ 191 ถนนสุขุมวิทซอย 22
229 ถนนสุขุมวิท แขวงคลองเตย เขตวัฒนา กรุงเทพมหานคร 10110



Impact and Policy Conference: Evidence in Governance, Financial Inclusion, and Entrepreneurship

August 30-September 1, 2012

WELCOME, OVERVIEW AND KEYNOTE ADDRESS: AUGUST 30, 2012		TIME
Registration		8:00-8:45
Introduction		9:00-9:10
Welcome		
<ul style="list-style-type: none"> Edgar Cua, Deputy Director General, East Asia Research Department, Asian Development Bank 		
Keynote Addresses		9:10-9:50
<ul style="list-style-type: none"> Vinod Thomas, Director General for Independent Evaluation, Asian Development Bank Annie Duflo, Executive Director, Innovations for Poverty Action 		
SMALL AND MEDIUM ENTERPRISE DEVELOPMENT: AUGUST 30, 2012		
Overview: Small and Medium Enterprise Development		9:50-10:00
<ul style="list-style-type: none"> Lucia Sanchez, Innovations for Poverty Action 		
Session I: Access to Finance for Small and Medium Enterprises (SMEs)		
Access to finance is widely recognized as one of the main constraints to entrepreneurship and SME growth. However, little is known about the best ways in which the public and private sector can address this problem. The research included in this session will present evidence from Colombia and India on the effectiveness of various interventions aimed at improving access to finance for SMEs. Questions addressed by the researchers include: How can financial institutions improve their products and processes to better serve SMEs? What is the effect of performance incentives on risk assessment and lending decisions? How do credit scoring systems affect the decision-making process of loan officers?		10:00-11:20
<ul style="list-style-type: none"> Shawn Cole, Harvard Business School Daniel Fisman, London School of Economics Shawn Burke, IFMR SEFC Commentator: Romy Casading, Development Bank of the Philippines 		
Break		11:20-11:40
Session II: Human Capital and Job Creation		
This session revolves around the question of how human capital (or the lack thereof) affects firm performance, and provides insights for designing more effective and scalable models of skill-building interventions by private and public institutions. Experimental evidence from Bangladesh, Indonesia, Sri Lanka, and Dominican Republic will be presented to help public and private institutions develop more effective training and skill-building programs aimed at developing entrepreneurial, financial, and managerial capacity. Questions addressed by the researchers include: Do training programs have the potential to address the "skills gap" that is an impediment to increased productivity in many developing economies? Can financial literacy be taught? Is there a causal link between improving financial literacy and financial outcomes? What is the role of learning by doing in driving entrepreneurial dynamics? When does the leap from self-employed to employer take place and why?		11:40-1:20



IMPERIAL
QUEEN'S PARK HOTEL / BANGKOK

110 Robinson Road, Bangkok 10105, Thailand Tel: +66 (0)2 261-1000
Fax: +66 (0)2 261-1000 Email: reservations@imperialhotel.com

**Accommodation Reservation Form for Participants of
Impact and Policy Training (26-29 Aug 2012), Impact and Policy Conference (27 Aug - 1 Sep 2012),
and CRI - IPA Financial Capability Research Fund (29-31 Aug 2012)**
(c/o Asian Development Bank Philippines)

Please complete this form in capital letters and send it by email to: Ms. Patsyaporn Kongsomboon, Sales Manager
Email: patyaporn.kongsomboon@imperialhotel.com Fax: +66 (0)2 261-1000

All reservations must be received before August 20, 2012. But this date, room is subject to availability.

PERSONAL INFORMATION

Family Name: _____ First Name: _____ Mr, Ms, Dr.: _____
Institution/Company: _____ City: _____ Country: _____ Postcode: _____
Address: _____ Phone: _____ Fax: _____
Email: _____

BOOKING INFORMATION

Arrival Date: DD/MM/YYYY Departure Date: DD/MM/YYYY
Arrival Flight Number / Time: _____ Departure Flight Number / Time: _____
Check-out time is 14:00 hrs. on day of departure. An additional 50% room rate will apply for late check-out during 14:00-18:00 hrs.
Late check-out after 18:00 hrs. will subject to 100% room rate.
Breakfast - Once breakfast (30-40 sq.m.)
Single occupancy (Rate 1,000 net/night) ☐ Twin occupancy (Rate 1,300 net/night) ☐
Presidential - Once breakfast (30-40 sq.m.)
Single occupancy (Rate 1,000 net/night) ☐ Twin occupancy (Rate 1,300 net/night) ☐
☐ Smoking ☐ Non Smoking
For Double/Twin Room booking please indicate the name of the person you would like to share the room with.
* All reservations selected above are subject to 10% service charge and 7% government tax.

Room Inclusions

- Complimentary use of broadband internet in room
- Daily buffet breakfast at President Restaurant
- Welcome fruit plate in each guest room
- Personal safe deposit box in room
- Complimentary English language newspaper
- Complimentary use of Fitness Centre, 24-hour swimming pool
- 24-hour valet service in room

Add Room Inclusions for President

- Welcome drink upon guest arrival
- Presidential amenities in room to include bath robe and slippers
- Access to Butler

HOTEL TRANSPORTATION REQUEST

☐ Yes, I request transport from Airport to Hotel (Rate 1,000 net/seat) Flight Number: _____ Arrival Time: _____
☐ Yes, I request transport from Hotel to Airport (Rate 1,000 net/seat) Flight Number: _____ Departure Time: _____

GUARANTEE ROOM RESERVATION

Credit Card Type (AMEN / VISA / MasterCard): _____
Card Number: _____ Expiry Date: / / (DDMM/YYYY)
Name of Card Holder: _____

TERMS AND CONDITIONS

Please be advised credit card imprint or cash deposit will be required upon check-in as guarantee for expenses incurred with hotel.
Payment Policy: A full payment must be settled upon departure either cash or credit card. Credit card given above is only use for guarantee the booking. No charge will be made to the card except in case of no show or cancellation made less than 7 days.
Cancellation Policy: Cancellation made less than 7 days prior to arrival, given credit card will be charged for one night per room.
No Show Policy: For every no show room a one night room charge (and one way airport transfer fee, if booked) will apply to given credit card.

By signing, you confirm that you have read and accept the "Terms and Conditions"

Signature: _____ Date: _____

CONFERENCE TRAVEL INFORMATION

IMPACT AND POLICY CONFERENCE: EVIDENCE IN GOVERNANCE, FINANCIAL INCLUSION AND ENTREPRENEURSHIP

AUGUST 30-SEPTEMBER 1, 2012
BANGKOK, THAILAND

CONFERENCE VENUE AND INFORMATION

The conference will be held at [The Imperial Queen's Park Hotel, Bangkok](#). The hotel itself comprises two 37 story towers with 1,251 guestrooms and suites. The property backs on to the beautiful Benjasiri Park. The hotel prides itself on delivering the highest quality of cuisines whether from the Imperial China Cantonese Restaurant, Kacho Japanese Restaurant, or Parkview Thai & International Buffet Restaurant. The Imperial Queen's Park Hotel, Bangkok is located in Sukhumvit's Soi 22 ([map](#)).

Dress code for the conference will be business casual.

ACCOMMODATIONS

To book a room at [The Imperial Queen's Park Hotel, Bangkok](#), please complete this [form](#), and send to Ms. Palmaporn Kajornbutra at palmaporn@imperialhotels.com or Tel: +66(0) 2261-9300 ext. 4732. Single rooms are approximately 83 USD (2600 Baht)/night and double rooms are approximately 93 USD (2900 Baht)/night.

TRAVEL ARRANGEMENTS

Find detailed directions from the Suvarnabhumi International Airport to the Queen's Imperial Park Hotel [here](#).

The Imperial Queen's Park Hotel, Bangkok is located in Sukhumvit's Soi 22 ([map](#)) which places the hotel within a few minutes' walk of the BTS (Bangkok Mass Transit System) skyline, with connectivity to the MRT (Mass Rapid Transport) underground railway. The international airport is called Suvarnabhumi which is located in Bang Phli District, Samut Prakan Province.

Transportation Options from the Airport to the Conference Hotel include:

The Official Airport Limousine Service (AOT Limousine)

The international airport is called Suvarnabhumi which is located in Bang Phli District, Samut Prakan Province. To use the official airport limousine which is operated by the Airports of Thailand Public Company Limited (AOT), please contact the "AOT Limousine" counters at the Arrival Level (Level 2) upon your arrival.

In the Luggage Hall before the Customs, there are 3 AOT Limousine counters - besides luggage belt numbers 9, 12, and 20; two counters after the Customs - one at Exit B and another at Exit C.

Impact and Policy Conference: Evidence in Governance, Financial Inclusion, and Entrepreneurship

The Imperial Queen's Park Hotel, Bangkok, Thailand ([map](#))

The **Asian Development Bank**, in conjunction with **Innovations for Poverty Action** and the **Abdul Latif Jameel Poverty Action Lab**, held the **Impact and Policy Conference: Evidence in Governance, Financial Inclusion, and Entrepreneurship** to share findings in three topic areas of development: Financial Inclusion, Governance and Post-Conflict Recovery, and Small and Medium Enterprise Development.

Each day also included Matchmaking Program for Research and Innovation to develop new collaborations between researchers and practitioners. Funding has been awarded by the Asian Development Bank to eleven researcher-practitioner partnerships.

* * *

Matchmaking Program for Research and Innovation

The **Impact and Policy Conference: Evidence in Governance, Financial Inclusion, and Entrepreneurship** included a matchmaking program facilitating conversations and collaborations between **researchers and practitioners on joint research projects**, with seed funding awarded to the most promising research partnerships.

Matchmaking sessions and research awards in the areas of Small and Medium Enterprise Development, Governance and Post-Conflict Recovery were sponsored by the **Asian Development Bank**. Those who attended the conference are eligible to apply for a Partnership Development Grant. More information can be found [here](#).

The **Citi - IPA Financial Capability Research Fund** supported by the **Citi Foundation** organized a matchmaking program focused on ideas that will improve the financial capability of individuals and households, as part of the fund's first competitive call for research proposals in this area.

* * *

Find full conference agenda here and shortened agenda with presentations below

Read presentation summaries from presenters on [our blog](#)

WELCOME, OVERVIEW AND KEYNOTE ADDRESS: AUGUST 30, 2012
Welcome <ul style="list-style-type: none"> • Edgar Cua, Deputy Director General, East Asia Research Department, Asian Development Bank
Keynote Addresses <ul style="list-style-type: none"> • Vinod Thomas, Director General for Independent Evaluation, Asian Development Bank, Importance of entrepreneurship, innovation, and governance in inclusion and development • Annie Duflo, Executive Director, Innovations for Poverty Action
SMALL AND MEDIUM ENTERPRISE DEVELOPMENT: AUGUST 30, 2012
Welcome and Overview: Small and Medium Enterprise Development <ul style="list-style-type: none"> • Lucia Sanchez, Innovations for Poverty Action, SME initiative at IPA and overview of the day
Session I: Access to Finance for Small and Medium Enterprises (SMEs)

- Shawn Cole, Harvard Business School, Importance of compensation policies in loan officer performance
- Daniel Paravisini, London School of Economics, Impact of credit scoring on productivity in small firm loans
- Sharon Buteau, IFMR/SEFC, Relationship lending for SMEs
- Commentator: **Romy Caradang**, Development Bank of the Philippines

Session II: Human Capital and Job Creation

- **Rocco Macchiavello**, Warwick University
- Russell Toth, University of Sydney, Growth of enterprises in Indonesia
- David McKenzie, World Bank, Factors that lead the self-employed to become employers
- Greg Fischer, London School of Economics, Approaches to financial literacy
- Commentator: **Michel M. Botzung**, International Finance Corporation

Session III: Access to Markets and Technology

- Alessandro Maffioli, Inter-American Development Bank, Spillover effects of Technology Development Funds
- Veronica Rappoport, London School of Economics, Credit and export dynamics
- **Mudit Kapoor**, Indian School of Business
- Commentator: **Neil McCulloch**, AusAID

Matchmaking Program for Research and Innovation

During this matchmaking program, selected practitioners and researchers will present their research proposals. The goal of this session is to match researchers and practitioners to initiate new research with seed funding awarded to the most promising partnerships.

Presentations by Policy Organizations and Feedback from Research panel

- Chair: **Dean Karlan**, Innovations for Poverty Action & Yale University

GOVERNANCE & POST-CONFLICT RECOVERY: AUGUST 31, 2012

Welcome and Overview: Governance and Post-Conflict

- Iqbal Dhaliwal, The Abdul Latif Jameel Poverty Action Lab, MIT, Impact evidence to inform policy on elections, leakages and conflict

Keynote Address

- S.Y. Quraishi, Former Chief Election Commissioner of India, Strengthening people's participation in elections, the case of India

Session I: Elections

Research Findings:

- Claudio Ferraz, PUC-Rio, Increasing accountability for better governance
- Xavier Giné, World Bank, Voter awareness campaign for women in Pakistan

Practitioner Innovations:

- Ramesh Ramanathan, Janaagraha, Improving voter registration and information in India
- Harsha de Silva, Member of Parliament, Parliament of Sri Lanka

Panel Discussion: How to strengthen elections and increase accountability of elected representatives: key issues and areas for further research

- **Harsha de Silva**, Claudio Ferraz, Xavier Giné, Ramesh Ramanathan, SY Quraishi,
- Moderator: **Iqbal Dhaliwal**, The Abdul Latif Jameel Poverty Action Lab, MIT

Session II: Leakages

Research Findings:

- Rema Hanna, Harvard University, Targeting and leakages in transfer programs
- David Yanagizawa-Drott, Harvard University, Fake medicines in the global market place

Practitioner Innovations:

- Jayant Sinha, Omidyar Network, How technology enables greater government transparency
- Sudarno Sumarto, The SMERU Research Institute, Reducing leakages in Indonesia
- Varad Pande, India Ministry of Rural Development, Targeting leakages in service delivery in India

Panel Discussion: Key challenges in reducing leakages, evidence based on policy and areas for further research.

- **Varad Pande, Jayant Sinha, Sudarno Sumarto, David Yanagizawa-Drott**
- Moderator: **Rema Hanna**, Harvard University

Session III: Conflict Management and Reconstruction

Research Findings:

- Lakshmi Iyer, Harvard University, Economic conditions and intra-state conflict
- Fotini Christia, Massachusetts Institute of Technology, Reconstructing institutions after violent conflict
- Cyrus Samii, New York University, Reintegrating combatants into civilian life

Panel Discussion: How to prevent conflicts and accelerate post-conflict recovery in Asia, and areas for further research

- Scott Guggenheim, AusAID, Causal models in conflict research
- **Lakshmi Iyer**, Harvard University
- **Fotini Christia**, Massachusetts Institute of Technology
- **Secretary Teresita Quintos-Deles**, Philippines Office of the Presidential Adviser on the Peace Process
- Moderator: **Cyrus Samii**, New York University

Closing Remarks

- **Kelly Bidwell**, Innovations for Poverty Action

Matchmaking Program for Research and Innovation

During this matchmaking program, selected practitioners and researchers will present their research proposals. The goal of this session is to match researchers and practitioners to initiate new research with seed funding awarded to the most promising partnerships.

Presentations by Policy Organizations and Feedback from Research panel

- Chair: Policymaker (TBC)

FINANCIAL INCLUSION: SEPTEMBER 1, 2012

Welcome and Overview: Landscape of Financial Services for the Poor

- Aishwarya Lakshmi Ratan, Yale University & Innovations for Poverty Action, Financial inclusion initiative at IPA and day overview

Session I: Impact of Microcredit

- **Dean Karlan**, Innovations for Poverty Action & Yale University
- Britta Augsburg, Institute for Fiscal Studies, Impact of microcredit on poverty reduction
- Gharad Bryan, London School of Economics, Seasonal migration and risk aversion
- Commentator: **Varad Pande**, Ministry of Rural Development, Government of India and Frances Sinha, EDA Rural Systems, Self-help groups in India

Session II: Access to Savings Services

- Silvia Prina, Case Western Reserve University, Banking the poor via savings accounts
- Bram Thuysbaert, Innovations for Poverty Action, Impact of village savings and loan associations
- Commentator: **Alexia Latortue**, Consultative Group Assist the Poor (CGAP)

Session III: Improving Financial Capabilities - Part I

- Menno Pradhan, Free University & University of Amsterdam, School based financial education programs in Ghana
- Changcheng Song, National University of Singapore, Financial illiteracy and pension contributions
- Commentator: **Betty Wilkinson**, Asian Development Bank (ADB)

Session: Matchmaking Program for Research and Innovation

During this matchmaking program, selected practitioners and researchers will present their research proposals. The goal of this session is to match researchers and practitioners to initiate new research with seed funding awarded to the most promising partnerships.

Evaluators:

- **Graham Macmillan**, Citi Foundation
- **Florencia Spangaro**, Citi Foundation
- **Dean Karlan**, Innovations for Poverty Action & Yale University

Moderator: **Beniamino Savonitto**, Innovations for Poverty Action

Session IV: Improving Financial Capabilities - Part II

- Bilal Zia, World Bank, Financial literacy
- Dean Yang, University of Michigan, Financial education for migrant workers
- Commentator: **Graham Macmillan**, Citi Foundation

Session V: Managing Risk

- Xavier Giné, World Bank, Risk management and production decisions
- **David McKenzie**, World Bank
- Commentator: **Jeanna Holtz**, Microinsurance Innovation Facility, ILO

Session VI: New Payment channels

- Billy Jack, Georgetown University, Risk sharing and the economics of M-PESA
- Joshua Blumenstock, University of Washington, Charity and reciprocity in mobile phone-based giving
- Commentator: **Gordon Cooper**, VISA

CLOSING SESSION: SEPTEMBER 1, 2012

Overview and Closing Remarks

- Dean Karlan, President and Founder, Innovations for Poverty Action, IPA initiatives and approach to impact evaluations

* * *

For additional information email events@poverty-action.org

Address

The Imperial Queen's Park Hotel

City

Bangkok

Country

Thailand