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## Training to Save?

As part of Innovations for Poverty Action's efforts to evaluate poverty-reduction programs, we posed this question: Would financial education trainings for children in a developing country, with one of the lowest savings rates in Africa, help instill a culture of saving and good financial decision-making in these kids? Would a program like this affect the children's self-esteem? Or is an additional psycho-social program necessary to affect social and financial knowledge, attitudes, and behavior? IPA conducted a randomized evaluation in Ghana led by Jim Berry, Dean Karlan, and Menno Pradhan to answer these questions.

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