

## ANEXO 1

### *Lista completa de los programa en los cuales participó Innovations for Poverty Accion*

Free Distribution or Cost-Sharing: Evidence from a Malaria Prevention Experiment in Kenya  
Analyzing the tradeoffs between free and partial subsidization of public health goods.  
Sectors: Health  
Themes: Behavioral Economics  
Status: Complete

Impact of Rural Microcredit in Morocco  
Evaluating the impact of microcredit on poverty reduction in rural Morocco.  
Sectors: Microfinance & Enterprise  
Themes: Credit  
Status: Ongoing

Impact of Rural Credit in Peru  
Understanding the impact of credit and access to credit on the lives of the rural poor in Cuzco.  
Sectors: Microfinance & Enterprise  
Themes: Credit  
Status: Ongoing

Kenyan Life Panel Survey  
Examining child health and other long-term outcomes in Western Kenya.  
Sectors: Education, Health  
Themes: Big Picture  
Status: Ongoing

Effect of Matching Ratios on Charitable Giving in the United States  
Understanding the impact of matching ratios on donation behavior in the United States  
Sectors: Charitable Giving  
Themes: Behavioral Economics, Participation  
Status: Complete

Conditional Cash Transfers for Education in Morocco  
Evaluating the impact and design of a conditional cash transfer program to increase school attendance.  
Sectors: Education  
Themes: Transfers & Subsidies  
Status: Ongoing

Understanding Technology Adoption: Fertilizer in Kenya  
Measuring the increase in yield due to fertilizer and hybrid seed use in Western Kenya.  
Sectors: Agriculture  
Themes: Technology Adoption  
Status: Complete

Girls Scholarship Program in Kenya  
Evaluating the effects of a merit scholarship program for girls in rural western Kenya.  
Sectors: Education  
Themes: Transfers & Subsidies  
Status: Complete

Healthcare and Health Status in India  
Identifying the determinants of health among the rural population of Udaipur district.

Sectors: Health  
Themes: Big Picture  
Status: Ongoing

Hope versus Fear in Health Credit Marketing in Bolivia  
Comparing the impact of distinct marketing messages on take up and use of health loans among microfinance clients.

Sectors: Microfinance & Enterprise  
Themes: Marketing, Credit, Behavioral Economics  
Status: Ongoing

Savings Account Labeling and Financial Literacy Training for Susu Customers in Ghana  
Understanding the impact of and interaction between a new savings product and financial literacy training for Susu customers

Sectors: Microfinance & Enterprise  
Themes: Savings, Product Design, Financial Literacy, Behavioral Economics  
Status: Ongoing

Evaluation of a Village Savings & Loans (VSLAs) Program in Ghana  
Understanding the types of people that participate in Village Savings & Loan Programs (VSLAs) and the programs' impact on households and communities.

Sectors: Microfinance & Enterprise  
Themes: Savings, Credit  
Status: Ongoing

Using a Referrals Program to Test for Asymmetric Information and Borrowers' Ability to Influence Repayment Behavior of Fellow Borrowers in South Africa  
Examining whether borrowers have private information on the borrowing "types" of friends and family members, and whether borrowers are able to influence the repayment behavior of fellow borrowers, by attaching a referrals program to a personal loan product.

Sectors: Microfinance & Enterprise  
Themes: Credit  
Status: Ongoing

Interest Rates and Consumer Credit in South Africa  
Identifying evidence for moral hazard and adverse selection in microcredit.

Sectors: Microfinance & Enterprise  
Themes: Interest Rates, Credit  
Status: Complete

Psychological Responses to Microfinance Loan Recovery Strategies in Peru  
Measuring the persuasive power of group or individual pressure and optimistic or pessimistic spins to encourage loan repayment in Peru.

Sectors: Microfinance & Enterprise  
Themes: Credit, Behavioral Economics  
Status: Complete

Enabling Participation of Small Farmers in Inclusive Value Chains in Peru  
Examining the impact of increased access to credit, savings or insurance products on the level of crop and technology adoption among small farmers in inclusive value chains.

Sectors: Agriculture  
Themes: Participation  
Status: Ongoing

Community Driven Development in Sierra Leone  
Evaluating the effects of returning decision-making power to the village level.

Sectors: Community  
Themes: Participation  
Status: Ongoing

Loan Processing Speed in Ghana  
Testing the effects of positive incentives on repayment rates and client retention.  
Sectors: Microfinance & Enterprise  
Themes: Product Design, Credit  
Status: Ongoing

Interest Rate Sensitivity in Ghana  
Testing the price elasticity of demand for credit among small businesses.  
Sectors: Microfinance & Enterprise  
Themes: Interest Rates, Credit  
Status: Ongoing

Encouraging Teacher Attendance through Monitoring with Cameras in Rural India  
Testing whether monitoring and salary incentives can reduce teacher absenteeism in rural schools in India and whether reduced absenteeism leads to improved educational outcomes.  
Sectors: Education  
Themes: Participation  
Status: Complete

Extra Teachers in Kenya: Peer Effects, Pupil Teacher Ratios and Teacher Incentives  
Identifying ways to improve learning in the context of crowded primary schools in poor, rural settings.  
Sectors: Education  
Themes: Participation  
Status: Complete

HIV/AIDS Prevention Education in Primary Schools in Kenya  
Examining the effectiveness of new teacher training in safe sex practices.  
Sectors: Education, Health  
Themes: Gender  
Status: Complete

Farmer Decision-Making and Technology Experimentation in Indonesia  
Understanding the methods farmers follow during the production process and whether they are the best available.  
Sectors: Agriculture  
Themes: Technology Adoption  
Status: Ongoing

Vocational Education Voucher Delivery and Labor Market Returns in Kenya  
Examining the impact of vocational training on labor market and other outcomes, the demand for vocational training in Western Kenya, and the relative effectiveness of public and private vocational training institutes.  
Sectors: Education  
Themes: Transfers & Subsidies  
Status: Ongoing

The Demand for Safe Water among Mothers of Young Children in Kenya  
Understanding adoption of point-of-use (POU) water treatment among mothers of young children.  
Sectors: Health  
Themes: Technology Adoption, Participation  
Status: Ongoing

The Psychology of Debt: An Experiment in the Philippines

Understanding why some micro entrepreneurs frequently use high interest rate debt for working capital without a corresponding increase in the scale of business operations.

Sectors: Microfinance & Enterprise

Themes: Savings, Financial Literacy, Credit, Behavioral Economics

Status: Ongoing

The Impact of CARES Commitment Savings for Smoking Cessation in the Philippines

Evaluating the CARES (Committed Action to Reduce and End Smoking) Program, a commitment contract which provides financial incentives for smokers who wish to quit smoking.

Sectors: Health, Microfinance & Enterprise

Themes: Savings, Commitment Devices, Behavioral Economics

Status: Complete

Information and Community Mobilization in Rural India

Assessing the effect of transparency in school management.

Sectors: Community, Education

Themes: Participation

Status: Complete

Effect of Media on Voting Behavior and Political Opinions in the United States

Determining the effect of subscriptions to local liberal and conservative newspapers on voters' attitudes in Washington, D.C.

Sectors: Community

Themes: Participation

Status: Complete

Returns to MSE Management Consulting in Ghana

Determining the impact of providing management consulting to micro and small enterprises in Accra.

Sectors: Microfinance & Enterprise

Themes: Training

Status: Ongoing

Psychology of Savings: Evaluation of a Commitment Savings Program – FICO Bank, Philippines

Measuring the price sensitivity for a savings product and the impact of information framing on clients' decision to take up a commitment savings product.

Sectors: Microfinance & Enterprise

Themes: Behavioral Economics, Commitment Devices, Marketing, Product Design, Savings

Status: Ongoing

Commitment Savings Products in the Philippines

Evaluating the use of innovative savings products offered in the Philippines

Sectors: Microfinance & Enterprise

Themes: Savings, Commitment Devices, Behavioral Economics

Status: Complete

Emergency Savings Accounts for Remittance Receivers in Mexico

Assessing the impact of a labeled savings account on the formal savings of funds for future, emergency needs.

Sectors: Microfinance & Enterprise

Themes: Savings, Commitment Devices

Status: Complete

The Return to Capital for Small Retailers: Evidence from Inventories in Kenya

Measuring returns to capital for small rural retailers and examining the sources of deviations from efficiency and of heterogeneity in firms and their returns.

Sectors: Microfinance & Enterprise

Themes: Credit

Status: Complete

Marketing Effects in a Consumer Credit Market in South Africa

Pricing the effect of psychological “features” on the take-up of a loan product in a mass-mailing marketing campaign.

Sectors: Microfinance & Enterprise

Themes: Marketing, Credit, Behavioral Economics

Status: Complete

Psychology of Savings: Evaluation of a Commitment Savings Program – First Valley Bank, Philippines

Measuring the price sensitivity for a savings product and the impact of information framing and regular reminders on households’ propensity to deposit money in a savings account.

Sectors: Microfinance & Enterprise

Themes: Savings, Product Design, Marketing, Commitment Devices, Behavioral Economics

Status: Ongoing

Deposit Collectors in the Philippines

Evaluating the impact of door-to-door deposit collection service on clients’ saving and borrowing behaviors.

Sectors: Microfinance & Enterprise

Themes: Savings, Commitment Devices, Behavioral Economics

Status: Complete

Impact of Financial Literacy and Business Training on Microfinance Clients in the Philippines

Understanding the costs and benefits of financial educational add-on programs on microfinance clients.

Sectors: Microfinance & Enterprise

Themes: Training, Financial Literacy

Status: Ongoing

Impact of Group versus Individual Liability in the Philippines

Examining the institutional and client social network impacts of offering group liability vs. individual liability loans within a group lending program.

Sectors: Microfinance & Enterprise

Themes: Product Design, Credit

Status: Complete

Saving for Health (Health and ROSCA Project, and Survivors’ Health and Income Project) in Kenya

Testing the demand for and impact of commitment savings devices earmarked for health.

Sectors: Health, Microfinance & Enterprise

Themes: Savings

Status: Ongoing

Finding Missing Markets: An Agricultural Brokerage Intervention in Kenya

Examining the impact of marketing assistance and trade credit among farmers’ groups.

Sectors: Agriculture, Microfinance & Enterprise

Themes: Marketing, Credit

Status: Complete

Targeting the Ultra Poor (TUP) in Pakistan

Evaluating the impact of asset transfer and enterprise development on social and economic outcomes including: income, assets, school attendance of children, health, and food security of ultra poor households.

Sectors: Microfinance & Enterprise

Themes: Ultra Poor, Training

Status: Ongoing

Business Education for Microcredit Clients in Peru

Examining the impact of incorporating business training into microcredit groups in Peru.

Sectors: Microfinance & Enterprise

Themes: Training

Status: Complete

Lock Boxes and a Bridge to Formal Banking in Bolivia

Evaluating the effectiveness of restricting access to savings over short periods of time as a way of helping people accumulate lump sums of money to deposit in a formal savings account.

Sectors: Microfinance & Enterprise

Themes: Savings, Product Design, Marketing, Commitment Devices, Behavioral Economics

Status: Ongoing

Impact Evaluation of Competition in Microfinance

Sectors: Microfinance & Enterprise

Status: Ongoing

Measuring Demand for Hospitalization Insurance in the Philippines

Examining the take-up of a health insurance product offered to microfinance clients in order to study price sensitivity and assess the extent of adverse selection.

Sectors: Health, Microfinance & Enterprise

Themes: Insurance

Status: Complete

Peeling Back the Layers of Group Liability in Bolivia

Examining whether reducing group liability in a group lending program in Bolivia will broaden the program's outreach while maintaining high repayment rates.

Sectors: Microfinance & Enterprise

Themes: Product Design, Credit

Status: Ongoing

Making the Jump to Employer: What does it take?

Evaluating the impact of small business training, saving programs, and wage subsidies on getting microenterprise owners to hire employees.

Sectors: Microfinance & Enterprise

Themes: Transfers & Subsidies, Training, Savings

Status: Ongoing

Estimating the Impact of Small Consumer Loans on the Working Poor in South Africa

Examining the impact – on the lender's bottom line and borrowers' household welfare – of expanding the supply of consumer credit to the working poor in South Africa.

Sectors: Microfinance & Enterprise

Themes: Credit

Status: Complete

Impact of Rural Banking Program on Micro-Entrepreneurs in Kenya

Testing the impact of formal savings accounts on savings, productive investment and expenditures among small-scale entrepreneurs in rural Western Kenya.

Sectors: Health, Microfinance & Enterprise

Themes: Savings

Status: Complete

HIV/AIDS and Education in Western Kenya: A Biomarker Follow-up

Evaluating the long-term impact of two HIV/AIDS prevention strategies in Western Province, Kenya.

Sectors: Education, Health

Themes: Transfers & Subsidies

Status: Ongoing

Returns to secondary schooling in Ghana

As progress is made towards universal primary school enrolment, and millions of children around the world complete primary schooling and hope to move on to a secondary school, an important question for policy-makers is emerging: how quickly to expand access to secondary education?

Sectors: Education

Status: Ongoing

Text Message Loan Repayment Reminders for Micro-Borrowers in the Philippines

Evaluating the effectiveness of text message loan repayment reminders and message timing, framing, and personalization for micro-borrowers in the Philippines.

Sectors: Microfinance & Enterprise

Themes: Savings, Marketing, Behavioral Economics

Status: Complete

Using Encouragement to Overcome Psychological Barriers to Saving in Peru

Assessing the effects of various bank marketing and communication tools with clients to foster savings.

Sectors: Microfinance & Enterprise

Themes: Savings, Product Design, Commitment Devices, Behavioral Economics

Status: Complete

Text Message Reminders and Incentives to Save in Bolivia

Evaluating the impact of sending text message reminders to programmed savings clients on frequency and total amount of deposits received, as well as understanding what types of messages motivate clients to comply with their stated desires to save.

Sectors: Microfinance & Enterprise

Themes: Savings, Marketing, Behavioral Economics

Status: Complete

The miracle of microfinance? Evidence from a randomized evaluation

Evaluation of the impact of introducing microcredit in the slums of Hyderabad, India. Does access to microcredit really have the power to transform lives?

Sectors: Microfinance & Enterprise

Themes: Big Picture

Status: Complete

Impact of Microcredit and Interest Rate Sensitivity – First Valley Bank, First Macro Bank, and FICO Bank, Philippines

Investigating the impact of credit on micro-entrepreneurs and understanding optimal client selection through the use of credit scores and variation in interest rate offers.

Sectors: Microfinance & Enterprise

Themes: Interest Rates, Credit

Status: Complete

Examining Effects of Crop Price Insurance for Farmers in Ghana

Measuring the impact of crop price insurance on farmers' investment decisions.

Sectors: Agriculture, Microfinance & Enterprise

Themes: Insurance, Credit

Status: Ongoing

Group vs. Individual Liability in Ghana

Examining whether reducing group liability in a group lending program will broaden the program's outreach while maintaining high repayment rates.

Sectors: Microfinance & Enterprise

Themes: Product Design, Credit

Status: Ongoing

Evaluating an Epicenter Scale-Up Strategy in Ghana

Evaluating the impact of a comprehensive rural development program.

Sectors: Community, Education, Health

Themes: Participation

Status: Ongoing

Examining Underinvestment in Agriculture: Returns to Capital and Insurance among Farmers in Ghana  
Examining how insurance products and capital shocks impact farmers' investment decisions, distinguishing between the effects of risk aversion and of capital constraints on farmers' behavior.

Sectors: Agriculture

Themes: Insurance

Status: Ongoing

Targeting the Ultra Poor (TUP) in Rural Honduras

Evaluating the viability of graduating the ultra poor out of extreme poverty through enterprise development, financial education, savings services and training.

Sectors: Microfinance & Enterprise

Themes: Ultra Poor, Training

Status: Ongoing

The Psychology of Debt: An Experiment in India

Understanding why some microentrepreneurs frequently use high interest rate debt for working capital without a corresponding increase in the scale of business operations.

Sectors: Microfinance & Enterprise

Themes: Behavioral Economics, Credit, Financial Literacy

Status: Ongoing

Targeting the Ultra Poor (TUP) in India

Evaluating whether exceptionally poor households, which are often excluded from microfinance, can "graduate" to microfinance through asset transfers and enterprise training.

Sectors: Microfinance & Enterprise

Themes: Ultra Poor, Training

Status: Ongoing

Understanding Sources of Inefficiency in Smallholder Dairying in India

Understanding sources of inefficiency in smallholder dairy farmers in India (45 percent of the rural population) for technology adoption, cattle trading, and risk.

Sectors: Agriculture

Themes: Technology Adoption

Status: Ongoing

Evaluating the Saving for Change Program in Mali

Evaluating the overall impact of the saving for change program in Mali and determining the most economical and effective way of spreading the program.

Sectors: Microfinance & Enterprise

Themes: Savings

Status: Ongoing

Interest Rate Sensitivity among Village Banking Clients in Mexico

Measuring the price elasticity of demand among microfinance clients.

Sectors: Microfinance & Enterprise

Themes: Credit, Interest Rates

Status: Ongoing

Inviting Husbands to Female Microcredit Groups in Mexico

Evaluating household impacts of including husbands in solidarity lending groups.

Sectors: Microfinance & Enterprise



Themes: Credit, Gender, Product Design  
Status: Complete

Impact of Household Water Connections in Morocco  
Evaluating the impact of household water connections in urban areas on household health, children's schooling, leisure, labor supply and welfare outcomes.  
Sectors: Health  
Themes: Technology Adoption  
Status: Ongoing

Cosignatory Requirement as a Barrier for Women Accessing Credit in Peru  
Examining whether the cosignatory requirement is indeed acting as a barrier for women accessing credit.  
Sectors: Microfinance & Enterprise  
Themes: Product Design, Credit  
Status: Ongoing

Health Education for Microcredit Clients in Peru  
Evaluating the impact of a mother and child nutrition health training on the health of microcredit clients and their children, as well as on the sustainability of the partner MFI.  
Sectors: Health, Microfinance & Enterprise  
Themes: Training  
Status: Complete

Interest Rates and Client Incentives for Repayment in Peru  
Understanding how current and potential microfinance clients respond to changes in interest rates.  
Sectors: Microfinance & Enterprise  
Themes: Credit, Interest Rates, Product Design  
Status: Complete

Valuing Trust in Poor Communities in Peru  
Investigating what determines trust in social networks in poor communities and evaluating a novel microfinance model that aims to reach a broader array of clients through the incorporation of individual lending practices into an existing group lending model.  
Sectors: Microfinance & Enterprise  
Themes: Behavioral Economics, Credit, Product Design  
Status: Ongoing

Barriers to the Demand for Condoms in Peru  
Examining the importance of perceptions of cost and quality in the demand for condoms in Peru.  
Sectors: Health  
Themes: Behavioral Economics  
Status: Complete

Targeting the Ultra Poor (TUP) in Peru  
Understanding the impact of an asset transfer and subsequent enterprise development on social and economic outcomes among the extreme poor in Cuzco.  
Sectors: Microfinance & Enterprise  
Themes: Ultra Poor, Training  
Status: Ongoing

Credit with Health Insurance: Evidence from the Philippines  
Understanding health and risk-taking impacts of access to health insurance in order to estimate the optimal distribution channel for these micro-insurance products.  
Sectors: Health, Microfinance & Enterprise  
Themes: Behavioral Economics, Insurance, Marketing  
Status: Ongoing

Debt Trap, Financial Literacy, and Savings in the Philippines

Examining whether paying off a market vendor's existing debt to moneylenders will prevent future indebtedness.

Sectors: Microfinance & Enterprise

Themes: Savings, Financial Literacy, Credit

Status: Ongoing

Determinants of Delinquency: A Field Experiment in the Philippines

Studying the characteristics of microfinance clients who are more likely to default with the aim of helping microfinance institutions make better selection decisions.

Sectors: Microfinance & Enterprise

Themes: Credit, Behavioral Economics

Status: Complete

Smoothing the Cost of Education: Micro-Savings in Primary Schools in Uganda

Evaluating the impact of a savings program for primary school students and determining whether it can serve as a means to decrease student dropout rates.

Sectors: Education, Microfinance & Enterprise

Themes: Savings

Status: Ongoing

Evaluating the Microfinance and Health Protection Initiative in Benin

Evaluating the impact of solidarity lending, health education, and provision of health products with Freedom From Hunger and PADME in Benin.

Sectors: Health, Microfinance & Enterprise

Themes: Training

Status: Ongoing

Mentoring Micro-, Small- and Medium-sized Enterprises (MSMEs) in Mexico

Measuring the impact of mentoring MSMEs on business and employment outcomes.

Sectors: Microfinance & Enterprise

Themes: Training

Status: Ongoing

Impact of Microcredit for Women in Mexico

Evaluating the social and economic impact of microcredit on individual borrowers and their communities.

Sectors: Microfinance & Enterprise

Themes: Credit

Status: Ongoing

Evaluating the Effectiveness of Profamilia's Online Sexual Education Modules: A randomized control trial among schools in urban Colombia

Examining the effectiveness of internet-based sexual education modules as a tool to increase knowledge and improve behaviors

Sectors: Education, Health

Themes: Information and Communication Technology

Status: Ongoing

Financial Literacy, Short-run Impatience, and the Determinants of Saving and Financial Management

Examining the effects of financial literacy and short-run impatience on investment and consumption decisions for Chilean households.

Themes: Savings, Financial Literacy, Behavioral Economics

Status: Ongoing

Evaluating the impact of Village Savings and Loan Associations implemented under Save Up in Malawi and Uganda.

Examining the impact of the "Save Up" Village Savings and Loans Association project in Malawi and Uganda.

Sectors: Microfinance & Enterprise

Themes: Credit, Gender, Savings

Status: Ongoing

Household Clean Water Technology in Northern Ghana: Valuation, Use, and Impact

This study evaluates the effectiveness of a particular household water treatment while addressing questions of broad interest. We will offer individual rural households the opportunity to purchase the filter at randomized prices, uncovering true willingness to pay through our elicitation mechanism. By staggering the sale of the product within villages and mapping social networks carefully, we will provide new evidence on the evolution of demand for health goods.

Sectors: Health

Themes: Commercialization & Subsidy, Marketing, Product Design, Technology Adoption

Status: Ongoing

Enterprises for ultra-poor women after war: the WINGS program in Northern Uganda

Evaluating WINGS, a training and grant program that helps individuals to develop microenterprises in Uganda, using a combination of in-depth qualitative research and a randomized impact evaluation.

Sectors: Microfinance & Enterprise

Themes: Commercialization & Subsidy, Post-conflict, Training, Transfers & Subsidies, Ultra Poor

Status: Ongoing

Evaluating a Peace Education Program in Rural Liberia

A mixed-methods evaluation that examines the effect of a Peace Education program on community-level conflict, utilizing a randomized control design alongside an in-depth qualitative study of processes and impacts.

Sectors: Community, Education

Themes: Training, Post-conflict

Status: Ongoing

Evaluating an Ex-combatant Reintegration Program in Liberia

A mixed-methods evaluation that examines the impact of an intensive and comprehensive reintegration training program geared particularly at reaching those ex-combatants who were not successfully reintegrated in other national programs. The evaluation will utilize a randomized control design, which will be integrated with an ethnographic and psychosocial study of youth transformation.

Sectors: Community, Education

Themes: Training, Post-conflict

Status: Ongoing

### **Training Women to Grow Microenterprises**

Evaluating the impact of small business training and capital grants on microenterprise owners and potential entrepreneurs in Sri Lanka.

**Sectors:** Microfinance & Enterprise

**Themes:** Transfers & Subsidies, Training, Gender

**Status:** Ongoing

### **Returns to Capital among Microenterprises in Ghana**

Measuring the return to capital among male and female microenterprise owners in urban Ghana.

**Sectors:** Microfinance & Enterprise

**Themes:** Transfers & Subsidies, Gender

**Status:** Ongoing

**Evaluating the Effectiveness of Radio and Videos as a Means for Financial Education among Low-Income Households in Cuzco, Peru**

Examining the use of information media aimed at increasing the effectiveness of financial literacy training

**Sectors:** Microfinance & Enterprise

**Themes:** Information and Communication Technology, Financial Literacy

**Status:** Ongoing

**Information Dissemination Campaign and Voters' Behavior in the 2009 Municipal Elections in Mexico**

Examining voters' reactions to a pre-election information dissemination program.

**Sectors:** Community

**Themes:** Participation, Information and Communication Technology

**Status:** Ongoing