

MSTAR DIGEST

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MESSAGE FROM THE PROJECT DIRECTOR

By *Shailee Adinolfi*

After an active first year, mSTAR is excited to launch our first newsletter to share with USAID's Mobile Solutions team and the mSTAR consortium. We hope to issue these updates monthly to the mSTAR community in order to share information on: i) mSTAR project activities; ii) partner news; and iii) upcoming opportunities. Because our consortium is quite large, we have decided to feature updates from a few partners each month so that by the end of next year we have highlighted the fantastic work each of you is doing as an industry expert in the mobiles for development space. As we are always hoping to improve our work, please send any feedback to sadinolfi@fhi360.org.

MSTAR PROJECT UPDATES

COUNTRY ACTIVITIES

RDMA: USAID's Regional Development Mission in Asia, together with **FHI 360** and **Open Revolution**, is working to develop USAID mission staff capacity to effectively integrate mobile solutions into their projects. In order to do so, RDMA and mSTAR are: i) providing a one-day mobile solutions forum in Bangkok, Thailand on January 6, 2014, ii) designing and facilitating a 4-day mobile solutions workshop for USAID staff in Bangkok, Thailand from January 7-10, 2014, iii) holding a mobile solutions contest to recognize firms that are demonstrating impact in the M4D space; and iv) developing a handbook on integrating mobiles solutions into development projects for USAID staff. If you want to attend or present at the forum, [apply now](#). And, if you know of any mobile solutions demonstrating impact in Asia, please encourage them to [apply to the contest](#).

BANGLADESH: mSTAR is working to integrate mobile money and electronic payments into the programs and operations of USAID implementing partners, beginning with agriculture and health programs. In July 2013, mSTAR partner **Shorebank International**

(now operating as **Enclude**) conducted a portfolio assessment to assist USAID Bangladesh in encouraging the shift from cash to mobile payments. Based on these findings, **FHI 360** is leading the management of a grant fund to facilitate IP transition to electronic and mobile payments. mSTAR will be issuing an RFA in November to fund USAID/Bangladesh IPs that commit to testing mobile and electronic payments in order to compare and document the costs, challenges, and benefits of using cash versus mobile and electronic payments.

MOZAMBIQUE: mSTAR is working with **Innovations for Poverty Action (IPA)** to support a pilot study on the effect of mobile banking on agriculture; results are expected in February 2014. In addition, mSTAR is preparing to launch a large-scale randomized evaluation to test the impact and cost-effectiveness of a newly developed Vodafone application that seeks to improve vaccination coverage rates.

TECHNICAL ACTIVITIES

MOBILES! CONFERENCE: On September 26, 2013, **FHI 360** along with **DAI**, **Development Gateway**, **IREX**, and **USAID**, hosted a [one-day conference on mobiles](#) to take stock of what's been done in the field thus far, and discuss the future of what can and should be done in the field moving forward. The one-day event included: keynote addresses from [Gustav Praekelt](#) of Praekelt Foundation and [Chris Locke](#) of GSMA; panel sessions on how to increase cross-sectoral collaboration and how to fund future mobiles projects; 15 lightning talks; and 4 Big Ideas presentations. Segments of the day were video recorded, which we are currently editing and will distribute when ready.

MACCESS STUDY: mSTAR is working with **Dalberg** to develop a data-driven framework for understanding key barriers to accessing ICT/mobile solutions. The outcome of the assignment will be a cost-benefit analysis type of framework to guide USAID's mAccess strategic plan. A summary of the study will be distributed when ready.

TECH SALON: On October 10, **FHI 360** co-sponsored the “Are Mobile Money Cash Grants the Future of Development?” Technology Salon. This session featured [Chris Blattman](#) of Columbia University and [Paul Niehaus](#) of Global Giving discussing cash transfer efficacy, how technology can facilitate them, and if both are the future of development. See write up of the event [here](#).

MSTAR CONSORTIUM UPDATES

MEDA

MEDA began a partnership with UGAFODE Uganda as part of the UNCDF Microlead Expansion Program. [UGAFODE](#) is certified as a deposit-taking institution (MDI), and is seeking to understand how to deliver convenient, useful, and cost effective savings products to rural Ugandans. MEDA will work with UGAFODE over the next several years to design, test, and implement new, mobile-enabled savings products that work for clients and lower operational costs for Ugafode. MEDA connected with IDEO.org to utilize their human-centered design process in the search for innovative savings solutions that will work effectively for rural Ugandans.

The interviews, observations, and initial prototyping conducted with IDEO.org garnered many insights on savings behavior among UGAFODE's target clients. One key insight that is **limited access can be a benefit**. Whether this is achieved by putting money in the bank, purchasing livestock, or investing a savings group, people try to limit access to some portion of their money; otherwise they might “eat the money” by spending it on non-priorities. Interestingly, mobile money is considered too convenient and accessible to allow for savings through limited access. The convenience of mobile money connected to the limited access of a savings account in an MDI, however, allows customers to make deposits from anywhere and benefit from the safety and security of the UGAFODE savings account.

With these insights, IDEO.org and MEDA worked together to develop two new product concepts. The partners are negotiating with technology vendors and creating a marketing plan that leverages social marketing to promote financial education, through the support of [17Triggers](#). They are also in the process of building a risk management framework and fully understanding costs to the organization, to ensure that mobile savings will be a financial viable product for

Ugafode to sustain over the long-run. For more on this project and others that MEDA is working on in the mobile space, visit [branchlessbanking.co](#) and follow them on Twitter: @meda_irf.

DIMAGI

Over the last two years, **Dimagi** has launched Proof of Concept (POC) packages to help frontline programs try CommCare, their open source case management tool for use by frontline workers. Through the POC package, organizations receive free equipment, cloud hosting, and technical support to launch CommCare. These packages have enabled 68 organizations in 18 countries to get started with mobile technology across a wide array of development sectors, including health, disease surveillance, agriculture, education, supervision, and sustainable energy. Thanks to support from [USAID's Development Innovation Ventures' \(DIV\)](#) Stage 1 and 2 grants, over 50 organizations in India have been supported to design and deploy their own mobile systems to support their frontline workforces.

Dimagi is now adapting its POC model to help roll out [CommTrack](#), their open source mobile logistics tool that leverages CommCare and is part of the MOTECH Suite. CommTrack was developed through related projects in three countries with John Snow International. With successful deployments of the first generation of CommTrack already reaching national scale in the health sector, Dimagi is pleased to offer CommTrack to organizations to strengthen their supply chain in health or other global development sectors. This effort will help build organizations' capacity to implement mobile solutions for improved logistics and supply chain over either SMS or a mobile application.

Dimagi will soon release an RFA for CommTrack POCs. Dimagi will support five organizations in India and Nepal with 10 free phones, access and hosting on CommTrack's cloud-based server, and a month of support (including two weeks of on-site support) from Dimagi's Indian-based staff to design and deploy customized CommTrack application. Please monitor [www.commcarehq.org](#) for more information about this opportunity. Contact [Rowena Luk](#) for more information about CommTrack or the RFA.

MSTAR OPPORTUNITIES

[Mobile Solutions for Development in Asia Award](#)

[Mobile Solutions Forum](#)