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<https://hbr.org/2018/06/how-employers-in-poor-countries-are-using-nudges-to-hel...>

Researchers Report on Mobile Money and Savings Results in Harvard Business Review

Researchers [Joshua Blumenstock](#), [Michael Callen](#), and [Tarek Ghani](#) report on their work with IPA [testing the effect of new mobile money platforms on long-term savings](#) in Afghanistan. They describe how the nudge of defaulting employees into a savings program, and employer savings matches, increased savings significantly.

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