

MOBILE SOLUTIONS TECHNICAL ASSISTANCE AND RESEARCH (mSTAR)

QUARTERLY REPORT
FY 2015, QUARTER 2
(JAN 1, 2015 – MAR 31, 2015)

COOPERATIVE AGREEMENT NO. AID-OAA-A-12-00073

ACRONYMS

AO	Agreement Officer
BBC	British Broadcasting Corporation
BFS	Bureau of Food Security
BMGF	Bill & Melinda Gates Foundation
CATI	Computer-Assisted Telephone Interviewing
CHASS	Clinical HIV/AIDS System Strengthening Project
CoP	Community of Practice
DAI	Development Alternatives Incorporated
DD	Digital Development
DFS	Digital Financial Services
DFID	Department for International Development
FTF	Feed the Future
GDP	Gross Domestic Product
GEMS	Global Environmental Management Support Project
GSK	GlaxoSmithKline
GSMA	Groupe Speciale Mobile Association
ICT	Information and Communication Technologies
ICT4D	Information and Communication Technologies for Development
IP	Implementing Partner
IRB	Institutional Review Board
ITU	International Telecommunication Union
KM	Knowledge Management
LTTP II	Liberia Teacher Training Program II
MAUS	Mobile Access and Usage Survey
MCHIP	Maternal and Child Health Integrated Program
MFI	Microfinance Institution
MMCG	Mobile Money Consultative Group
MNO	Mobile Network Operator
NDI	National Democratic Institute
P2G	People to Government payments
PAV	Programa Alargado de Vacinação (Expanded Program on Immunization)
mSTAR	Mobile Solutions Technical Assistance and Research
RDMA	Regional Development Mission for Asia
RFP	Request for Proposals
SHOPS	Strengthening Health Outcomes through the Private Sector
SIM	Subscriber Identification Module
SOW	Scope of Work
SMC	Social Marketing Company
SUWASA	Sustainable Water and Sanitation in Africa
WOCCU	World Council of Credit Unions
UCT	University of Cape Town
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
USAID	United States Agency for International Development

I. EXECUTIVE SUMMARY

In January 2015, mSTAR partnered with USAID's Digital Development (DD) team to prepare and facilitate a forum and workshop on expanding the use of digital technologies for development in Accra, Ghana. Over 120 participants attended the one-day forum and 27 USAID Mission staff completed the four-day training which immediately followed the forum. mSTAR and the DD team received excellent reviews for both the forum and workshop and plan to replicate the events throughout the coming year. The next workshop is planned for Washington, DC in June.

In partnership with USAID/RDMA, mSTAR also hosted the Mobiles for Development Asia Forum in Thailand in January. The event brought together more than 90 individuals from USAID, development organizations, MNOs, technology providers, and others passionate about mobiles for development.

The USAID DD team and mSTAR staff continued to spearhead widespread adoption of the Principles for Digital Development through the organization of working group events around each of the nine principles. During the quarter under review, two events were held online and in-person in Washington, DC and San Francisco with the global working group.

In Mozambique, the mVacciNation project launched the baseline survey. In addition, mSTAR continued negotiations with GlaxoSmithKline (GSK) to add additional funding to this activity and expect to finalize an agreement by May 1, 2015. Also in Mozambique, progress was made in finalizing the protocol and technical SOW for the Mobile Access and Usage Survey (MAUS). Finally, research firms were selected to conduct mobile-based evaluations of two health projects (MCHIP and CHASS) funded by USAID/Mozambique. The CHASS evaluation was ultimately removed from mSTAR's SOW in March after discussions with USAID/Mozambique and the identification of a potential conflict of interest.

In Bangladesh, mSTAR continued to work with USAID implementers (Dnet, WorldFish, and SMC) to switch from cash payments to mobile money transfers. Dnet successfully completed their deliverables and closed-out their grant in March 2015, while WorldFish was granted a no-cost extension through June. In February 2015, mSTAR also co-hosted the second meeting of the MMCG attended by 21 development professionals from 11 development and donor organizations in Bangladesh.

Also during the quarter under review, mSTAR and USAID/Liberia launched an e-payments activity to increase the efficiency of government payments through digitizing civil service payments. mSTAR also partnered with USAID's Africa Bureau and Mobile Accord, Inc. to launch weekly surveys on the status of employment and food commodity access in the Ebola effected countries of Sierra Leone and Liberia.

The mSTAR team supported USAID in integrating digital financial service (DFS) activities into USAID's Feed the Future (FTF) programming. Experts from USAID's Bureau for Food Security (BFS), the U.S. Global Development Lab, and mSTAR traveled to Uganda in March for an assessment of current FTF activities and the final trip report will be available in April. mSTAR's subcontract partner, Enclude, also launched the assessment of DFS integration in agricultural value chains in Burma in January 2015.

II. BACKGROUND

The Mobile Solutions Technical Assistance and Research (mSTAR) project is a broad, flexible, and responsive technical assistance program that fosters the rapid adoption and scale-up of digital technologies for development. Ultimately, mSTAR seeks to increase access to and the availability and use of mobile technologies by the poor, civil society, local government institutions, and private sector stakeholders. mSTAR supports the U.S. Global Development Lab's work, engaging closely with the Digital Development (DD) team, but also across the agency, in the following three areas:

Digital Finance: Inclusive electronic payments such as mobile money have the potential to lift millions out of poverty, contribute towards achieving Feed the Future (FTF) objectives, and improve governance and public financial management by reducing costs and increasing transparency. mSTAR supports the development of robust digital finance ecosystems in targeted countries through increased use of the existing systems and technical assistance to strengthen the supply, demand, and regulatory and policy frameworks.

Real-time Data for Decision Making: Many development implementers, host country governments, and local organizations are using outdated paper-based data collection systems. Mobile data enables a more adaptive, iterative approach to program delivery. mSTAR aims to improve decision making for development problems and citizen empowerment through contributing to increased use of mobile technologies for data collection and dissemination in the development community.

Digital Inclusion: Basic issues such as lack of access to a power grid, and high costs of SIM cards hold back uptake of mobile technologies. In order to maximize the potential of the mobile channel for development, mSTAR supports the broader goals of USAID in increasing connectivity of mobile networks, affordability for lower-income populations, and the development of locally relevant content.

To advance development outcomes in these areas, mSTAR implements the following activities:

- Provision of technical assistance and training to increase effectiveness of mobile ecosystems and actors to serve low-income populations; and increase impact of USAID projects through use of digital tools.
- Generation of evidence around efficiency, transparency, and safety gains through digital tools, as well as, the business case for investing in bringing digital solutions to low-income, underserved populations.
- Management of platforms for knowledge sharing and dialogue to increase understanding of the development community and mobile ecosystem actors on use of digital tools for strengthening development outcomes.

III. INCREASED IMPACT OF USAID PROJECTS THROUGH THE USE OF DIGITAL TOOLS & INCREASED EFFECTIVENESS OF MOBILE ECOSYSTEMS AND ACTORS TO SERVE LOW-INCOME POPULATIONS

INTEGRATING DFS INTO USAID FEED THE FUTURE (FTF) PROGRAMMING

As the inaugural effort under the DD Team's work to integrate digital financial services (DFS) into priority sectors for USAID, mSTAR will identify how DFS can support FTF programming globally, by focusing initially on four countries: Tanzania, Uganda, Ghana and Haiti. These four markets represent the spectrum of digital finance acceptance and functionality ranging from low levels of usage in Haiti to broad usage and acceptance in Tanzania, and represent robust and mature FTF programs. Based on the learnings in these markets, mSTAR will develop a framework to guide Mission-based and other program designers in integrating DFS into their FTF activities.

In this quarter, the joint USAID and mSTAR team shared its findings and recommendations with USAID/Tanzania; completed field work in Uganda, began planning for field work in Ghana, and completed the first draft of the outline of the overall framework. As with the field work in Tanzania, the trip made to Uganda by a team comprising members of the DD Team, Bureau of Food Security (BFS), and mSTAR was coordinated closely with the Bill & Melinda Gates Foundation (BMGF) and Vital Wave, a firm providing strategic assistance to USAID/Uganda on expanding the digital ecosystem. Initial findings and high-level recommendations were shared with the Mission in March, and the draft recommendations report will be submitted in early April. Currently the in-country work in Ghana is scheduled for May, with in-country work in Haiti scheduled for June.

The higher level DFS/FTF framework, incorporating lessons from all in-country work, is estimated to be delivered to USAID in summer 2015. It is currently in a robust outline form, and mSTAR has been incorporating inputs from multiple external sources to ensure the framework addresses the most recent thinking in the development community.

HAITI - WORLD COUNCIL OF CREDIT UNIONS (WOCCU)

mSTAR and the World Council of Credit Unions (WOCCU) have partnered on a 12-month grant to build upon the early success of a new mobile banking initiative in Haiti "to bank" money transfers from the U.S. to Haiti. WOCCU is working with the credit union federation, Le Levier, and Boom Financial to expand on Boom Financial's initial success in providing mobile banking services to the poor in Haiti. During the quarter under review, WOCCU was due to complete a market survey examining consumer financial tool preferences. However, WOCCU experienced delays in implementing the survey due to delays with their local subpartner. WOCCU and mSTAR moved forward with FHI 360's ethical review of the survey in March and the survey was ultimately determined to be "non-research" and did not require a full ethical review. WOCCU has updated their timeline and plan to have the market research

completed by May 2015.

BURMA STRATEGY: DFS FOR AGRICULTURE

mSTAR is supporting the development of DFS in Burma by determining digital payment potential within agricultural value chains. Activities include an assessment of specific value chains' payments systems and the potential, for more enabled payment and financing options.

In January 2015, the mSTAR team, led by our subcontract partner, Enclude, conducted initial stakeholder briefings and interviews with USAID, implementing partners (IPs), financial service providers, mobile network operators (MNOs), microfinance institutions (MFIs), and other stakeholders, as part of the assessment design phase of this activity. As a result of the findings from this trip, previous desk research, and consultation with USAID/Burma, the team decided to focus their assessment on rice, sesame, pulses, and aquaculture in the Dry and Delta Zones. The assessment tools, which include both key informant interviews and focus group discussions, were developed and refined during the quarter under review. In the upcoming quarter, the mSTAR team will be conducting the in-field assessment and delivering the final assessment report.

Administratively, mSTAR and Enclude also successfully executed a modification to Enclude's subcontract during the quarter under review. After Enclude completed their desk research and stakeholders meetings with FHI 360, USAID and other key stakeholders in Burma, it was determined that the addition of key informant interviews would be critical for the research to yield the needed information. The original SOW had only focused on farmer focus groups and the revised technical scope would have implications for Enclude's budget and timeline. With approval from USAID/Burma and the DD team, Enclude's subcontract was modified to increase their budget by ~USD 15,000 and extend their period of performance through September 2015.

MALI DIGITAL FINANCE STAKEHOLDER WORKSHOP

mSTAR continued to coordinate with USAID/Mali to establish a timeframe for a DFS landscape assessment. Following the assessment, mSTAR will support USAID/Mali in organizing and providing technical contributions to a one-day forum on DFS, bringing together private and public sector stakeholders. Several drafts of a combined SOW have circulated between mSTAR, USAID/Mali and the DD team. It is expected that a final SOW will be completed by early April and the assessment and workshop will take place between May and June 2015.

LIBERIA E-PAYMENTS

During the quarter under review, mSTAR worked with USAID/Liberia to develop a SOW and budget for an e-payments activity. The purpose of the activity is to map and identify opportunities and potential areas for the Government of Liberia to use mobile money platforms, as well as sustain ongoing progress in existing mobile money payments. mSTAR received USAID/Liberia's approval for the SOW

and budget on March 10. Following official approval, mSTAR held a kick off call with the USAID/Liberia and began recruitment for key positions.

USAID/Liberia has identified two payment streams to prioritize – salary payments for the Ministry of Education and government revenue collection streams with the Liberia Revenue Authority. In the upcoming quarter, mSTAR will hire a Project Activity Manager to be based in Liberia, as well as two international technical consultants who will begin coordinating with local stakeholders. A lot of progress has already been made on previous programs for Ministry of Education payments and mSTAR will ensure to move this progress forward. For P2G payments, mSTAR is engaging the services of an expert to identify revenue collection streams that are prepared to begin digitizing payments. The consultant will select and sequence payment streams for transition to mobile money based on current payment processes, political will of actors, technology infrastructure, and other factors.

mSTAR also convened an e-payments Learning Discussion in January 2015 that gathered key stakeholders including USAID staff from Liberia and the DD team, UNDP/UNCDF, and other relevant projects including GEMS and LTTP II. The discussion centered on e-payments goals, timeframes, implementing personnel, and local government counterparts in Liberia. Participants shared their experiences on relevant projects and relationships and discussed challenges that have already surfaced and what challenges are anticipated. It was decided that moving forward, Liberia would benefit from a visioning exercise for a digital ecosystem that could potentially be hosted by the Central Bank of Liberia as they are very keen to make a payments system work for all Liberians.

ORANGE DFS INTEGRATION

In December 2014, mSTAR was approached by USAID's West Africa Mission about the possibility of partnering with Abt Associates to execute an agreement with Orange S.A. to expand integration of mHealth applications into Orange's platforms. mSTAR's primary role would be to issue and manage a subagreement with Orange to integrate a selected menu of mHealth applications into their service plans. Throughout January and early February 2015, mSTAR continued conversations with USAID/West Africa and Abt Associates. However, mSTAR and the DD team had several concerns about the feasibility of the timeline and the lack of control that mSTAR would have over the subagreement with Orange as all of the technical support would continue to come from Abt Associates through the SHOPS project. The DD team ultimately held a meeting with the AOR for SHOPS and determined that the Orange partnership would not be a good fit for the mSTAR mechanism.

NEW TOOLS TO SUPPORT THE ADOPTION OF MOBILE DATA COLLECTION SOLUTIONS

mSTAR published a Paper to Mobile Data Collection Manual and launched the tool at the USAID/West Africa Training organized by mSTAR and the DD team in January 2015 (please find additional details in Section V). The manual is directed at USAID Missions and IPs engaged in monitoring and evaluation, and offers the resources necessary for making an informed choice and an effective transition process from paper and pen to mobile data collection. Three major topic areas are covered: 1) an introduction to

mobile data collection and the benefits can offer; 2) how to evaluate the suitability of mobile data collection tools for a given project; and 3) how to successfully build the capabilities needed for transitioning to mobile data collection.

The tool was posted on the Microlinks site for dissemination during the quarter under review, and mSTAR will be collecting feedback in order to produce a revised version addressing specific questions from USAID Mission staff. Planned dissemination channels for next quarter include a feature on ICTWorks, incorporation into the online Mobile Data Solutions Course hosted by mSTAR's subcontract partner, TechChange, and in a USAID blog post planned for May 2015.

DIAGNOSTIC TOOL

mSTAR's subcontract partner, Research ICT, has developed a Diagnostic Tool for comparing the mobile ecosystem between countries. The tool is particularly powerful when used to identify obstacles to lower mobile prices. The tool links a set of indicators that tell a story about the health of the mobile sector and where the most effective intervention should be targeted.

In February, the Research ICT team visited Indonesia to assess the utility of the tool for USAID mission staff. Interaction with mission staff is critical because their input - and input from IPs - will have an impact on the indicators selected and also the overall design of the database. During the course of the week, the team met with MNOs, a representative of the Indonesia Telecommunication Regulatory Authority, and mobile money operators. The outcome was the inclusion of several new indicators:

- Agent networks - the number of mobile agents in the country
- Remittances, both as share of GDP and as a nominal figure
- 3G+ coverage data (additional to 2G coverage)

Also, while testing the tool with USAID/Indonesia and discussing it with MNOs and regulators in Indonesia, Research ICT identified several ways to improve the diagnostic tool:

- **Mobile pricing (voice and data):** Price benchmarking is the starting point for assessing the mobile ecosystem in a country. The International Telecommunication Union (ITU) has started to collect mobile pricing data, but the data is old, inaccurate and infrequently collected. Research ICT has developed a mobile pricing database that collects data quarterly and includes new pricing structures such as dynamic discounts. The ITU pricing data will be superseded by Research ICT's data, providing a considerably more accurate picture of a country's mobile ecosystem's health.
- **Bulk SMS pricing:** Obtaining bulk SMS prices in Indonesia was difficult. It would pose a major challenge to collect data for this indicator to enable effective benchmarking. Research ICT was able to source data from two global third party aggregators. The output is a much more effective

comparison between countries.

- **SMS short codes:** There is no global resource available for short codes or premium SMS. Short code data will therefore be removed from the Mobile Integration section of the tool. Methodologies to collect the data in-country will be included in the user manual.

The Diagnostic Tool will be further tested amongst USAID staff both in Washington D.C. and in a second Mission. Based on this final stage of feedback, the tool will be updated and modified. The final database and user manual is scheduled to be delivered in May 2015.

IV. INCREASED AVAILABLE EVIDENCE BASE AROUND EFFICIENCY, TRANSPARENCY, AND SAFETY GAINS THROUGH DIGITAL TOOLS

MOZAMBIQUE (mVaccination, MAUS, Health Evaluations)

mVaccination

During the quarter under review, the mVaccination evaluation began baseline data collection. Specifically, mSTAR's subgrantee partner, the University of Cape Town (UCT), rolled out the baseline caregiver's survey. This roll-out of the baseline caregiver's survey has been gradual as a result of severe flooding affecting all of Northern Mozambique and further delaying the arrival of the project vehicles. The project vehicles arrived in Nampula Province on February 23 and a full-fledged survey effort was launched soon thereafter.

Thus far, the implementation of the baseline caregiver's survey has gone well. The refusal rate of reachable households has been less than 5%, the electronic hardware and software have worked well, and data management has gone smoothly. While the aftermath of the flooding has slowed down surveying efficiency due to washed-out roads and continued flooding, the survey has been kept largely on schedule and on budget. The flooding has required UCT to delay the roll-out of the facility-based surveys as the majority of survey questions require a 30-day recall period. Due to the lack of electricity, fuel, and supplies, the majority of health facilities in the target areas have been closed or unable to provide regular services. UCT has been in regular communication with the national Expanded Program on Immunization (PAV) regarding the return of services to the majority of health facilities. It is expected that UCT will initiate the facility-based surveys in early May 2015.

The primary focus for the upcoming quarter will remain baseline data collection including initiating the facility-based survey. However, mSTAR and UCT will also begin laying the foundation for the qualitative evaluation components, starting with a workplan and personnel strategy.

mSTAR also continued negotiations with GlaxoSmithKline (GSK) to join mVaccination as a funder. A draft agreement was shared with FHI 360 in March and several follow-up meetings have taken place to review the SOW and terms of the agreement. The agreement is expected to be finalized in May 2015.

Mobile Access and Usage Survey (MAUS)

During the quarter under review, mSTAR continued preparatory work for the Mobile Access and Usage Survey (MAUS) in Mozambique. mSTAR continued dialogue with Development Alternatives Incorporated (DAI) in order to secure DFID's funds to contribute to the survey. mSTAR anticipates that an agreement between DAI and FHI 360 will be executed in the upcoming quarter. mSTAR also released a Request for Proposals (RFP) on March 24 for a research firm to conduct computer-assisted telephone interviewing (CATI) and household surveys. Evaluating proposals and beginning pre-award work with the selected subcontractor will occur in the upcoming quarter. mSTAR also facilitated dialogue between USAID and the Swedish Embassy in order to secure additional funds to add to the survey's scope. With the new stakeholder's buy-in, MAUS will include a fifth province, Niassa.

During the quarter, mSTAR also continued to work on the research protocol and tools for MAUS. mSTAR began the process of obtaining local IRB approval, but will not officially obtain this until June 2015 as the local ethics review process generally takes a minimum of three months.

Health Evaluations

During the last quarter, mSTAR completed pre-award assessments for two firms to evaluate USAID/Mozambique's CHASS and MCHIP programs. Due to a potential conflict of interest, the CHASS evaluation has been removed from mSTAR's scope of work. As only partial USAID approval was received for the MCHIP evaluation in March, mSTAR executed a Letter of Authorization with the subcontractor, Maraxis, to kick off activities. Initial activities conducted in March include the development of a workplan, methodology plan, and draft data collection tools. Maraxis has been working with USAID/Mozambique to finalize data collection tools and revise the evaluation questions in the SOW. mSTAR expects to receive the outstanding Geo Code waiver from USAID in early April and will immediately issue a full subcontract to Maraxis. The signing of the subcontract will be followed quickly by enumerator training in April and the initiation of data collection. It is expected that a final report on the evaluation will be completed in July 2015.

Platform Development

In January 2015, mSTAR released an RFP to support the development of a data management platform to assist USAID/Mozambique with project monitoring and data visualization for decision making. Two proposals were received in February and mSTAR evaluated the submitted proposals and began the pre-award assessment work of the selected subcontractor, Ona Systems. Discussions with USAID/Mozambique about adjusting the SOW are ongoing and mSTAR expects the subcontract to be signed early in the upcoming quarter.

BANGLADESH

mSTAR continues to assist USAID/Bangladesh with integrating mobile and e-payments into the programs and operations of USAID IPs. The objectives of this activity are to:

- Document USAID IPs' use of mobile and e-payments, which we believe will result in efficiency and productivity gains, and use these cases to scale use of mobile and e-payments across

USAID/Bangladesh's agriculture, health and education portfolios.

- Improve the adoption of mobile money end-users through training, and communicating barriers to adoption to mobile payment providers.

Over the last quarter, mSTAR effectively managed and assisted three subgrantees with the process of transitioning from cash to mobile payments, including providing technical assistance to the newest subgrantee, Social Marketing Company (SMC), in conducting a baseline survey. mSTAR also worked with our subgrantee, Dnet, to successfully complete their deliverables and closeout their grant in March. mSTAR's third Bangladeshi subgrantee partner, WorldFish, was also originally scheduled to close in March, but received a no-cost extension as political unrest had delayed the completion of their impact surveys. WorldFish's subgrant is expected to close in June 2015.

mSTAR also conducted a technical workshop in Dhaka to increase awareness of mobile money benefits among USAID/Bangladesh's Health and Agriculture portfolio IPs. During the quarter under review, mSTAR published four new learning documents aimed at helping IPs make informed decisions when deciding whether to adopt mobile payments for their projects.

In February 2015, mSTAR co-hosted the second meeting of the Mobile Money Consultative Group (MMCG) attended by 21 development professionals from 11 development and donor organizations in Bangladesh. The meeting primarily focused on the "Need for Innovation in Mobile Financial Services' Products." [Highlights of the MMCG meeting](#) can be viewed on Microlinks. mSTAR also continued regular consultative meetings with USAID/Bangladesh IPs throughout the quarter. These initial meetings have resulted in two new technical assistance requests from USAID agriculture IPs. In addition, mSTAR continued its ongoing dialogue facilitation with different stakeholders to promote DFS services and create an efficient mobile money ecosystem that will benefit all the beneficiaries of USAID projects in Bangladesh.

Please refer to Annex A for the full mSTAR Bangladesh Quarterly Report.

LIBERIA AND SIERRA LEONE - EBOLA EFFECTS STUDY

Under the direction of USAID's Africa Bureau, mSTAR partnered with Mobile Accord's affiliate, GeoPoll, to survey residents in Liberia and Sierra Leone to measure the possible effects of Ebola on the economies of the affected countries. mSTAR received approval from the AO on December 30, 2014 and issued the subcontract to Mobile Accord on December 31 with a period of performance from January 5 to July 5, 2015. During the quarter under review, Mobile Accord has run eight surveys in Sierra Leone and Liberia on the current status of employment and commodity prices in both rural and urban areas. Throughout the quarter, mSTAR and Mobile Accord have worked closely with Africa Bureau staff to adjust the survey questions and data visualization options. Mobile Accord has also produced five infographics visualizing the outcomes of the surveys and conducted three ad-hoc surveys

focusing on employment, food costs, and a geographic analysis of survey respondents. In the upcoming quarter, Mobile Accord will continue their weekly surveys and complete three additional ad-hoc surveys under USAID's direction. Please refer to Annex B for a copy of GeoPoll's most recent infographic for Sierra Leone.

V. DEVELOPMENT COMMUNITY & MOBILE ECOSYSTEM ACTORS UNDERSTAND THE USE OF DIGITAL TOOLS FOR STRENGTHENING DEVELOPMENT OUTCOMES

mSTAR continues to facilitate increased understanding of the potential role of digital tools to strengthen development outcomes through various knowledge generation and sharing methods. mSTAR develops content that is in high demand and also builds upon a cohesive body of knowledge for USAID staff, IPs within the development community and influential ICT practitioners. The following is a summary of the events and communications products produced by mSTAR during the last quarter.

ETHNOGRAPHIC STUDY OF USAID MISSIONS

The ethnographic research team, led by mSTAR's subcontract partner, Reboot Design, and comprised of members from Reboot, FHI 360, and USAID, conducted field research in Indonesia in during the quarter under review. This trip built on previous work with the USAID/Uganda, to deepen and extend project findings. Following the research trip to Indonesia, the ethnography team began preliminary synthesis and is in the process of developing a targeted report for USAID/Indonesia that will highlight broad insights of interest with representative examples and provide recommendations for improving and streamlining data use. In the upcoming quarter, mSTAR, Reboot, and USAID expect to select and complete the third and final USAID Mission research trip and produce final recommendations.

DFS COMMUNITY OF PRACTICE

In March 2015, mSTAR began work with the DD team to finalize a SOW for developing a community of practice (CoP) for DFS. The CoP would focus on developing and compiling resources to support the integration and adoption of DFS throughout various development initiatives. The first phase of the CoP will focus on content development including an update to the DFS handbook previously developed by mSTAR. The SOW and budget for the CoP is expected to be finalized in April with activities beginning in May 2015.

PRINCIPLES FOR DIGITAL DEVELOPMENT EVENTS

mSTAR and USAID are the convening organizations mobilizing the ICT4D community on promoting the adoption of nine overarching concepts, the Principles for Digital Development. The campaign is an ongoing discussion among practitioners who are continuing the dialogue within their respective organizations, helping to translate these abstract principles into practical action. mSTAR serves as a facilitator and convener for monthly deep-dive events focusing on each individual principle.

On February 10, mSTAR worked with co-hosts Futures Group and the National Democratic Institute (NDI) to host an interactive session on Principle #6: Use Open Standards, Open Data, Open Source, and Open Innovation. The key themes for this event were:

- Adopt and expand existing open standards.
- Open data and functionalities and expose them in documented APIs (Application Programming Interfaces) where use by a larger community is possible.
- Invest in software as a public good.
- Develop software to be open source by default with the code made available in public repositories and supported through developer communities.

Sixty-two participants attended in person, with another 28 joining online.

On March 24, mSTAR supported Mercy Corps and IDEO.org in hosting the Principle #7: Reuse and Improve event at the IDEO offices in San Francisco. Key themes of this meeting were:

- Use, modify and extend existing tools, platforms, and frameworks when possible.
- Develop in modular ways favoring approaches that are interoperable over those that are monolithic by design.

More than 50 participants attended in-person and on the web.

An event around Principle #8: Privacy & Security is planned for May 8 at the United Nations in New York City and the Principle #9: Be Collaborative event will follow in June at FHI 360.

TECH TUESDAY EVENTS

mSTAR continued to provide a web-broadcasting platform for global USAID staff to log in to listen to the DD team's monthly Tech Tuesday events.

In January, Yvonne MacPherson and Helen Beesley from BBC Media Action spoke at a Tech Tuesday event, discussing their organization's work in health, governance, and resilience. The presenters explored how a range of media and communication channels, including radio, TV, and mobiles, can help change behaviors and improve food security.

In February, mSTAR supported the DD team's Tech Tuesday presentation with Emiko Guthe from TetraTech, who spoke about the application of mobile tools and geospatial technology for international development. Ms. Guthe highlighted TetraTech's work on mapping a water distribution network in Nigeria for USAID's Sustainable Water and Sanitation in Africa (SUWASA) program and the positive

effects it has had on the provision of urban waters services.

USAID TRAINING & FORUMS

West Africa Training & Forum

On January 26, mSTAR, the DD team, and USAID/West Africa held a day-long forum at the Labadi Beach Hotel in Accra, Ghana. Attended by 120 participants from across the development and technology sectors in Ghana and the West Africa region, the forum centered on three themes:

1. Transitioning to Digital Financial Services – What is the value of e-payments?
2. The Vital Role of Local Content – How Can We Bring More Voices Online?
3. Regional Ebola Response – What Is the Role of ICT Now and Long-Term?

With two rounds of lightning talks, two panel discussions, five keynotes, 16 lunchtime table talks, and an interactive activity, the participants enjoyed a wide range of topics and viewpoints throughout the day. Presenters and panelists represented such organizations as VotoMobile, Farmerline, GSMA, Fidelity Bank, Grameen Foundation, the Bank of Ghana, Vodafone, and NetHope.

From January 27-30, mSTAR and the DD team put on a four-day training for 27 USAID Mission staff from throughout the West Africa region. The aim of this training was to equip them with the tools and knowledge to effectively incorporate digital technology into future programming and to act as a resource for colleagues within their respective Missions. Topics covered in depth throughout the workshop included Digital Inclusion, Digital Finance, and Real-time Data for Decision Making. Participants also had the opportunity to participate in field visits with the World Cocoa Foundation, Tigo Mobile Money, Esoko, and the DELIVER project.

Future iterations of the training are being planned, with the next session taking place in Washington, DC in June 2015.

Regional Development Mission in Asia (RDMA) M4D Forum

In partnership with USAID/RDMA, mSTAR hosted the second annual Mobiles for Development Asia Forum in Bangkok, Thailand from January 20-21. The event brought together more than 90 individuals from USAID, development organizations, MNOs, technology providers, and others who are passionate about mobiles for development. This year's forum was geared towards big ideas that have the potential to drive lasting and genuinely impactful interventions.

During the event, the winner of this year's Mobiles for Development Asia Award was also announced. The winner, mPower Social Enterprise from Bangladesh, plans to expand its Amader Doktor (or "Doctor in a Tab," referring to remote medical consultations provided over a tablet device) service into Burma in partnership with the MNO, Telenor, in order to reach rural populations with basic medical care. The service currently has 200 locations in Bangladesh and has served over 1,200 clients to date.

The other top finalists out of the pool of 15 applicants were Awaaz De's Farmers' Friend and Ooredoo's MayMay. Farmers' Friend provides farmers in India with customized voice messages created by qualified agronomists on crop production, horticulture, livestock and plant protection up to three times a week. Through the app, farmers can share the information and respond with questions or feedback, contributing to a hub of helpful information. The service currently has over 17,000 subscribers in India and will be available in two languages in Southeast Asia later this year. MayMay targets women in Burma, with a particular focus on pregnant women and their partners, families and communities. The app provides a wealth of maternal, child health and wellness information for both during and after pregnancy, sends tailored maternal advice alerts and connects women with health care providers in the area. Although still in beta form, the app has already been downloaded more than 6,000 times and is projected to reach up to 700,000 users in Burma within the next five years. Ooredoo also plans to launch the service in Indonesia this year.

OTHER MSTAR COMMUNICATIONS PRODUCTS

During the quarter under review, mSTAR has uploaded all project knowledge products to Microlinks. The mSTAR KM & Communications team has also produced 11 editions of the Weekly Reader (a weekly digest of aggregated technology and mobile news from mainstream media, as relevant to development).

The Weekly Reader was issued to mSTAR's network of USAID staff counterparts, partners, practitioners and industry leaders.

ANNEX A: MSTAR/BANGLADESH QUARTERLY REPORT



USAID
FROM THE AMERICAN PEOPLE

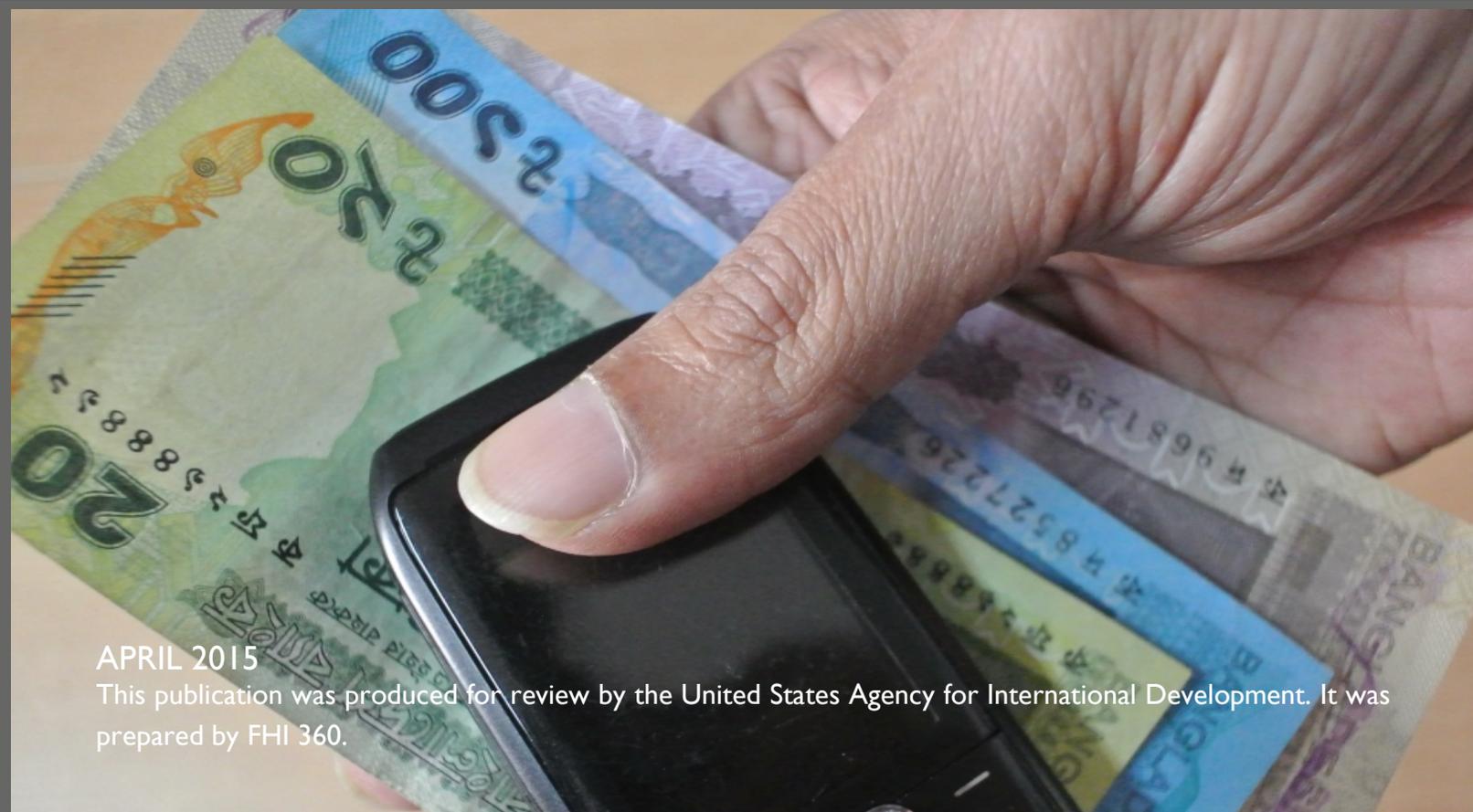


MOBILE SOLUTIONS TECHNICAL ASSISTANCE & RESEARCH (mSTAR), BANGLADESH

QUARTERLY REPORT, FY 2015, QUARTER 02 (01/01/2015 – 03/31/2015)

APRIL 2015

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Mobile Solutions Technical Assistance and Research (mSTAR), Bangladesh

QUARTERLY REPORT, FY 2015, QUARTER 02
(01/01/2015 – 03/31/2015)

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ACRONYMS

AMC	Activity Management Committee
AOR	Agreement Officer's Representative
BB	Bangladesh Bank
FGD	Focus Group Discussion
ICT4D	Information and Communication Technologies for Development
IP	Implementing Partner
KII	Key Informant Interview
MFS	Mobile Financial Service
MM	Mobile Money
MNO	Mobile Network Operator
MS	Mobile Solutions
mSTAR	Mobile Solutions Technical Assistance and Research
mSTAR/B	Mobile Solutions Technical Assistance and Research/Bangladesh
PDT	Performance Data Table
PIRS	Performance Indicator Reference Sheet
SMC	Social Marketing Company
SOW	Scope of Work
USAID	United States Agency for International Development
USG	United States Government

1.0 Executive Summary

This report provides an overview of mSTAR/Bangladesh (“mSTAR/B”) activities for FY 2015 from January 1, 2015 to March 31, 2015. It highlights the key achievements with respect to the mSTAR/B work plan and M&E indicators. Planned activities for the upcoming quarter are also outlined in this report.

Over this quarter, mSTAR/B effectively managed and assisted three grantees with the process of transitioning from cash to mobile payments, including providing technical assistance to one of our grantees, SMC, in conducting a baseline survey. mSTAR/B conducted two technical workshops. One for USAID IP staff in Dhaka aimed at mobile money myths and facts, and another for staff from mSTAR grantee SMC covering the basics of mobile money. During the quarter, mSTAR/B published 4 learning documents aimed at helping IPs gain more knowledge on mobile payments and to enable them to make informed decisions when deciding whether to adopt mobile payments in their projects. mSTAR/B also co-hosted the second meeting of Mobile Money Consultative Group (MMCG) and held several meetings with USAID IPs to offer technical assistance (TA). As a result of those meetings, we received two new technical assistance requests from USAID agriculture IPs. In addition, mSTAR/B continued its ongoing dialogue facilitation with different stakeholders to promote digital financial services and to encourage the development of an efficient mobile money ecosystem that will benefit all beneficiaries of USAID projects.

In addition to the achievements made by mSTAR/B, this report also highlights challenges faced by the mSTAR/B team and our three grantees, along with the mitigation measures adopted and/or planned to resolve these issues. Key lessons learned from this quarter are included at the end of this report.

2.0 Country Activity: Bangladesh

mSTAR is a broad, flexible, and responsive technical assistance and action learning program that fosters the rapid adoption and scale-up of mobile money, mobile technologies, and mobile data solutions in developing countries. Ultimately, mSTAR seeks to increase access and use of mobile technologies by the poor, civil society, local government institutions, and private sector stakeholders.

The mSTAR/Bangladesh activity supports the acceleration and adoption of mobile money and electronic payments (e-payments) within the USAID Mission’s programs, with a specific emphasis on health, education, agriculture and gender. Implementation of this activity began in September 2013. Mobile technologies are accelerating economic and social development around the globe by reducing the costs of accessing goods, services, and information, in addition to building transparency and accountability. However, despite the speed of adoption, millions remain excluded or underserved, and innovations fail to reach impactful scale, whether due to lack of access, financial means, or knowledge. As a result, the development potential of mobile solutions has not yet been fully realized.

mSTAR/B is helping USAID implementing partners engaged in agriculture, health and education programs to integrate mobile payments and electronic payments into their program operations. In addition, mSTAR/B also works with USAID/Bangladesh, implementing partners, and other relevant parties to define and capture mobile money metrics consistent with USAID’s country-level results

framework. Local capacity building, ownership, and sustainability are key principles to be supported through this activity. The objectives of this program are to:

- Facilitate implementing partners' use of mobile money (MM) and electronic payments, resulting in efficiency and productivity gains across USAID/Bangladesh's agriculture, health, and education portfolios, and
- Improve active adoption of mobile money by end-users.

3.0 Updates on Work Plan-Specified Deliverables

3.1 Overview of Deliverables and their Status

Deliverable	Status
1. Quarterly Performance Reports on project activities to indicate progress toward established performance targets	The 2 nd quarterly report of 2 nd year (this report) was prepared and shared in April 2015.
2. Conduct technical workshops	One Dhaka based workshop was held on February 19. A report summarizing the workshop is published online .
3. Provide technical assistance (TA)	In this quarter, mSTAR/B provided technical assistance to Social Marketing Company (SMC) to conduct their baseline survey using a mobile data collection app. mSTAR/B helped them in developing the survey questionnaires in Qualtrics, and trained a staff person from SMC and data collectors on mobile-based survey design & data collection processes. A detailed report is available online .
4. Publish learning documents and multimedia content	During the reporting quarter, mSTAR/B published 4 learning documents. We also completed an initial draft of a report entitled "Mobile Financial Services in Bangladesh: A Survey of Current Services, Regulations, and Usage in Select USAID Projects." The final report will be published next quarter.

3.2 Deliverables: Targets and Achievements

Deliverable Name	FY 15 Targets	Achievements	
		Q2 (Jan - Mar 2015)	Total FY15 (to date)
Technical Workshops	8	2	4
On-demand STTA	4	1	1
Learning documents and multimedia content	20	4	11
Stakeholder Meeting (Mobile Money Consultative Group)	4	1	1

4.0 Updates on Work Plan Activities (Quarter 2, FY 2015)

The major activities in the work plan are:

1. Awareness raising activities
2. On-demand short-term technical assistance
3. Grants management
4. On-going project management and dialogue facilitation
5. Environmental compliance
6. Branding and marking
7. Data collection, monitoring and evaluation

Overall Status: On Track

4.1 Awareness Raising Activities

4.1.1 mSTAR/B Technical Workshops

Dhaka Technical Workshop

The fifth Dhaka-based technical workshop, entitled “Mobile Money in Action: Myths, Facts and Simulations,” was held on February 19, 2015. The workshops focused on common myths people hold about mobile money. Participants also engaged in a simulation to identify potential opportunities for incorporating mobile money into two illustrative projects.

The workshop also covered the role of mSTAR/B and how it can help USAID implementing partners in transitioning from cash to mobile payments. In addition, it included a recap of key discussions from previous workshops, such as the benefits of using mobile money in projects giving real examples, the process of incorporating mobile money into project operations, lessons learned from two mSTAR grantees, and other issues relevant to including mobile payments in existing project operations.

A total of 19 participants (17 males and 2 females) from the following 9 organizations participated in the workshop:

1. Hellen Keller International (HKI)
2. University Research Co., LLC (URC)
3. Care Bangladesh
4. Save the Children
5. Dhaka Ahsania Mission (DAM)
6. International Rice Research Institute (IRRI)
7. Social Marketing Company (SMC)
8. Winrock International
9. USAID Bangladesh

The workshop covered the following topics:

- **Why Mobile Money:**
A brief overview of mSTAR Bangladesh and update on the state of mobile money in Bangladesh
- **Common Myths in Mobile Money:**
Participants learned how to separate mobile money facts from fiction
- **Simulation Activity - Incorporating Mobile Payments into Agriculture and Health Projects**
Participants worked to determine potential opportunities and barriers for incorporating mobile payments into projects using case studies.

- Open Discussion

The full workshop report is available [online](#).



Success Story from the Workshop:

Mr. Shahin Islam, Deputy Program Director (Partnership Management) of USAID's READ project implemented by Save the Children participated in the workshop sessions and participated in the simulation activity. Mr. Islam was convinced that adoption of mobile money is an efficient process to disburse funds to frontline field staff. During a READ project quarterly meeting with its local partners on March 9, 2015, he proposed that local partners begin disbursing funds to their field staff using mobile money. As



learned from the workshop, he worked with their local partners to collect basic information on MFS agent coverage in the targeted areas. He also convinced Save the Children's finance and grants management team to eliminate internal resistance to their partners' use of mobile money. He said "If we are successful in the pilot test, we will scale up mobile payments in all of our six zones."

Workshop on mobile money transactions for SMC field level staff

USAID's mSTAR/B project and Social Marketing Company (SMC) jointly conducted a workshop entitled "Mobile Money Transaction" on February 9, 2015 at Hotel Innotel, Banani, Dhaka to train its frontline field staff on using mobile money. The workshop was attended by a total of 26 field operations program officers, Blue Star providers, and PCHP team leaders. The event included remarks from Salah Uddin Ahmed, head of training & service delivery at SMC; Shamiran Paul, financial analyst at USAID Bangladesh; and Rajat Chandra Podder, senior executive officer at DBBL Mobile Banking Division. It was designed and facilitated by M. Ataur Rahman, from USAID's mSTAR project. The workshop focused on defining mobile money, providing an overview of the mobile money industry in Bangladesh, highlighting the roles and objectives of mSTAR, and sharing best practices on mobile money in the health and agriculture sector.



Mr. Rahman briefed participants about the objectives and anticipated expectations of the training. He discussed in detail the components of mSTAR and its role in the development sector of Bangladesh, further mentioning how mSTAR has been helping different USAID implementing partners in transitioning from cash to mobile payments. He also discussed why mobile money is feasible in Bangladesh and shared lessons learned from USAID's AIN project implemented by WorldFish, USAID's MAMA initiative implemented by Dnet, and USAID's TB Care II project implemented by URC. He noted that SMC could replicate a similar disbursement process in their operations so that they can leverage the benefits of mobile money.

Overall Status: On Track/Ongoing

4.1.2 mSTAR/B Learning Documents

During this quarter, mSTAR/B published a total of four learning documents, including two success stories, one infographic, and one training manual for rural farmers.

Success Stories

mSTAR/B developed two success stories highlighting the mobile money experiences of USAID IP staff and field workers. [Farida Yeasmin](#) is a frontline community health agent and a beneficiary of USAID's MAMA initiative implemented by Dnet and [Sajib Biswas](#) is a field supervisor of USAID's Aquaculture for Income and Nutrition implemented by WorldFish. The success stories highlight how the adoption of mobile money by the projects under mSTAR grants has helped in improving their lifestyles and increased their efficiency at work.

Infographic

mSTAR/B published an infographic on [Mobile Money Infographic: Cash vs Mobile Payments in the AIN Project, implemented by WorldFish](#). The infographic shows how transitioning to mobile payments from cash has saved the project money, time and increased staff efficiency. In addition, mSTAR/B is working

on another infographic reflecting how USAID's TB Care II project has benefitted from the adoption of mobile money in its operations which will be published in the next quarter.

Training Manual

mSTAR/B provided technical assistance to WorldFish in developing a [training manual](#) for rural farmers on mobile money. The manual is written in Bengali for easy reading and comprehension by rural farmers. In addition, it includes several diagrams and illustrations to help farmers with limited literacy to visually remember the navigation using the USSD menu.

Infosheets

During this quarter, mSTAR/B updated all existing infosheets that were previously published. The updated infosheets will be published in the next quarter. In addition, a new infosheet on Trust Bank Mobile Banking was developed and will be published in the next quarter. The infosheets provide an overview of the product(s), cost, information on how to set up a corporate agreement, and the bulk payment process.

Other Communications Activities

In August 2014, mSTAR/B launched *mSTAR Bangladesh Newsflash*, a monthly e-newsletter to promote the project's activities, learning documents, and other information related to mobile money to stakeholders. The aim of the e-newsletter is to create a space for the project to promote mobile payments across USAID projects. In this quarter, three issues were circulated to more than 240 individuals from USAID, USAID implementing partners, mobile financial service providers, and other development organizations.

mSTAR/B also published two blogs: [Mobile Money Improves CHW Incentive Schemes](#) published at CHW Central and [Mobile-izing people in Bangladesh](#) published at Financial Access Initiative. These were not counted towards our total number of learning documents.

Overall Status: On Track/Ongoing

4.1.3 Event Participation

This quarter, the mSTAR/Bangladesh team participated in various events hosted in and around Bangladesh. A summary of those events are given below:

1. **Mobile Money & Digital Payments Asia, 2015:** In January, mSTAR/B's Team Lead presented at the event held in Indonesia. He talked about financial services in Bangladesh and how it saves money, time, and human effort through mobilization and transparency.
2. **USAID/B FTF Partners Meeting:** mSTAR/B's Team Lead presented on mSTAR/B at the Feed the Future partners meeting, with an aim to increase awareness of mobile money using real case studies of USAID IPs using mobile money, as well as to promote mSTAR/B's technical assistance offerings among participants.
3. **USAID's Implementing Partners Financial Management workshop:** mSTAR/B's Team Lead presented a similar presentation at this workshop as the one provided at the FTF partners meeting.

4. **Digital World Fair 2015:** mSTAR/B's Team Lead attended the Digital World Fair organized by the Ministry of ICT, BASIS and a2i to promote the ongoing digitization activities implemented by the Government and to provide a platform for other stakeholders to showcase their activities specific to digitization.
5. **Google Street View launching ceremony:** The mSTAR/B Team Lead attended the Google Street View launching ceremony organized by the Ministry of Communication, Ministry of ICT and Google.
6. **BFP-B Challenge Fund launching event:** mSTAR/B's Team Lead and Mobile Money Specialist attended the launching ceremony of BFB-P Challenge Fund. The ceremony presented an overview of the Challenge Fund along with the application process.
7. **Asia Regional Knowledge Sharing Meeting:** mSTAR/B's M&E Specialist presented about the approaches that Private Voluntary Organizations (PVO) could use in order to implement successful mobile technology projects, with a particular focus on the six-step process to effective M4D project design from mSTAR's handbook "Integrating Mobiles into Development Projects." mSTAR/B's M&E Specialist also facilitated a table discussion entitled "Mobile Money (MM) in Action: Challenges and Lessons Learned." The discussion covered major challenges faced by mSTAR/B in incorporating MM payments within USAID-funded projects, including Mobile Alliance for Maternal Action (MAMA) implemented by Dnet, Aquaculture for Income and Nutrition (AIN) implemented by WorldFish and Blue Star, PCHP, and Sales Collection by Social Marketing Company (SMC). The key lessons from the process of incorporating MM payments were also shared in the discussion.

Overall Status: On Track/Ongoing

4.2 On-demand Short-term Technical Assistance

This quarter, mSTAR/B provided technical assistance to Social Marketing Company (SMC) to conduct their baseline survey using a mobile data collection app. mSTAR/B helped them develop the survey questionnaires in Qualtrics—a comprehensive software for data collection and analysis—and trained a staff person from SMC and data collectors on mobile based survey design & data collection processes. A detailed report of this technical assistance is available [online](#).

In addition, mSTAR/B held meetings with USAID's Shouhardo II project implemented by Care Bangladesh and USAID's Agriculture Inputs Project (AIP) implemented by CNFA to explore the potential of providing them with technical assistance.

mSTAR/B plans to conduct an assessment of USAID's Shouhardo II project in the next quarter to identify potential scopes to incorporate mobile money in their project operations. We received a TA request on March 19, 2015 from the project's Chief of Party, Jon Thiele.

mSTAR/B also received a TA request from Alexis Ellicott, Chief of Party of USAID's Agro Input Project on March 18, 2015. Under this technical assistance request, mSTAR/B will assess the transaction and financial behavior of the wholesalers, retailers and farmers of AIP in the next quarter.

Overall Status: On Track/Ongoing

4.3 Grants Management

mSTAR/B grants aim to fund USAID/Bangladesh IPs working in health and agriculture that are committed to testing mobile and electronic payments, whether to a limited or extensive degree, in order to compare and document the costs, challenges, and benefits of using cash versus mobile and electronic payments.

4.3.1 Update on mSTAR/B current grantees

mSTAR/B is supporting three USAID/B IPs (Dnet, WorldFish, and Social Marketing Company) by providing them with fixed-obligation grants to encourage their adoption of mobile payments. Dnet MAMA and WorldFish AIN have already started to adopt MM payments in their operations and are currently disbursing payments to beneficiaries using mobile money. SMC's grant was only recently awarded in the last quarter, so they have not yet begun making any MM payments. Transaction summaries for the reporting quarter from WorldFish and Dnet are included below.

WorldFish					
Year	Month	Volume of transactions		No. of transactions	No. of new unique beneficiaries ¹
		BDT	USD ²		
2015	January	74,020	951	59	
	February	80,235	1,031	131	
	March	74,283	955	108	
Total (Jan.-March, 2015)		228,538	2,937	298	0

Dnet					
Year	Month	Volume of transactions		No. of transactions	No. of new unique beneficiaries
		BDT	USD		
2015	January	303,819	3,905	958	
	February	133,310	1,714	1,226	
	March	105,552	1,357	833	
Total (Jan.-March, 2015)		542,681	6,976	3,017	483

Dnet has submitted all milestones successfully under the mSTAR FOG agreement, and their FOG period of performance ended on March 31, 2015. mSTAR/B's Communication Specialist and M&E Specialist provided support to Dnet through monitoring a focus group discussion (FGD) on March 5, 2015 organized by Dnet as part of their impact study. mSTAR/B has received their Impact Evaluation and Project Completion reports, which we are in the process of finalizing. It is expected that the reports will

¹ The number of unique beneficiaries is calculated by grantees on a quarterly basis.

² 1 USD=77.80 BDT (as of April 13, 2015)

be published in the upcoming quarter. WorldFish's AIN project requested a no-cost extension through June 30, 2015 for their FOG, which was granted.

Overall Status: Ongoing

4.4 On-going Project Management and Dialogue Facilitation

In this quarter, mSTAR/B held meetings with several different stakeholders to advance mSTAR's overall objectives and goals. mSTAR/B's Technical Manager and Team Lead met with Embassy of Netherlands to discuss the potential of mobile money in RMG sector. They also met with MicroEnsure to explore using mobile money to make health insurance claim payments.

mSTAR/B's M&E specialist held a meeting with USAID's TB Care II project implemented by URC Co, LLC to learn more about their mobile money experience and how they feel it has benefitted them.

mSTAR's Communication Specialist met with USAID's READ project implemented by Save the Children to capture their initial experience with transitioning from cash to mobile payments.

Mobile Money Consultative Group (MMCG) Meeting

The second meeting of MMCG was held on February 19, 2015 and attended by 21 development professionals from 11 development and donor organizations. The meeting primarily focused on the "Need for Innovation in Mobile Financial Services Products." [Highlights of the MMCG meeting](#) have been published online.

Overall Status: On Track/Ongoing

4.5 Environmental Compliance

mSTAR/B continues to follow environmental compliance guidelines.

Overall Status: On Track/Ongoing

4.6 Branding and Marking

mSTAR/B has followed mSTAR's branding and marking policy. All draft publications and appearances have followed the USAID Graphic Standards Manual.

Overall Status: On Track/Ongoing

4.7 Data Collection, Monitoring and Evaluation

4.7.1 Test and improve tools, instruments, and resources for use by grantees

Mobile data collection questionnaires prepared using Qualtrics: mSTAR/B prepared the one-on-one interview questionnaires for mSTAR grantee SMC's baseline survey using Qualtrics. One research officer from SMC was trained on research design using the web-based version of the platform.

Support to grantee evaluation studies: mSTAR/B supported its grantee Dnet in conducting a project impact evaluation survey in the reporting quarter (January-March 2015). Another grantee, SMC, was also assisted to complete the baseline survey. The strategy paper, questionnaires, data analysis, and reporting were done by the grantees with support from mSTAR/B; field testing of some questionnaires was also carried out with support from mSTAR/B to ensure the best functionality.

Overall Status: Ongoing

5.0 Update on Attainment of Project Indicators

Indicator	Unit of Measure	Disaggregation	Baseline Year	Baseline Value	Oct. 2014-Sept. 2015 Target	Achievement thru March 31, 2015
Project Objective: Increased productivity gains across USAID/Bangladesh's agriculture and health portfolios						
Number of USAID Health and agricultural projects receiving mSTAR grants for integrating mobile money payments in operations.	Number	USAID Health and Agriculture portfolios	2014	0	1	1*
Intermediate Result 1: Increased efficiency across USAID/Bangladesh's agriculture and health portfolios						
Number of mobile money transactions made by IPs as a result of mSTAR grant assistance	Number	USAID Health and Agriculture portfolios, Gender	2014	0	4,000	5,828
Number of IP beneficiaries who engage in mobile money transactions	Number	USAID Health and Agriculture portfolios, Gender	2014	0	2,800	1,631
Sub-IR 1.1: Increased use of mobile money payments by USAID IPs and beneficiaries						
Percentage change in value of transactions by IPs (B2P and B2B) (since previous period)	% (with respect to previous period)	USAID Health & Agricultural portfolios	2014	362,955	75% increase since previous period	Ongoing (Will be assessed in Sept. 2015)
Sub-IR 1.2: Awareness & capacity to use mobile money payments increased						
Number of IP staff who understand mobile money metrics as a result of mSTAR interventions	Number	mSTAR Implementing Partners, Gender	2014	0	80	47

* This only counts new grants issued during the period October 2014-September 2015, **not** the grants issued in the previous FY.

6.0 Challenges Faced during FY15 Q2 and Steps Taken

Challenges	Steps Taken to Address
Grantees	
<p>Political Unrest: Countrywide political strikes over the winter caused transport blockages and a breakdown in security. This caused a lot of difficulties in implementing mSTAR activities by the grantees.</p> <p>The training schedules of USAID’s AIN project implemented by WorldFish had to be changed, with some trainings postponed and cancelled. Many of the training sessions were conducted on short notice, which made it difficult to coordinate participants. WorldFish had to delay training sessions by 2-3 weeks. The in-person Training of Trainers (TOT) covering mobile money issues was cancelled and guidance was provided over the phone or Skype.</p> <p>USAID’s MAMA project of Dnet had to face difficulties in conducting one-to-one interviews and focus group discussions in line with their impact evaluation survey and other assessments.</p> <p>The third grantee, SMC, also had a number of problems in collecting their baseline data from 12 working areas in Bangladesh.</p>	<p>With regards to political strikes, it was difficult to mitigate such circumstances. With the AIN project, they were able to coordinate their training by engaging their locally available staff who were able to train on behalf of the central training unit. They had sufficient knowledge on mobile money-related issues as most of them had previously participated at mSTAR’s district level workshops and mobile money-related trainings.</p> <p>Dnet rescheduled some of the FGDs to take place over the weekends and some over Skype. Their local partners’ staff played a key role in arranging the FGDs and interviews. However, this slightly delayed the submission of their deliverables.</p> <p>SMC recruited local data enumerators who had experience in collecting data using mobile data collection. Since the enumerators were already located in the communities where the data was being collected, they were able to complete the work without being impacted by the travel blockades. In addition, their previous experience using mobile data collection tools meant that they required minimal supervision.</p>
<p>Integration of Activities: WorldFish and SMC continuously faced trouble in integrating mSTAR activities in accordance with their approved timeline.</p>	<p>Several meetings and communications took place among WorldFish and SMC’s field-based program and finance teams in order to find a solution. mSTAR/B supported them by providing technical assistance and communicating with required parties (such as MFS providers) on their behalf.</p>
<p>Beneficiary Literacy: Grantees have not been able to build the required level of beneficiary digital literacy which is creating some problems with operationalizing mobile money payments beyond “cash in” and “cash out.”</p>	<p>mSTAR/B assisted grantees in developing communication materials including a training manuals for beneficiaries and frontline staff.</p>
<p>Agreements with MFS providers: SMC ran into a challenge with their chosen MFS provider over a disagreement in the number of SMC sales outlets that would be mentioned in the agreement. SMC only wanted to mention three outlets, whereas the provider wanted to include all of SMC’s outlets.</p>	<p>mSTAR/B tried to negotiate settlement of this issue with the respective MFS provider on SMC’s behalf, which led to the resolution of this issue and the signing of the agreement.</p>
mSTAR/B	

Disseminating experiences and lessons learned to a broader audience.	mSTAR/B has started to promote its learning experiences using blogs and by experimenting with new types of content for our e-newsletter.
Collecting information from MFS providers regarding service charges. MFS providers are hesitant to share service charge information.	mSTAR/B is now collecting some charge information from providers in ranges, rather than in specific amounts. We are also planning to mark information confidential per the request of MFS providers.

7.0 Lessons Learned from this Quarter

- It is necessary to have a better understanding about the level of mobile money related awareness/capacity of grantees’ staff and beneficiaries before mobile payments are incorporated into the project. The understanding would be helpful in developing some of the capacity building activities and promotional materials that we help the grantees to deploy. This lesson learned is not new from this quarter, but rather a reinforcement of the same lesson learned we have seen in the past.
- Grantee staff who are regularly working in the field and are in touch with beneficiaries throughout the year can provide good support to undertake local-level activities (e.g. conducting surveys and assessments, holding workshops and trainings, etc.)
- If mSTAR/B does not promote implemented activities or learning documents, USAID IPs are less likely to look into them. For example, Save the Children’s READ program did not even know that mSTAR have developed a Mobile Money Snapshot on another of Save the Children’s projects. It is necessary to design some outreach activities to better promote mSTAR’s activities and learning documents.
- Technical Assistance (TA) plans should be designed not only through IPs engaging with the mSTAR team but by encouraging them to engage with relevant teams within their project or organization (i.e. finance, research, etc.) This will enable mSTAR/B to be more responsive to the needs of all relevant parties within the project and allow for better design of the TA intervention.

8.0 Planned Activities for Next Quarter

mSTAR/B Technical Workshops:

- Hold a Dhaka-based technical workshop for USAID IPs
- Hold 1-2 district-level workshops (based upon request from IPs or USAID)

Learning Documents:

- Publish at least two new infosheets.
- Develop at least two success stories on mSTAR/B grantees capturing the organizational and beneficiary viewpoints.
- Publish “Mobile Financial Services in Bangladesh: A Survey of Current Services, Regulations, and Usage in Select USAID Projects.”

Mobile Money Consultative Group:

- The third mobile money consultative group (MMCG) meeting will be held in the next quarter. It is expected that the meeting will take place in May 2015. The theme of the meeting will be decided by consensus among members.

Grants Management:

- Follow up on the remaining deliverables to be submitted by mSTAR/B grantee WorldFish’s AIN project before the end of their FOG on June 30, 2015.
- Support new grantee SMC in initiating their transactions and undertaking other assessments.

M&E and Reporting:

- All the grantee milestone deliverables will be reviewed during the quarter.
- mSTAR’s dashboard matrix will be updated. Disaggregation of Dnet and WF transaction data will be completed by this quarter.
- Support will be provided to WorldFish in conducting their impact evaluation.
- Support will be provided to SMC to document their transactions as per the prescribed format (beneficiary database).

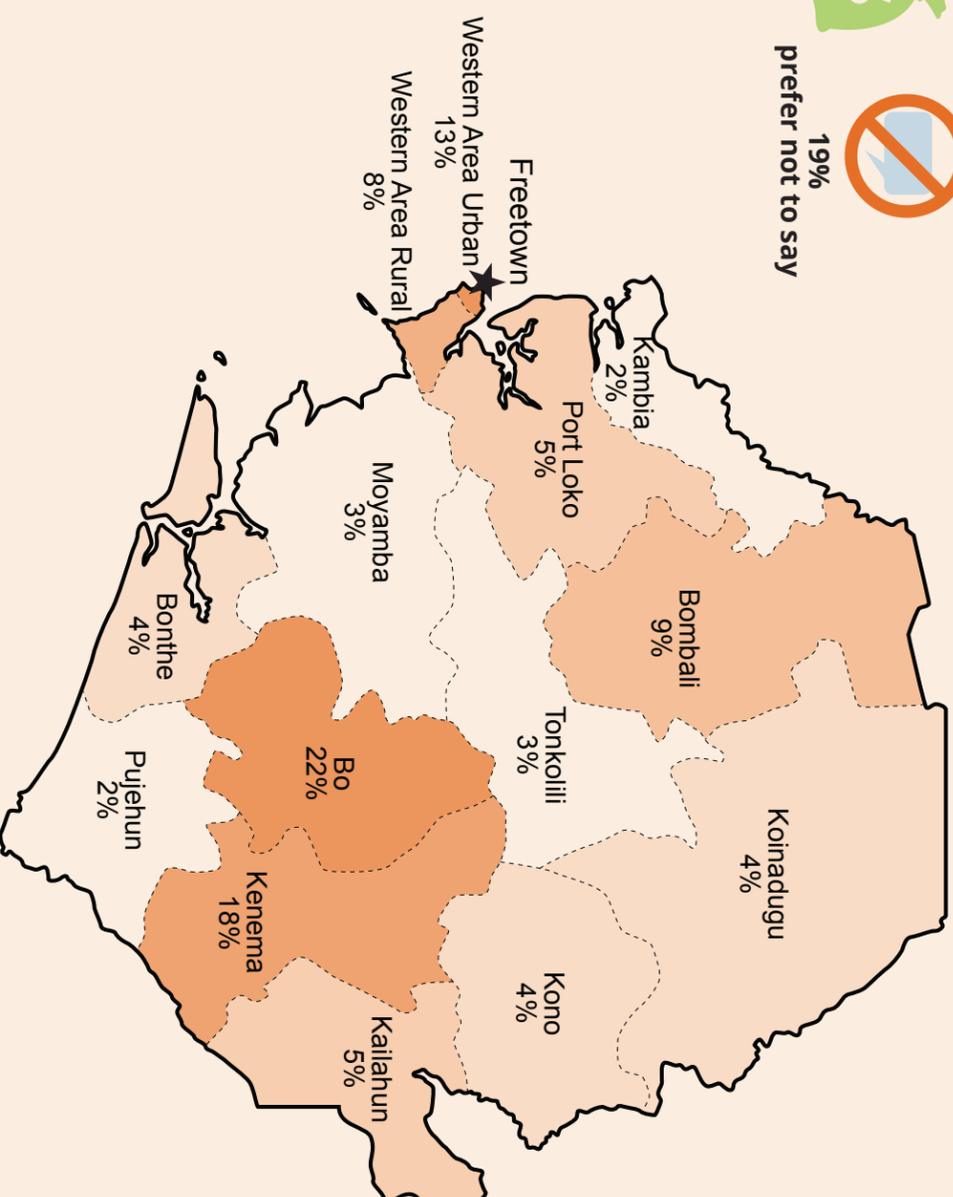
ANNEX B: GEOPOLL INFOGRAPHIC

Knowledge and Impacts of Ebola

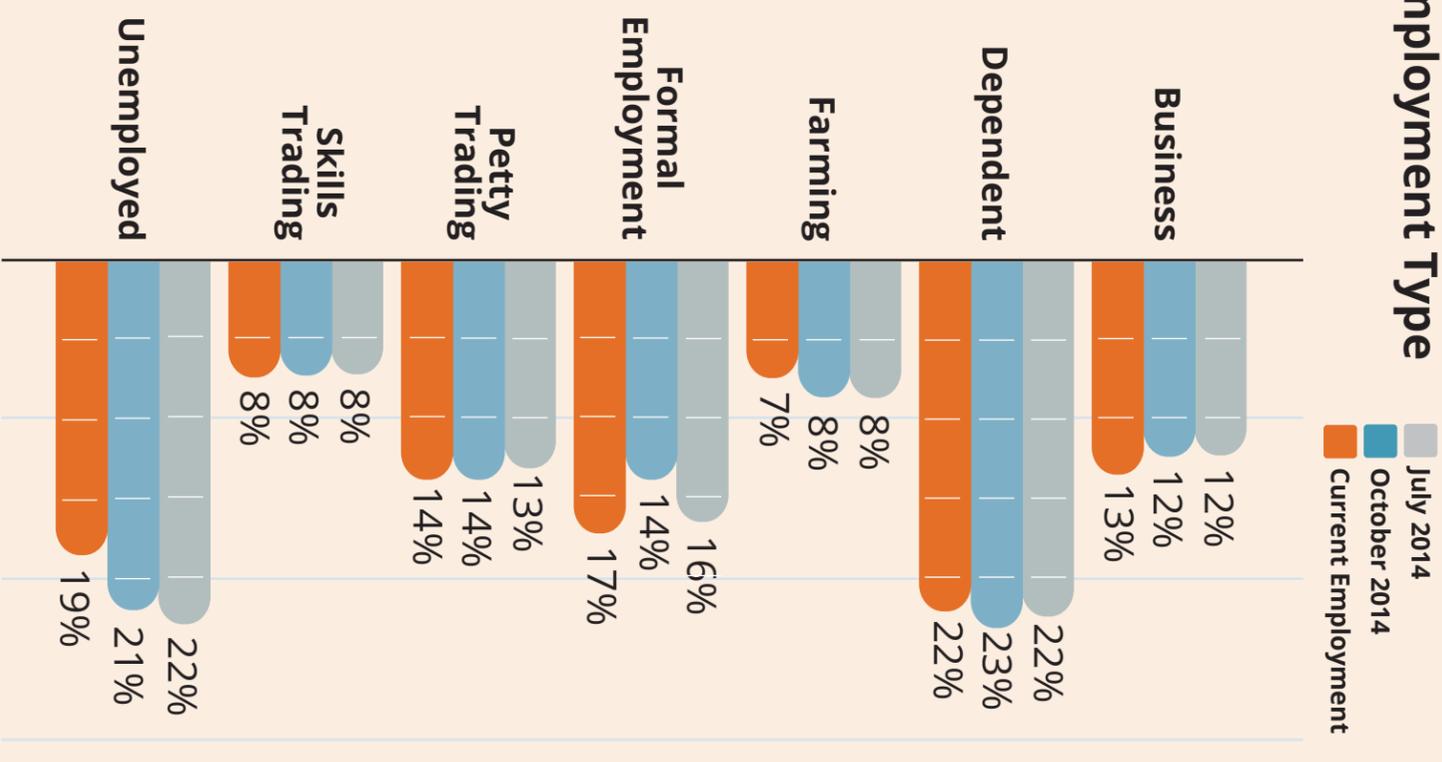
USAID partnered with GeoPoll to administer 2,000 mobile phone surveys across Sierra Leone to assess the economic impacts of the Ebola outbreak in West Africa.

SIERRA LEONE

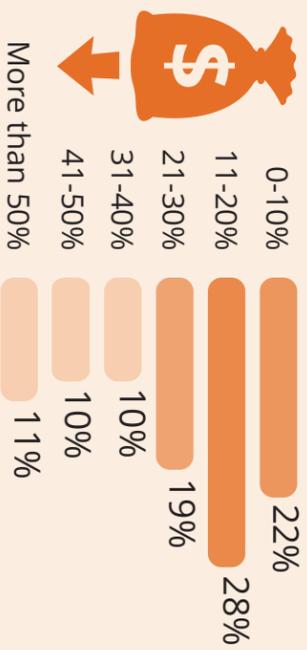
Location of respondents



Employment Type

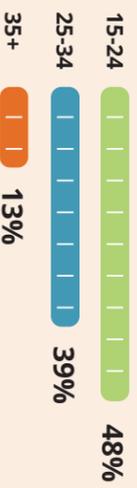


Income Stability
Over 17% have reported earning less income than they did in the previous week.



Declining Incomes

Age of respondents



38% of respondents are head of household



Gender of respondents



Staple food prices



Data was collected via SMS message during February 2015. Respondents received a small airtime credit incentive upon completion.