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FINANCE, LABOR MARKETS, GENDER

Commitment Savings Products in the Philippines

Dean Karlan, Nava Ashraf, Wes Yin

Researchers designed and implemented a commitment savings product called a SEED (Save, Earn, Enjoy Deposits) account, which restricted access to savings, thus potentially helping with either self-control or family-control issues. After one year, the commitment savings product led to increased savings and more decision making power in the household

for women.



FINANCE

Group versus Individual Liability in the Philippines

Dean Karlan , Xavier Giné

In this study, researchers randomly selected existing group-lending centers to convert to an individual liability model. They found no difference in repayment rates between individuals assigned individual liability and those assigned group liability, no change in overall profitability for the bank, and a reduction in voluntary savings for those removed from joint liability.□□



POLITICAL ECONOMY & GOVERNANCE

Combating Corruption in Community Development in Indonesia

Benjamin A. Olken

Top-down audits effectively reduced corruption in Indonesian village road projects, but community-level monitoring had no effect unless pains were taken to prevent control by elites.



POLITICAL ECONOMY & GOVERNANCE

Direct Democracy and Local Public Goods in Indonesia

[Benjamin A. Olken](#)

Choosing local infrastructure projects by direct election, rather than through representatives, had a small effect on the types of projects selected but a large impact on citizen satisfaction in Indonesia.



EDUCATION, HEALTH, POLITICAL ECONOMY & GOVERNANCE

Project Generasi: Conditional Community Block Grants in Indonesia

[Benjamin A. Olken](#) , [Junko Onishi](#), [Susan Wong](#)

Community block grants improved health and education in Indonesian villages, and adding performance incentives sped up improvements in health.



FINANCE, HEALTH

Credit with Health Insurance: Evidence from the Philippines

Dean Karlan, Jonathan Zinman , Xavier Giné

Researchers are examining the impact of offering health insurance through a microfinance institution on clients' health behaviors and health outcomes, as well as on the institution's profit, client retention, and default rates.

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(<https://www.povertyactionlab.org>)

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