Plugging into Mobile Money Platforms

Early Experiences of NGOs in the Field

January 2012

The emergence of mobile money in the developing world offers tremendous promise to NGOs seeking to innovate in the delivery of cash transfer programs. With the completion of six mobile-money-supported cash distribution programs since the 2010 earthquake, Haiti offers a unique opportunity to learn from this new delivery model.

This focus note reviews early lessons for NGOs from the field. It explores three central questions: Does initial evidence support the notion that mobile money is a cheaper, faster, and more secure distribution platform? What aspects of program design most impact the costs and benefits of mobile money? And what have NGO early adopters learned from their experience in Haiti?

Bill & Melinda Gates foundation Dalberg

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BACKGROUND

In 2010, the Bill & Melinda Gates Foundation, in collaboration with USAID, launched the Haiti Mobile Money Initiative (HMMI), an innovative program aimed at catalyzing the mobile money market in Haiti. As part of this program Dalberg was engaged to periodically conduct research into the evolution of the mobile money ecosystem. The purpose of this research is to support the development of the mobile money market in Haiti through: i) conducting new primary research; ii) codifying learnings and insights; iii) applying learnings and perspectives from other markets. It is envisaged that this research will support dialogue, learning and reflection in support of a growing, sustainable and financially inclusive mobile money market in Haiti.

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Introduction

Non-governmental organizations (NGOs) are increasingly distributing money to individuals through cash-for-work schemes and grant programs. This often involves reaching individuals who are transient, dispersed, or isolated geographically. The NGOs' challenge is to figure out how to deliver this money quickly and safely at the lowest possible cost. In Haiti, these "cash transfers" have been an essential part of the relief effort since the earthquake of January 2010. With the growth of Haiti's mobile money (MM) industry, NGOs operating there are now delivering cash transfers to citizens both physically and electronically. Some of them are using the two channels side-by-side in the same programs, creating an opportunity to compare their strengths and weaknesses.

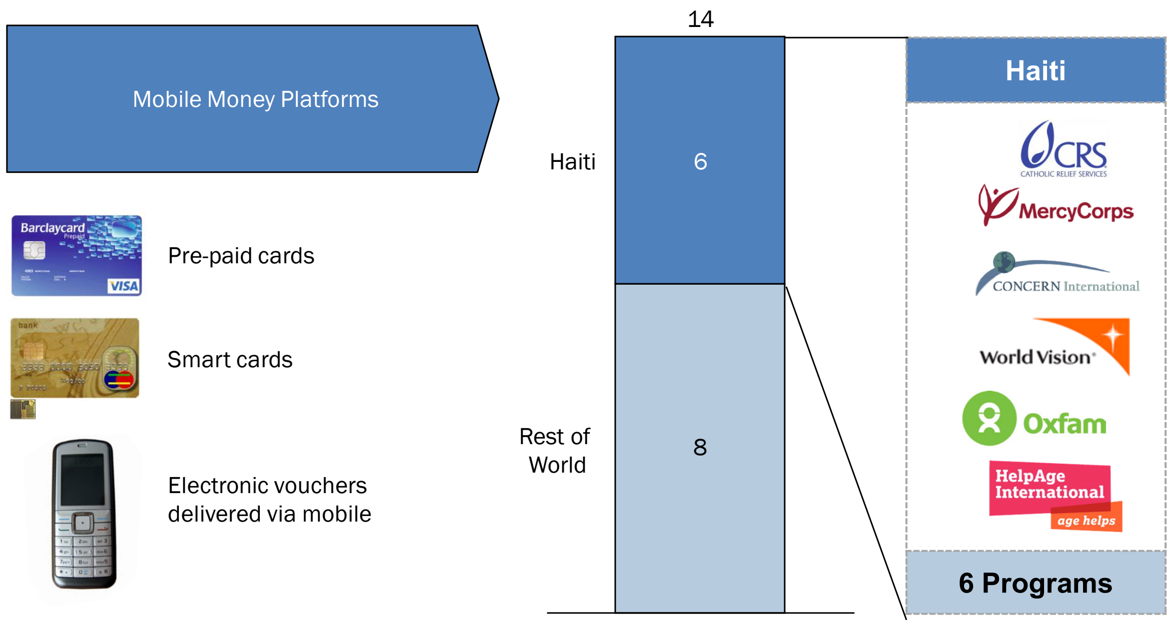
Four electronic cash distribution solutions have emerged as an alternative to physical delivery: MM, electronic vouchers, prepaid cards, and smart cards. The availability of these mechanisms often depends on the supporting environment. Where a strong banking infrastructure and credit card network exist, NGOs have delivered services using pre-paid and smart cards. In places without this infrastructure, mobile-based solutions have emerged as a preferred option. Where mobile networks have not yet become widespread or reliable, NGOs typically rely on physical delivery.

In Haiti, MM has emerged as the preferred alternative to physical delivery. Because of the limited infrastructure for electronic, card-based payments in Haiti, card-based mechanisms for cash transfers have been impractical. In contrast, thanks to the rapid development of mobile telephony and the successful launch of MM, Haiti has completed more MM cash transfer programs than any other country; to date, just under US $6 million in transfers has been disbursed to more than 24,000 beneficiaries via the MM channels of six NGO programs.

NGOs have primarily used MM to support the implementation of livelihood programs focused on food security and housing; a smaller share have adopted it for cash-for-work programs. Restricted cash grants have generally been used for livelihood programs where the use of funds is limited to the purchase of certain types of goods, often from a predetermined set of vendors. To date, more than US $5 million has been delivered through grant programs to ~19,000 beneficiaries. The second

Four major ICT solutions have been used for cash transfers by NGOs.

Haiti accounts for 40% of the world's cash deployment programs using a mobile money platform



Source: CALP; Dalberg analysis
For more information on the experience of the global experience of using the four major ICT solutions please refer to Smith, G. et al (2011) 'New Technology to Enhance Humanitarian Cash and Voucher Programming', The Cash Learning Partnership (CALP)

kind of program, cash-for-work, uses an MM platform for the direct payment of a daily wage. Once participants have received their pay on their phone, they can either keep it on their e-wallet or "cash-out" at local MM agents. To date, US $0.5 million has been distributed in this form to ~5,500 beneficiaries.

As Haiti moves from relief to ongoing reconstruction and development, donors are making more money available for long-term programs using cash grant transfers. As of December 2011, CARE, United Nations Development Programme (UNDP), and World Food Programme (WFP) were designing major cash grant-based programs to support food security and housing reconstruction using MM. By contrast, there were no major cash-for-work programs under development.

Our analysis of several NGO programs in Haiti finds that though MM is faster and safer than traditional physical cash delivery or voucher programs, it is not necessarily more cost-efficient. As NGOs refine program design, it is expected that speed, safety, and broader program outcomes such as financial inclusiveness will improve. Similarly, with time, we expect a drop in costs associated with ecosystem development, e.g. training beneficiaries and supporting agents. This will further improve the cost effectiveness of MM compared to alternatives.

Comparing mechanisms for cash transfers in Haiti

This analysis compares traditional physical cash-distribution solutions with MM transfers along the axes of speed, security, cost, and financial inclusion. Financial inclusion is a particularly important issue in Haiti, where less than 15%[1] of the population had access to banking services before the earthquake. The earthquake destroyed an estimated 30% to 40% of bank branches and automatic teller machines in affected areas, making cash distribution even more difficult.

The appeal of MM derives partly from the drawbacks of traditional forms of distributing cash and vouchers. Distributing physical cash and paper vouchers requires considerable time and human resources. For example, in the case of physical cash transfers, NGO staff members have to separate funds into individual envelopes, a time-consuming process that requires close supervision. They then have to transport and distribute the cash to beneficiaries, which again takes time and requires investment in security. On the beneficiary end, receiving an envelope of cash or a paper voucher is also an investment of time and carries the risk of theft or loss. In addition, for most of the population without access to a bank account, holding cash does not offer options for savings or other forms of financial inclusion.

MM could offer improvement in all these dimensions. For instance, MM could be faster; once beneficiaries' telephone numbers have been collected and uploaded onto the MM platform, cash can be distributed with the press of a button. MM avoids the risk of theft associated with transporting physical cash, particularly to remote locations. MM could also be cheaper, since it streamlines processes and decreases the costs of transportation, security, voucher purchase, and cash preparation. Finally, exposing beneficiaries to a formal financial service would bode well for increased financial inclusion. While these assumptions about the speed, security, cost, and financial inclusiveness of MM are compelling, they had yet to be tested when the first NGO programs using MM were launched in Haiti.

To gauge the true extent of MM's advantages, Dalberg interviewed staff from a series of NGOs engaged in MM and analyzed two NGO programs that used physical delivery and MM side by side. One NGO implemented a cash-for-work program in a metropolitan area of Port-au-Prince involving approximately 700 participants with around 40% receiving payment via MM. The other implemented a conditional cash grant program in a secondary city, which involved more than 20,000 beneficiaries. Approximately one-third of beneficiaries received their funds via MM, the others via a paper voucher.

SPEED

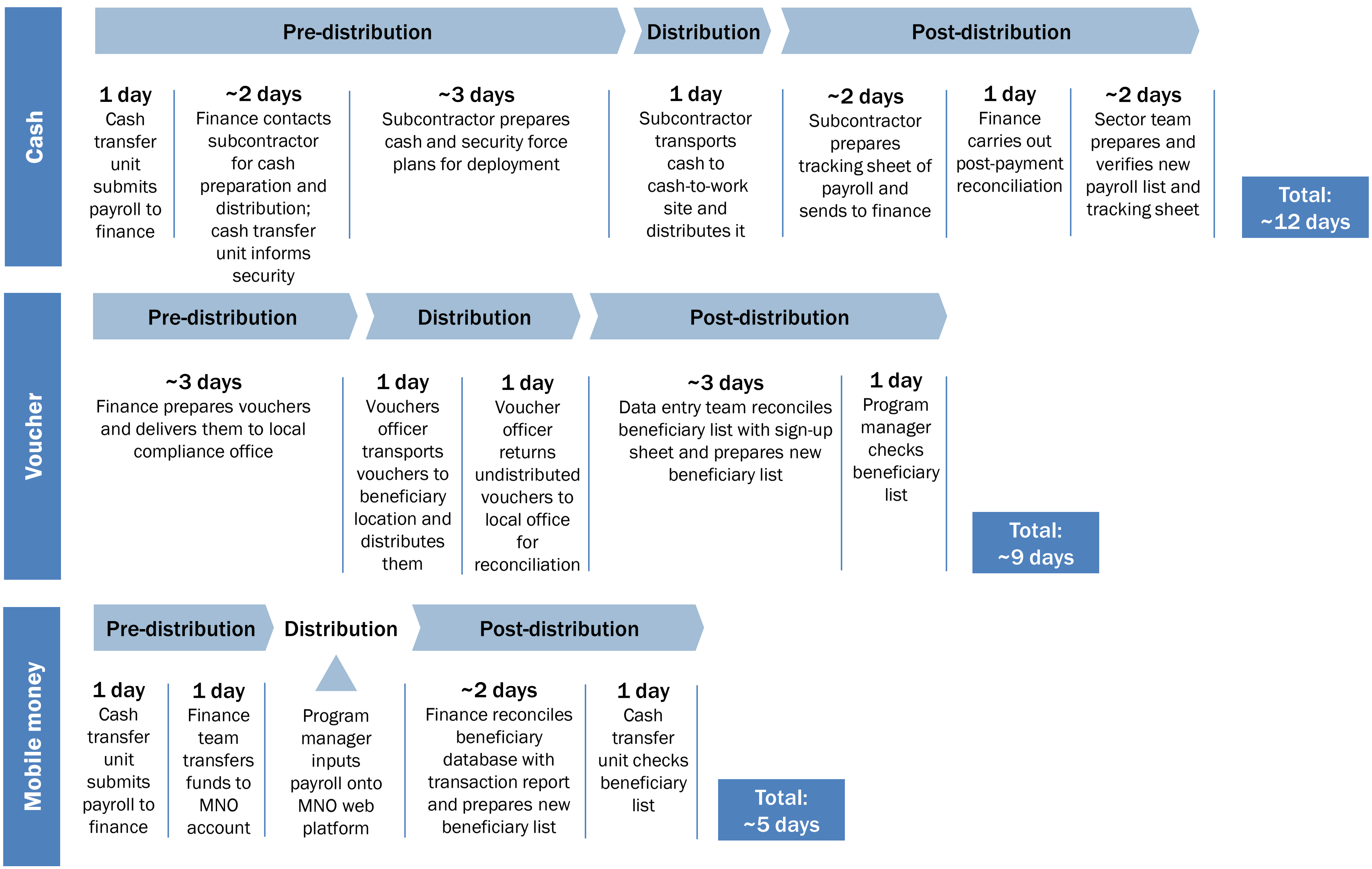
Early evidence suggests that MM has lived up to its promised speediness and will continue to become more efficient as processes and systems are refined. Our analysis of the "critical path" payment cycle time—that is, the time necessary to complete only the essential steps for cash delivery—for two cash-transfer programs suggests that MM saves significant time. As shown in the diagram on the next page, our analysis suggests that the cycle time for MM is approximately 2 to 2.5 times faster than the delivery of physical cash or paper vouchers. The physical cash cycle took 12 days, vouchers took nine, but MM took only five days in both cases. Evidence suggests that these cycle times can become even shorter as mobile network operators' (MNOs) reporting systems and internal processes improve enabling faster follow-up on failed transactions and the preparation of distribution lists.

In the case of physical cash distribution, significant time savings were found across the whole payment cycle, but particularly at the pre-distribution stage. Whereas the pre-distribution stage takes up to six days for physical cash transfers, MM reduces it to two. That is because MM does not require the preparation of cash envelopes for distribution and the deployment of a security force. In Haiti, the security risks associated with the distribution of cash mean that on the day of delivery, all NGOs require the presence of the United Nations peacekeeping force (MINUSTAH). This adds cycle time to the process of distributing cash, which cannot be avoided since MINUSTAH requires at least three days notice prior to a distribution. The use of MM also avoids the need to transport and distribute the cash, saving an extra day.

At the post-distribution stage, the use of MM reduces the time necessary for the reconciliation of payroll lists with tracking sheets. Whereas physical cash distribution requires program staff to manually check individual paper-based tracking sheets to reconcile payments, MM platforms allow for this information to be delivered automatically and in real time. Another time-saving advantage of MM during the reconciliation phase is that there is a smaller margin for human error when it comes to data entry, and, as a result, less time lost in resolving errors.

Moving vouchers to MM saves slightly less time than moving physical cash transfers. This is because the pre-distribution stage is shorter for paper vouchers than it is for physical cash transfers. Overall, distributing paper vouchers

Comparisons of cash distribution times by modality



Source: Interviews with NGOs; Dalberg analysis takes less time as there is no need for the deployment of a security force. Discounting these steps, the time saved from the use of MM for vouchers comes from efficiency gains in activities similar to those of cash transfers: the transportation and distribution of vouchers and the manual reconciliation of beneficiary lists with sign-up sheets.

It is important to note here that these time-saving estimates were calculated for the distribution of cash to approximately 400 beneficiaries. We can expect, however, that some of the cost savings that come from the use of MM will increase with larger beneficiary groups. This is because the marginal time to process an extra beneficiary on an MM platform is much smaller than it is for distributing physical cash and paper vouchers. The more beneficiaries there are, the longer it takes to prepare the cash envelopes for distribution. Similarly, it takes longer to do the manual reconciliation. In the case of MM, these marginal costs are minimal, suggesting that as MM is rolled out more extensively, we shall see even greater benefits.

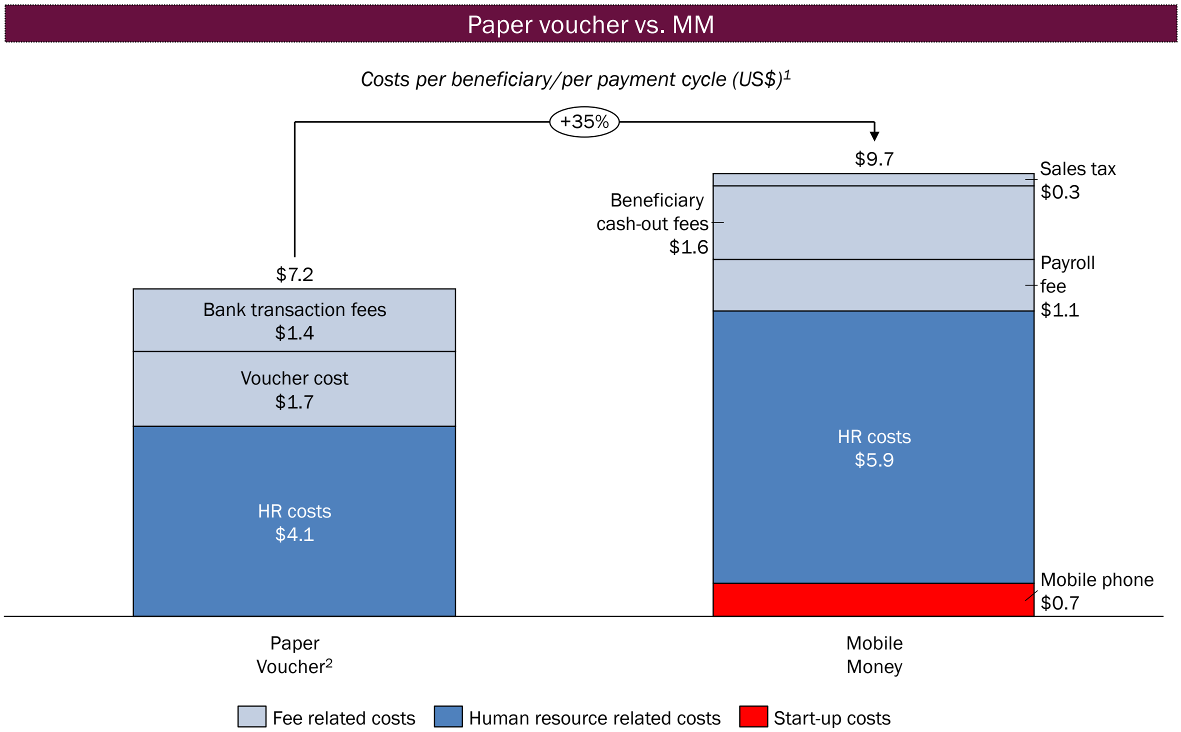
SECURITY

Early evidence also suggests that MM has safety benefits. A Mercy Corps study comparing the use of MM and physical cash distribution found that incidents of theft of cash transfers fell by more than 50% thanks to the use of MM[2]. Mercy Corps also carried out a household study, which found that 82% of beneficiaries surveyed thought that MM offers more security than cash, a fact that has increased general interest in MM. This fact has been corroborated by interviews with NGOs. As one program director noted, "The increased security of the use of MM has been a godsend. No longer having to worry about the risk of being robbed when walking home on payday has generated a lot of enthusiasm for MM among participants in our program."[3] In addition to safety, the privacy afforded by MM has been found to be attractive to beneficiaries. As one beneficiary said, "Keeping money on the phone…is better because people don't know your business."[4]

COST

As with any new product or initiative launch, MM has upfront establishment costs that must be amortized over a relevant time horizon. For many NGOs working in Haiti, these upfront costs involved buying mobile phones for beneficiaries at a cost of US $6.5 to $7.0 per beneficiary. Launching a new product also carries additional operational costs. Many of these NGOs were launching MM in Haiti for the first time and had to invest heavily to build necessary institutional knowledge and expertise by bringing in specialized staff or hiring technical consultants.

In addition, these NGOs carried a set of costs associated with the nascent state of the MM ecosystem. For instance, NGOs invested heavily in training beneficiaries and, in some cases, merchants and agents, too. These costs, however,



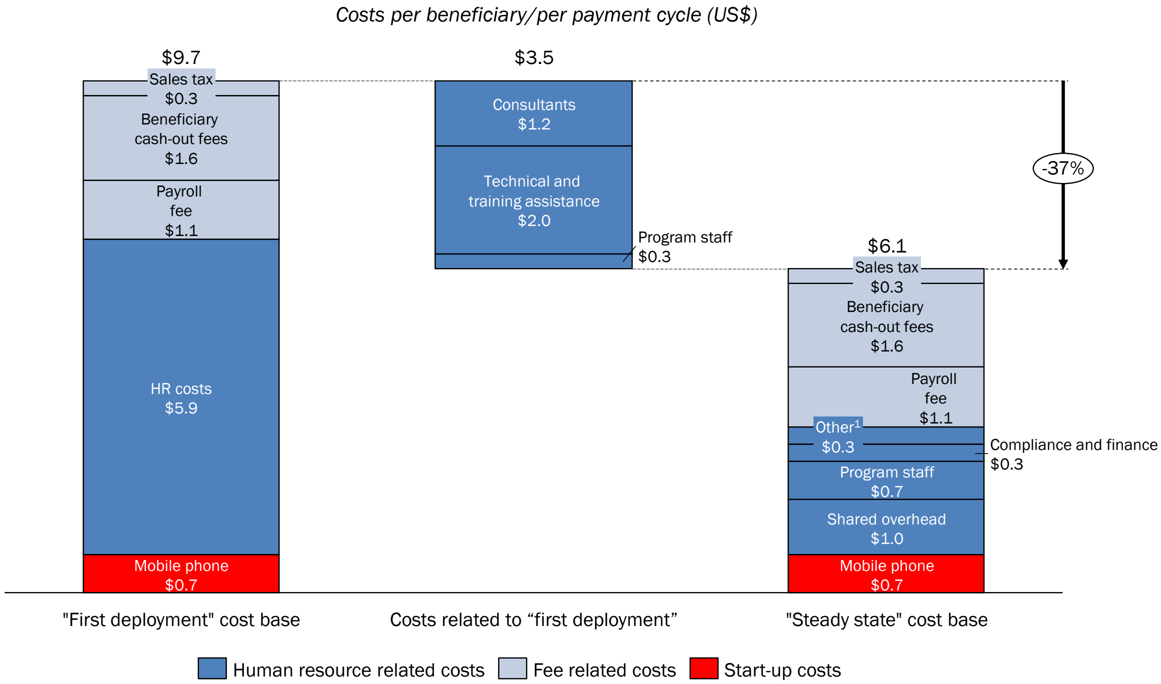
Source: NGO financials; Dalberg analysis
Note: 1. Calculated on the basis of 7,842 beneficiaries per payment delivery method (corresponds to actual beneficiaries paid using MM). Calculated on the basis of fully-loaded HR costs and the assumption that all beneficiaries receive all nine payments; no absentee/failed transfers; and 100% of paper vouchers are redeemed. 2. Voucher costs have been adjusted to match the number of beneficiaries paid with MM (7,842). Cost discount applied to program assistants proportional to number of beneficiaries (48%) and a 30% discount applied to all other non-shared program staff.

are not recurring. With time, costs associated with the launch of a new product and a nascent ecosystem will decrease as institutional knowledge builds within NGOs and beneficiaries become more accustomed to the use of MM.

In the first deployment of mobile money to replace paper vouchers, mobile money was more expensive. As illustrated in the exhibit above, the use of MM was found to be 35% more expensive. In dollar terms, distributing funds via MM costs an additional US $2.50 per beneficiary per payment cycle. This cost analysis was carried out on the assumption of distributing funds to 7,842 beneficiaries through each payment method over the course of nine payment cycles in an urban environment. The additional costs associated with the use of MM came from purchasing mobile phones (representing an additional cost of ~US $0.7 per beneficiary per payment cycle) and additional human resource costs (HR) of ~US $1.8 per beneficiary. By contrast, there were no additional fees-related costs, as with the purchase of paper vouchers, making the use of MM marginally less expensive from a fees perspective.

However, approximately 37% of the costs associated with MM likely would disappear after the first deployment. We carried out an analysis to isolate all costs associated with the pilot nature of this program and found that at

Cost base analysis of MM: "First deployment" vs. "Steady state"

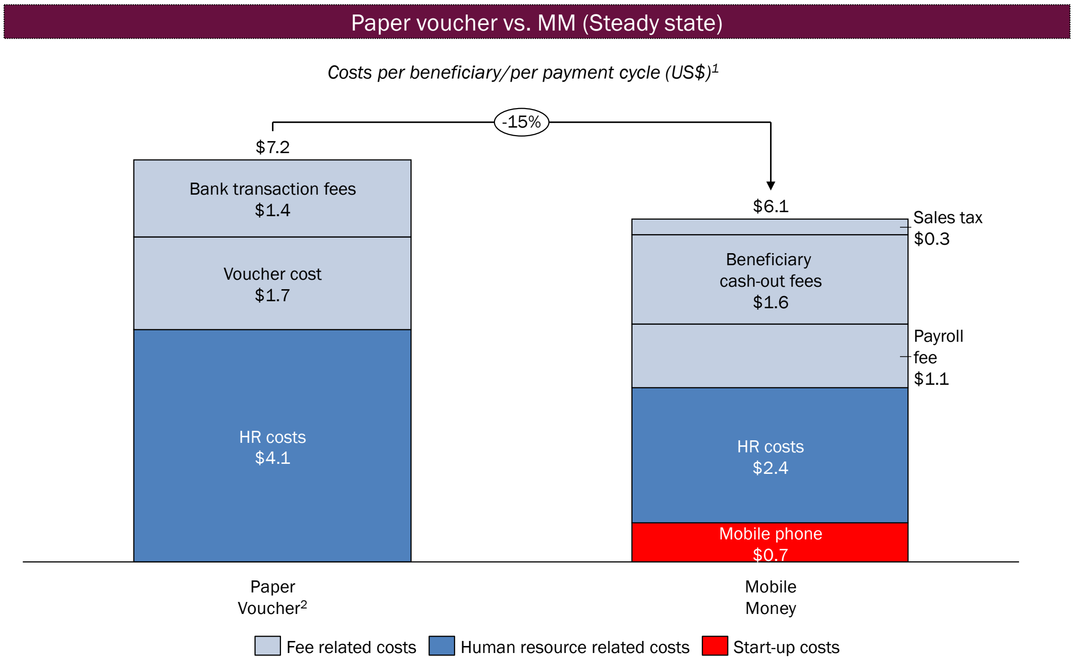


Source: NGO financials; Dalberg analysis
Note: 1. Includes data entry staff, area supervisors and M&E

least US $3.50 per beneficiary per payment cycle would not be incurred on a second launch of MM. As illustrated in the above exhibit, as a first program launch, this program incurred considerable HR costs related to technical and training assistance and third-party consulting services. All these hires were expatriates and came at a high cost. We were also able to isolate expected cost savings in terms of program staff coming from more efficient processes and fewer errors.

When these one-time costs from first deployment are taken out, using MM is 15% cheaper, achieving cost savings of US $1.1 per beneficiary per payment cycle. Thanks to the 37% reduction in HR costs, this yields operational cost savings of US $10 per beneficiary over the lifespan of the project (assuming nine payment cycles), making for a compelling value proposition. We expect the costs for the delivery of paper vouchers to remain the same over time as we assume that it is already running in a steady state and costs would therefore not change with the launch of new programs.

Over time, we expect a natural decrease in program delivery costs as the MM ecosystem develops. As agents are added to the network, beneficiaries are educated further, physical mobile network infrastructure increases, and prices become more competitive, costs of training



Source: NGO financials; Dalberg analysis
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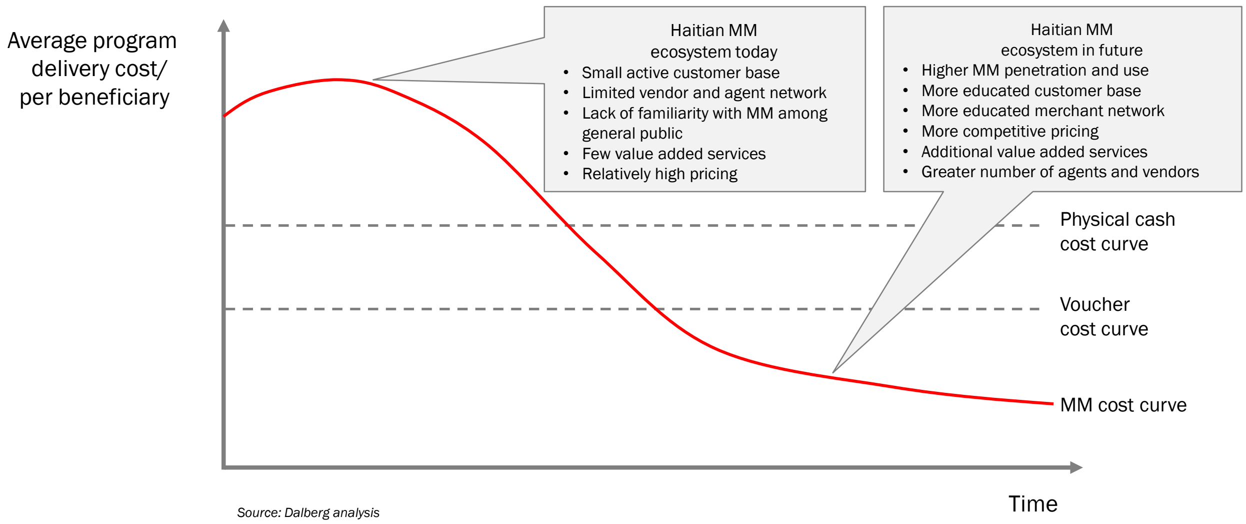
and support of the MM ecosystem are expected to drop considerably. In addition, it is likely that in future, NGOs will be able to avoid major start-up costs related to mobile phone purchase, since individual phone ownership rates will increase as Haiti's broader economy develops.[5]

FINANCIAL INCLUSION

Evidence to date does not suggest that MM has led to greater financial inclusion. In one completed project that invested heavily in training and community support with the explicit goal of increasing financial literacy and inclusion for beneficiaries, data from one MNO showed that fewer than 0.5% of beneficiaries had used their mobile wallet three months after the completion of the project.[6] A study of the same project found that only 17% of beneficiaries thought that MM had helped them achieve greater financial access and only 8% thought it had helped to establish a credit history.

In interpreting these results, it should be noted that this program was designed as a restricted cash transfer and that the phones of beneficiaries were configured not to have full MM functionality. Phones were restricted to purchasing selected food items at specific vendors, which skewed the consumer messaging around MM. MM was seen as merely a means to purchase selected items electronically, rather than a versatile tool for financial transactions. In addi-

Evolution of the MM cost curve vs. physical cash and vouchers



Source: Dalberg analysis

tion, this MM program was not launched as part of a well-developed commercial MM environment, which further constrained financial inclusion. In the absence of a developed network of agents, vendors, and other users of MM, there was little incentive for beneficiaries to use MM at all with the project finished, let alone as a platform for financial inclusion. However, as the MM ecosystem matures in Haiti and greater value-added services enter the market, we can expect financial inclusion indicators to improve for future NGO MM programs.

THE MNO PERSPECTIVE ON CASH TRANSFER PROJECTS

The concentration of cash transfer programs in Haiti was met with significant interest from MNOs. Working with NGOs provided the chance to learn more about customers, diversify their product offering, guarantee transactions, and anchor the development of small, geographically concentrated micro-ecosystems of usage.

However, the experience of providing bulk payment services to NGOs has not been without its challenges. MNOs invested heavily in establishing contracts, designing processes and customizing systems to support NGOs' programs. NGOs' unique donor reporting and audit compliance requirements added significant complexity and cost.

Over time, it is expected that MNOs will develop more established methods of working with NGOs. However, MNOs continue to cite ad-hoc reporting and follow up requests, challenges with NGO funding cycles and relatively high relationship management costs as key ongoing challenges.

Lessons of MM implementation in Haiti

OBJECTIVES

Accurately assessing the business case for the use of MM in cash distribution requires that NGOs clearly establish the objectives and context of programs. In post-disaster situations where fast and safe delivery are paramount concerns, the benefits of MM may be more important than the additional costs that may be incurred. However, in longer-term livelihood programming, program costs may become more important. Furthermore, many NGOs have broader innovation or financial inclusion goals that will change the relative emphasis of each aspect of the business case. As NGOs make decisions about program design, they need to articulate their program goals and objectives clearly to assess whether MM is, in fact, a better option than traditional distribution methods or other ICT solutions.

RELATIONSHIPS WITH MNOS

NGOs encountered difficulties in establishing efficient processes to manage the disbursement of funds, working with limited system functionality a nd supplementing a nascent MM ecosystem with management support. NGO use of MM-for-cash programs in Haiti was the first time MNOs had supported bulk payments. NGOs were also new to this distribution platform and had unique donor reporting and audit compliance requirements that necessitated a tailored set of processes to follow up on failed transactions and reconcile lists for different payment cycles.

NGOs and MNOs both noted the frustration that came from establishing these processes in the absence of a system that was configured to suit the specific needs of NGOs. Until the MM systems were configured to create more flexible access, NGOs were unable to run their own reports with required user logins and needed to put in multiple report requests to the MNOs. The inevitable delays in fulfilling these requests and version-control issues created by weak processes were a major pain point for both MNOs and NGOs.

Many NGO programs were also run in areas with a weak MM ecosystem. Launching in a location without existing MM infrastructure required a commitment from MNOs and NGOs.

Service providers typically took responsibility for establishing agents in the area and supporting NGOs with promotional materials and staff training. However, to make sure programs were run effectively, NGOs typically needed to supplement the service providers' efforts by providing direct support to agents and educating and building awareness among beneficiaries.

INCORPORATING BENEFICIARIES

Substantial effort is needed to incorporate new beneficiaries into MM programs. Fulfilling customer KYC requirements was a challenge for NGOs working in areas where beneficiaries did not have official IDs (particularly outside Port-au-Prince). In order to get around these challenges, some NGOs used mini-wallets with lower Know Your Customer (KYC) requirements or signed agreements with MNOs to accept NGO-issued identification cards (IDs).

Beneficiary education was also a significant issue. Even after significant training on MM and the program, some NGO staff recounted experiences of beneficiaries bringing their phone to vendors or agents packed in a box and wrapped in a cloth, as if it were an actual wallet, demonstrating a poor understanding of MM. All NGOs emphasize that time and effort are needed first to get beneficiaries to accept transfers via MM, and second, to become technically competent.

Improvements in financial inclusion depend on giving beneficiaries a way to make the transition from MM to other instruments and services. Turning off all functionality of the mobile wallet apart from the ability to purchase from specific vendors obviously limits the beneficiaries' experience of the service. Similarly, when transfers are required to be fully cashed out before further transfers can be made, beneficiaries are discouraged from seeing the mobile wallet as a real financial instrument. However, a number of NGOs point to the absence of a strong transition plan to encourage and support post-program usage as the primary reason why beneficiaries discontinue use. This transition needs to be driven by the service providers who have a vested interest in maintaining the ecosystem after NGOs' programs finish.

WORKING WITH AGENTS AND VENDORS

NGOs working together with MNOs must be prepared to manage spikes in activity around payment cycles and the settlement process of agents with super-agents. One of the biggest programmatic challenges for NGO program staff was managing the rush to cash out or purchase goods in the first few days after a payment cycle. Beneficiaries rushed to agents and vendors immediately after receiving funds on their mobile wallet, creating long lines and liquidity challenges for agents. These spikes in transactions were

frustrating for beneficiaries (who had to wait in line for a long time), difficult for agents (who struggled to have enough physical cash on hand for disbursement), and difficult for vendors (who had to manage inventory to allow for enough supplies on busy days). NGO program staff had to help manage these dynamics on the ground.

Along with the spikes in beneficiary transactions, there were spikes in agent settlement. Branch super-agents who provided settlement services would get frustrated with large cash withdrawals and long lines that distracted them from their core business. These spikes in volumes at Alo and Unitransfer branches created significant tension between MNOs and their partners, and at times super-agents turned agents and vendors away, refusing to serve them. Agents and vendors in turn hesitated to be involved.

REGULATION

A low limit on MM wallets can create major logistical difficulties for NGOs and their beneficiaries. The limit of 10,000 HTG meant that for some NGO programs, beneficiaries had to cash out the full value of their wallet before the next transfer could be made. This created a number of failed transactions for NGOs and required significant beneficiary follow-up. Additionally, larger cash distributions had to be broken into smaller disbursements so as not to "max-out" the beneficiary wallet.

Recommendations

Designing and implementing programs that integrate MM distribution platforms has presented a steep learning curve for NGOs in Haiti. There are a number of key recommendations these NGOs have identified to guide future program design and implementation. Ten recommendations have been synthesized below for consideration in future program design.

ESTABLISHING PROGRAMS

Acknowledge the limitations of MM and the ecosystem. MM is not the only ICT option for delivering cash transfers. For instance, establishing restrictions on the use of funds with MM is expensive. Cheaper and more efficient options may be available, such as simple SMS-based e-vouchers. It is therefore important to consider other options and the full business case for each.

Be prepared to take on added responsibilities when working in a nascent MM ecosystem. It is important to note that a nascent MM ecosystem creates inherent complexity and cost, and it is necessary to plan to support the development of local MM infrastructure. This adds extra operational and start-up costs.

Take the time to educate your donor. MM is new for donors—don't assume they will be familiar with what using MM means for programming. Take the time to explain MM to donors and work with them to adapt reporting requirements and establish new expectations.

Learn from the beginning. MM is a new distribution method and it is important to invest in monitoring and evaluation (M&E) from the beginning to be able to track effects and adjust programs. In addition, be careful to isolate the effects of MM to create an evidence base for future design.

WORKING WITH SERVICE AND TECHNOLOGY PROVIDERS

Focus on getting the fundamental processes right. Developing new processes around MM is critical. Processes need to include partners and recognize limitations to each others' systems.

Ensure that MNOs can meet your basic program needs. Depending on location, MNOs may not be able to deliver basic service needs, such as appropriate network coverage, a sufficient concentration of cash-out agents, and uninterrupted service to beneficiaries. Before launching a program, ensure that these services can be met in your chosen location.

Negotiate with service providers while maintaining a strong partnership. Recognize that MM providers are offering a service and it is important to negotiate with them to establish good terms for NGO programs. Also recognize that in the early days of MM ecosystem development, working with service providers is truly a partnership. Value relationships and work at creating clear expectations.

Don't underestimate training requirements. In nascent MM ecosystems, required training for beneficiaries and agents will be high and continuous—be prepared to invest the time and resources.

Have a transition plan. Be explicit about how your program will fulfill the objectives of financial education and inclusion where they exist. Build in resources for sustainability and work with service providers to manage the transition of beneficiaries to ongoing use.

Codify lessons and transition key staff into new programs. Build institutional knowledge by codifying lessons learned, and ensure expertise is maintained by retaining and deploying key staff to new MM programs.

END NOTES

[1] GSMA "Helping Haiti," October 2010

[2] Mercy Corps, "Giving Choices to Earthquake Survivors Outside Port Au Prince; Final Evaluation of Mercy Corps' Market Fair Program in Haiti," July 2011

[3] Dalberg NGO interview

[4] Mercy Corps, "Beneficiary Financial Diaries—In Their Own Words," 2011

[5] As a benchmark, Kenya's GPD per capita is 15% higher than Haiti's (US $773 per capita versus US $671 per capita) and yet mobile phone penetration rates are 46% higher (51% versus 31%).

[6] Voila

AUTHOR

Dalberg Global Development Advisors is a strategic consulting firm that works exclusively to raise living standards in developing countries and address global issues like climate change. Dalberg is for-profit but not profit-maximizing; it only takes projects that will advance its social mission. The firm's work helps governments, foundations, international agencies, non-governmental organizations, and Fortune 500 companies to make sustainable improvements in the lives of disadvantaged and underserved populations around the world. Founded in 2001, Dalberg now has more than 120 people from 30 nationalities working in 10 offices around the world. They bring expertise gained in the private sector to bear on problems commonly dealt with in the public and non-profit spheres. The firm takes a holistic approach to global development, touching topics from access to finance and energy policy to public health and human rights. Recent projects have included the development of the Affordable Medicines Facility – malaria (AMFm), the GreeNYC sustainable city initiative, the U.S. government's strategy for rebuilding Haiti, and a range of business models for companies and agencies hoping to serve people at the base of the pyramid. For more information regarding this and other research, please visit www.dalberg.com, or contact one of the following people:

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RELATED RESEARCH

THE MARKET OPPORTUNITY FOR PAYMENTS IN HAITI
The focus of mobile money services in Haiti to date has been on the market for person-to person transfers and NGO transfer payments. As the ecosystem develops service providers will be looking at a more diverse set of potential payment market segments to make the mobile money platform truly ubiquitous. This focus note looks at the payments market in Haiti, providing reflections on service provider strategies and a deep dive into agricultural value chains.

MOBILE MONEY IN HAITI — A POINT IN TIME CASE STUDY
The launch of mobile money in Haiti in October 2010 was an important milestone for financial services in a country with fewer than 2 bank branches per 100,000 people. This case study looks at the evolution of mobile money in Haiti to date and identifies the factors required for continued growth, sustainability, and financial inclusiveness of the mobile money market in Haiti.