

# KYLE D. HOLLOWAY

Kyle.D.Holloway@gmail.com

Mobile: +57 322 348 6416

Cr. 16 95-67 Bogota, Colombia

## EDUCATION

**Vancouver School of Economics (University of British Columbia)**

**Vancouver, Canada**

*Master of Arts, Economics*

*August 2012*

**Taylor University**

**Upland, Indiana**

*Bachelor of Science, Engineering Physics*

*December 2009*

## PROFESSIONAL EXPERIENCE

**Innovations for Poverty Action**

**Bogota, Colombia**

*Country Director, Colombia and the Dominican Republic*

*January 2018-Present*

- Oversight of all in-country research activities and staff (>30); development and implementation of IPA-Colombia and Dominican Republic Country Program policies and procedures
- Financial management of over 4 million USD in grants / contracts from IDB, World Bank, USAID, DFID, Bill and Melinda Gates Foundation, Google.org, 3ie, and other funders; managing grantor relationships / deliverables
- Principal investigator (PI) on a portfolio of projects aimed at encouraging voluntary savings among low-income, informal populations in Colombia (Colpensiones) and Mexico (CONSAR)

**Innovations for Poverty Action & Bill and Melinda Gates Foundation**

**Washington, DC / Seattle, WA, USA**

*Senior Program Manager*

*November 2015-December 2017*

- Led a portfolio of behavioral and human-centered design research with the Colombian (Colpensiones) and Mexican (CONSAR) public pension programs aimed at encouraging voluntary savings contributions among low-income, informal populations
  - Conducted user-centered focus groups and quantitative phone surveys to identify behavioral barriers to saving and design targeted SMS messaging strategies to nudge users to save for old age.
  - Designed and deployed a series of rapid fire evaluations (A/B tests) with more than 800,000 users to measure the impact of variations in targeted SMS content to determine optimal messaging strategies.
- Secondment to Bill and Melinda Gates Foundation to provide strategic and technical consulting services to the Financial Services for the Poor (FSP) program team
  - Advised program officers on the impact evaluation evidence relevant to program investment strategy (with a focus on digital payments and women's economic empowerment).
  - Provided technical research support to FSP staff and grantees (quantitative/qualitative research and measurement design, summary/causal data analysis, and data visualization).
- Led development and implementation of a \$300,000 USD grant to create a behavioral model, measurement framework, and survey tool for quantitatively assessing household financial health, globally.

**Innovations for Poverty Action**

**Kampala, Uganda**

*Research Manager*

*October 2013-October 2015*

- Member of the IPA-Uganda Senior Management Team
  - Led the country program's project development portfolio; initiated and managed relationships with academic researchers, implementing partners and donors; provided technical support to the research design; led logistical planning, budgeting, and proposal writing (>10 million USD).
  - Developed and implemented research and data quality assurance protocols and electronic data collection procedures which have become the standard for IPA country offices globally.
- Led a portfolio of more than 10 impact evaluations studying outcomes in finance, governance, health, small business, and gender empowerment
  - Supervised and mentored 13 managers who oversaw more than 400 staff.
  - Managed more than 5 million USD in grants from USAID, UN, DFID, World Bank and other donors; managed relationships with academic, government, donor, NGO, and private stakeholders.
  - Provided technical guidance to a team of Research Associates; support included instrument design, computer-assisted/digital data collection systems, data management, data security and quality assurance, data cleaning, data visualization, and statistical analysis.

**Innovations for Poverty Action**

**Kampala, Uganda**

*Research Associate*

*January 2013-October 2013*

- Managed an impact evaluation of TechnoServe's "Women Mean Business" consulting program for women entrepreneurs in urban Uganda. Managed the project's \$700,000 budget.
- Hired, trained, and supervised a team of 8 full-time field staff. Supervised and built the capacity of the team's field manager who was later promoted to Research Associate.
- Piloted and revised survey instruments, programmed surveys into smartphones, and implemented multiple rounds of electronic data collection (quantitative and qualitative); led the design and implementation of two innovative survey techniques (consumer-based and SMS-based surveying) to complement the project's existing research design.

## SOFTWARE AND LANGUAGE EXPERIENCE

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- Stata, R, Matlab, Mathematica, QGIS
- C++, Python, LaTeX
- SurveyCTO, ODK, Pendragon, CS Pro
- Microsoft Office/Project, Salesforce, Adobe
- **English:** Native speaker
- **Spanish:** Professional working proficiency

## PUBLICATIONS AND BLOG POSTS

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- [Tracking Colombians' Experiences with COVID-19: Households Face Mounting Challenges as Virus Endures](#)  
/ [Los hogares colombianos enfrentan crecientes desafíos por el covid](#)  
*IPA Blog* (English) / *La Silla Llena* (Spanish)
- [Supporting the Most Vulnerable Amid the Risk of Returning to Poverty: What the RECOVR Survey Tells Us about Pandemic Response in Colombia](#) / [Covid-19 revela la cara de la pobreza y obstruye senda hacia superarla](#)  
*IPA Blog* (English) / *La Silla Llena* (Spanish)
- [Women's Economic Empowerment through Financial Inclusion](#)  
*IPA Financial Inclusion Thematic Brief*
- [The Potential Payoff of Electronic Wages: What employers need to know](#)  
*The Practitioner Hub for Inclusive Business Blog*
- [How Do Mobile Money Fee Structures Impact the Poor?](#)  
*CGAP Blog*
- [The Cost of Digital Convenience](#)  
*Next Billion Blog*
- [Can Financial Inclusion Change Gender Norms?](#)  
*CGAP Blog*
- [The Impact of Tourist Visas on Intercontinental South-South Migration: Ecuador's Policy of 'Open Doors' as a Quasi-Experiment](#)  
*International Migration Review, Volume: 53 issue: 4, page(s): 1171-1208, Issue published: December 1, 2019*

## WORK IN PROGRESS

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- [Increasing Voluntary Contributions to Retirement Savings in Colombia](#)
- [The Impact of Simplifying Pension Statements in Colombia](#)

## INVITED CONFERENCES AND PRESENTATIONS

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| • <b>Northwestern University Financial Inclusion Research Gathering</b><br>"Increasing Voluntary Retirement Savings in Colombia and Mexico"       | <b>Evanston, IL, USA</b><br>April 27 <sup>th</sup> , 2019     |
| • <b>BAP Finance</b><br>"Closing the Financing: Upcoming Solutions for the Rural Poor"  | <b>Washington, DC, USA</b><br>October 25 <sup>th</sup> , 2017 |
| • <b>World Bank, Gender Innovation Lab</b><br>"Women's Economic Empowerment through Financial Inclusion"  | <b>Washington, DC, USA</b><br>April 14 <sup>th</sup> , 2017   |
| • <b>Georgetown University, McCourt School of Public Policy</b><br>"Rapid-Fire Evaluations: Using A/B testing to build better financial products" | <b>Washington, DC, USA</b><br>March 29 <sup>th</sup> , 2017   |
| • <b>Meridian International Center, Digital Finance Future</b><br>"Nudges for Financial Health: Global Evidence for Improved Product Design"      | <b>Washington, DC, USA</b><br>March 9 <sup>th</sup> , 2017    |
| • <b>University of Chicago, Harris School of Public Policy</b><br>"Financial Inclusion: Evidence from Latin America and Asia"                     | <b>Chicago, USA</b><br>February 23 <sup>rd</sup> , 2017       |
| • <b>Servicio de Rentas Internas del Ecuador</b><br>"Evidence on Digital Payments as an On-Ramp to Greater Financial Inclusion"                   | <b>Quito, Ecuador</b><br>November 21 <sup>st</sup> , 2016     |
| • <b>JPMorgan Chase &amp; Co.</b><br>"Behavioral Insights in Practice: Lessons for the Financial Sector"  | <b>Chicago, USA</b><br>September 28 <sup>th</sup> , 2016      |
| • <b>NOVAFRICA Workshop on Migration and Development</b><br>"The Importance of Access Policies in South-South Migration"                          | <b>Lisbon, Portugal</b><br>July 13 <sup>th</sup> , 2016       |