

## MMAP: Mobile Money Accelerator Program

The Mobile Money Accelerator Program (MMAP) is a two-year associate award under the USAID funded FIELD-Support cooperative agreement that seeks to increase mobile money adoption in Malawi and enhance product development through collaborative, targeted interventions that demonstrate the advantages of mobile money.

### Project Snapshot:

- Award Amount: \$3,000,000
- Period of Performance: October 2012-November 2014
- Location: Malawi



Photo Credit: Institute for Money, Technology and Financial Inclusion

### Context

As part of the USAID Forward initiative, the USAID Mobile Solutions team is working with nine Missions including USAID/Malawi to develop distinct mobile money programs that will accelerate financial inclusion, root out corruption, empower entrepreneurs and unlock the potential of the private sector. From a demand, supply and regulatory perspective, the market in Malawi is ready for this leap.

### Program Implementation

The MMAP program will support and advance the growth of mobile money in Malawi through a series of coordinated interventions that include strategic pilots as well as targeted technical assistance to key public and private sector stakeholders.

The primary objectives of this project are:

- test platforms and models for increasing mobile money enrollment and adoption, focusing on select unbanked or under-banked market seg-

### The Promise of Mobile Technology:

Mobile technologies have the potential to accelerate development by reducing the costs of goods, services, and information, making them accessible to people of limited means. These technologies can encourage transparency and accountability and empower disenfranchised populations with both the voice and the market power necessary to access financial, health, and educational services. Despite the immense promise and speed of innovation, millions remain excluded or underserved, whether due to lack of access, financial means, or knowledge.



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ments (i.e. such as farmers, day laborers, and social welfare recipients)

- enhance product development and service delivery through the creation of dedicated transaction environments for service providers to test and modify their offerings
- disseminate lessons learned for a more comprehensive evidence base for mobile money acceleration.

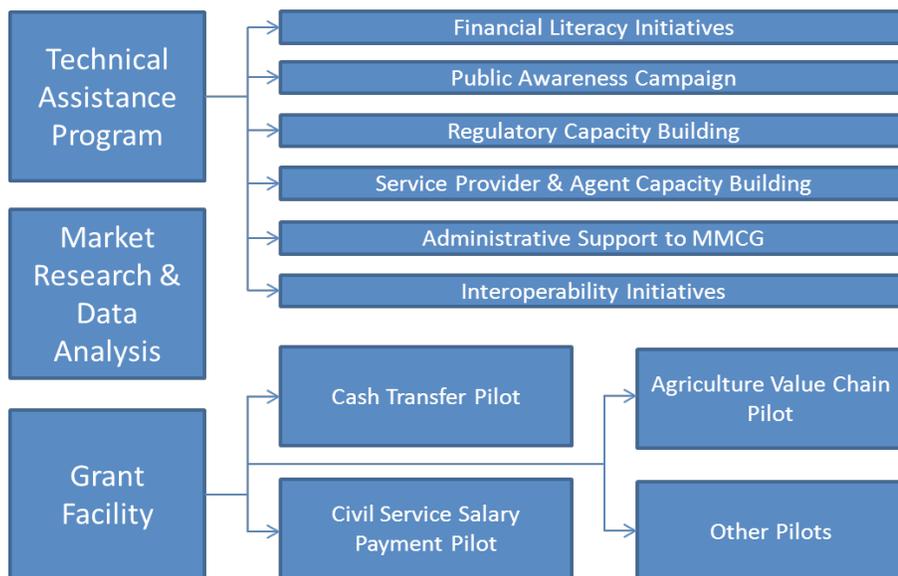
MMAP technical assistance will include assessments of the market, regulatory framework and the current mobile money ecosystem in country. MMAP will also provide technical assistance to and facilitate partnerships within the active Mobile Money Coordinating Group. This group's members include mobile network operators, USAID, the World Bank, and key stakeholders in the local banking sector.

Based on research outcomes MMAP will identify 3-4 activities to fund for mobile money deployment. Through a phased grants design and execution process, funding and technical assistance will be provided to local implementing partners selected to execute these pilots.

### Pilot activities will likely include:

- **Civil Service Salary Payment** – This pilot aims to enroll and disburse salaries to a portion of the 185,000 civil servants employed by the Malawian government. The pilot would target teachers and healthcare workers as they represent a large percentage of the civil service and work and live in regions where financial services infrastructure is often less accessible or unreliable.
- **Cash Transfer Payments** – This activity would enhance various social welfare programs that typically distribute cash payments.
- **Mobile Money for Agricultural Programs** – This activity is intended to substitute cash payments to farmers or other rural low-wage earners working in select agricultural value chains with a convenient and secure method to receive electronic payments via mobile phones.

### MMAP Program Components:



Success in these pilot areas will create new mobile money users with first-hand knowledge of the ease and safety of mobile money. Mobile network operators and financial service providers will continue to expand their respective networks to meet the needs of these new consumers. By the close of the two-year implementation period, mobile money will be well on its way to nationwide recognition and acceptance through the work of the MMAP program.