



2009 ANNUAL REPORT

Innovations for Poverty Action applies rigorous research techniques to develop and test solutions to real problems faced by the poor in developing countries. IPA fills two voids that exist in development work: insufficient evaluation of what truly works to reduce poverty, and insufficient use of evidence to develop and scale effective interventions. To fill these gaps, we employ social science tools, mainly from economics, psychology, political science and public health, to design and test programs that adapt to the local context and to the real behaviors of people. We then disseminate the lessons to policymakers, practitioners, investors and donors around the world, and work with these stakeholders to bring successful programs to scale.

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Dear Friends of IPA,

It gives me great pleasure to present Innovations for Poverty Action's first annual report. Despite the world financial crisis, IPA grew remarkably in 2009. This year we managed about \$18 million in research grants, a 40 percent increase from 2008. This comes partly from the inclusion of new researchers, partly from the increase in projects with existing researchers, and last but not least the inclusion of scale-up efforts into IPA's core activities.

In just eight years we've grown from a small group of researchers into an established organization, managing more than 200 research projects in 31 countries with a staff of over 250. Today, more than 30 research affiliates — professors at some of the leading institutions of higher education in the world — turn to us to implement and manage their projects. For our researchers and our donors, the greatest satisfaction comes from knowing that the value of our work will continue to increase many times over through more effective anti-poverty programs.

Since 2002 IPA has been actively working to convert ideas and theories about what might address the needs of the poor into real knowledge. Our approach of applying rigorous research methods to development programs grew out of the early research interests of a few scholars and students at MIT's Jameel Poverty Action Lab and has since transformed into an important movement in global development policy. IPA has furthered the movement by putting projects in place that produce actionable evidence for policy decisions.

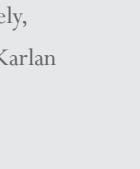
For example, our work has shown that:

- *Micro-entrepreneurs with savings accounts make larger investments in their businesses and are less vulnerable to "shocks" (this project led to a grant from the Bill & Melinda Gates Foundation to replicate the program in four more countries, in order test more questions and improve program and policy design).*
- *Chlorine dispensers installed at water collection sites result in a 750 percent increase in household water treatment (this program is now being scaled-up to reach communities across Kenya).*
- *Informing Kenyan girls about the higher HIV-infection rates of older Kenyan men decreases out-of-wedlock, inter-generational pregnancies by 65 percent.*
- *Microfinance programs with group lending that relax group liability but maintain group meetings do not suffer from higher default.*
- *Offering farmers an opportunity to pre-pay for fertilizer at the time of harvest leads to much higher fertilizer use than when fertilizer is offered at the time of planting.*
- *Commitment contracts held at a bank can be an effective tool for helping people stop smoking.*

We are carrying great momentum into 2010 with a focus for the year on expanding programs that have been tested and proven to work. We've named this effort the Proven Impact Initiative, and through it we will help small and large donors target resources toward effective programs. As part of this initiative, we will also continue with our ongoing efforts to improve educational outcomes for children globally with Deworm the World and remedial education. Other scale-ups will include safe water through chlorine dispensers, reminders to save, and commitment savings accounts.

There are a lot of good ideas out there about what might help the poor. With the help of our donors and partners, IPA is creating and testing more of those ideas so that effective innovations can reach more people and accelerate the eradication of poverty.

Thank you for your continued interest and participation in the fight against poverty!



Sincerely,
Dean Karlan



IPA's History

Dean Karlan, Professor of Economics at Yale University, started IPA in 2002 with the goal of developing and testing innovative solutions to poverty. In development circles there is often a separation between researchers who study poverty and practitioners who work directly with the poor. To bridge that gap, a group of like-minded researchers came together with practitioners who were open to new ideas and willing to evaluate what they did. IPA and its partners remain united by the belief that vexing social problems need effective and cost-efficient solutions, and that knowledge about what works can focus resources on successful programs and reduce waste.

ABOUT RANDOMIZED EVALUATIONS

The rigorous research method that we principally use at IPA is the randomized evaluation (also known as randomized control trials, or RCTs). Randomized evaluations are best known for their use in the medical industry to test whether a treatment or medication works. Randomized evaluations determine the true impact of a program by comparing the outcomes of those who receive it to an otherwise identical group of people who do not. By comparing outcomes between these two groups, we can reliably say that any difference we see was caused by the program and not by some external factor. In the past ten years, randomized evaluations have become recognized as the gold standard for development organizations that want real insight into the impact of their programs.

IPA's Strategy

At IPA, we pursue our mission of developing and scaling solutions to real-world problems through a five-part strategy. We **innovate** new approaches to solving poverty and policy problems worldwide. We **evaluate** programs using rigorous research methods to find out what strategies work and why. We **replicate** evaluations in multiple settings to learn the best ways to bring effective programs to new contexts. We **communicate** what we learn — both good and bad — to policy makers, practitioners and donors. And we **scale** effective solutions through advocacy work, hands-on technical assistance, and direct implementation.

IPA'S PARTNERSHIP WITH MIT'S ABDUL LATIF JAMEEL POVERTY ACTION LAB (J-PAL)

IPA is a close partner of the Abdul Latif Jameel Poverty Action Lab (J-PAL) at the Massachusetts Institute of Technology. The two organizations share a common mission and take similar methodological approaches to development policy evaluation. Both organizations have pioneered the use of randomized evaluations to study the effectiveness of development interventions worldwide and have collaborated extensively on field studies involving randomized evaluations. A number of J-PAL Affiliates are also IPA Research Affiliates or IPA Research Network Members. Innovations for Poverty Action and J-PAL work collaboratively to bridge the gap between research and policy by creating and disseminating knowledge about what works to policymakers and practitioners around the world.

IPA Impact

Microcredit has received a great deal of attention in the past five years, both good and bad. Advocates said it alone would lift millions out of poverty. Critics said it exacerbated poverty by dragging the poor into a cycle of debt. Both sides supported their positions with an abundance of anecdotes but little hard evidence, so we received a lot of attention in 2009 when the results from IPA and J-PAL's first microcredit impact evaluations in the Philippines and India were released.

The studies themselves had important differences. In India, researchers partnered with the microfinance institution Spandana to measure the impact of microcredit delivered to women in previously unreached slums through a traditional group liability program.

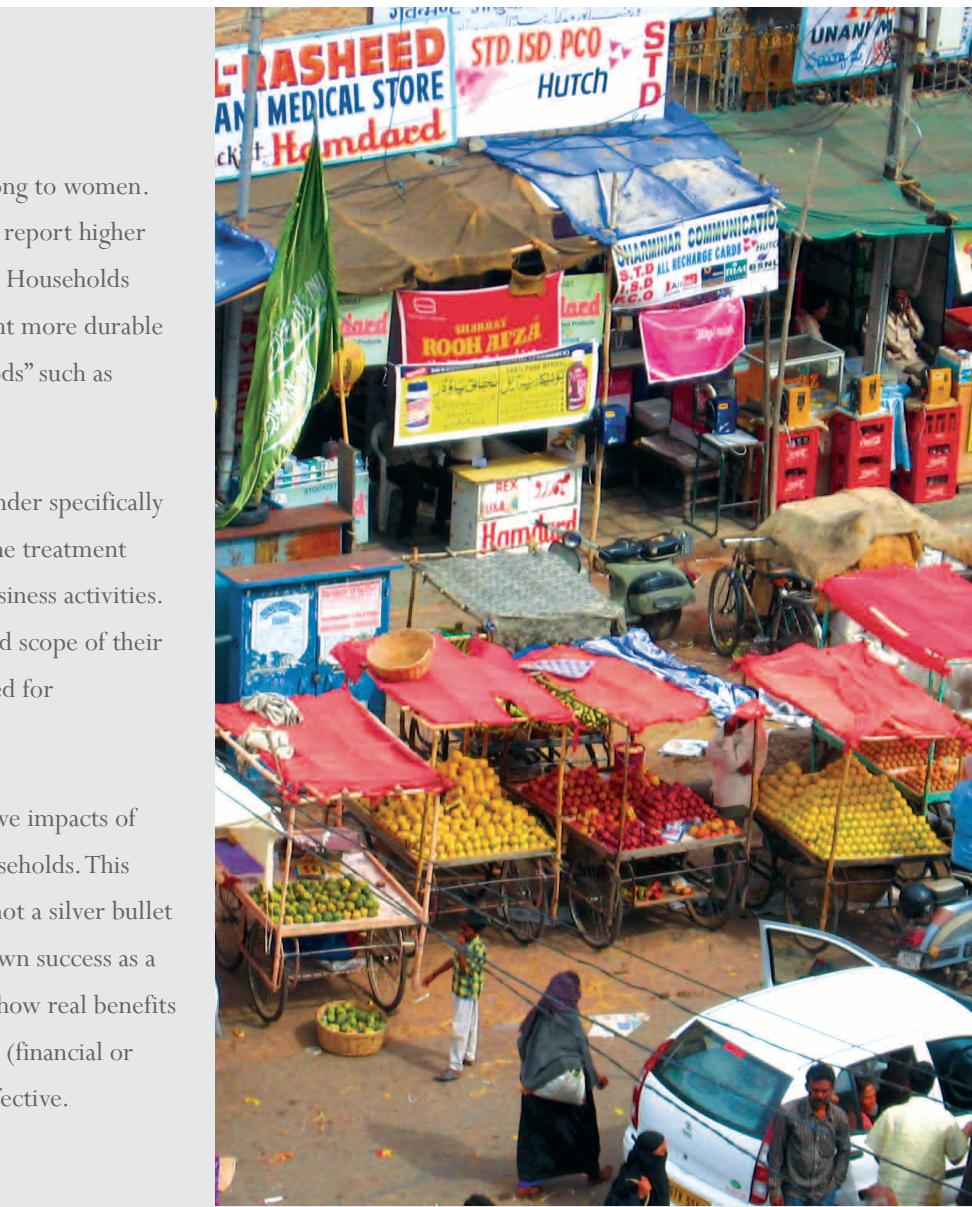
The Philippines study, conducted with First Macro Bank, measured the impact of individual loans given to male and female small business owners who applied for loans and ranked just below the traditional cut-off used by the bank to determine credit-worthiness.

The results from India showed more new businesses in the communities with access to credit, and these

new businesses were more likely to belong to women. Business owners in the treatment group report higher profits than owners in the control areas. Households that were likely to start a business bought more durable goods and spent less on "temptation goods" such as tobacco and gambling.

In the Philippines, where the partner lender specifically targeted entrepreneurs, individuals in the treatment group did not increase investment in business activities. In fact they seemed to shrink the size and scope of their businesses. Nonetheless, profits increased for male entrepreneurs.

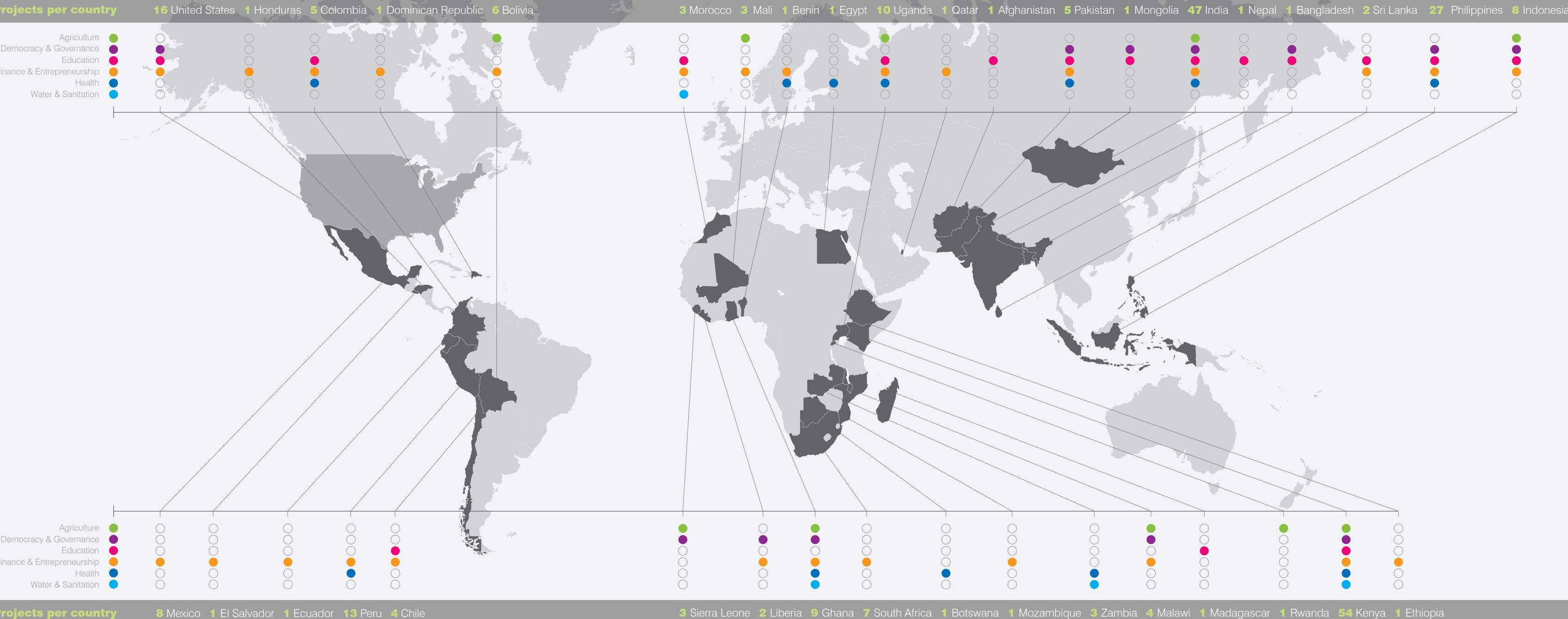
In short, both studies found some positive impacts of microcredit on the financial lives of households. This evidence indicates that microfinance is not a silver bullet for poverty reduction, though it has shown success as a financial service. The measured effects show real benefits for people in areas where many services (financial or otherwise) are too often lacking or ineffective.



IPA Around the World

Project Map

In 2009 IPA had over 200 projects completed or underway in more than 30 countries around the world. Most of the attention we have received in recent months has concentrated on our groundbreaking work in the microfinance sector, though studies in Finance & Entrepreneurship comprise only a part of what we do. IPA's work spans six total sectors, including Agriculture; Community, Democracy & Governance; Education; Health; and Water & Sanitation. Some studies naturally cross over more than one sector. For example, improvements in health can have a positive impact on education outcomes or entrepreneurial activity.





IPA's Sectors

Finance & Entrepreneurship

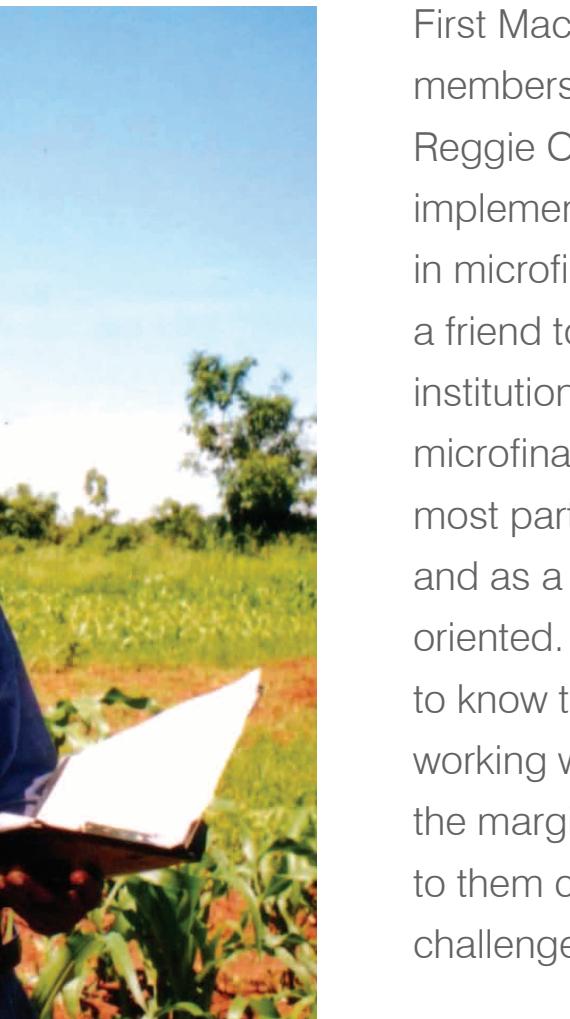
SECTOR OVERVIEW

Many people living in poverty get their income from informal sources such as their own small businesses, daily wage work, or agricultural production. These income sources are subject to a great deal of variation, and can be seriously affected by bad health, weather conditions that affect crops, and other factors outside the worker's control. Recent efforts to make formal financial services available to the poor have in part aimed to help them build more profitable businesses and weather these "shocks." There have been some successes: Today more than 150 million of the world's poor have improved access to formal microcredit, microsavings, and microinsurance products. But for many, these services remain out of reach. IPA's research in the Finance & Entrepreneurship sector examines ways to improve lives through more profitable employment, businesses, and formal financial services. Our studies measure, for example, the effect of training programs aimed at helping entrepreneurs reap better returns from their businesses. Our work helps financial institutions develop, price, and deliver financial services that address the real needs of the poor.

Percentage employed in the informal sector

Source: International Labour Office

Geographic Region	Percentage Employed in Non-Agricultural Informal Economy
North Africa	48%
Sub-Saharan Africa	72%
Latin America	51%
Asia	65%



A Day in the Life **Measuring the Impact of Microcredit**

"First Macro Bank has always lent to the marginalized members of the communities where we operate," says Reggie Ocampo, President of First Macro Bank, an IPA implementing partner in the Philippines. "But our work in microfinance specifically started after I was invited by a friend to observe the microfinance operations of his institution. What I find compelling is how much activity microfinance brings the bank. Before, our clients for the most part only came to us. Microfinance changed this, and as a result, we have had to become more client oriented. We have more exposure now. More people got to know the bank and the services we are offering. By working with these clients, I have changed my belief that the marginalized sector is 'unbankable' and that lending to them cannot earn. This experience taught me to challenge these thoughts."

OUR STRATEGY: REPLICATION

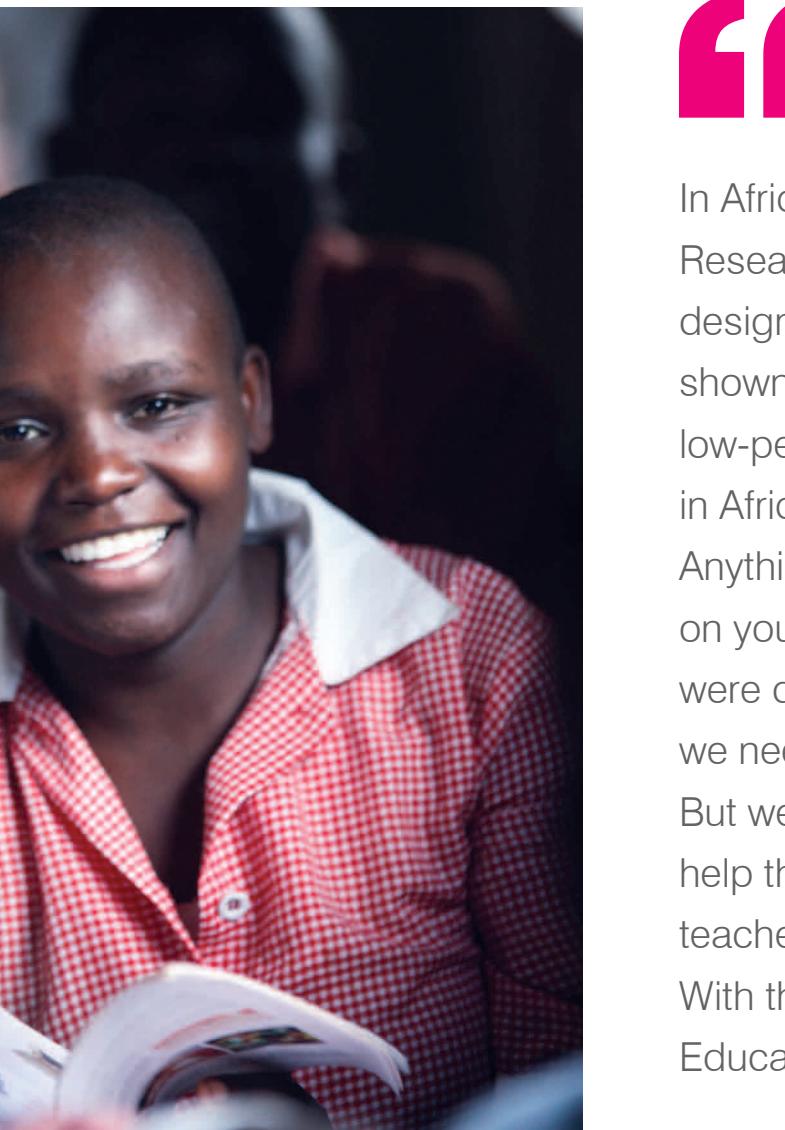
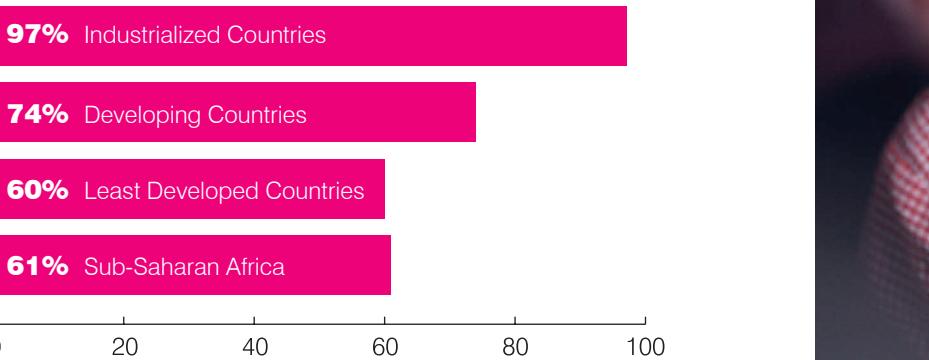
Sending Reminders to Help People Save

Many people say they want to save more, yet most still find it hard to actually put money away. Too many conflicting priorities take over. Previous IPA work has shown that financial institutions can increase how much account holders save through innovative product design. One popular approach for financial institutions is to offer higher interest rates for those savers who commit to making deposits on a fixed schedule and leaving the money untouched for a period of time. Yet despite consumer demand for these accounts and active promotion of the higher interest rates, more than 40 percent of account holders still fail to make all their deposits. Could it be that people just need a reminder? IPA researchers conducted studies in Bolivia, Peru, and the Philippines to find out. In Bolivia and the Philippines, IPA worked with local partners Ecofuturo and First Valley Bank to measure the effectiveness of sending text message reminders to its savings clients. In Peru, where IPA researchers worked with the government-backed Caja de Ica, the local context dictated that reminders were sent by mail because of lower cellphone usage rates. In all three programs, the researchers found that reminders increased saving. Overall, **clients who received reminders to save each month saved 6% more than individuals who did not**. They were also more likely to reach their target savings goal than those who did not receive reminders.

Education

SECTOR OVERVIEW

School enrollment has been steadily increasing around the world, with 50 million more children enrolled in school today than in 1999. Higher enrollment is a great achievement, but there is still more work to be done to improve attendance (by students and teachers) and the quality of education delivered. IPA research identifies the most effective ways to increase both school attendance and learning, and looks for ways to support policy makers and schools that serve poor populations.



A Day in the Life Scaling What Works in Education

In Africa there is very poor quality of education," says IPA Research Director Annie Duflo. "The balsakhi program designed by Indian education nonprofit Pratham has been shown to be a cost-effective way to improve the literacy of low-performing schoolchildren, so we thought to replicate it in Africa to see if it can be brought to scale and sustained. Anything you do in education you need the Teachers' Union on your side, so we approached the union in Ghana. They were definitely resistant at the beginning. They said, 'No, we need more resources for teachers and better salaries.' But we explained that the program gives them assistants to help the lowest-performing students catch up, and gives the teacher two hours a day to focus on the better-off children. With the teacher's support, and the support of the Ghanaian Education Service, we will start this fall in 440 schools."

OUR STRATEGY: SCALE Deworm the World

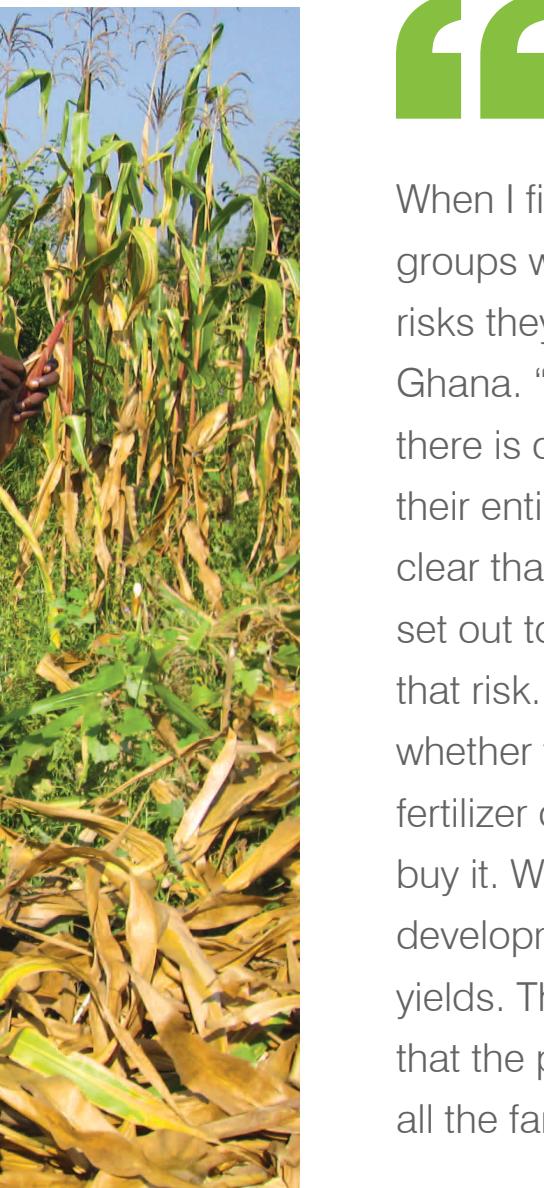
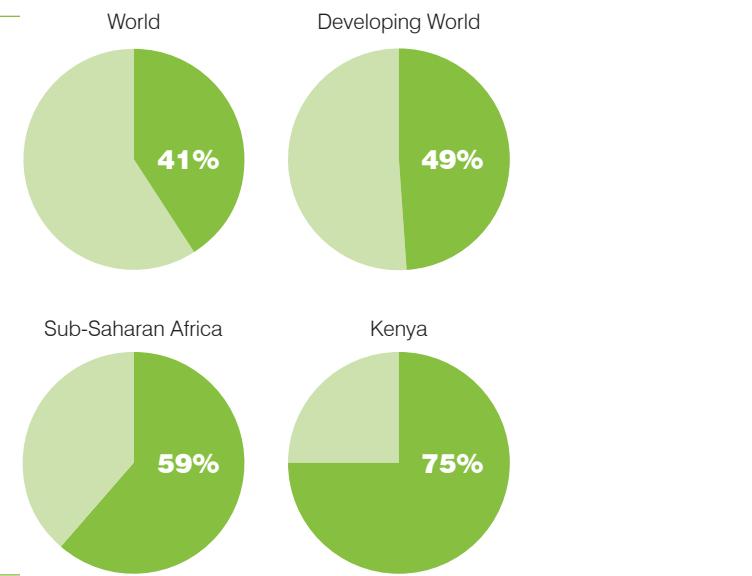
Four hundred million children worldwide suffer from parasitic worm infections that make them sick, lethargic, and unable to participate in school. Previous studies on the impact of deworming had shown modest success, but IPA Research Affiliates Michael Kremer and Edward Miguel wanted to address the potential of school-based deworming. In Western Kenya, where 37 percent of school children had moderate to heavy worm infections, they undertook a study of a school-based deworming program in partnership with International Child Support and the Busia District Ministry of Health. Kremer and Miguel showed that implementing routine school-based deworming for schoolchildren improved the health of those who received the treatment. Un-treated children in nearby schools were also healthier because there were fewer sick children in the community to pass on infections. The kids did not just feel better. They also attended school more often — absenteeism decreased by 25 percent. **At a cost of US \$3.50 per additional year of school participation, deworming is the most cost-effective method for improving school attendance in Kenya.** As a partner in the Deworm the World Initiative, IPA is now working to communicate the benefits of this program around the world.

Agriculture

SECTOR OVERVIEW

Seventy percent of the world's poor rely on agriculture for all or some of their household income. These farmers face a number of risks to their livelihoods, including unpredictable weather, crop blight and price fluctuation. These systemic risks may affect how farmers choose to borrow and invest to improve their business.

IPA identifies effective ways for farmers to increase crop yields and manage risks to farm income. Our projects have identified more profitable crop choices and markets, measured the impact of incentives on fertilizer use and examined the effects of crop price and rainfall insurance on farm income and investments.



A Day in the Life **Underinvestment in Ghana**

"When I first came to Accra with IPA in 2008 we held focus groups with local rice and maize farmers to talk about the risks they face," says Kelly Bidwell, IPA country director in Ghana. "It's really impressive how they manage given that there is only one growing season here, so they basically get their entire salary for the year in one lump payment. It was clear that drought and weather pose the greatest risk, so we set out to create a reliable insurance product that captured that risk. The trial that is taking place right now measures whether the farmers that bought insurance invest more in fertilizer or seeds or new techniques than those who didn't buy it. We had to balance complicated financial product development with a farmer's understanding of agriculture and yields. That took a lot of work, and it's a source of pride for us that the product we developed has been taken up by almost all the farmers we offered it to. They trust us."

OUR STRATEGY: INNOVATE Fertilizer Discounts

A little bit of fertilizer goes a long way to improve yields for poor farmers. Work by IPA researchers in Western Kenya showed that farmers who properly use fertilizer enjoyed average annualized returns of nearly 70 percent. Yet few farmers use fertilizer, often because they don't have the cash to buy it at planting time. IPA Research Affiliates Esther Duflo, Michael Kremer, and Jonathan Robinson conducted a study in Western Kenya in which they gave farmers the opportunity to pre-order fertilizer at harvest time, when they would have cash on hand. The pre-order entitled the farmer to free delivery of the fertilizer at the start of the next growing season, decreasing the overall cost of using fertilizer. These **small, time-limited discounts increased fertilizer use by 46 to 60 percent** — a larger increase than was brought about by more generous discounts and free delivery offered later in the season. The results show that small, well-timed discounts can encourage fertilizer use at low cost.

Health

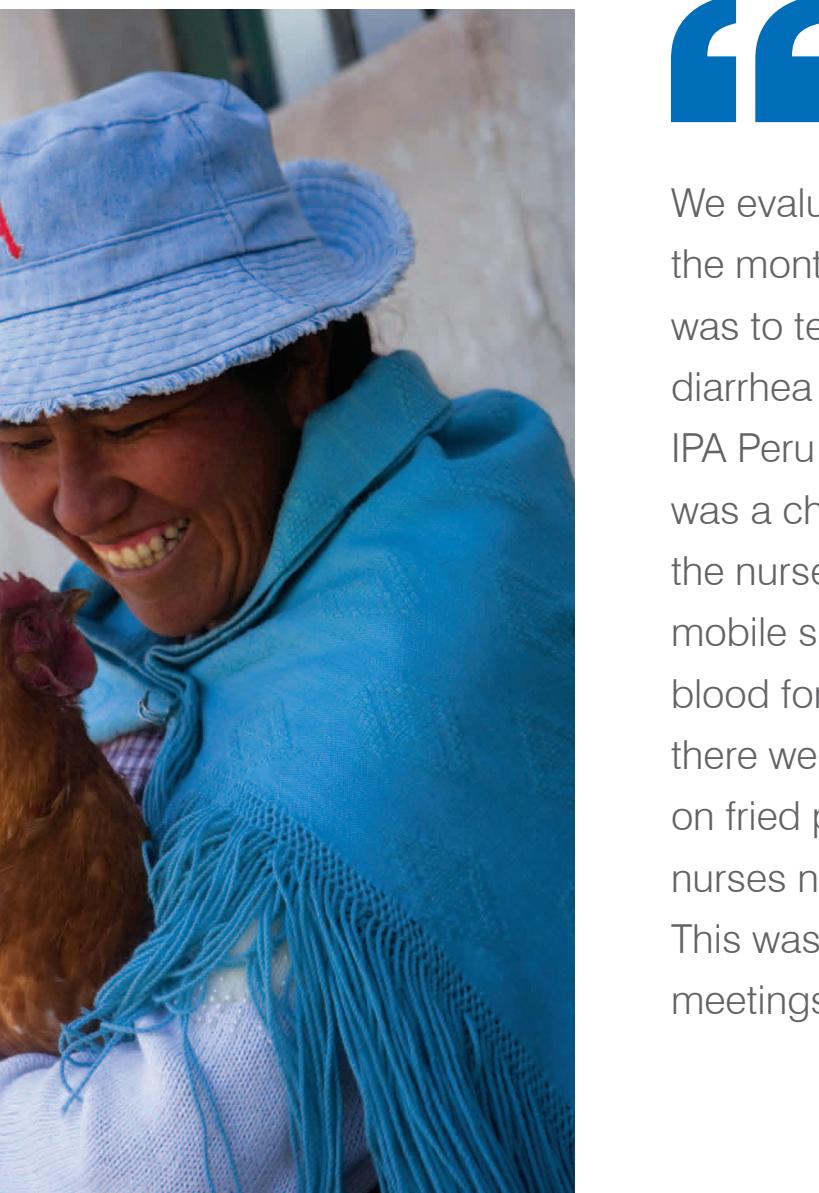
SECTOR OVERVIEW

The world's poor disproportionately suffer from ill health, which makes adults less able to work and children less able to go to school. Unexpected health expenses can also devastate a poor family's fragile household budget.

IPA's work in the health sector identifies the most effective ways to improve the health of poor individuals, so they can seize opportunities to live more prosperous lives. Our health projects address some of the key questions surrounding health delivery to the poor, from determining the relative effectiveness of paid versus free distribution of health products, to measuring the demand for health insurance.

1	Pneumonia	19%
2	Diarrheal Disease	17%
3	Preterm birth	10%
4	Severe Neonatal Infections	10%
5	Birth Asphyxia	8%
6	Malaria	8%
7	Measles	4%
8	HIV/AIDS	3%
9	Congenital Abnormalities	3%
10	Injuries	3%

Source: World Health Organization and UNICEF



A Day in the Life Health Education for Microcredit Clients

We evaluated a health project in Peru that took advantage of the monthly meetings that microfinance clients attend. The aim was to teach them certain health lessons, such as how to treat diarrhea or look for signs of malaria," says Tania Alfonso, former IPA Peru Country Director. "Collecting the baseline health data was a challenge because these people live in the jungle, so the nurses we hired as surveyors had to traipse to villages with mobile scales and measuring tapes and finger prickers to collect blood for hemoglobin counts. We found that many of the people there were both obese and anemic, because their diet depends on fried plantains and french fries. It was the rainy season, so the nurses needed raincoats and plastic covers for their equipment. This was inconvenient, but so is traveling to microfinance meetings in the rain. We wanted to capture everyday life."

OUR STRATEGY: EVALUATE

Free uniforms to keep girls healthy and in school

Keeping children in school longer improves their future earning potential. For girls it brings the added benefit of decreased rates of teen pregnancy. Since teen pregnancy is an indicator of unsafe sex, fewer pregnancies also suggest a decrease in behavior that can lead to HIV infection. One barrier to keeping kids in school is the cost of attendance. In Kenya, public schools are "free," but they require that all children wear uniforms. The cost of uniforms is a significant barrier to attendance. Could decreasing the effective cost of school keep girls in school longer, with corresponding health impacts? IPA researchers evaluated the impact of providing free school uniforms on school attendance and health outcomes. They found that providing **free school uniforms decreased drop-out rates among girls by 15 percent**. The decrease in drop-out rates was coupled with a significant health impact: **pregnancy rates declined by almost 10 percent**. While the impact on HIV/AIDS transmission itself cannot be measured precisely in this context, the decrease in childbearing signals an increase in safe sexual practices.

Water & Sanitation

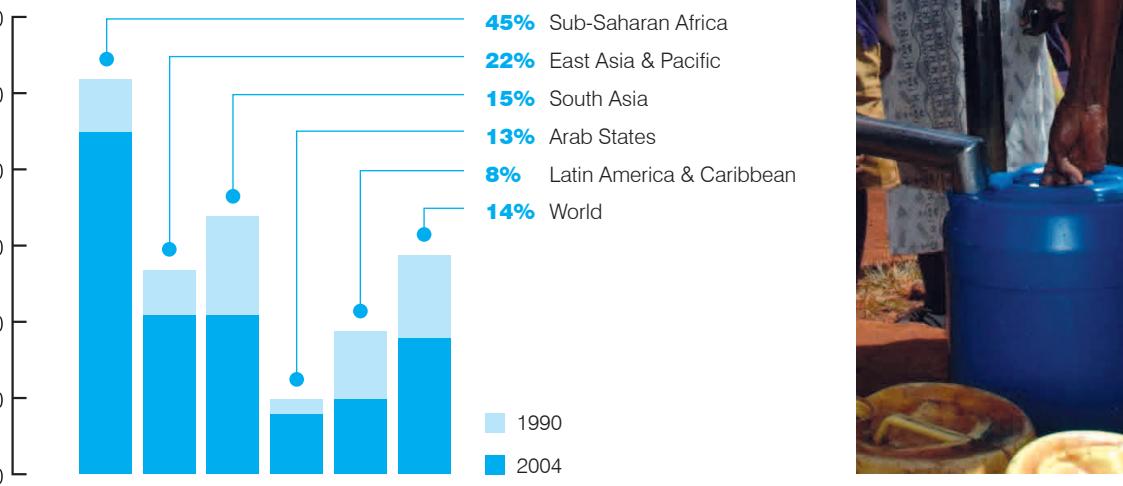
SECTOR OVERVIEW

Two million children die of diarrheal disease each year, mostly as the result of drinking contaminated water. Though health experts worldwide know a lot about treating diarrheal disease, we understand a great deal less about the relative impacts and cost-effectiveness of preventing diarrhea and other water-borne illnesses through health interventions or sanitation projects.

IPA's work fills the gap in this knowledge. Our projects explore ways to improve water quality and the impact of better access to clean water and sanitation. IPA is testing strategies like point-of-use water treatments and household filtration.

Share of population with no access to clean water decreasing, but not enough

Source: Calculated based on UNICEF 2006a



A Day in the Life Clean Water Technology in Ghana

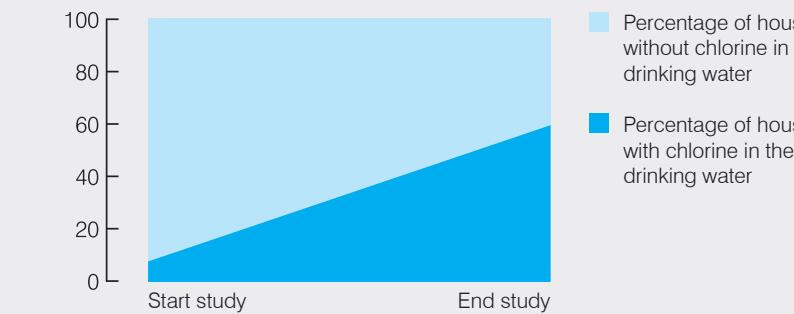
The water filter project is asking the big question of how people value access to health products," says Abdul-Salaam Sayuti, IPA project manager in northern Ghana. "We are getting at the answer by selling filters in villages using different techniques. We give some people a random price in a process called Take It or Leave It. We ask others to tell us what they would be willing to pay for it. Either way it is a challenge. I am from this part of Ghana, so I know that there are people who are just not comfortable telling us how much they want to pay. Others may be happy to take the filters for free, but have no interest in buying. We have to keep trying all techniques, though, to understand what determines how people value and use health products, since some won't pay, and others will, just as sometimes the filter gets used and sometimes it sits in the corner."

OUR STRATEGY: SCALE

Chlorine Dispensers for Safe Water in Kenya

In Western Kenya contaminated water results in an enormous burden of childhood illness and death. Chlorine treatment is an effective way to provide safe water, yet less than 10 percent of surveyed households treat their drinking water with chlorine, despite its local availability and low cost. To increase chlorine use, a group of IPA researchers designed a randomized trial in which they installed chlorine dispensers at communal water sources. The public location of the dispensers provides a reminder to people to treat their water when they collect it, and dispensers decrease the cost of chlorine by limiting packaging and distribution expenses. Three to six months after the installation of the dispensers, 61 percent of households in communities with a dispenser had detectable chlorine in their drinking water, compared to 8 percent of households in communities with no dispenser — **a more than 750 percent increase**.

An effort is now underway to expand and measure the effects of the program throughout Kenya and the world. Scaling up this approach globally could save the lives of as many as 250,000 children each year.



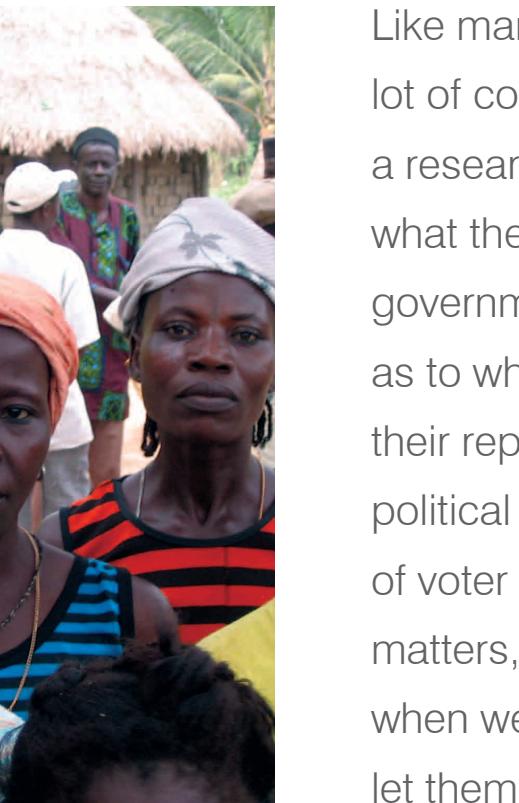
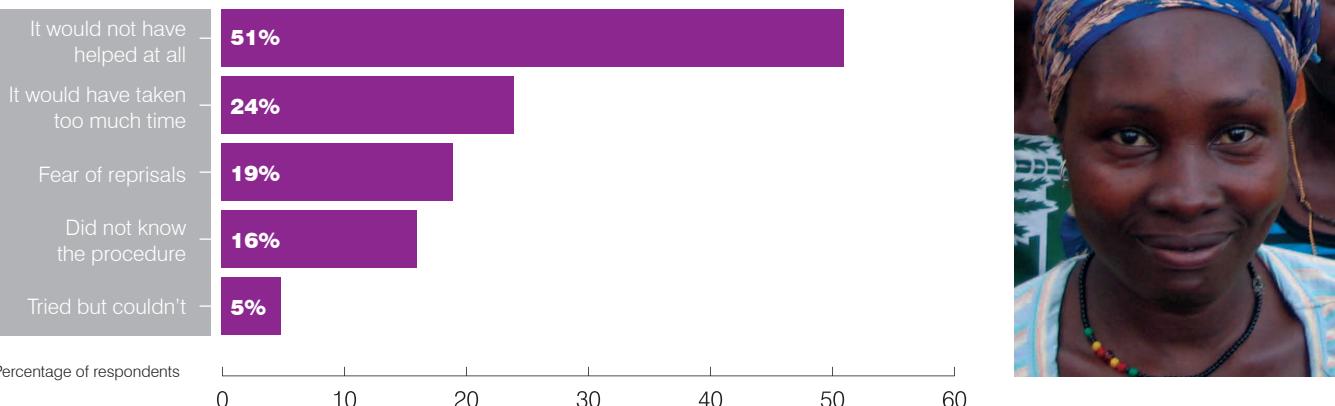
Community, Democracy & Governance

SECTOR OVERVIEW

The poor are rarely consulted about decisions that can greatly affect their daily lives. They may be isolated because of past conflict, they may distrust government institutions due to corruption by local representatives, or they may be accustomed to long-standing government structures that fail to consider them as active community participants. IPA research in Community, Democracy, & Governance looks for ways to empower the poor to fully participate in community and political life. IPA is testing information dissemination approaches and community education programs.

Only one in five people complain when faced with official bribery. The reasons?

Source: Transparency International Global Corruption Barometer 2009



" A Day in the Life Voter Participation in Mexico

Like many developing world democracies, Mexico sees a lot of corruption from local government," says Ana De La O, a researcher with IPA. "Citizens here aren't often aware of what they are entitled to, so they don't know when their government doesn't provide it. It's been an open question as to whether informing citizens about their rights and how their representatives are doing will result in more active political participation. So we tried to do just that in a number of voter districts in Mexico. The results show that information matters, but it does so in unexpected ways. It seems that when we let people know that their local governments have let them down, instead of showing up at the polls and voting for the opposition, they stay home and don't vote at all!"

OUR STRATEGY: EVALUATION

Ex-combatant Reintegration Program in Liberia

The Liberian government and other agencies have made significant efforts to demobilize, disarm, and reintegrate former combatants into society. Reintegration is an enormous challenge, and despite these efforts there remain thousands of former combatants in Liberia on the fringes of society, without stable communities or employment. Landmine Action, an international NGO based in London, has developed a reintegration program providing intensive agriculture skills training; psychosocial counseling; and a resettlement package of tools, seeds, and livestock. The goal is to help former combatants to return to their home communities. Will it work? IPA Research Affiliate Chris Blattman is currently conducting a randomized evaluation of the program, combining both standard quantitative surveys and ethnographic interviews.

Proven Impact Initiative

In 2010 IPA will launch the Proven Impact Initiative, an effort to promote, finance, strengthen, and expand anti-poverty ideas that have been proven to work. The Proven Impact Initiative will designate programs as “Tested and Proven.” These programs stand out among approaches tested by IPA and its research affiliates as cost-effective at addressing the problems of the poor. Included among them are School-Based Deworming, Chlorine Dispensers, Incentives for Vaccines, Fertilizer Vouchers, Reminders to Save, Remedial Education, Bed Net Distribution, Commitment Savings and School Uniforms for Girls.

In addition to promoting proven programs, the Proven Impact Initiative includes the Proven Impact Fund, a mutual fund-type investment tool which allows donors to provide financial support to International NGOs and US-based organizations that are implementing Tested and Proven programs. In some cases, IPA is providing operational assistance to these fund recipients, and thus may also use PIF funds as part of its activities.

As part of its efforts to promote Tested and Proven programs, the Proven Impact Initiative is reaching out to existing fundraising networks, such as Global Giving and See Your Impact, as well as to small foundations whose current activities overlap with PII-supported programs. IPA will continue to work closely with large foundations to influence their giving.

Research Clusters

IPA’s focus on identifying what works in development has often involved isolating the impact of an individual program from the impacts of the many other influences that affect the wellbeing of the poor. But 2010 marks the beginning of an effort to set up Research Clusters where multiple interventions will be implemented and evaluated simultaneously to see if they create positive synergies when combined. IPA’s first Research Cluster in Ghana will allow researchers to observe how multiple programs co-exist, and study how particular programs interact with each other. The cluster model harnesses existing research infrastructure and data collection efforts, thus lowering costs. The cost efficiency gains also allow more opportunities for projects by local researchers and students.

Small and Medium Enterprises (SME) Initiative

Many practitioners and donors are investing in small and medium enterprise support programs in an effort to create jobs and promote sustainable, market-based development. However, little rigorous evidence exists to show that SME development leads to economic growth, and we know very little about the most effective ways to support them. IPA is launching an SME Initiative to address this knowledge gap. We will investigate the constraints to entrepreneurship and SME growth, and identify effective private and public sector approaches to alleviating those constraints. Professor Antoinette Schoar, of the Massachusetts Institute of Technology, will serve as Managing Director of the initiative, and Dean Karlan will serve as Director.

Targeting the Ultra-Poor

Though microfinance has spread widely in the past three decades, it still fails to reach the poorest of the poor. The very poor face a different set of challenges, and may need additional preparation to graduate from extreme poverty and be ready to participate successfully in regular microfinance programs. TUP is designed to provide that preparation. It includes an intensive period of training, financial education and saving, with the goal of helping participants graduate into food security. IPA researchers are currently working in Ethiopia, Honduras, India, Pakistan, and Peru with a variety of partners. In 2010, IPA will initiate new projects in Ghana and Yemen to further explore questions related to helping the poorest engage in entrepreneurship. If successful, this project has tremendous potential to shift spending for the ultra poor from relief programs to sustainable livelihoods.

Evaluations in Post-Conflict and Fragile States

IPA and the International Rescue Committee (IRC) are initiating a new strategic partnership in 2010. Through it, the IRC will build up its existing evaluation resources and IPA will support additional evaluations in fragile and post-conflict states. Headed by IPA’s outgoing Ghana Country Director, Kelly Bidwell, the first phase of the IPA-IRC partnership will produce evaluation toolkits and technical training programs for IRC projects and staff. The partners will also launch new impact evaluations in Sierra Leone and Côte d’Ivoire.



IPA Funders

- Academy for Educational Development (AED)
- Acumen Fund
- Anonymous
- Asian Development Bank (ADB)
- Association of Volunteers in International Service USA (AVSI-USA)
- AusAID
- Banco Compartamos
- Banco Estado de Chile
- Bill & Melinda Gates Foundation
- Brookings Institution
- CARE
- Case Western Reserve University
- Center for International Development
- Clinton Foundation
- Dartmouth College
- Dean and Cindy Karlan
- DW Gore Family Foundation
- Federal Reserve Bank Boston
- Financial Industry Regulation Authority (FINRA)
- Fomentando el Talento Emprendedor
- Ford Foundation
- Freedom From Hunger
- Google
- Grameen Foundation
- Grameen Trust Chiapas
- Grupo de Análisis para el Desarrollo (GRADE)
- Harvard University
- HITA Foundation
- Imperial College of London
- Institute for Empirical Research in Economics
- Institutional Reform and Capacity Building Project (IRCBP)
- Inter-American Development Bank
- International Child Support
- International Finance Corporation (IFC)
- International Initiative for Impact Evaluation (3ie)
- James O'Malley
- Javier Humbero
- Legatum Global Development
- Liberty Foundation
- London School of Economics
- Marshall Foundation
- Massachusetts Institute of Technology
- McGraw-Hill Companies, Inc.
- Mercy Corps
- MicroEnsure
- Millennium Challenge Corporation (MCC)
- Mulago Foundation
- National Bureau for Economic Research (NBER)
- Netherlands Development Organisation (SNV)
- New York University
- One Acre Fund
- Oxfam America
- Paris School of Economics
- Partnership for Child Development (PCD)
- Princeton University
- Project GRAD USA
- Robert Rubin
- SEVEN Fund
- Someone Cares Charitable Trust
- Tufts University
- University of California, Berkeley
- University of California, Santa Cruz
- University of Chicago
- United States Agency for International Development (USAID)
- Veolia Water
- Virginia Wellington Cabot Foundation
- Wesleyan University
- William and Flora Hewlett Foundation
- World Bank
- Yale University

To view detailed information about IPA's financials, please visit www.poverty-action.org/financials



Dean Karlan
*President and Founder of IPA,
 Professor of Economics at Yale University.*



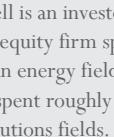
Dean Karlan is Professor of Economics at Yale University and President and Founder of IPA. He is a graduate of the University of Chicago's Harris Graduate School of Public Policy and Graduate School of Business and received his PhD in 2002 from the Massachusetts Institute of Technology. Recipient of the National Science Foundation CAREER Award, the Presidential Early Career Award for Scientists and Engineers (PECASE), and the Alfred P. Sloan Research Fellowship, Dean is also a research fellow at the Abdul Latif Jameel Poverty Action Lab and the Bureau for Research and Economic Analysis of Development. His research focuses on microeconomic issues of public policies and poverty. Much of his work uses behavioral economics insights and approaches to examine economic and policy issues relevant to developing countries as well as to domestic charitable fundraising and political participation.

Gregory M. Fischer
*Co-Program Director in Finance, International Growth Centre and
 Lecturer in Economics, London School of Economics*



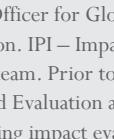
Greg Fischer is a Lecturer (Assistant Professor) at the London School of Economics and Co-Director for the finance program at the International Growth Centre. He is a graduate of Princeton University and received his PhD in 2008 from the Massachusetts Institute of Technology. He also has ten years' experience in the investment and banking sector with Centre Partners Management and Morgan Stanley Capital Partners. He is the recipient of several awards and grants, including the Economic and Social Research Council's First Grant (2009-2012), the Robert M. Solow Prize (2008), the Small Grant in Behavioral Economics from Russell Sage Foundation (2007), the National Science Foundation's Graduate Research Fellowship (2005-2008), and MIT's Presidential Fellowship (2003-2005). He is also a member of the Abdul Latif Jameel Poverty Action Lab, the Economic Organization and Public Policy Programme, STICERD at LSE, CEPR and BREAD. His research agenda focuses on combining economic theory, field experiments, and more traditional empirical analysis to understand how economic development works and how it can work better. Most of his research is in less developed countries and centers on development finance.

Joseph (Jerry) McConnell
*Retired Partner of Goldman Sachs
 Investor and Vice-Chairman, Hudson Green Energy*



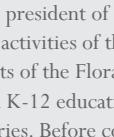
Joseph (Jerry) McConnell is an investor and Vice-Chairman in Hudson Green Energy, a private equity firm specializing in global investment opportunities in the clean energy field. He is a retired partner of Goldman Sachs, having spent roughly thirty years in Europe in the M&A and financial institutions fields. Jerry is a graduate of the Yale Law School, a former Fulbright Scholar in Germany, and a former Morehead Scholar at the University of North Carolina at Chapel Hill.

Jodi Nelson
*Senior Officer, Impact Planning & Improvement for
 Global Development at the Bill & Melinda Gates Foundation*



Jodi Nelson is a Sr. IPI Officer for Global Development at the Bill & Melinda Gates Foundation. IPI – Impact, Planning and Improvement – is the foundation's evaluation team. Prior to joining the foundation, Jodi was the Director of Research and Evaluation at the International Rescue Committee. This included spearheading impact evaluations in settings such as Liberia, DR Congo, Côte d'Ivoire, Burundi, and Afghanistan. While at IRC, Jodi was invited to write and speak about evaluation to bilateral, nongovernmental, and academic partners; present at relevant conferences; and join community-wide efforts to strengthen the evaluation of development programs. Jodi worked before this at several nonprofit organizations with international missions, including the Asia Society, the Society for International Development, World Resources Institute, and the Committee for Economic Development. She has taught graduate courses on international aid and evaluation at Princeton University and New York University. Jodi has a doctorate in Political Science from Columbia University, and a Bachelor's degree from Northwestern University. Jodi was a Term Member of the Council on Foreign Relations from 2000 to 2007 and currently serves on the board of two small African organizations dedicated to secondary education in Malawi and western Kenya.

Stephen Toben
President of the Flora Family Foundation



Steve Toben is the president of the Flora Family Foundation in Menlo Park, California. FFF supports the philanthropic activities of the descendants of Bill Hewlett, co-founder of the Hewlett-Packard Company. Interests of the Flora Family Foundation include international development, the environment, and K-12 education. Sixty percent of the foundation's grants budget is directed to developing countries. Before coming to the foundation in 2000, Mr. Toben served as a program officer at the William & Flora Hewlett Foundation where he directed the foundation's programs on conflict resolution and the environment. He is a former chair of the Environmental Grantmakers Association and a co-founder of the Peace and Security Funders Group. He is a recipient of the Peacemaker/Peacebuilder Award from the National Peace Foundation in Washington for his work in international conflict resolution. Mr. Toben sits on several nonprofit boards of directors, including the Global Justice Center in New York, Legacy Works in Palo Alto, and the Consensus-Building Institute in Cambridge. In addition, Mr. Toben is the mayor of Portola Valley, California.

Kentaro Toyama
*Professional Researcher at University of California,
 Berkeley's School of Information*



Kentaro Toyama (www.kentarotoyama.org) is a researcher at the School of Information at the University of California, Berkeley, where he's writing a book on global development. Until 2009, he was assistant managing director of Microsoft Research India, which he co-founded in 2005. At MSR India, he started the Technology for Emerging Markets research group, which conducts interdisciplinary research to understand how the world's poorer communities interact with electronic technology and to invent new ways for technology to support their socio-economic development. Prior to his time in India, Kentaro did computer vision and multimedia research at Microsoft Research in Redmond, WA, USA, and Cambridge, UK, and taught mathematics at Ashesi University in Accra, Ghana. Kentaro graduated from Yale University with a PhD in Computer Science and from Harvard with a Bachelor's degree in Physics.



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