

Article Link

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Malawi Business Times on how to help farmers save more

Malawi's Business Times features IPA Researcher Jessica Goldberg, of the University of Maryland, and Chief Program Officer Jessica Kiessel, from a recent IPA conference on achieving better banking in Malawi. The article describes an IPA study conducted by Goldberg, along with Xavier Giné and Dean Yang designed to encourage farmers to save more of their harvest profits for the next planting. The project, described here, found that offering direct deposits, with sales profits to be automatically deposited in bank accounts significantly increased how much farmers saved, and subsequent spending and yields in the following harvest.

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