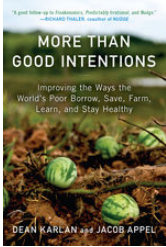


More Than Good Intentions by Dean Karlan & Jacob Appel

Author	: Dean Karlan & Jacob Appel
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Description More Than Good Intentions by Dean Karlan & Jacob Appel

A leading economist and researcher report from the front lines of a revolution in solving the world's most persistent problem.

When it comes to global poverty, people are passionate and polarized. At one extreme: We just need to invest more resources. At the other: We've thrown billions down a sinkhole over the last fifty years and accomplished almost nothing.

Dean Karlan and Jacob Appel present an entirely new approach that blazes an optimistic and realistic trail between these two extremes.

In this pioneering book Karlan and Appel combine behavioral economics with worldwide field research. They take readers with them into villages across Africa, India, South America, and the Philippines, where economic theory collides with real life. They show how small changes in banking, insurance, health care, and other development initiatives that take into account human irrationality can drastically improve the well-being of poor people everywhere.

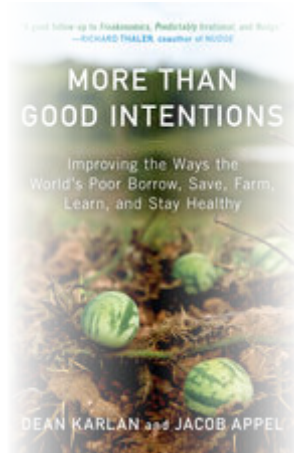
We in the developed world have found ways to make our own lives profoundly better. We use new tools to spend smarter, save more, eat better, and lead lives more like the ones we imagine. These tools can do the same for the impoverished. Karlan and Appel's research, and those of some close colleagues, show exactly how.

In America alone, individual donors contribute over two hundred billion to charity annually, three times as much as corporations, foundations, and bequests combined. This book provides a new way to understand what really works to reduce poverty; in so doing, it reveals how to better invest those billions and begin transforming the well-being of the world.

From Publishers Weekly Jan 10, 2011 – Karlan, a behavioral economist, and Appel, an aid worker, use psychological insights and empirical studies to assess and trouble-shoot development initiatives (especially the ballyhooed microcredit movement, to which they devote several sympathetic but critical chapters). They focus on small fixes with outsized payoffs: "commitment" savings accounts that make depositors accumulate a fixed

amount before they can withdraw; well-side chlorine dispensers to purify water; paying parents to take kids for checkups; increasing the application rate to a microloan program by, yes, putting photos of hot chicks on the brochure. The authors write in an engaging prose tinged with Freakonomics-style cutesiness "It hadn't dawned on me that hookers' prices could be a topic for serious economic research" and illustrated with Appel's vivid reportage on underdevelopment in Ghana. Their program of tweaking spending and saving behavior (sending text messages reminding individuals to save money each month, for example) can seem faddish and insufficient, given the vast needs of poor countries; still, theirs is an enlightening and optimistic take on smartening up development aid.

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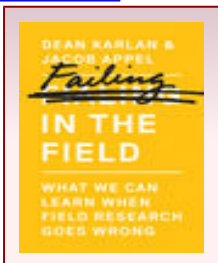


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