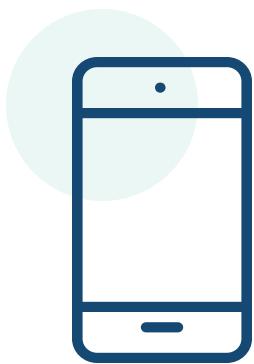


Jipange Jiinue

FEBRUARY 2020

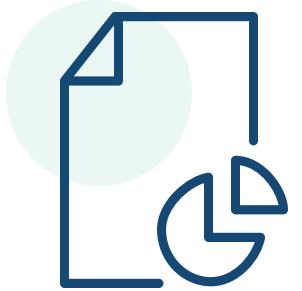


OVERVIEW



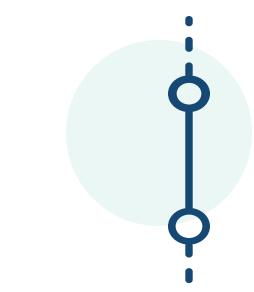
Research Activities

- 1 - Jipange Jiinue solution
- 2 - Outcomes of interest
- 3 - Research methodology



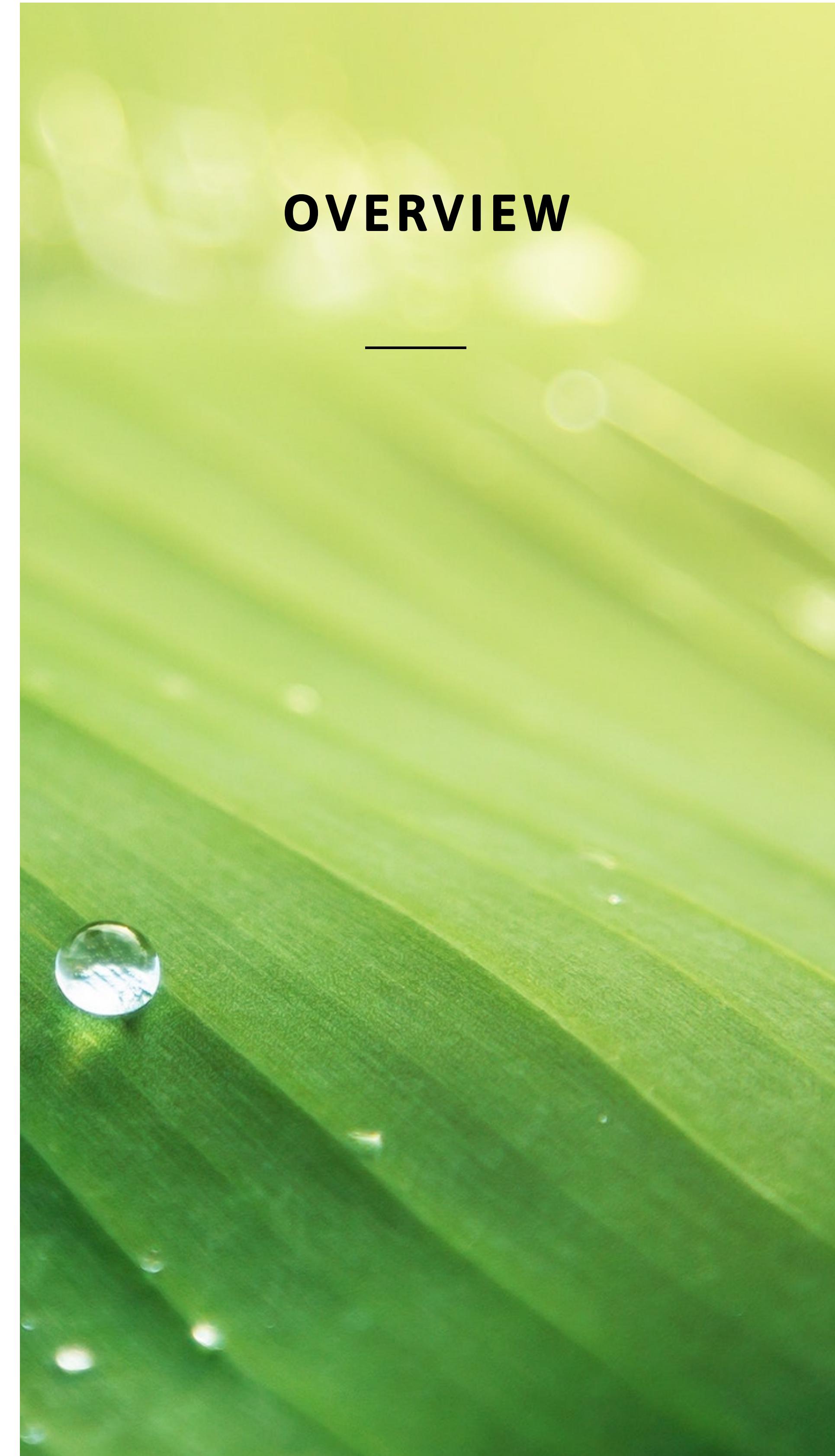
Data Analysis: *Household Surveys & Admin Data*

- 4 - Baseline characteristics
- 5 - Administrative Data



Next Steps

- 6 - Timeline

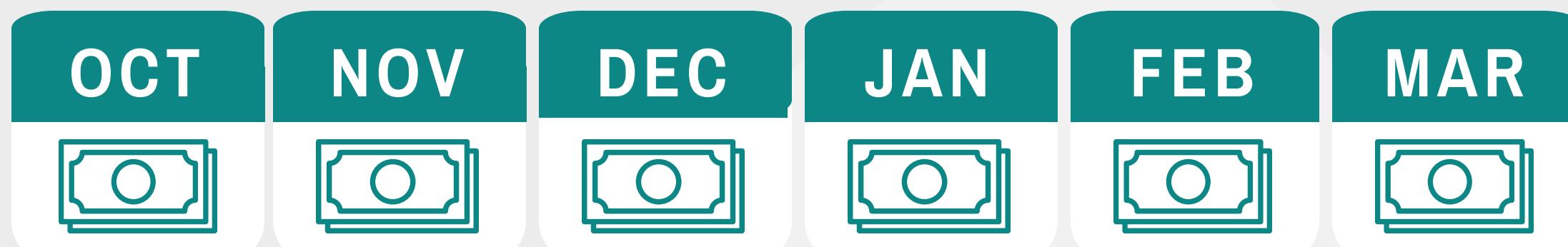


Research Activities

01.

JIPANGE JIINUE SOLUTION

What is Jipange Jiinue? Jipange Jiinue is a savings account that lets you convert your tea bonus into a **monthly salary**. It helps you spread out your bonus for use over time.



It's **automated**. Once you sign up, the account will automatically schedule the monthly receipts.



It's **digital**. The Jipange Jiinue account is available through the Equitel mobile platform. You can manage your account anywhere, anytime.



It can be easily **customized**. Modify settings any time at no cost!



02.

OUTCOMES OF INTEREST



Registration



Account Details



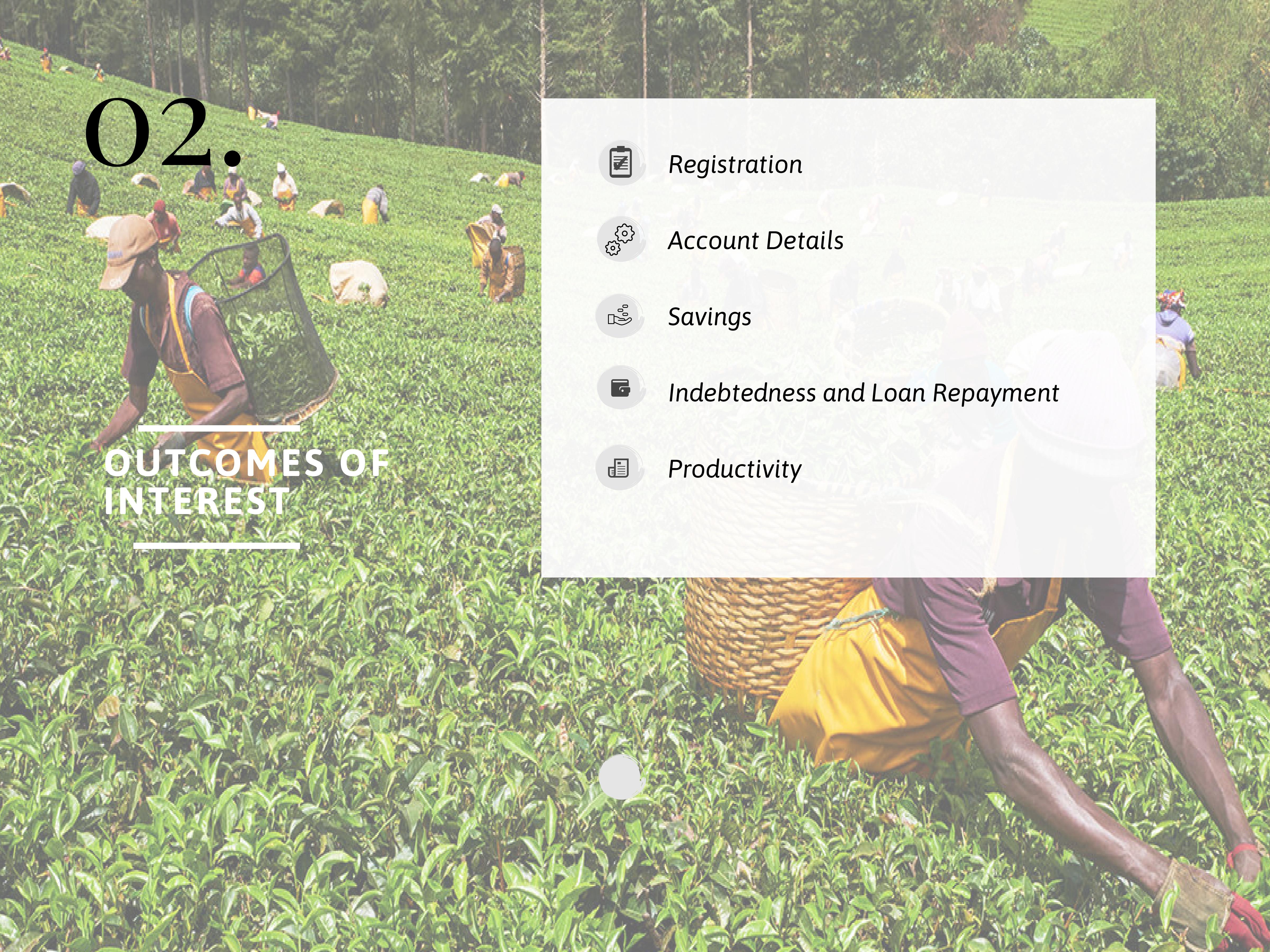
Savings



Indebtedness and Loan Repayment



Productivity

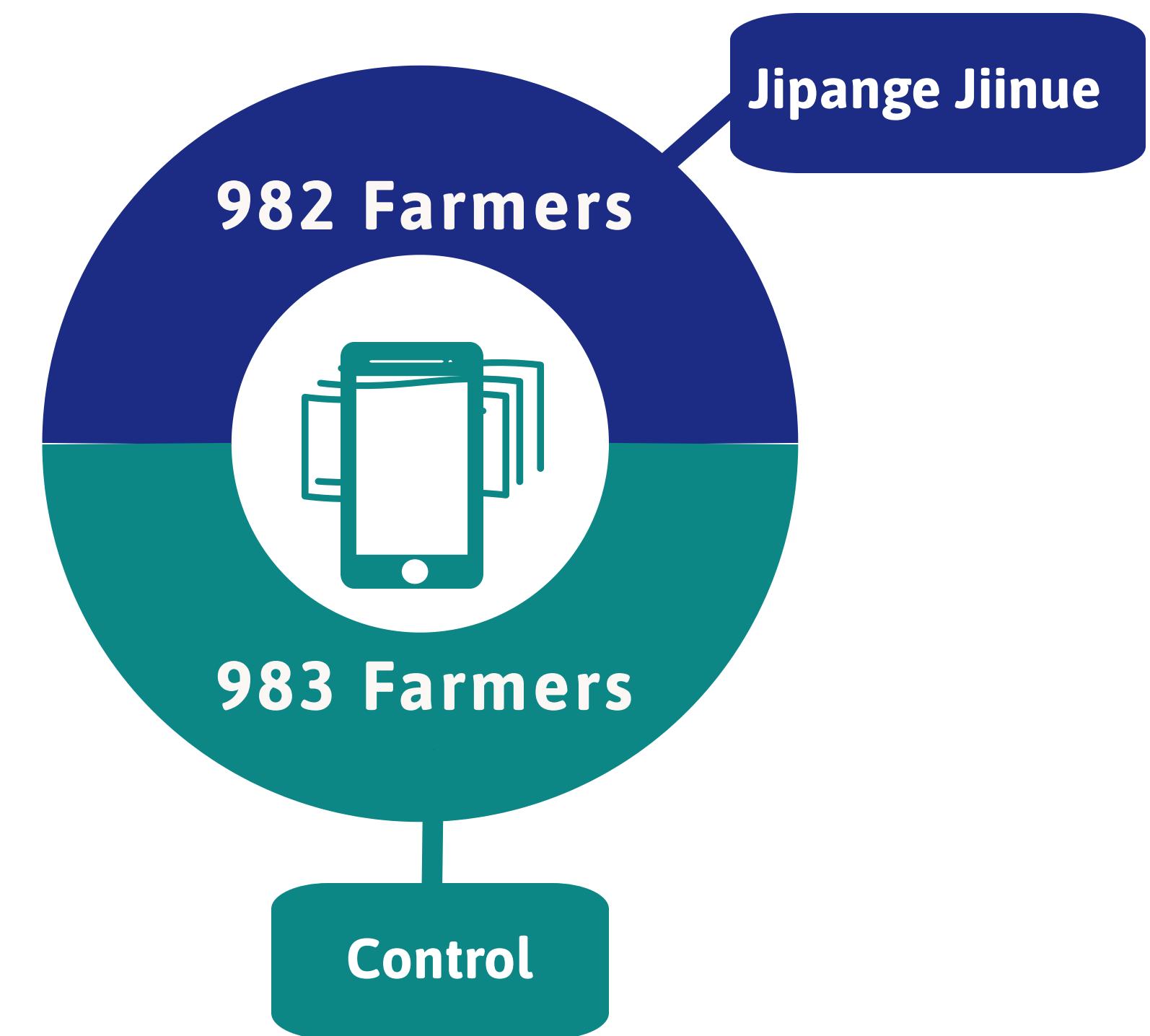


03.

RESEARCH METHODOLOGY

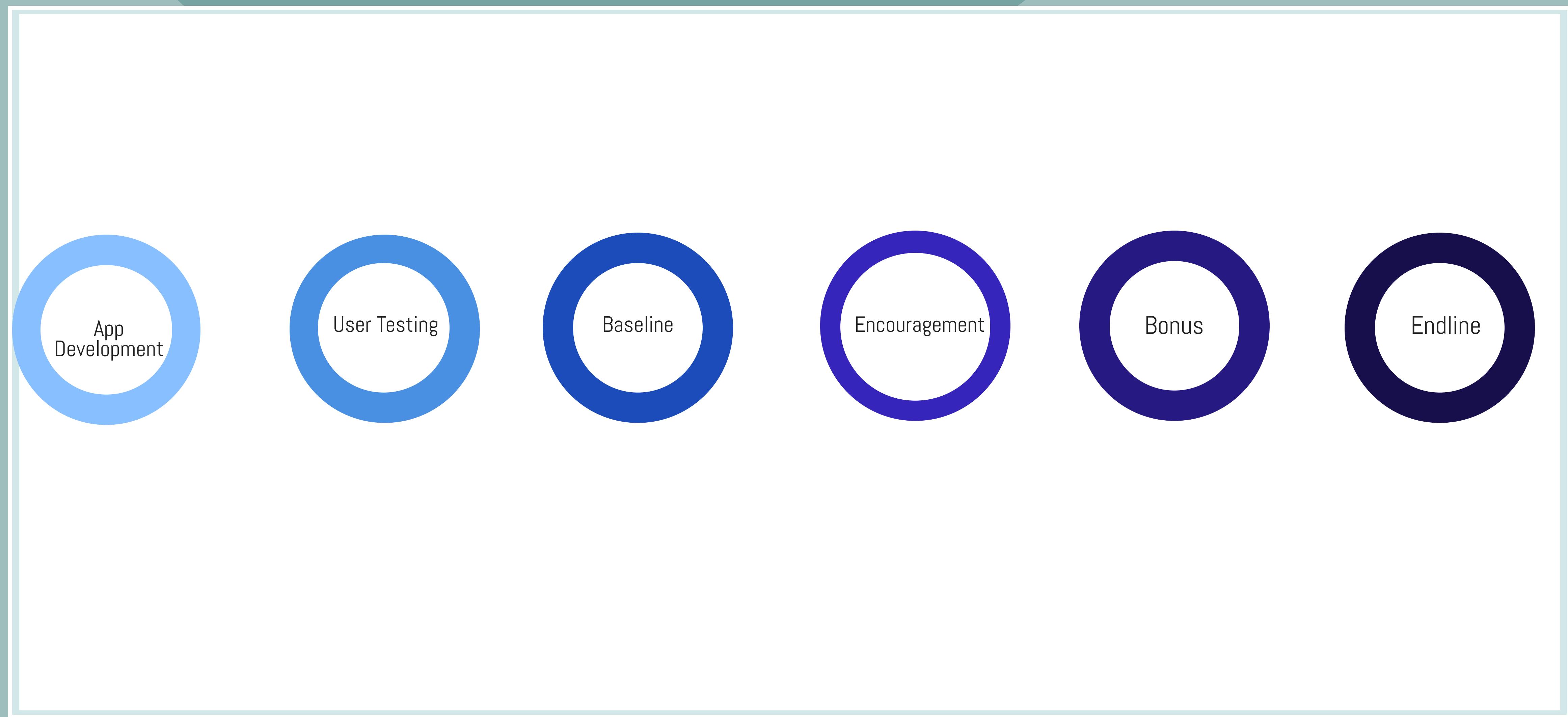
Who were eligible to be part of this study?

1. *Sells tea at Githambo Tea Factory in Muranga County*
2. *Uses Equity Bank to receive bonus payments*





SEQUENCE OF EVENTS



Data Analysis: *Household Surveys & Administrative Data*

04.

BASELINE CHARACTERISTICS



Pre-intervention

SAMPLE SIZE

**1,968
Households**

SUBCOUNTIES

2

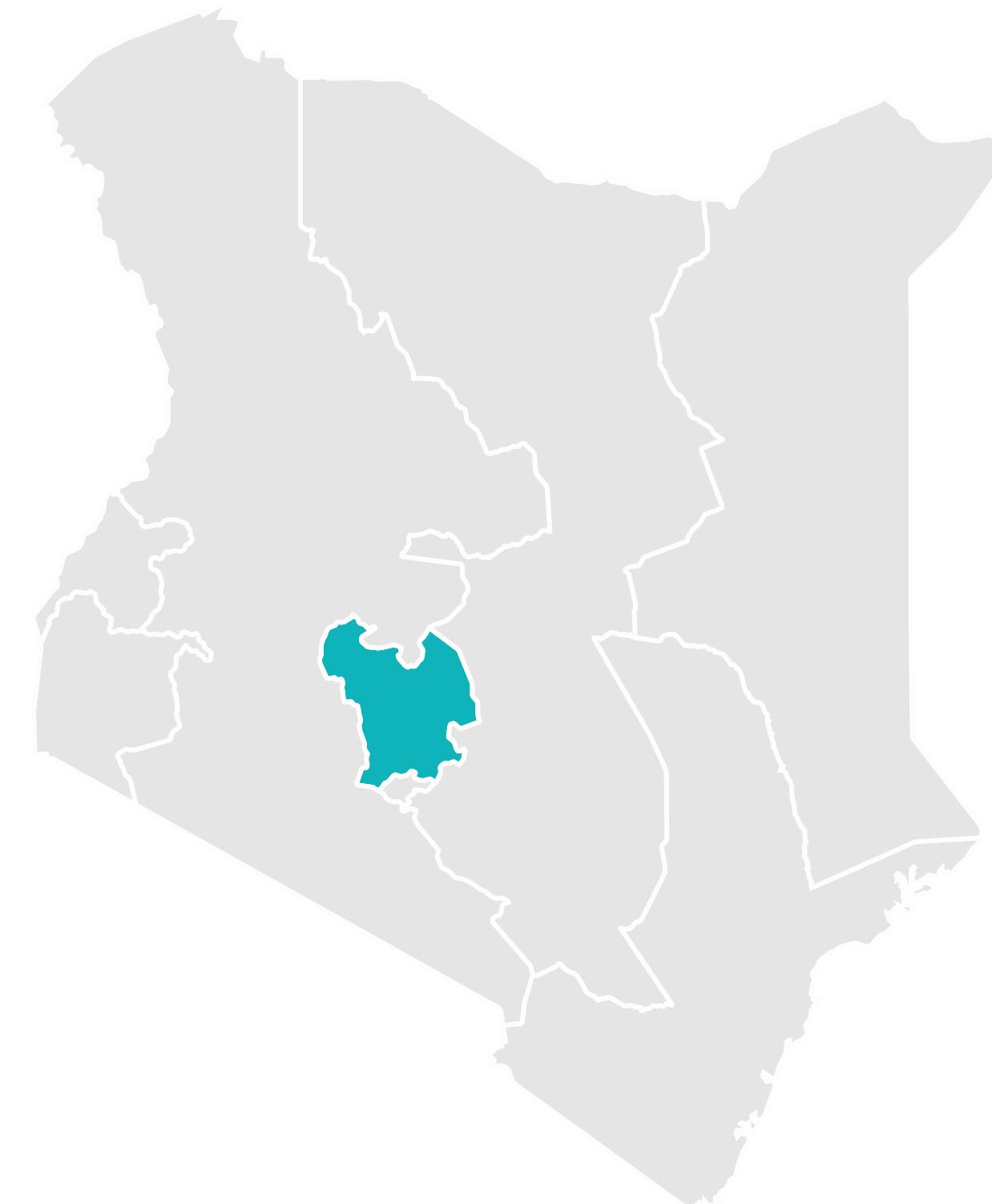
VILLAGES

89

COMPOSITION BY HOUSEHOLD HEAD



SAMPLE REGION



*Our household samples are from the **Kahura** and **Kangema** subcounties*

Average Household Size

4.2

Average Tea Acreage

0.72 acres

Average Nb of Tea Buses

1,747

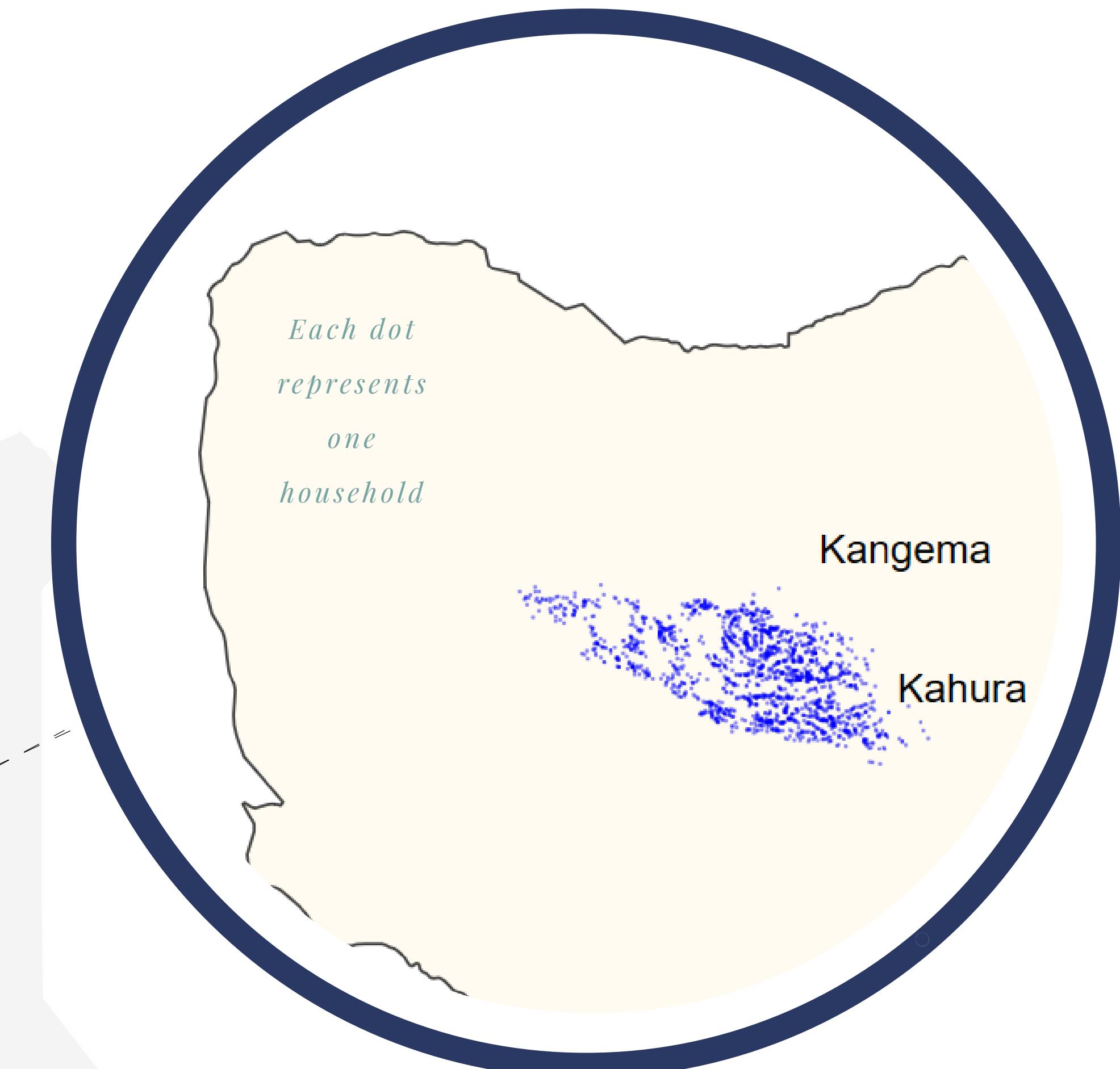
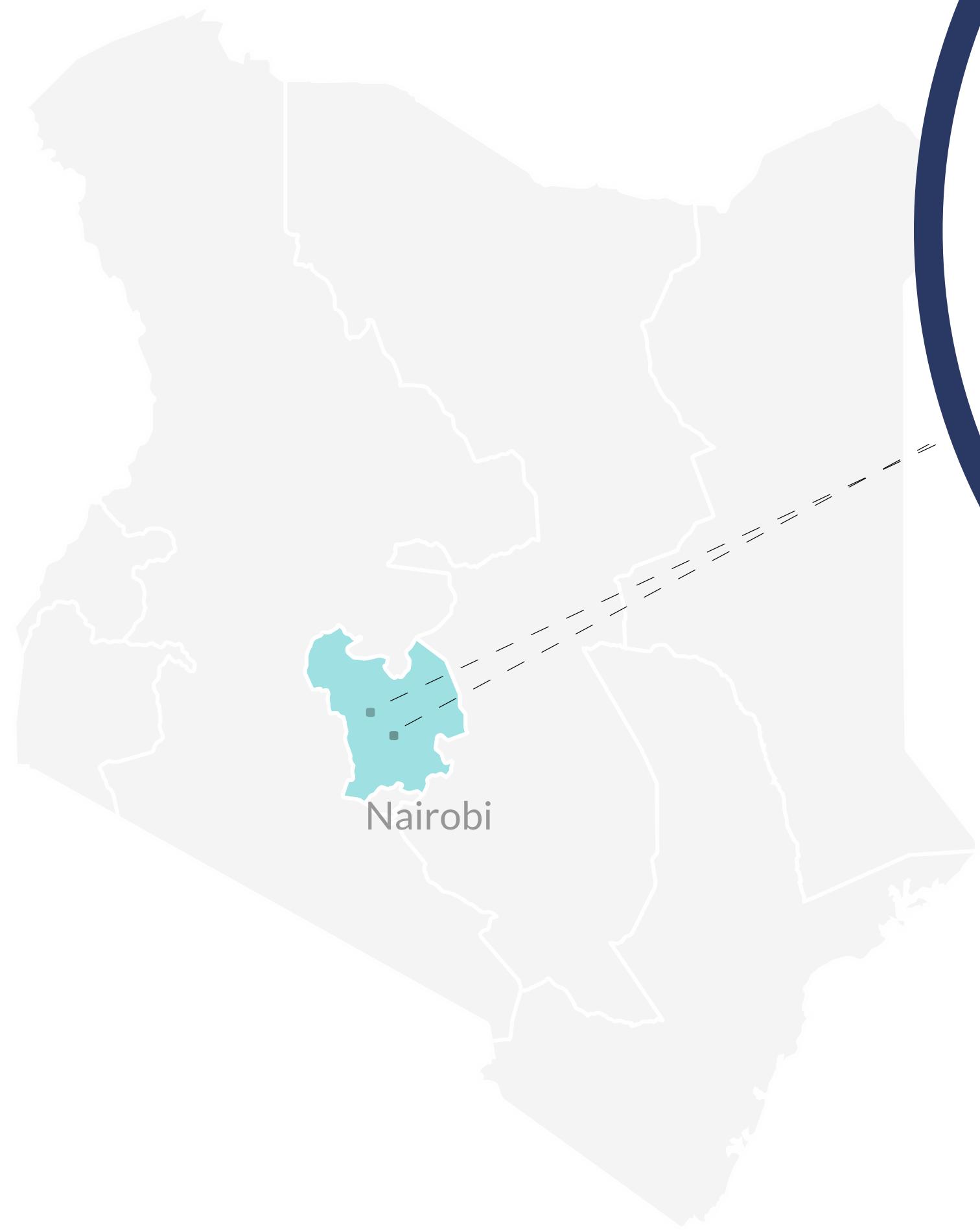


BASELINE CHARACTERISTICS

SAMPLE REGION

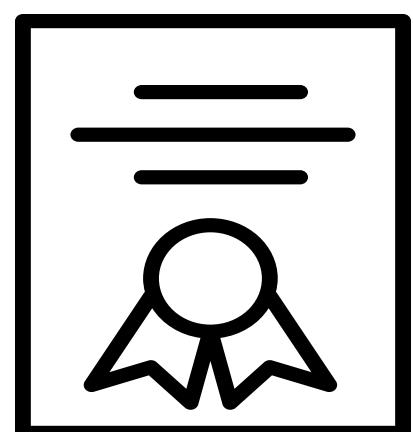
Our farmers are from

*Each dot represents
one household*



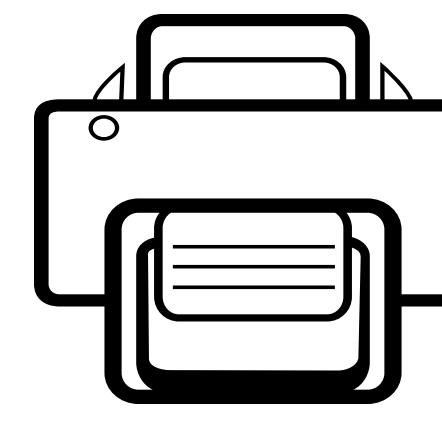


BASELINE CHARACTERISTICS



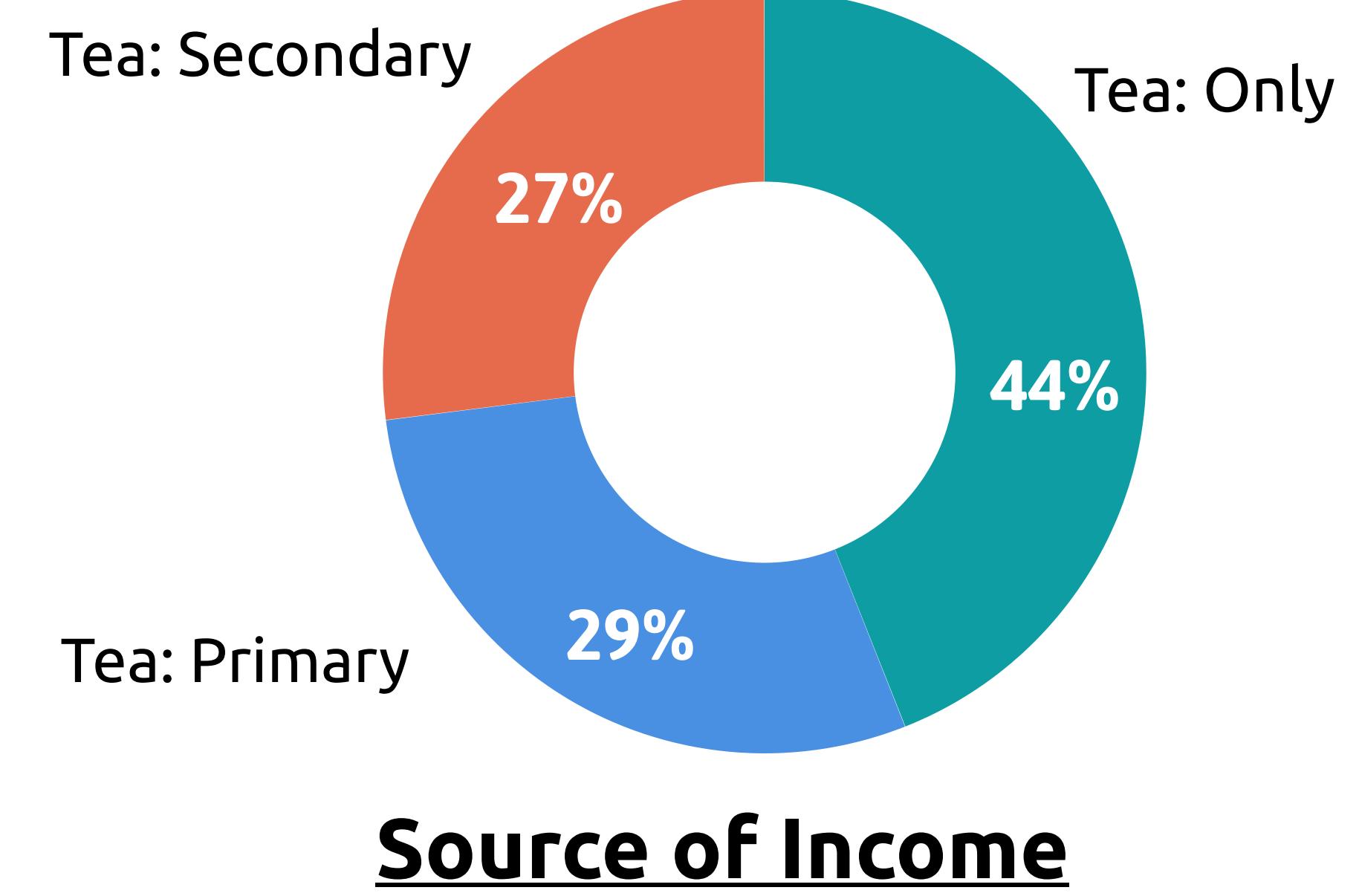
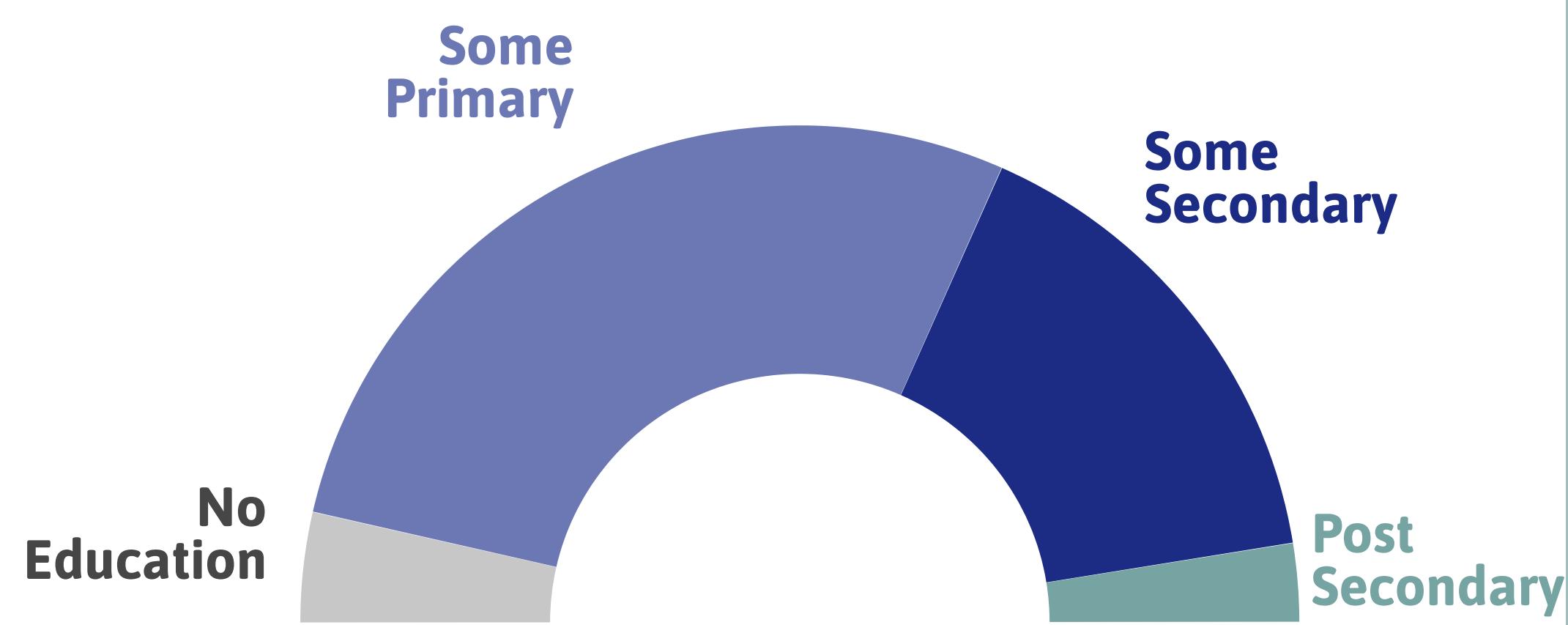
Education

Majority of the respondents have primary or less



Occupation

Over 90% of the respondents worked in their own farm as primary occupation



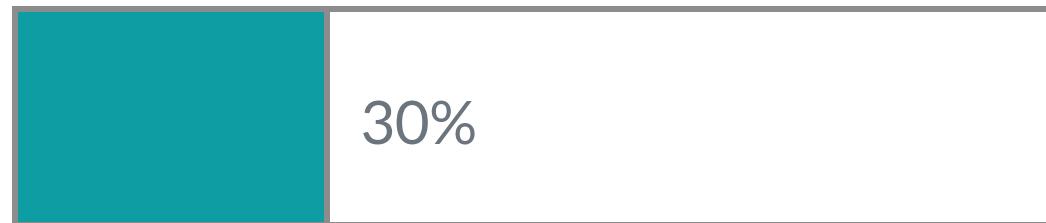


BASELINE CHARACTERISTICS

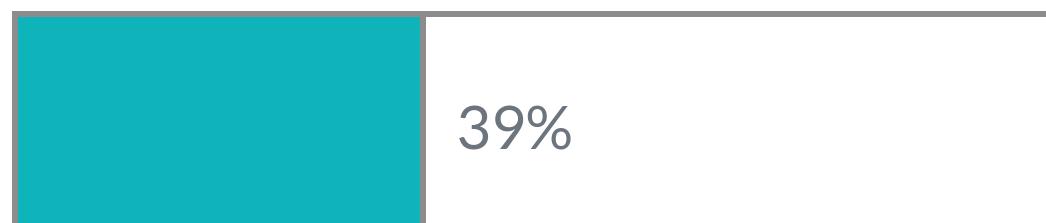
Equity Products



Equity Debit Card



Equitel Line



Admin Data Consent

Farmers living within 30 minutes of Equity Bank

77%

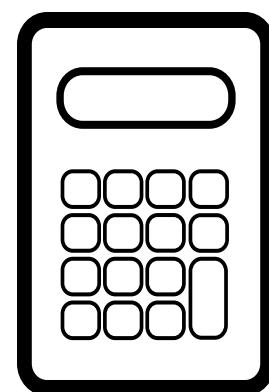
Farmers that will continue using Equity

94%

93%



BASELINE CHARACTERISTICS



Finances

Average Monthly Income

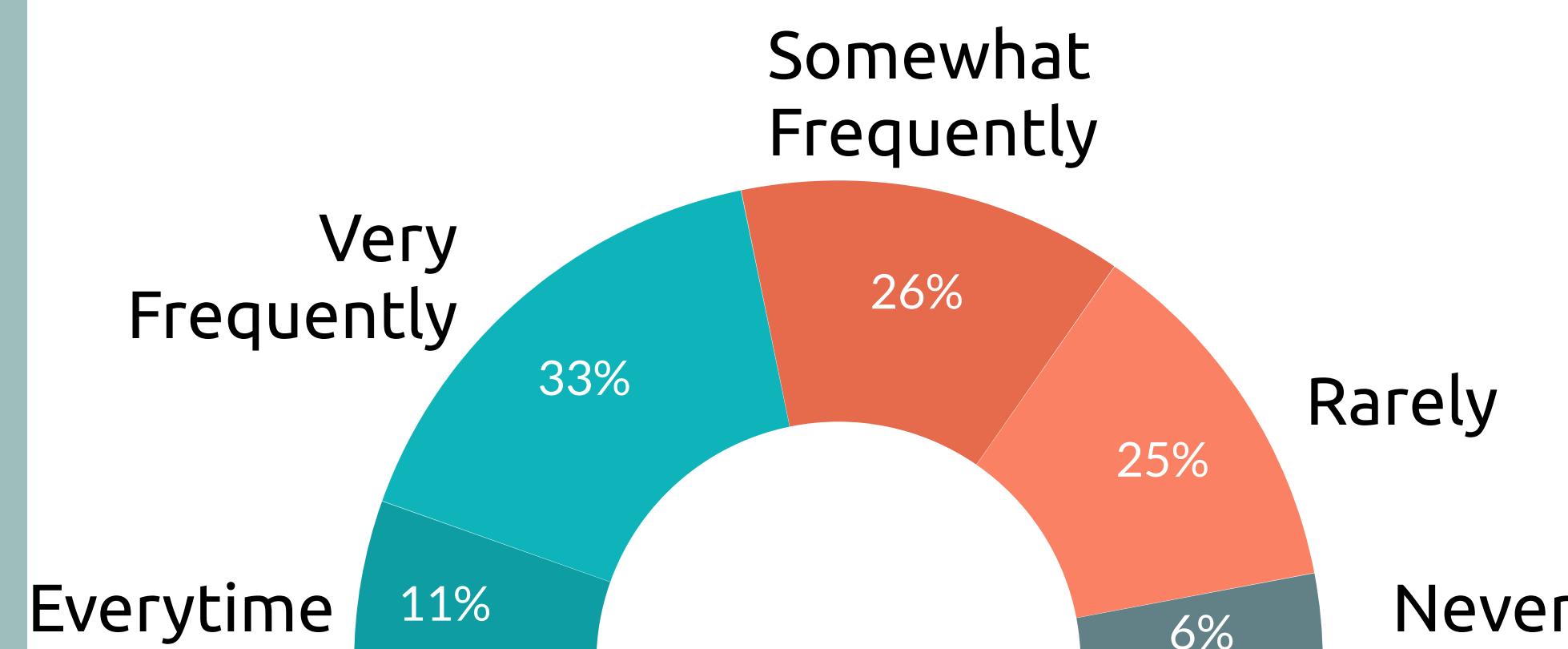
7,800

KsH

Trying to Save

45%

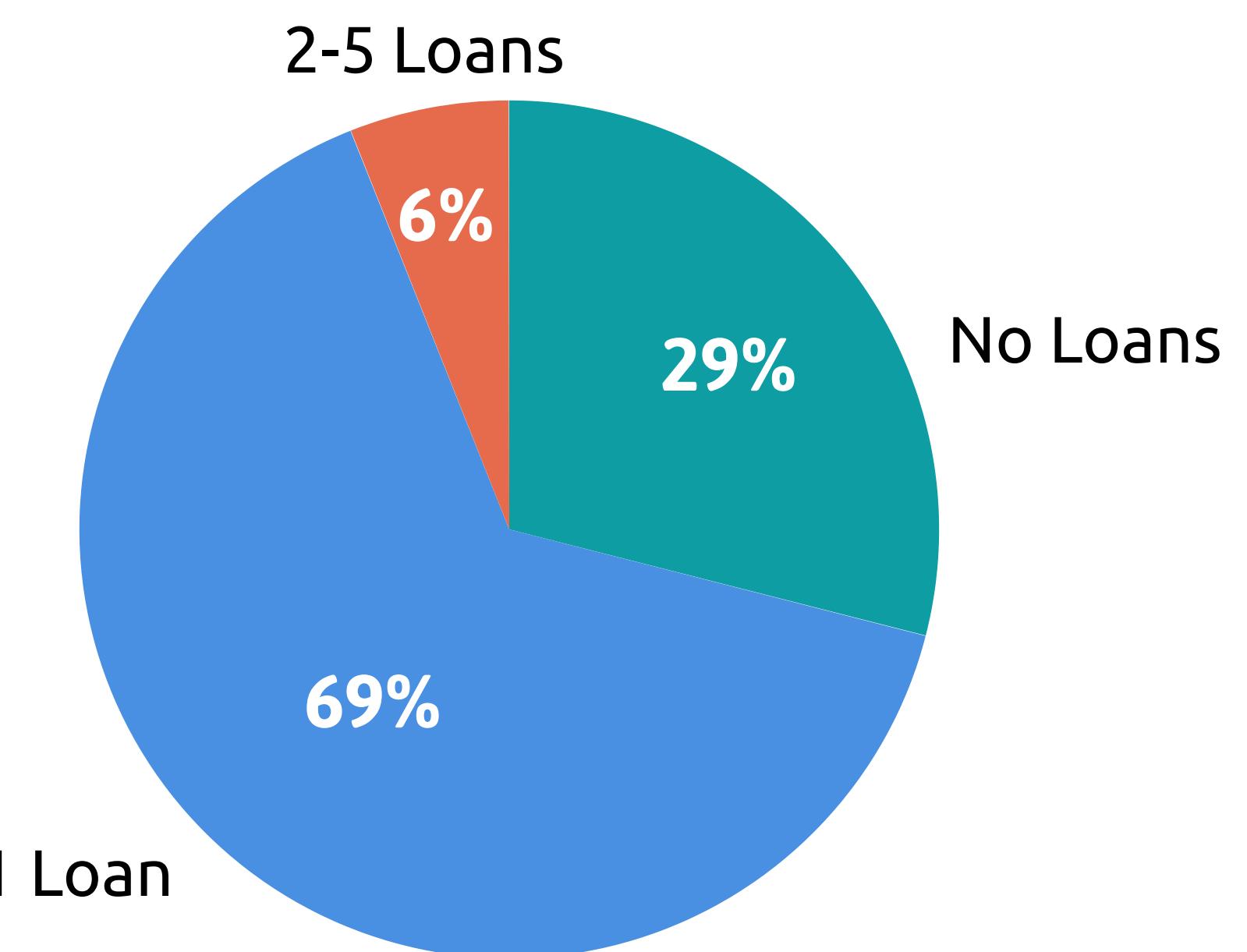
Farmers



Runout of Money between Bonuses



Loans



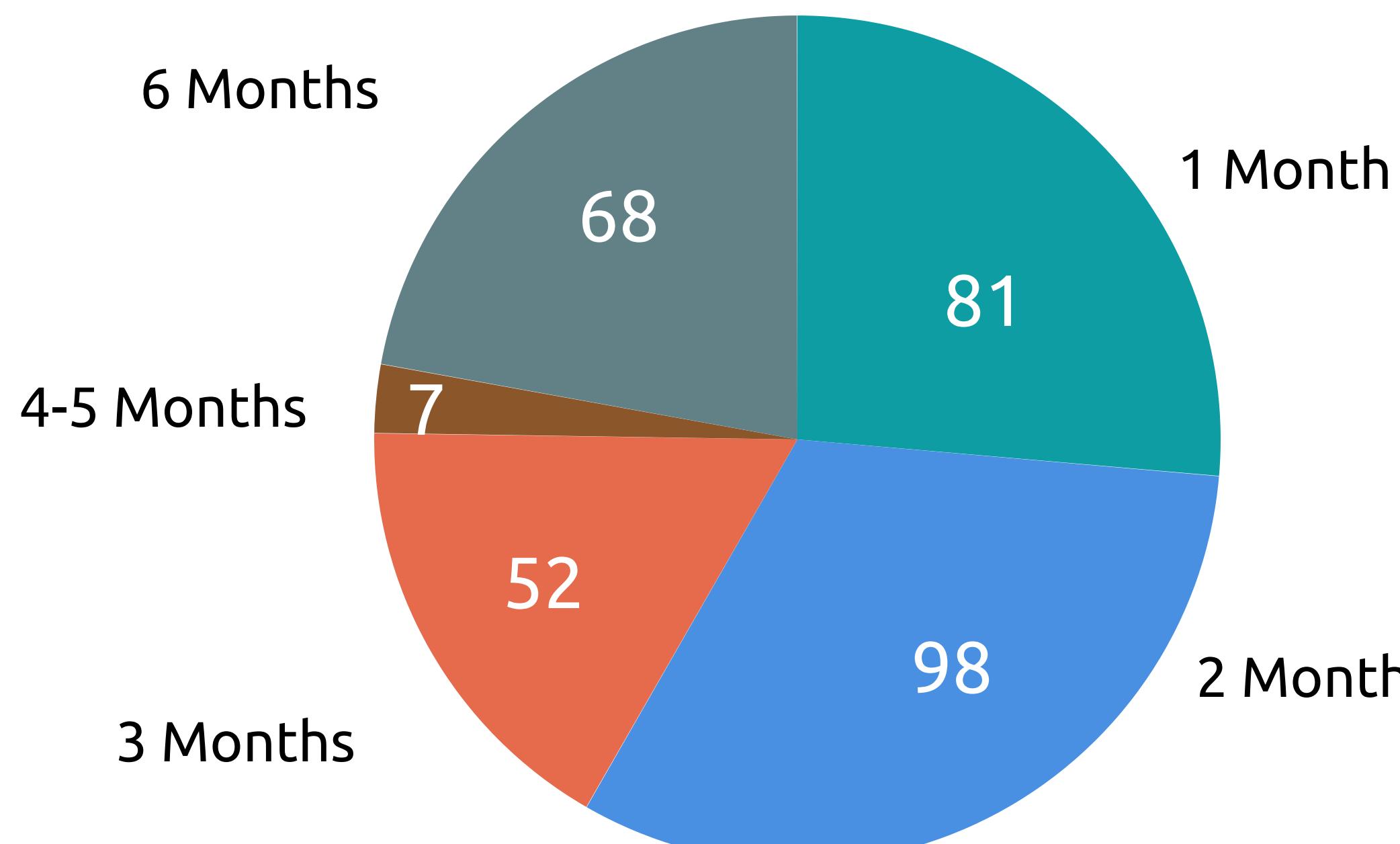
Number of Outstanding Loans

05.

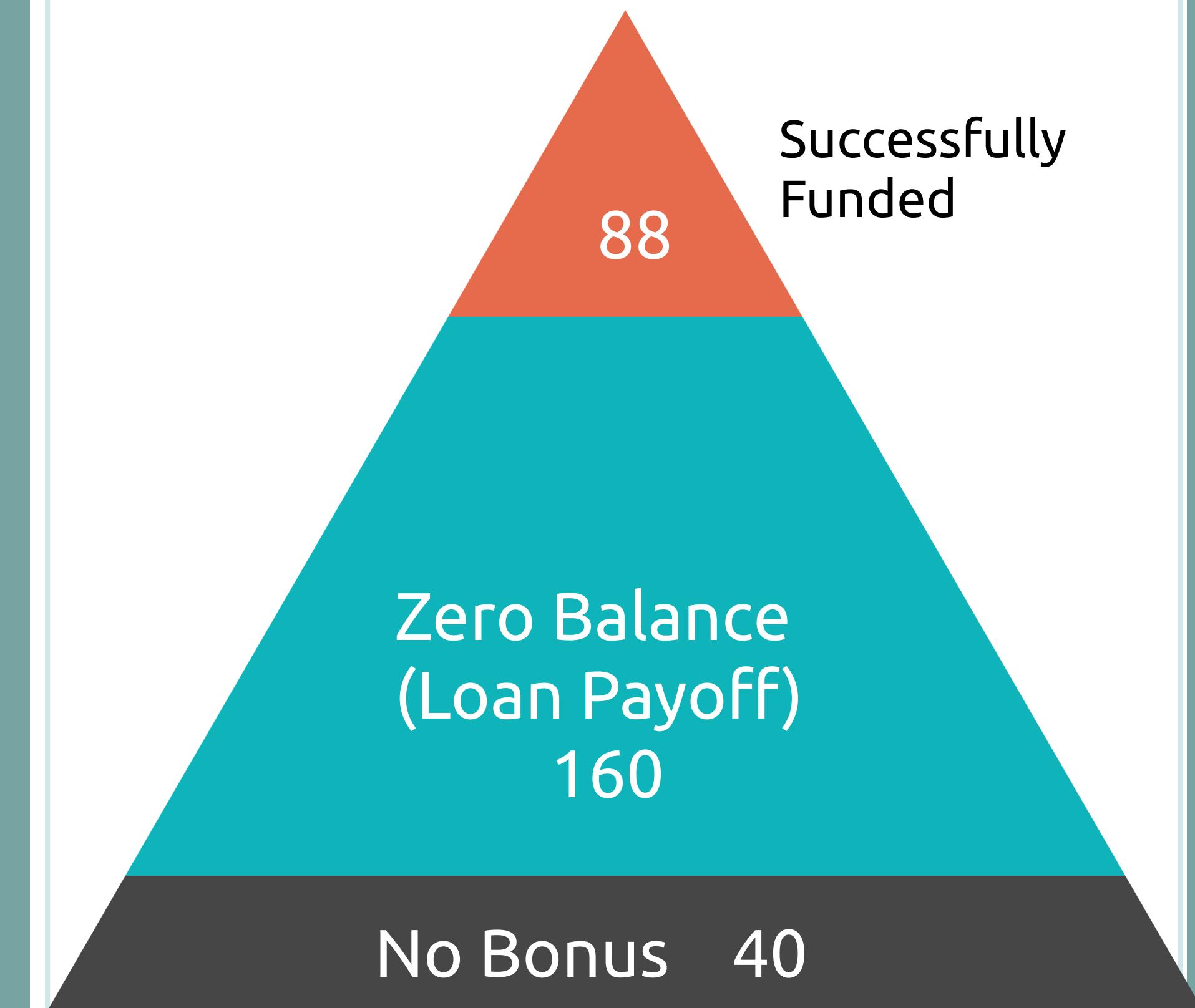
JIPANGE JIINUE ADMINISTRATIVE DATA



JIPANGE JIINUE: ACCOUNT DURATION



JIPANGE JIINUE: ACTIVE ACCOUNTS (OCT 25)



Average Bonus

38,925
Ksh

Maximum Bonus

270,300
Ksh

Jipange Jiinue: Currently Active Accounts

6

*As of Jan 6th, 2020

06.

NEXT STEPS

- 1) DATA REQUESTS
- 2) *PROPOSED TIMELINES & FIELD ACTIVITIES*
- A) CONSENT FORM
- 3) SCALING UP

Questions

Thank you.

guide²



Georgetown University Initiative on Innovation, Development and Evaluation

The Georgetown University Initiative on Innovation, Development and Evaluation conducts empirical field-based research to assess the impact and effectiveness of interventions and policies aimed at empowering individuals in developing countries to improve their lives. Major research themes include governance and accountability, the promotion of agency in the delivery of health, education, and other public services, the role of mobile technology in development, and financial development and integration.