

**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 30<sup>th</sup>, 2012



## **REWARDING CALCULATED RISK TAKING:**

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

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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*

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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)

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## **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*

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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

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



## **Strengthening People's Participation**

Impact and Policy Conference  
Bangkok, Thailand  
August 30, 2012

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




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

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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 31<sup>st</sup> 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

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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?

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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<sup>1,2</sup> Britta Augsburg<sup>1</sup> Ralph De Haas<sup>3</sup> Emla  
Fitzsimons<sup>1</sup> Heike Harmgart<sup>3</sup> Costas Meghir<sup>4</sup>

<sup>1</sup>EDePo at Institute for Fiscal Studies

<sup>2</sup>University College London

<sup>3</sup>European Bank for Reconstruction and Development

<sup>4</sup>Yale University

IPA-ADB-JPAL Policy Impact Conference, Bangkok, 30 August - 1 September 20

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Impact of microcredit on poverty reduction

## Seasonal Migration and Risk Aversion

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

September 1, 2012

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**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

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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 1<sup>st</sup>, 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)

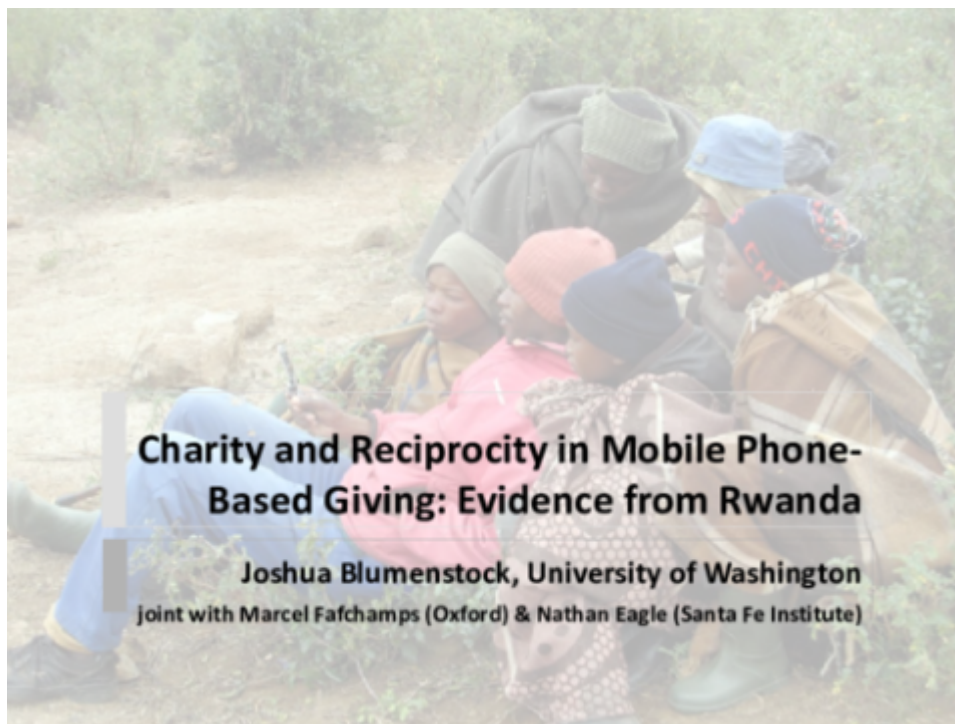
Xavier Gine  
(World Bank)

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

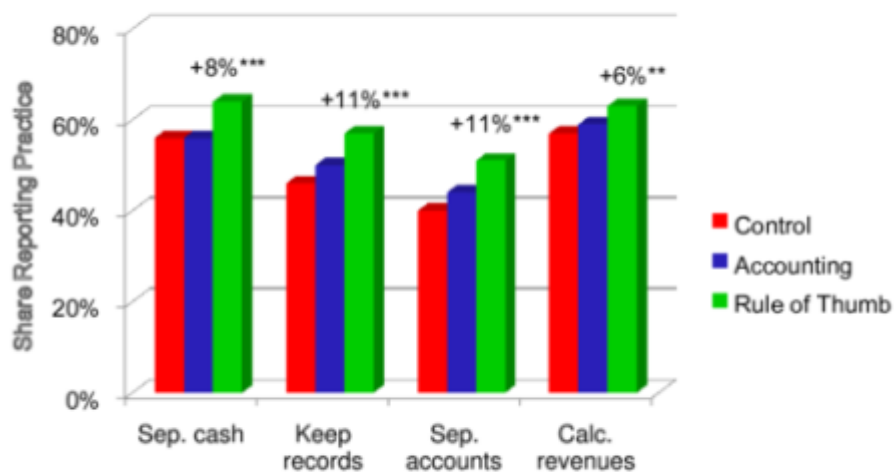
Tavneet Suri

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.

## THE 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  
โรงแรมอิมเพリアルพาร์ค  
299 ซอยสุขุมวิท 22 แขวงคลองตันใหม่ เขตปทุมธานี, กรุงเทพฯ 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"> <li>Edgar Cua, Deputy Director General, East Asia Research Department, Asian Development Bank</li> </ul>		
Keynote Addresses		9:10-9:50
<ul style="list-style-type: none"> <li>Vinod Thomas, Director General for Independent Evaluation, Asian Development Bank</li> <li>Annie Duflo, Executive Director, Innovations for Poverty Action</li> </ul>		
SMALL AND MEDIUM ENTERPRISE DEVELOPMENT: AUGUST 30, 2012		
Overview: Small and Medium Enterprise Development		9:50-10:00
<ul style="list-style-type: none"> <li>Lucia Sanchez, Innovations for Poverty Action</li> </ul>		
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"> <li>Shawn Cole, Harvard Business School</li> <li>Daniel Fisman, London School of Economics</li> <li>Shawn Burke, IFMR SEFC</li> <li>Commentator: Romy Casading, Development Bank of the Philippines</li> </ul>		
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 MAP

**IMPERIAL**  
QUEEN'S PARK HOTEL / BANGKOK  
110 Robinson Road, Bangkok 10105, Thailand Tel: +66 (0)2 1988  
Fax: +66 (0)2 1988 Email: [reservations@imperialhotel.com](mailto:reservations@imperialhotel.com)  
A 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: [reservations@imperialhotel.com](mailto:reservations@imperialhotel.com) or by mail to: Ms. Patsyaporn Kongsomboon, Sales Manager, Imperial Hotel, 110 Robinson Road, Bangkok 10105, Thailand. Fax: +66 (0)2 1988

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 (08-10 a.m.)  
Single occupancy (Rate 1,000 net/night) ☐ Twin occupancy (Rate 1,300 net/night) ☐  
Premier - Once breakfast (08-10 a.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 benefits**

- Complimentary use of broadband internet in room
- Daily buffet breakfast at Premier 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

**Additional benefits for Premier**

- Welcome drink upon guest arrival
- Premium 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 (AMEX / 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](mailto: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) skytrain, 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.

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## Find full conference agenda here and shortened agenda with presentations below

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

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

- 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

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For additional information email [events@poverty-action.org](mailto:events@poverty-action.org)

## Address

The Imperial Queen's Park Hotel

## City

Bangkok

## Country

Thailand