



2011 ANNUAL REPORT



INNOVATIONS FOR POVERTY ACTION

**IS A NONPROFIT DEDICATED TO
DISCOVERING WHAT WORKS TO HELP
THE WORLD'S POOR. WE DESIGN AND
EVALUATE PROGRAMS IN REAL CONTEXTS
WITH REAL PEOPLE, AND PROVIDE
HANDS-ON ASSISTANCE TO BRING
SUCCESSFUL PROGRAMS TO SCALE.**

ABOUT IPA

- 4 Letter from the Leadership
- 5 What we do

AROUND THE WORLD

- 8 Project Map
- 10 Liberia
- 12 Ghana
- 14 Kenya
- 16 Bangladesh
- 18 Philippines
- 20 Peru

MAKING AN IMPACT

- 24 Deworm the World Initiative
- 25 Teacher Community Assistant Initiative
- 26 Dispensers for Safe Water Program
- 28 Proven Impact Initiative
- 30 Post-Conflict Recovery & Fragile States Initiative
- 32 Microsavings & Payments Innovation Initiative
- 33 Ultra Poor Graduation Initiative
- 34 Small & Medium Enterprise Initiative
- 35 US Household Finance Initiative

FUNDERS, DONORS, BOARD, OFFICES

- 36 IPA Funders
- 37 Individual Donors
- 38 IPA Board/ Senior Staff
- 39 IPA Offices

Dear Friends of IPA,

2012 is IPA's ten year anniversary, so we are reflecting not only on how we have grown this past year, but this past decade. We started with a core aim: to improve the way the world fights poverty by bridging the divide between research and action. **We do this first by discovering the most effective solutions, and learning why they work.** What psychological, environmental, and cultural factors encourage people to do what they do? When we know the *why* we can more effectively translate knowledge into practice and help scale up successful ideas in the right places.

In 2011 we substantially increased our ability to do the cutting-edge research that informs evidence-based practice. We expanded our network of affiliated researchers and amazing staff—**we now have 14 country offices and more than 600 employees, who both manage projects and help scale up proven programs around the world.**

This annual report pays special attention to those country offices. Our breadth and depth in these countries significantly expands our research capacity. A committed, long-term presence also allows us to cultivate and maintain relationships with local and national governments, and other development actors. It is easier to get the proper permissions when the relevant official knows your name; but more importantly, these relationships allow us to balance our work and ensure that our findings have the potential to impact real lives. When we have ongoing conversations with local actors engaged with the challenges of poverty in their country, we can better understand the questions that are important in those places. Whenever possible, those issues are made central to the work we do.

We can already see the effects of our efforts to promote the translation of knowledge into practice. In 2011, IPA expanded its partnership with the government in Ghana to provide tutoring to children throughout the country on basic math and reading skills. In Bihar, India, our Deworm the World Initiative worked with the government to administer deworming medication to 17 million schoolchildren—85 percent of the state's school-aged children. In Peru, we're working with a commission of policy makers to apply research results to evidence-based government programs.

As we pursue our mission of designing and evaluating innovative approaches, we often see how small shifts can improve the lives of the poor. Exciting studies from the past year have revealed how simple reminders encourage loan repayment without group liability; how conflict resolution training in post-conflict environments can reduce violence; and how serving one's community can be a powerful incentive for community health workers.

I (Dean) am personally excited for the next phase of IPA's growth with Annie Duflo, previously our vice president and director of research, taking over as executive director. **This transition marks the graduation of the small research group I founded in 2002 to a leading organization in the field of evidence-based policy.** We have a lot to do to achieve our aspirations, and Annie's leadership will help take us to where we need to be. Our scale is getting bigger, but our ambition has always remained the same: to answer critical social science questions and put that knowledge into practice to fight poverty around the world.

Sincerely,

Dean Karlan, *Chairman and President*
Annie Duflo, *Executive Director*

What We Do

Our focus at IPA is two-fold: we build knowledge about what works to help the world's poor, and we work in partnership with practitioners, policy makers, and funders to bring effective programs to scale.

Our team includes a research network with over 150 members from a variety of disciplines. These researchers work closely with our staff of 600 to develop and test new innovations to address poverty and other social problems. Most of our studies are randomized evaluations that allow us to measure the true impact of an intervention. We repeat promising studies in different contexts to make sure the findings hold and to understand why certain programs work. Finally, when a program has been tested and proven, we communicate our findings, and work to bring those programs to scale.



Photo by Alissa Fishbane

INNOVATE

new approaches to alleviating poverty



EVALUATE

programs to find out what works and why



REPLICATE

successful programs in new contexts



COMMUNICATE

what we learn to donors and implementers



SCALE

programs that have been tested and proven



AROUND THE WORLD

Projects per country

15 Mexico 9 United States 7 Colombia 1 Haiti 1 Dominican Republic 1 Venezuela 1 Brazil



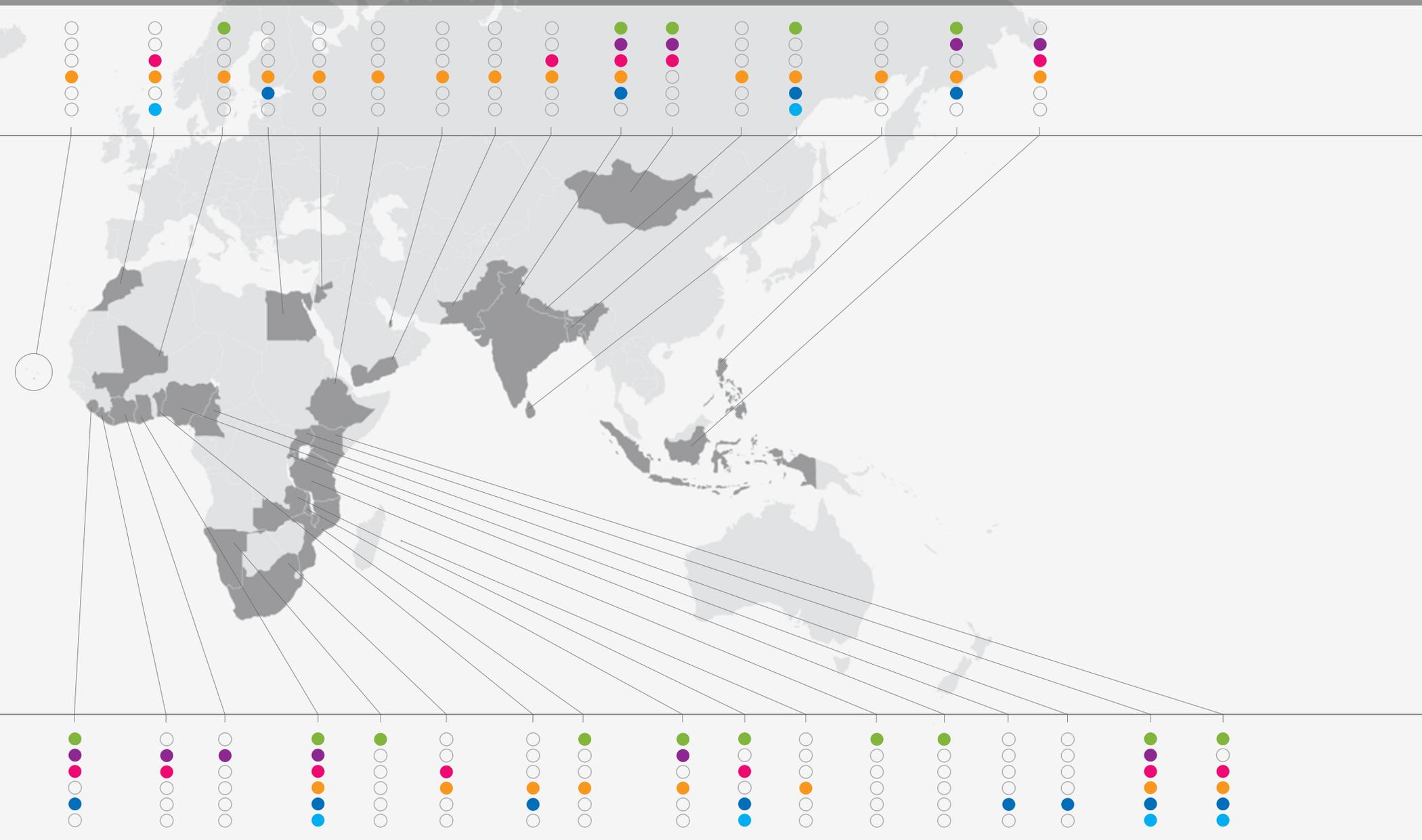
In 2011 IPA had over **300 projects** completed or underway in **48 countries** around the world.



Projects per country

2 El Salvador 1 Honduras 1 Ecuador 20 Peru 1 Chile 5 Bolivia 1 Paraguay 1 Uruguay

1 Cape Verde 4 Morocco 3 Mali 3 Egypt 1 Jordan 2 Ethiopia 1 Qatar 1 Yemen 3 Pakistan 31 India 4 Mongolia 1 Nepal 8 Bangladesh 4 Sri Lanka 28 Philippines 2 Indonesia



10 Sierra Leone 3 Liberia 1 Cote d'Ivoire 24 Ghana 1 Namibia 8 South Africa 1 Benin 3 Mozambique 14 Malawi 9 Zambia 1 Mauritius 1 Tanzania 1 Rwanda 1 Nigeria 1 Cameroon 25 Uganda 40 Kenya

LIBERIA



PROJECTS:

3

SECTORS:

- Education
- Governance & Community Participation

Liberia emerged in 2003 from a 14-year civil war that severely damaged its communities and the economy. Like many post-conflict societies, Liberia is working to overcome deeply entrenched challenges of poverty, including struggling institutions, social instability, and inadequate economic prospects for young people deprived of basic education. IPA projects in Liberia aim to identify the tools and programs that enable a post-conflict society to transition more quickly to a period of stable growth.

RESEARCH HIGHLIGHT

INTENSIVE LIFE-SKILLS TRAINING HELPS RURAL EX-COMBATANTS RESIST RE-CONSCRIPTION

Liberia's civil war came to an end in 2003, yet the majority of Liberian youth remain poor and underemployed. In rural areas, many young people—some of them ex-combatants who remain associated with informal armed groups—earn their incomes in “hot spots,” where illegal mining, rubber tapping, and logging are common sources of income. The lack of legal income-generating opportunities makes these youth vulnerable to re-recruitment, and organizations like the U.N. view unemployed youth as a potential source of instability in a vulnerable nation.

An international NGO called Landmine Action (LMA, recently renamed Action on Armed Violence) runs a program in Liberia that aims to help young people living in rural environments earn lawful incomes and become more actively involved in their communities. IPA research affiliate Chris Blattman (see opposite page) was part of a team that evaluated the program, which offers a comprehensive three-month residency during which rural youth are given in-depth training in agriculture, as

well as basic literacy and numeracy skills. At the end of the training, the participating youth are given a “start-up” package of agricultural tools, and set up with a plot of land in a community of their choice.

Results show that participants on average increased the amount of time they spent on agriculture by one-third, and increased their durable assets by 20 percent. Though illegal mining and rubber tapping continued, the participants spent less time on those activities. Overall, changes in income were slight, but there was less political violence, and participants showed less interest in and had less contact with conscription recruiters when violence broke out in neighboring Cote d'Ivoire.

Given how difficult it is to disconnect former combatants from entrenched behaviors, these results are extremely promising.

PERSONAL STORY

CHRIS BLATTMAN GIVES THE YOUNG AND UNEMPLOYED A SHOT AT STABILITY



IPA research affiliate Chris Blattman has worked extensively since 2008 in post-conflict states such as Liberia and northern Uganda. In 2010, the Yale economics professor fell ill with one of the first cases of H1N1 while on a research trip in Liberia. After a week spent convalescing in Monrovia, it was too late to travel to the rural mining camps

where he'd planned to do interviews. Instead, he walked around the city and talked to youths living in the streets of the capital. "There's a lot of petty crime here," Chris says. "There are muggings near the beach, and there are these guys outside stores who ask you if they can 'park your car.' If you don't give them a few bucks, who knows what will happen to it while you're away. These young men I spoke to live and work on the streets. They're on the cusp of getting involved in that stuff. They may not be thugs yet, but they're thinking about it."

Chris got to know some of the street youth and asked about their lives—How did they end up on the streets? What was the drug system in the city? How did they find work? "No one was doing anything with these young men," Chris recalls, "and they seemed to be a potential source of instability."

A few weeks later, Chris was back in the United States and on a phone call with the administrator of a World Bank fund set up for children and youth. The Bank official had extra money to spend, and Chris proposed working with Liberia's urban street youth. Together, Chris' chance illness and the chance availability of funding led to a program aimed at providing street youth with cash and intensive life skills training to help them generate incomes and avoid self-destructive behavior.

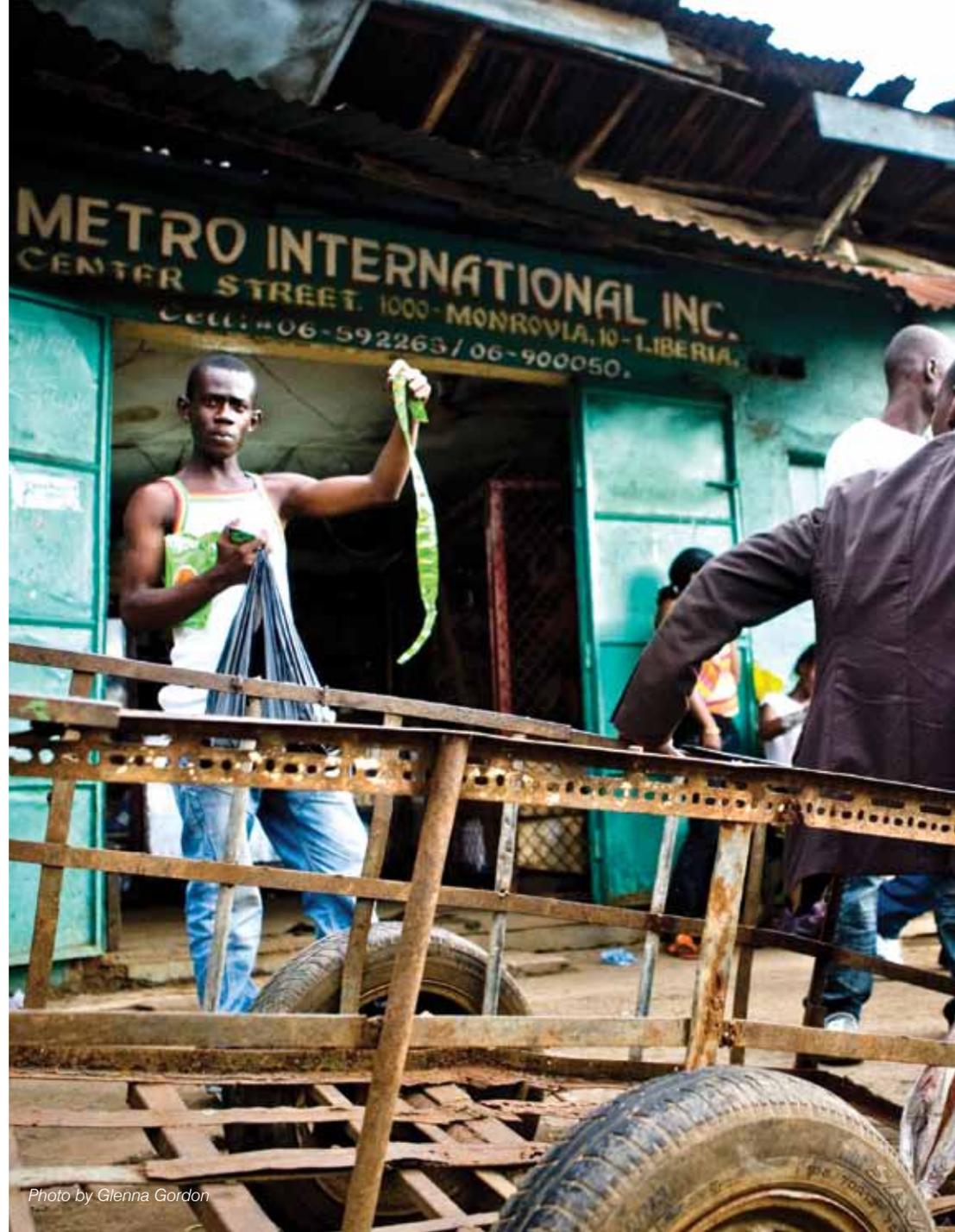


Photo by Glenna Gordon

GHANA

RESEARCH HIGHLIGHT

RAINFALL INSURANCE SPURS FARMER INVESTMENT



PROJECTS:

25

SECTORS:

- Agriculture
- Governance & Community Participation
- Education
- Finance & Entrepreneurship
- Health
- Water & Sanitation

Ghana has experienced impressive growth in recent years, yet the country still struggles to combat widespread poverty. More than half of working-age adults earn their living in the agricultural sector, and 20 percent of Ghanaians lack access to clean water. IPA Ghana works closely with the Ghanaian government and private institutions to ensure that what we learn affects policy. We are particularly proud of our efforts to improve access to safe water, to help farmers manage risk and increase income, and to scale remedial education programs for low-performing students.

Poor farmers in Ghana know that applying fertilizer and adding additional labor can increase farm yields, yet few farmers make these investments. When asked, farmers will often give two reasons for under-investing: they don't have the money and they don't know whether the rains will come at the right time and amount.

IPA researchers Chris Udry and Dean Karlan, together with Robert Osei and Isaac Osei-Akoto, designed a study to test the role that these issues of cash and risk play for farmers. Maize farmers in northern Ghana were randomly assigned to receive either cash at the time of planting, weather index insurance, or both cash and insurance. Since there was no existing agricultural insurance product for individuals in Ghana in 2008 when this project began, the IPA Ghana team designed a pilot product to cover both excess rain and drought, and got approval from the National Insurance Commission to market it to farmers.

After IPA documented higher-than-expected demand for the weather index insurance

product sold at a fair price, the Ghana Insurance Association (GIA) developed a similar product to cover farmers in the event of drought. IPA worked with GIA to encourage the insurance industry to buy into the product. In 2011, IPA marketed this commercial product to randomly selected farmers in our sample.

Our results show that insured farmers increased their farm investments by more than 30 percent: they bought more fertilizer, did more to prepare the land, and invested more labor than their peers. Cash allowed farmers, both insured and uninsured, to invest somewhat more in fertilizer and land preparation, but the results were less striking.

Despite the increased investment, insured farmers did not earn higher profits. With the next round of this study, planned for 2012, we are working to learn more about profits for insured, and uninsured, farmers.

PERSONAL STORY

MAAME NKETSIAH BRINGS REMEDIAL EDUCATION TO GHANA'S STRUGGLING SCHOOLCHILDREN



Maame Nketsiah is the national coordinator for the Teacher Community Assistant Initiative (TCAI; for more info, see page 25), IPA's partnership with the Ghanaian government to scale up remedial education for elementary school students. "The challenges I see are pretty common to the circumstances we work

in, but people find a way to do tremendous things," Maame says. "In one village, the kids had to stay after school to get the extra help, and they were hungry, so the head teacher mobilized the parents to make and donate food."

Maame started working with IPA in January of 2011. A graduate of Harvard's School of Public Health and a native Ghanaian, she worked as a public health manager for Columbia's Earth Institute and with a Ghanaian education nonprofit before joining the IPA Ghana team. Her goals for TCAI are concrete. "2011 was about getting the teachers' assistants trained and in schools. 2012 is about how to support the assistants. They get nine days of training, and it's not quite enough. They need more frequent observation and feedback." Still, she's impressed by what she sees. "I don't try to resolve every problem that comes up because I want to see how the schools react. Our teaching materials are basic, so one teaching assistant recruited the older kids who were interested in drawing to help her make teaching materials in exchange for homework help. I'm always seeing people innovate."

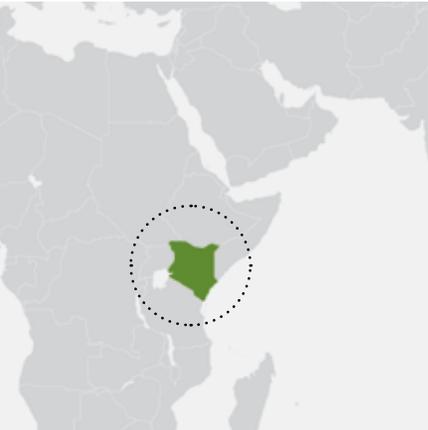


Photo by Sarah Custer

KENYA

RESEARCH HIGHLIGHT

COMPARING WATER AND SANITATION APPROACHES FOR IMPROVED HEALTH



PROJECTS:

40

SECTORS:

- Agriculture
- Education
- Finance & Entrepreneurship
- Health
- Water & Sanitation

Kenya is the primary trade and economic hub for eastern Africa. Its cities bustle with the economic activity of small businesses, tourism, and trade. Yet Kenya faces significant challenges, including extreme poverty in rural areas and a legacy of corruption. IPA researchers were working in western Kenya through the NGO ICS long before 2004 when we established our first field office here; today, IPA Kenya is our largest country office, with 40 high-quality, groundbreaking studies completed or underway. Kenya was the context in which our projects on school-based deworming, free bed nets, and chlorine dispensers for safe water were first tested and proven.

WASH Benefits is one of the largest and most ambitious projects in IPA's ten-year history. Its purpose is to find the most effective approaches to preventing diarrheal disease through improvements in water quality, sanitation, and hygiene.

WASH Benefits grew out of previous IPA research in Kenya that aimed to increase the number of people treating their water with chlorine, an effective and safe way to kill the pathogens that cause disease. Chlorine is inexpensive and readily available in western Kenya, yet IPA researchers Michael Kremer and Edward Miguel, together with Jessica Leino and Alix Zwane, found that only eight percent of surveyed households had detectable chlorine in their water.

By installing chlorine dispensers near water collection sites, the researchers were able to increase the percentage of households with chlorine-treated water to 61 percent—a greater than 600 percent increase that resulted in less disease.

Chlorine treatment is important, but it is not the only option. Other research has shown that sanitation and hygiene can prevent post-treatment contamination of water, and that children under two years of age further benefit from nutritional supplements. These approaches raise questions about which intervention is the most effective, and what happens when they are combined.

The WASH Benefits Project will produce answers in a five-year study in western Kenya that involves more than 100,000 people in 1,000 communities. Launched in 2011, the project will assess the individual and combined impact of six interventions, including the use of chlorine dispensers and other sanitation and hygiene programs. Some participants will also receive nutritional supplements to help small children get the nutrients they need. Researchers will measure a broad suite of outcomes, and use the results to help steer government and private resources to the most promising programs.

WASH benefits is made possible through funding from UC Berkeley.

PERSONAL STORY

CAROLYN NEKESA MAKES AN IMPACT WITH MORE THAN TEN YEARS OF SERVICE



Deputy country director Carolyn Nekesa began working with IPA research affiliates long before we established our first office in the country. She was part of the team of indispensable field staff that helped IPA research affiliates Pascaline Dupas and Jessica Cohen in 2004 with what is now viewed as the seminal study on the relationship between

cost and use of insecticide-treated bed nets. “We’ve run so many studies, but the bed net study was one of the most exciting,” she recalls. “We were trying to understand the monetary value that would make people appreciate the net. So many organizations were giving them out, but they weren’t going back to see how they were used. Some people were using them in their gardens, or as blinders on their windows. IPA did the research that showed that bed nets are used most often when the nets are given away for free, and now there are huge international campaigns that use the results to distribute nets free of charge.”

A native of Kenya, Carolyn brings deep knowledge of data management, invaluable administrative and management skills, and a passion for international development to her work. After the bed net study, she got involved with IPA’s school-based deworming effort. She worked with the Kenyan government to expand our deworming efforts, which reached 3.6 million children in 2009 at a cost of only \$0.36 per child. In her current role as deputy director, she works extensively with the government of Kenya on projects across IPA’s sectors. She says that she has an advantage when she goes to speak with government officials: “They know that I am a Kenyan trying to bring in more help for Kenyans.”



Photo by Vendama Sharma

BANGLADESH

RESEARCH HIGHLIGHT

ONE-TIME CASH SUBSIDIES PROMOTE SEASONAL MIGRATION AND INCOME GROWTH



PROJECTS:

8

SECTORS:

- Agriculture
- Finance & Entrepreneurship
- Health
- Water & Sanitation

Bangladesh is home to more than 150 million people, many of whom live below the poverty line and rely on agricultural income and remittances to survive. Annual floods often threaten agricultural output, and contribute to water contamination and the spread of water-borne illnesses like diarrhea and typhoid fever. IPA's eight projects in Bangladesh, where we launched our office in 2010, focus on improving the health of Bangladeshis, as well as expanding livelihood opportunities in both rural and urban areas.

In agricultural communities, the income earned from the harvest is rarely enough to carry families through the year. Many governments address this problem with food subsidies offered during the "hungry season." But there might be another solution. In parts of Bangladesh, farmers supplement their incomes by migrating after the harvest to earn income in cities before the next growing season starts. This practice is much less common, though, in the Rangpur district of northwest Bangladesh.

To understand why, and to measure how seasonal migration affects income, IPA research affiliate Mushfiq Mobarak (see opposite page) tested different approaches to encourage farmers to migrate. He provided some farmers with information about the benefits of migration, and others with cash or credit roughly equivalent to their travel costs.

The results show that information alone does not encourage migration, but financial incentives do: an \$8 incentive induced an additional 23 percent of households to seasonally migrate. Moreover, they continued migrating during the next three years, even after the incentive was removed.

When asked why the program works, Mushfiq says, "Most people who migrate find work, but a few make the trip and don't find a job. For those few, their families are much worse off as a result. So for any individual, the possibility that he might be the one to fail and his children the ones to go hungry makes the risk seem too great. Giving him cash to cover travel costs evens the equation because he doesn't lose anything for trying. It's also more sustainable, because the government or NGOs can provide subsidies for travel at a lower cost than food subsidies, and our results show that they only need to do it once."

PERSONAL STORY

MUSHFIQ MOBARAK HELPS PEOPLE IMPROVE HEALTH AND INCREASE INCOME IN HIS NATIVE COUNTRY



Mushfiq Mobarak is an IPA research affiliate and a development economist at Yale. A native of Bangladesh, Mushfiq's work spans the fields of health, agriculture, and worker migration, but his projects are all linked by his interest in understanding why people don't take actions that are likely to benefit them.

"It's not that technical or behavioral solutions are not available, but the puzzle is often: why don't people adopt the solution?" he says.

In a recent project, Mushfiq has looked for ways to increase adoption of clean-burning cook stoves. His results show promise: his cook-stoves project showed that women want clean-burning stoves more than men do, but lack cash to pay for them. He is taking advantage of this insight to launch a larger cook stove program in India in which the clean-burning stove also offers something for men: cell-phone charging capability.

His ongoing work in Bangladesh includes a project to encourage rural households to invest *en masse* in pour flush latrines for improved sanitation. The mass approach is important. "It is tough to convince a person to be the *first* to invest in a latrine," Mushfiq says. "They know if they are the *only* one they won't see much benefit. But that is why research studies are so important. When an approach works to help a household or community do what is in its best interest, we advance science and we learn something deeper about human behavior that can be applied to other settings."

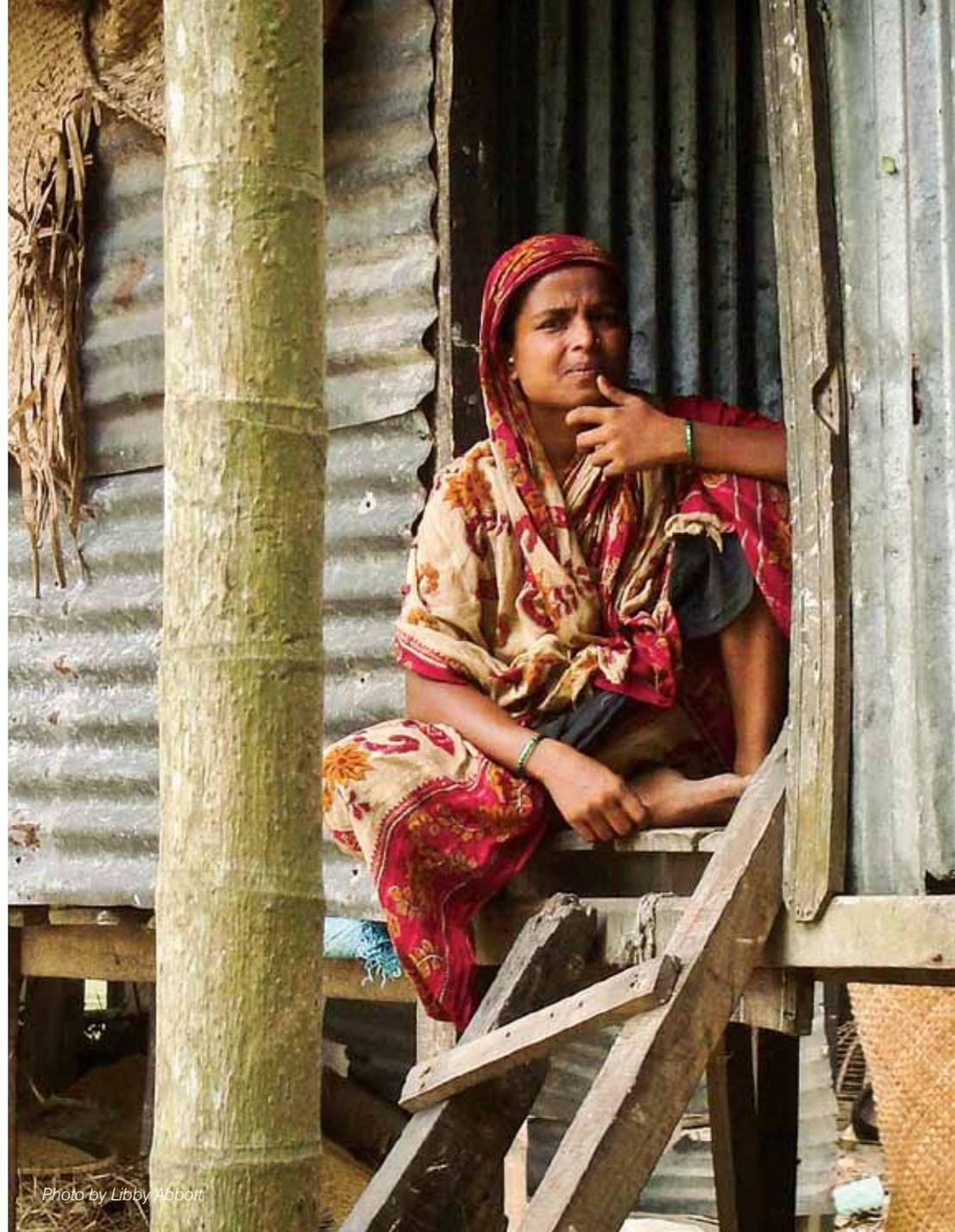


Photo by Libby Abbott

PHILIPPINES

RESEARCH HIGHLIGHT

TEXT REMINDERS TO REPAY LOANS ONLY WORK WHEN THEY COME WITH A PERSONAL TOUCH



Strong economic growth and a long-term focus on education have brought the Philippines to middle income status with a literacy rate above eighty-five percent. Yet not everyone has benefited from these advancements. Income gaps remain large here. Many people live without stable incomes, deeds to the lands where they live and work, communications infrastructure, or financial services. IPA's research in the Philippines tests new innovations in the delivery of microfinance, particularly credit and savings, as well as health and livelihood interventions.

Microfinance institutions around the world are moving away from the traditional micro-lending group liability model to embrace individual liability loans for poor customers. With this change, lenders are looking for other ways to reduce the risk of customer default.

In the Philippines, 85 percent of the population owns a mobile phone, and text messages are very popular. IPA research affiliates Dean Karlan and Jonathan Zinman, together with Melanie Morten, worked with two microfinance institutions to assess whether text message reminders improved loan repayment.

At the beginning of the study, fourteen percent of loans at these banks were unpaid thirty days after the final due date. To see if they could affect this default rate, the researchers sent messages to some randomly selected borrowers two days before the payment was due and to others on the due date. They also altered the tone of the message so that some messages were positive (i.e. "To remain in good standing, please...") and some were

negative (i.e. "You will face penalties if you don't..."). Last, the researchers included the name of the loan officer in messages to some of the borrowers.

Study results show that the average message has no effect on repayment rates, and neither the positive nor the negative tone makes any difference. Messages that include the loan officer's name do, however, result in a five percentage point reduction in loan default (from fourteen percent to nine percent) for repeat clients who have worked with that officer before.

These findings suggest that personal obligations play an important role in lender/borrower relations. Reminders alone may not make a dent in default rates without the personal service supporting the bank-borrower relationship.

Our next step is to replicate the study to expand our understanding of what works and why, and get that knowledge in the hands of practitioners.

PROJECTS:
28

SECTORS:

- Agriculture
- Governance & Community Participation
- Finance & Entrepreneurship
- Health

PERU

RESEARCH HIGHLIGHT

LOW-INCOME KIDS DEVELOP STRONG MATH SKILLS THROUGH A PLAYFUL PROGRAM



PROJECTS:

28

SECTORS:

- Education
- Finance & Entrepreneurship
- Health
- Water & Sanitation

The IPA Peru country office serves as a hub for our work in South America. From here, we conduct studies in Peru, Paraguay, and Bolivia. Across these diverse countries our projects share the common theme of seeking ways to improve the lives of poor people within an environment where there are vastly divergent opportunities for rich and poor. Our current evaluations include studies on microfinance and cash transfer programs, as well as projects in education and environmental protection.

International comparisons show that children in Latin America and the Caribbean rank among the lowest in the world on math competency tests. The problem starts early: Latin American educators and parents tend to focus on reading and language skills in young schoolchildren, which pushes math to the far reaches of the curriculum. Educators in the region often believe as well that small children are not capable of grasping complex math concepts. Yet early childhood development research shows that very young children *can* learn complex concepts. More importantly, four and five year olds *need* early exposure to numbers, shapes, patterns, and grouping as a foundation for later lessons in arithmetic and algebra.

So what is the best way to teach early math concepts? And how can we change existing attitudes about math among adults? In Paraguay, the Ministry of Education together with the Inter-American Development Bank and the Educational Development Center launched a pilot of the “Little Mathematicians” early childhood mathematics program, which they invited IPA to evaluate. Little Mathematicians

uses standardized, technology-assisted lessons structured around songs and games recorded on CDs, as well as widely available tools (like blocks, cards, and rocks) to teach small children math concepts in an interactive way. The IPA evaluation focused on 265 low-income schools in western Cordillera state, where the “Little Mathematicians” content was adapted to accommodate both Spanish and Guaraní speakers.

Preliminary results show that the program produced higher math scores among the children exposed to it. “Little Mathematicians” also had a positive impact on teacher perceptions of the importance of introducing math skills, and on their confidence in teaching them.

Through 2013, IPA will continue to work in partnership with the Ministry of Education and the IADB to evaluate the impact of “Little Mathematicians” on the students who are exposed to it, and to assess whether children who receive lessons over multiple school years benefit from the longer program.

PERSONAL STORY

JUAN HERNÁNDEZ-AGRAMONTE QUESTIONS UPSIDE-DOWN THINKING IN POVERTY-REDUCTION PROGRAMS



Juan Hernández-Agramonte has worked as both a researcher and project manager in places such as the Philippines, India, Bolivia, Chile, and Peru. “I had just finished a project to understand how Chilean enterprises were weathering the economic crisis, and I was starting to reflect on whether the projects I had worked on up to that point were really effective,” Juan says. “I joined the development sector as a way to work for meaningful change, but I found that few organizations had the budget or expertise to assess whether their efforts had an impact on people. I got the feeling some were doing things upside-down—developing projects based on assumptions or driven by a funders’ agenda, without looking first to what people need.”

When a friend told Juan about IPA and randomized evaluations, he was intrigued. He joined as a project associate in 2010 on a recycling evaluation in northern Peru and moved to Paraguay a year later to direct an evaluation of an early numeracy program. He is now moving back to Peru as a project coordinator to lead the last phases of the Ultra Poor Graduation programs in Honduras and Peru. One of his priorities is to grow strong relationships with partners and the Peruvian government. “I recently presented the results from the early numeracy evaluation in Paraguay to the ministry of education,” he says. “I was reminded how much I enjoy the challenge of working with governments. These are the decision-makers, and it’s a priority for us to translate our findings for them. Sometimes we need to explain what a randomized evaluation is, what the numbers mean, and how to transform results into effective policies, even if the results aren’t necessarily what they were expecting.”



Photo by Juan Hernández-Agramonte

**MAKING
AN IMPACT**

DEWORM THE WORLD INITIATIVE

The Deworm the World Initiative helps governments launch, strengthen, and sustain regional and national school-based deworming programs. **We saw explosive growth in 2011. Through our collaboration with the government of Bihar, India, 17 million children received deworming medication—85 percent of all school-aged children in the state. This brings the total number of children we have helped reach to 37 million.**

Worldwide over 600 million school-age children are at risk of infection with parasitic worms. These infections cause stomach aches and bloating and prevent children's bodies from getting the nutrients they need from food. Infected kids feel sick, tired, and listless. Their development is stunted, and they are less likely to go to school. Collectively, these issues dramatically reduce their long-term income potential. Thankfully, worm infections are also preventable: children who regularly receive deworming pills suffer fewer infections and miss 25 percent fewer days of school than their peers, at a cost of less than 50 cents per child per year. Long term studies show that regularly treated children earn around 20 percent more than their peers as adults.

The Deworm the World Initiative provides technical assistance directly to Ministries of Education and Health to help them develop, implement, and monitor programs over the long term. We coordinate strategic support, such as donated medicine from our pharmaceutical industry partners, and program financing from donors. We also advocate for large-scale programs with global, regional, and country leaders.

The impact we saw in Bihar in 2011 was inspiring, but we still have so far to go. We are expanding our work to Delhi, Liberia, and Nigeria, and are continuing our efforts in Kenya. Parasitic worm infections are preventable. With the support of our partners and funders, we are working to keep them from affecting the futures of millions of children.



Photo by Alissa Fishbane

TEACHER COMMUNITY ASSISTANT INITIATIVE

2011 marks the first full year of operation for the Teacher Community Assistant Initiative (TCAI), IPA's scale up of a tested and proven remedial education program aimed at helping low-performing elementary students succeed in school. IPA studies in Kenya and India have shown that struggling elementary students dramatically increase their reading and math skills when instruction is focused at their level, and when students in the lower half of the class are taught basic skills separately from higher-performing kids. TCAI evolved out of these findings.

In Ghana, efforts to improve school enrollment have resulted in close to 100 percent of young children attending school. Yet fewer than 20 percent of Ghanaian third graders meet proficiency standards in reading, writing, and math. TCAI aims to close the gap in learning levels for these children.

In 2011 TCAI officially launched in partnership with the Ghanaian Education Service, the National Youth Employment Program, and the Ghana National Association of Teachers. We began our two-year pilot phase by hiring and training 500 teaching assistants and posting each to a nearby school, where he or she will work for the duration of the pilot. For these first two years, we are testing four different program iterations in five hundred schools as part of a large randomized evaluation. The results from the two-year pilot will help us understand what program features produce the greatest impact for Ghanaian students. For instance, do low-performing students do better when they are given remedial tutoring during school hours or as an after-hours supplement to their regular school time? Does working with other students at the same pace and level produce the best learning outcomes for poor-performing students, or does the benefit come from simply having a smaller class size? Can regular classroom teachers be equipped with the tools to raise the learning levels for the lowest performing pupils in their class? The answers to these questions will inform the final design of the program for when we begin, in 2013, to implement TCAI across the country.



Photo by Maame Nketsiah

DISPENSERS FOR SAFE WATER PROGRAM

Nearly 2 million children around the world die each year from diarrheal disease caused by unsafe drinking water. Chronic diarrhea in early childhood can contribute to malnutrition, physical stunting, and problems with cognitive development. Children can't attend school, and parents spend time caring for them instead of working.

IPA's Dispensers for Safe Water program works to prevent water-borne illness and death by providing communities with the Chlorine Dispenser System (CDS), a point-of-collection water treatment technology. A randomized evaluation of the CDS in western Kenya found a six-fold increase in the number of households with detectable chlorine in their water. The estimated cost of an at-scale CDS program in western Kenya is less than \$0.50 per person per year.

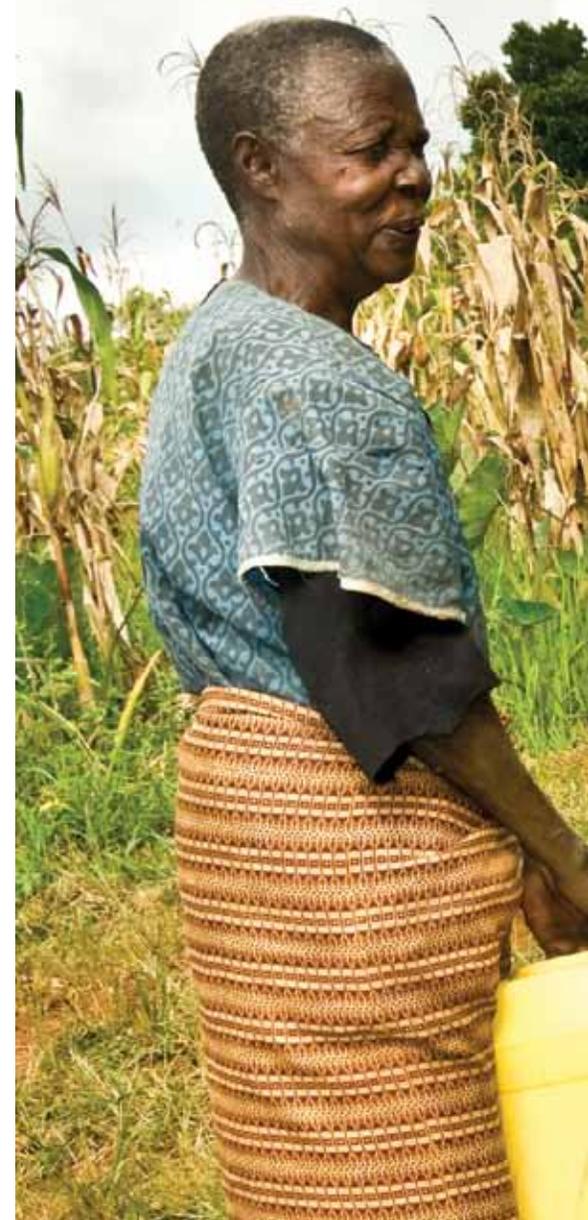
In 2011 in western Kenya we increased the number of people with access to safe water through dispensers from 50,000 to 400,000—a 700% expansion. This rapid growth was enabled in large part by our partnerships with local organizations and several public institutions, including the Kenyan Ministries of Health and Education. Over the next five years, we plan to reach 6.5 million Kenyans with the CDS.

Dispensers for Safe Water also launched five pilot programs through partner organizations in Haiti in 2011. **To date we have installed over 100 dispensers throughout Haiti reaching more than 20,000 people.** We are working with both local and international organizations to scale our presence there to reach one million Haitians within the next few years. CDS programs in Bangladesh and India also saw significant expansion in 2011.

In 2012, Dispensers for Safe Water aims to introduce the CDS in Uganda, Rwanda, and Ethiopia, and then expand our projects further across East Africa and South Asia.



DISPENSERS
FOR SAFE WATER



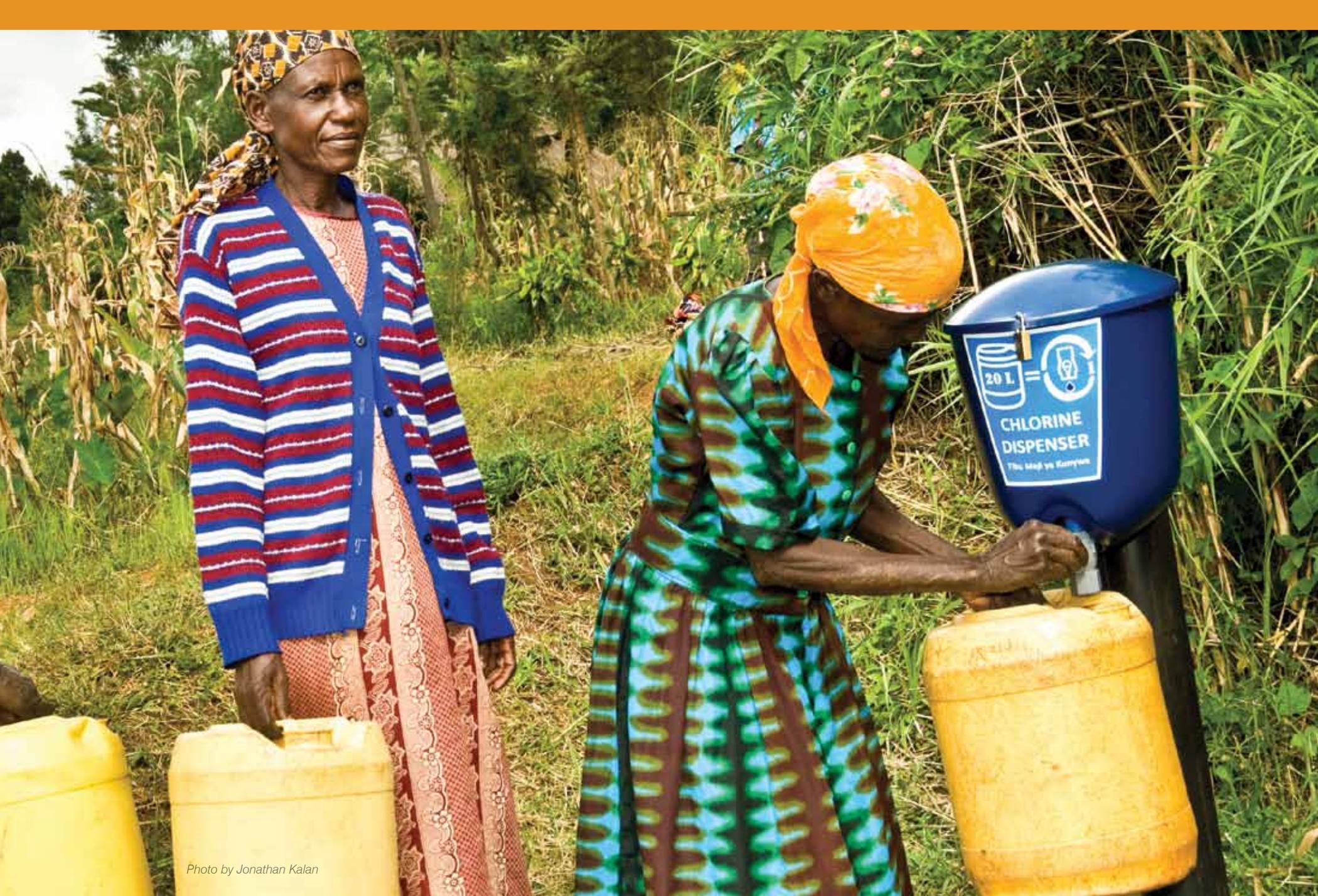


Photo by Jonathan Kalan

PROVEN IMPACT INITIATIVE

School-Based Deworming

Children in schools with deworming programs are absent from school 25 percent less than their peers, a significant improvement for just pennies a pill.

Commitment Savings

People save more, and are more likely to meet their goals, when they commit to saving a set amount and giving up access to saved funds for a period of time.

Incentives for Vaccines

Parents are more likely to bring their children to the clinic for vaccinations if offered a small, non-cash incentive in return.

Investment Vouchers

Transfers and vouchers offered at just the right time can increase investment, with no need for expensive subsidies. For example, giving farmers the option to buy fertilizer at harvest increases fertilizer use and income.

Remedial Education

Low performing students show improved learning when they work outside the classroom for a few hours a day with community teacher aides or volunteers.

Free Bed Nets

Providing insecticide-treated bed nets for free dramatically increases use and prevents malarial infections, especially among pregnant women and children.

Chlorine Dispensers

Placing chlorine dispensers at water sites dramatically increases the number of people who treat their water, improving community health for less than \$.50 per person per year.

Reminders to Save

Simple reminders sent via text can help bank clients increase savings and meet financial goals.

In the past decade, we have gathered sufficient evidence about a number of anti-poverty ideas to promote them with confidence. The result is IPA's Proven Impact Initiative, which guides donations and advocacy towards programs that have been tested and proven to help the world's poor. Each idea we support undergoes a strict review by a committee, which designates an idea as proven if it has achieved stand-out results in at least one rigorous evaluation, is cost effective compared with other approaches to solving the same problem, and produces sufficient positive social benefit to be worthy of charitable funds. All contributions to the Proven Impact Fund are invested directly in nonprofits implementing the tested and proven ideas shown to the left.

In 2011 we saw the publication of *More than Good Intentions*, Dean Karlan's book, co-authored by IPA's Jacob Appel, which highlights the history and work behind many of our tested and proven ideas; and the *New York Times* columnist Nicholas Kristof featured the Proven Impact Initiative in a May op-ed. These votes of confidence, among others, have encouraged a dramatic increase in engagement from a

wide range of donors who want their charitable contributions, whether large or small, to have a real impact. Individual donors, foundations, philanthropic networks, and philanthropy advisors have all come to us for guidance. We've advised family foundations trying to make their dollars count, students around the world who want to translate their energy for helping the poor in exciting and productive ways, and even individuals, like a woman who contacted us looking for a responsible way to donate a recent inheritance.

The list of proven and promising ideas will stay current as the evidence grows—in 2011 we reviewed three new ideas for inclusion and more are in the pipeline. For now, we continue to steer funds and advocacy toward the eight tested ideas we know make a positive difference in the lives of poor people.



POST-CONFLICT RECOVERY & FRAGILE STATES INITIATIVE

Countries emerging from conflict and instability experience some of the highest levels of poverty in the world. Their people eat fewer meals per day, earn smaller incomes, have lower literacy and school completion rates, and suffer higher rates of unemployment than in low-income countries that haven't experienced recent instability.

IPA's Post-Conflict Recovery and Fragile States Initiative works to identify programs that help these communities rebuild and recover. We work with local governments, leading academics, and NGOs on the ground in fragile places such as Liberia, northern Uganda, Sierra Leone, and Cote d'Ivoire. Our work focuses on three strategic research areas: youth employment; education; and reintegration.

Our work on youth employment in northern Uganda produced promising results in 2011. **An evaluation of a government cash transfer initiative called the Youth Opportunities Initiative Program showed that transfer recipients on average were nearly twice as likely a year after receiving the grant to be employed in a skill-based profession. Recipients earned on average almost 50 percent more than their peers, accruing a 35 percent rate of return on the transfer.** The recipients also had a more positive view of how they were doing, were slightly more likely to be involved in their communities, and male recipients were 50 percent less likely to be involved in an interpersonal dispute. These results suggest that expanding access to capital and credit could be a promising way to stimulate employment in similar contexts.

In Liberia, two IPA evaluations are measuring the effects of programs that provide life-skills and job-skills training to unemployed and under-employed youth in rural and urban environments. The results to date are encouraging (see page 10 for more details on our project with rural ex-combatants). A third evaluation is assessing the impact of an intensive, eight-day classroom training in conflict resolution and peace education. Nine thousand affected individuals and community leaders received the training, focusing on dialogue and non-violent conflict resolution. While the results on community cohesion and respect for human rights are moderate, the impacts on non-violent conflict and conflict resolution are striking.

We will have additional results in 2012 from ongoing projects in Sierra Leone and Cote d'Ivoire. Though violence spiked in Cote d'Ivoire in 2010 and 2011, IPA was able to continue with its evaluation and conduct additional surveys to better understand the impact of post-election instability on intimate partner violence.

In addition to releasing new results, in 2012 we will also launch new evaluations to fill priority knowledge gaps, and lead an international conference on promising reintegration program models.





Photo by Glenna Gordon

MICROSAVINGS & PAYMENTS INNOVATION INITIATIVE

Poor people use a variety of financial instruments. They borrow, they save, they pay others. Yet formal financial institutions have found it difficult to offer a range of products at the prices poor customers can afford and in the places they want to transact. For a long time, a lack of options forced poor people to rely on informal, inconvenient, and sometimes unsafe means to save, to send remittances, or to make payments. But this is changing. Banks, microfinance institutions, credit unions, and even telecommunications network operators are finding ways to deliver a range of improved financial products for poor clients.

The Microsavings & Payments Innovation Initiative (MPII) was formed to build evidence on the impact that improved access to savings and payment services has on the welfare of poor clients, and to identify the product features that provide the greatest benefits. The MPII is managed jointly by Yale University and IPA, and is made possible with support from the Bill & Melinda Gates Foundation.

Our research ranges from a number of large-scale multi-year randomized controlled trials, to smaller scale, shorter term product testing. We fund projects both from a consultative fund that is managed by IPA, and a competitive fund that invites applicants from all over the

world to submit research project ideas. **2011 saw the first round of our competitive grant allocations; we funded five projects out of a pool of 117 applications. These projects will run alongside our core research in 2012 and 2013.**

The MPII is also working to engage researchers outside of our core network and equip them with the tools to use rigorous research techniques in their home countries. We sponsored a number of researchers to attend Executive Education courses in 2011 in South Africa and Pakistan. In 2012 we will run a number of intensive three-to-four day workshops, targeted at local researchers in South Asia and Sub-Saharan Africa.

As we learn more about the impact of savings and payments, we will work to share our findings widely. In March 2012, we are holding a one-day event in Ghana to disseminate results from our studies, and we plan to contribute to other IPA events throughout the year. Through this work, we hope to discover the most effective ways to help the poor save and transfer money in order to fund their present needs and their future growth.



Photo by Aude Guerucci

ULTRA POOR GRADUATION INITIATIVE

People living in extreme poverty have distinct needs from their slightly better off peers. These needs led BRAC, a Bangladeshi nonprofit, to develop the “Targeting the Ultra-Poor” (TUP) program. IPA’s Ultra-Poor Graduation Initiative, modeled after TUP, seeks to graduate households out of extreme poverty by providing a holistic set of services, including livelihood training, productive asset transfers, consumption support, savings plans, and health services. **Early results from West Bengal, India show that this type of ultra-poor program leads to a 15-25 percent increase in household consumption in the first year after the program’s completion.** IPA is working with CGAP and the Ford Foundation to replicate the ultra-poor graduation model in India, Pakistan, Honduras, Peru, Ethiopia, Yemen, and Ghana. These replications allow us to learn more about how the program works and how it can be adapted for different environments.

In Ghana, our evaluation is part of a research project “cluster.” Research clusters are designed so that we can evaluate both the individual parts of the program as well as the overall impact. This work allows us to identify which pieces and combinations are the most important. For instance, we will be able to measure the impact of just receiving assets, or just receiving a savings account. The studies will look at a range of outcomes, including employability, labor market activity, and the stress levels of those living in extreme poverty.



Photo by Lindsey Shaughnessy

SMALL & MEDIUM ENTERPRISE INITIATIVE

A robust small and medium enterprise (SME) sector is crucial to economic growth and employment creation. Yet little is known about the real barriers to and enablers of SME development. IPA's Small & Medium Enterprise Initiative (SMEI) was created to build and share the necessary evidence for informed SME policy and product design. Our mission is to:

- **Build a network of researchers, practitioners, and policy makers**
The SMEI serves as a bridge between the worlds of research and action, creating a space for collaboration among researchers, policy makers, and practitioners.
- **Conduct and Support High Quality Research**
The SMEI is filling the void of evidence about what helps SMEs grow with rigorous research in three major areas: *access to finance, access to human capital, and access to markets and information.*
- **Manage Knowledge and Grow Influence**
To promote knowledge sharing, we host an annual conference to present findings from recent studies, as well as semi-annual working groups where our network members can exchange ideas.

2011 was the first full year of operation for the SMEI. **In twelve months, we have developed a network of over 50 researchers and practitioners, awarded 11 grants through our Competitive Fund on**

Entrepreneurship and SME Growth, developed 17 SME research products, held our first working group meeting with 40 of our affiliates, and hosted our first annual SME Initiative Conference in Washington D.C. with over 150 attendees.

We are particularly excited about the research projects we have underway. For example, in Uganda, Antoinette Schoar and Bilal Zia are evaluating a training program for informal small-scale industrial producers in order to learn how business networks form and operate, and how business and financial knowledge can spread within them. In Sri Lanka, David McKenzie and Chris Woodruff are testing whether the impact of business training depends on relaxing capital constraints (through a matched savings program) or labor market constraints (through a short-term wage subsidy to encourage firms to hire workers). In the Philippines, Greg Fischer and Dean Karlan are evaluating the impact of business consulting on small businesses' operations to test whether graduate business students providing consulting services are an effective channel for skill transfer.

The SMEI is made possible through the generous support of the Ewing Marion Kauffman Foundation, the John Templeton Foundation, the Seven Fund, and anonymous donors.

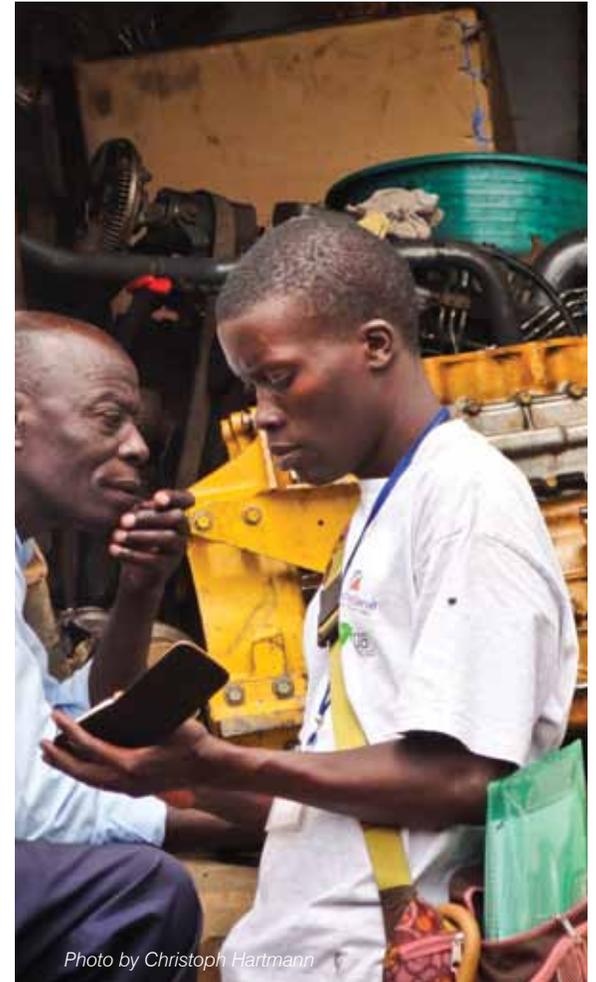


Photo by Christoph Hartmann

US HOUSEHOLD FINANCE INITIATIVE



Photo by Neighborhood Trust

With the recent economic downturn, more American families live in fragile circumstances. People need help building assets, controlling debt, and planning for the future. **The IPA US Household Finance Initiative helps low-income and working poor families by innovating and testing new approaches to help them borrow less, save more, and more effectively manage the money they have.** Our three core programs are Borrow Less Tomorrow, the Super Saver commitment savings program, and the Financial Products Innovation Fund.

Borrow Less Tomorrow, or BoLT, is a behavioral debt reduction program that helps people with high-interest debt to pay their loans off faster and avoid taking on new debt. BoLT participants work with a financial consultant to create a realistic plan for paying a bit more each month and get out of debt faster. Participants receive reminders via text message, phone, or email to help them stay on track. They may also get a group of friends or family members to encourage them to keep with the plan they set. We have tested BoLT with a number of partners in the United States, and the early results are promising as we expand to a larger pool of participants.

In addition to debt reduction, we are also bringing commitment savings programs to low-income individuals in the US. With a Super Saver commitment savings account, savers set a savings goal and agree to limit or restrict their own access to the funds until they meet their goal. Commitment savings is one of the IPA's ideas that have been "tested and proven" in low-income countries, and we are now evaluating how well it works to help low-income individuals in New York City and Washington, D.C. to meet their savings goals.

We are also working with a number of partner financial institutions and NGOs to test innovative product ideas through the Financial Products Innovation Fund. Launched in 2011, the fund provides grants to organizations that have incorporated findings from behavioral science into new product design. We chose seven projects to pilot in 2012. Among them are: a savings account that allows people to deposit their tax refund and divide it into twelve equal parts to last through the year; savings products offered at check cashing services so that people can save where they already feel comfortable bringing their financial business; and a debt consolidation credit card with an accelerated payment plan that helps people get out of debt faster. We look forward to seeing the results of these efforts in 2012.

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