



ipa
INNOVATIONS FOR
POVERTY ACTION

2012 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.

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Letter from the Executive Director



Dear Friends of IPA,

2012 was a year of intense focus on the key components of our mission: creating evidence about what works for the poor through rigorous research, and translating this evidence into practice and policy.

We are particularly excited about a number of research projects that launched in the past year. For example, we are evaluating a mobile phone-based unconditional cash transfer program in Kenya, and we started the community connector project in Western Uganda, which is exploring ways to improve child nutrition by emphasizing women's empowerment and teaching men about good nutrition.

The evidence we create can only improve the lives of the poor when it is used to define effective programs and policies. In 2012 we therefore put particular emphasis on sharing our results with development decisionmakers who can put findings to work. Toward that end, we held two major conferences during the year. Our Education Conference in Ghana included education policymakers from all over Africa, and the Impact and Policy Conference in Thailand focused on sharing evidence in governance, financial inclusion, and entrepreneurship.

Communicating results at a conference is just the first step in helping practitioners use and adapt evidence to their own contexts. We need to create stronger, long-term links between local decisionmakers and knowledgeable researchers from both developed and developing countries to adapt research results to the needs of a particular location or organization. This is why in 2012 we focused on our country programs as a major key to future growth. Country programs are located in places where we have an office, a local management team, and the vision of establishing a long-term presence. These programs guarantee

the high quality of our research implementation on the ground, and ensure that the questions we explore are relevant for local decisionmakers. Through our country programs, we are building long-term relationships with local practitioners and policymakers so that they look to us for evidence to guide their decisions.

Over the past five years, IPA has experienced an average growth rate between 70 and 80 percent. That growth is a testament to the faith that our partners and funders have shown in our mission of building evidence for what works to alleviate poverty. But it has also created organizational challenges. For that reason, 2012 has been a year of strengthening the organization by building our systems, procedures and processes, and developing a strategic vision to guide our work in the next five years.

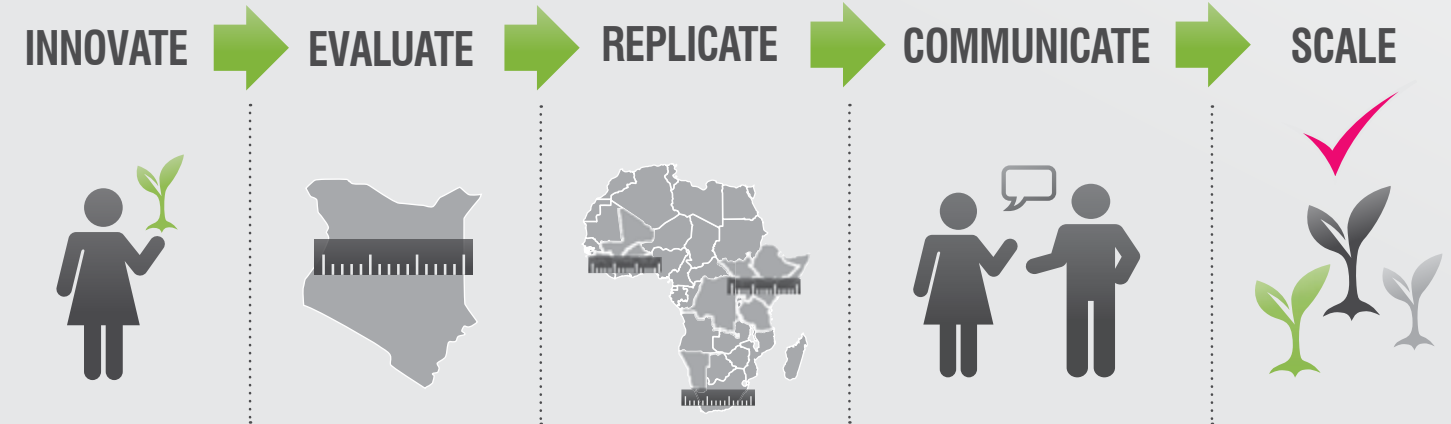
In 2013 we look forward to completing our strategic plan and pursuing the priorities it lays out: strengthening the quality of our research, growing and deepening our connections with local decisionmakers, and strengthening our organizational systems and processes so that we can accomplish our goals. We look forward to the ways in which this strategic growth will enable us to create and share more evidence, and see it applied in ways that make a real difference in poverty alleviation.

On behalf of our team and partners around the world, thanks for your support of IPA.

Sincerely,

Annie Duflo

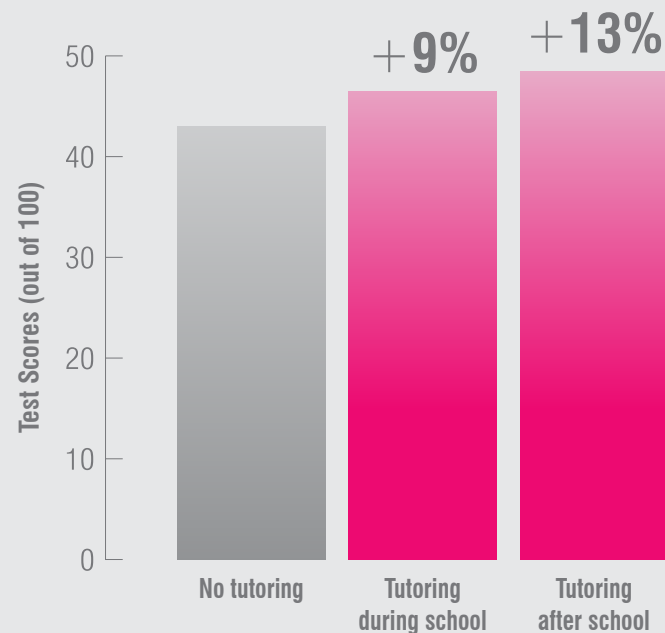
WHAT WE DO



EDUCATION

As the deadline approaches for reaching the Millennium Development Goal of universal primary education, educators find that while more kids are enrolled in school, learning levels have not matched this progress, and there are wide disparities in student achievement. Lack of support at home, teacher and student absenteeism, illness, resource constraints, and other challenges affect how much kids learn in the classroom and how well prepared they are, later, to earn a living. IPA is working with decisionmakers around the world to find ways to ensure that kids are learning when they are in school. Examples of our work include testing education interventions that focus on teaching at the child's level, technology-assisted learning, and attendance incentives, among others.

Using Community Assistants to Teach at the Child's Level Improves Basic Literacy Skills



Compared to classrooms without the program, on average, classrooms in which students participated in an average of 13 weeks of the program *during* school hours improved basic literacy skills by 9%, while classrooms in which students participated in an average of 13 weeks of the program *after* school improved by 13%.



Photo: Jeffrey Steinberg

GHANAIAN DECISIONMAKERS EMBRACE EVIDENCE

In May 2012, IPA, together with the Abdul Latif Jameel Poverty Action Lab (J-PAL) and the Ghana Education Service (GES), brought together 174 researchers and education decisionmakers from across Africa to hear evidence on demonstrated approaches to improving education outcomes. As part of the conference, GES and IPA showcased the Teacher Community Assistant Initiative (TCAI), an education program on which the two have been partnering since 2010. TCAI offers an example of the successful use of evidence in policy and has generated more demand for evidence within GES, as well as within other African ministries.

TCAI is based on an education program designed by Pratham, an Indian education nonprofit. The Pratham program assigns community assistants to work with children who lack basic literacy and numeracy skills. A randomized evaluation showed that low-performing children in India who participated significantly improved their math and reading skills.

Ghana's 2009 National Education Assessment showed that Ghanaian children also had low literacy and numeracy

performance. Seeing a potential synergy, IPA introduced Ghanaian policymakers to the people who manage the Pratham program in India. From that connection, Ghana decided to adapt the Indian program to the Ghanaian context. In 2011 IPA began testing the teaching assistant model in Ghana through a randomized evaluation in 500 schools across 42 districts, before scaling the program nationally.

Early results shared at the conference show that low-performing students in Ghana receiving targeted instruction from teaching assistants are experiencing modest gains in learning, especially when the tutoring happens outside of school hours. This is not just good news for Ghana's school children; it is inspiring to other countries with similar challenges. Representatives from ministries of education in Kenya, Zambia, and Sierra Leone attended the conference and are now looking at ways to partner with IPA to design and evaluate innovative programs in their countries.

MICROCREDIT

Microcredit has generated a huge amount of attention in recent years. Proponents tout its potential to lift the poor single-handedly out of poverty. Detractors worry about over-indebtedness, among other issues. Recent evidence from microcredit evaluations conducted by IPA research affiliates in India, Morocco, Philippines, and South Africa shows that the real impacts seem to fall somewhere in the middle: the average borrower experiences small, positive effects from having access to capital.

These findings raise new questions about *individual* impacts. Can we identify groups that are made worse off, or better off, so that lenders can target, avoid, or change the service they provide to certain people? Do those impacts change when the lender is a for-profit bank or a nonprofit institution? And what effect do interest rates have on demand? Our microcredit evaluations aim to answer these questions and help us design better, more nuanced credit programs to benefit as many people as possible.

Lower Interest Rates Attract More Borrowers



In an IPA study with the Mexican microfinance bank Compartamos, we examined whether demand for loans would increase if the bank lowered its interest rate from 90% APR to 80% APR. It did. The number of loans grew over time, and increased costs to the bank were offset by additional revenue, keeping profits the same.

MICROLOANS IMPROVE LIVES FOR SOME, CHALLENGE OTHERS

Microcredit began as a service offered by not-for-profit entities, but more for-profit banks today are looking for ways to serve the poor with formal lending products offered at competitive rates. As this shift is underway, many are asking: Can a for-profit lender have a positive social impact?

To answer this question, IPA researchers Manuela Angelucci, Dean Karlan, and Jonathan Zinman conducted a randomized evaluation in Mexico with Compartamos Banco, a large, for-profit microlender. Compartamos decided to open new branches in North-Central Sonora State in 2009. The bank needed to choose where to first roll out its product, so it collaborated with the research team to divide the region into 238 neighborhoods. IPA randomly selected half of those as the first Sonoran sites where Compartamos would market its microloan product. The bank postponed marketing to the

other sites until the evaluation was complete. This delay allowed the researchers to capture differences between those offered microcredit and those that were not.

The results show that microcredit enables poor borrowers to improve their lives in small, meaningful ways, but that it alone will not lift borrowers out of poverty. On average, those with access to credit were better able to pay down their other debts without having to sell assets. Credit access also resulted in higher business revenue *and* higher expenses (profits were unchanged), lowered depression, and improved women's household power. The loans brought different results for different people, however—the poorest borrowers and those with less formal credit experience showed higher levels of stress and lower satisfaction with their economic outlook. These results have implications for how we expand access to credit.

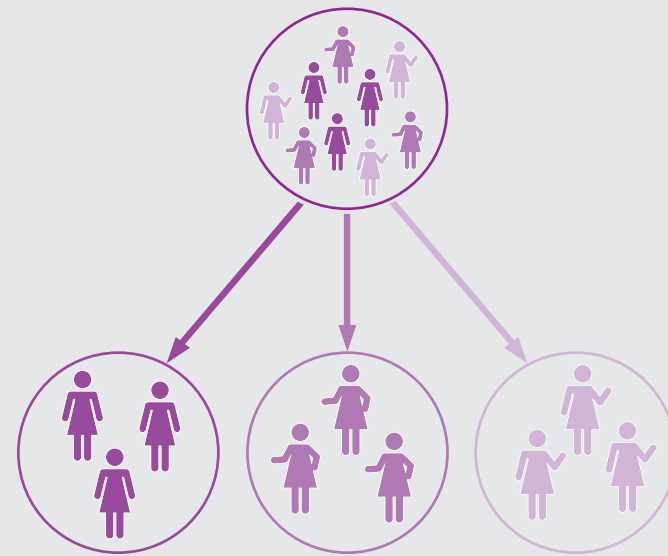
An accompanying interest rate study with Compartamos found that with 10% lower interest rates, the bank generated enough extra clients to keep profits the same. The two studies together tell an important story: lenders can increase access to credit by lowering interest rates, and still maintain profits while creating, on average, positive social impact.



WOMEN & GIRLS

Policymakers around the world have recognized the important role women play in promoting stable, healthy, and economically prosperous communities. Yet women, especially young women and girls, are often among the most vulnerable and disadvantaged in poor countries. Worldwide they have lower levels of literacy, lower wage-earning potential, and higher rates of infection with illnesses such as HIV/AIDS and malaria, as compared to their male peers. Women and girls are a key policy priority for IPA. Our research examines programs that work to keep girls in school, improve health, create income opportunities, and increase women's empowerment at home and in their communities.

Randomization Design for Negotiation Evaluation



1 Group one participates in six after-school sessions at which they receive negotiation training.

2 Group two participates in six after-school meetings, giving them a safe place to gather.

3 A comparison group of girls, the control group, did not participate in either activity.



GIRLS NEGOTIATING

Zambian girls suffer much higher HIV/AIDS infection rates than their male peers, and they also drop out of middle school at higher rates. IPA research affiliate and Harvard Business School Professor Nava Ashraf, Columbia doctoral student Corinne Low, and HBS Professor Kathleen McGinn, a specialist in negotiation, wondered if these two issues were related: unable to get resources and financial support from their families, girls perhaps turn to older sexual partners for support or are forced to leave school, which increases the likelihood of an early sexual debut and puts them at risk for HIV. Could improved negotiation skills help these girls not only with their partners, but also with their parents, to secure the resources they need to continue in school and avoid risky sexual relationships in the first place?

Professor Ashraf's long-term collaborations with key government agencies in Zambia and the operational

capacity of IPA's country office provided the groundwork for developing a study to test whether negotiation skills would help girls stay in school longer and make safer choices about sex. Working with the Zambian ministries of education and health, the ongoing study includes 3,600 girls in forty-one government schools located in the capital city of Lusaka.

The students are randomly assigned to one of three groups: one group receives six after-school negotiation training sessions; the second group receives all the same benefits as the negotiation skills group—meeting after school, receiving lunch—without the negotiation training; the third group acts as a comparison group with no after-school meetings. Comparison schools, or the control group, allow the researchers to compare girls in schools where no one receives negotiation training to girls whose classmates get the training. Full results of the study will be available in 2015. If effective, IPA will provide negotiation training to the comparison schools after the evaluation has ended.

The evolution of this program demonstrates the importance of building a stable, long-term country presence and relationships with policymakers on the ground. By designing and testing innovative ideas to keep girls in school, we hope to help girls increase their income potential and make safer, more empowered choices.

FINANCIAL INCLUSION

Poor people can and do use a range of financial products to manage their money. They save cash at home or with friends, purchase jewelry, or add livestock. They borrow from employers, family members, and moneylenders. And they transfer money by paying money carriers to bring cash to family members. These approaches are mostly informal, costly, and in many cases unsafe or inefficient. Improved financial products would allow the poor to better meet their needs, but there is not a lot of evidence on effective product and features.

IPA's Global Financial Inclusion Initiative (GFII) is building that evidence. Through our portfolio of over 30 projects, we work to innovate and test products and services that help the poor effectively manage and grow their money. In addition to rigorous research, we also work to build a community of inquiry and practice to promote evidence-based decisionmaking.

Top Findings in Financial Inclusion

1 Households in Nepal increased their cash assets by over 50% and their total assets by 16% when they were given access to a savings account.



2 Members of a Rotating Savings and Credit Association (ROSCA) in Kenya spent 66%-75% more on preventative health products when they were given a savings account labeled for health needs; they spent 128%-138% more on health when the account included a social element in the form of group savings for the ROSCA.



3 Male account holders and male-female joint account holders in Kenya saved 40% more when they were given an ATM card that reduced transaction fees to access their bank accounts. In contrast, female customers with low household bargaining power used their accounts less when ATM cards were provided.



4 Tobacco farmers in Malawi cultivated almost 10% more land, increased their agricultural output by more than 27%, and increased household spending by 17.4% when they were given a commitment savings account.



5 Savers in the Philippines, Peru, and Bolivia increased their savings by 6% when they received text messages reminding them to save. In Peru, savings increased by 16% when the texts reminded savers of a specific goal.



BUILDING KNOWLEDGE, MATCHING SKILLS

Building knowledge about financial inclusion programs and how well they work requires people that have the right research tools at their disposal. In 2012 we expanded that group of people by training researchers based at local universities and academic institutions in Kenya and Sri Lanka; 36 researchers participated. We have also held methods seminars for a similar number of practitioners in the field of financial inclusion.

Beyond training, we go a step further to create opportunities for financial service providers and researchers to sit together and collaboratively work on problems. A highlight from the past year was a "matchmaking program" we introduced at the Impact and Policy Conference, which IPA hosted in Bangkok, Thailand. At that event we held a matchmaking session for invited researchers and practitioners from all over the world. At our matchmaking events, we pair each practitioner with one or more researchers with similar interests. IPA then provides funding to pilot the most promising ideas that come out of those sessions.

Of the 17 joint ideas developed in Thailand, one was spearheaded by the Indian banking business correspondent

FINO Fintech Foundation, together with a Harvard Business School faculty member, and researchers from the Centre for Microfinance in India. The randomized evaluation they designed, and which we funded, will test ways to encourage beneficiaries of a government cash transfer program to save part of their welfare payments.

Shifting the policy dialogue towards evidence-based decisions is arduous. **Our programs will ultimately allow us to build a global community of practitioners and researchers who jointly pursue the most promising avenues to achieving meaningful financial inclusion.**



SCALING

DEWORMING TO INCREASE SCHOOL ATTENDANCE

More than 600 million school-age children worldwide are at risk of parasitic worm infections, which negatively affect children's health and education. School-based deworming programs are a simple and safe solution to this problem. These programs leverage the existing education infrastructure to deliver deworming medication to at-risk children. The Deworm the World Initiative has been working with ministries of education and health since 2009 to scale up national school-based deworming programs. We provide technical assistance to governments to launch, strengthen, and sustain large-scale programs, and we partner with pharmaceutical companies like GlaxoSmithKline and Johnson & Johnson to ensure programs receive donated medicine. School-based deworming has been shown to:

- Increase school attendance by 25%
- Increase incomes by as much as 23% as dewormed children become wage-earning adults

In 2012, the Deworm the World Initiative set the goal of reaching over 45 million children through school-based deworming programs in India and Kenya. In India, new state-level programs were launched in Delhi and Rajasthan, and the statewide Bihar program completed its second consecutive year. Kenya's National School-Based Deworming Program rolled out across the country focusing on all at-risk children. At a cost of less than \$0.50 per child per year, school-based deworming remains one of the most cost-effective ways to improve school attendance.



SAFE WATER SERVICES THAT LAST

Chlorine is a safe, effective, and inexpensive way to treat contaminated water and make it safe to drink, but few poor families susceptible to water-borne illness use it. In Western Kenya we found that installing a chlorine dispenser system at the water source in a community led to a six-fold increase in the number of households treating their drinking water. Based on this evidence, IPA created the Dispensers for Safe Water program in 2010 to provide safe water in communities. For the past three years, Dispensers for Safe Water has worked to build chlorine dispenser system programs around the world in countries like Kenya and Uganda. As of 2012, we have partnered to provide more than 650,000 people with safe drinking water. Usage remains high even as scale has grown; in the communities with chlorine dispensers, 43% of households use them. These achievements were recognized in 2012 when Dispensers for Safe Water was awarded the Stone Prize for Innovation and Entrepreneurship in Water out of a candidate pool of more than 175 organizations.

SPINNING OFF SCALED PROGRAMS

IPA's role as an incubator of tested ideas has allowed Dispensers for Safe Water to test delivery models, seek long-term funding, and prepare for further expansion. We are excited to announce that in 2013 Dispensers for Safe Water will begin its transition to Evidence Action, a new organization supported by IPA to scale up proven interventions. Evidence Action will also assume management of the Deworm the World Initiative. This transition will allow scalable programs to concentrate on long-term implementation and technical assistance while we at IPA continue to innovate, test, and incubate new ideas.



Photo: Josephine Mwaro

CONVENIENT

Located at water collection sites to be part of people's routines.



SALIENT

Seeing the dispenser reminds people to use it.



PUBLIC

Public placement. Public action.



AFFORDABLE

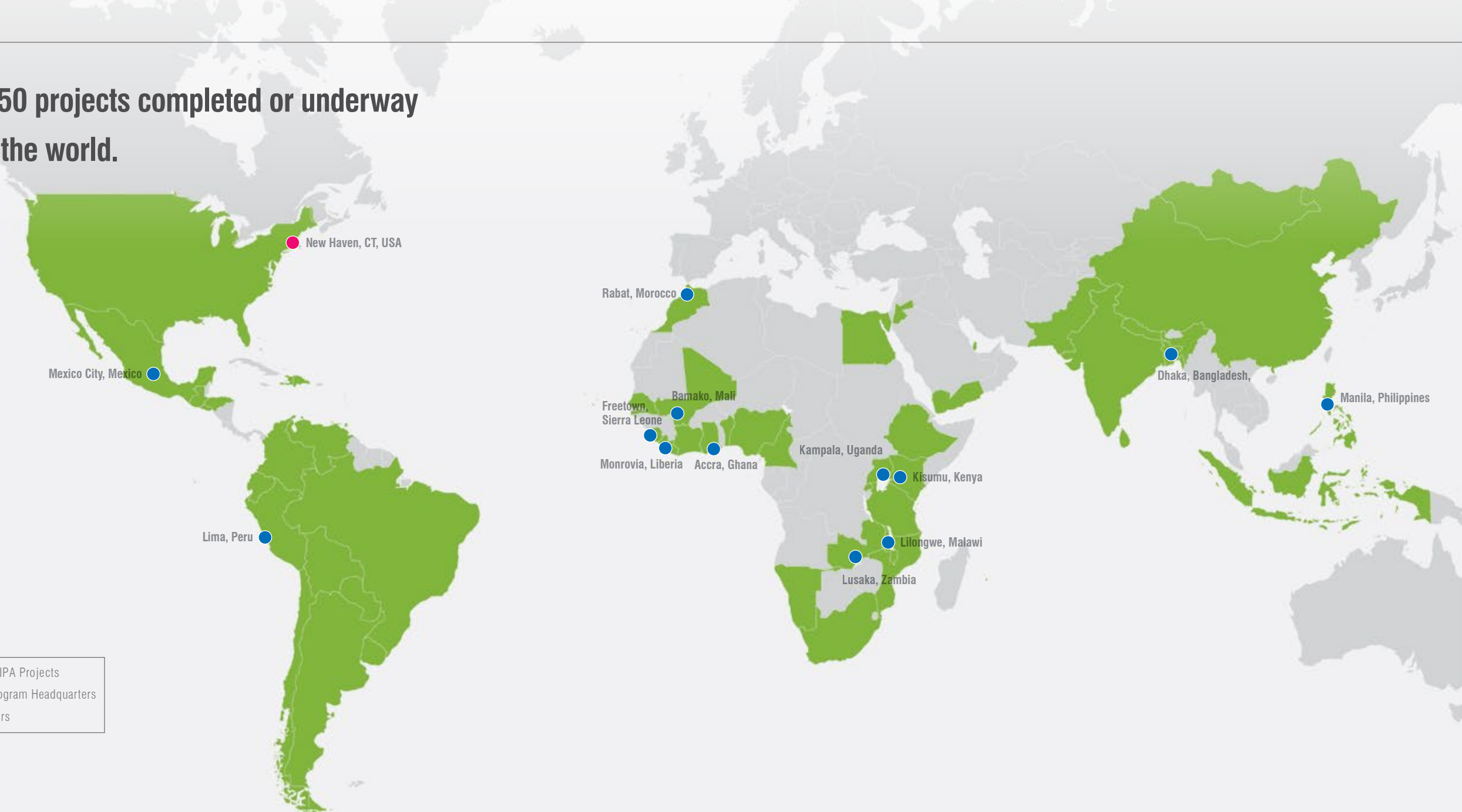
At scale, chlorine dispensers cost \$.50 per person per year.



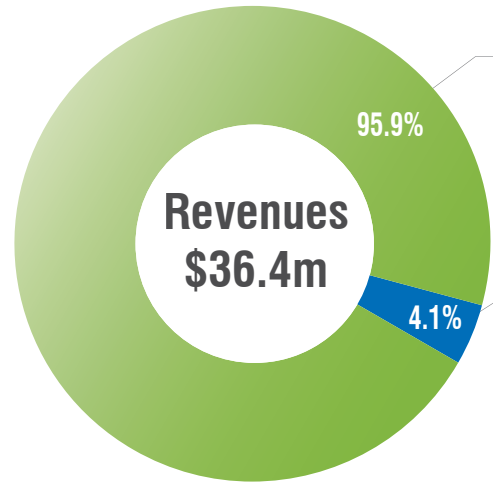
In 2012 IPA had over 350 projects completed or underway in 51 countries around the world.

Number of IPA Projects per country

1 Argentina	3 Mongolia
10 Bangladesh	4 Morocco
1 Benin	4 Mozambique
5 Bolivia	1 Namibia
1 Brazil	1 Nepal
1 Cameroon	1 Nigeria
1 Cape Verde	2 Pakistan
3 Chile	1 Paraguay
1 China	28 Peru
8 Colombia	30 Philippines
1 Cote d'Ivoire	1 Rwanda
2 Dominican Republic	1 Senegal
2 Ecuador	12 Sierra Leone
3 Egypt	7 South Africa
2 El Salvador	4 Sri Lanka
2 Ethiopia	1 Tanzania
36 Ghana	29 Uganda
1 Guatemala	12 United States
1 Haiti	1 Uruguay
1 Honduras	1 Venezuela
25 India	1 Yemen
4 Indonesia	11 Zambia
1 Jordan	
57 Kenya	
5 Liberia	
14 Malawi	
9 Mali	
1 Mauritius	
14 Mexico	

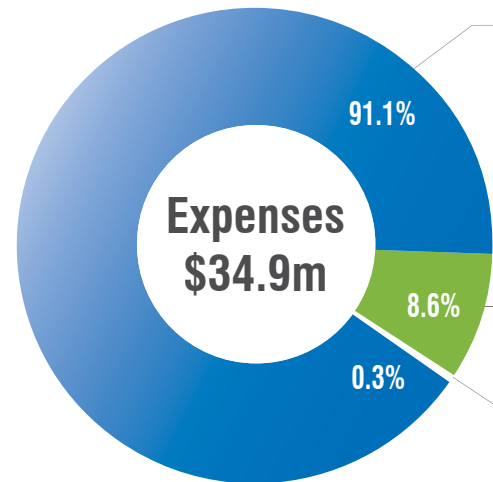


Financial Report for FY 2012



- **Grants & Contracts - \$34.9 million**
 Foundations - \$25 million - 71.6%
 Universities - \$7.6 million - 21.8%
 Governments - \$2.3 million - 6.6%

- **Contributions - \$1.5 million**



- **Programs - \$31.8 million**
 Research projects - \$27.85 million - 87.6%
 Country programs - \$2.6 million - 8.2%
 Research support and training - \$600,000 - 1.9%
 Policy and outreach - \$750,000 - 2.3%

- **Operations & Financial Management - \$3 million**

- **Fundraising - \$100,000**



Photo: Jeffrey Steinberg

For full, audited financials, go to www.poverty-action.org/financials Net Assets End of Year - \$1.4 million

IPA Funders

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 Anonymous
 Asian Development Bank
 Aspen Network of Development Entrepreneurs
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 Bill & Melinda Gates Foundation
 Brown University
 C230 Consultores, S.C.
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