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FROM THE AMERICAN PEOPLE



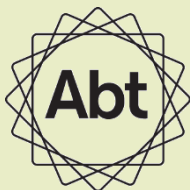
Strengthening Health Outcomes
through the Private Sector

Follow the mMoney

Pamela Riley

Strengthening Health Outcomes through the Private Sector (SHOPS) Project

USAID MiniU September 14, 2012



SHOPS is funded by the U.S. Agency for International Development.

Abt Associates leads the project in collaboration with

Banyan Global

Jhpiego

Marie Stopes International

Monitor Group

O'Hanlon Health Consulting

Panel overview

Introduction to mobile money

Pamela Riley, SHOPS Project

Donor perspective

Charley Johnson, USAID

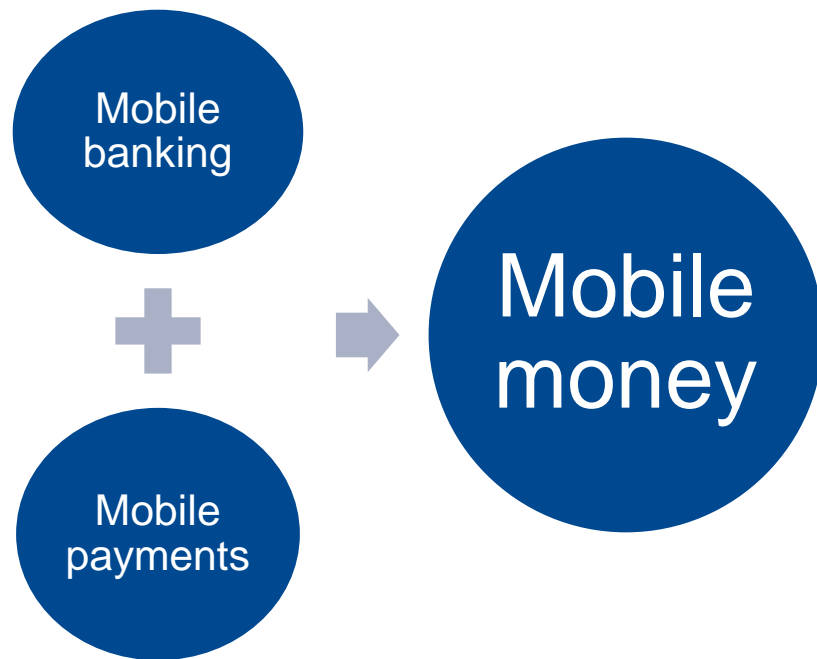
Operational issues

Chrissy Martin, MEDA

Health application

Dustin Gibson, JHU

Mobile money defined



Confusing, overlapping,
inconsistent use of terms:

- + **mobile wallet**
- + **mobile cash transfer**
- + **branchless banking**
- + **remote payments**
- + **SMS payments**
- + **electronic remittances**
- + **mobile finance**

**Panel focus: financial transactions
using mobile phones**

Mobile money driver



1.7 billion: the number of people with mobile phones who have no bank account

How mobile money benefits the base of the pyramid



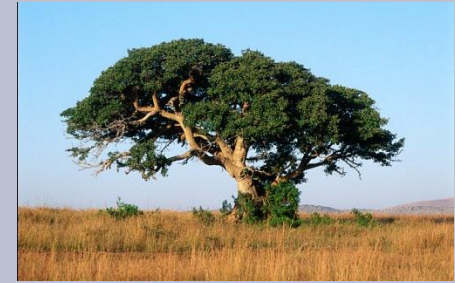
SECURITY

Lowers risks of theft, informal payments



EFFICIENCY

Reduces transaction costs, travel



ACCESS

Facilitates new markets, remittances, microloans

Community level effects mobile money

- Research in Kenya identified benefits directly relevant to health sector
 - Increased capital accumulation
 - More timely payment for services
 - Easier transactions to facilitate credit and savings groups
 - Mobilization of cash in emergencies
 - Businesses expanded due in part to ability to maintain inventory



Source: *Financial Assessment Services, University of Maryland*

Intersection of mobile money and health

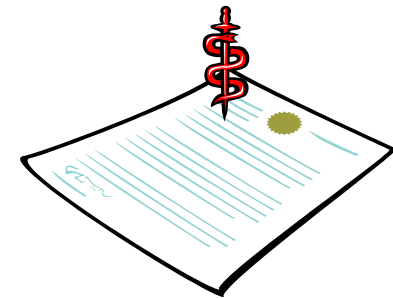
PERFORMANCE BASED INCENTIVES



CLIENT PAYMENTS



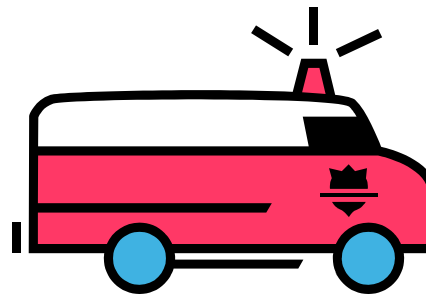
MICROINSURANCE PREMIUMS



SUPPLY CHAIN MANAGEMENT



EMERGENCY TRANSPORT



HEALTH WORKER SALARIES



Illustrative case: Changamka electronic health savings account Kenya

- Provides micro-savings account for unbanked
- Health specific
 - Designed to offer predictable prices at participating providers
- SHOPS project analyzing impact
 - Uptake, savings, use, payment for services

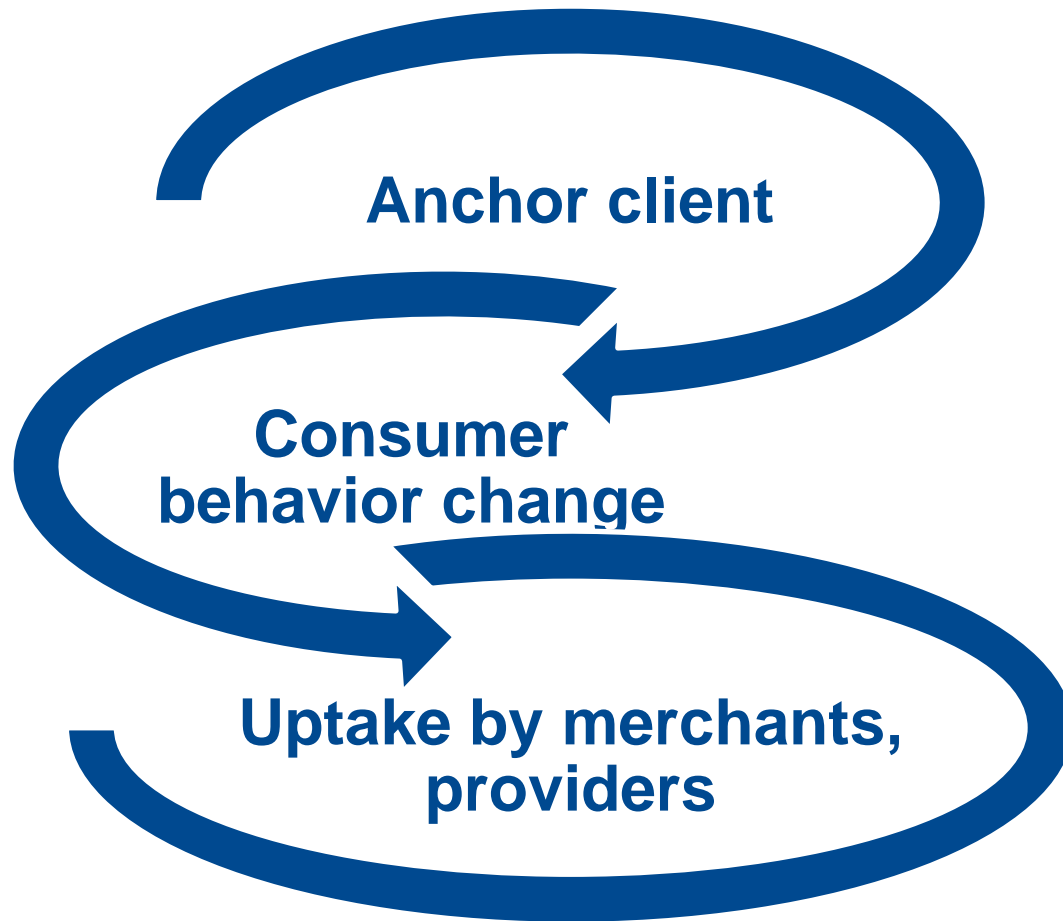


Illustrative case: Marie Stopes electronic voucher management Madagascar



- Providers reimbursed through mobile money for family planning vouchers redeemed
- Operational benefits:
 - faster payment
 - lower cost
 - improved service tracking
 - fraud control

Mutual benefits: health sector use of mobile money facilitates its growth



Conclusion

Thank you

Panel introductions