



2014 ANNUAL REPORT

BUILDING A WORLD WITH
MORE EVIDENCE & LESS POVERTY

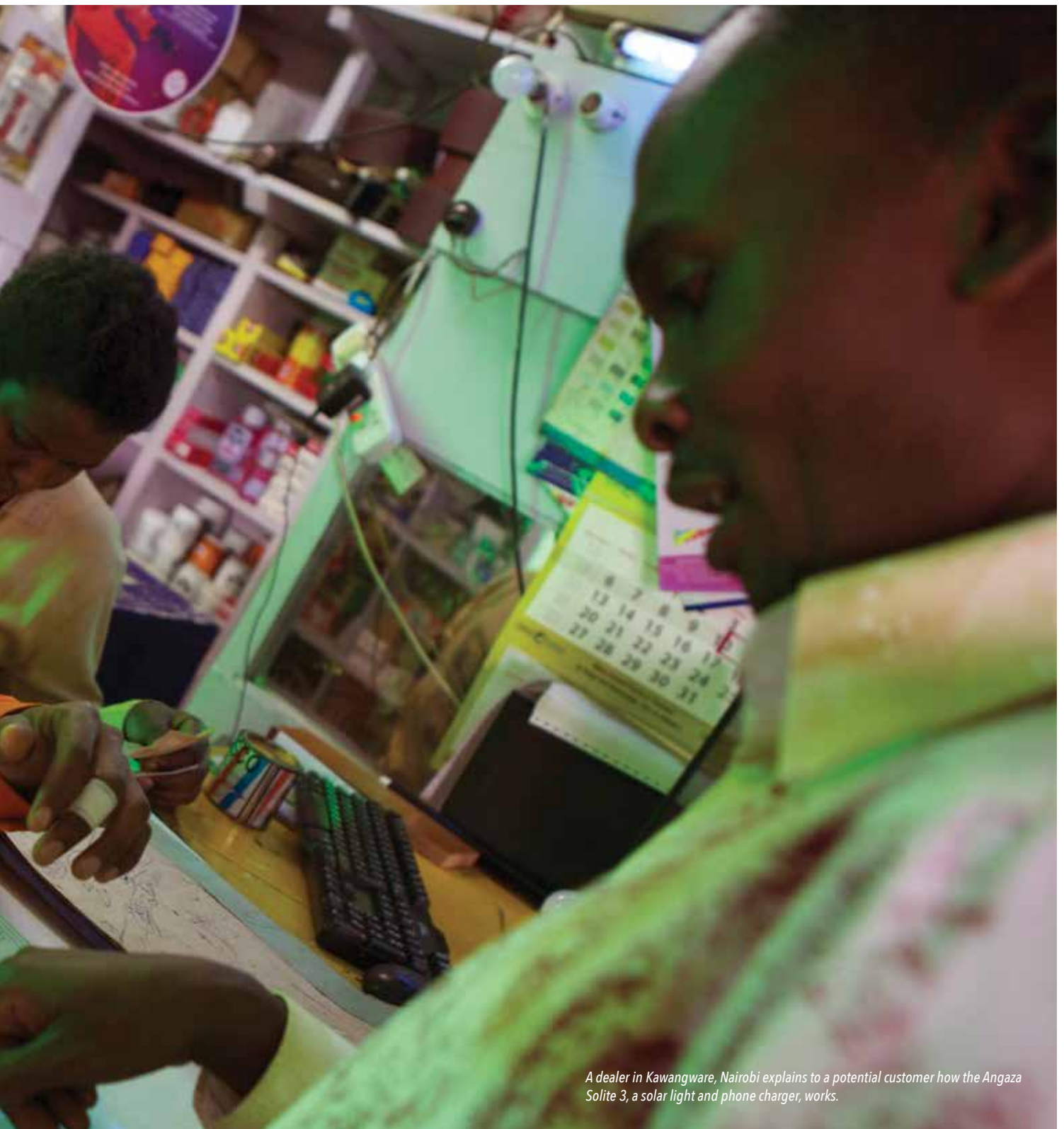




**Discovering and promoting
effective solutions to global
poverty problems.**

PHOTO: TUGELA RID

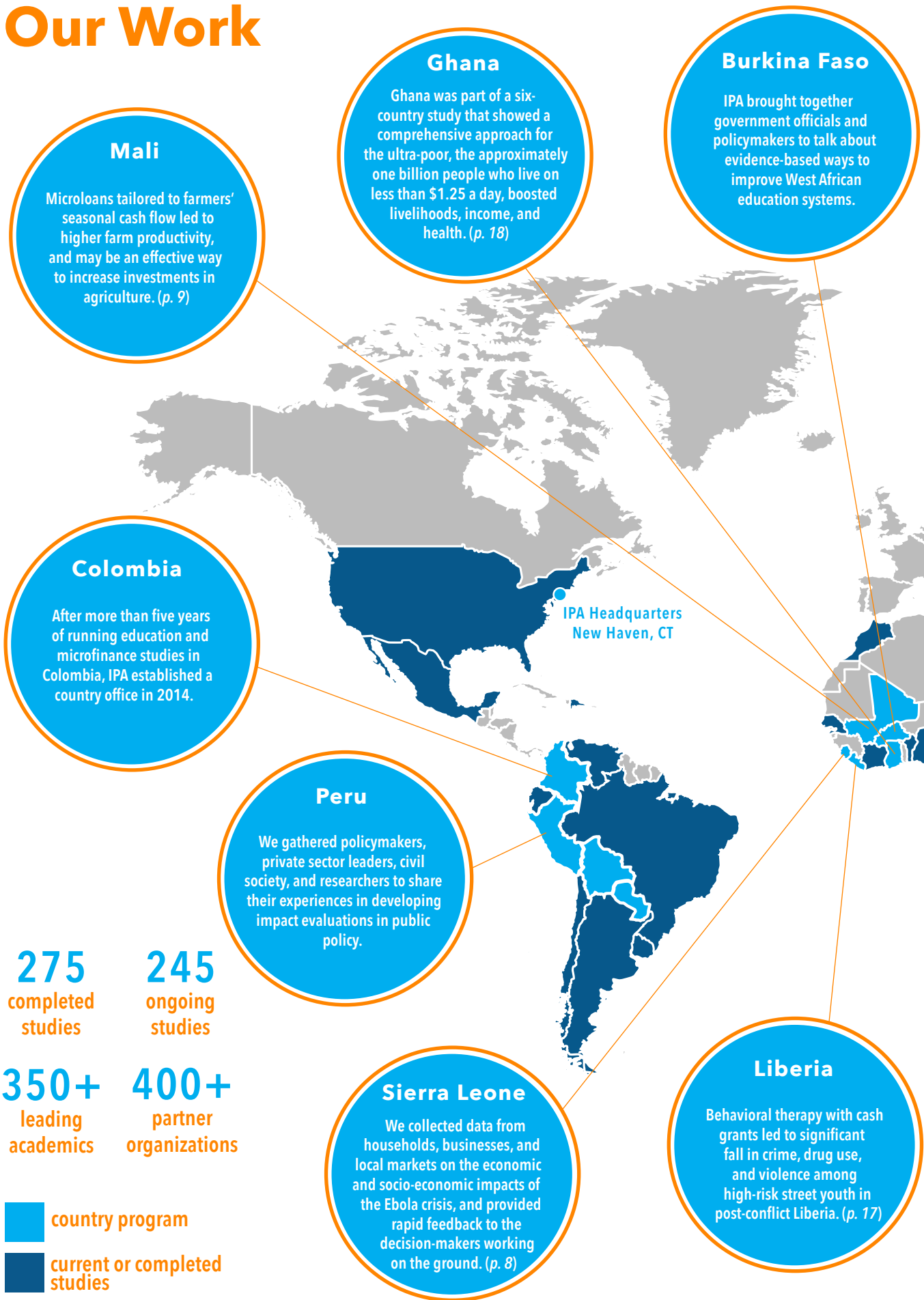
What's Inside



A dealer in Kawangware, Nairobi explains to a potential customer how the Angaza Solite 3, a solar light and phone charger, works.

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Our Work



Mali

Microloans tailored to farmers' seasonal cash flow led to higher farm productivity, and may be an effective way to increase investments in agriculture. (p. 9)

Ghana

Ghana was part of a six-country study that showed a comprehensive approach for the ultra-poor, the approximately one billion people who live on less than \$1.25 a day, boosted livelihoods, income, and health. (p. 18)

Burkina Faso

IPA brought together government officials and policymakers to talk about evidence-based ways to improve West African education systems.

Colombia

After more than five years of running education and microfinance studies in Colombia, IPA established a country office in 2014.

IPA Headquarters
New Haven, CT

Peru

We gathered policymakers, private sector leaders, civil society, and researchers to share their experiences in developing impact evaluations in public policy.

275

completed studies

245

ongoing studies

350+

leading academics

400+

partner organizations

Sierra Leone

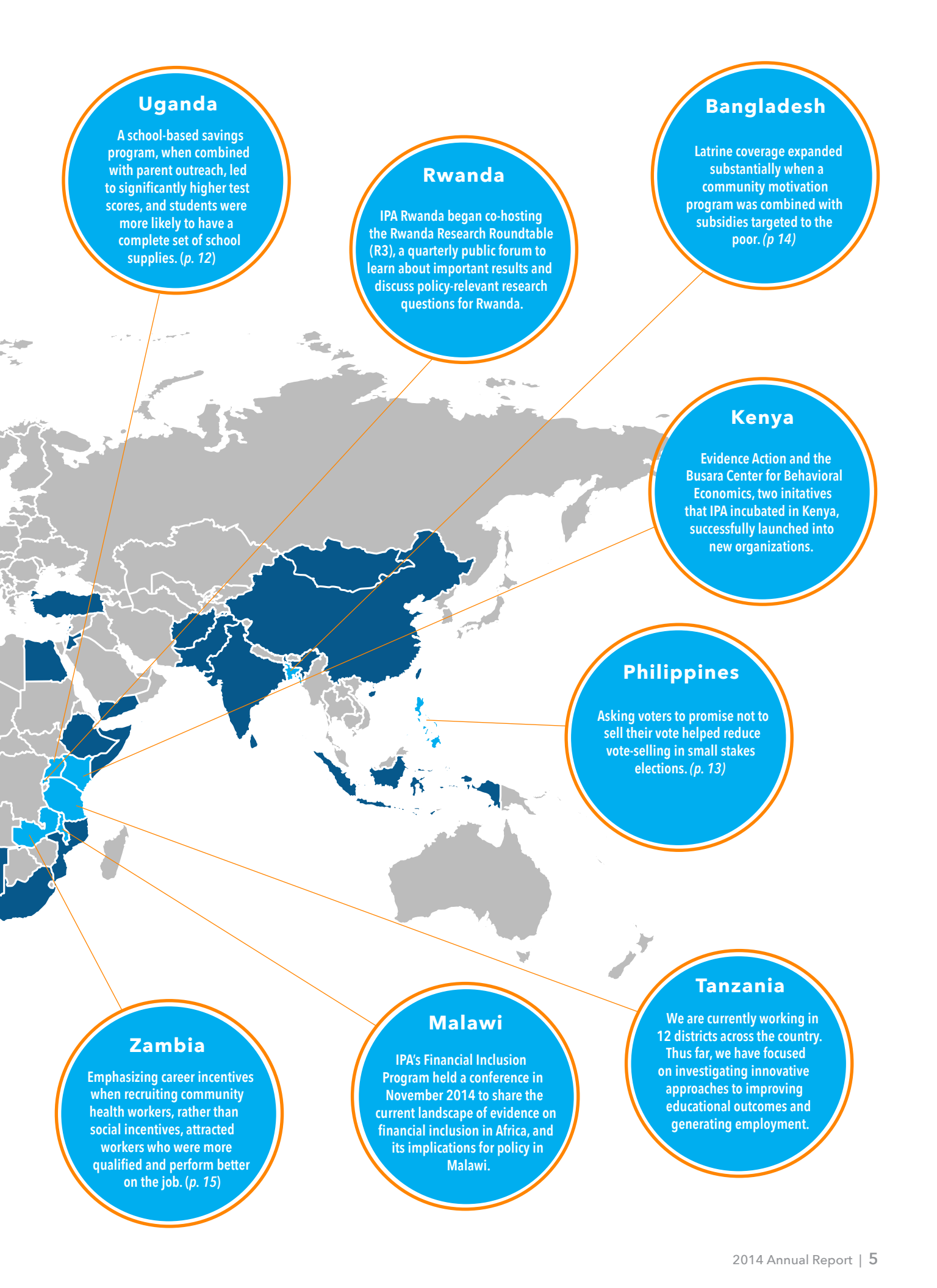
We collected data from households, businesses, and local markets on the economic and socio-economic impacts of the Ebola crisis, and provided rapid feedback to the decision-makers working on the ground. (p. 8)

Liberia

Behavioral therapy with cash grants led to significant fall in crime, drug use, and violence among high-risk street youth in post-conflict Liberia. (p. 17)

 country program

 current or completed studies



Uganda

A school-based savings program, when combined with parent outreach, led to significantly higher test scores, and students were more likely to have a complete set of school supplies. (p. 12)

Rwanda

IPA Rwanda began co-hosting the Rwanda Research Roundtable (R3), a quarterly public forum to learn about important results and discuss policy-relevant research questions for Rwanda.

Bangladesh

Latrine coverage expanded substantially when a community motivation program was combined with subsidies targeted to the poor. (p. 14)

Kenya

Evidence Action and the Busara Center for Behavioral Economics, two initiatives that IPA incubated in Kenya, successfully launched into new organizations.

Philippines

Asking voters to promise not to sell their vote helped reduce vote-selling in small stakes elections. (p. 13)

Tanzania

We are currently working in 12 districts across the country. Thus far, we have focused on investigating innovative approaches to improving educational outcomes and generating employment.

Malawi

IPA's Financial Inclusion Program held a conference in November 2014 to share the current landscape of evidence on financial inclusion in Africa, and its implications for policy in Malawi.

Zambia

Emphasizing career incentives when recruiting community health workers, rather than social incentives, attracted workers who were more qualified and perform better on the job. (p. 15)

Letter from Annie & Dean

Dear Friends,

IPA is all about leverage. 2014 was focused on bringing in more talented people and more extraordinary partners to leverage existing resources for more impact on the world.

Together with our partners, IPA has designed and evaluated more than 275 potential solutions to poverty problems, and has over 245 studies in progress. This performance is a testament to the dedication of IPA staff, both on the ground in the field and in our headquarters, our implementing partners and researchers, the decision-makers who help put our findings to work, and our funders.

This year was particularly exciting in a number of ways. For example, we officially started operating in two new countries, Colombia and Tanzania, bringing our total number of country offices to 17. IPA also garnered significant attention in the mainstream U.S. media, with our work featured in

The New York Times, *New York Magazine*, and *The Wall Street Journal*, among many others. But we are also working hard to expand our exposure in developing country media through mentions in *The Malawi Business Times*, *Ghana Broadcasting Corporation*, and *Biztech Africa*.

We helped translate IPA research into action in many ways over the last year. The Zambian Government is using results that identify best practices for recruiting quality community health workers to improve health care delivery in rural areas. You can read more about this study on page 15.



Dean Karlan presents at the Games for Change Festival.

Annie Duflo speaks at J-PAL@TEN.

Improving poor sanitation is a key policy goal in many developing countries. This year, we tested three theories about what works in sanitation in villages located in the poorest region of Bangladesh. Our findings shed light on what works best when combating this serious problem – read more on page 14.

Our six-country study testing the effectiveness of an approach known as the “Graduation Model” shows that this approach boosts livelihoods, income, and health. The government of Ethiopia plans to expand this effective model, and it is already being scaled up in Pakistan and India. Read more about this work on pages 18 and 19.

In the midst of the success of this past year, we also faced challenges. In the spring of 2014, West Africa was hit with the deadliest outbreak of the

Ebola virus ever recorded. IPA was forced to put most of our research in these areas on hold, but we were still able to put our skills to work in the response effort. Read more about these efforts on page 8.

These successes and challenges are what propel us forward. In 2015, IPA is building on what we have achieved and leveraging what makes us unique to address the next challenges in fighting poverty. We will continue to create more high-quality evidence that answers questions of immediate importance to decision-makers at the front lines of development, while also pushing hard to build our knowledge base for long-term poverty alleviation.

We hope you will join us in our quest for a world with more evidence and less poverty.

Annie Duflo
Executive Director

Dean Karlan
President & Founder
Professor of Economics, Yale University

In the News





A man has his temperature checked on arrival at a Community Health Center at Freetown, Sierra Leone.

Evidence in Crisis: Supporting the Response to the Ebola Outbreak in West Africa

In the spring of 2014, West Africa was hit with the deadliest outbreak of the Ebola virus ever recorded. To support an evidence-based response to the crisis, we worked with our partners to collect data from thousands of households, businesses, and local markets, and provided rapid feedback to government and relief agencies to assist them in the effective targeting of aid. We also put our skills to humanitarian use for the first time.

Supporting Effective Targeting of Food Aid

IPA partnered with the International Growth Center to track food availability, prices, and traders using data from 150 randomly selected markets across Sierra Leone. The study found on average that the outbreak had not changed food prices significantly. But in cordoned districts, 35 percent fewer people were selling basic food items than two years before. As results came in, IPA and our affiliated researchers provided feedback to the government of Sierra Leone and major relief agencies to support the effective targeting of food aid.

Providing Reliable Data to Government on Ebola's Socio-Economic Impacts

With support from the World Bank, IPA worked with the government of Sierra Leone to measure changes in the labor market, agricultural production, food security, migration, utilization

of non-Ebola essential health services, as well as trust levels and knowledge of Ebola. Among its findings, the study found that employment rates had fallen in urban areas and that the informal sector was particularly badly hurt, with many household businesses closing and revenues falling sharply.

Working to Reduce Transmission Through Improvements in Contact Tracing

Containing the Ebola outbreak required rapid identification, diagnosis, and isolation of those who developed the virus. To improve the accuracy, efficiency, and speed of the existing paper-based system, IPA worked with a team of experts from the London School of Hygiene & Tropical Medicine (LSHTM), and in partnership with the International Medical Corps, to develop and evaluate an electronic contact tracing system. The evaluation continued into 2015 and is providing information to policymakers on the impact of using mobile technology for disease surveillance in an emergency setting. In addition, the international non-profit GOAL is building on IPA and LSHTM's work to scale a system for monitoring other health problems in Sierra Leone.

In the recovery phase, results from IPA studies are helping inform efforts to strengthen Sierra Leone's health system, and its economy.

Microfinance for Farmers in Mali

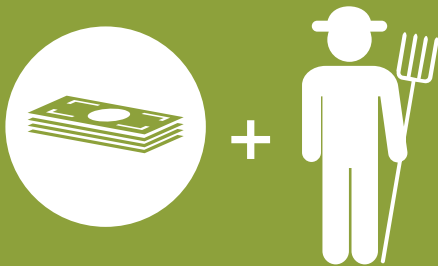
Microloans tailored to farmers' seasonal cash flow led to larger harvests.

In Mali, like in much of Sub-Saharan Africa, agriculture is a way of life for most people. Yet, agricultural productivity across the continent is low relative to other regions of the world. Increased adoption of modern agricultural inputs such as improved seeds, fertilizers, and pesticides could raise agricultural productivity, reducing poverty and encouraging economic growth, but relatively few farmers invest in these potentially profitable inputs. One reason may be that they do not have cash on hand during the lean planting season when farmers typically buy inputs.

IPA partnered with the NGO Save the Children and Soro Yiriwaso, a microfinance institution in Mali, to evaluate an innovative microloan product designed specifically for farmers. The *Prêt de Campagne*, or "countryside loan," is dispersed before the planting season, with clients expected

to repay the loan in one lump sum immediately after the harvest. Soro Yiriwaso issues the loan to groups of women in village associations.

A randomized evaluation conducted in 198 villages in rural Mali found providing farmers with the loan led to a significant increase in farm investments and agricultural output. The repayment rate among women who elected to take out loans was perfect, and 65 percent of clients chose to borrow money again. These results suggest that agricultural loans tailored to farmers' seasonal cash flow may be an effective way to increase investments in agriculture.



Loans tailored to agricultural cycles provide funds for...



... leading to increased harvests and economic growth



Mathematics for All in Peru

In a place where kids are not learning math, an interactive program boosted numeric skills of the youngest learners.

In Peru, primary school enrollment has reached nearly 100 percent, yet national and international assessments find that only a small fraction of children can read or do math at their grade level. An international student assessment ranked Peru last out of 65 countries in 2012 in the categories of math, science, and reading.

The Apoyo Institute, a Peruvian non-profit, developed Mathematics for All, or *Mimate*, a program that aims to reverse children's negative attitudes about math through an approach that emphasizes hands-on and interactive learning. Pupils discover mathematical concepts through interactive activities like games and group activities, and instructors encourage logical thinking rather than memorization. The 45-minute classes take place three times a week.

With lead researchers, and in partnership with the institute, IPA conducted a randomized evaluation of the program in 104 preschools, among 2,400 children, in the Andean regions of Huancavelica and Ayacucho, which are among the poorest regions in the country.

The study found that the *Mimate* program significantly increased math scores at the end of the program on average, with particular gains for students who had the lowest math skills before the program began and for students who had teachers with university degrees.



An IPA surveyor explains a test to children in a Peruvian school.



The program in Mali brought children’s test scores up to the level of their in-school peers, and placed two-thirds of them back in public school.

Speed Schools

Almost one in four primary school-age children in Sub-Saharan Africa have never been to school or drop out before completing their elementary education. The Strømme Foundation aims to address this challenge by providing out-of-school children a second chance at an education. Their “Speed Schools” offer an accelerated nine-month curriculum with the goal of transferring out-of-school children into the government school system.

IPA worked with researchers to evaluate the Speed Schools program in southern Mali. The randomized evaluation was conducted among 2,700 out-of-school children in 77 villages over a two-year period. It found that the program brought children’s math test scores up to the level of their in-school peers and placed two-thirds of the children back in public school. Three out of four of those children completed their first year back in school. If scaled-up, this program may be a cost-effective way to engage out of school children, and potentially, reduce child labor.

Children not in school receive an accelerated program of language and math...



...and most end up reaching the same learning level as their in-school peers, and return to school

Super Savers in Uganda

Student savings accounts + parental outreach = improved learning.

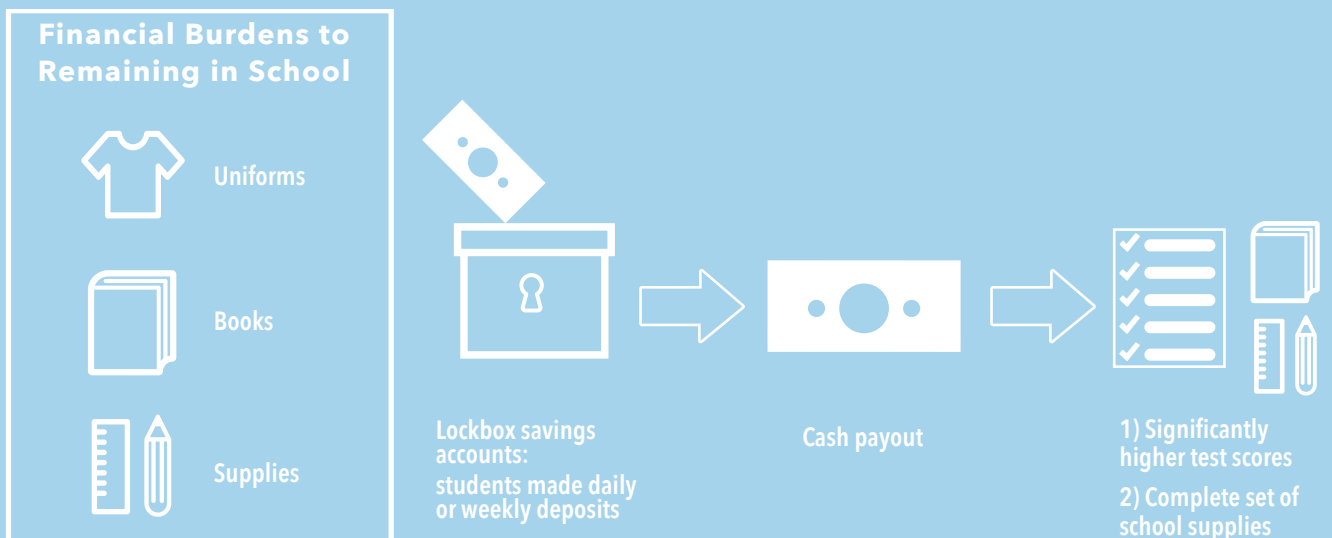
More children than ever have access to primary schooling in Sub-Saharan Africa, yet one in three students drop out before completing primary school. While most countries have eliminated primary school fees, the financial burden of purchasing uniforms, books, and other school supplies prevents many low-income students from remaining in school.

This randomized evaluation in Uganda measured how a school-based savings program for students in grades five through seven, with and without parental outreach, impacted dropout rates and academic performance. Researchers also compared the effects of returning the savings in cash versus as vouchers for school supplies or school services. Students learned beforehand how their savings would be returned.

Although the voucher was designed to commit students to spend their savings on education, students ended up depositing twice as much money when they knew it would be returned in cash, rather than as a voucher. The students who received cash payouts also got higher test scores and were more likely to have a complete set of

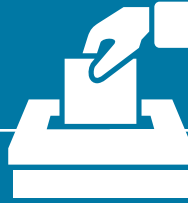
school supplies, compared to students who were not offered any savings accounts—but these results only applied to students’ whose parents were involved.

This research suggests that combining cash payouts from savings accounts with parental outreach can help households afford education—and improve student learning.



Two Approaches to Curb Vote-buying

What Works?



1

Ask voters to promise not to accept money from politicians.



I pledge to not accept money from politicians before the election

In a local race when payments for votes were small, asking voters not to sell their vote worked.

2

Encourage voters to accept money and also "vote their conscience."



Asking voters to vote according to their conscience didn't work in large or small races.

Vote-selling in the Philippines

In small-stakes elections, promises worked.

Vote-buying and vote-selling remain pervasive in many developing countries. In the Philippines, an estimated 30 percent of Filipinos were offered money by a politician or local leader during the 2010 election campaign. A common approach to curbing vote-buying efforts is asking voters to make promises or sign pledges not to accept money from politicians prior to elections, while another approach encourages voters to take the money, but still "vote their conscience."

To test the impact of these different approaches on actual voting behavior, researchers conducted a randomized evaluation in Sorsogon City in the Philippines among 900 registered voters during local elections.

The promises had a significant impact in city council races, where payments for votes were low; vote-selling decreased by 11 percentage points. However, in the mayoral race, where

payments for votes were higher, there was no change in vote-selling, suggesting that promises can counterbalance small cash payments, but not large ones.

Meanwhile, asking voters to vote according to their conscience, even if they accepted money, failed to reduce vote-selling in either race. If anything, it increased vote-selling, suggesting this approach is counterproductive.

Most importantly, the results reveal that simple interventions—such as asking voters to promise not to sell their vote—can help reduce vote-selling in small-stakes elections where payments for votes are small.

Spurring Demand for Improved Sanitation

A combination of subsidies and community motivation substantially increased latrine coverage in Bangladesh.

With poor sanitation estimated to cause 280,000 deaths per year worldwide, improving sanitation is a key policy goal in many developing countries. Researchers tested three theories about what works in sanitation, randomly assigning 380 villages in the poorest region of Bangladesh, to one of four groups. Villages either received a community motivation program, subsidy vouchers with the community motivation program, information and technical support, or none of the above.

Information and technical support had no effect, nor did the community-motivation model alone—a model that has been used in over 60 countries to increase use of hygienic latrines. Yet when

that model was combined with a 75 percent subsidy for hygienic latrines targeted to the poor, latrine coverage increased substantially and open defecation reduced as well, even among community members who did not directly receive the subsidies.

This research counters the concern among many development practitioners that subsidies undermine intrinsic motivation. Rather, it shows that price is a primary barrier and that sanitation adoption decisions are inter-linked across neighbors. The results also teach us how to optimally target subsidies within a community to maximize community-level adoption.



1a



1b



2

1a and b: Lottery drawings in the community for vouchers that subsidize a portion of the cost for latrine parts.
2: Community mapping on the ground.



Recruiting and Retaining the Best Community Health Workers

Sub-Saharan Africa faces a considerable shortage of healthcare workers. Zambia is no exception, with only 14 doctors per 100,000 people. Employing community health workers may help address this shortage, yet finding and retaining high quality health care workers in rural areas is a major challenge. To help identify strategies for

Workers recruited with career incentives conducted 29 percent more household visits and organized twice as many community meetings in Zambia.

recruiting the best workers, researchers tested the effect of two recruitment strategies. One emphasized the social incentives of the job, such as serving and being a leader in one's community, and the other emphasized the job's career

incentives, such as opportunities for promotion and further professional development. Districts were randomly assigned to one of the two recruitment campaigns.

Results showed that emphasizing career incentives rather than social incentives attracts workers who are more qualified and perform better on the job. These workers conducted 29 percent more household visits and organized twice as many community meetings, while also seeing the same number of patients. They also managed to see the same number of patients at the health posts and maintained the same quality of care. And after one year, retention rates were identical in both groups. In response, the Zambian Ministry of Health has begun using career incentives in its nationwide campaign to recruit 5,000 community health workers by 2018.

The Benefits of Exporting for Rug Producers

When artisans began exporting their products, they became more efficient, skilled, and earned more money.

Small business development is considered key to poverty reduction, as small and medium-sized enterprises (SMEs) typically account for more than 90 percent of all businesses outside the agricultural sector of developing countries. Helping SMEs in developing countries gain access to international markets may be one way to spur development and increase workers' wages, and millions of dollars have been dedicated to market access initiatives. It is unclear, however, how these initiatives impact productivity.

To shed light on this question, researchers partnered with the international NGO Aid to Artisans and a local intermediary, Hamis Carpets, to evaluate the impact of exporting on the productivity and profits of handmade rug

producers in Fowa, Egypt. The partners worked for two years to develop relationships with buyers in high-income countries. Researchers then randomly assigned initial export orders to rug producers in the study. To mimic a real buyer-seller relationship, Hamis Carpets then allocated further orders to these producers based on their reliability and the quality of their rugs.

Rug producers who began selling their rugs to foreign buyers earned 15 to 25 percent higher profits and exhibited large improvements in quality compared to those who did not export. This evidence suggests that exporting can lead to better technical skills and efficiency for small business owners, contributing to higher earnings and the growth of their businesses.



Rug producer Mabrook Abou-Shaheen.



Sustainable Transformation of Youth in Liberia

Behavioral therapy with cash grants reduced crime, drug use, and violence among high-risk street youth.

In Monrovia, Liberia, crime rates are high, and poor and unemployed young men are among the greatest public safety concerns. While the most common policy prescriptions for reducing crime and violence are job creation and policing, an alternative approach seeks to rehabilitate high-risk men through therapy and counseling.

This randomized evaluation measured the impact of an 8-week cognitive behavioral therapy program for hard-core street youth and compared it to providing the men with cash grants. It also measured the impact of providing both therapy and cash. 38 percent of the 1,000 participants in the study had been members of armed groups in the past and more than half had committed a recent theft.

The evaluation found that the high-risk young men largely invested and saved the cash, but the cash alone had no lasting effect. The therapy program, however, led to large and sustained falls in criminal, violent, and other anti-social behaviors. One year after the therapy ended, drug dealing and incidents of theft were 40 percent lower among those that received therapy and cash relative to the comparison group.

Although more research is needed to test and optimize these programs in other contexts, a body of evidence now suggests that psychosocial therapy, when done right, is a useful tool for reducing crime in a wide range of settings.

The Graduation Model: A Proven Approach to Tackling Poverty

For years, governments, aid organizations, and donors have been looking for programs that are proven to help the poorest people in the world. Now we know such an approach exists—it's called the Graduation model.

New evidence released this year from a six country study found that a “big push” intervention, that aimed to address the many challenges of poverty simultaneously, boosted livelihoods, income, and health among the ultra-poor, who fall within the billion people living on less than \$1.25 a day.

The randomized evaluations followed 21,000 people in Ethiopia, Ghana, Honduras, India, Pakistan, and Peru over three years. Researchers wanted to find out not only if the program worked in one setting, but if the effects were similar in multiple settings. Households randomly assigned to participate in the program received multiple types of support at once:

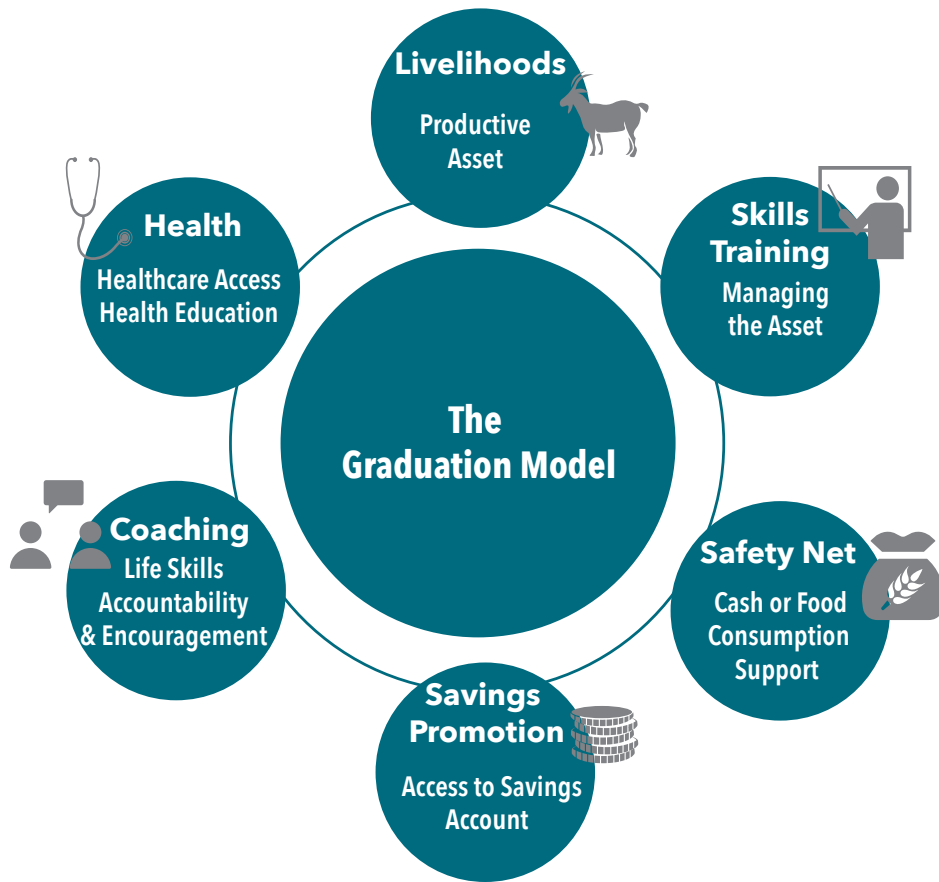
- An asset to spur income generation, such as livestock or goods to start an informal store.
- Training on how to manage the asset.
- Basic food or cash support to stabilize households and reduce the need to sell the new asset in an emergency.
- Frequent (usually weekly) coaching visits to reinforce skills, build confidence, and help participants handle any challenges.
- Health education or access to healthcare to stay healthy and able to work.
- A savings account to help people put away money to invest or use in a future emergency.

One year after the program ended—three years after receiving the assets—program participants on average had significantly more assets and savings, spent more time working, went hungry on fewer days, and experienced lower levels of stress and improved physical health compared to those who did not receive the program.

Not only was the program effective, but it was cost effective, with positive returns in five of six countries, ranging from 133 percent in Ghana to 433 percent in India. In other words, for every dollar spent on the program in India, ultra-poor households had \$4.33 in long-term benefits.

Given the proven success of the approach, governments and development agencies have launched efforts to expand the Graduation approach to millions of people. The program is already being scaled up in Pakistan and India, and the government of Ethiopia plans to expand the program to benefit three million people.





Peru

Program Cost \$2,697
Returns 190%



Ethiopia

Program Cost \$1,054
Returns 260%



Honduras

Program Cost \$1,406
Returns -198%



Pakistan

Program Cost \$1,160
Returns 179%



Ghana

Program Cost \$2,135
Returns 133%



India

Program Cost \$358
Returns 433%



Program costs per participant are in USD 2014 exchange rate terms, calculated as if all costs were incurred immediately at the beginning of the program.

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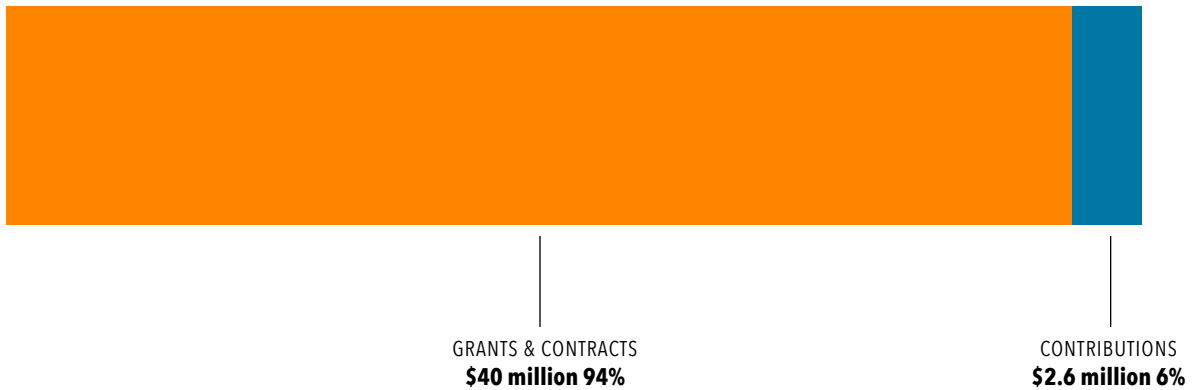
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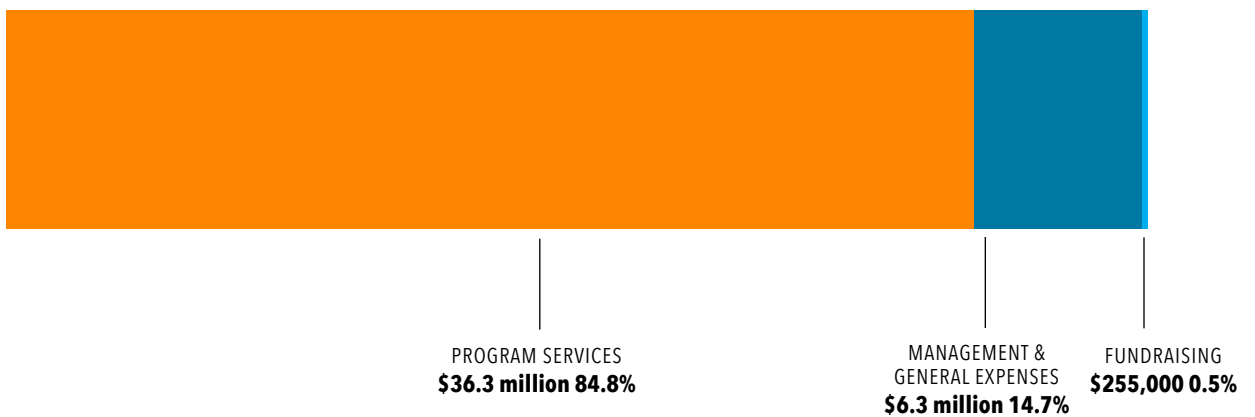
Revenue

\$42.6 million



Expenses

\$42.8 million



Net Assets

Beginning of 2014: \$1.68 million
 End of 2014: \$1.45 million

FUNDERS

American International Group (AIG)*
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\$100,000+

Anonymous

\$50,000-\$99,999

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Vanguard Charitable on behalf of The Roll Family Fund

\$10,000-\$24,999

Anonymous (1)

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Laura Burke

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BUILDING A WORLD WITH
MORE EVIDENCE & LESS POVERTY

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