

Staff

Aaron Dibner-Dunlap
Program Manager, Messaging Replication

Aishwarya Lakshmi Ratan

Start Date

June 20, 2013

End Date

June 25, 2013

Evidence on Innovations in Savings and Payments - Conference and Research Methods Workshop

On June 24 - 25, 2013, the Yale Savings and Payments Research Fund, under the Financial Inclusion Program at Innovations for Poverty Action, hosted a conference around evidence on innovations in savings and payments research in Kampala, Uganda.

The event showcased results from recent evaluations in Africa on child and youth savings, the impact of reducing cost barriers to saving among the poor, behavioral impediments to saving, using mobile phones for behavioral change, and the adoption and impact of mobile money. With over 180 attendees on Day One and close to 160 attendees on Day Two, the conference facilitated discussions between researchers, practitioners, and policymakers on the current body of evidence around financial inclusion for the poor, and which innovations in the design and delivery of financial products work best in positively impacting the welfare of poor households and enterprises in sub-Saharan Africa.

Conference Booklet 

[\(download\)](#)



FULL CONFERENCE AGENDA ([download](#))

ATTENDEE LIST ([download](#))

Opening Keynotes

Patrick Ocaïlap, Deputy Secretary to the Treasury, Ministry of Finance, Planning, and Economic Development, Government of Uganda

Financial Innovations in Uganda: Can Policy and Evidence Meet?
Charles Abuka, Director, Financial Stability, Bank of Uganda
[presentation](#) - [video](#)

Session 1: Child and Youth Savings



Child and Youth Savings: Looking at Impact from Two Evaluations - Uganda

Dean Karlan, Yale University and Innovations for Poverty Action

[presentation](#) - [video](#) - [research brief](#) - [project summary 1](#) - [project summary 2](#)

Evaluating the Efficacy of School-Based Financial Education Programs - Ghana

Jim Berry, Cornell University

[presentation](#) - [video](#) - [project summary](#)

Discussants:

Irene Mutumba, Executive Director, Private Education Development Network

Rossana Ramirez, Director, Youth Microfinance, Freedom From Hunger

Session II: Cost Barriers in Accessing and Using Savings



Impact of Access to Savings - Kenya

Aaron Dibner-Dunlap, Innovations for Poverty Action

[presentation](#) - [video](#) - [academic paper](#) - [project summary](#)

The Cost of Convenience? Transaction Costs, Bargaining Power, and Savings Account Use - Kenya

Simone Schaner, Dartmouth College
[presentation](#) - [academic paper](#) - [project summary](#)

Discussants:

Fred Matovu, Lecturer, School of Economics, Makerere University
Nkonwa Joseph Zabasajja, Program Manager, MAMIDECT SACCO



Session III: Behavioral Barriers to Saving

Commitments to Save: A Field Experiment in Rural Malawi - Malawi

Jessica Goldberg, University of Maryland
[presentation](#) - [video](#) - [academic paper](#) - [project summary](#)

Why Don't the Poor Save More? Evidence from Health Savings Experiments - Kenya

Aishwarya Lakshmi Ratan, Yale University and Innovations for Poverty Action
[presentation](#) - [video](#) - [academic paper](#) - [project summary](#)

Impact of Village Saving and Loan Groups: Findings from the Saving for Change Program - Mali

Bram Thuysbaert, Yale University and Innovations for Poverty Action
[presentation](#) - [project summary](#)

Discussants:

Amos Njuguna, Assistant Professor of Finance, United States International University
Julie Zollmann, Senior Associate, Bankable Frontier Associates
Sam Agutu, CEO, Changamka Microhealth

Panel: Future Directions for Financial Inclusion in Africa (Video)

William Jack, Georgetown University

Fabian Kasi, Managing Director, Centenary Bank

Sean Krepp, Country Director, Grameen Foundation Applab Uganda

Rossana Ramirez, Director, Youth Microfinance, Freedom From Hunger

Moderator: Aishwarya Lakshmi Ratan, Yale University and Innovations for Poverty Action

Mobile Banking in East Africa: Setting the Stage

Mobile Banking in Uganda and Tanzania: Use, Barriers, and Opportunities

Anastasia Mirzoyants, Senior Associate Director, InterMedia Africa

[presentation](#) - [video](#)

Session IV: Mobile Financial Services and Behavior

Getting to the Top of Mind: How Reminders Increase Saving - Bolivia, Philippines, and Peru

Dean Karlan, Yale University and Innovations for Poverty Action

[presentation](#) - [video](#) - [academic paper](#) - [project summary](#)

Risk Sharing and Transaction Costs: The Impact of M-Pesa - Kenya

William Jack, Georgetown University

[presentation](#) - [video](#) - [academic paper](#)

Discussants:

Henry Maloba, Project Director, Applab Money Accelerator, Grameen Foundation Applab Uganda

Mark Pickens, Director, Emerging Market Solutions, Visa, Rwanda

Session V: The Impact of Mobile Money

Zap it to Me: Mobile Money and Cash Transfers - Niger

Jenny Aker, Tufts University

[presentation](#) - [video](#) - [academic paper](#)

Introducing Mobile Money in Rural Mozambique: Evidence from a Field Experiment - Mozambique

Catia Batista, Nova University of Lisbon

[presentation](#) - [video](#) - [academic paper](#)

Discussants:

Ali Ndiwalana, Founding Partner, Knowledge Consulting Ltd.

Judith Bossman, Corporate Services Manager, Tigo Ghana

Closing Remarks

Product Innovations

Dean Karlan, Yale University and Innovations for Poverty Action

[presentation](#) - [video](#)

Financial Inclusion and Poverty Alleviation in Uganda

Timothy Lubanga, Assistant Commissioner of Monitoring and Evaluation, Office of the Prime Minister, Government of Uganda

[video](#)

Research Methods Workshop on Experimental Design for Savings and Payments Research

In conjunction with the conference presenting Evidence on Innovations in Savings and Payments, the Yale Savings and Payments Research Fund hosted a three day research methods workshop for 16 competitively selected researchers from across African institutions on June 20 - 23, 2013. During the workshop, the researchers learned about randomized evaluations and thought critically about how to apply this research method to answer policy-relevant questions in their own country contexts. Participants were encouraged to develop their own research ideas, applying the methods and concepts learned over the three days. At the end of the workshop, the researchers presented ideas that they had developed in groups, and received feedback from experienced researchers with an expertise in this field. For more information on the workshop, please [click here](#).

This event was organized in collaboration with:



City

Kampala

Country

Uganda