Five thoughts in place of a sweeping conclusion
Thought 1

- Poor lack crucial pieces of information and believe things that are not true.
Thought 2

- The poor bear responsibility for far too much of their lives
Thought 3

- There are good reasons why some markets are missing for the poor or work badly
- Corollary: Often it makes sense to give things away.
Thought 4

- Poor countries are not doomed to failure because they are poor or because of some unfortunate history: Like everywhere else, bad ideas play an important role in keeping them poor
Thought 5

- Low expectations can be self-fulfilling prophecy.
Thank you!