We also continue to influence global debates and communicate findings about what works and what doesn’t. This past year, we authored more policy publications than ever before and saw our work featured in many respected news outlets, including The New York Times, NPR, The Washington Post, and The Economist.

Looking ahead, we are becoming an organization of learning: we learn not only from our successes, but from our failures, and we are sharing those lessons publicly. In 2016, IPA founder Dean Karlan published a new book, Failing in the Field, with co-author Jacob Appel, highlighting lessons IPA has learned over the past decade and a half of conducting field work. We will continue to share our successes and failures in the coming years, so please stay tuned.

As you will see on the following pages, IPA’s work is more influential and impactful than ever. We look forward to seeing what the next year brings forth, and we hope you will join us.

Warm wishes,

Annie Duflo
Executive Director

Dean Karlan
Founder

IPA was featured in dozens of news sources in 2016, including:

- The Economist
- Money
- The New York Times
- Wired
- The Washington Post
- Quartz
- Bloomberg
- Lux
What We Do

We discover and promote effective solutions to global poverty problems.

Since our founding in 2002, IPA has worked with over 575 leading academics to conduct over 650 evaluations in 51 countries. This research has informed hundreds of successful programs that now impact millions of individuals worldwide.

Our long-term field presence in 20 countries in Africa, Asia, and Latin America enables us to build the strong relationships needed to conduct high-quality research and influence decision-makers.

WEST AFRICA
- Burkina Faso
- Côte d’Ivoire
- Ghana
- Liberia
- Mali
- Sierra Leone

EAST AFRICA
- Kenya
- Malawi
- Rwanda
- Tanzania
- Uganda
- Zambia

LATIN AMERICA
- Bolivia
- Colombia
- Dominican Republic
- Paraguay
- Peru

ASIA
- Bangladesh
- Myanmar
- Philippines

Headquarters
United States

Program Areas
- Agriculture
- Education
- Financial Inclusion
- Governance
- Health
- Peace & Recovery
- Small & Medium Enterprises
- Social Protection

Who We Work With
- Governments
- Funders
- Researchers
- Organizations

Our Approach

1. Develop

Connect researchers with partners and funders to answer critical questions, and help design innovative solutions.

Example: Graduating the Ultra-Poor

- Researchers partnered with organizations in seven countries to test the impact of a “big push” livelihoods program.

2. Evaluate

Rigorously test programs to find out what works and why.

- The program was shown to improve income, consumption, nutrition, and have other positive impacts in multiple countries.

3. Replicate

Test successful programs in new contexts to see if results hold elsewhere.

- The program is being expanded to reach over 2.5 million households in 25 countries. As it scales, we continue to test and adjust the approach.

4. Influence

Build partnerships and communicate findings to decision-makers.

- IPA staff, researchers, and partners disseminated results and supported governments to adapt the program to suit their contexts.

5. Scale

Support the expansion of programs that have been proven to work.

- The program is being expanded to reach over 2.5 million households in 25 countries. As it scales, we continue to test and adjust the approach.

Since our founding in 2002, IPA has worked with over 575 leading academics to conduct over 650 evaluations in 51 countries. This research has informed hundreds of successful programs that now impact millions of individuals worldwide.
IPA is collaborating with government partners in 20 countries to create rigorous evidence and apply it to policy. Here are some highlights of these collaborations from 2016.

**COLOMBIA | IPA Policy Staff Embedded in the National Planning Department**
An IPA and J-PAL policy team created a repository of evaluations commissioned by the Colombian government, ranked the evaluations according to rigor, conducted a capacity-building course for 11 government entities (including the Ministries of Education, Health, Social Protection, and others), and connected researchers to government partners interested in running rigorous, policy-relevant evaluations.

**BURKINA FASO | Financial Inclusion and Agriculture Conference**
IPA organized a two-day event in Ouagadougou to disseminate results of studies at the intersection of financial inclusion and agricultural intensification in rural areas. More than 150 attendees discussed how to improve the use of evidence in policymaking.

**SIERRA LEONE | Assessing the Effects of Social Incentives with the Ministry of Health and Sanitation**
IPA is partnering with researchers, the Ministry of Health and Sanitation, and the International Growth Centre to evaluate the effects of social incentives, in the form of colorful bracelets, in reducing drop-off rates for immunization of newborn babies and improvements in timely visits for prenatal care.

**PERU | Institutionalizing the Creation and Use of Evidence in Government**
With our partners at J-PAL, IPA Peru supports the institutionalization of evidence-informed decision-making through MineduLAB, a policy innovation lab in Peru's Ministry of Education. IPA and the government of Peru are exploring the replication of this policy lab model in other sectors as well.

**GHANA | Long-Term Collaboration with Ministry of Education/Ghana Education Service**
IPA has an MDU and six ongoing research collaborations with the Ministry of Education/Ghana Education Service investigating policy-relevant questions in education. IPA Ghana is also facilitating high-level conversations with Ghanaian decision-makers around how to apply this evidence for better learning outcomes.

**KENYA | Working with Government to Transform Vocational Training**
IPA Kenya is a key driver of the Permanent Working Group on Technical and Vocational Education and Training, a platform for government, the private sector, academia, NGOs, and development partners to jointly oversee the sustainable transformation of Kenya’s vocational training system.

**RWANDA | Evaluating Curriculum Reform and Teacher Rewards with the Rwandan Education Board**
IPA is working closely with the Rwandan Education Board on two policy-relevant education studies. The first examines the impact of a program that trains teachers in Rwanda’s revised secondary school entrepreneurship curriculum. The second evaluates a teacher recognition program that rewards teachers whose pupils achieve strong learning outcomes.

**MALAWI | Evaluation of Malawi’s Public Works Program**
Researchers worked with IPA, the National Statistics Office, and the Malawi Social Action Fund (MASAF) to evaluate Malawi’s public works program, a major at-scale, government-operated social protection program. The program was not effective in improving food security or increasing use of agricultural inputs. The research team continues to collaborate with MASAF to identify strategies for improving the program.

**ZAMBIA | Exploring Scale-Ups of Girls’ Negotiation, Community Health Worker Models**
IPA Zambia is working with researchers and Zambia’s Ministries of Education and Health to explore ways to use evidence from two IPA evaluations in education and health policy. One program has already influenced the way community health workers are recruited in Zambia; the other would incorporate negotiation skills training for girls into existing programs, with the aim of increasing parental investments in girls’ education.

**MYANMAR | Evaluating Myanmar’s Maternal and Child Cash Transfer Program**
Researchers are collaborating with IPA Myanmar and Save the Children International to evaluate the impacts of a maternal cash transfer program. The Ministry of Social Welfare plans to begin piloting the maternal cash transfer program in the Chin State of Myanmar. Results are expected to inform the national roll-out of the program.

**PHILIPPINES | Technical Support to the Department of Education**
IPA Philippines led a monitoring and evaluation (M&E) workshop for the Department of Education. The workshop will inform the Department’s nationwide M&E framework for their 700,000 teachers, principals, and supervisors. IPA continues to provide technical support to the Department as they roll out their M&E program.
Policy Impact: Scale-Up in Bangladesh

Evidence Action, a global development organization that focuses on scaling rigorously-evaluated interventions, has designed a program called No Lean Season based on these findings. In partnership with the Bangladeshi NGO RDRS and IPA, they are gradually testing and expanding the program and evaluating it at scale. Over the next four years, as many as 310,000 low-income households may be reached by the program. If it proves to be beneficial and cost-effective, Evidence Action plans to eventually reach millions of people with the program.

### Results

**Improving Seasonal Income Security in Bangladesh**

A small incentive—about the cost of a bus ticket—encouraged people to migrate for work during the lean season, leading to improved income security for their families and their communities.

Three hundred million of the world’s rural poor suffer from seasonal income insecurity, which often occurs between planting and harvest. During this season, families typically miss meals for a two- to three-month period. Migration for work during the lean season has the potential to increase income and improve food security for rural families. However, in places such as Rangpur, Bangladesh, people have traditionally stayed home and risked hunger rather than go to towns to work.

IPA worked with researchers in 2008 to evaluate the impact of providing information or small financial incentives worth about $8.50—the cost of a bus ticket—on migration rates and household welfare in Rangpur. The study found that households offered either a grant or loan to migrate were substantially more likely to send someone to work outside the village during the lean season, and those families consumed more calories than those not offered the incentives. Many also chose to re-migrate on their own a year later.

From 2014-2016 IPA evaluated the program at scale in the same context and the study not only confirmed these findings, but also showed that larger-scale emigration increases wages and work hours in the village of origin.

#### Policy Impact: Scale-Up in Bangladesh

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#### How It Works

A small incentive nudged families to send a household member to a nearby town for seasonal work and the worker remitted money home, improving income security for the household during the lean season.

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#### How It Works

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Reducing Child Mortality with an Entrepreneurial Community Health Model in Uganda

Door-to-door community health workers reduced child mortality in poor communities.

Despite improvements in under-five child mortality, an estimated 5.9 million children worldwide died in 2015, more than half due to preventable or easily treatable conditions. In Uganda, two NGOs—Living Goods and BRAC—created a community health worker program with the aim of improving access to and adoption of simple, proven health interventions among low-income households.

The door-to-door community health workers provide health education and access to basic health products for low-income households. This model also aims to create sustainable livelihoods for the workers, who can earn an income through profits from product sales and small, performance-based incentives for visiting households with pregnant women and newborn children.

IPA worked with researchers to conduct a randomized evaluation of the program in Uganda over three years. Researchers estimated that the community-health-worker model reduced under-five mortality by 27 percent and infant mortality by 33 percent. The study also showed that the program improved health knowledge and led to higher reported preventative health measures. Households with newborns in program villages were also more likely to have received follow-up visits, compared to households that didn’t receive the program.

The power and quality of [IPA’s] research has persuaded policymakers, replication partners, and major funders to back a rapid scale-up of the approach. As a result, Living Goods’ reach has tripled to 5 million people served. Proof positive that IPA’s research can lead to disruptive change for those most in need.

Chuck Slaughter, Founder of Living Goods, 2016
Policy Lessons

» Basic financial services—including the ability to safely store, send, and transact money—have the potential to boost economic well-being.

» For women, the route out of poverty may not be more capital, but rather financial inclusion at a more basic level: the ability to manage existing financial resources.

» Mobile banking could have similar impacts in other countries with very limited and far-flung banking services, but more research (see map below) is needed to determine impacts in other contexts.

What Are the Impacts of Digital Finance Elsewhere?

The promising results motivated IPA and lead researcher Tavneet Suri to track the impacts of mobile financial services in other countries.

Empowering Women and Reducing Poverty with Mobile Money Access in Kenya

Access to mobile banking lifted 2 percent of the population out of poverty.

In Kenya, until recently, relatively few people had access to banking services. Most people relied on intermediaries, like a driver or a neighbor going to town, to send cash to someone—an expensive and risky practice. The advent of a mobile money system called M-PESA has changed that.

In 2007, the company Safaricom introduced a mobile money platform that allowed users to send and receive money with their mobile phones using a simple text message. Now, in 96 percent of Kenyan households, M-PESA is used by at least one person, who deposits and withdraws money from their account through a network of local agents. By 2014, there were 110,000 mobile money agents in the country and only 2,600 ATMs.

Over six years, researchers conducted a natural experiment to track the economic progress of households as the M-PESA mobile money service expanded. The study found that access to the mobile money system increased per capita consumption levels and lifted 194,000 households, or 2 percent of Kenyan households, out of poverty. The impacts, which were more pronounced for households headed by women, appear to be driven by changes in financial behavior—in particular, increased financial resilience and savings.

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An in-service training and coaching program for preschool teachers improved teaching and children’s school readiness, but adding on a parental awareness program reversed some of the positive effects.

Early childhood represents a crucial stage for development. During these early years, children form the basis for future learning, and investments in early childhood can have high returns in terms of future educational attainment and well-being. One effective way to improve early childhood development is through high-quality early childhood education.

In Ghana, great progress has been made in increasing enrollment in pre-primary education, but the quality of preschools is low. In Accra, researchers examined two approaches to raise the quality of pre-primary education: training kindergarten teachers, and raising parental awareness about the benefits of early learning and investing in their children’s learning.

The study found that the teacher training improved the number of the play-based, child-friendly activities teachers used and improved the quality of teacher-child interactions. The program also reduced teacher burnout, as well as teacher turnover in the private sector. The in-service training also led to an improvement in children’s school readiness, primarily in the area of social-emotional development. The program was found to be equally effective in the public and private sector.

However, adding the parental awareness program to the teacher training counteracted the positive impacts of teachers’ support for student expression and children’s school readiness. Careful consideration and further research is needed to understand why this approach to parental engagement had this effect, and what approaches would be more effective.

In 2017, IPA is actively engaging with public and private education providers in Ghana, as well as large-scale implementers and donors, who have expressed interest in scaling up the teacher training.

**Policy Lessons**

- Trainings could be useful for teachers in both public and private schools since the program was found to be equally effective in both sectors. In the private sector in particular, investments in professional development can also reduce teacher burnout and improve teacher retention significantly.

- Although the teacher training improved classroom quality and children’s social-emotional development, improvements to the program may be needed to also improve children’s early academic outcomes.
In Colombia, researchers worked with IPA and the Colombian government’s Ministry of Social Prosperity to test the impact of the LISTA Initiative on financial knowledge and attitudes, informal and formal financial practices, and use of financial products by beneficiaries of the country’s conditional cash transfer program, the large majority of whom are women.

The study found that the initiative improved financial knowledge, attitudes toward formal financial services, adoption of financial practices, and financial outcomes. Low-income women provided with access to the tablet-based app were also more likely to set savings goals and teach others to use ATMs than women who didn’t have access to the tablets. Moreover, the women saved more money.

Policy Impact: Scale-Up in Five Countries

The Colombian government has adopted the initiative, and these findings have supported increased funding for the scale-up of the LISTA Initiative in other countries as well. As of mid-2017, Fundación Capital was scaling up to reach 500,000 homes in Colombia, 50,000 in the Dominican Republic, 34,000 in Honduras, 25,000 in Brazil, and 20,000 in Mexico.

Three-fourths of the newly banked global poor—an estimated 375 to 600 million people—have never received any form of financial training, and, in theory, financial education could help them make sound financial choices. However, one-size-fits-all financial education programs have not been very effective on average. Some evidence suggests that customizing financial education to the needs, interests, and location of each participant works better, but finding a cost-effective way to customize financial training has been a challenge.

Fundación Capital, an international social enterprise, designed the LISTA Initiative to address this issue. Their financial training app integrates audio, video, and gaming elements in an attempt to overcome literacy barriers and make the learning experience entertaining. Community leaders circulate tablets among community members and participants are able to learn from the comfort of their own homes, study at their own pace, and customize their own learning.

A customizable app that allowed people to learn financial concepts at their own pace, from anywhere, helped women make better financial choices and save more.
Financial incentives to delay childbearing were more effective than a girls’ empowerment program in Bangladesh.¹

A six-month girls’ empowerment program—similar to many girls’ empowerment programs implemented worldwide—kept girls in school longer, but didn’t have any effect on child marriage or early childbearing four and a half years after the program ended. However, offering a financial incentive to delay marriage reduced child marriage by 10 percentage points, reduced early pregnancy by 5 percentage points, and increased participation in school by 6 percentage points.

Industrial jobs didn’t help unemployed Ethiopians earn more money and brought substantial health risks.⁴

A year after unemployed young men and women were offered industrial jobs, their wages were no higher than those not offered the jobs. The industrial jobs also doubled serious health problems and worker turnover was high. In contrast, unemployed young men and women offered an entrepreneurship program earned higher wages a year later, without negative health consequences.

Electronic payments increased the state’s capacity to deliver welfare programs in India, leading to a reduction in poverty for the greater community.⁵

When the government used a biometric “smartcard” system to deliver payments to government beneficiaries, the payments process was faster, more predictable, and less corrupt, without decreasing program access. The change had large positive impacts on the greater community due to an increase in wages in the private sector. It led to a 13 percent increase in earnings of low-income households and a 17 percent reduction in an income-based measure of poverty, without increasing program costs.

In 2016, we shared results from more than 30 IPA evaluations with the world. In addition to those on the previous pages, here are some other noteworthy findings.

A low-cost village bank model boosted financial inclusion and women’s empowerment in Ghana, Malawi, and Uganda.³

Access to Village Savings and Loan Associations (VSLAs)—a model where members pool their money together to form a village bank—led to improved financial inclusion, business outcomes, and women’s empowerment. There was also evidence of improved resilience: in villages affected by drought, households had better food security and higher incomes.

Allowing farmers to pay for insurance at harvest substantially increased demand in Kenya.²

Giving sugarcane farmers the option to buy crop insurance at planting time and pay at harvest time, several months later, increased demand for insurance by 67 percentage points, relative to farmers who had to pay upfront. This simple change in timing worked much better than a discount: reducing the cost of insurance by a third didn’t increase demand at all. These results suggest that, with present-biased or cash-strapped farmers, timing may be more effective than subsidies at increasing uptake of farm insurance.

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Finances

**REVENUE**

- Individual Contributions: $5.7m (11.4%)
- Grants & Contracts: $43.9m (88.6%)

**EXPENSES**

- Research Projects: $35.8m (79.7%)
- Project Development & Fundraising: $1.1m (2.5%)
- Operations & Financial Management: $5.8m (12.9%)
- Research Support & Training: $0.5m (1.0%)
- Policy & Communications: $1.8m (3.9%)

**Net Assets**

- End of 2015: ($8.79 million)
- End of 2016: ($4.12 million)
- Change in Net Assets: $4.67 million

See our full, audited financials at poverty-action.org/financials

Leadership

**Senior Management Team**

- Annie Duflo: Executive Director
- Lucy Berkowitz: Chief Financial and Administrative Officer
- Stacey Daves-Ohlin: General Counsel and Chief Human Resources Officer
- Bruce Hickling: Chief Programs Officer
- Pam Kingpetcharat: Chief Information Officer
- Imran Matin: Chief Research and Policy Officer

**Board of Directors**

- Wendy Abt: Founder, WPA, Inc.
- Benjamin S. Appen, CFA: Founding Partner, Co-Chair of Investment Committee, and CEO of Magnitude Capital
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- Kentaro Toyama: W.K. Kellogg Associate Professor of Community Information, University of Michigan School of Information
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**Country Programs**

See back cover (p. 24) for a list of our country offices and country program leadership.

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Building a world with more evidence and less poverty

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