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mSTAR

MOBILE SOLUTIONS TECHNICAL ASSISTANCE *and* RESEARCH (mSTAR)

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Acronyms

CATI	Computer-Assisted Telephone Interviewing
CBL	Central Bank of Liberia
CFA	West African Franc
CMAM	Mozambique Central Medical Stores
CNFA	Cultivating New Frontiers in Agriculture
CSA	Civil Service Agency
DAI	Development Alternatives, Inc.
DFID	UK Department for International Development
DFS	Digital Financial Services
FGD	Focus Group Discussions
G2P	Government-to-People Stream
GEMS	Governance and Economic Management Support Program
GoL	Government of Liberia
ICT	Information and Communication Technology
IDI	In-Depth Interview
IFC	International Finance Corporation
INE	Mozambique National Institute of Statistics
IP	Implementing Partner
IRB	Institutional Review Board
JSI	John Snow, Inc.
KII	Key Informant Interviews
LRA	Liberian Revenue Authority
LRD	Liberian Dollar
MAUS	Mobile Access and Usage Survey
MCHIP	Maternal and Child Health Integrated Program
MFDP	Liberian Ministry of Finance & Development Planning
MFI	Microfinance Institution
MMCG	Mobile Money Consultative Group
MMRD	Myanmar Marketing Research and Development Co.
MNO	Mobile Network Operator
MoHSW	Liberian Ministry of Health and Social Welfare
mSTAR	Mobile Solutions, Technical Assistance and Research
NGO	Non-Governmental Organization
ODK	Open Data Kit
P2G	People-to-Government Stream
TA	Technical Assistance
UN	United Nations
UNCDF	UN Capital Development Fund
UNFPA	United Nations Population Fund
USAID	United States Agency for International Development
WHO	World Health Organization

Introduction

Over the past 10 years, digital technology has emerged as a valuable tool to increase financial inclusion, data-driven decision making, and access to critical livelihoods information in developing countries. Within this context, the Mobile Solutions Technical Assistance and Research (mSTAR) Program fosters the adoption and scale-up of digital finance, real-time data for decision making, and digital inclusion in developing countries through broad, flexible, and responsive technical assistance that emphasizes action learning program.

Ultimately, mSTAR seeks to increase access and use of digital technologies by the poor, civil society, local government institutions and private sector stakeholders to facilitate development outcomes. mSTAR began by working in support of USAID's Digital Development team at USAID, now part of the Global Development Lab.

Today mSTAR supports the Lab's work, engaging closely with the Digital Development Team but also across the agency, in 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 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 by 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 USAID's broader goals of increasing connectivity of mobile networks, affordability for lower-income populations, and locally relevant content.

In its third year of implementation, mSTAR conducted the activities detailed in attachment Annex B of this report. As a result of these activities, mSTAR produced approximately 32 technical documents that generated evidence to support the efficiency, transparency and safety gains that come as a result of using digital tools and facilitated 31 knowledge-sharing events that increased the development community's understanding of digital tools for strengthening development outcomes. mSTAR also engaged 131 organizations to share this knowledge and provided technical assistance and training to increase the effectiveness of mobile ecosystems and actors to serve low income populations.

Although mSTAR implemented 25 distinct activities in FY 2015, this report highlights the specific results achieved in the following activities as well as lessons learned and challenges experienced:

- The mSTAR Bangladesh activity;
- mSTAR's Digital Development trainings;
- The Data Utilization Study;
- Assessing the State of Digital Financial Inclusion and Opportunities to Facilitate Sector Growth in Mali;

- The Liberia Ministry of Education Salary Payments activity;
- The Development of Digital Financial Services in Burma activity;
- The Principles for Digital Development activity;
- The mVacciNation assessment in Mozambique;
- The Mozambique Mobile Access Usage Survey.

mSTAR/Bangladesh

The mSTAR/Bangladesh activity supports the acceleration and adoption of mobile money and electronic payments (e-payments) within the USAID/Bangladesh Mission's programs, with a specific emphasis on agriculture, health, and education. It consists of four primary components: awareness raising, on-demand technical assistance, learning grants, and dialogue facilitation.

In FY15 mSTAR managed three grants to Dnet, WorldFish, and Social Marketing Company (SMC) aimed at helping them transition three of their USAID-funded projects from cash to mobile payments. mSTAR provided grant funding and technical assistance. [redacted]

mSTAR/Bangladesh also worked to prepare other USAID implementing partners (IPs) in agriculture, health, and education to introduce mobile payments into their operations. In FY15, it organized six workshops on mobile money for USAID IPs, reaching just under 100 participants from 25 organizations. mSTAR provided on-demand technical assistance to four IPs, two of which (CARE and SMC) have already started the transition to mobile payments. The project also published 24 learning documents during the year, including tipsheets, infosheets, case studies, success stories, and the first ever fully comprehensive report on the state of mobile financial services in Bangladesh. A sampling of these learning documents is attached in Annex D and the state of the mobile financial services in Bangladesh report can be downloaded here. The learning documents aim to help IPs gain more reflective knowledge on mobile payments and enable them to make informed decisions when deciding on whether to adopt mobile payments in their project operations.

Figure 1: Fourth MMCG Meeting Participants

In addition, mSTAR/Bangladesh facilitated dialogues with a wide range of stakeholders to promote financial inclusion for all and to create a mobile money ecosystem to benefit all USAID projects/programs beneficiaries. This included, among other things, hosting three Mobile Money Consultative Group (MMCG) meetings and co-hosting a Mobile Money Mela with BRAC to showcase the activities undertaken by mSTAR grantees specific to mobile money. The MMCG is an initiative started by mSTAR/Bangladesh to promote dialogue and collaboration

Figure 2: Communications Specialist Kazi Amit Imran presents at deep dive workshop

between mobile money stakeholders, with the aim of facilitating efforts to support broader mobile money uptake across development sectors.

Digital Development Trainings

Over the course of FY15, mSTAR, in collaboration with the USAID Digital Development team, conducted two digital development trainings in Ghana and Washington, DC to equip USAID Mission staff with the tools and knowledge to incorporate effectively digital technology into future programming and to act as a resource for colleagues within their respective Missions. These trainings aim to achieve four key objectives:

1. Provide an overview of the emerging digital economy and the potential of Information and Communication Technologies tools in the broader development community and across USAID's portfolio;
2. Teach participants how digital development can enhance core programming objectives;
3. Demonstrate digital development offerings, functionality, vendor capabilities, and partnership opportunities;
4. Highlight USAID's role in supporting the digital economy, including where the Agency should be involved, where it can influence, and where it should partner with the private sector.

> *"We are discussing with Sonatel Orange in ways we can partner across sectors. The valuable insights gained from the training were very helpful for structuring a value proposition to Orange and lead the discussion with the technical teams." – Ghana Digital Development Training Participant*

> *"We are vigorously integrating DFS into our ag programming; without the training I wouldn't have been as well positioned to take advantage of these opportunities" – Ghana Digital Development Training Participant*

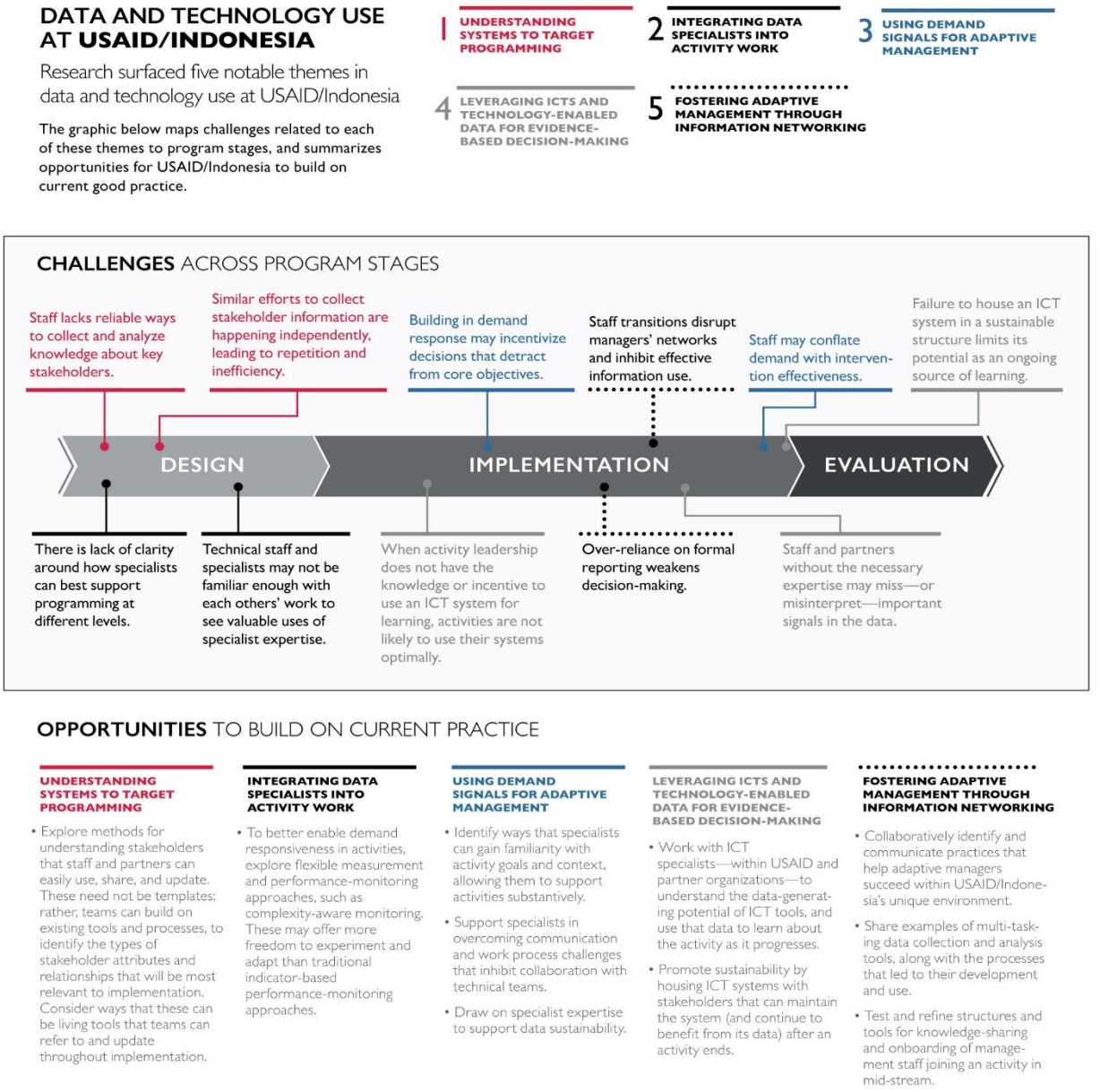
Exactly 27 USAID Mission staff from throughout the West Africa region attended the training in Accra, Ghana and 25 of USAID staff attended the training in Washington, DC. For the Ghana event, in addition to the training's four key objectives, topics covered in depth through the workshop included Digital 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.

Designing and Conducting Ethnographic Studies of USAID Missions

mSTAR is supporting the Global Development Lab's Development Informatics (formerly Real Time Data) Team to conduct research on data use in three USAID Missions – Uganda, Indonesia, and Zimbabwe. During FY 2015, the research team, led by subcontractor Reboot Design, collected data in the USAID/Indonesia Mission. The study was based on a design research approach that uses immersive, ethnographic methods to investigate data and information use in programming at USAID/Indonesia. Design research employs methods drawn from the fields of product design, anthropology, journalism, and systems thinking. The approach was chosen for its ability to elicit the human factors—personal motivations, constraints, and capabilities—behind observed behaviors and experiences, and to allow researchers to interpret these in context. The research conducted at USAID/Indonesia focused around four lines of inquiry: 1) The role of data and information in activity design; 2) Factors influencing activity management decisions; 3) Roles and activities of data and technology specialists across activities; 4)) Use of technology-enabled data collection and analysis across activities. The preliminary results of this field study are summarized in Table 1 below. As noted in the table the research results were organized along five themes across three program stages (design, implementation, and evaluation) and the team made

recommendations based on the opportunities identified for each theme. In FY 2016, mSTAR will culminate this activity by conducting one final research field trip to the USAID/Zimbabwe Mission and will produce a comprehensive report of findings and recommendations based on the results gathered in the three Missions.

Table 1: Summary of Results of Field Study of USAID/Indonesia Mission



Assessing the State of Digital Financial Inclusion and Opportunities to Facilitate Sector Growth in Mali

mSTAR conducted an assessment in August 2015 to identify opportunities for DFS to support and/or accelerate the achievement of USAID/Mali's development objectives, including specific areas where USAID and the donor community could intervene. As part of this assessment mSTAR reviewed USAID/Mali's current portfolio of projects using digital financial services (DFS) for operations, and performed a cost of cash analysis to determine why implementing partners chose to shift to DFS and the benefits and challenges they have encountered. The assessment also analyzed the state of the DFS ecosystem in Mali, including information on the current state of financial inclusion, mobile phone usage, regulatory environment, and DFS service providers, mobile network operators (MNO) and third-party DFS carriers, banks and financial service providers, and other market actors). Based on this assessment mSTAR made a series of recommendations for stimulating a greater uptake of DFS in Mali organized around three thematic areas: ecosystem development, regulatory enhancement and support to the Government of Mali, and operational and programmatic use of DFS by implementing partners. The recommendations are summarized in Table 2.

Table 2: Summary of Results of Mali Landscape Assessment

Recommendations for Ecosystem Development:

- Encourage the Government of Mali to join the Better than Cash Alliance (BTCA);
- Facilitate Public-Private Partnerships (PPPs);
- Convene partners and create platform for dialogue;
- Influence DFS market dynamics as prudent to increase consumer bargaining power and expand choice in the range of DFS available.

Recommendations for Regulatory Enhancement and Support to the Government of Mali:

- Support regulatory evolution;
- Provide technical assistance to digitize government payments;
- Digitize government salaries below 50,000 CFA/month.

Recommendations for Operational and Programmatic Use of DFS by Implementing Partners:

- Digitize project operations;
- Help negotiate DFS service contract terms so that they are medium to long term;
- Conduct pilots among projects not using DFS to help them test mobile payments and other DFS.

Liberia Ministry of Education Salary Payments

Through this e-payments activity, mSTAR is working in close collaboration with the Government of Liberia (GoL) to map and identify opportunities and potential areas for the government to use mobile money platforms, as well as to sustain ongoing progress in existing mobile money payments. The activity focuses on two payment streams, government to people (G2P) and people to government (P2G), and has three objectives:

- To scale-up e-payments to Ministry of Education teachers and staff;
- To map P2G payments and analyze potential areas for process automation and payments digitization to increase government revenue collection;
- To map G2P payments such as current pension payment streams and analyze potential areas for process automation and payments digitization.

In its effort to scale-up e-payments to Ministry of Education teachers and staff, during FY 2015 mSTAR obtained approval from the Cabinet of Liberia, the President and the Vice-President to use mobile money to pay teachers in Liberia. This was a significant milestone in scaling-up e-Payments for the Ministry of Education because with the endorsement of high-level government officials, mSTAR has ensured that

enough political will from relevant stakeholders now exists to carry forward the initiative. According to a news report published in Front Page Africa:

> *"The Ministry of Education's proposed Mobile Money Payment System for Rural Teachers was unreservedly endorsed by the Cabinet following an objectively researched and delivered presentation backed by credible options that stand to save the government considerable sums of money. The Ministries of Gender, Children & Social Protection and Youth & Sports are currently utilizing the Mobile Money Payment System in the implementation of a number of projects."*

mSTAR Activity Manager Angela Jappah delivered the presentation to the Cabinet and highlighted some of the key benefits of mobile money and its potential impact for the GoL, along with the key results of previous pilots and some analysis of the agent network versus bank branches. Ms. Jappah received high marks for her presentation directly from Liberian President Ellen Johnson Sirleaf.

In addition to obtaining high level government endorsement of scaling up the use of mobile money for teacher payments, mSTAR also prepared and shared a draft of its "Mobile Money Salary Payments Rollout Plan" for Bong County. This plan outlines the tasks and responsibilities of each stakeholder in the roll out and has been shared with the Civil Service Agency (CSA), the Ministry of Education, the Ministry of Finance & Development Planning (MFDP), Lonestar MTN, and the Ministry of Health and Social Welfare (MoHSW).

Despite the overwhelming support by the GoL for the scale up and the use of mobile money for teacher payments, cash-out fees continue to provide disincentives for teachers to transition into this system. [redacted] mSTAR has been monitoring this situation as it could have negative implications for the activity. mSTAR has also been developing a contingency plan with all stakeholders that includes a communication strategy that encourages teachers to perform their own cost-benefit analysis to compare the reduced cost of transport to the costs that that they are incurring on their current system. This allows them to become familiar with other uses of mobile money including transferring remittances, paying bills, or buying airtime.

During FY15, mSTAR also completed the P2G mapping exercise of government revenue collection streams with the Liberia Revenue Authority (LRA) to identify revenue collection streams that are prepared to begin shifting to digital payments and presented its report to USAID and the LRA detailing revenue collection streams suitable for digitalization through mobile money. Out of the 386 non-tax revenue streams mapped to the national budget, mSTAR identified 9 streams for mobile money payments based on subjective factors, such as the potential of increasing collections, convenience for tax-payers, and fee structures (fixed vs assessed). Of these 9 streams, mSTAR recommended four for prioritization based on objective factors such as transaction value, volume, trend and frequency. mSTAR demonstrated that digitalizing these streams (and other similar streams) will increase net revenue through both increased collections and lower collection costs. Despite the suitability of these revenue streams for mobile money payments, the mSTAR team found that the mobile money ecosystem in Liberia is currently too underdeveloped for effectively digitizing revenue collections. The mSTAR team, therefore, prepared a roadmap detailing three discrete phases for rolling out digital collections in the future: 1) Readiness and Capacity Building, 2) Testing and Pilot; and 3) Service Expansion.

The Development of Digital Financial Services in Burma

In January of 2015, mSTAR began work with Enclude to map payment flows, analyze opportunities for increased efficiency through streamline payment technologies, and assess agriculture value chain actors' familiarity with and openness to mobile-based payment options. The goal of this activity was to support the development of DFS in Burma by determining digital payment potential within agricultural value chains. The team aimed to identify information gaps, inform regulatory discussion, identify scalable business opportunities, and encourage private and public investment in the digital payments sector.

Enclude finalized the in-field assessment plan in the third quarter of FY 2015 with the Myanmar Marketing Research and Development Company (MMRD), which included the schedule for the training of the field assessment team and for conducting of the Focus Group Discussions (FGD) and Key Information Interviews (KII) in the Dry Zone and Delta. Following their training, the field assessment team piloted and finalized the assessment tools. From May 6-13, Enclude participated in the initial FGDs and interviews, while the MMRD team continued through the end of May to complete the field research. Two members of the Enclude team participated in the MMRD training, the piloting of the research tools, and the initial weeks of the in-field assessment.

The assessment showed that DFS in Burma is still in the incubation stage, and providers have yet to gain a foothold in a space that offers much potential to support the agriculture sector and to enhance financial inclusion in the country. The industry risks stalling because of regulatory restrictions, infrastructure deficiencies, and capacity limitations of authorized players. In order to mitigate these risks and promote the use of DFS instruments in the value chains examined, the assessment team recommended that policy makers, DFS providers, and development partners should consider focusing their efforts on:

- Creating an enabling regulatory environment that promotes competition and innovation in the sector, while effectively managing risks to the financial system;
- Supporting the development of robust agent networks, including interoperable delivery channels and acceptance infrastructures wherever possible to accelerate agent network scale-up, reduce roll-out costs, and keep operational costs to a minimum;
- Developing credit assessment and information mechanisms by using data generated through DFS transactions, which would allow microfinance institutions (MFI)s and banks to more effectively assess borrowers' willingness and ability to pay and underwrite risk;
- Developing insurance indexes and monitoring techniques to assist in the development of insurance products and infrastructure;
- Developing a business model for pay-as-you go products, especially for alternative energy products, starting with solar panels and solar pumps.

The final assessment report will be completed and delivered to USAID/Burma in FY16.

Principles for Digital Development

The Principles for Digital Development are living guidelines aimed at helping development practitioners integrate established best practices in the use of information and communication technologies (ICTs) in development projects. Since 2014 mSTAR and USAID have been the main mobilizers and conveners in the effort to influence the ICT4D community to promote and adopt the nine overarching Principles. During FY15, this effort resulted in 23 development practitioners and funders endorsing the Principles and committing to use the principles when designing projects with ICT components. A list of these endorsing organizations is contained in Table 3.

Table 3: Principles of Digital Development Endorsing Organizations

Endorsing Organizations	
Catholic Relief Services	UN World Food Programme
World Health Organization	Bill & Melinda Gates Foundation
UNICEF	OpenLMIS
SIDA	FHI 360
Mercy Corps	Creative
USAID	National Democratic Institute
Palladium	Path
Village Reach	Souktel
Dimagi	mPower
Code	Digital GREEN
Medic Mobile	Charlie Goldsmith Associates
OpenMRS	

Nine of these endorsing organizations volunteered to host and finance monthly deep-dive events focusing on each of the Principles. These events brought together more than 240 participants across the United Nations (UN) system, academia, private sector, government, non-governmental organizations (NGO)s, and USAID implementing partners to discuss key questions around data privacy and security, collaborative development, open source data standards, and leveraging lessons learned in the field.

These discussions sparked lively debates around a number of issues facing organizations involved in development, including:

- Adoption and expansion of existing open standards;
- Development of software to be open source by default with the code made available in public repositories and supported through developer communities;
- Use, modification, and extension of existing tools, platforms, and frameworks;
- Development of approaches that are interoperable in nature;
- Assessment and mitigation of risks to the security of users and their data;
- Design of solutions considering the privacy of personally identifiable information;
- Protection of the best interests of the end-users;
- Co-creation and collaboration across sector silos to create coordinated and more holistic approaches;
- Documentation and wide distribution of work, results, processes and best practices.

The interactive forums culminated in a collaborative, publicly reviewed final report that will be released in FY16 and will enable development organizations to seize opportunities for more effective programming and outcomes.

Increasing Vaccination Coverage through the use of Vodafone's Mobile-Enhanced mVacciNation Application

mSTAR is working with the University of Cape Town (UCT) to design and implement a large-scale randomized evaluation in Nampula Province, Mozambique of the impact and cost-effectiveness of the newly developed mVacciNation mobile phone application which is currently being used to follow the

supply and demand chains for vaccines in an effort to identify market failures that cause the large drop off between the first and subsequent doses of vaccines in Nampula. The application seeks to overcome key obstacles around data capture, patient compliance, and supply chain failures using mobile phones.

Figure 3: Clinician operates application

In FY15, UCT completed data collection for the Baseline Caregivers Survey, which is administered to a randomly-sampled portion of households that meet basic eligibility criteria (i.e., consent to be surveyed and have at least one child 5 years old or younger) in the 240 enumeration areas associated with the 80 experimental health facilities. Of the 15,006 households listed 1,527 met the eligibility criteria and were randomly escalated to receive the full Caregivers Survey. Of those 1,527 caregiver households, some 1,498 consented to actually being surveyed. The team also completed the Health Facility Survey, which consists of a questionnaire section that is administered to the heads of the health facility and the child vaccination unit, and a direct observation section that pulls information from existing child vaccination records. The team successfully gained consent to survey health facility staff at all 151 experimental health facilities. These numbers represent a refusal rate (i.e. the proportion of eligible respondents who refused to give an interview) of less than 5% which is important because a low refusal rate is more likely to reduce the possibility of sampling bias.

The mVacciNation activity has encountered several challenges due to the operating environment in which the evaluation is being conducted and to the high number of actors involved. The census population data received from the National Institute of Statistics (INE) – upon which the sampling procedures for the Baseline Caregiver Survey are based – has proven unreliable. Specifically, the INE data over-estimates the number of households in most enumeration areas, which has led to fewer observations than originally anticipated, particularly in more rural areas. UCT has adjusted the sampling rate to deal with this challenge. Political unrest in the northern provinces of Mozambique, including Nampula is on the rise with the two political parties (Renamo and Frelimo) coming into open armed confrontation in rural areas. The survey teams, therefore, had to plan their activities in rural areas carefully so that they did not inadvertently run into any armed conflict. At the beginning of FY15, Mozambique also experienced severe flooding in the survey areas which impeded the work of the survey team. This delayed the start of the data collection for both surveys. The mVacciNation evaluation is also currently funded by four donors (USAID, GAVI, GlaxoSmithKlein, and Vodafone) and touches upon the jurisdictions of various local and national government agencies in Mozambique which must provide their consent or cooperation in the activity. Coordinating the various donors and actors has been challenging since the start of the evaluation. During FY15 mSTAR, therefore, hired a local Project Activity Manager who has been instrumental in managing the relationships with all of the local actors. This has allowed the survey teams to work more effectively.

Figure 4: UCT team conducts an interview

Mozambique Mobile Access Usage Survey (MAUS)

In FY 2015 mSTAR undertook preparatory work to do the Mobile Access and Usage Survey (MAUS), a multi-phased, complex survey to generate detailed data that will allow USAID to establish baselines and design projects that fully leverage the potential of mobile technology in Mozambique. Preparatory work for the survey included finalizing the survey research protocol and translating it into Portuguese; finalizing the survey questionnaires and translating the forms into Portuguese; and submitting the research

methodology and protocols to the applicable FHI 360 and host country Institutional Review Boards (IRB) to ensure that all research involving human subjects is done according to applicable laws and institutional and ethical guidelines. mSTAR's Project Activity Manager in Mozambique made preliminary inquiries into the local IRB process required by the Government of Mozambique and has been instrumental in obtaining several approvals at the local level. Concurrently, mSTAR released a solicitation, conducted pre-award assessments, and subsequently on boarded two subcontractors to implement the survey, including the computer-assisted telephone interviewing (CATI) and household survey. In order to familiarize them with the work of mSTAR and gain their support for the survey, staff also reached out to MNOs and mobile money service providers in Mozambique, including Mcel and Vodacom.

Implementation of MAUS has been delayed due in large part to difficulties in securing funding for the activity as the original amount obligated for it was insufficient to cover the costs of such a wide and complex survey. In addition to USAID funds, mSTAR had anticipated that funding for the activity would come from two additional donors, the UK Department for International Development (DFID) (via its implementer Development Alternatives, Inc. (DAI)) and the Swedish International Cooperation Development Agency (SIDA). In June 2015, DAI and FHI 360 executed an agreement which secured DFID funds to contribute to the surveys. Additional funding from USAID was included in the obligation that was executed the last day of the fiscal year, September 30, 2015. With the additional funding from both DAI and USAID, mSTAR has enough funding to do the survey in four provinces. As of the end of the reporting period, mSTAR had not yet received SIDA funding required to include Niassa province in the survey. In order to avoid further delays in implementation, mSTAR removed Niassa from the final survey protocol and continued preparations for the MAUS activity in the four provinces of interest to USAID/Mozambique. Frequent turnover of staff in charge of this activity at USAID/Mozambique also created additional challenges because during critical periods of funding negotiations the point of contact to shepherd the process within USAID was unclear and internal approvals were delayed. Slight delays also happened after mSTAR's researcher presented the MAUS protocol to USAID/Mozambique in August 2015. Mission staff requested significant revisions and required utilization of advanced sampling methods, to ensure the survey produces desired data, which took additional time to edit and include.

Performance Evaluation of Maternal and Child Health Integrated Program in Mozambique

In FY15, mSTAR implemented and completed a final evaluation of the Maternal and Child Health Integrated Program (MCHIP) in Mozambique. MCHIP is USAID's flagship global program aimed at contributing to the achievement of three Millennium Development Goals: reducing mortality of children under five, reducing maternal mortality, and combating HIV/AIDS, malaria, and other diseases. In Mozambique, MCHIP works nationally with model maternities in all provinces. The purpose of the evaluation was to assess MCHIP/Mozambique's performance and its contributions to the USAID/Mozambique Integrated Health Office's results framework. An additional goal, in terms of the evaluation process, was to use mobile technology, when possible and appropriate, to increase the efficiency, transparency and accuracy of performance data, and to take advantage of multiple data sources, such as pictures, videos, and GPS.

Figure 5: Training Workshop for Enumerators

mSTAR subcontractor Maraxis completed data collection, conducted analysis, and presented the final report. Maraxis designed the survey to employ a mixed-methods approach, including the collection of qualitative data, primarily through In-depth Individual Interviews (IDIs) and observations at MCHIP health

clinics, as well as quantitative data on the socio-demographics of interview participants and health clinic staff. Enumerators visited 25 health facilities across three provinces with MCHIP activities: Maputo city, Manica, and Nampula. Additionally, Maraxis staff met with key MCHIP personnel and stakeholders in Maputo, including the Ministry of Health at the national (MCH, CMAM) and provincial levels (MCH Provincial chiefs, Provincial Medical Chiefs), representatives of the World Health Organization (WHO), John Snow, Inc. (JSI), United Nations Population Fund (UNFPA), the Clinical directors of all the assessed health facilities and the MCHIP implementing partners: Jhpiego and Save the Children. For quantitative data collection, Maraxis enumerators utilized mobile tablets (Samsung Tab S 8.4" with GPS) to administer demographic questionnaires for all health personnel and record the exact location and time of the data collection. Additionally, enumerators utilized mobile tablets to obtain sign-off on informed consent forms. The mobile tablets immediately sent all data to an online dashboard in the Open Data Kit (ODK) system. mSTAR presented the results of the evaluation to USAID/Mozambique, and the mission was satisfied with the overall quality of the evaluation. No further tasks are envisioned for this activity.

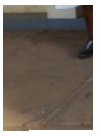


Figure 6: Bagamoio's Health Centre Staff and the Maraxis Enumerators

Looking Forward: Year 4

mSTAR is beginning its fourth year of implementation with a new results framework that better aligns with the results framework adopted by the Global Development Lab, our main partner at USAID. The new results framework includes three intermediate results:

- IR1: Increased effective utilization of digital technologies in USAID and partner programs
- IR 2: Improved enabling environment for digital and financial inclusion
- IR 3: Increased user demand and capabilities with regard to digital tools and services

All current and future mSTAR activities have been and/or will be mapped to each of these intermediate results. Under IR 1, one of the largest new activities that will be implemented in Year 4 will be the launching of the RTD (now Development Informatics) Adaptive Programming Initiative which will conceive, design and test how real time data systems underpinned by mobile technology can enable a more adaptive and participatory approach to development in complex settings. The initiative involves four main phases, of which Phases 1 to 3 will be largely completed in Year 4: (1) Hosting an RTD Adaptive Programming Workshop which brings leading thinkers and practitioners to discuss how RTD systems can facilitate adaptive programing and aid decision-making (2) To develop a Conceptual Framework that describes the theoretical and practical foundations for RTD learning systems to develop an understanding and systematic methodology for how these systems can be designed and implemented across development practice. (3) To create an Applied Toolkit based on the Conceptual Framework that will be mapped onto USAID's Program Cycle and will help USAID Missions and implementing partners design, implement and adapt RTD systems. (4) To socialize the Framework and Toolkit among relevant stakeholders.

At the beginning of FY16, mSTAR will begin implementing the Alliance to Advance Financial Inclusion through Digital Payments in India activity, which falls under IR 2. The activity will focus on increasing merchant acceptance of digital payments at the point of sale. Merchants are excited to become e-commerce agents, but remain concerned about returns and exchange transactions. In addition, training is needed to close the gap between a merchant's access to appropriate technology and his or her operational knowledge of that same technology. Through a grant and technical assistance mSTAR will support the

development of a public-private partnership of stakeholders to close these gaps. Also under IR2, mSTAR expects a significant expansion of the Liberia e-Payments Activity that goes beyond mapping the G2P and P2G payments in Liberia and begins the actual work of introducing a mobile payment system for teachers and health workers nationally.

Under IR 3, one of the most exciting new initiatives will be the Business Models Research activity which will map the connectivity ecosystem in order to identify appropriate business models to increase digital inclusion. This activity has four objectives: (1) To identify and analyze business models and/or new technologies for expanding digital access and inclusion to poor or otherwise marginalized populations, including rural locations, (2) To provide suggestions for program and/or pilot activities that would test and/or utilize these business models/technologies, (3) To offer strategies for how combinations of activities could accelerate inclusion synergistically, and (4) To collect a list of organizations and/or experts who could be involved in future research and/or pilot activities. This activity will ultimately culminate in a public presentation and report during the second quarter of Year 4.

Annex A: Table of Indicators

Indicator	2013-2014	2015
1. # of documents produced (not including work plans, quarterly, or annual reports)	48	32
a. Research Reports	4	13
b. Knowledge Management Materials	44	19
2. # of country transfers into mSTAR cooperative agreement	4	6
3. # of technical activities implemented or long-term activities started	20	11
4. # of events, workshops, and trainings	27	31
a. # attendees at events	880	967
5. # of partners (whom mSTAR has engaged with on implementation or knowledge-sharing)	110	131
a. # of mSTAR consortium members	55	N/A
6. # of subcontractors (includes organizations who have performed activities for with mSTAR, not individual consultants)	17	6
7. [redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]

Annex B: Table of Project Activities FY15

Activity	Country
Dnet, WorldFish, and Social Marketing Company ePayment Transition	Bangladesh
The Future of Mobile Payments in USAID Health Projects and Programs Workshop	Bangladesh
Mobile Money in Action: Myths, Facts and Simulations Workshop	Bangladesh
Mobile Money Impact: Experiences from the Field Workshop	Bangladesh
Deep Dive into the Mobile Financial Services Offered in Bangladesh Workshop	Bangladesh
Shourhardo II Project, Agro-Input Project, SPRING Project Mobile Money Technical Assessment	Bangladesh
The Development of Digital Financial Services in Burma	Burma
Digital Development Training	Ghana
Strategic Framework for Integrating Digital Financial Services into USAID Feed the Future Agriculture and Food Security Program	Ghana
The Principles of Digital Development	Global
mAccess Diagnostic Tool	Global
A Community of Practice for Digital Financial Services	Global
USAID Strategy to Address the Gender Digital Divide	Global
Haiti WOCCU Boom Study	Haiti
Strategic Framework for Integrating Digital Financial Services into USAID Feed the Future Agriculture and Food Security Program	Haiti
Ethnography	Indonesia
Liberia Ministry of Education Salary Payments	Liberia
Digital Financial Inclusion and Opportunities to Facilitate Sector Growth Assessment	Mali
mVacciNation Evaluation	Mozambique
Mobile Access and Usage Survey (MAUS)	Mozambique
mCHIP Evaluation	Mozambique
Mobile Savings for Farmers Research Study	Mozambique
Strategic Framework for Integrating Digital Financial Services into USAID Feed the Future Agriculture and Food Security Program	Tanzania
Strategic Framework for Integrating Digital Financial Services into USAID Feed the Future Agriculture and Food Security Program	Uganda
Ebola Impact Survey Design	West Africa

Annex C: Worldfish and Dnet ePayments Infographic

mobile **Solutions** **Technical Assistance** and **Research**

CASH VS. MOBILE PAYMENTS

in Bangladesh | **The Case of the USAID Aquaculture for Income and Nutrition Project, implemented by WorldFish**

In 2014, with support from USAID's mSTAR project, the Aquaculture for Income and Nutrition project transitioned from using a fully cash-based system to pay farmer training conveyances to one that is primarily done using mobile payments. The benefits from this transition are outlined below.

CASH **VS.** MOBILE PAYMENTS

PROCESSING TIME

from submission of liquidation documents to Finance until funds received in field

CASH	MOBILE PAYMENTS
18-22 Days	7-8 Days

STAFF TIME REQUIRED

for travelling and disbursing money

CASH	MOBILE PAYMENTS
5 Technical Specialists 8 hours per month/person	N/A
15 Field Supervisors 16–24 hours per month/person	N/A
115 Extension Facilitators 10- 20 hours per month/person	**115 Extension Facilitators** 2-4 hours per month/person

That's equivalent to **600** days saved per year!

COST

Transaction Cost

CASH	MOBILE PAYMENTS
FREE	1.85% about BDT 161,000/year

Transportation Cost

Costs in terms of travel to collect money per month

Technical Specialists	BDT 250-500
Field Supervisors	BDT 250-500
Extension Facilitators	+ BDT 100-200
Total per year (minimum)	BDT 198,000

No transportation cost!

Total minimum annual direct and indirect cost savings equivalent

ANNUAL SAVINGS ৳ **1,455,565 taka**

(~US$19,150)

In addition to the operational benefits, WorldFish's staff are also reaping benefits from the transition. Read the stories of Mostofa, an extension facilitator, and Sajib, a field supervisor, to learn more.

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mobile **Solutions Technical Assistance** and **Research**

CASH VS. MOBILE PAYMENTS

in Bangladesh | The Case of Dnet's Aponjon initiative

In April 2014, with support from mSTAR, Dnet introduced mobile payments into their Aponjon initiative, a mobile health service aimed at reducing maternal and child mortality in Bangladesh. Through its countrywide outreach partners, the program has more than 1,500 Aponjon agents who receive incentives based on the number of new subscribers they refer. They had previously been paid in cash, which was fairly inefficient. Since switching to mobile payments, they have seen substantial efficiency gains. The following details the benefits that Dnet saw as a result of this transition in the first year. To learn more about the benefits, read their final evaluation report *here*.

CASH **VS.** MOBILE PAYMENTS

PROCESSING TIME
for each month's payments

	Cash	Mobile Payments
Organization		
Days	30	8

TIME SPENT
Per BDT 100 transaction

	Cash	Mobile Payments	
Organization	17.4 minutes	1.46 m	92% time reduced
Aponjon Agents	43.4 minutes	14.2 m	67% time reduced

PROCESSING CO$T
Per BDT 100 transaction

	Cash	Mobile Payments	
Organization	62.1 BDT	9.30 BDT	85% cost reduced
Aponjon Agents	48.8 BDT	15.2 BDT	69% cost reduced

RISK PERCEPTION

Organization	12% think that there is risk regarding ***cash loss***	0% No risk cited
Aponjon Agents	2% think cash is risky	9% think MFS is risky because of the probability of inputting the wrong number, PIN code or receiving fake notes from the MFS agent.

TOTAL ANNUAL BENEFIT

14,612 work hrs saved for disbursing BDT 5.5 million in a year

(equivalent to 7 full time employees in a year)

That's a total of *41,333 work hrs* saved

26,721 work hrs saved for disbursing BDT 5.5 million in a year

(equivalent to 13 full time employees in a year)

BENEFIT ON INVESTMENT

Investment
BDT 2.64 million
(US$ 33,800)

Total Benefit
BDT 4.75 million
(US$ 60,900)

That's *1.8x higher* than the investment in just the first year

DISCLAIMER: This infographic was developed as part of the Mobile Solutions Technical Assistance and Research (mSTAR) project (Award #: AID-OAA-A-12-00073). The views expressed here do not necessarily reflect the views of the U.S. Agency for International Development or the U.S. Government

Note: This infographic is an update to a previous version developed in October 2014 based on preliminary data.

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Mobile Money Tipsheet:
Measuring the Benefit of Mobile Money

USAID promotes increased access to and usage of mobile financial services (MFS) in order to deepen financial inclusion, accelerate broad-based economic growth, and instill transparency into funding flows. These tipsheets are intended to assist USAID implementing partners in Bangladesh to more effectively make use of these services.

USAID's Procurement Executive's Bulletin on e-payments highlights their potential to bring about benefits in a number of areas, including cost savings, increased transparency, increased security, reduced corruption, increased financial inclusion, and new market access.

These benefits have already begun to be realized by implementing partners in Bangladesh that have already made the transition to making payments from cash to mobile money. For example, Dnet was able to realize a benefit on investment of more than BDT 2 million (USD$25,000) and the equivalent of almost 20 full-time staff persons time saved annually from increased efficiency. Another implementing partner, WorldFish, is saving more than BDT 1.4 million (USD$18,000) annually in their Aquaculture for Income and Nutrition project since their transition, in addition to saving a total of 600 days of their technical staff's time per year.

This tipsheet provides suggested indicators and a process that can be used by USAID implementing partners and other development practitioners to measure the impact that mobile money is having in their projects and programs. In particular, it focuses on assessing changes in cost, perception, financial inclusion, and programmatic efficiency. It is based on mSTAR's experience working with partners in Bangladesh to quantify the benefit of mobile money (MM) on their projects.

Measurement Framework and Methodology

In order to understand how mobile money is benefiting your project you will need to first understand any costs inefficiencies and perceptions about the use of cash. Once you have made the transition to mobile money, you can perform the same assessments to compare what differences exist. This is best done by looking at the situation from two points of view: that of your project staff responsible for processing and distributing payments (supply side) and that of recipients of mobile money, such as beneficiaries, staff, and vendors (demand side).

This information can be collected from a variety of sources, including financial records, structured surveys, focus group discussions, and key informant interviews with mobile money recipients, program and finance staff, and other relevant stakeholders. The combination of this data will enable you to assess to what extent mobile money payment processes have resulted in: (i) direct and indirect cost and time savings on both the supply and demand sides, (ii) changes in perceptions, (iii) changes in financial inclusion; and (iv) changes in programmatic outcomes as a result of those savings.

The step by step measurement process is described on the following page.

1. Identify relevant indicators

The following indicators are considered as important for measuring benefit as a result of incorporating mobile money within projects. They are divided along the four areas of change mentioned above. Depending on what you are interesting in measuring, not all of them will be relevant or mandatory. It is also worth noting that this list is not exhaustive.

- **Indicators for measuring time and cost savings (all are per payment cycle)**
  - Total number and value of transactions made;
  - Total direct (e.g. fees, transportation, labor) and indirect (e.g. overhead) costs required to process and disburse payments;
  - Total time required to process and disburse payments (including finance and program staff time); and
  - Number of administrative tiers required to process and disburse payments (e.g. if the process involves headquarters finance staff, field office finance staff, and field program staff, that would be three tiers).

- **Indicators for measuring changes in perception (non-financial costs)**
  Non-financial costs are those costs that are not easily quantifiable in terms of dollars but that can impact organizational and staff ability to effectively carry out their work. They can most easily be measured by using a Likert scale to measure perception of the level of concern stemming from each one for both cash and mobile payments. Common non-financial cost indicators include:
  - Perception of security risk for disbursing payments;
  - Perception of transparency of payment disbursement method;
  - Perception of corruption associated with payment disbursement method;
  - Morale of staff associated with processing and disbursing payments; and
  - Reliability of payment disbursement method (e.g. likelihood of delays)

- **Indicators for measuring changes in financial inclusion**
  - % of recipients who have a formal account registered in their name (including bank and MFS accounts);
  - % of recipients who are unbanked (i.e. do not have a bank or MFS account);
  - Frequency of account usage by individual; and
  - Number of different financial services used by individual (e.g. cash out, person-to-person transfer, merchant payments, etc.)

- **Indicators for measuring changes in programmatic outcomes**
  - These indicators come from your project's monitoring and evaluation (M&E) plan and should be selected based on the likelihood of the time and cost savings impacting them. For example, if your switch to mobile money removed field program staff from the payment disbursement process, what, if any, changes on the programmatic outcomes that they are responsible for can be measured?

2. Calculate baseline values for cash

Once you have selected the relevant indicators, you will need to collect your baseline data for cash. Ideally this should be done prior to transitioning to using mobile money. USAID and NetHope's Costing Utility Analysis Tool is a helpful resource for determining the financial (time and cost) and non-financial baselines.

As with any other data collection, it is recommended that you disaggregate relevant data (such as those dealing with financial inclusion) according to factors such as gender, age, location, and occupation, as appropriate. This will help to provide you with a richer understanding of how receiving cash—and eventually mobile money—impacts people differently.

3. Collect periodic data on mobile money usage

After you begin using mobile money to make payments, you will need to document the value of the relevant indicators you have identified. Some indicators, such as number and volume of transactions, you can track on a monthly basis. Others, such as the frequency of account usage by individual, may only be collected on a quarterly or biannual basis.

4. Conduct benefit assessment

After you have fully incorporated and operationalized mobile money into your payment systems, you can begin to look at how mobile money compares against your old cash processes. At this time, you will want to capture data on the number of administrative tiers, total costs, and time involved for processing and disbursing payments using mobile money (both from the point of view of the supply and demand sides), as well as any visible impact on perceptions, financial inclusion, and programmatic outcomes. The assessment method should be determined in such a way so that it can generate the strongest evidence in response to your evaluation questions. As such, it is suggested that you use a combination of surveys, focus group discussions, and key informant interviews with your financial and program staff, and payment recipients based on your selected indicators. It is also helpful to use this opportunity to ask respondents about their perceptions about their experiences with receiving mobile money and using MFS more broadly, including the quality of services, what they like, and what barriers they might be facing. This information can be used to help you further improve your processes.

For a useful example of what such an assessment looks like in practice, refer to the report *The Transition Benefit: From Cash to Mobile Financial Services in the Aponjon Initiative, Bangladesh* based on Dnet's experience transitioning to making mobile payments with support from mSTAR.

5. Calculate benefit

The final step is to calculate how using mobile money for payments compares against cash. The formulas in the table on the following page can help you to determine the benefit based on some of the key indicators mentioned above. For formulas that relate to individual usage, you should also use these based on disaggregated datasets (by gender, occupation, etc.) to see how different groups are impacted.

Formula	Explanation
Formulas to calculate time and cost savings	
$\frac{\text{Difference between total cost for making cash and MM payments (cash} - \text{MM)}}{\textit{Total cost for making payments using cash}} \text{x } 100$	This formula is used to calculate the percentage of cost that is saved as a result of transitioning to mobile money (MM) payments. Total cost includes both direct and indirect costs associated with making payments.
$\frac{\text{Difference between total time consumed for making cash and MM payments (cash} - \text{MM)}}{\textit{Total time consumed for making payments using cash}} \text{x } 100$	This formula is used to calculate the percentage of time that is saved as a result of transitioning to MM payments from cash or other means.
$\frac{\text{Total direct and indirect cost savings}}{\textit{Total investment required to transition to MM}}$	This formula tells you what your benefit on investment was from transitioning to making payments via mobile money.
Formula to calculate changes to perceptions (non-financial costs)	
$\frac{\text{Perceived level of concern with cash}}{\textit{Perceived level of concern with MM payments}}$ *Note: This formula should be used for each indicator separately. The numerator and denominator should be the average of all scores collected in that indicator from staff and beneficiaries.*	This formula provides you with a sense of differences in perceptions about concern between cash and MM payments. A result greater than one means concern is higher for cash than MM, and a result less than one means concern for MM is higher than cash for that indicator.
Formula to calculate changes to financial inclusion	
$\frac{\text{No. of MM recipients without a bank account}}{\textit{Total no. of MM recipients}} \text{x } 100$	This formula provides a basic understanding of the portion recipients whose access to financial services improved as a result of your use of mobile payments. To learn more about all of the different ways to measure financial inclusion, refer to this World Bank brief.
Formula to calculate changes to programmatic outcomes	
Variable	Generally done by looking at whether the re-investment of time or money saved from the transition contributed to changes in outputs or outcomes. Potential attribution will vary.

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Mobile Money Infosheet: Trust Bank Mobile Money

USAID promotes increased access to and usage of mobile financial services in order to deepen financial inclusion, accelerate broad-based economic growth, and instill transparency into funding flows. These infosheets provide information on different mobile financial services available in Bangladesh so that USAID implementing partners can make more informed decisions when choosing a provider.

Overview:
Trust Bank Mobile Money (TBMM) is the name of the mobile financial service being offered by Trust Bank Limited (TBL). TBMM offers various types of services and features including cash-in, cash-out, money transfer, utility bill payments, merchant payments, mobile top-up, educational institution fee payments, recruitment fee payments, insurance premium collection, and salary disbursement. TBL currently has more than 20,000 agents and 98 bank branches across the country that can provide TBMM services. TBMM users can access its services using USSD, SMS, or the Internet.

Setting up a corporate account:
To open a corporate account, the organization has to sign an agreement or Memorandum of Understanding (MoU) with Trust Bank Limited. After that, the organization needs to open a master account with Trust Bank Limited.

Process for making bulk disbursement payments:
To make bulk payments, organizations need to email TBL with a list of individual accounts, along with the corresponding payment amounts and phone numbers. TBL will then disburse the amounts as requested. Once the appropriate payments have been made, an SMS notification is sent to the individual user and a disbursement statement is provided to the organization.

Pricing structure and limitations:				
Action type	Corporate MM Accounts	Limitations	End-user	Limitations
Opening an account	Free	A bank account with Trust Bank is required	Free	Accounts can only be opened after receiving an introduction by a Trust Bank account holder or Trust Bank MM account holder
Cash-in	Free	N/A	0.5% or BDT 5 (whichever is higher); free from bank branches	• BDT 25,000/day • 5 times/day • BDT 150,000/month • 20 times/month
Business to Person (B2P) payment	Negotiable	N/A	N/A	N/A
Collection*	0.5% or Free for military agencies	N/A	N/A	N/A
Cash-out from agent**	N/A	N/A	1% or BDT 5 (whichever is higher)	• BDT 25,000/day • 3 times/day • 10 times/month
Cash-out from ATM**	N/A	N/A	N/A	
Cash-out from bank branch**	Free	N/A	Free	• BDT 25,000/day • 3 times/day • 10 times/month

Person to Person (P2P) transfer	N/A	N/A	BDT 5 per transaction	• BDT 10,000/day • 20 times/day • BDT 25,000/month • 70 times/month
Merchant payment	BDT 0 – 10 per transaction	N/A	Free	N/A
Mobile top-up	N/A	N/A	Free	BDT 10 – BDT 5,000 per transaction
MM account statement	Negotiable	N/A	Free	N/A

* Corporate Collection tariff refers to settling the digital money with bank account

** Maximum cash-out in any mode is BDT 150,000 per month

Coverage profile:		
Type	**Number nationwide**	**Additional details**
Subscribers	27,000+	
Agents	20,000+	Countrywide coverage
ATMs	N/A	Cash-out from TBL ATMs is currently not possible
Full service branches	152	Countrywide coverage
Mobile banking offices	1	Operating in Dhaka
Merchants	2,000+	Includes military-administered educational institutions and retail outlets

Examples of organizations using this service:

1. **School Fee Collection:** A total of 21 military-administered schools, colleges, and universities located in urban and rural areas are collecting semester fees and admission fees using Trust Bank Mobile Money.
2. **Utility Bill Collection:** Dhaka Electricity Supply Company (DESCO) and Dhaka Power Distribution Company Limited (DPDC) enable their customers to pay their electricity bill using TBMM.
3. **Recruitment Application Fees:** The Bangladesh Army and Navy are collecting all recruitment application fees using TBMM rather than by bank draft or pay order.
4. **Insurance Premium Collection:** MetLife Alico, Meghna Life Insurance Company, and Prime Islami Life Insurance Company are collecting monthly insurance premiums in both urban and rural areas using TBMM.
5. **Fees for Machine-Readable Passports (MRP):** The Department of Passport & Immigration is using TBMM to collect fees to issue machine-readable passports to applicants.

For more information:

Please contact:
Name: Ashfaqul Haq Tanim
Designation: First Assistant Vice President
Organization: Trust Bank Ltd
Mobile: +88 01730 320271
Email: ashfaqultanim@trustbanklimited.com
Website: www.trustbank.com.bd

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From Farmer to a Mobile Money Champ: Sagor's story

Sheikh Sagor, a beneficiary farmer of USAID's Aquaculture for Income and Nutrition (AIN) implemented by WorldFish is now popularly known in his community as a mobile money champ. Sagor heard about mobile money in 2013 from television commercials and billboards but was unsure what the service actually was. In 2014, Sagor participated in a mobile money workshop organized by WorldFish with support from a grant from USAID's mSTAR project. From the training, he learned how mobile money can be used to buy airtime, pay and receive salaries, and make domestic transfers. Sagor has always been interested in new technologies and the training provided him with basic information to explore mobile money in depth.

Sagor standing beside his hatchery

Being a commercial farmer, Sagor thought of using mobile money to increase the efficiency of his hatchery. As a medium scale entrepreneur, he understands the risks associated with handling cash for running his farm. He envisioned using mobile money beyond just cash-in and cash-out, which are the most common usages in Bangladesh. He learned more about the service by speaking with existing users, local agents and local experts to understand how mobile money would best fit within his hatchery's payment streams.

After doing a little research on the cost and number of agents available near his business location, Sagor decided to incorporate mobile money in his hatchery's operations. He asked his staff to open mobile money accounts so that he could disburse their salaries directly into their mobile wallets. He also spoke with different supply distributors who were willing to receive payments digitally. Soon he started purchasing different goods including nets, polythene bags, and feed for fish using mobile money. Sagor also pointed to a cricket helmet—which fishermen wear to catch fish—and mentioned that he had also bought it using mobile money.

Sagor is not only using mobile money to make payments, he also uses it to collect larvae sales from his buyers. Sagor is now focusing on creating a customer database to encourage them to open and use mobile money accounts. The incentive for customers is that they can place and pay for orders over the phone, resulting in faster delivery.

Apart from using mobile money in his business, Sagor has also been using mobile money for personal use. Although he primarily uses it to buy airtime, he has used mobile money to transfer funds across districts.

"I paid BDT 30,000 to a feed seller using mobile money in installments" – Sagor

Last updated: June 2015

Sagor has become such a champion of mobile money that he has even helped members of his community to open mobile money accounts and in educating them on using mobile money accounts.

"I feel good helping the community" – Sagor

He shared that he also receives and sends money for others so that they can see the benefits themselves. However, he mentioned that he feels that the cost of the services is very high, especially when cashing out large amounts of money, since it is a percentage charge. He emphasized the need for developing mobile financial service products specific to the agricultural industry. He shared that promotional campaigns like developing billboards and television adverts could encourage agro-entrepreneurs to use mobile money in their businesses, thus contributing towards creating a mobile money ecosystem in agriculture.

Sagor's story exemplifies how small entrepreneurs can use mobile money to the benefit of both their enterprises and their personal lives.

"We live in an age of technology and we have to stay in tune with the change in technology to improve our livelihoods" – Sagor

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