ANNUAL RESEARCHER GATHERING





Consumer Protection

October 27, 2021

Breakout Room 1 Breakout Room 2 Market Monitoring in Consumer Protection: What Have We Learned So Far?

Rafe Mazer (Innovations for Poverty Action)

Gender Discrimination

- Subhransu Pattnaik (International Food Policy Research Institute), "Lending Her Name, but Not Having a Say? Gender Norms and Credit for Agriculture in Odisha"
- Ketki Sheth (University of California, Merced),
 "Discrimination and Access to Capital:
 Experimental Evidence from Ethiopia"

Lending Decisions, Incentives, & Discrimination

- Elisa Macchi (Massachusetts Institute of Technology), "Worth Your Weight: Experimental Evidence on the Benefits of Obesity in Low-Income Countries"
- Natalia Rigol (Harvard Business School), "Loan Officers Impede Graduation from Microfinance: Strategic Disclosure in a Large Microfinance Institution"

Debt & Delinquency

- Giorgia Barboni (University of Warwick),
 "Behavioral Nudges and Credit Repayment"
- Jamie Ruiz-Tagle (Universidad de Chile),
 "Whisper Words of Wisdom: How Financial Counseling Can Reduce Delinquency in Consumer Loans"
- Sheisha Kulkarni (University of Virginia), "The Psychological and Financial Relief of Filing for Insolvency"

Fraud Identification & Prevention in Digital Financial Services

- Matthew Bird (Universidad del Pacífico),
 "Predicting Fraud to Target Prevention in Uganda"
- <u>Lisa Spantig (RWTH Aachen University)</u>, "Scam identification Ability, Confidence, and the Use of Digital Financial Services"
- <u>Jonathan Fu (University of Zurich)</u>, "Combatting Predatory and Fraudulent Fintech Using Machine Learning"

Fraud & Trust in Digital Financial Services

- Daniel Putman (Innovations for Poverty Action),
 "A Digital Bridge Over Troubled Waters:
 Strategies for Reducing Non-Institutional Fraud
 & Building Trust in a Digital Market Platform"
- Emma Riley (University of Washington), "Peer Effects in Technology Adoption: Evidence From Mobile Banking in Ghana"

Product Information & Consumer Choice

- Sheisha Kulkarni (University of Virginia), "Price Comparison Tools in Consumer Credit Markets"
- <u>Isabel Macdonald (University of California,</u>
 <u>Berkeley)</u>, "Can Anonymous Reviews Increase
 Trust in Mobile Banking Agents?"

New Concept Discussion: Transaction Cost Index

Xavier Giné (World Bank Group)

Consumer Protection Initiative Research Priority Setting

Rafe Mazer (Innovations for Poverty Action)

Methods & Measurement

October 28, 2021

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

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

Financial Inclusion & Social Protection

October 29, 2021

Breakout Room 1 Opening Remarks Dean Karlan (Northwestern University) & Jonathan Zinman (Dartmouth College)

 Berber Kramer (International Food Policy Research Institute), "SeeltGrow: Impacts of Picture-Based Versus Weather Index Insurance for Smallholder Farmers in Kenya"

 Dean Karlan (Northwestern University) & Jonathan Zinman (Dartmouth College),
 "Randomization for Causality, Ethnography for Mechanisms: Illiquid Savings for Liquor in an Autarkic Society"

Gender, Cash Transfers, & Livelihoods

- <u>Kate Vyborny (International Growth Centre)</u>,
 "Can Biometric Verification Get More Cash to Poor Women? Evidence from Pakistan"
- Clara Delavallade (World Bank Group) & Kehinde Ajayi (Boston University), "Gender Differences in Socio-Emotional Skills and Economic Outcomes: New Evidence from 17 African Countries"

Cash & Livelihoods in Humanitarian Settings

- <u>Virginia Leape (Oxfam International) & Zakaria M. Abd Alnafee (Mercy Corps), "</u>Cash for Recovery in Crises:
 Can Humanitarian Cash Transfers and Financial Education Drive Economic Recovery in Conflict-Affected Contexts?"
- Lasse Brune (Northwestern University), "Graduation to Resilience in Uganda"

Lightning Round Session

- <u>Lina Cardona Sosa (Institute for Fiscal Studies)</u>, "Financial Resiliency and Partner Relationships during COVID-19: Short-term Effects of an Informative Chatbot in Colombia"
- <u>Khandker Wahedur Rahman (BRAC University)</u>, "Digital Finance and Economic Empowerment Experimental Evidence on the Role of Transaction Costs"
- <u>Frank Schilbach (Massachusetts Institute for Technology),</u> "Do Financial Concerns Make Workers Less Productive?"
- <u>Diego Vera Cossio (Inter-American Development Bank),</u> "Financial Inclusion and Basic Income programs: Lessons from Colombia"
- <u>Matthew Bird (Universidad del Pacífico)</u>, "Effectiveness of Emergency Transfers to Households in Peru During the Pandemic"
- Ashley Pople (University of Oxford), "Anticipatory Cash Transfers in Climate Disaster Response"

Credit Contracts

- <u>Daniel Herbst (University of Arizona)</u>, "Equity and Incentives in Human Capital Investment"
- Muhammad Meki (University of Oxford),
 "Microequity and Mutuality: Experimental
 Evidence on Credit with Performance-Contingent
 Repayment"

Social Networks

<u>Carly Trachtman (University of California)</u>,
 "How Much Do Our Neighbors Really Know?
 The Limits of Community-Based Targeting"

- <u>Brett Green (Washington University),</u> "Digital Collateral"
- Florian Grosset (Columbia University), "The Social Tax: Redistributive Pressure and Labor Supply"

Behavioral Nudges

- <u>Paolina Medina</u> (Texas A&M University), "Do Saving Nudges Cause Borrowing?"
- <u>Farah Said (University of Göttingen)</u>, "Implicit and Explicit Commitment in Credit and Saving Contracts: A Field Experiment"

UCTS & Tax Credits in the US

- Ania Jaroszewicz (Harvard University), "A Randomized Controlled Trial Varying Unconditional Cash Transfer Amounts in the United States"
- Scott Nelson (University of Chicago), "Tax Refund Uncertainty: Evidence and Welfare Implications"

Digital Credit

- Joshua Blumenstock (University of California, Berkeley), Suraj Nair (Stanford University), & Daniel Bjorkegren (Brown University), "Welfare Impacts of Digital Credit: A Randomized Evaluation in Nigeria"
- Russell Toth (University of Sydney), "The Impact of Liquidity Loans on Mobile Money Agents"

Cash & Mental Health

- Clotilde Mahe (Universidad de los Andes),
 "School-Age Exposure to Conditional Cash Transfers and Mental Health in Mexico"
- Annie Zimmerman (King's College London),
 "Long-term Effects of Cash Transfer
 Programmes on Adolescents' and Young Adults'
 Mental Health: A Quasi-Experimental Study of
 Three Countries"

Digital Finance Adoption

- <u>Isabelle Cohen (University of Washington)</u>, "Take-Up and Impact of Digital Repayment in Microfinance: Study Design and Baseline Data"
- Emma Riley (University of Washington), "A National Information Campaign to Encourage Financial Technology Adoption in Ghana"

Evaluating the Graduation Approach

- John Hoddinott (Cornell University),
 "Sustainability of Poverty Impacts from Cash Transfers, Food Transfers, and Complementary Programming"
- Thomas Bossuroy (World Bank Group),
 "Economic Inclusion in Urban Areas: Impacts Of A Multi-Faceted Social Protection Program In Senegal"