

ANNUAL RESEARCHER GATHERING



Northwestern

GLOBAL POVERTY
RESEARCH LAB



2021

Consumer Protection

October 27, 2021

Breakout Room 1	Breakout Room 2
Market Monitoring in Consumer Protection: What Have We Learned So Far?	
Rafe Mazer (Innovations for Poverty Action)	
<p>Gender Discrimination</p> <ul style="list-style-type: none"> • <u>Subhransu Pattnaik (International Food Policy Research Institute)</u>, "Lending Her Name, but Not Having a Say? Gender Norms and Credit for Agriculture in Odisha" • <u>Ketki Sheth (University of California, Merced)</u>, "Discrimination and Access to Capital: Experimental Evidence from Ethiopia" 	<p>Lending Decisions, Incentives, & Discrimination</p> <ul style="list-style-type: none"> • <u>Elisa Macchi (Massachusetts Institute of Technology)</u>, "Worth Your Weight: Experimental Evidence on the Benefits of Obesity in Low-Income Countries" • <u>Natalia Rigol (Harvard Business School)</u>, "Loan Officers Impede Graduation from Microfinance: Strategic Disclosure in a Large Microfinance Institution"
<p>Debt & Delinquency</p> <ul style="list-style-type: none"> • <u>Giorgia Barboni (University of Warwick)</u>, "Behavioral Nudges and Credit Repayment" • <u>Jamie Ruiz-Tagle (Universidad de Chile)</u>, "Whisper Words of Wisdom: How Financial Counseling Can Reduce Delinquency in Consumer Loans" • <u>Sheisha Kulkarni (University of Virginia)</u>, "The Psychological and Financial Relief of Filing for Insolvency" 	<p>Fraud Identification & Prevention in Digital Financial Services</p> <ul style="list-style-type: none"> • <u>Matthew Bird (Universidad del Pacífico)</u>, "Predicting Fraud to Target Prevention in Uganda" • <u>Lisa Spantig (RWTH Aachen University)</u>, "Scam identification Ability, Confidence, and the Use of Digital Financial Services" • <u>Jonathan Fu (University of Zurich)</u>, "Combatting Predatory and Fraudulent Fintech Using Machine Learning"
<p>Fraud & Trust in Digital Financial Services</p> <ul style="list-style-type: none"> • <u>Daniel Putman (Innovations for Poverty Action)</u>, "A Digital Bridge Over Troubled Waters: Strategies for Reducing Non-Institutional Fraud & Building Trust in a Digital Market Platform" • <u>Emma Riley (University of Washington)</u>, "Peer Effects in Technology Adoption: Evidence From Mobile Banking in Ghana" 	<p>Product Information & Consumer Choice</p> <ul style="list-style-type: none"> • <u>Sheisha Kulkarni (University of Virginia)</u>, "Price Comparison Tools in Consumer Credit Markets" • <u>Isabel Macdonald (University of California, Berkeley)</u>, "Can Anonymous Reviews Increase Trust in Mobile Banking Agents?"
New Concept Discussion: Transaction Cost Index	
Xavier Giné (World Bank Group)	
Consumer Protection Initiative Research Priority Setting	
Rafe Mazer (Innovations for Poverty Action)	

Methods & Measurement

October 28, 2021

Room	Session Title	Presenter	Paper Title
Main	Reflections on Methods Agenda	Andrew Dillon, Northwestern University	
1	Gender, Sensitive Questions, and Elicitation Challenges	David Sungho Park, University of California, Santa Cruz	Self-Interviewing To Measure IPV In A Cash Transfer Experiment
		Diva Dhar, Bill & Melinda Gates Foundation	Developing And Testing Iats For Adolescents In India
		Karen Grepin, New York University	Experimental Evidence Of Facemask Compliance
		Leora Klapper, World Bank Group	Measuring Financial Inclusion With Someone Else In The Room
		Muzna Alvi, International Food Policy Research Institute	Impact Of Speaker Phones On Responses In Phone Surveys
2	Agriculture and Measurement Error	James Stevenson, International Food Policy Research Institute	Measurement Error In Survey Data On Crop Varietal Adoption
		Ismael Yacoubou Djima, Paris School of Economics	Survey Measurement Errors And Relationship Between Yields And Inputs
		Talip Kilic, World Bank Group	Nonclassical Measurement Error and Farmer Response to Information
		Casey Maue, Stanford University	Measurement Error and Productivity Dynamics Observed in Survey Data
3	Measuring "Non-Cognitive" Skills	Clara Delavallade, World Bank Group	Measuring Socio-emotional Skills in Sub-Saharan Africa
		Jishnu Das, Georgetown University	Young Adult Lives: Migration, Skills, Work and Family
		Giorgia Barboni, University of Warwick	Creative Against the Pandemic: Evidence from Rural India
		Vesall Nourani, University of Chicago	Measuring Scientific Competencies and Student Learning in Uganda
		Lelys Dinarte, World Bank Group	Measurements on Educational Settings in Developing Economies
4	Respondent Gender Differences and Proxy Reporting	Cheryl Doss, University of Oxford	Gender Gaps in Land and Dwelling Values: Understanding Differences in Reported Valuation
		Ervin Dervisevic, World Bank Group	He Said, She Said: The Impact of Gender and Marriage Perceptions on Self and Proxy Reporting of Labor
		Aletheia Donald, World Bank Group	Lost in Interpretation: Why Spouses Disagree on Who Makes Decisions
		Lise Masselus, RWI Essen	He Said/She Said: Testing Respondent Effects In Income Reporting
		Edouard Mensah, Michigan State University	Whom To Ask Agricultural Production Questions In Household Surveys?
5	Poverty Measurement	Isabella Smythe, Columbia University	Geographic Micro-Targeting Of Social Assistance With High-Resolution Poverty Maps

		Deivy Houeix, Massachusetts Institute of Technology	Measuring Relative Poverty Through Peer Rankings: Evidence From CI
		Heath Henderson, Drake University	Community Revealed Preference And The Proxy Means Test
		Krishna Pendakur, Simon Fraser University and Isis Gaddis, World Bank Group	Diamonds In The Rough? Repurposing Multi-Topic Surveys To Estimate Individual-Level Consumption Poverty
		Gayatri Koolwal, World Bank Group	Individual Wealth Inequality: Survey Evidence From Low- And Middle-Income Countries
Main	Ethics	Steve Glazerman, Innovations for Poverty Action	
1	Building Representative Samples	Elliott Collins, Innovations for Poverty Action	Representativeness In RDD Surveys In LMICs
		Valerie Mueller, Arizona State University	Passing The Phone Increases Representation Of Women In RDD Surveys
		Karan Nagpal, IDinsight	Using Voter Rolls For Household Sample Surveys
		Brian Dillon, University of Massachusetts, Amherst	Phone Tree Sampling, Or How To Do A Phone Survey With No Phone Numbers
2	Survey Fatigue And Respondent Inattention	Dahyeon Jeong, World Bank Group	Exhaustive Or Exhausting? Evidence On Survey Fatigue In Long Surveys
		Kibrom Abay, International Food Policy Research Institute	Assessing Response Fatigue In Phone Surveys
		Winnie Mughogho, Busara Center for Behavioral Economics	Inattention In Remote Surveys: Measurement And Decrease
		Jonathan Seiden, Harvard University	Creating Short Forms Of ECD Direct Assessments Used Internationally
3	Adapting To Phone Surveys	Daniel Rodriguez-Segura, University of Virginia	Can We Measure Learning Over The Phone? Evidence From Kenya
		Lee Crawford, Center for Global Development	Teaching And Testing By Phone In A Pandemic
		Alan de Brauw, International Food Policy Research Institute	Measuring Consumption And Poverty By Phone: Experimental Estimates
		Tamara McGavock, Grinnell College	Examining Bias In Time Use Recall Using High Frequency Phone Surveys
4	Alternative Survey Modes And Interviewer Effects	Sofia Amaral, University of Munich	Talk Or Text?: Evaluating Response Rates By Remote Survey Methods
		Atika Pasha, Universität Mannheim	Are Automated Calls A Substitute For Telephonic Interviews?
		Emily Beam, University of Vermont	Surveys With Chatbots: Experimental Evidence From Philippine Teachers
		P. Linh Nguyen, University of Essex	Interviewers Effects On Attitudinal Questions – Evidence From Zambia
1	Machine Learning	Alemayehu Ambel, World Bank Group	Use Of ML To Predict Water Quality From Socioeconomic Information
		Julian Ashwin, University of Oxford	Qualitative Research At Scale: Analysis Of Aspirations In Bangladesh

		Emily Aiken, University of California, Berkeley	Program Targeting With Machine Learning And Mobile Phone Data
2	Recall Periods	Mywish Maredia, Michigan State University	Seasonal Labor And Long Recall Loss
		Nivedhitha Subramanian, Bates College	Total Recall
		Gashaw Tadesse Abate, International Food Policy Research Institute	Telescoping And Overstatement Of Food Consumption In Ethiopia
3	Elicitation: Measuring Willingness To Pay/Accept	Anja Sautmann, World Bank Group	Multiple Price Lists For Willingness-To-Pay Elicitation
		Anne Fitzpatrick, University of Massachusetts, Boston	Which Price Is Right?
		Adam Osman, University of Illinois	What Do Jobseekers Want?
4	Alternatives To Survey Data	Dean Yang, University of Michigan	Assessing Accuracy In Remittances Measurement
		Anna Josephson, University of Arizona	Estimating The Impact Of Weather On Agriculture
		Oscar Barriga-Cabanillas, World Bank Group	Cell Phone Data For The Impact Evaluation Of A Cash Transfer Program
5	Survey And Study Design	Kate Ambler, University of Arizona	Measurement Of Intra-Household Resource Control: Experimental Measures
		Karen Grepin, University of Hong Kong	Experimental Evidence Of Facemask Compliance
		David Rhys Bernard, Paris School of Economics	How Biased Are Observational Methods In Practice?
Main	Closing Remarks	Andrew Dillon, Northwestern University	

Financial Inclusion & Social Protection

October 29, 2021

Breakout Room 1	Breakout Room 2
Opening Remarks Dean Karlan (Northwestern University) & Jonathan Zinman (Dartmouth College)	
<ul style="list-style-type: none"> • Berber Kramer (International Food Policy Research Institute), "SeeltGrow: Impacts of Picture-Based Versus Weather Index Insurance for Smallholder Farmers in Kenya" • Dean Karlan (Northwestern University) & Jonathan Zinman (Dartmouth College), "Randomization for Causality, Ethnography for Mechanisms: Illiquid Savings for Liquor in an Autarkic Society" 	Gender, Cash Transfers, & Livelihoods <ul style="list-style-type: none"> • Kate Vyborny (International Growth Centre), "Can Biometric Verification Get More Cash to Poor Women? Evidence from Pakistan" • Clara Delavallade (World Bank Group) & Kehinde Ajayi (Boston University), "Gender Differences in Socio-Emotional Skills and Economic Outcomes: New Evidence from 17 African Countries"
Cash & Livelihoods in Humanitarian Settings <ul style="list-style-type: none"> • Virginia Leape (Oxfam International) & Zakaria M. Abd Alnafee (Mercy Corps), "Cash for Recovery in Crises: Can Humanitarian Cash Transfers and Financial Education Drive Economic Recovery in Conflict-Affected Contexts?" • Lasse Brune (Northwestern University), "Graduation to Resilience in Uganda" 	
Lightning Round Session <ul style="list-style-type: none"> • Lina Cardona Sosa (Institute for Fiscal Studies), "Financial Resiliency and Partner Relationships during COVID-19: Short-term Effects of an Informative Chatbot in Colombia" • Khandker Wahedur Rahman (BRAC University), "Digital Finance and Economic Empowerment Experimental Evidence on the Role of Transaction Costs" • Frank Schilbach (Massachusetts Institute for Technology), "Do Financial Concerns Make Workers Less Productive?" • Diego Vera Cossio (Inter-American Development Bank), "Financial Inclusion and Basic Income programs: Lessons from Colombia" • Matthew Bird (Universidad del Pacífico), "Effectiveness of Emergency Transfers to Households in Peru During the Pandemic" • Ashley Pople (University of Oxford), "Anticipatory Cash Transfers in Climate Disaster Response" 	
Credit Contracts <ul style="list-style-type: none"> • Daniel Herbst (University of Arizona), "Equity and Incentives in Human Capital Investment" • Muhammad Meki (University of Oxford), "Microequity and Mutuality: Experimental Evidence on Credit with Performance-Contingent Repayment" 	Social Networks <ul style="list-style-type: none"> • Carly Trachtman (University of California), "How Much Do Our Neighbors Really Know? The Limits of Community-Based Targeting"

<ul style="list-style-type: none"> • <u>Brett Green (Washington University)</u>, "Digital Collateral" 	<ul style="list-style-type: none"> • <u>Florian Grosset (Columbia University)</u>, "The Social Tax: Redistributive Pressure and Labor Supply"
<p>Behavioral Nudges</p> <ul style="list-style-type: none"> • <u>Paolina Medina (Texas A&M University)</u>, "Do Saving Nudges Cause Borrowing?" • <u>Farah Said (University of Göttingen)</u>, "Implicit and Explicit Commitment in Credit and Saving Contracts: A Field Experiment" 	<p>UCTS & Tax Credits in the US</p> <ul style="list-style-type: none"> • <u>Ania Jaroszewicz (Harvard University)</u>, "A Randomized Controlled Trial Varying Unconditional Cash Transfer Amounts in the United States" • <u>Scott Nelson (University of Chicago)</u>, "Tax Refund Uncertainty: Evidence and Welfare Implications"
<p>Digital Credit</p> <ul style="list-style-type: none"> • <u>Joshua Blumenstock (University of California, Berkeley)</u>, <u>Suraj Nair (Stanford University)</u>, & <u>Daniel Bjorkegren (Brown University)</u>, "Welfare Impacts of Digital Credit: A Randomized Evaluation in Nigeria" • <u>Russell Toth (University of Sydney)</u>, "The Impact of Liquidity Loans on Mobile Money Agents" 	<p>Cash & Mental Health</p> <ul style="list-style-type: none"> • <u>Clotilde Mahe (Universidad de los Andes)</u>, "School-Age Exposure to Conditional Cash Transfers and Mental Health in Mexico" • <u>Annie Zimmerman (King's College London)</u>, "Long-term Effects of Cash Transfer Programmes on Adolescents' and Young Adults' Mental Health: A Quasi-Experimental Study of Three Countries"
<p>Digital Finance Adoption</p> <ul style="list-style-type: none"> • <u>Isabelle Cohen (University of Washington)</u>, "Take-Up and Impact of Digital Repayment in Microfinance: Study Design and Baseline Data" • <u>Emma Riley (University of Washington)</u>, "A National Information Campaign to Encourage Financial Technology Adoption in Ghana" 	<p>Evaluating the Graduation Approach</p> <ul style="list-style-type: none"> • <u>John Hoddinott (Cornell University)</u>, "Sustainability of Poverty Impacts from Cash Transfers, Food Transfers, and Complementary Programming" • <u>Thomas Bossuroy (World Bank Group)</u>, "Economic Inclusion in Urban Areas: Impacts Of A Multi-Faceted Social Protection Program In Senegal"