

Research Design

Incentivizing Mobile Money as a Financial Savings Instrument among Young Women in Tanzania

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Abstract

We propose a large-scale randomized control trial on 2,300 young rural Tanzanian women to study the efficacy of an innovative digital savings product—an instant-bonus savings account. Employing findings from behavioral economics on the way human decision-makers experience loss aversion and savings, the account frames savings interest as an up-front lump-sum bonus, which will be forfeited if users fail to save a pre-specified amount in a given time. We anticipate that this setup will offset present bias and give interest a larger role in the decision functions of potential savers, encouraging young women to increase savings and become more active users of mobile money.

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Introduction

Even financially literate individuals often fail to save at optimal rates (Choi et al. 2003, Madrian and Shea 2001). The world's poor, saddled with additional stressors that alter decision-making (Mani et al. 2013), also tend to save less than they say they would prefer (Banerjee and Duflo 2007, Collins et al. 2010). This disconnect between desired and observed savings rates may be driven in part by present bias (Strotz 1956; Bartels, Urminsky, and Frederick 2011). An extensive experimental and quasi-experimental literature documents attempts to create savings products which account for present bias, often by providing commitment devices (Thaler and Benartzi 2004; Ashraf, Karlan, and Yin 2006; Giné, Karlan, and Zinman 2010; Bryan, Karlan, and Nelson 2010).

These commitment-based savings products, however, have largely failed to find broad market appeal; penalties for early withdrawal may deter potential participants who fear unforeseen circumstances. But present bias may play an important role in another part of the savings equation: the perception of interest. In theory, interest compensates savers at or above the rate at which they discount the future. However, present bias may distort this calculation and prevent people from making the initial decision to save.

Meanwhile, other areas of behavioral economics that have received less attention in the savings literature may offer a particularly useful set of insights for savings product design: loss aversion and salience (Kahneman, Knetsch, and Thaler 1990; Finkelstein 2009; Stango and Zinman 2014; Goldin and Homonoff 2013). Individuals appear to value items that they already possess at above market value, and they also weigh losses significantly more than gains of the same magnitude and are willing to pay disproportionate costs – and accept greater risk – to avert losses than to achieve similar gains.

Mobile network operators (MNOs) have hitherto been prohibited from offering interest in many jurisdictions. Since mobile money is the only interaction many people have with the formal financial system, this has made it difficult to examine the role of interest in how the very poor make savings decisions in the developing world. By distributing profits in a way comparable to paying interest, our MNO partner has found a way to circumvent this restriction. We hope this study will be one of the first of many to investigate how innovative ways to pay interest can help encourage savings through digital financial services (DFS).

We propose a savings device that leverages present bias and loss aversion by framing accumulated future interest as a salient, lumpy bonus, to be deposited up-front in the saver's account and to be lost in the event of early withdrawal. The saver can keep the bonus only by saving a specified amount over the pre-determined period of time. Because the retention of the bonus is contingent on saving, the account functions very similarly to a normal savings account from the practical perspective of the financial institution – in this case the mobile network operator (MNO) offering digital financial services (DFS). However, we anticipate that framing the interest as an up-front bonus will activate savers' loss aversion and motivate increased saving relative to a traditionally-structured savings account.

Literature

Loss Aversion

The idea of loss aversion holds that humans, contrary to rational choice theory, tend to overvalue losses relative to gains of the same magnitude. First proposed by Kahneman and Tversky (1979) as part of prospect theory, the idea has gone on to have an enormous influence in fields as disparate as finance (Barberis and Huang 2001 and Berkelaar, Kouwenberg, and Post 2004) and international relations (Levy 1996, Ninic 1997). An excellent review by Colin Camerer lists examples of persistent anomalies “in the wild” which are explained by loss aversion (2004). NYC cabdrivers quit after reaching a daily income target, leading to downward-sloping labor supply, for example; or consumers who are more sensitive to price increases than to cuts display asymmetric price elasticities.

In sum, there are large and robust bodies of literature which both document loss-averse behavior in the laboratory and interpret observed behavior through the lens of loss aversion. Surprisingly, relatively little work employs loss aversion as a lever to move behavior in the real world. A very notable exception is a group of Levitt and List papers which aim behavioral interventions at education outcomes, to great effect. Student test scores jumped by 0.15-0.17 standard deviations when framed as losses (Levitt et al. 2012). Teachers exhibited even stronger loss aversion. Those who were paid in advance, understanding they would have to give back the money in the absence of sufficient improvement in their students’ scores, achieved outcomes between 0.201 and 0.398 standard deviations higher than the control group – equivalent to increasing teacher quality by more than one standard deviation (Fryer et al. 2012).

Levitt et al. (2012) claim to be among the first to find evidence for loss aversion in the field. But while the field is indeed sparse, other examples can be found, especially in the realm most pertinent to this paper: personal finance. Ganzach and Karsahi (1995) find that presenting the benefits of a credit card in terms of potential losses (as opposed to gains) led to double the number of customers starting to use the card, and double the amount of charges on the card. Much of the work of Laibson, Choi, and Madrian regarding default options in retirement savings accounts comprises a bulk of the loss aversion literature. After finding that opt-out programs produce much higher savings rates than opt-in programs, they note that “defaults may be particularly sticky because of loss aversion” (Choi et al. 2005).

In a similar vein, Thaler and Benartzi (2004) evaluate a company program (called Save More Tomorrow™, or SMarT) which aims to increase its employees’ saving. They posit that “loss aversion affects savings because once households get used to a particular level of disposable income, they tend to view reductions in that level as a loss.” Furthermore, they note that estimates of loss aversion are “close to 2.0: losses hurt roughly twice as much as gains yield pleasure.” Gächter et al. (2009) find, in a natural experiment involving “penalties” vs. “discounts” in registration fees for a conference, that not even experimental economists themselves are free from the power of loss-aversion framing effects. Finally,

Tanaka, Camerer, and Nguyen (2010) find evidence from household survey data in Vietnam that in villages with higher mean income, people are less loss-averse – suggesting, perhaps, that the poor may represent a population that is particularly prone to be moved by loss-aversion treatments. Taken together, this literature suggests an enormous potential for affecting people’s saving decisions through a loss-aversion framing device.

Saliency

Akerlof (1991) makes the point that “salient information exerts undue influence on decisions.” Various studies outside the realm of savings have examined the role of saliency, notably tax studies. Cabral and Hoxby (2012) find evidence that saliency is responsible for the level of the property tax and the prevalence of property tax revolts. Finkelstein (2009) finds that reducing drivers’ awareness of tolls through electronic toll collection increases collected tolls by 20 to 40% by making driving less elastic with respect to the toll. For the present study, our aim is to improve outcomes by increasing saliency, not decreasing it; but these studies demonstrate the prominent position of saliency in individual decision-making functions.

There is also a time-specific element of saliency: decisions, rewards, and losses are invariably more salient now than they will ever be. In the context of this paper, interest may be more salient as an inaccessible lump-sum now than as a series of accessible but minuscule increases stretching into the future. In fact, this construction seems like a promising response to Karlan and Morduch (2009)’s challenge: “perhaps making the future gain more salient, one can convert the savings deposit into, at a minimum, a ‘neutral’ and, at best, a ‘gain.’” Some existing literature examines this intersection between saliency and time. Karlan et al. (2010) use a number of methods to vary the saliency of savings, specifically the saliency of clients’ stated savings goals. They conclude that “individuals are more likely to attend to opportunities in the future that have high saliency today. That is because increasing the saliency of a future opportunity in the current period will increase the probability of attention to that opportunity today.” Their study had to do with encouraging clients to make deposits through heightened saliency of the potential gains; building on this, we hope to test the effect of encouraging clients to avoid withdrawing through heightened saliency of the potential losses. It seems reasonable to wonder whether there might exist interaction effects between saliency and loss aversion, though teasing them out is beyond the scope of the present study.

In this study we attempt to trigger these human impulses as a nudge toward increasing personal savings on mobile money accounts. We anticipate that the instant-bonus savings account program will trigger loss aversion in the participant. When she sees the amount of the bonus on her mobile money balance, we expect her to feel ownership of the bonus, or at least pressure to avoid losing the sum through defaulting. People get more utility from preventing a loss than from accessing a gain of the same absolute magnitude. The implication is that program participants should be more likely avoid withdrawing money to avert the loss of the bonus than they would be to accrue the gain of the same amount. Additionally, inasmuch as seeing a balance deposited in one’s account can be considered a

good – and loss aversion suggest it can – utility discounting suggests people will prefer to receive that good sooner rather than later. Furthermore, hyperbolic discounters will get much more utility out of seeing that balance today than seeing it on any future day. We also expect the amount of the instant-bonus to be salient to the participants. Interest accrues over time, in a way that may seem abstract and at rates that may sound small compared to the principal being saved. Furthermore, many savers may lack the sophistication to be conscious of how much interest their principal will earn how soon. Our proposed savings scheme provides a salient upfront sum, which should be large enough to prompt a change in behavior.

Research Design

This study aims to advance learnings on how to incentivize mobile savings among young female cash transfer beneficiaries, and to test an innovative savings product, what we call an instant bonus savings account. Rather than paying interest over time, building on findings from behavioral economics on the way human decisionmakers experience loss aversion and savings, it offers interest as an upfront lump-sum bonus, which will be forfeited if users fail to save a prespecified amount in a given time.

Experimental Conditions

Our study has 3 treatment arms:

- Instant bonus savings treatment (N=~750): a front-loaded benefit of 10,000 Tanzanian Shillings (~\$4.50 USD) if subjects commit to saving 10 percent of each quarterly cash transfer they receive from the NGO distributing the cash transfer, Jhpiego, over the course of 9 months. In other words if participants agree to save 10% of each 70,000 TZS (~\$32.00 USD) quarterly cash transfer they receive within a 9-month window (a total of 21,000 TZS or ~\$9.55 USD savings), we will provide them with 10,000 TZS (~\$4.50 USD) upfront (47.6% interest rate).
- Traditional savings account treatment (N=~750): a more traditionally structured savings account in which participants will receive the lump sum bonus at the end of the 9-month period if they save 10 percent of each of three quarterly cash transfers they receive from Jhpiego within that 9-month period. That is, if they commit to saving the 21,000 TZS (~\$9.55), we will pay them the 47.6% interest (10,000 TZS or ~\$4.50) at the end of the savings period.
- Messaging placebo (N=~750): These participants are not eligible for the savings bonus but will receive messaging that parallels the treatments, including an in-person meeting right before the cash transfer, and regular messages including right before they receive a quarterly cash transfer to remind them of importance of savings.

Implementation

To implement this design we will undertake the following steps:

- 1.) Recruitment of sample during Jhpiego's cash-transfer Sauti program registration (for details, see the Recruitment section below)
- 2.) After randomizing the beneficiaries into the different treatment conditions, we will then subsequently invite subjects to an in-person training meeting where the intervention will be delivered. This meeting will occur after the first two cash transfer installments and right before the third cash transfer installment. During the meeting we will explain the savings product they are eligible for and learn if they are interested in enrolling.
- 3.) If they are interested, we will register them and those in the instant bonus accounts will receive the instant bonus direct to their mobile money accounts the day after they receive their second cash transfer.
- 4.) Then, working with our MNO partner, we will monitor participants' savings rates on their mobile money accounts. If their accounts drop below the minimum savings threshold we will notify participants and offer a grace period during which they can return their accounts to at least the minimum savings amount to stay in the program. If a participant fails to meet the minimum savings amount by the end of the grace period, they will forfeit the upfront interest and no longer be a part of the savings program (though, of course, they may still save money on their mobile money accounts, just not as part of the program).
- 5.) Messages will be sent using a bulk messaging system from the beginning of the study and in regular intervals throughout.

Randomization and Power Analysis

To assign participants to the different study groups, we will take the roster of beneficiaries in the program from Jhpiego and randomly assign each individual to one of the four study groups, blocking on village, socio-economic background, and experience with banking. To test the impact of potential spillover effects at different saturation points (i.e., as more women in a given village have higher levels of savings rates and mobile money use) as well as cumulative benefits to treatment subjects as more in their village save, we will randomly vary the number of participants from each village assigned to treatment. We will assign villages to 20 percent or 80 percent saturation rates.

We have conducted a power analysis to analyze the detectable treatment effect employing conservative measures of attrition and take-up. There are two main points during the course of this project in which we expect these factors to decrease power. Once we have promoted the study and obtained consent from the cash transfer participants to call them about the savings program, we will randomly assign a portion of the sample to the savings group and contact individuals in these conditions about the program. We anticipate that a proportion of subjects will opt out of the program. In our power calculations, we assume a take-up rate among those in the treatment and placebo conditions of 66%.

Once the treatment has been delivered, there is a possibility of attrition from our study. We will be measuring outcomes using mobile phone usage data, particularly the rate of savings

in mobile money accounts. Because we will be exclusively using administrative data to measure outcomes, attrition is most likely lower than in studies that require locating and interviewing participants at the end of the study. While attrition should be lower, we will still confront this problem in the form of participants losing or failing to use their Jhpiego provided SIM cards (though there is a strong incentive for participants to guard and use these SIM cards as this is the vehicle through which they will receive their quarterly cash transfer). From ongoing research in Tanzania on a similar type of phone distribution program, we find that after 6 months approximately 30% of the sample does not use the SIM cards we provided (Roessler, Myamba, Carroll, and Nielson 2017). Because there is a much stronger incentive to retain the provided SIM card in the Jhpiego study, we assume a lower attrition rate (20% as opposed to 30%) due to lost SIM cards.

For our power calculations, we set the mean control savings rate at 1% of the total of five quarterly cash transfers. We set the standard deviation at three times the mean; actual savings data of 400 rural Tanzanian women informs this assumption (Roessler, Myamba, Carroll and Nielson 2016). Among this prior sample, the standard deviation of savings rates was roughly four times the mean savings rate. As the sample is much older than the sample we will work with in the proposed project (the mean age of the prior sample is 37 versus 20 in the current study), this degree of variation is likely driven by the accumulation of savings over time. We choose to set the standard deviation at three times the mean, as we expect our young sample to have accumulated less wealth in general and with fewer individuals having saved larger amounts than an older sample of women.

Assuming 66% takeup and 20% attrition (with mean = 0.01, sd = 0.03, and power = 0.8), an N of 2500 should allow us to detect increases of 0.46 percentage points (i.e. a shift from 1% savings rate to 1.46% savings rate). Assuming takeup of 75% and attrition of 10%, the minimum detectable effect size (MDES) goes down to 0.41 percentage points; with perfect takeup and zero attrition the MDES is 0.34 percentage points.

Data collection and analysis

Our main outcome measures will be drawn from administrative data on mobile phone use provided by our MNO (one of Tanzania's main mobile phone companies). At the time of registration, we will work with our implementing partner Jhpiego to gain consent from all program participants to use their mobile phone data for research purposes.

The main mobile phone outcomes we will use in our study includes:

- savings levels at the end of the 9-month savings program period
- default rates (how many fail to save or who use their instant bonus)
- effects on frequency of other digital financial services activities
- how much they save in the 6th and final cash transfer installment (3 months after enrollment in the savings products ends)
- how much they save 6 months out from end of enrollment period

We will measure these outcomes using data provided by our MNO partner via a weekly data transfer containing anonymized data on each participant's mobile money balance at closing, weekly min, weekly max, weekly average, and weekly aggregate of mobile money transactions and amounts (sent and received and deposits and withdrawals). In addition, it will provide information on the interest payment amounts to each MSISDN per quarter.

The outcomes we will obtain from our MNO partner include overall account activity, savings rates, default rates, and DFS transactions. Because we are able to obtain both static measurements of account activity, as well as account activity across time, we will also be able to measure account fluctuation at frequent intervals across the study time-period. Finally, we will be able to measure account data at the moments of the Jhpiego unconditional mobile money transfer three- and six-months following the end of the program. These outcomes will help us answer questions about the longer lasting effects of savings inducements on behavior.

Jhpiego will be collecting a great deal of baseline, midline, and endline survey data on the several facets of their massive program. We will employ these data as baseline data, as well as in the analysis, as an effort to corroborate our findings from the behavioral data with self-reported information. These data will also provide a rich set of controls in pre-registered and exploratory sub-group analyses.

The core analysis will be performed using difference-in-means tests comparing subjects in the treatment conditions to those in placebo. Regression analyses including covariates drawn from the survey will be employed as robustness checks. Ordinary least squares regression with covariates will be used for analysis of treatment effects on the multiple outcome measures. Standard controls including demographic characteristics, especially those employed for block randomization, will be included in regression models. A detailed pre-analysis plan will be prepared and submitted for registration on the egap.org repository prior to distribution of treatment.

Threats to validity

We are interested in documenting the possible impact of spillovers in this context; women in different treatment arms may talk with one another about the savings product they have been offered, and this could lead to a change in savings behavior among control individuals, which would bias our measure of the treatment effect downward. The saturation design outlined above allows us to measure spillover effects systematically by testing whether the savings of control women varies based on the fraction of their nearby peers who are treated.

Our aforementioned ongoing study in a similar context to that proposed here colors our concerns about attrition. We hope that the existing Jhpiego program offering quarterly unconditional cash transfers will motivate most participants to remain in the study, and since the amount of the transfer to be received by everyone outweighs the amount of the

bonus whose receipt is treatment-contingent and time-varying, we do not anticipate attrition to differ by treatment.

One danger is that any difference in outcomes between treatment, placebo, and control groups is driven not by the characteristics of the treatment *per se*, but merely the fact that it represents something new – call it the “novelty effect.” This is also something Ashraf, Karlan, and Yin (2006) considered; they employed a normal control group as well as a “placebo” control group that received marketing materials related to traditional savings accounts instead of the new commitment device. Doubt remains as to whether this kind of control fully attenuates the potential novelty effect. Within the context of the proposed study, it is not a fatal flaw: we (like Ashraf, Karlan, and Yin 2006) set out to measure the effect of offering this particular new account relative to not offering it, and the RCT ensures internal validity.

Because the crux of this intervention is framing, we are very keen that participants understand our communication and recruitment materials comprehensively. We aim to circumvent misunderstanding by carefully focus-grouping all recruitment materials including the provision of SMS-based training on the savings instruments.

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INNOVATIONS FOR POVERTY ACTION - TANZANIA: INCENTIVIZING SAVINGS RESEARCH PROJECT

Training Manual for Program Intervention

Introduction

This training manual is written for Senior Field Officers, Training Instructors, and Field Officers hired to work on the pilot and intervention of the IPA-Tanzania Incentivizing Savings Project. We are excited to have you as part of our team. This manual provides an overview of the project, the activities we have completed to date, and the information and protocols you need to learn to conduct the pilot and, ultimately, the project intervention.

Project Overview

The Incentivizing Savings research project is being conducted by IPA Tanzania, in conjunction with principal investigators from the College of William and Mary, Virginia, USA, Brigham Young University, Utah, USA, and the University of California at San Diego, California, USA. Our local implementing partners are Jhpiego and Tigo Tanzania. The broad interest of this project is to study what encourages individuals to save money on their mobile money accounts. We test theories of behavioral economics on saving behavior by offering some individuals in the study to opportunity to take part in an instant-bonus savings program. In this program, randomly selected participants will be informed that if they keep their savings above a set amount throughout the year, the interest on this savings that they would have earned by the end of the year will be instead added to their account at the start of the year. We then measure whether this group saves more money throughout the year, compared to the control group, by observing their mobile money usage data as provided by Tigo.

Activities To Date

To date, we have recruited a sample of 2,311 young women aged eighteen years and older from the Sauti Cash Transfer Program (S-CTP) run by our partner, Jhpiego. We drew these participants from villages across four districts: Kahama TC, Msalala, Shinyanga MC, and Ushetu. This recruitment occurred in April through July of 2017. At recruitment, we informed S-CTP participants about an opportunity to take part in a special Tigo savings account promotion. We informed participants that by providing consent to be part of the program, they would become eligible for the savings program, but would not necessarily be selected for the program; we explained that program selection would occur by lottery, or luck-of-the-draw.

District	Count
Kahama TC	544
Msalala	698
Shinyanga MC	730
Ushetu	339
Total	2,311

Once we informed participants of the savings promotion, we provided them with the opportunity to consent to (1) being contacted again for matters related to the savings promotion and (2) allowing our research team to access information about their mobile money accounts from Tigo Tanzania. We then collected demographic and contact information from those S-CTP participants who provided consent. We collected the following information: Kiota ID (identifier given to all S-CTP participants on an ID card by Jhpiego), date of recruitment, district,

ward, village, location of registration, name of enumerator who recorded the information, name from ID card, birth date, Tanzania ID (if available), Tigo phone number, and the names and phone numbers for two of their best contacts, if available.

Intervention Objectives

The next key step of this research project is to deliver the intervention. To do this, we will gather groups of participants together at their ward offices for training meetings. Your task will be to work as a team to ensure that:

1. the correct participants are at their assigned meeting and that we have accurately recorded who has attend which meeting,
2. the participants clearly understand the training,
3. the participants receive the short comprehension survey, and
4. each participant leaves the meeting with an explanation sheet.

Intervention Details

This research project is a randomized controlled trial or field experiment. This means that (1) the project includes an “intervention” or some program meant to positively impact some group, and (2) the program is assigned to some participants and withheld from other participants randomly or by lottery. By randomly assigning the intervention to some participants and not others, we are able to make comparisons between the groups to learn about the impact of the intervention.

The main part of this that you need to understand is that **our intervention includes three different types of trainings**. So, some participants will receive one version of the training and other participants will receive a different version of the training. One group will hear about an “instant bonus savings account,” another group will hear about a normal savings account, and the last group will not hear about a savings account, but instead will just be encouraged to save. For each group, there will be a separate training script.

For this research project, we will be selecting participants from every village to receive one of each of the three interventions. This means that in each village there will be some participants from each of the three groups, so we will need to hold three different meetings in each village or ward for the participants selected to be in each of the three groups. This presents a logistical challenge for us: **we need to be sure that each participant only receives the training to which they were assigned.**

Intervention Groups	
Group Name	Description
Instant bonus savings account group	At beginning of savings program, these participants receive an interest payment upfront. If participants save a set proportion of each of three of their quarterly cash transfers, they get to keep the interest payment.
Normal savings account	If these participants save a set proportion of each of three of their quarterly cash transfers, they receive an interest payment at the end of the study period.
Savings encouragement	These participants do not receive an interest payment. Instead, they are encouraged to save some of their quarterly cash transfers.

Timeline

Pilot

Prior to the delivery of the intervention in the training meetings, we will conduct a pilot of the intervention. In this pilot, we will meet with several groups of young women in Dar es Salaam and present one of the intervention training scripts to them. At the end of the meeting, we will ask questions about their comprehension of the material to get a sense for confusing sections of the script.

After this set of focus groups, we will update our scripts for clarity and then present the different trainings to a few small groups of S-CTP participants outside of our sample (S-CTP participants outside of Kahama TC, Msalala, Shinyanga MC, and Ushetu).

Intervention

Once we have piloted our intervention, we will implement the intervention among participants of our research study. Prior to the arrival of the full teams, the SFOs will work to obtain government permission and local leader assistance in the districts and wards where our study participants stay. Once arrangements have been made for S-CTP participants to attend the training meetings, the full team will join the SFOs and deliver the intervention in these training meetings. These meetings will be held until each participant we can reach has received the training meeting intervention that they have been assigned to receive.

Staff Roles and Responsibilities

Senior Field Officers

Senior Field Officers (SFOs) will lead teams of Field Officers (FOs) and an Instructor. For our intervention activities, there will be two SFOs leading one team each. Their roles and responsibilities include:

- Coordinating field activities with local government leaders, Jhpiego officers, and group leaders in a professional manner
- Managing team of FOs and Instructor
- Ensuring that the training meetings are of high quality and are consistent across meetings and areas
- Carefully maintaining records and documents
- Effectively communicating with Peter Carroll, the Senior Research Associate, and other IPA staff

Instructor

The primary role of the Instructor is to inform the participants of savings program. The Instructor will work closely with the SFO to ensure that the quality of the training is maintained. Their roles and responsibilities include:

- Memorizing and internalizing the intervention script such that the information in the training sessions is clear, complete, and consistent across participant groups

- Effectively communicating the intervention scripts to participants at each training meeting, including answering questions according to the frequently asked questions script
- Using the participant survey, working with the SFO to identify points of confusion among participants
- Assisting with the meeting set up and take down, as well as other meeting related tasks as needed

Field Officers

Field Officers (FOs) work under the SFOs to successfully run the intervention meetings. Their roles and responsibilities include:

- Ensuring that the correct participants are attending their assigned meetings by carefully checking participants in
- Helping participants with the participant survey during the training meeting, including writing responses for participants who do not write
- Setting up and taking down equipment related to the meeting
- Assisting the SFO and Instructor with their roles and responsibilities where appropriate

Protocol

Preparation for Intervention Meetings

The SFOs will lead the meeting preparation efforts. In the week prior to the intervention meetings, the SFOs will travel to their assigned wards in Kahama and Shinyanga to meet with government officials and local S-CTP Program Officers and local participant group leaders (CSOs and Empowerment Officers). Once government approval has been obtained to work in the assigned wards, the SFOs will plan specific days, times, and meeting places for the training meetings. Where possible, our team will use the same location used during Sauti program enrollment.

We will be coordinating our efforts with CSOs and local government leaders. Our team will prearrange a time to ward and meet with the ward leaders or another appropriate representative in a ward level (e.g., ward chairperson/ ward secretary). The introduction letters and forms ready will be printed and ready to be presented at these meetings.

We will rely on the CSOs to gather together S-CTP program participants and we will compensate them for their assistance. This is a crucial aspect of the success of these meetings. Because we are drawing participants from the same group to participate in different trainings, we need to work closely with these local leaders to be sure that the correct participants attend the correct meetings.

To prevent any confusion among S-CTP participants, the field team will follow a script when discussing plans for these meeting with CSOs. This script introduces our program and ensures that the following information is conveyed:

- CSOs should only invite S-CTP participants to the correct meeting. With three different meetings will be held in each ward we need to be careful to ensure that the

correct participants attend the correct meetings. Meeting rosters will be provided to local leaders to assist in the process.

- Participation in the meetings is voluntary. Participants should not be compelled to attend.
- Participants are invited to these meetings because they consented to being contacted by our research team during our registration meetings.
- Compensation for travel will be provided and refreshments will be served

Intervention Meeting Procedures

The intervention meetings are designed to clearly inform participants of the intervention information they have been randomly assigned to. All procedures described here are focused on the accurate delivery of this intervention information.

Meeting activities should be performed **professionally and with care**. It is necessary that each member of the team provides **accurate and clear** information to each meeting attendee. It is also important that meeting activities and the information provided to attendees is **consistent**. This way, each participant will have a comparable experience at the meetings and will have a clear understanding the Tigo savings program or savings encouragement (depending on the group they are assigned to). To this end, a script has been prepared for the field team to follow during the intervention meetings. Please read and become familiar with this script before the registration meetings begin (the script is found in the Appendix of this document).

Set Up

The meetings should be held, where possible, at the same site that Jhpiego enrollment for the Sauti project and the registration meetings for our project occurred. Where this is not possible, care should be taken in locating a site that will be simple for S-CTP participants to locate. Work with CSOs and local government leaders to identify a site that will be convenient for S-CTP participants and where participants can be secure and be able to pay attention to instructions and the forms that they have the opportunity of signing.

On the day of the meeting, arrive at the site by 8AM to set up the tables and chairs, arrange the printed material, pens, and stamping ink. Meet with CSOs and local government leaders to make final preparations for the day.

The intervention meetings have the following steps:

1. Check-in process where we record which participants attended the meeting and confirm only participants on the meeting roster are permitted to attend.
2. Hold training session according to the meeting script. It is crucial that the correct script, among the three different scripts, is used in the meeting.
3. Administer brief participant survey, which allows participants to ask questions and allows us to understand whether the program was understood by participants.
4. Provide each participant with the meeting handout, ensuring that the correct handout is provided for that meeting.
5. Provide transport compensation and refreshments, recording which participants received the compensation and stayed for the entire intervention meeting

Instructions for these steps are detailed below.

Arrival of S-CTP Participants and Information Script

As participants arrive, be sure to welcome them to the registration site. It is important that you introduce yourself to the respondent in a professional and warm manner. Be clear that you are with IPA for this official business. Build a good rapport with the S-CTP participants. Their first impression of you will influence their willingness to participate in the meeting. Be ready to inform participants that IPA has received a letter of support from the Regional and District level governments to conduct the meeting exercises. Also, be ready to explain that we have permission from Jhpiego, the Sauti program, and Tigo Tanzania to conduct this training among S-CTP participants for this special promotion and study. Have letters of support from IPA, government officials, and Jhpiego ready to present if requested.

As participants arrive, ask them to provide their Kiota ID and other relevant forms of identification. Check this information against the roster for that particular meeting. If the participant is on the roster, mark that they are in attendance and ask them to wait for the meeting to start. If the participant is not on the roster, check whether they are listed on the master roster. If they are on the master roster, provide them with the information for the meeting time and place that they are supposed to attend. Then, in a friendly manner, inform the participant that they cannot attend this meeting, but that they should return to attend their assigned meeting. Record that the participant came to the wrong meeting, but was turned away.

Intervention Training

Once the participants have arrived, the field officer team will gather together participants for the training session. The instructor will then deliver the information on the script to participants. The script should be followed as closely as possible. To ensure that each aspect of the script has been expressed to participants, the SFO will listen to the training session and check off that each of the major points on the script has been covered. This checklist should be included with the packet of materials collected and organized at the end of the session.

Following the delivery of the training, participants will be able to ask questions about the program. Where possible, the instructor should respond to questions using the information provided in the frequently asked questions script.

Participant Survey

Following the training session and questions from participants, the field officers will distribute a short participant paper survey. The survey is designed to make sure that participants understand the savings training. It will include a section for participants to write any questions they have about the program. Field officers should assist participants who are unable to write.

Once participants have completed the survey, they should provide the paper to a field officer. While participants wait to receive their travel reimbursement and refreshments, the SFO and instructor should go through the survey papers and identify key questions and points of confusion about the program. After participants have received travel reimbursement and refreshments, they should be gathered again for a follow-up training session.

Travel Reimbursement and Refreshments

After the participant survey is complete, invite participants to collect and sign for their travel reimbursement. A member of the field team will work with CSOs to determine the amount of transport compensation that is due to the participants. Participants may receive as little as 1,000 Tsh. and as much as 8,000 Tsh. as compensation for their transport to the registration event. **It is essential that you record the amount given and a signature or finger stamp for each participant who receives transport compensation.** Use transport compensation receipt form to record each provided amount (see Appendix for form).

The participants are then free take one soda and some biscuits.

Follow-up Training Session

Once participants have received their travel reimbursement and refreshments, they should be gathered for a follow-up training session. In this brief session, the instructor and SFO will address questions, comments, and concerns expressed in the participant survey. If there are any points of confusion about the savings program, this session will help clarify these points.

Training Session Conclusion

Before you depart at the end of the training session, make sure you have collected all IPA property and survey tools (chairs, tables, unfilled and filled forms, pens, and stamping ink).

All signed forms should be collected by the SFOs before moving to another area.

Data Management and Confidentiality

It is crucial that we protect the forms, rosters, surveys, and transportation receipts from damage, loss, or breach of confidentiality. These forms contain personally identifiable information (PII); to maintain our commitment to confidentiality, it is our obligation to protect this data from damage, loss, or theft. The SFOs will handle all completed data and will ship it to the IPA Tanzania head office via DHL on a weekly basis.

When you were hired for this position, you signed a data confidentiality agreement. A copy of this confidentiality agreement is included in the Appendix as a reminder of these commitments.

Note about Suspicion / Participant Concerns

One special concern with the above described activities is to make sure that participants maintain trust and respect the legitimacy of the local government officials, the Jhpiego and Sauti representatives and programs, the CSOs and Empowerment Workers (E-Wes), and IPA staff, and the savings program and study. This is crucial not only to the success of our project, but also to the Sauti Cash Transfer Program and the other activities of Jhpiego.

In the villages and region of work there is a particular concern about individuals misattributing our work with some other organization or to some unlawful cause with ulterior motives or a hidden agenda. This is particularly true with programs that provide free goods or services. Sometimes these programs or enrollment events can be accused of being associated with an organization commonly linked to suspicious

behavior in the public eye, such as the Freemasons.⁷ There were already isolated events during the Sauti program enrollment where Jhpiego was accused of not truthfully representing their purpose.

With these concerns in mind, it is even more important that our research team always acts in a professional, up-front, and trustworthy manner. One aspect of this is always being able to provide clear responses to questions about the organization you are working for, what you are doing, and about aspects of the program and study. It is even more important, then, that you learn and study the scripts and forms that you will be working with during these registration events.

⁷ For some background information on public suspicion pertaining to Freemasonry see: <http://www.thecitizen.co.tz/News/60-yrs-in-secret-Masonic-world---The-Master-s-tale/1840340-2429758-format-xhtml-wjdhfdz/index.html>