
BUILDING A WORLD WITH MORE EVIDENCE & LESS POVERTY



2013 ANNUAL REPORT





Discovering and promoting effective solutions to global poverty problems

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Dear Friends,

In 2013 IPA celebrated ten years of producing high-quality evidence about what works, and what does not work, to improve the lives of the poor. It was a year of celebration for our accomplishments. More so, it was a time to prepare our organization for the next phase as we continue to pursue our vision of a world with **More Evidence and Less Poverty**.

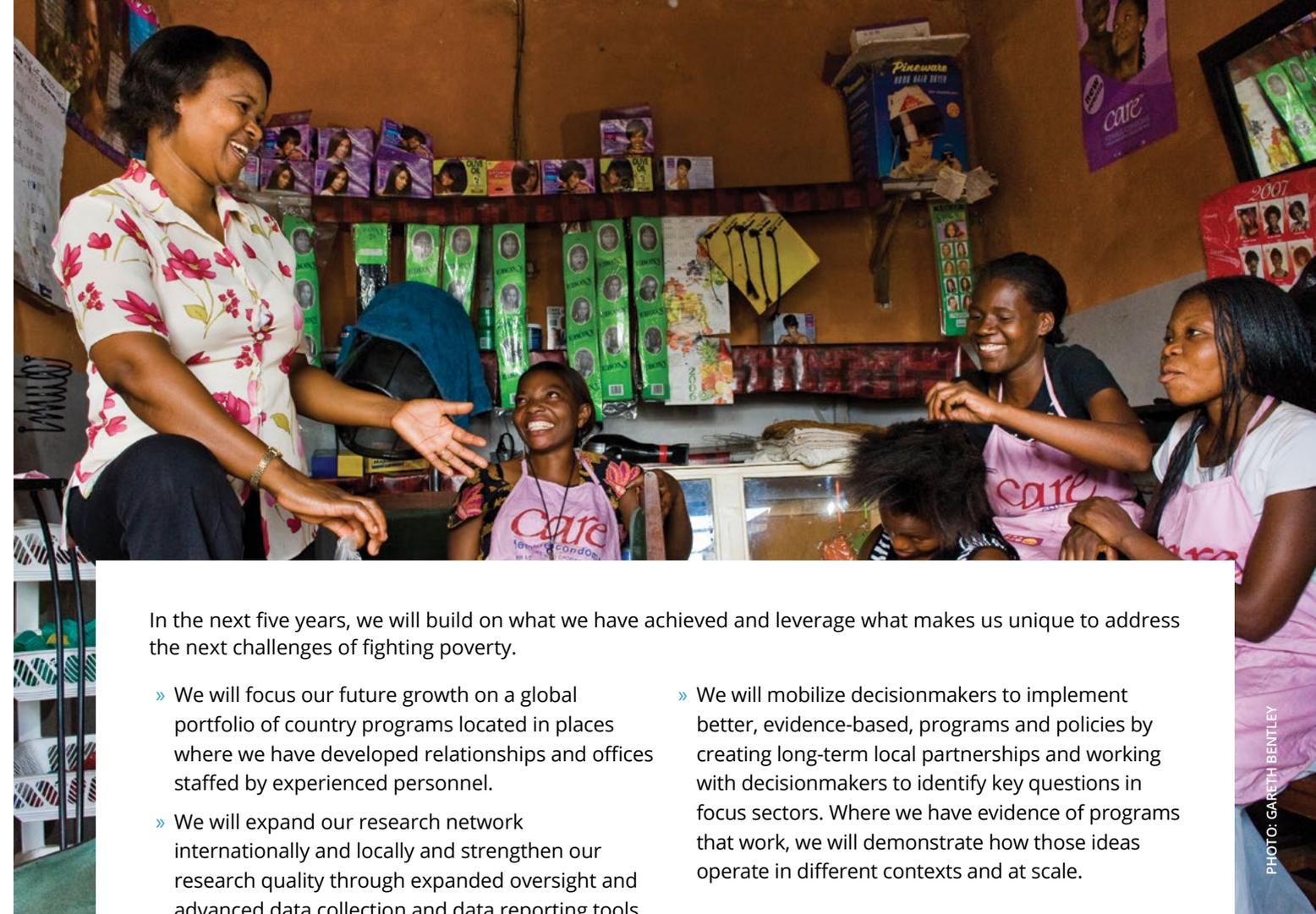
To date, we have designed and evaluated more than 200 potential solutions to poverty problems using the most rigorous evaluation methods available. We have over 235 more evaluations in progress, and we have mobilized decisionmakers to use the evidence to improve opportunities for the poor. Our evidence has already influenced policy and practice through multiple channels:

IPA partners change their approach based on study results. Results from an IPA fingerprinting study in Malawi have led to the creation of country-wide credit bureaus which will create a fingerprinting database to reduce bank default risk (page 8).

IPA influences global debates. IPA findings showing that cash transfers to the poor need not be conditional in order to make a difference are stimulating discussion about one of the central aspects of most national transfer programs (page 13).

IPA helps create a culture of evidence-based decisionmaking. IPA and our partners at the Jameel Latif Poverty Action Lab at MIT supported the launch of the Quipu Commission in Peru to convene government ministries and researchers to identify key issues that can drive better policies (page 14).

NGOs, governments, and corporations use IPA's evidence to guide program design. The mobile telecom company Millicom/TIGO is working with IPA on a mobile savings product in response to our work on commitment savings (page 16).



In the next five years, we will build on what we have achieved and leverage what makes us unique to address the next challenges of fighting poverty.

- » We will focus our future growth on a global portfolio of country programs located in places where we have developed relationships and offices staffed by experienced personnel.
- » We will mobilize decisionmakers to implement better, evidence-based, programs and policies by creating long-term local partnerships and working with decisionmakers to identify key questions in focus sectors. Where we have evidence of programs that work, we will demonstrate how those ideas operate in different contexts and at scale.
- » We will expand our research network internationally and locally and strengthen our research quality through expanded oversight and advanced data collection and data reporting tools.

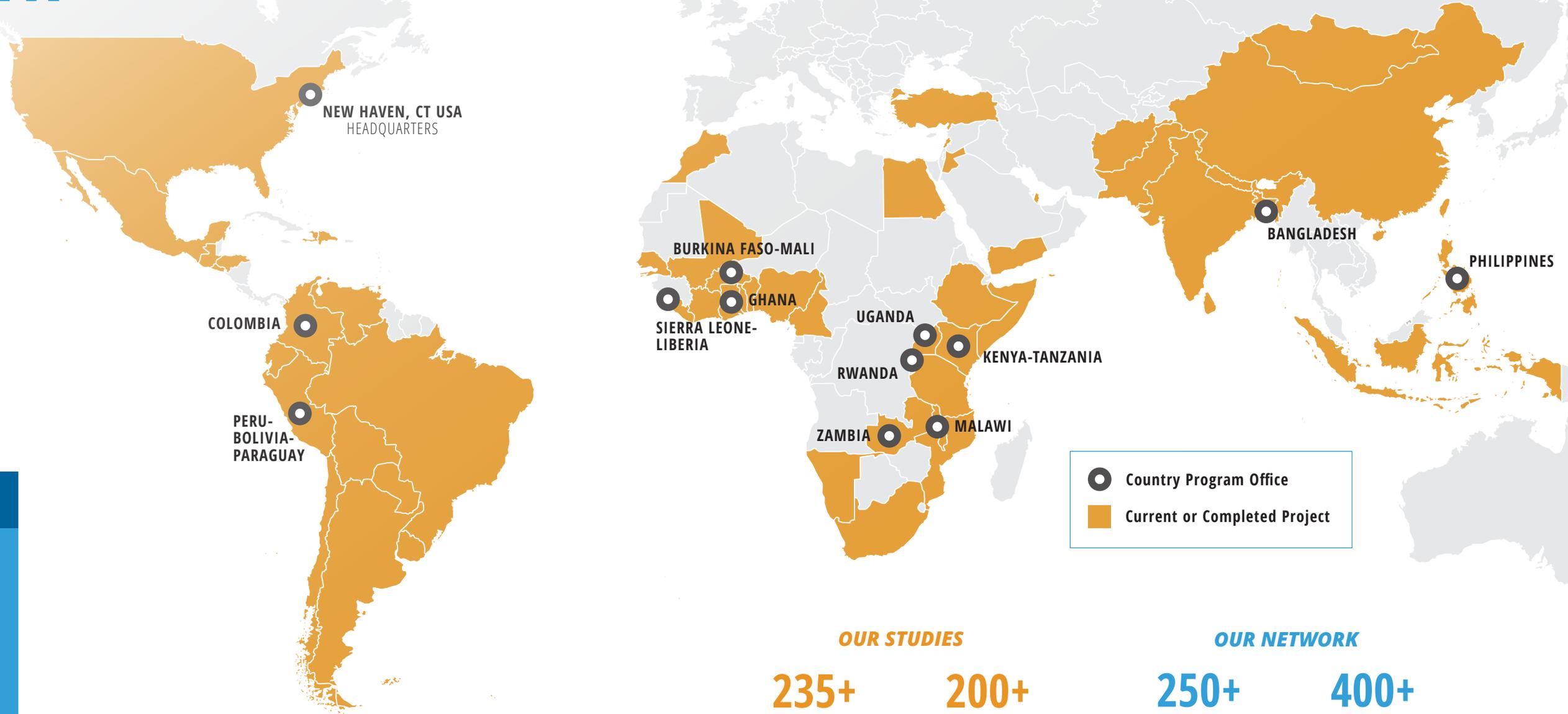
What we have achieved already and where we hope to go is only possible through the ongoing support of our funders, donors, and partner organizations. Thank you for all you have done for us. We hope you will join us in this next phase of our journey.

Sincerely,

Annie Duflo
Executive Director

Dean Karlan
President & Founder
Professor of Economics, Yale University

Our Work



OUR SECTORS

- Agriculture
- Education
- Finance
- Governance
- Health
- Social Protection

OUR STUDIES

235+
active projects

200+
completed projects

OUR NETWORK

250+
leading academics

400+
partner organizations

Test & Act

We're testing over 235 ideas, here's how

An IPA study starts with an important **problem** that affects the lives of the poor and does not yet have an effective solution. Starting with that problem, we collaborate with partners in government, the private sector, and the nonprofit world to identify or develop a **potential solution**. We then **evaluate** the solution by carefully testing it with real people in real-life situations and assess its **impact** through randomized evaluations.

Once we have evidence of impact, we move on to promote the use of the evidence-based programs or policies, often by refining the solution together with decisionmakers and asking more questions of how things work best at scale for the least amount of money—leading to improved opportunities for millions living in poverty.

Can fingerprinting reduce risky borrowing?

On the right, we illustrate our process with an example project we did in Malawi to test the effects of fingerprinting on default rates of risky borrowers.

STAGE 1 More Evidence



PROBLEM

Small business growth can help increase incomes and move people out of poverty, but Malawian small businesses often experience constraints to grow. A key issue is low lending by banks due to high default rates. How can we reduce default rates to encourage higher borrowing and hence growth of small businesses?



SOLUTION

After much discussion with the private sector, IPA discovered that a key reason the default rate is so high is that there is no national ID system. This leads borrowers to default and then take a loan elsewhere under a different name. So IPA researchers worked with decisionmakers and came up with the idea of collecting fingerprints from borrowers when they apply for a loan.



EVALUATE

IPA researchers worked with partners in the country to implement the fingerprinting program with a bank that provides loans to paprika farmers. Half of the participating farmers were randomly selected to have their fingerprints captured, while the other half served as a control.



IMPACT

Fingerprinting resulted in a 40% increase in repayment by high-risk borrowers. Those farmers who had their fingerprints taken also took out smaller loans, and cultivated more land than their high-risk peers who did not have their fingerprints taken.



STAGE 2 Better Programs & Policies



IMPACT

Our goal for impact is to increase safe access to credit for low-income borrowers by reducing bank default risk nationwide.



EVALUATE

The national effort to scale the fingerprinting program is being designed so that we can measure long-term impact, as well as test different operational and implementation approaches. As we learn what works, we will work with our partners to refine the program.



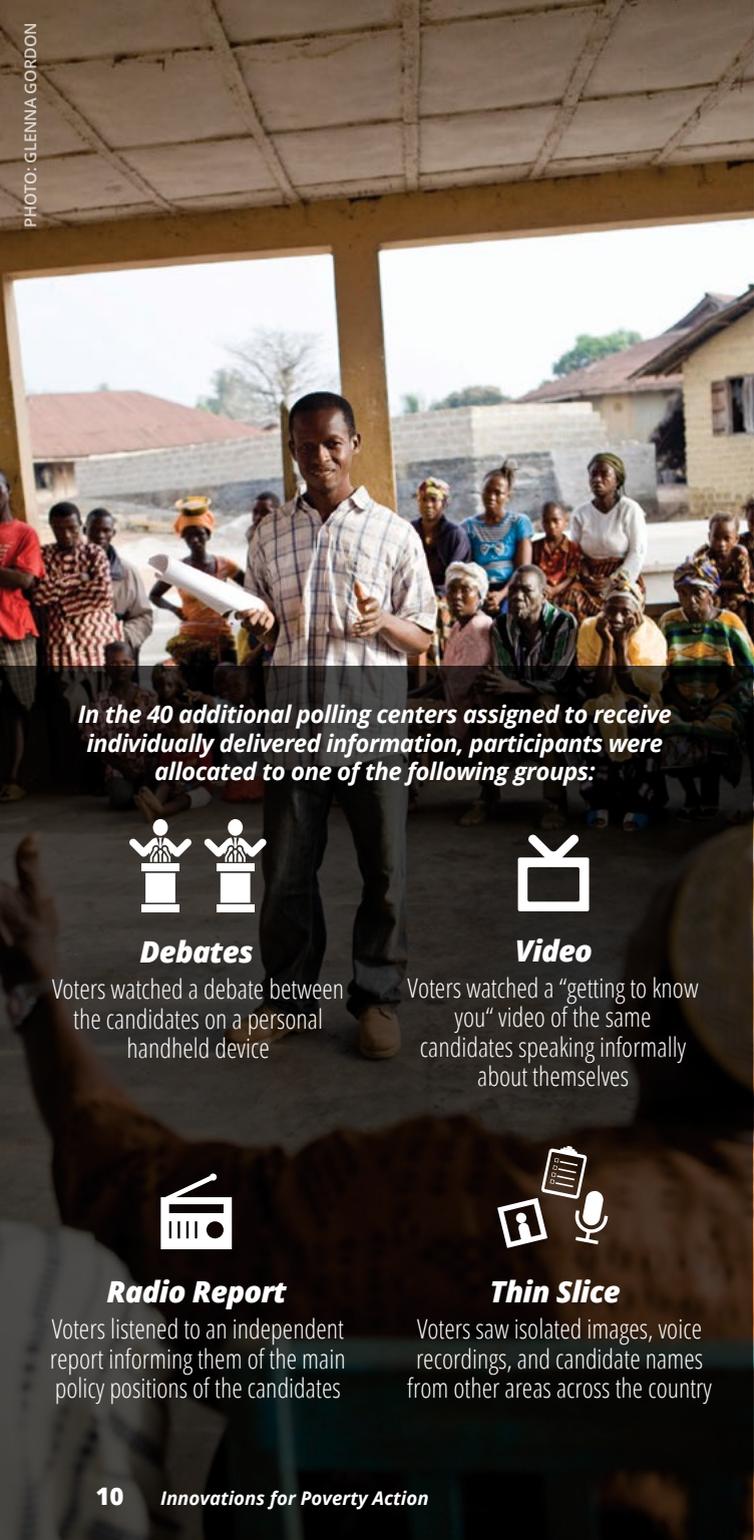
SOLUTION

As part of the country's financial sector growth strategy, private sector credit bureaus have been created—perfect implementing partners for nationwide scaling of the fingerprinting model. Implementing this solution at national scale will also allow us to answer new questions about its impact on bank practice.



PROBLEM

These positive impact findings and lessons have influenced the policy dialogue in Malawi and encouraged our partners to scale the program nationwide. Along with our partners, we are asking new questions about the long-term effects and cost-effectiveness of scaling access to lending and other financial services.



In the 40 additional polling centers assigned to receive individually delivered information, participants were allocated to one of the following groups:



Debates
Voters watched a debate between the candidates on a personal handheld device



Video
Voters watched a "getting to know you" video of the same candidates speaking informally about themselves



Radio Report
Voters listened to an independent report informing them of the main policy positions of the candidates



Thin Slice
Voters saw isolated images, voice recordings, and candidate names from other areas across the country

GOVERNANCE Sierra Leone

MORE EVIDENCE

Does Knowledge Change Who Comes to Power?

In Sierra Leone, only 28 percent of voters can name the parliamentary candidates in their district, and only 17 percent know those candidates' positions on key issues. This lack of knowledge about politics led IPA and partner Search for Common Ground (SFCG) to ask whether providing information about candidates would lead to more informed voting. We identified 28 jurisdictions with closely-contested 2012 parliamentary elections, and randomly selected half of them to receive candidate debate screenings from SFCG. Overall, 114 polling centers in 14 jurisdictions showed filmed debates to constituents.

Survey data collected at both participating and non-participating polling centers show that **screening filmed debates roughly doubles the percentage of voters who can articulate what a particular candidate's platform issue is**; voters in districts that had screenings were also 80 percent more likely to know a candidate's position on free healthcare, an important issue of the election. Interestingly, candidates spent more money and time campaigning in screening villages. These results show that filmed debates make a difference in how voters cast their ballots, and they are an effective tool for transferring political information.

"Impact of Voter Knowledge Initiatives in Sierra Leone" Kelly Bidwell, Katherine Casey, Rachel Glennerster

MIGRATION Bangladesh

Paying travel costs encourages farmers to migrate for work – and the effect lasts for years

\$11.50

Round trip bus ticket + a couple days of food

\$110

Average seasonal earnings of migrants at destination

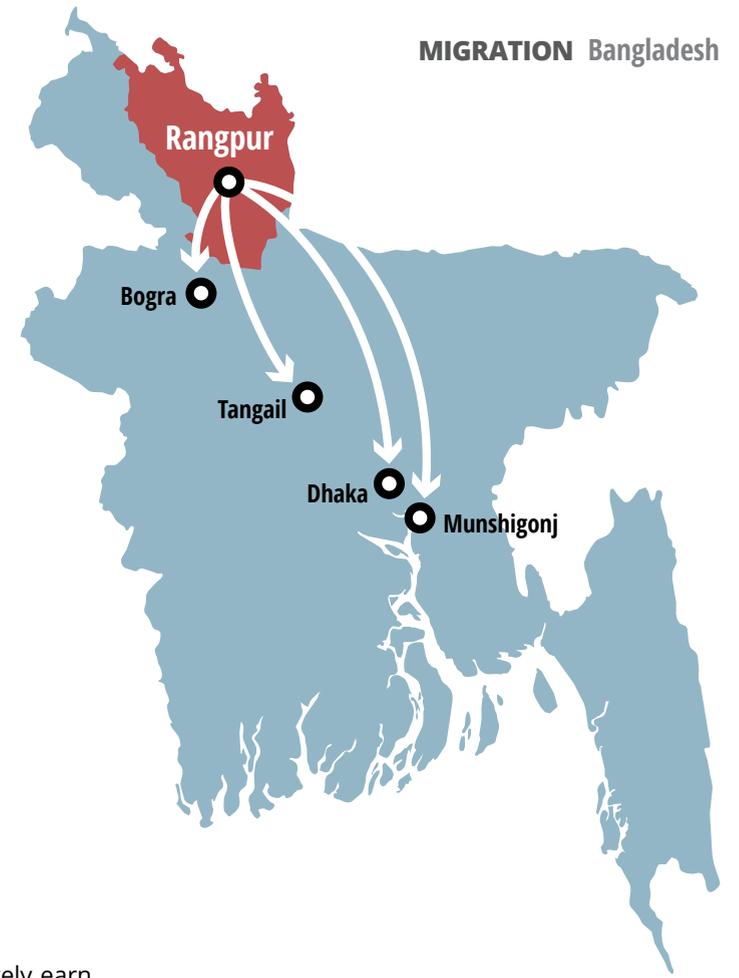
87%

of migrants go back and work for the same employer in following years

MORE EVIDENCE

Encouraging the Poor to Migrate

Farm families in northern Bangladesh rarely earn enough from selling crops to support themselves for the whole year. Many continue to reside in rural areas during the "hungry season" between planting and harvest, even though income earning opportunities are available in nearby towns. To understand why and to encourage seasonal migration, IPA ran an evaluation to test different approaches. Participants were randomly selected to either receive information about the benefits of migration or to receive information and \$11.50 in cash—roughly the cost of travel and a couple days of food.



The results show that offering cash encouraged a quarter of all households to send a seasonal migrant. Those families experienced less hunger at a cost far less than what the government pays per family in food subsidies. Even more promising is the longer-term impact: the farmers received the incentive only once, and have continued to migrate for three more years without the extra nudge. Information alone did little to change migration patterns, suggesting that monetary risk is the real constraint to migration.

"Under-investment in a Profitable Technology: The Case of Seasonal Migration in Bangladesh" Gharad Bryan, Shyamal Chowdhury, Mushfiq Mobarak

MORE EVIDENCE

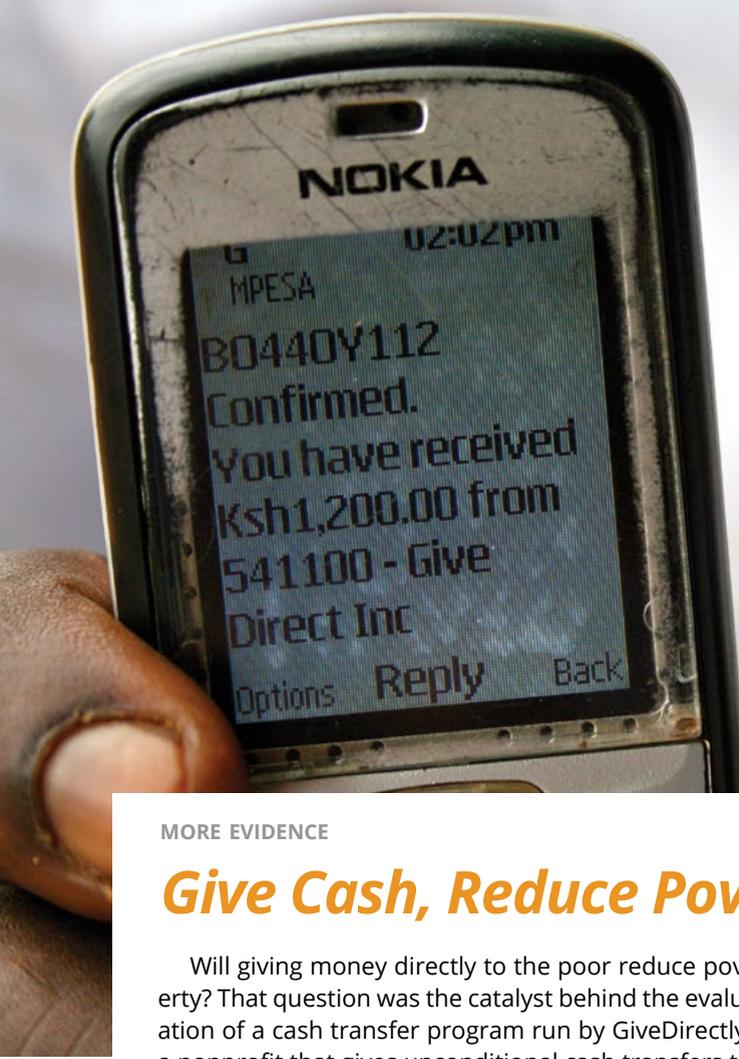
Learning Math with Songs & Games

Over half of Paraguayan third-graders lack the math skills they need to pass grade-level tests. Girls, poor children, rural communities, and Guaraní speakers are particularly affected. Educators believe the problem starts in preschool where kids are not learning the “pre-math” concepts that prepare them for more complex work. To address this problem, the Paraguayan government decided to adapt the Big Math for Little Kids math curriculum developed by a team of US education scholars. The program employs songs and games to teach math concepts, and delivers lessons via CD to work around gaps in teacher knowledge.

IPA evaluated the impact of the program over five months in 265 schools in the Cordillera region in Paraguay—half of the schools were randomly selected to run the program. **Results show children in Big Math schools improved their math skills over the five months of the program as much as other accepted education programs do, in less time.** Encouragingly, schools that were worse off to begin with saw greater average improvements from the program, though boys overall improved more than girls. IPA is now running a second year of the evaluation to learn more about how it works and how we can use what we learn to design education programs that help everyone.



PHOTO: JUAN HERNÁNDEZ-AGRAMONTÉ CABALLERO



Unconditional Cash Transfer Impacts

Assets \$279 (58%) increase in household assets, primarily through investments in livestock and home improvements

Consumption Increases in food, medical, and educational expenses, but not tobacco, alcohol, or gambling

Income 33% increase in incomes from livestock and non-agricultural businesses

Food Security 30% less likely to have gone to bed hungry, 42% reduction in the number of days children go without food

Mental Health Large reductions in stress and depression and increases in life satisfaction, as measured using validated psychological scales

MORE EVIDENCE

Give Cash, Reduce Poverty

Will giving money directly to the poor reduce poverty? That question was the catalyst behind the evaluation of a cash transfer program run by GiveDirectly, a nonprofit that gives unconditional cash transfers to poor households. Unconditional transfers come with no strings attached—recipients can spend the money as they like. In contrast, most transfer programs are limited to in-kind goods, as with food stamps, or they are only given if recipients fulfill certain requirements, like sending children to school. Researchers wanted to know if poor families actually need these conditions to encourage positive choices and worked with GiveDirectly to measure the impact of unconditional transfers on a randomly-selected group of poor

families in Kenya. The segmented group was further segmented to test the impacts of different amounts of money, and whether one lump sum vs. multiple smaller payments made a difference to outcomes.

Results show that recipient families saw a 58 percent increase in assets compared to families that did not receive the cash. Livestock farmers saw 48 percent higher profits, and small business owners saw a 38 percent increase in profits. Transfer recipients were also less likely to go hungry, and they reported less stress and greater overall happiness. The amount of money and its timing affected what people spent the money on, but simply receiving cash led to positive outcomes either way.

Collaborating with Policymakers in Peru

IPA has learned that working with governments and policymakers from the start, to both ensure our work focuses on the problems they most want to solve and to share the evidence we already have, is the fastest way to Better Programs & Policies. IPA formed the Quipu Commission in Peru in 2012 for this purpose. In cooperation with the Abdul Latif Jameel Poverty Action Lab (J-PAL), Peru's Ministry of Economics and Finance (MEF), and the Ministry of Development and Social Inclusion (MIDIS), the Quipu

Commission convenes government representatives and development researchers. The commission has held two annual meetings, resulting in sixteen program proposals, seven of which have progressed past the proposal stage.

Below, we offer an example of a project that was developed through the Quipu Commission, and has since been funded for implementation through IPA's Global Financial Inclusion Initiative.



PHOTO: SOPHIE AYLING

Expanding the Impact of Conditional Cash Transfers



PROBLEM

Sixty-seven percent of the Peruvian government's conditional cash transfer beneficiaries receive their payment through a savings account set up at the state Banco de la Nación, but most of them withdraw the money all at once. Given that the average recipient in the country must travel five hours and spend 10 percent of the payment to get to the nearest bank branch or ATM, researchers speculate that the high costs of access, in combination with a lack of trust in the banking system and confidence in their ability to interact with new technologies, may be a barrier to savings.



SOLUTION

Researchers designed a branchless banking program that aimed to give cash transfer recipients easy, convenient access to their funds, and information on the benefits of saving. Banco de la Nación, together with JUNTOS, the cash transfer program, the Instituto de Estudios Peruanos, and IPA, is implementing the program by establishing banking "agents" in districts where JUNTOS recipients live, but which have no bank branches. The agents are located in local municipal buildings and in shops; personnel are trained by the bank to accept deposits, dispense payments, and make transfers. The program includes a "trust intervention" workshop that teaches beneficiaries about the reliability of the bank and provides interactive activities for them to be empowered and become familiar with the use of new technologies.



EVALUATE

To test the program, researchers selected 59 districts where JUNTOS beneficiaries live, but where there are no bank locations or ATMs. Thirty of them were randomly selected as "treatment" locations where Banco de la Nación is establishing agents. A sub-set of those 30 districts will also receive some financial education on the benefits of saving and another will be exposed to messages designed to build trust in the formal financial system. The final 29 districts will act as the comparison group, with no agents, education, or advocacy messages.



IMPACT

Peruvian policymakers and IPA share the goal of helping the poor save more. To achieve that, we are all seeking evidence on the feasibility of using branchless banking agents to deliver cash transfers nationally, as well as into the effect that financial education has on savings behavior.

BETTER PROGRAMS & POLICIES

Locking Away Savings with Mobile Phones

It is no secret that mobile financial products are generating a huge amount of interest. IPA's leading research on commitment savings has also increased awareness among practitioners of the ways that product design affects customer take-up and usage. These factors together compelled an executive from Rwandan mobile telecommunications provider TIGO to approach one of our researchers at IPA's Evidence on Innovations in Savings and Payments conference in Uganda in June 2013 to propose a collaboration. TIGO had a mobile commitment savings program called Cash Bloqué and wanted help from IPA to design a marketing campaign and measure how

different marketing approaches affect take-up. Cash Bloqué allows users to lock away a portion of their money and send it to themselves at some designated time in the future. TIGO is now launching Cash Bloqué in Rwanda by randomizing the marketing message sent to customers. IPA is testing not only the marketing effects, but also the impact of the program on user savings and consumption. Though we do not yet know how well Cash Bloqué encourages savings among low-income households, its origins show how **communicating our findings and convening people with like interests allows us to create the relationships necessary to test promising innovations.**

PHOTO: WILL BOASE



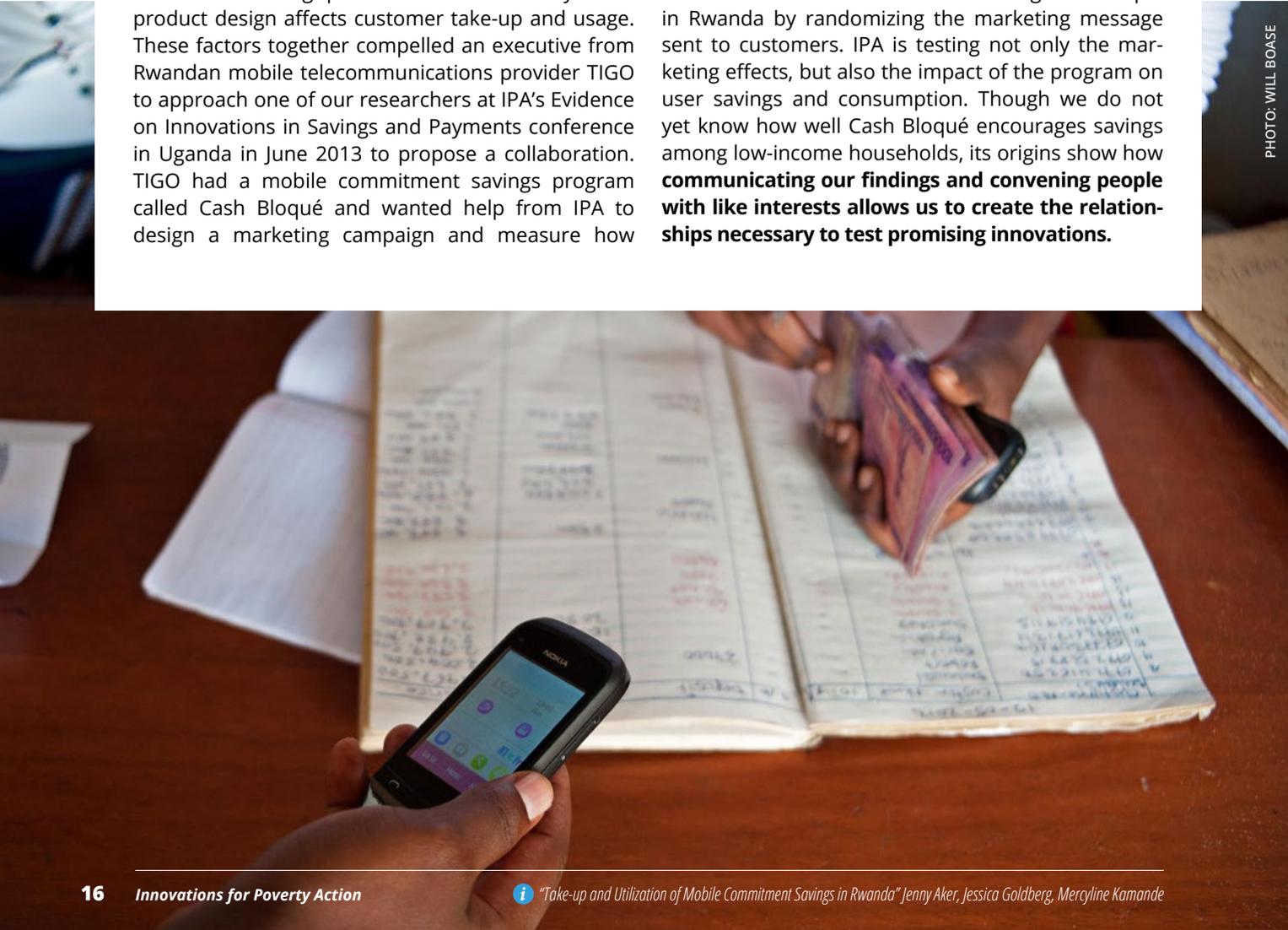
PHOTO: LINDEY SHAUGHNESSY

BETTER PROGRAMS & POLICIES

How Can Farmers Be More Profitable?

In 2013, we launched a new evaluation to test whether pairing rainfall-index insurance with agricultural inputs, such as enhanced seeds or agricultural extension training, increases profits for smallholder farmers in Northern Ghana. Named DIRT (Disseminating Innovative Resources and Technologies to Smallholders), the project is a continuation of the work that IPA began in 2009 when we set out to understand why smallholder farmers in Ghana under invest in their land. Was it because they didn't have the capital to buy fertilizer or enhanced seeds, or because they were afraid of losing their investment in the event of bad weather?

It turns out that rainfall-index insurance increased the amount that farmers invested in their crops because they were in fact afraid of losing their investment due to bad weather. However, it did not bring higher profits and their returns per unit invested remained the same. The DIRT initiative seeks to understand why farmers are not able to make their businesses more profitable. With this work, we hope to identify effective programs and approaches that not only encourage farmers to make positive investments, but also ensure those investments translate into higher incomes, better nutrition, more savings, and other measures of improved wellbeing.



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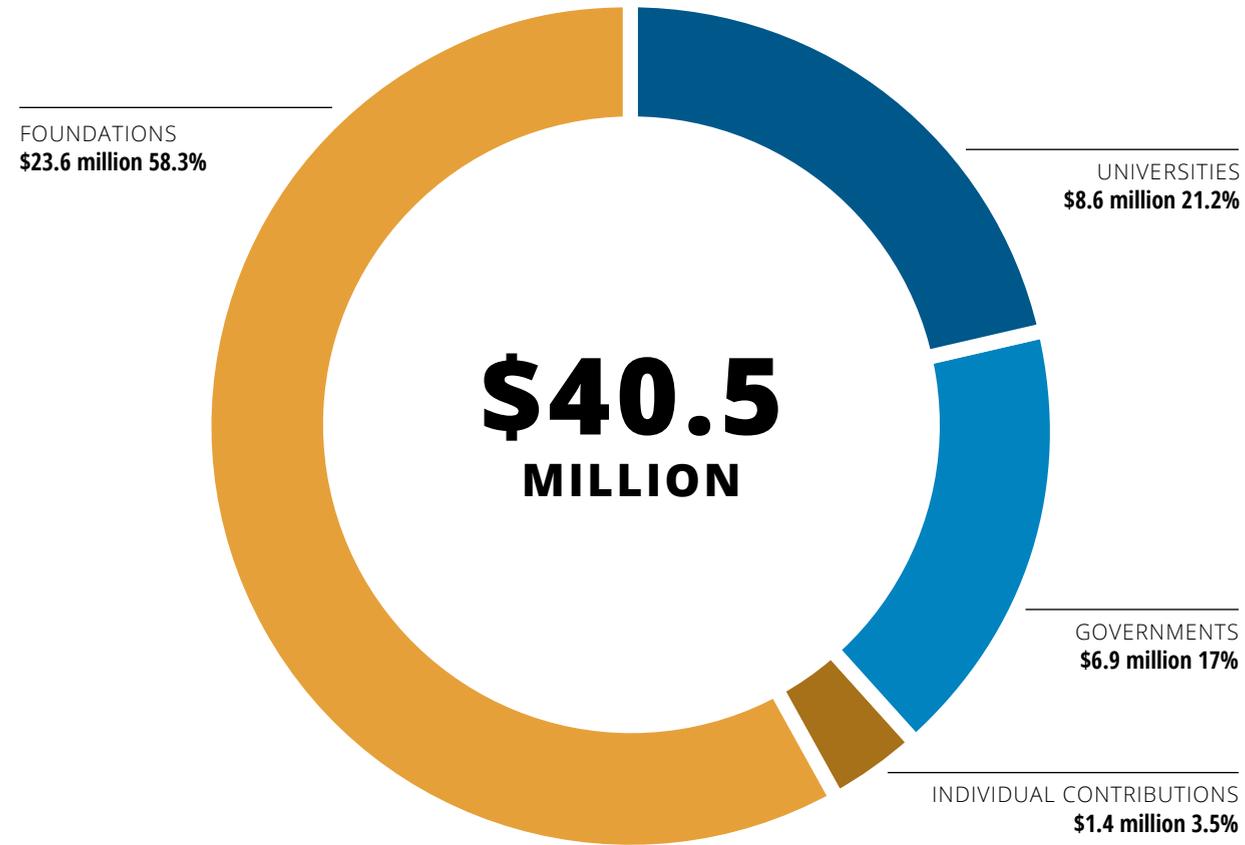
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Finances

Revenue

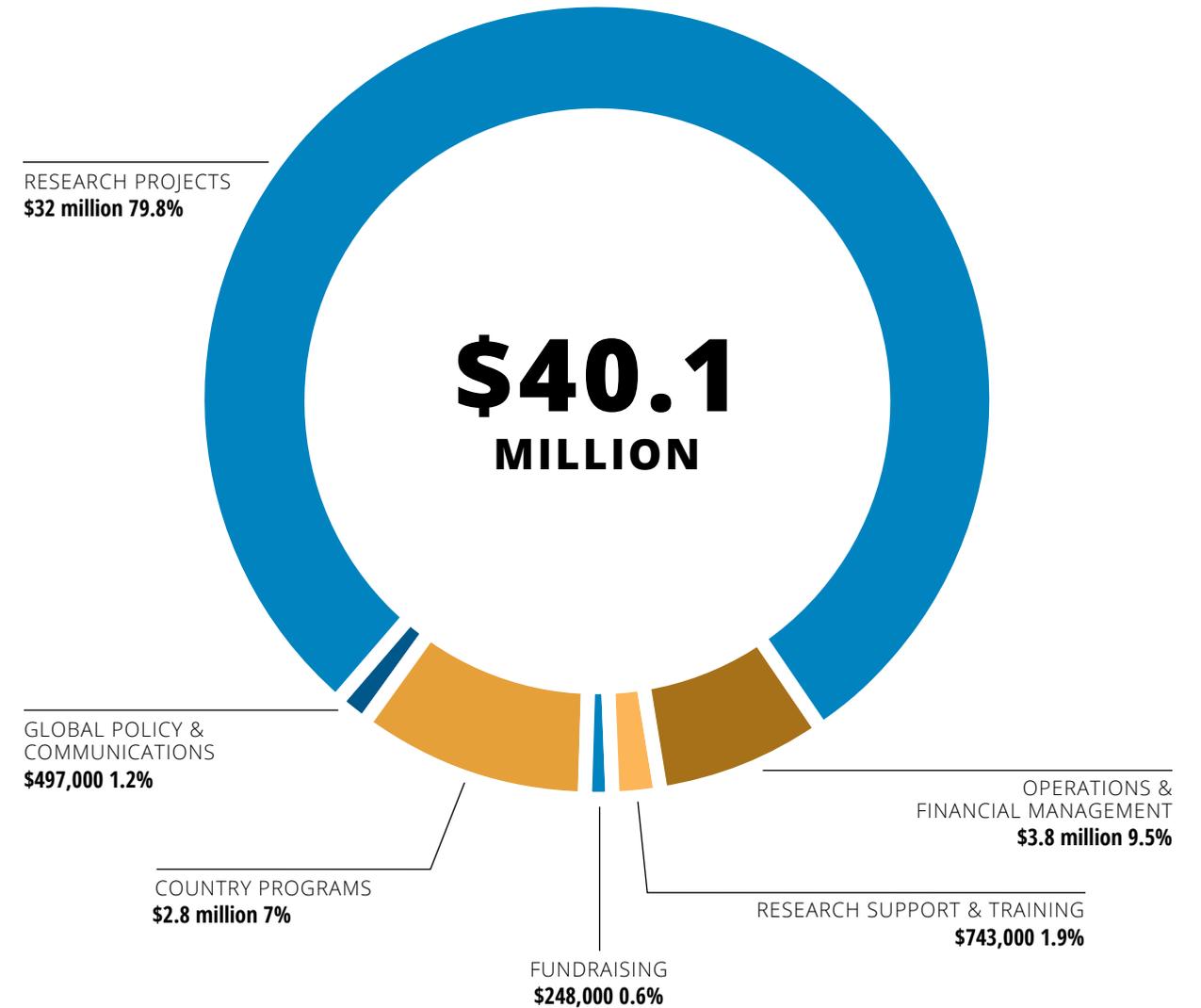


Net Assets

Beginning of year: \$1.44 million
End of year: \$1.85 million

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

Expenses



Funders

Advocates Coalition for Development and Environment (ACODE)
 Aspen Network of Development Entrepreneurs (ANDE)/The Aspen Institute
 Asian Development Bank (ADB)
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