



VECTOR)WORKS

Scaling Up Vector Control for Malaria Prevention

Lessons Learned on Mobile Money: Factors for Success in Tanzania

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VectorWorks TZ M-Pesa Needs

- Pays through M-pesa for both per diem and transport allowance
- Payments are paid in separate transactions
- Initial activities across 9 regions with more than 3,000 participants

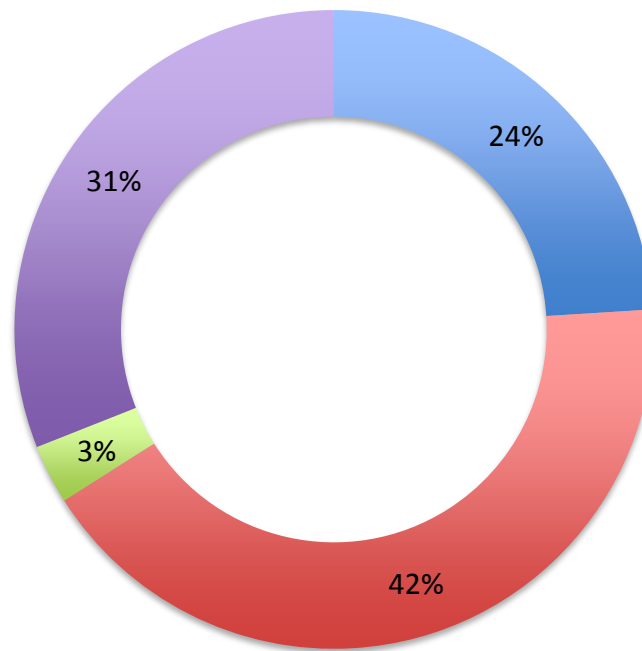
Description of M-Money in TZ

- M-Money account is equivalent to a checking account associated with a mobile phone number
- Users can cash-in and cash-out money using a dense network of local agents serving as ATMs

M-Money Penetration in Tanzania

- About 32.4 % use exclusively m-money as a provider of financial services

M-money market share



■ Airtel Money 24% ■ Vodacom M-pesa 42% ■ Zantel Easy Pesa 3% ■ Tigo Pesa 31%

M-Money Penetration in Tanzania

- Transactions doubled between 2013 and 2015
- In 2015, almost a third of active mobile money accounts in East Africa came from Tanzania
- M-Money is linked across providers & banks

Our experience

- Based on two rounds of SNP
 - SNP 3- in 3 Southern regions - 2015
 - SNP 4 in 9 regions - 2016
- Health facility based distribution – 4 regions

Challenges

Human

- Wrong recording of participants information
- Variation between actual phone number and phone company
- Participant account has reached ceiling
- Delay in submission of supporting document
- Reporting late to meeting venue
- Absence of “claim center” for delayed payments

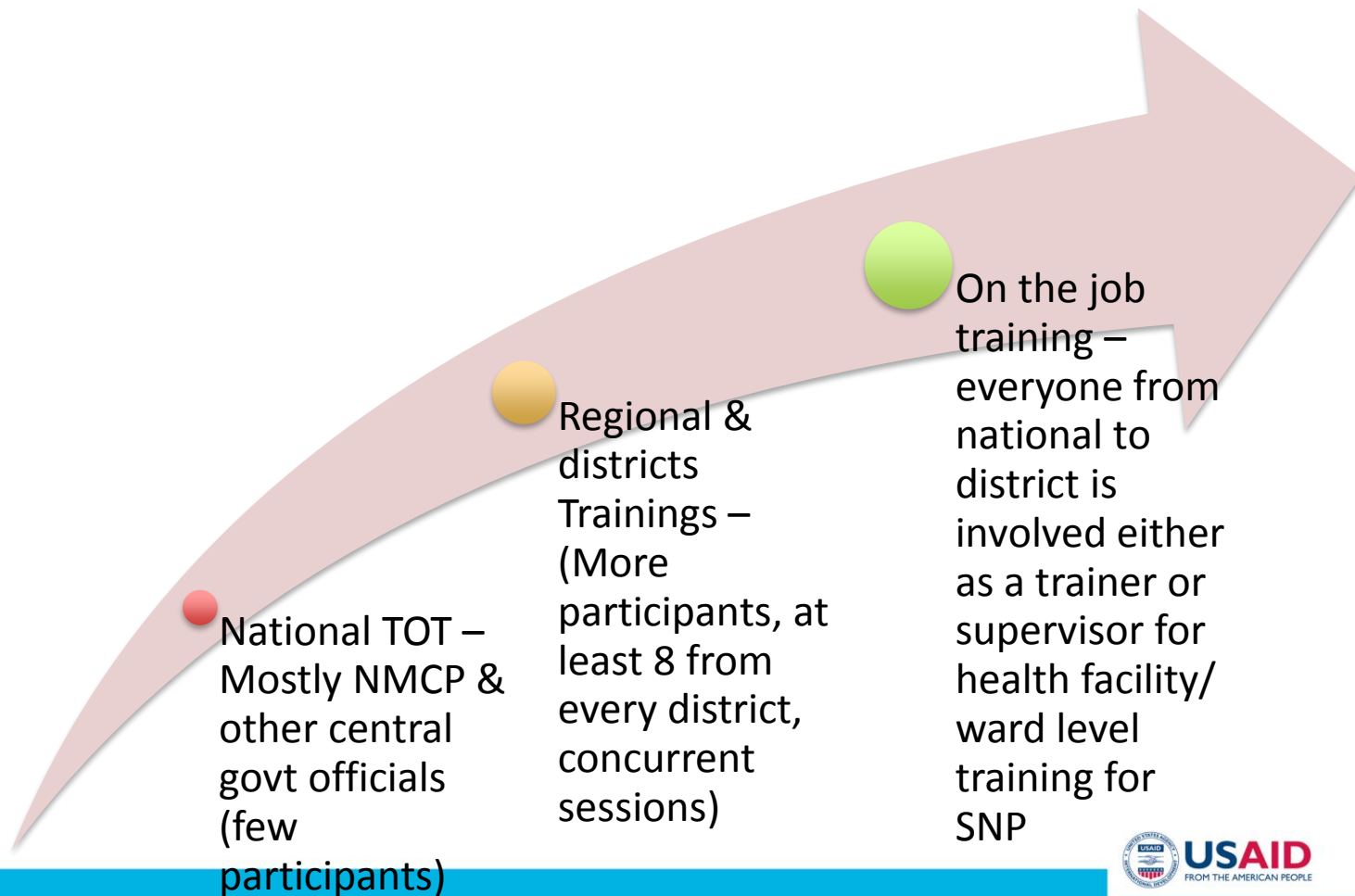
Challenges

Technology and Program Design

- Organization account ceiling amount with Vodacom – \$ 70,000
- Concurrent activities in multiple locations

Despite these challenges, in the end
everyone was paid

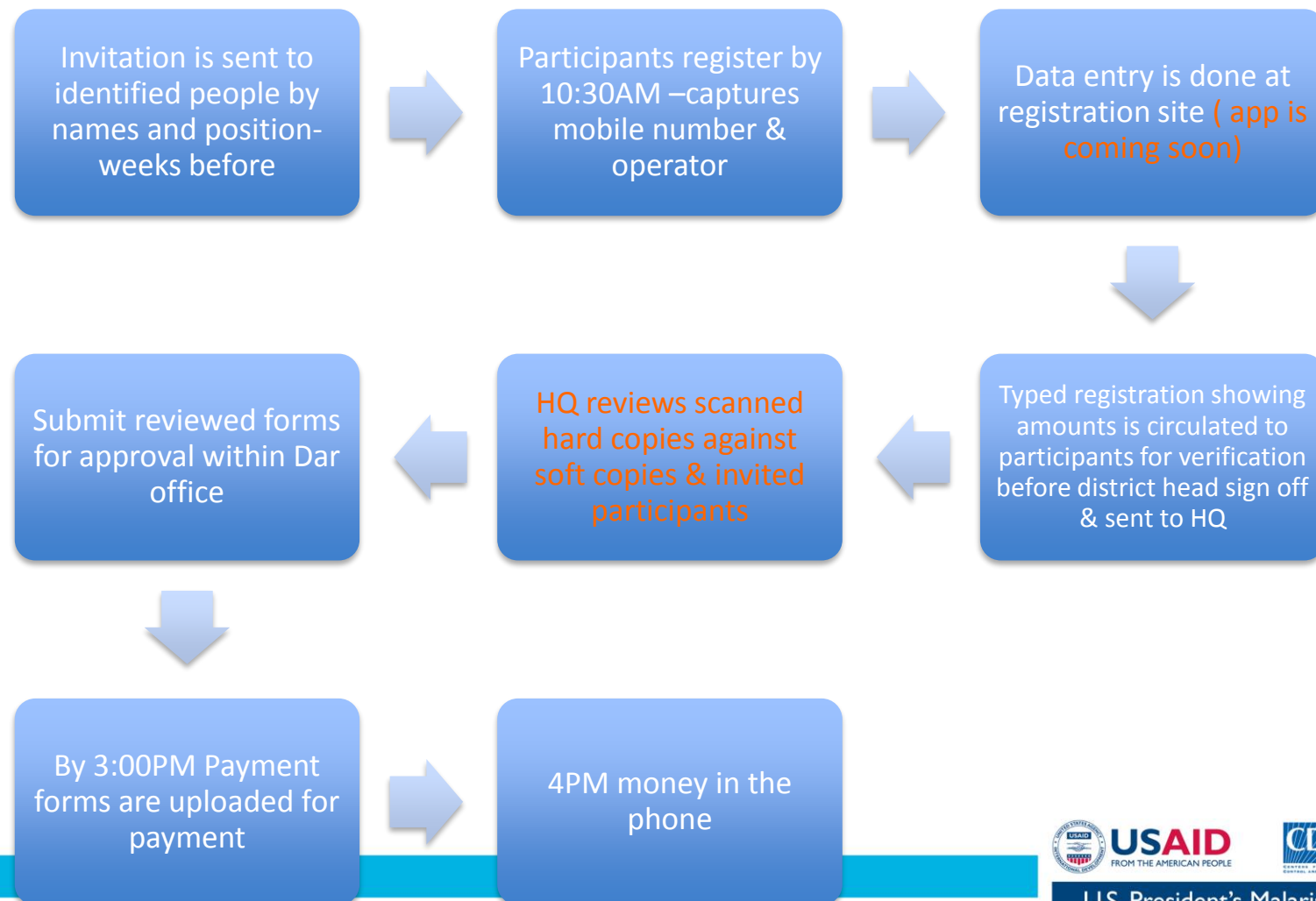
VW TZ M-Money Recipients



Our objectives

1. Improve efficiency and save time that would have been spent for payments
2. Increase speed of payment to beneficiaries and
3. Ensure safety and great controls of funds with minimal cost

VW Tanzania process



Accomplishments

- About 11,284 M-Pesa transactions conducted from October 2016 to date
- Approximately \$ 120,000 transacted

Transactions Analysis

Outcome of payment	Number	Percentage
Successfully completed	11,284	100%
Transactions unsuccessful	0	0%
Delayed transactions*	6	0.05%

**All delayed transactions were cleared the next day, so we account them as successful*

Factors for success in Mobile Money

- Clarity
- Timeliness
- Accuracy
 - Of the amount
 - Of the phone number
- Program design

Clarity

- Clarify your payment procedure in advance- invitation letter
- Prepare a standard presentation that
 - Clarify what participants should expect to receive & when
 - Communicate issues that may cause delays & what participants should do to avoid them

Timeliness

- Set registration closing time – 10:30AM
- Map out your approval process against time to receive MM documents
- Separate your registration based on network operator
 - Allows easy uploading for payment than doing individual data entry

Accuracy

- Provide registration forms with boxes to capture individual phone numbers
- Type and print payment forms for participant to sign before it is sent for payment
- Remind participants that they should have enough MM ceiling to receive payment

Program design

- Avoid concurrent activities
- Consider beyond your program staff
 - approval process
 - Pre meeting identification of participants for accountability purposes
 - finance staff workload – especially when they are shared across projects
 - M-money unforeseen technological delays

No matter the percentage of the problem in the crowd, when it happens to a person that is 100% problem!

Thank you



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