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FINANCE, HEALTH

Extending Health Insurance to the Informal Sector Through Microfinance in Nicaragua

[Erica Field](#), [Rebecca Thornton](#) , Laurel Hatt, Mursaleena Islam, Freddy Solis Diaz, Martha Gonzalez Monada, Anne Fitzpatrick

This evaluation measured the determinants of insurance enrollment as well as the impacts of having insurance for informal sector workers by randomly varying the costs and convenience of signing up for a government health insurance

program available to formal and informal sector workers in Nicaragua. Overall, take-up of the insurance and retention rates were low, and enrolling in the program did...



FINANCE, LABOR MARKETS, GENDER

Business Education for Microcredit Clients in Peru

Dean Karlan , Martin Valdivia

Researchers worked in Peru to measure the marginal impact of adding business training to a group lending program. The results of this study found business training slightly improved business practices, but had no impact on key business outcomes such as revenue and profit.



FINANCE

Valuing Trust in Shantytowns in Peru

Dean Karlan , Markus Mobius, Tanya Rosenblat, Adam Szeidl

In collaboration with PRISMA, a Peruvian NGO offering credit through village banks, researchers designed and implemented a new loan product, which required new clients to be sponsored by existing clients, to measure the relative importance of social networks and prices for borrowing in

shantytowns near Lima. Results demonstrated that borrowers were more likely to obtain sponsorship from friends....



EDUCATION

Vouchers for Private Schooling in Colombia

[Eric Bettinger](#), [Michael Kremer](#), [Joshua Angrist](#), [Erik Bloom](#), [Elizabeth King](#), [Juan Saavedra](#)

Colombia used lotteries to distribute vouchers which partially covered the cost of private secondary school for students who maintained satisfactory academic progress. Three years after the lotteries, winners were about 10 percentage points more likely to have finished 8th grade, primarily because they were less likely to repeat grades, and scored 0.2 standard deviations higher on achievement...



FINANCE

Using Encouragement to Overcome Psychological Barriers to Saving in Peru

[Dean Karlan](#), [Jonathan Zinman](#), [Margaret McConnell](#), [Sendhil Mullainathan](#)

Researchers examined the impact of an initiative to promote

savings, through financial incentives, reminders, and messaging, on the savings behavior of the urban poor in Peru. Preliminary results found that the initiative increased the probability that clients reached their savings goals; negatively framed messages appear to be more effective than positive messages in getting people to save.

FINANCE

Psychological Responses to Microfinance Loan Recovery in Peru

Dean Karlan, Jonathan Zinman, Sendhil Mullainathan

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