



**Grupo de Análisis para el Desarrollo (GRADE)
Proposal to
Inter-American Development Bank**

Project Principal	Applicant Organization
<p>Martin Valdivia Grupo de Análisis para el Desarrollo Development Analysis Group</p> <p>Av del Ejercito 1870 Lima 27, Peru (511) 2641780 jvaldivi@grade.org.pe</p>	<p>Grupo de Análisis para el Desarrollo (GRADE) Av del Ejercito #1870 Lima 27, Peru (511) 2641780 http://www.grade.org.pe</p>
Partnering Organization(s)	
<p>Innovations for Poverty Action 85 Willow Street, Building B New Haven, CT 06511, USA www.poverty-action.org</p> <p>Profamilia Calle 34 No. 14 - 52 PBX (57 1) 339 0900 Bogotá D.C., Colombia http://www.profamilia.org.co</p>	

Project Title: Evaluating the Effectiveness of Online Sexual Health Education for Risk Reduction among Public School Students in Metropolitan Colombia.

Project Summary:

GRADE proposes a randomized controlled evaluation of a course on sexual health and sexuality developed by Profamilia, targeted for adolescents in public high schools in the cities of Bogota, Cali and Medellín in Colombia. GRADE will partner with Innovations for Poverty Action, a US-based research organization, to rigorously test the effectiveness of an internet-based sexual education curriculum, developed and implemented by Profamilia, for increasing awareness on risky behaviors, sexual rights and on the dimensions of sexuality.

1. Qualifications of Organization, Project Principal, Project Team

a. Applicant Organization

Grupo de Análisis para el Desarrollo (GRADE) is a private, non-profit research center with no party affiliation. Its mission is to conduct applied research to stimulate and enrich the debate, design and implementation of public policies. Since its founding in 1980 in Lima, Peru, GRADE has devoted itself to the study of economic, educational, environmental and social topics, in areas relevant to the development of Peru and other Latin American countries. The institution seeks to make known the results of its work among those responsible for formulating policy and the general public. To fully comply with the institutional mission, those who work in GRADE do rigorous academic research, with a high degree of objectivity. This ensures that their conclusions about the nature and causes of economic and social processes are substantiated by solid empirical data.

b. Partnering Organizations

Innovations for Poverty Action (IPA) is a 501(c)3 non-profit organization dedicated to applying rigorous research techniques to test and develop solutions to real-world problems faced by the poor. Incorporated in 2003, IPA has quickly become an industry leader in utilizing randomized controlled trials as a rigorous mechanism to learn about underlying behaviors and constraints of target populations. IPA's research is lead by a group of fifteen Research Fellows who are leading academic researchers in development economics, behavioral economics, and psychology. IPA works with a broad range of service providers around the world to investigate topics as varied as finance, health, education, agriculture and charitable fundraising. With an international staff of close to 50 and permanent operations in the US as well as 14 developing countries, IPA has the flexibility and capacity to conduct research at a variety of scales around the world. IPA Research Fellows bring a broad array of policy and donor partnerships and regularly publish academic papers in top peer-reviewed publications and present research to national and international forums.

Profamilia is a private, nonprofit organization founded in September 1965 by Dr. Fernando Tamayo Ogliastris with the objective of distributing family planning to low income families. Profamilia was a pioneer in its field; its impact increased as it became both organizationally and administratively stronger, and as its focus on family planning was expanded to include sexual and reproductive health. After four decades of operation, Profamilia continues to offer services to attend to the sexual and reproductive health of Colombians. An affiliate of the International Planned Parenthood Federation (IPPF), Profamilia is leader in the sector with 35 centers offering programs and support for family planning, sexual and reproductive health. Since 1990, Profamilia has conducted ENDS (*Encuesta Nacional de Demografía y Salud*). The 2005 edition of the survey covered over 40,000 women in fertile age across Colombia.

c. Project Principal

Martin Valdivia holds a Ph.D. in Applied Economics from the University of Minnesota. He is a Senior Researcher at GRADE since 1993. In addition, Dr. Valdivia holds the position of Director of the Latin American office of the Poverty and Economic Policy (PEP) Research Network and General Coordinator of the Alliance to Promote Equity in Health in Peru (AES). He is also an active member of various research

networks such as Global Development Network (GDN), Latin American and Caribbean Economic Association (LACEA), Network of Inequality and Poverty (NIP) and Latin American Family Studies (LAFAM) Network. He was also a member of the board of directors for the period 2004-2006 at the International Society for Equity in Health (ISEQH), and advisor to the technical committee in quantitative aspects of the Global Equity Gauge Alliance (GEGA).

His topics of interest include health, poverty and social policies, microfinance, and rural development. Currently, he is doing research studies on topics such as the relevance of ethnicity and race as determining factors on health inequities in Peru, as well as analyzing the impact of programs to promote access to microcredit for urban and rural entrepreneurs and other programs which promote rural development through the rehabilitation and maintenance of rural roads. Finally, he has done research projects and consulting for international agencies such as the IDB, World Bank, WHO, PAHO, FAO, ILO and USAID.

a. Co-authors:

Dean Karlan is Professor of Economics at Yale University and Research Fellow and Executive Director at Innovations for Poverty Action and the M.I.T. Jameel Poverty Action Lab. He received his Ph.D in Economics from M.I.T in 2002 and an M.B.A. and M.P.P from University of Chicago in 1997. His research focuses on microeconomic issues of poverty. In 2007, he received a Presidential Early Career Award for Scientists and Engineers. In 2008, he received a Alfred P. Sloan Research Fellowship. His studies have included microfinance interest rate policy, payday lending, savings product design, and impact from increased access to credit. He has consulted for the World Bank, the Asian Development Bank, FINCA International, Oxfam – USA, and the Guatemalan government.

2. Detailed Project Description

a. Motivation

“Our sexuality is experienced and expressed in all that we are, what we feel, think, and do.” – From the Proceedings of a Regional Consultation of PAHO, WHO and WAS, Guatemala 2000.

The knowledge domain of Sexual Health has experienced enormous change in recent decades. Insights from sociology, psychology, anthropology and biomedical research have lead to new understandings of the complexity of sexuality and sexual health. Furthermore, advances in advocacy for the rights of women and sexual minorities have resulted in a heightened awareness of the importance of gender dynamics in the formation of sexual relationships. The rapid growth in urgency and scale of the global AIDS epidemic has also been critical to the formation of new thought in this realm, with increased emphasis placed on the right of the individual to accurate knowledge on safe sex practices.¹

In Colombia, as in most countries, initiation of sexual activity typically occurs during adolescence, when communication skills, sense of self, vulnerability to peer pressure, and powerful physical and hormonal changes conflate to make decisions regarding sex particularly complex.² Many sexual health programs

¹ Proceedings of a Regional Consultation convened by Pan American Health Organization (PAHO), World Health Organization (WHO), and the World Association for Sexology (WAS). Guatemala May 19-22, 2000.

² UNFPA, *State of the World Population 2003: Investing in Adolescents' Health and Rights*, 2003.

choose to target children at this confusing age and aim to convey the value of safe sex practices and abstinence, with the hope that new knowledge will influence behavior around the age of sexual debut. While this strategy may make intuitive sense, strikingly little is known about how well information is absorbed by target audiences and less still about whether new information translates into safer behaviors.

Data on sexual behavior are hard to capture, particularly among adolescents, who may be reluctant to report on these new, potentially embarrassing and private, behaviors with accuracy. Estimates suggest that some 26.2% of adolescents in Bogotá experience their first sexual encounter before the age of 15. Boys tend to experience first sex slightly earlier (age 13.2 on average) than girls (age 14.4 on average).³ Not surprisingly, this early onset of sexual activity makes room for unplanned pregnancy among young girls. In fact, according to a 2005 study by the World Health Organization, pregnancy rates among younger adolescent girls in Colombia have been trending upwards since the 1980s. Among 15 and 16 year olds for instance, pregnancy rates have grown from 0.4% to 3.5% and 1.4% to 4.1%, respectively, between 1986 and 2005. In Bogota, the pregnancy rate for 15-19 year old girls has grown from 2.8% to 5.5% since the mid-'80s. While trends for older adolescents appear more stable, this increase for young girls warrants attention.⁴

Profamilia, leader in Colombia in the provision of services for family planning and sexual health, and author of ENDS 2005, *Encuesta Nacional de Demografía y Salud*, estimates that 18.5% of the girls between the age of 13-19 are already mothers, are pregnant or have already been pregnant once. The average is above 20% for the metropolitan areas of Bogotá, Cali and Medellín. The average age for a girl's first pregnancy is 16.6 years. Data from the ENDS 2005 on Bogotá suggests a strong correlation between the trend in pregnancy rate and the drop in school enrollment of young girls in the last years of high school.⁵

In addition to the troubling trend in early pregnancy and its likely reflection on school attendance, Colombian youth, like their counterparts in much of the world, appear to lack adequate knowledge of safe sex practices. The ENDS 2005 shows that only 38.2% of sexually active adolescents (13-19) uses some kind of protection during the intercourse. This data is confirmed by a study conducted among public school students in Bogotá by Secretaria Distrital de Integración Social of Bogota in 2007-2008. Only 48% of sexually active youth report using contraception during their last sexual encounter, of which only 63% reported using a method that is actually effective in preventing pregnancy.⁶ Knowledge on the prevention of STDs is reported to be scarce despite most youth (92%) in Colombia report receiving information or targeted education on HIV prevention.⁷ This apparent contradiction between exposure to information and risky behavior reveals a compelling opportunity to experiment with teaching methods that may yield better results in terms of behavior change.

³ Carmen Herrera Lourdes Florez et al (2008). "Promoción de los derechos sexuales y reproductivos en la población juvenil de Bogotá," Secretaria Distrital de Integración Social. (<http://www.integracionsocial.gov.co/anexos/documentos/estadisticas/estudio%20sobre%20salud%20sexual%20y%20reproductiva%20versi%C3%B3n%20SDIS.doc>)

⁴ *Making Pregnancy Safer country profiles [online database]*. Geneva, World Health Organization, in press (Department of Making Pregnancy Safer; http://www.who.int/making_pregnancy_safer/en). *Demographic and Health Surveys [web site]*. Calverton, MD, MEASURE DHS, Macro International Inc. (<http://www.measuredhs.com/aboutsurveys/search/start.cfm>).

⁵ ENDS 2005, "Salud Sexual y Reproductiva en Colombia", Profamilia, Bogota

⁶ Carmen Herrera Lourdes Florez et al (2008). "Promoción de los derechos sexuales y reproductivos en la población juvenil de Bogotá," Secretaria Distrital de Integración Social.

⁷ JC Becher et al. "Reproductive health risk behavior survey of Colombian high school students"

b. Procedures and Methodology

The proposed research will utilize randomized controlled evaluation methodology to examine the effectiveness of internet-based sexual health education in reducing risky sexual behavior among Colombian adolescents. The use of a rigorous experimental research design with random assignment of participants to treatment and control groups will allow us to interoperate any change in behavior or knowledge as *a direct result* of the intervention.

GRADE will rely on IPA's expertise for the management of the fieldwork and the coordination with our implementing partner PROFAMILIA, including hiring and oversight of surveyors, surveying process, oversight of data collection and cleaning. GRADE will lead the research effort and coordinate the researchers involved in the study for the dissemination of study findings, the presentation of an academic paper and a research brief.

▪ Implementation Procedures

The study intends to cover a minimum of 2,000 students (50 classes with an average of 40 students per class) in grades 8-10. Classes will be selected among public schools in urban Colombia, with adequate infrastructure for the implementation of an internet-based course. Sample classes, stratified by class year, will be randomly assigned to one of the following treatments:

1. Treatment classes will be offered access to an internet-based sexual education course developed and managed by Profamilia.
2. Control classes will continue the normal academic curriculum and will not be offered the internet-based sexual education course for the duration of the study.

The sexual education course will be completed in the timeframe of three months and before the end of the 2009 school year. The material was designed and created by Profamilia on the basis of its experience in working with Colombia's youth, and on providing services and counseling over sexual and reproductive health themes. It will cover the most important aspects of sexuality, sexual and reproductive health by presenting them in an engaging, interactive format. Students will be given some time to conduct the course during school hours as part of the curriculum of study, while they will be also able to access it from elsewhere and benefit from 24 hour access to an internet-based tutor available to answer questions, allowing students to learn with an individualized rhythm and intensity, away from the social pressures that develop inside a classroom.

▪ Possible Additional Treatments:

Depending on the capacity to expand the sample size, we would be interested in exploring one the following additional treatments:

1. To test the effectiveness of the internet-based course as an add-on to traditional teaching methods we could offer a second treatment in which a tutor from Profamilia conducts a short in-class introduction to sexuality, sexual and reproductive health. This introduction will be carried out in both

treatment 1 and treatment 2 groups, but only one of these groups will be introduced to the internet based course and provided an incentive to complete it

2. To test the effectiveness of group, debate-style learning versus self-paced online learning, we could invite a randomly selected subset of classes /individuals to participate in group debates on some of the more controversial teachings of the internet course (for instance, condom use or gender roles).
3. We could partner with a local financial institution in offering a randomly selected subset of classes /individuals a matched savings account conditional on participation in either the online training or the group debates.

The motivation for the 2nd and 3rd proposed treatments comes from literature that finds financial incentives, reducing financial barriers to education, and debate-style learning are each an effective means of reducing school drop-out and teen pregnancy rates.⁸

▪ Data Collection

Self-reported information on knowledge and behavior will be collected before and after the completion of the program in both the treatment and control groups. Socio-economic information will also be collected from the individuals and at the school level, together with data on school drop-out, pregnancy rates and presence of family planning services in the area. The LMS platform of the program will also provide information on frequency of attendance to the online course, results from online tests and degree of completion of the internet curriculum for each participant.

▪ Study Implications

Findings from this study will be valuable in answering questions key to the IDB's stated grant priorities. Specifically, by evaluating an internet-based sexual education program, our research will explicitly test the power of using ICTs as a tool to help teenagers assume responsibly their sexuality, be aware of their rights and reduce risky sexual behaviors that lead towards sexually transmitted diseases and/or early unwanted parenthood. The proposed research aims to inform policy makers about how they need to tailor sexual education programs for low-income teenagers, combining the needs of privacy in such a delicate subject with the possibility of using the power of the peers to promote safe sex rights and behaviors. Can simple classroom sexual health education alone modify perceptions about sexuality by teenagers and alter their sexual behaviors or do programs need to creatively combine it with the privacy and all-day availability of internet materials in order to be effective?

▪ Study Outcomes

⁸ Duflo, Esther, Pascaline Dupas, Michael Kremer, and Samuel Sinei (2006). "Evidence from a randomized evaluation in Western Kenya." Background Paper to the 2007 World Development Report and Dupas (2009). "Do Teenagers Respond to HIV Risk Information? Evidence from a Field Experiment in Kenya." UCLA and NBER working paper.

1. Baseline and follow-up surveys, together with school-level data and LMS will provide information on learning through the internet based sexual education program.
2. Possible combination of other treatments and long-term follow-up of control and treatment groups could provide more detailed information on effectiveness (and cost-effectiveness) of internet based course compared to classical teaching. Long-term data collection could provide more detailed information on behavioral change and possible implications (school attendance, pregnancy rate).

This research will result in an academic paper to be submitted to top peer-reviewed economics journals as well as one plain-English issue brief suitable for a general audience. This brief will describe study findings, the policy significance of findings, and suggestions for study and program replication.

Annex 1 - Power Calculations

Power calculations reveal that a sample size of 61 would be required for an effect size of 0.20, as shown in Table 1. A slightly larger effect size of 0.22, would shrink the necessary sample size to the targeted sample size of 2,000 students in 50 clusters.

Table1: Sample Size by Effect Size on learning and reported behavioral indicators (Power=0.8)

Effect Size (δ)	Number of Clusters (J)	Cluster size (N)
0.15	105	40
0.20	61	40
0.22	50	40
0.25	40	40
0.30	28	40

We use the rate of unprotected sex as the main outcome variable on which to estimate required sample size. Reducing the rate of unprotected sex seems a critical objective for any intervention that seeks to improve sexual wellbeing of adolescents. Our best estimates of reasonable expected effect on unprotected sex (using unwanted pregnancy as a proxy) are based on research by Dupas (2009) which found an effect of 28% reduction in teen pregnancy from an educational intervention. As an upper bound of reasonable expectations we can use 1986 statistics from Bogota. Using a baseline adolescent pregnancy rate of 5.5% (Florez et al., 2008), we calculate the following:

Table 2: Lower detectable effect on use of contraceptive by the program. (Power=0.8)

Only 38.2% of sexually active adolescents (30% of sample) uses contraceptive. A sample of 50 classes would allow to detect an effect of 60% on this ratio, showing 51.7% of sexually active adolescents using contraceptive.

Effect Size binary outcome (%)	Number of Clusters (J)	Cluster size (N)
40%	100	40
60%	50	40



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Annex 2 – Implementation Timeline

Study Component											2010						
	Mar	Apr	May	June	July	August	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	July
I. Program set-up, development and sample selection	█	█	█														
II. Baseline Data Collection		█	█														
III. Treatment			█	█	█	█	█										
IV. LSM data collection			█	█	█	█	█										
V. Endline Data Collection								█	█								
VI. Possible third round of data collection data collection on pregnancy and dropout rates															█	█	

MARTIN VALDIVIA

Apartado 18-0572

Lima 18 - PERU

Office phone: (51) (1) 264-1780

Fax number: (51) (1) 264-1882

E-mail: jvaldivi@grade.org.pe

EDUCATION

1999 Ph.D., Applied Economics, University of Minnesota, Minnesota, U.S.A.
1987 B. A. in Economics, Universidad del Pacífico, Lima, Peru.

FIELDS OF INTEREST

Poverty and Social Inequalities
Microeconometrics
Rural Development
Health Economics

CURRENT AND OTHER APPOINTMENTS

2007-2010 Grupo de Análisis para el Desarrollo (GRADE), Lima, Peru
Director of Research

2007 - Poverty and Economic Policy (PEP) Network
Director, Latin American Office

2007 - Policy Impact Evaluation Research Initiative (PIERI)
Member of Steering Committee

1993 - Grupo de Análisis para el Desarrollo (GRADE), Lima, Peru
Senior Researcher

2004-2006 International Society for Equity in Health (ISEQH)
Board Member

2002- Partnership for Health Equity in Peru
General Coordinator
Founding Institutions: GRADE, CIUP, UPCH

2001- Health Equity Gauges Initiative, Rockefeller Foundation.
Advisory Committee on Measurement Issues.

2000 Centro de Investigación y Docencia Económicas (CIDE), División de Economía,
Mexico D.F.
Professor-Researcher and Academic Director of the Master in Health Economics.

1993-1994 Universidad del Pacífico, Facultad de Economía.
Professor.
Economic Optimization Methods, II-93.

RESEARCH EXPERIENCE

Research Project 22: “Productive Training for the Empowerment of Women in Lima, Peru: The Impact Evaluation”. Sponsored by the International Center for Research on Women, as part of an association with the World Bank and UNIFEM. 2008-10.

Research Project 21: “Connecting Rural Communities for Development: An Impact Evaluation of a Rural Roads Program in Peru”. Sponsored by the Poverty Monitoring, Measurement and Analysis section of the Poverty and Economic Policy (PEP) Network; the Consorcio de Investigación Económica y Social (CIES); and Corporación Andina de Fomento (CAF), 2007-08.

Research Project 20: “Health Finance and Social Protection in Latin America: A Comparative Analysis of Argentina, Brazil, Chile, Colombia, Costa Rica, Peru and Mexico”. A regional project jointly developed with researchers from FUNSALUD (Mexico), CEDE-Universidad de Los Andes (Colombia), FIPE, University of Sao Paulo (Brazil), CEDES (Argentina), Universidad Adolfo Ibañez (Chile), and CPP-Universidad de Costa Rica (Costa Rica). Sponsored by International Development Research Centre – IDRC (2007-2009).

Research Project 19: “Raising Awareness on the Connection between Race/Ethnicity, Discrimination, Poverty and Health Inequalities in Peru”. Sponsored by International Development Research Centre – IDRC (2005-2008).

Research Project 18: “Microcredit and Business Development Services against Child Labor in Rural and Marginal Urban Peru”. Sponsored by the US Department of Labor, with Dean Karlan (2005-2006).

Research Project 17: “Child Health, Poverty and the Role of Social Policies in Peru”, with the IADB Regional Research Network, (2003-04).

Research Project 16: “Credit Reporting Bureaus and the Deepening of Financial Services for the Rural Poor in Latin America.” Sponsored by the BASIS project, with Alain de Janvry, UC Berkeley. (2002-2005)

Research Project 15: “How Well do Mother-Child Public Health Programs Reach the Poor in Peru.” Sponsored by the World Bank. (2002-03)

Research Project 14: “Business Development Services for Female-owned Microenterprises in Communal Banks: An Impact Evaluation”. Sponsored by the Niles Foundation, with Dean Karlan, Yale University. (2002-05)

Research Project 13: “Building a Local Partnership to Raise Awareness on the Evolution of Health Inequities in Peru” Sponsored by the Canadian International Health Society and the International Development Research Centre (IDRC). With Rafael Cortez, Centro de Investigación de la Universidad del Pacífico and Marcos Cueto, Universidad Peruana Cayetano Heredia. (2002)

Research Project 12: “Evolución de la Equidad en Salud Materno-Infantil en el Perú: 1986-2000” Sponsored by Macro International Inc. and Instituto Nacional de Estadística (INEI). (2002)

Research Project 11: “Mobilizing Microsavings in Peru: Empowering the Poor Through their Financial Agents and Local Assets Markets”. Sponsored by the Ford Foundation (2001-2003)

Research Project 10: “Los Programas de Planificación Familiar y la Salud del Binomio Madre-Niño en el Perú” Sponsored by The Consortium of Economic and Social Research (CIES) and the International Development Research Centre (IDRC). (2001-02)

Research Project 9: “Inequidades en la Situación de Salud, Acceso y Gasto en Atención en Salud: Utilizando Datos Secundarios para Apoyar la Toma de Decisiones.” Sponsored by the Panamerican Health Organization, (PAHO) Division of Health and Human Development. (2000-01)

Research Project 8: “Comportamiento de los hogares ante transferencias públicas: lineamientos para la evaluación de impacto de los programas públicos para el alivio de la pobreza en el Perú”.

This project is part of the Research Network on Best Practices for Poverty Alleviation Programs, sponsored by CIES-IDRC. (1999-01)

Research Project 7: “Sensibilidad de la Demanda por Servicios de Salud ante un Sistema de Tarifas en el Perú: Previo vs. Calidad?,” Sponsored by CIES-IDRC. (1999-00)

Research Project 6: “Household Behavior and the Provision of Public Health Services in Peru: Searching for Policy Lessons to Enhance Impact on Equity”, with the World Health Organization (WHO), PAHO, and the International Clearinghouse of Health System Reform Initiatives (ICHSR), the Initiative on Health Sector Reform. (1998-99)

Research Project 5: “A Dynamic Analysis of Household Decision-Making in Peru: Changes in Household Structure, Female Labor Participation, Human Capital and its Returns”, with the IADB Regional Research Network, Round 5 (1998-99).

Research Project 4: “Productivity of Household and Public Health Investments: The Peruvian Case”, with the IADB Regional Research Network, Round 4 (1997-98).

Research Project 3: “Salud, Nutrición, Productividad e Ingresos en el Perú”, with the Consortium of Economic Research (CIE) and the IDRC of Canada (1996-98)

Research Project 2: "Mercados Rurales de Factores y Desarrollo Agrario en una Economía de Libre Mercado II": Los Mercados Rurales de Trabajo en el Perú, sponsored by CIE-IDRC (1993-96).

Research Project 1: "Mercados Rurales de Factores y Desarrollo Agrario en una Economía de Libre Mercado I": Los Mercados Rurales de Crédito en el Perú, sponsored by CIE-IDRC (1993-96).

AWARDS AND HONORS

2001	Fundación Mexicana para la Salud. (FUNSALUD) Red Interamericana José Luis Bobadilla de Políticas de Salud. Jury for the IV Concurso Premio Internacional de Políticas de Salud, México D.F.
1991	Mac Arthur Interdisciplinary Program on Peace and International Cooperation, University Minnesota - Pre-Dissertation Fellowship.
1990-1994	Mac Arthur Interdisciplinary Program on Peace and International Cooperation, University of Minnesota - Ph.D. Fellowship.
1988-1990	Andean Peace Program, U.S. Agency for International Development - M.A. Fellowship.
1988-1990	University of Minnesota, Graduate School, Foreign Student Tuition Award.

LIST OF RESEARCH PAPERS AND PUBLICATIONS

- Cockburn, John; Martín Valdivia, editors (2008). “Reaching the MDGs: An International Perspective”. PEP Research Network.
- Frisancho, Verónica; Karlan, Dean; Valdivia, Martín (2008). “Business training for microfinance clients: how it matters and for whom?”. PEP-PMMA Working Paper # 11, May.
- Díaz, Juan José; Martín Valdivia (2007). “La Salud Materno infantil en el Perú: Mirando dentro y fuera del Sector Salud”. In *“Investigación, Políticas y Desarrollo en el Perú”*. Lima: GRADE, 2007.
- Valdivia, Martín (2007). Etnicidad, Antecedentes Lingüísticos y la Salud Materno Infantil en el Perú. INEI, Investigaciones, Working Paper # 22, Lima.
- Karlan, Dean; Martín Valdivia (2006). “Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions”. USDOL, Bureau of International Labor Affairs

- Research Symposium Papers, *Linking Theory and Practice to Eliminate the Worst Forms of Child Labor*, November.
- Karlan, Dean; Martín Valdivia (2006). “*Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions*”. Yale University, Economic Growth Center Discussion Paper # 941, July.
- Valdivia, Martín (2005). “Peru: Is identifying the poor the main problem in targeting nutritional programs?”. In Gwatkin, Wagstaff and Yasbeck (editors) *Reaching the Poor with Health, Nutrition and Population Services: What Works, What Doesn't, and Why?*. The World Bank, Washington DC.
- Valdivia, Martín (2005). “Planificación Familiar y Salud Materno-Infantil en el Perú: Menos puede ser Mejor”. In *Economía y Sociedad* # 55, CIES, Lima, March.
- Valdivia, Martín (2005). “*Peru: Is identifying the poor the main problem in targeting nutritional programs?*”. The World Bank HNP Discussion Paper Series, Reaching the Poor Program Paper No. 7, Washington DC, February.
- Valdivia, Martín (2004). “Poverty, Health Infrastructure and the Nutrition of Peruvian Children.” In *Economics and Human Biology* 2 (3): 489-510, December.
- Saavedra, Jaime; Martín Valdivia (2003). “*Estructura del hogar y ahorro durante el ciclo de vida: Evidencia de las cohortes peruanas.*” Documento de Trabajo # 42, GRADE, Lima, March.
- Valdivia, Martín; Jorge Mesinas (2002) “*Evolución de la equidad en salud materno-infantil en el Perú: ENDES 1986, 1992, 1996 y 2000*”. Macro International-INEI. Lima, October.
- Valdivia, Martín (2002). “*Public health infrastructure and equity in the utilization of outpatient health care services in Peru.*” In *Health Policy and Planning*; 17 (Suppl 1): 12-19. Oxford University Press.
- Valdivia, Martín (2002). “*Acerca de la Magnitud de la Inequidad en Salud en el Perú*”. Documento de Trabajo # 37, GRADE, Lima, April.
- Valdivia, Martín; Miguel Robles (2002) “*Alternativas para la Pequeña Agricultura en el Perú*”. Análisis y Propuestas # 5, GRADE, January.
- Saavedra, Jaime; Martín Valdivia (2000). “*Household and Individual Decision-Making over the Life Cycle: A First Look at Evidence from Peruvian Cohorts.*” IADB Regional Research Network Working Paper R-425, December.
- Murrugarra, Edmundo; Martín Valdivia (2000). “The Returns to Health for Peruvian Urban Adults by Gender, Age, and Income Class”. In Savedoff, William and T. Paul Schultz (eds) “*Wealth from Health: Linking Social Investments in Latin America.*” IADB, Washington DC, December.
- Murrugarra, Edmundo; Martín Valdivia (2000). “*Morbilidad Auto-Reportada y los Retornos a la Salud para los Varones Urbanos en el Perú: Enfermedad vs. Incapacidad*”. Documento de Trabajo # 31, GRADE, Lima, September.
- Saavedra, Jaime; Martín Valdivia (2000). “Income Smoothing over the Life Cycle: Family Living Arrangements and the Welfare of Peruvian Households”. Documento de Trabajo # 186, CIDE, Mexico, July.
- Valdivia, Martín (1999). “*Asymmetric Information and Credit Markets in Peruvian Rural Economies*”. Ph.D. Thesis, Department of Applied Economics, University of Minnesota, August.
- Murrugarra, Edmundo; Martín Valdivia (1999). “*Wages and Health Determinants for Peruvian Urban Adults: Differences across Gender, the Life-Cycle and the Wage Distribution*”. IADB Regional Research Network, Working Paper R-352, May.
- Valdivia, Martín (1998). “El Trabajo Asalariado en las Economías Rurales del Perú”. In *Boletín de Opinión* # 33, pp. 110-118, Consortium of Economic Research. Lima, January.

- Valdivia, Martín; Miguel Robles (1997). "Decisiones Laborales en las Economías Rurales del Perú". In *Notas para el Debate* # 14: 79-131, GRADE, Lima, September.
- Valdivia, Martín (1996). "Ex-post Costly Monitoring and Access to Credit in Peruvian Rural Economies". In Sociedade Brasileira de Econometria, *Proceedings of the XVIII Encontro Brasileiro de Econometria*, Aguas de Lindoia, Sao Paulo, December 11-13, p. 839-857.
- Valdivia, Martín; Juan Pablo Silva (1996). "Acceso al Crédito en las Economías Rurales: Diferencias entre el Sector Formal e Informal en el Perú". In Seminario Permanente de Investigación Agraria (SEPIA), *"Perú: El Problema Agrario en Debate, SEPIA VI"*.
- Valdivia, Martín (1996). "Diversificación en un Modelo Dinámico de Hogares Rurales con Incertidumbre". In *Boletín de Opinión* # 28, Consortium of Economic Research, Lima, July.
- Roe, Terry; Martín Valdivia (1996). *"Policy Reform, Capital Mobility and Growth: Explaining the Post-Adjustment Outcomes in Latin America"*. US Department of Agriculture, manuscript, April.
- Valdivia, Martín (1995). "Del Banco Agrario a las Cajas Rurales: Hacia un Sistema Financiero Rural Eficiente?". In *Notas para el Debate* 13, GRADE, Lima, October.
- Valdivia, Martín; Víctor Agreda (1994). "El Sistema de Comercialización de Frutas: Los Casos del Limón, el Maracuyá y el Mango en el Norte del Perú". En J. Escobal, (editor) *Comercialización Agrícola en el Perú*, GRADE-USAID, Lima.
- Escobal, Javier; Martín Valdivia (1993). "El Sector Agrario ante el Proceso de Liberalización: Posibilidades y Limitaciones en una Economía de Mercado". *Pretextos*, 5: 53-77, DESCO, November.
- Roe, Terry; Martín Valdivia (1992). "Mexican Agriculture in an Economy-Wide Policy: Latitude for Special Treatment," *North American Journal of Economics & Finance*, 3(2): 99-115 JAI Press.
- Valdivia, Martín (1987). "Las Alternativas de Re-Estructuración Empresarial en la Agricultura de la Costa Peruana", *Apuntes*, Nº 21, pp. 310-322, Universidad del Pacífico, Lima, September.

REFEREE SERVICE

Economics and Human Biology, World Development, European Economic Review

ONGOING RESEARCH

"Contracting the Road to Development: Early Impacts of a Rural Roads Program". Current version: November 2008.

"Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions", with Dean Karlan. Current version: October 2008, re-submitted for publication to the *Review of Economics and Statistics*.

"School Characteristics and Academic Achievement in Peru: Reinforcing Exclusion Mechanisms through the Geographical Distribution of Resources? with Gianmarco León. Current version: April, 2008.

"Impact of a Technology Transfer Program on the Productivity of Small Farmers: The Case of Ecuador's PROMSA", with Alessandro Maffioli. Current version: December 2007.

RECENT INTERNATIONAL SEMINARS, WORKSHOPS AND CONFERENCES

- Poverty and Economic policy (PEP) Network, 7th Meeting. Presentation of paper: “Contracting the Road to Development: Early Impacts of a Rural Roads Program”. Manila, December 10-12 2008.
- Impact Evaluation Network (IEN), 2nd Meeting. Presentation of paper: “*Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions*”. IMPA and Fundación Getulio Vargas, Rio de Janeiro, November 19, 2008.
- North-Eastern Universities Development Conference (NEUDC). Presentation of paper: “Contracting the Road to Development: Early Impacts of a Rural Roads Program”. Boston University, November 7-9 2008.
- Canadian Economic Association (CEA), 42nd Annual Meeting. Presentation of paper: “*Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions*”. Vancouver, June, 6-8 2008.
- CAF Seminar “Infrastructure and Development”. Presentation of paper: “Connecting Rural Communities for Development: An Impact Evaluation of a Rural Roads Program in Peru”. Lima, May 5-6 2008.
- Conference Entrepreneurship, Creativity and Organizations of the Future, Harvard Business School Centennial Colloquium. Presentation of paper: “*Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions*”. Boston, December, 7-8 2007.
- LACEA 2007 Conference. Bogotá. Presentation of two papers: “School Characteristics and Academic Achievement in Peru: Reinforcing Exclusion Mechanisms through the Geographical Distribution of Resources?” and “*Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions*”. Fedesarrollo and Universidad de los Andes, Bogotá, October 4-6, 2007.
- 4th Minnesota International Development Conference. Presentation of the paper: “*Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions*”. Minneapolis, University of Minnesota East Bank Campus, May 4-5, 2007.
- CAF Workshop series on the Challenge of Social Inclusion. Presentation of the paper: “*Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions*”. Caracas, Venezuela March 12, 2007.
- LACEA 2006 Conference. Mexico DF. Presentation of the paper: “*Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions*”. ITAM, México, Nov 2-4, 2006.
- US Department of Labor (USDOL) Research Seminar “Linking Theory and Practice to Eliminate the Worst Forms of Child Labor”. Presentation of the progression on the study: “*Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions*”. Washington D.C., April 11-12 2006.
- Second Latinoamerican Forum of Village Banks at PRODESAROLLO “Innovations and New Trends on Village Banks”. Presentation of the study “Competition, Credit Bureaus and the Development of Microfinances in Peru”. Morelia, Michoacán, March 29-31, 2006.
- Global Development Network (GDN) - Sixth Global Development Conference on “Institutions and Development: At the Nexus of Global Change”. Presentation of the paper “Institutional Change in the Health Sector and the Millennium Development Goals”. St. Petersburg, January 19-21, 2006.

- Global Equity Gauge Alliance (GEGA) – Independent University of Bangladesh (IUB) conference “Health Systems and Equity”. Presentation on “Measuring and Monitoring Health Equity”. May 29-31, 2005, Dhaka, Bangladesh.
- Presentation of the study “Millennium Goals and Ethnicity in Peru” at IADB Seminar –Social Development Division “Social Inclusion and Millennium Development Goals: Gender, Race and Ethnicity – Case Studies of Honduras and Peru.” Washington DC, March 9, 2005.
- 9th Annual Meeting of the Latin American Economic Association (LACEA). Lecturer at the Contributed Sessions with the study: “Poverty, Health Infrastructure and the Nutrition of Peruvian Children”. Costa Rica, November 4-6, 2004.
- “Towards a Development Strategy for the Peruvian Rural Sierra: Recognizing what we know and we ignore”. Presented at the workshop “Development of Rural Economy and its Potential in the Peruvian Sierra.” IADB Headquarters, Lima. October 28, 2004.
- IDRC Workshop An agenda for the Program on Governance, Equity and Health. Montevideo, Uruguay. October, 2004.
- Centro de Investigación Económica y Social CIES - Annual Meeting. Presentation of the paper: “Decentralizing Education in Peru Searching for Lights in Improving Quality and Reducing Gaps”. Ottawa, Canada. October 6, 2004.
- World Health Organization. Workshop on “Social determinants of health: north and south.” University College London. London, 22 -23 June 2004.
- BIREME – Centro Latinoamericano y del Caribe de Información en Ciencias de la Salud, PAHO, WHO. Participant at the “First Regional ISEqH Meeting. Creation of the Americas’ ISEqH Chapter.” Sao Paulo, Brazil. April 1-2, 2004.
- World Bank Conference on Reaching the Poor with Effective HNP Services. Presentation of “Benefit Incidence Analysis for Public Child Health and Nutrition Programs in Peru.” Washington DC, February 18-20, 2004.
- IADB, RES. Workshop Child Health, Poverty and the Role of Social Policies. Presentation of the study: “Health Infrastructure and Child Health in Rural Peru.” Washington, DC. February 23, 2004.
- Global Development Network GDN. Lecturer at the Conference: “Fifth Annual Global Development Conference”. New Delhi, India. January 25-30, 2004.

RECENT CONSULTANCIES

- Interamerican Development Bank (2009). A study on: “Mejorando el Acceso a los Mercados par alas Comunidades Indigenas de Panama: Una Evaluacion del Rol de los Caminos Rurales”. Lima (February-May).
- International Center for Research on Women – ICRW (2008). Main task: Design of a Monitoring and Impact Evaluation Strategy for a pilot project focused on business training for female microentrepreneurs that were beneficiaries of the Peruvian urban land titling program (COFOPRI). Lima (April-August)
- World Bank, (2007). “Designing a Monitoring and Impact Evaluation Strategy for the PROTIERRAS intervention in rural Bolivia”. Santa Cruz, Bolivia (October-December)
- OVE-BID (2006-07). “Ex-post Evaluation of the Improvement of Agricultural Services Program (PROMSA)”. Ecuador (October-March).
- Ministry of Transportation and Communications (2006-07). “Evaluation of the Economic, Social, Environmental and Institutional Impact of the Rural Roads Program (PCR) and Base-line of the Decentralized Rural Transportation Program (PTRD).” (October-February).

- Presidency of the Council of Ministers (2005-06). “Identification and characterization of target population within the scope area of the Project for Development of Rural Highlands in Peru (PDRS)” Document elaborated for the Planning Unit of the Project for Development of Rural Highlands, PCM-World Bank. (September-January).
- Global Development Network (2005). A study on “Institutional Reform of the Health Sector and the Millennium Development Goals”. Presented at the 2006 annual meeting in St. Petersburg. (September-December).
- International Food Policy Research Institute – IFPRI - (2005). A study on “Characterizing Diversity in the Peruvian Rural Sierra: A First Trial towards a Typology”, with Javier Escobal. Lima, January-March.
- Interamerican Development Bank (2004). A study on: “Ethnicity and the Millennium Development Goals: The Peruvian Case, with Martín Benavides. Lima, June-October 2004.
- Interamerican Development Bank and International Food Policy Research Institute – IFPRI - (2003-04). Consultant for the elaboration of the document “Towards a Development Strategy for the Peruvian Rural Sierra,” with Javier Escobal. Lima, December-March.

February, 2009

DEAN S. KARLAN

P.O. Box 208269

Yale University

New Haven, CT 06520-8269

Phone: (203) 432-4479 Fax: (203) 432-3898

Email: dean.karlan@yale.edu

POSITIONS

2008 – present Yale University, Professor of Economics
2005 – 2008 Yale University, Assistant Professor of Economics
2004 – 2005 Yale University, Visiting Assistant Professor of Economics and Management
2002 – 2005 Princeton University, Assistant Professor of Economics and International Affairs

PRIMARY RESEARCH FIELDS

Development Economics, Behavioral Economics, Political Economy, Field Experiments

EDUCATION

Ph.D., M.I.T. Department of Economics, June, 2002

Fields: Development Economics and Public Finance. Dissertation: Social Capital and Microfinance

M.B.A., University of Chicago Graduate School of Business, Highest Honors, 1997

M.P.P., University of Chicago Harris Graduate School of Public Policy, 1997

B.A., University of Virginia, Foreign Affairs (Latin America), 1990

HONORS/AWARDS

2008-2010 Alfred P. Sloan Research Fellowship
2007 Presidential Early Career Award for Scientists and Engineers (PECASE)
2006-2011 National Science Foundation CAREER Award
2006 TIAA-CREF Paul A. Samuelson Certificate of Excellent (for “Tying Odysseus to the Mast”)
2006 USAID Private Sector Development Impact Assessment winner (for “Expanding Credit Access”)
2006 Duke University Talent Identification Program 2006 Distinguished Alumnus Award

ECONOMICS PAPERS (published/forthcoming)

- “Small individual loans and mental health: a randomized controlled trial among South African adults”
BMC Public Health 2008, 8:409
- “Observing Unobservables: Identifying Information Asymmetries with a Consumer Credit Field Experiment,”
joint with Jonathan Zinman, December, 2008, forthcoming, *Econometrica*
- “Expanding Credit Access: Using Randomized Supply Decisions To Estimate the Impacts,” September 2008,
forthcoming, *Review of Financial Studies*, joint with Jonathan Zinman, winner of 2006 USAID Private Sector
Development Impact Assessment Initiative
- “Trust and Social Collateral”, forthcoming *Quarterly Journal of Economics*, joint with Markus Mobius, Tanya
Rosenblat and Adam Szeidl, September 2008
- “Does the Media Matter? A Field Experiment Measuring the Effect of Newspapers on Voting Behavior and
Political Opinions,” joint with Alan Gerber and Daniel Bergan, January 2009, *American Economic Journal:
Applied Economics*
- “When Curiosity Kills the Profits: An Experimental Examination,” joint with Julian Jamison, May 2008,
forthcoming, *Games and Economic Behavior*
- “Credit Elasticities in Less Developed Countries: Implications for Microfinance,” joint with Jonathan Zinman, ,
June 2008, *American Economic Review*
- “Does Price Matter in Charitable Giving? Evidence from a Large-Scale Natural Field Experiment,” joint with
John List, *American Economic Review*, December 2007.
- “To Deceive or Not To Deceive: The Effect of Deception on Behavior in Future Laboratory Experiments,” joint
with Julian Jamison and Laura Schechter, forthcoming, *Journal of Economic Behavior and Organization*
- “Community Size and Network Structure”, joint with Hunt Alcott, Markus Mobius, Tanya Rosenblat, and
Adam Szeidl, *American Economics Review Papers & Proceedings*, May 2007.
- “Social Connections and Group Banking,” *Economic Journal*, February 2007, 117: F52-84

- “Tying Odysseus to the Mast: Evidence from a Commitment Savings Product in the Philippines”, joint with Nava Ashraf and Wesley Yin, *Quarterly Journal of Economics*, May 2006, Vol. 121, No. 2, pp 673-697.
- “Deposit Collectors,” joint with Nava Ashraf and Wesley Yin, *Advances in Economic Analysis & Policy*, March 2006, Vol. 6, No. 2, Article 5.
- “Using Experimental Economics to Measure Social Capital and Predict Real Financial Decisions,” *American Economic Review*, December 2005, 95(5), pp.1688-1699.
- “Do modern forms of human capital matter in primitive economies? Comparative evidence from Bolivia,” joint with Ricardo Godoy, Shanti Rabindran and Tomas Huanca, *Economics of Education Review*, February 2005, 24(1), pp 45-53.

POLITICAL SCIENCE PAPERS (published/forthcoming)

- “Does the Media Matter? A Field Experiment Measuring the Effect of Newspapers on Voting Behavior and Political Opinions,” joint with Alan Gerber and Daniel Bergan, January 2009, *American Economic Journal: Applied Economics*
- “Get-Out-the-Vote Phone Calls: Does Quality Matter?” September 2008, joint with Shang Ha, *American Politics Research*, forthcoming

PUBLIC HEALTH PAPERS (published/forthcoming)

- “Social and Economic Correlates of Depressive Symptoms and Perceived Stress in South African Adults,” joint with Rita Hamad, Lia Fernald and Jonathan Zinman, *Journal of Epidemiology and Community Health*, forthcoming

WORKING PAPERS

- “What’s Advertising Content Worth? Evidence from A Randomized Field Experiment in Consumer Credit,” May 2008 (earlier version circulated as “What’s Psychology Worth?”), joint with Marianne Bertrand, Sendhil Mullainathan, Eldar Shafir and Jonathan Zinman, revise and resubmit, *Quarterly Journal of Economics*
- “Teaching Entrepreneurship: Impact Of Business Training On Microfinance Clients and Institutions,” joint with Martin Valdivia, April 2006, *revised and resubmitted*, *Review of Economics and Statistics*
- “Microfinance Games,” August 2006, joint with Xavier Gine, Pamela Jakiela and Jonathan Morduch, *revise and resubmit*, *American Economic Journal: Applied Economics*
- “Adaptive Design of Multiple Stage Experiments Using the Propensity Score,” joint with Jinyong Hahn and Kei Hirano, revised and resubmitted, *Journal of Business Economics and Statistics*, October 2007.
- “Finding Missing Markets (and a disturbing epilogue): Evidence from an Export Crop Adoption and Marketing Intervention in Kenya”, joint with Nava Ashraf and Xavier Gine, January 2008
- “Peer Monitoring and Enforcement: Long Term Evidence from Microcredit Lending Groups with and without Group Liability,” joint with Xavier Gine, January 2008
- “Group versus Individual Liability: A Field Experiment in the Philippines,” July 2006, joint with Xavier Gine
- “Female Empowerment: Evidence from a Commitment Savings Product in the Philippines,” 2008, joint with Nava Ashraf and Wesley Yin

BOOK CHAPTERS

- “Randomized Trials for Strategic Innovation in Retail Finance,” in book edited by Mark Napier, Spring 2008, joint with Nathanael Goldberg and Jonathan Zinman
- “Some Simple Analytics of Slave Redemptions” (with Alan Krueger), in *Buying Freedom: The Ethics and Economics of Slave Redemption*, edited by K.Anthony Appiah and Martin Bunzl, 2006, Princeton University Press
- “SEED: A Commitment Savings Product in the Philippines”, in *Trickle Up 25th Anniversary Symposium*, forthcoming 2006, iUniverse Press, joint with Nava Ashraf and Wesley Yin

POLICY PAPERS

- “Quality Matters: Some Random Thoughts on Savings in Developing Countries,” Spring 2008, concept note for Bill and Melinda Gates Foundation
- “Microfinance Impact: Bias from Dropouts,” joint with Gwendolyn Alexander-Tedeschi, *Perspectives on Technology and Development*, Spring 2009
- “Is Microfinance Too Rigid?” joint with Sendhil Mullainathan, *VoxEU*, December 2007

- “The Impact of Microfinance: A Review of Methodological Issues,” joint with Nathanael Goldberg (IPA), *World Bank Doing Impact Evaluation Series*, #7, November, 2007.
- “Evaluating Microfinance Program Innovation with Randomized Control Trials: An Example from Group versus Individual Lending,” *Asian Development Bank Economics and Research Department Technical Note Series #16 (March, 2006)*. Joint with Xavier Gine, Tomoko Harigaya (IPA) and Binh Nguyen.
- “Testing Savings Product Innovations Using an Experimental Methodology,” July 2003 *Asian Development Bank Technical Note Series #8*, November, 2003 (with Nava Ashraf and Wesley Yin)
- “A Review of Commitment Savings Products in Developing Countries,” *Asian Development Bank Economics and Research Department Working Paper #45*, July 2003 (with Nava Ashraf, Nathalie Gons and Wesley Yin)
- “Microfinance Impact Assessments: The Perils of Using New Members as a Control Group,” *Journal of Microfinance*, December 2001

OTHER PROFESSIONAL EXPERIENCE

Academic Activities

- 2008- *American Economic Journal: Applied Economics*, Associate Editor
- 2008- *Journal of Development Economics*, Associate Editor
- 2006- Financial Access Initiative, co-Director
- 2006 - Center for Global Development, Non-Resident Fellow
- 2006 - CEPR Development Economics Group, Research Affiliate
- 2004 - BREAD, Affiliate
- 2003 - M.I.T. Jameel Poverty Action Lab (J-PAL), Research Fellow
- 2003 - GRADE-Peru, Research Affiliate

Policy/Professional Activities

- 2007 - stickK.com, co-Founder and President
- 2004 - CGAP Savings Research Advisory Group
- 2002 - Innovations for Poverty Action (IPA), President and Executive Director
- 2002 - 2006 World Bank Consultant (post 2006 World Bank work conducted through contracts to IPA)
- 2002 - 2005 Asian Development Bank consultant
- 1998 - 2001 iCademy, Inc., co-Founder and Mortician to now defunct online education company
- 1996 Coopers & Lybrand, L.L.P. MBA summer consultant in government consulting group
- 1992 - 1995 FINCA International. Financial and systems consultant to an international microfinance NGO. Lived in El Salvador, covered Mexico, Peru, Nicaragua, Honduras and Costa Rica.
- 1990 - 1992 Nationsbank Investment Banking. Analyst in corporate finance and capital markets groups.

TEACHING EXPERIENCE

Yale University Department of Economics

- Development Economics, Ph.D., Fall 2005; Fall 2007; Spring 2008
- Development Economics, undergraduate, Spring 2008
- Field Experiments, Ph.D., Spring 2008
- Development Economics Policy, Masters and undergraduate level, Spring 2007
- Principles of Microeconomics, 115a, undergraduate, Fall 2005 and Spring 2007

Asian Development Bank

- Executive Education Course in Randomized Program Evaluation, August 2005

M.I.T. Jameel Poverty Action Lab

- Executive Education Program in Randomized Program Evaluation
 - Cambridge, MA: April 2005, May 2006, May 2007, May 2008
 - Millennium Challenge Corporation: May, 2006
 - Chennai, India: July 2006
 - Abuja, Nigeria: June 2007
 - Bali, Indonesia: June 2008

Yale University School of Management

- Microfinance, MBA students, Fall 2004

Princeton University

- Economic Analysis of Development, Basic. WWS MPA students. Spring 2003, Spring 2004

Economic Analysis of Development, Advanced. WWS MPA students. Spring 2003, Spring 2004

EXTERNAL GRANTS

Grants and research fellowships from Alfred P. Sloan Foundation, National Science Foundation, Bill and Melinda Gates Foundation, World Bank, Asian Development Bank, AUSAid, USAID, Ford Foundation, CGAP, USDOL, BASIS-CRSP, Social Science Research Council, Boston College Center for Retirement Research, Macarthur Foundation, Mulago Foundation, Hewlett Foundation, Russell Sage Foundation, and Henry E. Niles Foundation.

ACADEMIC ACTIVITIES

Refereeing

American Economic Review, American Economic Journal: Applied Economics, American Economic Journal: Economic Policy, American Journal of Agricultural Economics, Berkeley Electronic Press Economic Analysis & Policy, Canadian Journal of Economics, Development and Change, Econometrica, Economic Development and Cultural Change, Economic Journal, Economic Letters, Experimental Economics, International Economic Review, Journal of African Economics, Journal of Development Economics, Journal of Development Studies, Journal of Economic Behavior and Organization, Journal of Economic Literature, Journal of the European Economic Association, Journal of Human Resources, Journal of International Development, Journal of International Economics, Journal of Political Economy, Journal of Public Economics, Journal of Socio-Economics, Macarthur Foundation, M.I.T. Press, National Academy of Sciences, National Science Foundation, Oxford Bulletin of Economics and Statistics, Oxford Economic Papers, Oxford University Press, Princeton University Press, Quarterly Journal of Economics, Rationality and Society, Review of Economics and Statistics, Review of Economic Studies, Russell Sage Foundation, Social Science Research Council, World Development

Invited Lectures/Presentations

National Association of Regulatory & Utility Commissioners 2009 Winter Meeting, Washington DC, February 2009
Inter-American Development Bank, Keynote speaker, November 2008
EBRD, November 2008
Microfinance Summit, Argentina, October 2008
Microfinance & Entrepreneurship in Developing Countries: Success Story of Finance? Amsterdam, September 2008
BANSEFI conference, Mexico City, September 2008
Harris Graduate School of Public Policy, alumnus commencement speaker, June 2008
IFC-German Marshall Fund Conference Monitoring and Evaluation of Finance, Washington DC, May 2008
Ford Foundation and CGAP Conference on Targeting the Ultra-Poor, Kolkata, India, April 2008
Unite for Sight Annual Conference, March 2008
Philanthropy Roundtable Conference on Microfinance, Santa Fe, New Mexico, March 2008
Behavioral Finance Forum, March 2008
Financial Access Initiative, First Annual Conference on Microfinance, New York University, February 2008
Yale SOM Alumni Forum on Microfinance, January 2008
University of Tokyo COE Conference on Wealth and Poverty in Economic Development, December 2008
Keynote speaker, LACEA Inaugural Impact Evaluation Network meetings, Bogota, Colombia, October 2007
Opportunity International Board of Governors Annual Conference, featured speaker, October 2007
EBRD Impact Evaluation and Experimentation Workshop, London, England, October 2007
Savings, Assets and Financial Inclusion Conference, Singapore, June 2007
Federal Trade Commission Conference, April 2007
Behavioral Finance Forum, March 2007
Microcredit Summit, November 2006
USAID-BASIS Conference on Rural Finance, June 2006
Microfinance Access to Banking Services, Fourth Annual Roundtable Conference, Philippines, April 2006
Latin American Village Banking Forum, Morelia, Mexico, March 2006
Building Better Microfinance Conference, University of Michigan, March 2006
Trickle-Up 25th Anniversary Symposium on Innovations for the Poor, December 2004
IMF: Workshop on Data on Access to Credit, October 2004
IADB FORO IV Microenterprise Conference: Cartagena, Columbia, October 2004
University of Copenhagen Development Research Group PhD Course on Evaluation, June 2004
Hewlett Foundation Philanthropy Workshop West: February, 2004

IMF: Workshop of Microfinance Policy Issues: January, 2004
United Nations Year of Microfinance Preliminary Conference: January, 2004
Microcredit Summit, November 2002

Seminars

2008-2009: M.I.T./Harvard, Minnesota, Berkeley, UNC, Lehigh
2007-2008: Pittsburgh, Harvard Kennedy School, Dartmouth, Arizona, Center for Global Development, Paris, Toulouse, Texas-Dallas, Population Council, Case Western Reserve, GRADE-Peru
2006-2007: Georgetown, Center for Global Development, Houston/Rice, Texas A&M, Ohio State, NYU, Maryland, Fundacao Itau Social, Cornell-Johnson, Northwestern University, GRADE-Peru, Williams College
2005-2006: Arizona, UCLA-Anderson, M.I.T.-Sloan, Chicago-GSB, Tufts, Berkeley, Stanford, UC-Santa Cruz, U of Washington, Stanford-GSB
2004-2005: Cornell, Yale-SOM, Oxford, Essex, LSE/UCL, Columbia, LSE, Yale, MIT/Harvard, World Bank, Boston University, Missouri, McGill, Chicago-GSB, Berkeley, Duke, ADB
2003-2004: Duke-Fuqua, George Washington, Wisconsin, Berkeley, Stanford, Williams, Yale-SOM, ADB
2002-2003: Dartmouth, Columbia-GSB, British Columbia, Princeton, Princeton-Psychology
2001-2002: M.I.T./Harvard, Yale-SOM, Maryland, Princeton, Texas, UC-Irvine, Berkeley, U of Washington, Williams, Georgetown, Johns Hopkins, UCLA, Michigan, George Washington, Miami

Academic Conference Presentations

2008-2009: CIRANO Development Economics (Montreal), FTC Microeconomics, AEA-San Francisco
2007-2008: EEA 2008 Budapest, NEUDC-Harvard, NBER Africa Program, Australia National University Development Conference
2006-2007: BREAD-AIID Amsterdam Conference on Financial Access, ESA Annual Conference, University of Copenhagen Conference on Behavioral Public Finance, AEA-Chicago, World Bank/WBER Conference on Access to Finance, NBER Universities Research Conference, Federal Trade Commission Conference on Consumer Disclosure, George Washington University Conference on Microfinance
2005-2006: NEUDC-Brown, BREAD, AEA-Boston, UCL/LSE Field Experiments Conference, Brookings/World Bank Conference on Access to Finance, CIRPEE Mini-Conference on Development Economics
2004-2005: NEUDC-Montreal, Oxford Conference on Social Networks, CEEL Bari Conference on Dynamic Choice and Experimental Economics, Toulouse Conference on Psychology and Economics, Federal Reserve Bank Conference on Consumer Finance
2003-2004: AAEA-Montreal, NEUDC-Yale, AEA-San Diego, BREAD, Cornell University 75th Anniversary Conference, LSE Conference on Behavioral Economics, Development Economics and Public Finance
2002-2003: LACEA-Madrid, NEUDC-Williams, Kremer Social Services Delivery Evaluation Conference, American Academy of Arts and Sciences Workshop on Missing Variables in Panel Data, Middlebury College Field Experiments Conference
2001-2002: NEUDC-Boston University, LACEA-GRADE Conference on Poverty and Inequality