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**MOBILE SOLUTIONS TECHNICAL ASSISTANCE AND RESEARCH
(MSTAR)
QUARTERLY REPORT, FY 2014, QUARTER 2
(JANUARY 1, 2014 – MARCH 31, 2014)**

April 2014

This publication was produced for review by the United States Agency for International Development. It was prepared by FHI Development 360 (FHI 360).

Mobile Solutions Technical Assistance and Research (mSTAR)

QUARTERLY REPORT, FY 2014, QUARTER 2
(JANUARY 1, 2014 – MARCH 31, 2014)

COOPERATIVE AGREEMENT NO. AID-OAA-A-12-00073



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ACRONYMS

AMC	Activity Management Committee
AOR	Agreement Officer Representative
ARTC	Asia Regional Training Center
ICT4D	Information and Communication Technologies for Development
IP	Implementing Partner
IPA	Innovations for Poverty Action
LOA	Letter of Authorization
LOE	Level of Effort
MNO	Mobile Network Operator
MS	Mobile Solutions
mSTAR	Mobile Solutions Technical Assistance and Research
OAA	Office of Acquisition and Assistance
RDMA	Regional Development Mission for Asia
RFA	Request for Applications
RFP	Request for Proposals
SOW	Scope of Work
UCT	University of Cape Town
USAID	United States Agency for International Development
USG	United States Government

1.0 Executive Summary

The five-year Mobile Solutions Technical Assistance and Research (mSTAR) award is a broad, flexible, and responsive program designed to foster the rapid adoption and scale-up of mobile money, mobile access, and mobile data, in developing countries. Managed by FHI 360 and implemented together with a consortium of over 20 leading economic development and ICT4D organizations, mSTAR provides: technical assistance to USAID and its implementing partners; funding to accelerate promising mobile solutions; strategic partnerships to optimize sustainability; and an action-oriented research and knowledge management agenda.

In the second quarter of mSTAR's Year 2, project staff partnered with USAID's Mobile Solutions Unit and Missions in Bangladesh, Mozambique and the Regional Development Mission for Asia (RDMA) to accelerate the adoption of mobile solutions and build the capacity of USAID staff and implementing partners to develop and utilize mobile technologies.

In Mozambique, mSTAR continued the partnership with Innovations for Poverty Action (IPA) to complete data collection for the mAgri study. Data analysis from the study is ongoing and the final analysis is anticipated to be complete in the upcoming quarter. Also in Mozambique, mSTAR partnered with the University of Cape Town (UCT) to initiate start-up activities for the mVaccination study. The upcoming quarter will see the full roll-out of the mVaccination baseline.

In Bangladesh, the mSTAR team focused on revising the Bangladesh activity work plan, M&E plan and budget to absorb new funds made available by the USAID Mobile Solutions unit and USAID/Bangladesh. In addition, mSTAR led a technical workshop for 13 USAID implementing partners and finalized fixed-obligation grants with two USAID implementers (Dnet and WorldFish) to switch from cash payments to mobile money transfers. WorldFish received \$48,900 and Dnet's grant was \$43,370 respectively. Dnet and Worldfish aim to circulate approximately \$67,000 via electronic funds based on their plans.

In January 2014, the mSTAR team partnered with OpenRevolution to implement a one-day mobile solutions forum and a four-day mobile solutions workshop for USAID staff in Bangkok, Thailand. To accompany the workshop, FHI 360 and OpenRevolution developed a comprehensive handbook for USAID staff on integrating mobiles into development projects. A final version of the handbook (incorporating feedback from workshop participants) will be released in the upcoming quarter.

During the quarter under review, mSTAR facilitated several events with the Mobile Solutions team in Washington, DC including the locally relevant content roundtable (March 18 – 19), USAID's first "Tech Thursday" event (March 20), and the Vital Wave/USAID learning event on transitioning to mobile payments (March 20). Work continued on the mData and mMoney toolkits and the mMoney toolkit is expected to be complete in the upcoming quarter. mSTAR also continued to work with the mAccess team in Mobile Solutions to define their needs and objectives in the development of a scope of work for the design of a diagnostic tool that can be used by USAID Missions to assess how to invest in and strengthen the "building blocks" of a robust mobile ecosystem, and how to integrate mobile technology into programs as a way to strengthen or accelerate development outcomes.

The mSTAR team at FHI 360 also grew considerably during the second quarter. Recruitment and hiring was concluded for three new positions: Project Manager, Knowledge Management and Communications Specialist and Program Officer. Recruitment for one more position, M&E Specialist, is underway and will be hired in the upcoming quarter.

2.0 Country Activities

2.1 Mozambique

During this quarter, the mSTAR team focused on the following three activities in Mozambique:

1. *mAgri Study*: mSTAR's partner, Innovations for Poverty Action (IPA), is implementing this pilot study on the use of mobile banking to promote the use of agricultural inputs through commitment savings and decreased network sharing pressure. The endline survey was conducted in January 2014; this represents a delay from the original timeline, due to armed conflict between ex-fighters and government forces in Sofala Province in October and November 2013. Due to safety concerns, IPA temporarily stopped field activities, but was able to resume in December 2013. Data cleaning and analysis has continued this quarter and the final analysis and results will be available early next quarter.
2. *mVaccination Study*: In the previous quarter, mSTAR finalized a subcontract with the University of Cape Town (UCT) to complete the mVaccination study. During the quarter under review, mSTAR worked with UCT to formalize agreements with Vodafone and GAVI for additional funding to support the study. Start-up activities have begun on the ground, including hiring a study coordinator and procurement of equipment. Testing of the application has also begun in select health facilities. Upon completion of the testing phase, the baseline study will be started.
3. *Mobile Usage Survey*: In January 2014, mSTAR received a draft scope of work for a mobile usage survey in Mozambique. This was a significantly revised version from the previous concept, which had initially been shared with mSTAR in March 2013. This activity is currently on hold while Mission staff seek internal approvals.

2.2 Bangladesh

During the quarter under review, the mSTAR team focused on revising the Bangladesh activity work plan and budget due to new funds that were made available by USAID Mobile Solutions and USAID/Bangladesh. The revised activity work plan includes an expansion of the grants fund, additional language relating to awareness raising activities, the expansion of workshops to the district level, a proposed one-day mobile money summit, clarified language about outputs from the proposed coordinating group, and additional descriptive details on the types of learning documents to be produced under this activity.

Highlights from this quarter include:

- The facilitation of the second technical workshop in Dhaka for USAID implementing partners had 27 participants from 13 different organizations—a positive increase from the nine organizations that attended the first workshop;
- The development of two new infosheets and two new snapshots, which should be finalized and released in the next quarter;
- The approval and launch of a technical assistance request form through which USAID implementing partners can request on-demand short-term technical assistance;
- The finalization of two fixed obligation grants (Dnet and WorldFish), which will launch on April 1, 2014;
- Support of WorldFish in their negotiations with a mobile financial service provider (bKash), particularly helping them to negotiate a lower disbursement charge down from 1.5% to 0.25%.

and providing aggregate information on how recipients are using the mobile money sent to them by WorldFish;

- Finalization of M&E plan and associated guidelines, tools, and instruments;
- Recruitment of new staff, including a communications specialist, mobile money specialist, and relationship manager, all of which are anticipated to be hired within the next quarter.

For additional details on this activity, refer to the mSTAR Bangladesh Quarterly Report in Annex A of this report. The mSTAR Bangladesh Quarterly Report has also been submitted to the USAID/Bangladesh office.

2.3 Asia - Regional Development Mission for Asia (RDMA)

During this quarter, the mSTAR team (FHI 360 in partnership with OpenRevolution) implemented a one-day mobile solutions forum and a four-day mobile solutions workshop for USAID staff, hosted at the Asia Regional Training Center (ARTC) in Bangkok, Thailand from January 6-10, 2014.

The activities for these two events were primarily divided into four components:

1. *Mobile Solutions for Development in Asia Award*. A component of the Mobile Solutions Forum was a contest to identify potentially impactful mobile solutions being used in Southeast Asia. The mSTAR team together with RDMA and the Mobile Solutions team designed and held the contest during Fall 2013. Two fixed obligation grants were executed in January 2014 for Open Institute in Cambodia and 8VILLAGES in Indonesia, with work due to be completed in July 2014. USAID issued a press release about the contest winners: <http://www.usaid.gov/asia-regional/news-information/press-releases/usaid-recognizes-open-institute-and-8villages>. In a post-event survey, one third of participants commented that the contest was their favorite portion of the day.
2. *Mobile Solutions Forum*. In January 2014, FHI 360 completed final arrangements and executed the one-day Mobile Solutions Forum event. A total of 92 attendees participated in the day's events, which were a mix of presentations, panel discussions, group discussion, and poster sessions. The day consisted of the following: five contest presentations; one panel with four panelists and one moderator, six lightning talks, two poster sessions, and two small group work sessions. Opening remarks were given by Dr. Michael Yates, the Director of USAID RDMA and Priya Jaisinghani, the Director of USAID's Mobile Solutions division. In a post-event survey, 72% of responses rated the day as "Great" or "Amazing", 28% rated it as "Fair"; there were zero "Poor" or "Terrible" ratings. Multiple participants commented that they would like to see an event like the Mobile Solutions Forum held annually.
3. *USAID Course*. Facilitated by FHI 360's Josh Woodard and OpenRevolution's Jordan Weinstock, the course for 20 USAID staff had four main objectives and utilized a mix of instructional methodologies, including small group work, group discussion, case studies, role play, games, hands-on interaction with technology, and short lectures. The course was attended by Mission staff from Indonesia, Egypt, Afghanistan, RDMA, Vietnam, Mali, Kosovo, Serbia, Senegal, Morocco, and DC offices. Throughout the four-day course, mSTAR staff interviewed Mission staff for input on what Knowledge Management (KM) tools, activities, and resources related to mobiles would be useful to Missions. Upon the conclusion of the course, participants evaluated the overall quality and delivery of the training, with over half of the scores being a 4 or 5, on a scale of 5. In February 2014, mSTAR submitted the KM Interview findings and, in March 2014,

mSTAR submitted a Course Report to USAID RDMA and the Mobile Solutions division providing further detail on what worked well and what could be tweaked should the course be replicated in a new region.

4. *Handbook.* To accompany the course, FHI 360 and OpenRevolution developed a comprehensive handbook for USAID staff on integrating mobiles into development projects. A working draft was given to course participants, and they were invited to give feedback within a month following the conclusion of the course. It is anticipated that the graphic design of the handbook will be complete in the upcoming quarter, and subsequently distributed to course participants and interested USAID parties.

For additional details on this activity, please refer to Annex B and Annex C for the Course Report and KM findings.

3.0 Core Activities – Supporting USAID/Mobile Solutions Washington

3.1 mData Activities

This quarter, mSTAR engaged with the mData team to design and launch a number of activities focused on mobile data:

Case Studies: A case study on the mobile birth registration system in Nigeria which utilizes mobile phones to report, in real time, the number of birth registrations at point of service. The consultant developed a case study in February 2014, based on existing interview notes provided by the Mobile Solutions mData team. A change in approach was deemed necessary, as the original goal to present the case as a paradigm shift was not strong enough. This change in scope delayed the case writing, and the original consultant had prior commitments at the end of her contract term.

A second case study will be conducted focusing on using data for action in Uganda. The case will likely focus on the building blocks to digital development in the Ugandan context, and examine projects that illustrate successful examples including U-Track, CKW (Grameen), and U Report. A writer has been identified and will travel to Uganda in Q3 to conduct primary research for the case.

ICT4D Principles: mSTAR has begun planning and preparations to launch a communications campaign around the ICT4D Principles. In order to promote and document support for the ICT4D Principles, a series of webinars and other virtual and in-person events will be held to promote the use of a series of best practices related to designing and developing ICT4D programs. These activities will be designed to promote discussion, share examples of programs using the Principles, and discuss the inhibitors to adopting them. mSTAR and the mData team plan to kick off this campaign next quarter.

Ethnography Study: An RFP was posted for the mData ethnography study, which will examine factors surrounding how Missions manage data flow, utilize data, and view data as a resource for improved decision-making. The ethnographic study will focus on Mission-level needs in the data space, specific barriers to incorporating real-time and mobile data into programs, effective entry points for incorporating mobile data into Mission activities, how to structure incentives to encourage Mission staff to act on data, how to reform internal practices with an eye towards data utilization, and identifying key Mission staff who can promote or utilize mobile data collection. This ethnography will inform how subsequent mData efforts are designed. This activity is anticipated to start in Q3.

mData Course: mSTAR is partnering with TechChange to offer a second round of the online mData course (originally offered in 2013). The contracting and planning process has begun for this activity.

Data to Action Competition: FHI 360 prepared a suggested framework for the mData competition, and held a meeting with the mData team, USAID's Data & Analytics team, and FHI 360 staff who are well seasoned in running competitions. mSTAR advised on best practices and tips for implementing a competition. As this is an internal-facing activity, USAID will implement this directly, led by the mData team.

3.2 Knowledge Management & Insights

Convenings

From March 18 – 19, 2014, mSTAR hosted and supported the day and half-long locally relevant content roundtable. USAID and mSTAR brought together a group of 20 thought leaders including technology providers, UX design firms, content creation specialists, academia, donors, policy makers and others to discuss the lack of locally relevant content, help distill the key obstacles, arrive at actionable and collaborative solutions and determine where best to align resources and efforts moving forward. Major themes and key take-aways from the event will be circulated to participants and interested USAID parties in the upcoming quarter.

Vital Wave and USAID/Uganda helped six USAID implementing partners to make the transition to digital payments for their beneficiaries and staff in partnership with the Bill and Melinda Gates Foundation. On March 20, mSTAR hosted a presentation and discussion on findings, risks, and recommendations from the pilot. The event was attended by over 20 guests from USAID, FHI 360, NetHope, and VitalWave.

mSTAR hosted an informal partners happy hour on February 11, 2014 with consortium partners. This was an opportunity to strengthen existing relationships between organizations in the mobiles for development sector.

mSTAR supported the mobile solutions team in hosting its first Tech Thursday event at USAID. On March 20, Javier Sola presented on how the Open Institute's SPICE program is creating a platform for civil society organizations to easily provide information via Interactive Voice Response (IVR), pre-recorded information messages accessed via a phone.

Toolkit Status

- **mData:** A consultant has been hired to take the lead on finalizing the text for the mobile data collection toolkit. mSTAR has developed the scope of work for a second toolkit, which will focus on using data for adaptive programming. The second toolkit will be highly informed by the results of the planned ethnography study in the upcoming quarter and thus we do not anticipate work beginning on the second toolkit until late 2014.
- **mMoney:** A consultant has been hired to work with mSTAR and the USAID mobile money team to draft the mobile money handbook. mSTAR is working closely with NetHope to design their e-payments toolkit which will be complimentary to the handbook. Both the handbook and the toolkit are anticipated to be finalized in the upcoming quarter.
- **mAccess:** The mAccess team has continued to develop and refine the scope of work for their diagnostic tool. mSTAR has provided several rounds of comments and feedback and we anticipate launching this activity next quarter.

Other KM/Communications Activities

- The *mSTAR digest* was sent to consortium on January 6, 2014. The digest has since been placed on hold until the KM strategy is finalized.
- mSTAR has purchased *Adobe Connect virtual seminar room*, which will be used to host webinars
- The *DevResults platform* has been procured, which will serve as an M&E tool for mSTAR and the Mobile Solutions team. DevResults is a web/cloud-based tool for monitoring & evaluation, mapping, project management, and collaboration.
- mSTAR worked with TechChange to create a *video commemorating the 25th anniversary of the World Wide Web*. This video will be released around the launch of the Global Development Lab.

3.3 Call for Concepts

On January 24, mSTAR released an RFA for innovative grants to support mobile solutions for development. This is the final round of the solicitation for concept notes that was released in late July 2013. Of the 20 shortlisted ideas, 11 were submitted as full concepts by the February 24 deadline. The applications were reviewed by the mSTAR team, and currently awaiting a decision on funding given the budget reallocations happening concurrently with the launch of the Global Development Lab.

3.4 eHealth Strategic Planning

In March 2014, mSTAR was asked to facilitate the development of a SOW and selection of a consulting agency to assist USAID with evaluating their current eHealth strategic plan. The RFP was released on April 1, 2014 and selection will be completed in the upcoming quarter.

4.0 Operational Activities

Growing the mSTAR team at FHI 360

During the quarter under review, mSTAR concluded their plans to hire three additional staff to support the project:

1. Dena Gudaitis, Sr. Knowledge Management and Communications Specialist - March 3, 2014
2. Sarah Torrance, Project Manager – March 17, 2014
3. Michael Dawson, Program Officer – March 17, 2014

See the updated mSTAR Organogram in Annex D.

mSTAR staff also began the recruitment process for hiring an M&E Specialist to work with the Mobile Solutions Team at USAID to design indicators for mMoney, mAccess, and mData in addition to playing a lead role in the design and implementation of a comprehensive M&E plan for the mSTAR program. Recruitment is ongoing and we hope to have a candidate on board by June 2014.

mSTAR Annual Environmental Report

In mSTAR's Cooperative Agreement with USAID, an annual environmental report was included as a deliverable. However, in June 2013, FHI 360 received the categorical exemption waiver for specific mobile activities (please refer to Annex E). All of the activities completed by mSTAR, from the start date of the

project through the end of the quarter under review, fall within the activities that are excluded as per the exemption letter and as per 22 CFR 216, therefore, mSTAR has no additional information to report on at this time.

Please note that the environmental reporting will be included as part of the annual progress report for mSTAR going forward.

5.0 Next Steps

- mSTAR Bangladesh:
 - Hold Dhaka-based technical workshop and at least one district level technical workshop for implementing partners.
 - Publish at least two infosheets and two mobile money snapshots.
 - Publish first newsletter on updates related to MM in Bangladesh for key stakeholders including IPs.
 - Invitations to possible members will be sent out and the proposed terms of reference will be finalized. If scheduling permits, we will also hopefully hold the first coordinating group meeting.
 - The first two grants (implemented by Dnet and WorldFish) will begin implementation.
 - Launch the second round RFA for USAID/B agriculture and health IPs.
 - mSTAR grantee capacity building on M&E activities will be finished.
 - Baseline data collection (both from USAID IPs and mSTAR Grantees) will be completed. Prior to that field testing of baseline questionnaires will be ensured.
 - Baseline data analysis and a comprehensive 'Baseline Report' will be finalized by the upcoming quarter.
- mSTAR Mozambique:
 - FHI 360 will draft a joint branding and marking plan which will encompass the three donors for the study. This will be circulated and vetted with all parties.
 - mSTAR will await notice on next steps for the mobile usage survey, and commence planning should approval be received.
- mSTAR RDMA:
 - mSTAR will work with RDMA and the Mobile Solutions team to design follow-on activities to complement the training, handbook and grants.
- mData Activities:
 - mSTAR and the mData team will continue work on the Nigeria case study, and anticipate that the study will be completed next quarter.
 - The consultant for the Uganda case study will be fully contracted in Q3 and travel to Kampala in late May/early June.
 - The ethnography study will be contracted in April, and work will commence in May.
 - mSTAR and USAID will launch a series of initial events with key committed stakeholders around the ICT4D Principles, which will inform the development of a full public campaign over the next year.
 - Contracting with TechChange will be finalized, and the mData course is planned to launch on May 12, 2014.

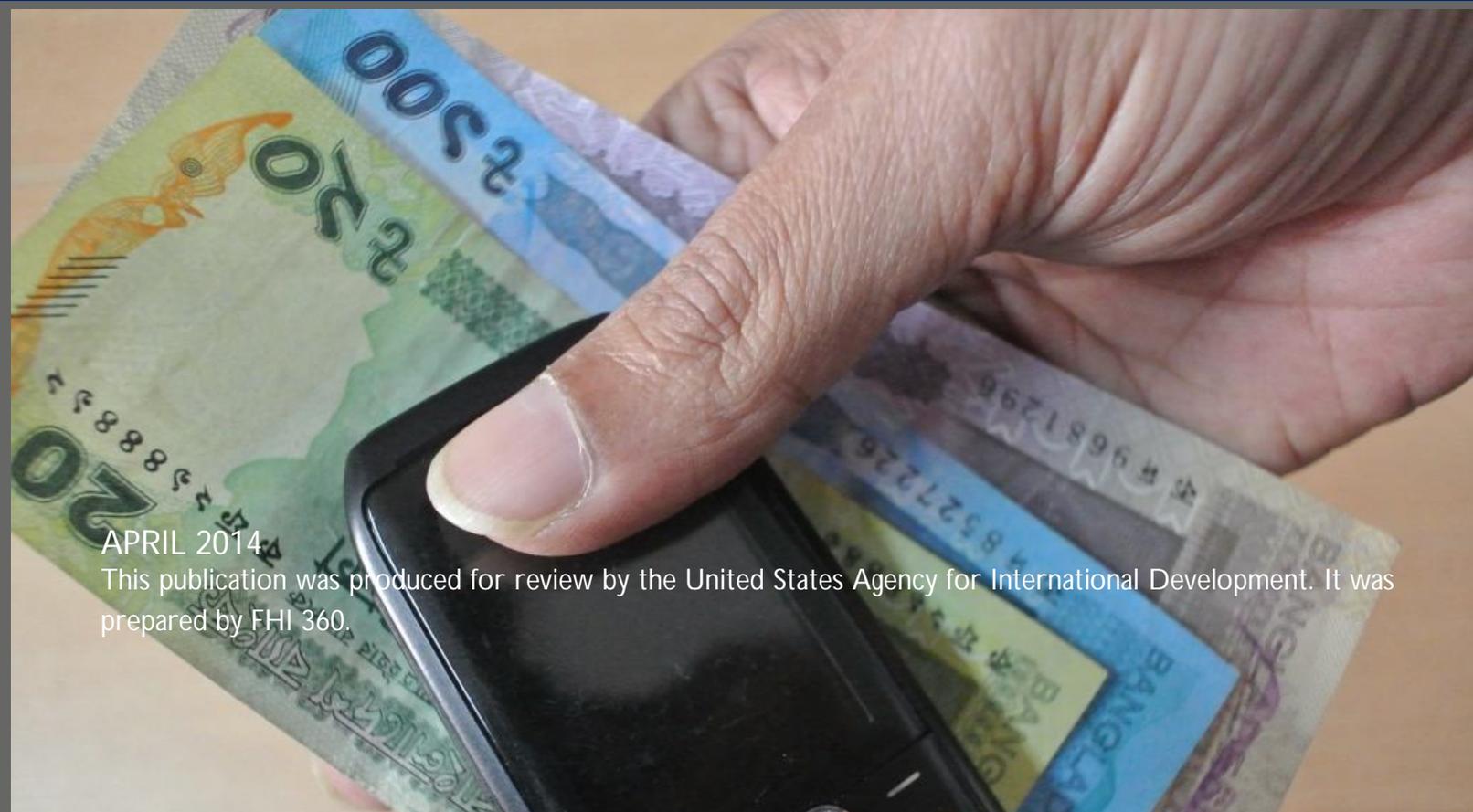
- Core Activities:
 - A KM and Communications work planning session has been scheduled for early April 2014, from which a schedule of blogs, webinars, and convenings will be developed.
 - mSTAR will begin work with DevResults to migrate data and populate the platform for the project.
 - The mMoney and mData toolkit development will continue in collaboration with USAID and the identified consultants. Drafts of both toolkits will tentatively be ready for circulation in May 2014, with plans to be shared during the USAID Mission Directors meeting in DC.
 - mSTAR will be scheduling individual meetings with each of the workstreams at Mobile Solutions to review budget and work planning for the remainder of FY2014.



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MOBILE SOLUTIONS TECHNICAL ASSISTANCE AND RESEARCH
(mSTAR), BANGLADESH
QUARTERLY REPORT, FY 2014, QUARTER 02
(01/01/2014 TO 3/31/2014)



APRIL 2014

This publication was produced for review by the United States Agency for International Development. It was prepared by FHI 360.

Mobile Solutions Technical Assistance and Research (mSTAR), Bangladesh

QUARTERLY REPORT, FY 2014, QUARTER 02
(01/01/2014 – 03/31/2014)

COOPERATIVE AGREEMENT NO.: AID-OAA-A-12-00073

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ACRONYMS

AMC	Activity Management Committee
AOR	Agreement Officer Representative
BB	Bangladesh Bank
FGD	Focus Group Discussion
ICT4D	Information and Communication Technologies for Development
IP	Implementing Partner
KII	Key Informant Interview
MFS	Mobile Financial Service
MM	Mobile Money
MNO	Mobile Network Operator
MS	Mobile Solutions
mSTAR	Mobile Solutions Technical Assistance and Research
PDT	Performance Data Table
PIRS	Performance Indicator Reference Sheet
SOW	Scope of Work
USAID	United States Agency for International Development
USG	United States Government

1.0 Executive Summary

This document provides the 2nd quarterly report on mSTAR Bangladesh country activities implemented by FHI 360 in Bangladesh. The report includes an overview of deliverables and activities as per mSTAR/B Work Plan. During this period, mSTAR activities focused on: Grants management; awareness raising activities; on-demand short-term technical assistance; on-going project management and dialogue facilitation, and data collection, monitoring and evaluation activities. Specific achievements related to the above mentioned activities are also summarized in the report. The report also includes updates on performed activities in which achievements of the quarter are summarized as per assigned indicators. The documents developed by the mSTAR Bangladesh team during this period include: Scope of Work for mSTAR Grantees, Final Version of mSTAR/B M&E plan, Guidelines for Grantee M&E plan development, mSTAR/B Baseline Plan with questionnaires, focus group discussion & key informant interview guidelines, and workshop reports.

The major activity of the quarter focused on grants management to ensure the readiness of grantees for initiating project activities. Also the team emphasized on strengthening its working relationship with key ecosystem players (Central Bank, MFSSs and MNOs); as well as gaining an increased understanding of existing MM payment options in Bangladesh, and developing tools for mSTAR's Baseline Survey.

The report also points out the challenges faced by mSTAR/B during the quarter and the mitigation processes taken to address those challenges, as well as key lessons learned during this quarter.

2.0 Country Activity: Bangladesh

mSTAR is a broad, flexible, and responsive technical assistance and action learning program that fosters the rapid adoption and scale-up of mobile money, mobile technologies and mobile data solutions, in developing countries. Ultimately, mSTAR seeks to increase access and use of mobile technologies by the poor, civil society, local government institutions and private sector stakeholders.

The USAID/Bangladesh mSTAR activity supports the acceleration and adoption of mobile money and electronic payments (e-payments) within the USAID Mission's programs, with a specific emphasis on health, education, agriculture, and gender. Implementation of this activity began in September 2013. Mobile technologies are accelerating economic and social development around the globe by reducing the costs of accessing goods, services, and information, and building transparency and accountability. However, despite the speed of adoption, millions remain excluded or underserved, and innovations fail to reach impactful scale, whether due to lack of access, financial means, or knowledge. As a result, the development potential of mobile solutions has not yet been fully realized.

Within Bangladesh, mobile networks already cover 99% of the country, and mobile phone ownership is as high as 83% in urban areas and 60% in rural communities. The past couple of years have also seen rapid expansion in the mobile money market with eight-fold growth in mobile money accounts and agents from 2012 to 2013— although the number of mobile money users still represents only a fraction of all adults (at less than 5%). Given Bangladesh's high population density (150 million), mobile coverage, demographics, low levels of financial inclusion, and permissive regulatory environment, it is in many ways an ideal market for the scaling of mobile financial services.

In light of this potential for scale, mSTAR is helping USAID implementing partners engaged in agriculture, health, education, and gender programs to integrate mobile money and electronic payments into their programs and operations. In addition, mSTAR will also work with USAID/Bangladesh, implementing partners, and other relevant parties to define and capture mobile money metrics consistent with USAID's country-level results framework. Local capacity building, ownership, and sustainability are key principles to be supported through this activity. The objectives of this program are to:

- Facilitate implementing partners' use of MM and electronic payments, resulting in efficiency and productivity gains across USAID/Bangladesh's agriculture, health, education, and gender portfolios, and
- Improve active adoption of mobile money end-users.

2.1 mSTAR Bangladesh Updated Work Plan

mSTAR/B updated the one-year work plan to cover a two year period (September 15, 2013 to September 30, 2015) based on additional funding from USAID. The revision was approved on March 24, 2014. The updated work plan summarizes required management and staffing plan for conducting the activities under mSTAR Bangladesh.

Key changes include:

- Expansion of the learning grants fund from \$150,000 to \$200,000, which will enable us to issue a second RFA for up to 4 IPs.
- Additional language related to awareness raising activities, particularly the expansion of workshops to the district level, a proposed one-day MM summit, and clarification language about outputs from the proposed coordinating group, and additional descriptive details on the types of learning documents to be produced under this activity.

3.0 Updates on Work plan Specified Deliverables

3.1 Overview of Deliverable Status

Deliverables	Status
1. Draft and Finalize the M&E Plan	After several rounds of revisions, a final draft of the mSTAR M&E plan delivered to USAID/B on March 24, 2014.
2. Detailed Work Plan and activity timeline for entire period of performance.	The approved work plan was amended and re-approved on March 24, 2014 to account for new activities resulting from additional funding provided by USAID.
3. Request for applications for grants	Through the first round of RFA, mSTAR/B selected two IPs (Dnet MAMA and WorldFish) in March 2014. The second round of RFA has been prepared and will be issued in May 2014.
4. Quarterly Performance Reports on project activities which will clearly indicate progress toward established performance targets	mSTAR 1 st Quarterly report was shared with USAID in January 2014. The 2 nd quarterly report (this report) was shared with USAID in April 2014.
5. Brief reports summarizing any workshops and on-demand short-term technical assistance	Two quarterly workshop reports (Quarter 1 and 2) were prepared and shared with USAID.

3.2 Deliverables: Targets and Achievements

Deliverable Name	FY 14 Targets	Achievements		Target for Q3 & Q4
		Q1 (Oct.-Dec., 2013)	Q2 (Jan-March, 2014)	April 2014 - Sept. 2014
Workshop reports	6	1	1	4
On-demand STTA reports	3	-	-	3
Learning documents and multimedia content	10	4	-	6

4.0 Updates on Work Plan Specified Activities

The major activities specified in the work plan are as follows:

1. Awareness raising activities
2. On-demand short-term technical assistance
3. Grants management
4. On-going project management and dialogue facilitation
5. Environmental compliance
6. Branding and Marking
7. Data collection, monitoring and evaluation

Overall Status: On Track

4.1 Awareness Raising Activities

4.1.1 mSTAR Technical Workshop

The second quarterly mSTAR workshop in Dhaka built off of the first workshop, and focused on mobile money opportunities, additional MM products, and increasing participant understanding of mobile money. Special attention was paid to increasing the level of confidence and understanding required for acceptance of mobile money (MM) payment systems by Implementing Partners of USAID/Bangladesh Health and Agriculture projects.



The workshop was titled as- 'Exploring Mobile Money Payments in Bangladesh' which was arranged on March 12, 2014 at FHI 360's office in Dhaka. A total of 27 participants (of which male-22 and female 05) from 13 organizations participated in the workshop. The organizations are:

1. Dnet; USAID MAMA Bangladesh Initiative
2. Worldfish Center; USAID Aquaculture for Income and Nutrition (AIN) Project
3. DAI; USAID Agricultural Value Chains (AVC) Project
4. IFDC; USAID Accelerating Agriculture Productivity Improvement (AAPi) Project
5. WINROCK International USAID Cold Chain Bangladesh Alliance(CCBA) Project;
6. CIMMYT Bangladesh
7. mPower Social Enterprises Limited
8. CARE Bangladesh
9. BRAC; USAID SHIKHA Project
10. Save the Children
11. CSISA-BD, IRRI
12. USAID NHSDP Project
13. The World Vegetable Center; USAID Horticulture Project-AVRDC

Also 2 MFS providers, mCash and MYcash, presented their products to the participants.

The workshop covered the following discussions:

- An overview of mSTAR program in Bangladesh
- An Introduction to Mobile Money Payments
 - Infosheets on top two service providers of Bangladesh: bKash and DBBL Mobile Banking
 - Snapshots on mobile money usages by two NGOs in Bangladesh
- Steps of mobile money payment adoption in projects and programs
- Presentation on mSTAR supported mobile money adaption plan by USAID Implementing Partners
- Presentation on services offered by a mobile money service provider: MYcash
- Exercise on conducting a cost and benefit analysis between cash and mobile payments
- Presentation on services offered by a mobile money service provider: mCash
- How mSTAR can help: Technical Assistance Request Form

The major achievements from the workshop can be summarized as follows:

- Participants increased their knowledge of mSTAR, including its goals, objectives and activities that it is engaged in to support their transition to mobile payments.

- Participants were able to learn about the MM Infosheets and MM Snapshots produced by mSTAR, about how to request technical support from mSTAR, and about the products of mCash and MYcash.
- Participants from two organizations (Dnet and WorldFish) presented on their organizations' plans to transition to MM payments as part of the mSTAR Bangladesh grants program.
- Participants were able to learn about the 2nd round of mSTAR Grants, which is expected to launch in May 2014.
- The workshop provided a chance to evaluate participants' existing knowledge regarding mobile money. It also provided an opportunity to assess their change in knowledge as a result of their participation (by conducting pre and post assessments).
- The participants assessed the potential risk of cash and electronic payments in their organizations by using the nonfinancial cost utility analysis.
- As an immediate result of participating at the workshop, two organizations (Care Bangladesh and DAI) expressed interest in transitioning to MM payments. Care Bangladesh is planning on submitting a request for technical assistance from mSTAR to facilitate this transition using the mSTAR Technical Assistance (TA) form.

Overall Status: **On Track/ Ongoing**

4.1.2 Mobile Money Infosheet Development

mSTAR/Bangladesh worked on preparing two new Infosheets on two emerging MFSS of Bangladesh- mCASH and MYcash. The tip sheets include information on:

- An overview of the product
- Details on how to set up a corporate agreement and the process for making bulk payment disbursements
- Information on fees and limits for corporate and individual accounts
- Geographic coverage of the product and examples of NGOs currently using their products.

It is anticipated that both of these infosheets will be published in the next quarter.

Overall Status: **On Track/ Ongoing**

4.1.3 Mobile Money Snapshot Development

In this quarter the project began development of two new snapshots on existing practices of MM usage by two INGOs ACDI/VOCA (USIAD funded project) and Char Livelihood Project (CLP) funded by DFID.

It is anticipated that both of these snapshots will be published in the next quarter.

Overall Status: **On Track/ Ongoing**

4.2 On-demand Short-term Technical Assistance

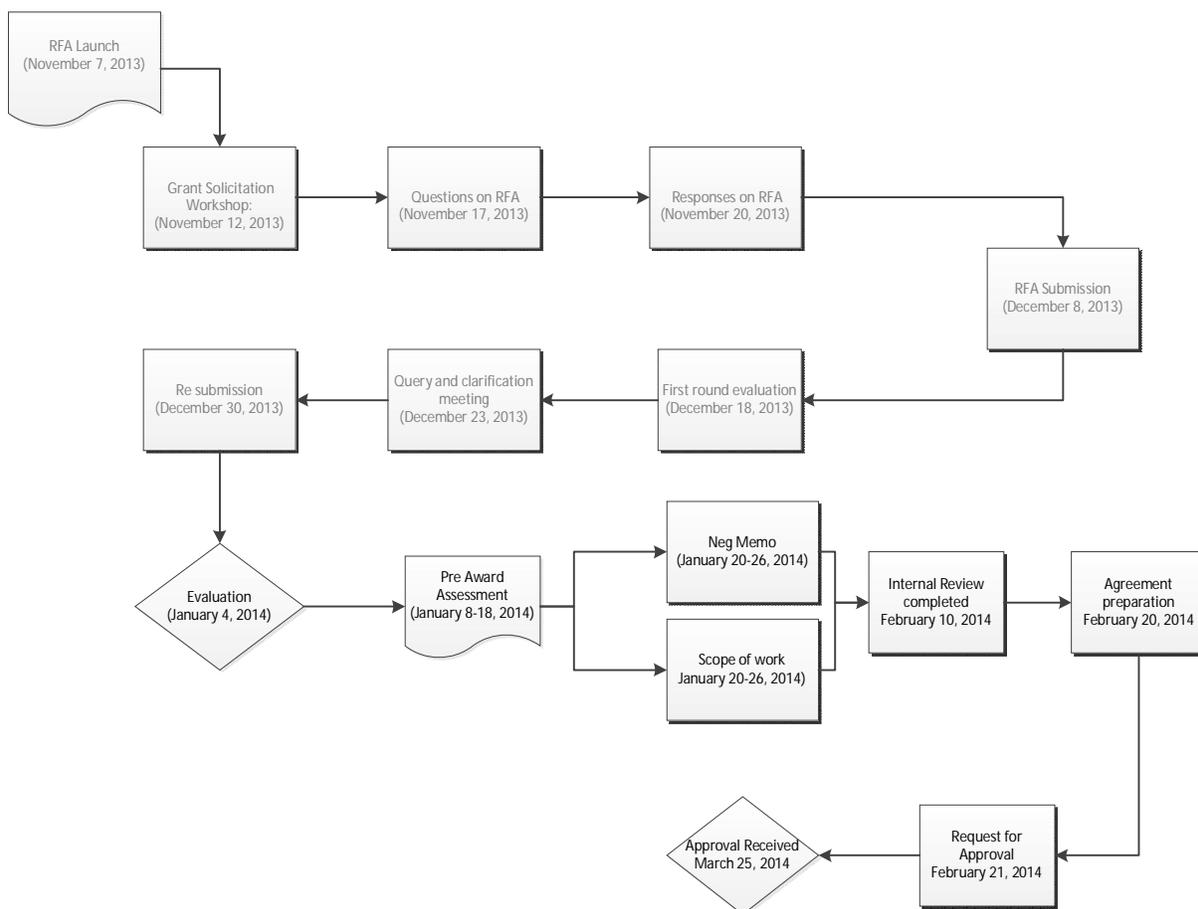
The Technical Assistance (TA) form was approved by USAID this quarter and was introduced to IPs at the quarterly workshop and via email. We have also had discussions with several IPs to explore what types of TA might be useful for them. It is anticipated that we will have our first request for TA in the next quarter.

Overall Status: **On Track/ Ongoing**

4.3 Grants Management

The mSTAR Bangladesh grants aim to fund USAID/Bangladesh Implementing Partners who are working on Feed the Future or health projects that commit to testing mobile and electronic payments, whether to a limited or extensive degree, in order to compare and document the costs, challenges, and benefits of using cash versus mobile and electronic payments.

A request for applications (RFA) was launched on November 7, 2013 in order to solicit applications for funding from prospective grantees. The full grant award process (round 1) for finalizing the grantees is summarized as:



The major achievements of Q2 regarding grants management are:

- Two USAID/B IPs were awarded learning grants through mSTAR in March 2014 following all the evaluation procedures mentioned in the RFA for Round 1. The selected IPs are: Dnet (USAID MAMA) and The WorldFish Center (USAID Feed the Future Aquaculture Project)
- mSTAR/B developed a 'Scope of Work' for the IPs which includes the overall activity, staffing, M&E and financial management of the project. Implementation of these grants will begin on April 1, 2014.

Overall Status: **Ongoing**

4.4 On-going Project Management and Dialogue Facilitation

During the quarter, a number of knowledge sharing meetings were facilitated with the selected grantees, MFSs and MNOs in order to finalize their project plan. mSTAR/B has provided intensive technical assistance to grantees on implementing plan of mobile money payments in projects and other potential operational areas. Specifically, mSTAR supported WorldFish in negotiations with bKash to request aggregate information on how recipients are using the mobile money sent to them by WorldFish, as well as helping them to negotiate a lower disbursement charge from 1.5% down to 0.25%.

mSTAR/B also significantly advanced towards organizing a coordinating group included of stakeholders from different parties in order to organize dialogue sessions on MM issues.

Overall Status: **On Track/ Ongoing**

4.5 Environmental Compliance

mSTAR Bangladesh have followed environmental compliance guidelines during technical proposal evaluations.

Overall Status: **On Track/ Ongoing.**

4.6 Branding and marking

mSTAR Bangladesh has followed the branding and marking policy accordingly. All the draft publications and appearance has been followed the USAID 'Graphic Standards Manual' accordingly

Overall Status: **On Track/ Ongoing**

4.7 Data Collection, Monitoring and Evaluation

4.7.1 Finalizing mSTAR/B M&E Plan

mSTAR/B submitted the final version of M&E plan on March 24, 2014 to USAID/B for final approval. The M&E plan incorporates all the comments and feedbacks by FHI360 program leaders and USAID/B.

Overall Status: **Awaiting final approval**

4.7.2 Finalizing Guidelines for Grantee M&E plan Development

mSTAR/B developed guidelines for grantees in order to assist them in finalizing their M&E plans. The guidelines briefly present items such as, procedures to determine the process and outcome indicators, regular data collection plan, and reporting procedures.

Overall Status: **Completed**

4.7.3 Finalizing mSTAR/B Baseline plan and relevant survey tools

mSTAR/B finalized its baseline plan during the quarter. The baseline plan focused upon the survey plan for USAID/B IPs as well as mSTAR grantees on the usage of MM payments. The survey questionnaire, focus group discussion (FGD) guidelines, and key informant interview (KII) guidelines were prepared.

Overall Status: **Completed**

4.7.4 Test and improve tools, instruments, and resources for use by grantees

mSTAR/B finalized the field testing plan of baseline questionnaires. We also engaged in conversations with mSTAR grantees (WorldFish and Dnet) to capture their capacity to adequately and appropriately implement these tools.

Overall Status: **Ongoing**

4.7.4 Submission of Baseline plan for IRB approval

The baseline plan along with relevant questionnaires, FGD and KII guidelines have been shared in this quarter with FHI 360's Office of International Research Ethics (OIRE) for approval by our institutional review board (IRB). OIRE will review the submission to determine whether the plan meets the regulatory definition of research and/or research involving human subjects as defined under the Department of Health and Human Services Code of Federal Regulations [45 CFR part 46.102(d)(f)].

Overall Status: **Ongoing**

5.0 Updates on Attainment of Project Indicators

Indicator	Unit of Measure	Disaggregation	Baseline Year	Baseline Value	2014 Target	Achievement thru March 31, 2014
Project Objective: Increased productivity gains across USAID/Bangladesh's agriculture and health portfolios						
Number of USAID Health and agricultural projects receiving mSTAR grants for integrating mobile money payments in operations.	Number	USAID Health and Agriculture portfolios	2014	0	4	0
Intermediate Result 1: Increased efficiency across USAID/Bangladesh's agriculture and health portfolios						
Number of mobile money transactions made by IPs as a result of mSTAR grant assistance	Number	USAID Health and Agriculture portfolios, Gender	2014	0	40000	0
Number of IP beneficiaries who engage in mobile money transactions	Number	USAID Health and Agriculture portfolios, Gender	2014	0	8000	0
Sub-IR 1.1: Increased use of mobile money payments by USAID IPs and beneficiaries						
Percentage change in value of transactions by IPs (B2P and B2B) (since previous period)	Percentage (with respect to previous period)	USAID Health & Agricultural portfolios	2014	Will be determined in March, 2014	100% increase from baseline value	0
Sub-IR 1.2: Awareness & capacity to use mobile money payments increased						
Number of IP staffs understand mobile money metrics as a result of mSTAR interventions	Number	mSTAR Implementing Partners, Gender	2014	0	60	39

6.0 Challenges faced and steps taken

Challenges	Steps taken to address
1. IPs' lack of capacity to assess their own technical requirements	1. The TA form has been introduced with IPs who were present in workshops and shared with all USAID/B health and agriculture IPs by e-mail.
2. IPs' lack of capacity to assess their direct and indirect cost saving as a result of MM payment	2. A new position of 'MM Specialist' has been created to produce user friendly tools and techniques to address the issue. It is anticipated that this position will be hired within the next quarter.
3. IPs' insufficient familiarity with MM payment procedures and products	3. Awareness raising activities and promotional materials are specified (in the updated work plan and grantee technical proposals) in order to motivate them for MM payment. We also plan on hiring on a Communications Specialist next quarter to lead the development of learning documents
4. IPs' lack of willingness to adopt MM payments	4. We plan to hold one to one meetings with targeted IPs starting next quarter.

7.0 Lessons Learned

1. For the next round of grants, we will plan to arrange visits to the proposed activity area and local offices of shortlisted IPs before offering the grants so that we can better assess their readiness in order to provide them with more tailored technical assistance from the start of their grants.
2. Lack of awareness about MM at the field level (i.e. district level) among USAID IP staff and beneficiaries means that it is crucial to arrange awareness raising workshops at that level as well, instead of just in Dhaka
3. In order to mainstream MM payments with IPs and their beneficiaries, it is necessary to work with IPs and MFS providers to develop integrated platforms consisting of users, MM agents and other potential parties within the value chain (i.e. small shops, micro enterprises, etc.). Otherwise, there is the potential risk of IPs switching to MM strictly for their own financial benefit, while missing out on the potential for broader financial inclusion.

8.0 Planned Activities for Next Quarter:

mSTAR Technical Workshops

- Hold Dhaka based technical workshop and at least 1 district level technical workshop for IPs.

Learning documents

- Publish at least two infosheets and two mobile money snapshots.
- Publish first newsletter on updates related to MM in Bangladesh for key stakeholders including IPs.

Coordinating group

- Invitations to possible members will be sent out and the proposed terms of reference will be finalized. If scheduling permits, we will also hopefully hold the first coordinating group meeting.

Grants management:

The first two grants (implemented by Dnet and WorldFish) will begin implementation
Launch the second round RFA for USAID/B agriculture and health IPs

M&E and Reporting:

- mSTAR grantee capacity building on M&E activities will be finished
- Baseline data collection (both from USAID IPs and mSTAR Grantees) will be completed. Prior to that field testing of baseline questionnaires will be ensured.
- Baseline data analysis and a comprehensive 'Baseline Report' will be finalized by the upcoming quarter

INTEGRATING MOBILE SOLUTIONS INTO DEVELOPMENT PROJECTS

KNOWLEDGE MANAGEMENT TOOLS, RESOURCES & ACTIVITIES

FHI 360 and OpenRevolution conducted 4-day training for 20 USAID staff on “Integrating Mobile Solutions into Development Projects” from January 7-10, 2014 in Bangkok, Thailand at the Asia Regional Training Center. Facilitated by mSTAR’s Josh Woodard and OpenRevolution’s Jordan Weinstock, the course had four main objectives: 1) to teach participants how mobile solutions can enhance core programming objectives; 2) to demonstrate mobile solutions offerings, functionality, and vendor capabilities; 3) to discuss the relevant considerations associated with the integration of mobile solutions across each phase of a program lifecycle; and 4) to build skills sets to effectively integrate mobile solutions into specific existing or planned programs. The course was funded by USAID’s Regional Development Mission for Asia (RDMA) and attended by Mission staff from Indonesia, Egypt, Afghanistan, Thailand, Vietnam, Mali, Kosovo, Serbia, Senegal, Morocco, and DC-based offices.

Based on interviews with participants over breaks, daily course feedback forms, and group discussion, this document lists tools, resources, and activities that Mission staff would find helpful in order to more effectively integrate mobile solutions into programming. It starts with foundational resources to provide overall information, followed by resources that would be helpful for convincing stakeholders to consider mobile (referred to below as justification resources), then practical tools for implementation, and finally suggested activities that USAID can support. In addition to noting which resources they wanted, Mission staff also gave feedback on how to increase the utility and adoption of these tools. The interview guide and notes are provided in Annex A and B.

While the suggestions made here by Mission staff are all valuable, this report selects a few “top picks” for near-term consideration for development. These were chosen because they were most commonly identified by participants and represent potential high value investments due to their ability to be quickly mobilized and completed in comparison to the others. The top picks are represented by this symbol: 

TOOLS & RESOURCES:

1. Foundational resources:

- Define **USAID’s approach to M4D** by presenting what USAID is attempting to accomplish with mobile solutions. This approach should provide guidelines on how to incorporate mobiles into programming, grounded in best practices that are presented at multiple levels: general, sector-specific, and detailed.
- Directories: i) an **inventory of USAID projects** using mobiles globally -- including sector, mobile uses, countries, and point of contact -- so that Mission staff know what USAID has done and where in the M4D space to spark ideas; ii) **points of contact** for Mission staff so they know whom to reach out to when seeking expertise, following up on a case study or looking for a toolkit; iii) a list of **existing development apps** with sector and service details and **software that USAID owns** and can be used in other countries so that projects do not reinvent the wheel; and iv) a list of **key studies** for further information.
- Based on questions that were raised related to what certain statistics mean and where/how to find data, a **guide to researching mobile stats** would be a useful tool to explain how to utilize and understand country-level data that already exists.

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2. Justification resources:

- Sector specific **case studies** that demonstrate success and failure to underscore when and why an approach does not work, and to “make the case for mobiles” to Mission Directors, technical teams, and budget builders.
- **Impact evaluations** to provide evidence on the success of mobile solutions for achieving development goals. It was stated that rigorous, systematic studies done by academia can deliver evidence-based lessons supported by data and research that Mission staff need to sell the idea to Mission Directors and others.
- A **10-minute video** to show the type of support the Mobile Solutions/mSTAR team can provide to battle skepticism and advocate for mobile solutions inclusion in programs.

3. Practical tools:

- **Prerequisites checklist** that a country must meet before considering incorporating mobile solutions in projects.
- Table of **typical functions of mobile solutions** that map to development sector challenges.
- **Quarterly newsletter** that includes success stories, POCs, and resource list for more information.

Note: each of practical tools already exists and would only need to be slightly modified to meet the demand

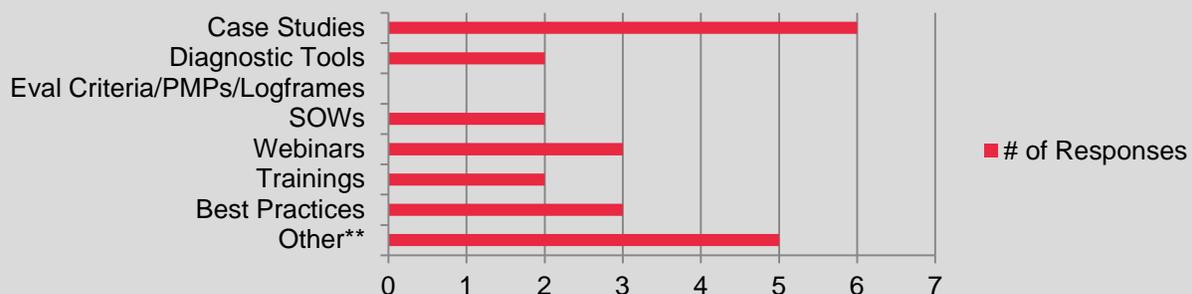
To increase utility and adoption of the above resources and tools, participants suggested the following:

- Present the value and utility of tool immediately – clearly explain the benefit up front
- Do not make the document too cumbersome to utilize
- Provide sources for information and claims so that one can know what the findings are based off
- Justify the promotion of mobile solutions over an alternative approach – especially for the case studies, include the mobile value-add compared to other ICT interventions
- Include macro-level country information in reports, and broadly classify countries based on income level and infrastructure so that comparisons between countries can be drawn
- Packaging matters! Do not make the documents too long – it is better to have short bits of information that are graphically pleasing

ACTIVITIES:

- Engage in **teleconferences** with Mission staff team to brainstorm ideas.
- Provide **on-site technical assistance** for 2 weeks to help Missions identify where mobiles could be inserted given the critical needs of the programs and country, and to give presentations to leadership to help make the case for mobiles by highlighting their utility and ability to improve quality, efficiency, and outcomes of programs.
- **Survey** Mission staff twice a year to learn what mobile activities are occurring in countries in order to maintain an up-to-date **database of mobile solutions projects**. When emailing Mission staff, have a concise message that clearly states the time it takes and incentives to complete the survey up front to increase response.
- Organize **annual regional and country-level events** that include technologists with practical development experience, USAID, implementing partners, academia, MNOs, and others relevant in M4D.

Sample Tools & Activities Mission Staff Most Want



*Note: based on 8 total interviews using the Mobile Solutions Interview Guide in Annex A

**Other includes academic research, contact information, teleconferences, project compendium, STTA, newsletter

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Integrating Mobile Solutions into Development Projects: Knowledge Management Tools, Resources & Activities

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Synthesis of Mobile Solutions Interview Guide Question 5: 10

Annex A: Mobile Solutions Interview Guide

Guidance for Interviews during RDMA

The Mobile Solutions team at USAID DC is interested in helping to develop tools and resources for Mission Staff seeking guidance on how to incorporate mobile solutions like mobile money and data into their programs. In order to make these tools as useful and demand-driven as possible, I would like to take 15 or 20 minutes to get your feedback on what could be useful from the mission perspective.

Ideally, these are informal conversations to get the perspectives of mission staff on the usefulness of tools and toolkits in their work. Below are sample questions but are not meant to be prescriptive. Feel free to revise before or during the interview.

Sample Interview Questions

1. Can you tell me a little bit about your work and experience using mobile solutions in your programming? (If no experience) Can you tell me what has held you back so far?
2. Is there anything you've tried to research or have looked for to help inform you about how to incorporate mobiles in your programs but haven't been able to find?
3. Is there one tool you wish you had about mobile solutions like a sample SOW or case study?
4. Many offices at USAID DC create tools/toolkits and guidance documents for mission staff, like Feed the Future and Global Health. Is there something you've used in the past that has been incredibly useful? If so, why do you think it was so useful? Have there been other tools developed that you thought haven't been useful and why? What advice would you give to staff in DC when creating tools?
5. Below are some sample tools/activities. Can you put an x next to anything you think could be useful? Are there certain items you think would be more useful than others?
 - a. Case studies – on how other missions have incorporated mobile solutions into their programs.
 - b. Diagnostics and research tools – to better understand mobile users in your country and how users access mobile technology to inform program design
 - c. Sample evaluation criteria/PMPs and log frames
 - d. Sample SOWs
 - e. Webinars
 - f. Additional in-person trainings
 - g. Best Practices
 - h. Other (?) please fill in
6. Realistically, how likely are you to take a tool off the shelf and use it in your day to day work? (NOTE for interviewer: We are curious whether mission staff would use a tool without having someone on the ground from mobile solutions or mSTAR to walk them through it)
7. Is there anything else you would like to add?

Annex B: Interview Notes

Daniel Morris, Foreign Service Officer, USAID/Egypt

Tuesday, January 7

Mobile Solutions Interview Guide:

1. No, just didn't come up; offshore trainings only recently problematic due to security of moving people; huge budget so cost savings not needed; 17% mobile penetration in Egypt and growing fast, now seems like the time to look at how to incorporate, but maybe too soon since it's not proven; potential reasons: no incentives/interest/receptivity by supervisors
2. IRI doing online trainings with terrible results – 2% knowledge gained; looked for data on Egypt – penetration and talked to people about cultural and gender norms; talked to USAID library to get academic articles
3. Sure; if have one that is recommended to look at; so much is coming at you in the field that you don't have time to read everything so you look at things that are recommended
4. No, not from USAID; maybe evaluation-wise – M&E products are useful because they ask the right questions, are intellectually honest about what we know/don't and what we can accomplish/not; advice is to be well-sourced, otherwise information is presented as coming from the sky, what to know basis of information to be able to better evaluation source; ditto to trainings – best ones share how knowledge was produced
5. Any of them could/would be useful – want more data/stats/academic research; most interested in systematic studies coming out of academia because they are the most rigorous and present as much of an unbiased view as possible – no stake in the findings
6. Guess yes, would judge after the first chapter or so if it will be useful; give it a shot and see if learning from it; needs to be well-sourced – don't like categorical statements, rare to find USAID product with nuance and critical thinking

Arber Gorani, USAID Forward Specialist, USAID/Kosovo

Wednesday, January 8

USAID Forward Specialist, with USAID only 2 months; have mobile money indicators for mission; initial reaction is that the mission wouldn't embark on mobile money because fairly small country (2 million) with a well-developed banking sector

Ideas stimulated from course

1. Mobile money for pension payments, tuition payments from students, paying utilities – will talk to EG team on small segments to create something – could tie with education – banks would be interested
2. Ag ideas: dairy producer information sharing; linking women sellers with supermarkets
3. Forestry: illegal woodcutting – equip rangers to take MMS of forests to support case in justice system
4. Farming: farmers burning land and destroying soil and minerals, and sparking forest fires; could do an information campaign to target, raise awareness, take photos and link to fire fighters through emergency services

Mobile Solutions Interview Guide:

5. All tools/activities would be useful, but especially sample SOW, case studies to convince technical teams

General questions:

1. What would be helpful?
 - a. To have email contacts. Kosovo has small-scale projects, so can't afford to bring people out from DC
2. What are needs?
 - a. Would appreciate teleconferences to discuss mobile solutions ideas with EG team
3. Most interested in?
 - a. Mobile money, ag, land
4. Advice on toolkits?
 - a. Include 10-15 min video footage / presentation to show in meetings to deal with skeptics; more convincing to show support of Mobile Solutions/mSTAR
5. Comments on course?
 - a. Going perfect, very impressed, can understand even though he's new

Susan Kutor, Director EGO, USAID/Serbia

Wednesday, January 8

Mobile Solutions Interview Guide:

1. No mobile solutions in current programs, but doing a GDA to support start up entrepreneurs and some will be developing apps (but not m4d)
2. Skip
3. Skip
4. Advice: provide specific justification for why mobile over something else -- esp. for case studies, include justification of mobile value-add compared to other approaches or ICT interventions
 - a. Husband tells her that specific mobile advantage is that it pinpoints location and user, yet she hasn't seen these two pieces as critical elements to any of the apps she's seen so far – would want to see something that builds on these two unique advantages since that would provide automatic justification/rationale for using mobile
5. Case studies absolutely, esp. those using GDAs; best practices definitely – the other tools would be helpful if Serbia was already using mobile solutions, but since they're not, the case studies and best practices would be best to help them get started
6. If legal, yes would at least try it out, but it depends on whether it's useful; can't be too cumbersome; would need to see value and be cost effective

General questions:

1. What would be helpful?

- a. To have a compilation of how USAID is currently using mobile to spark our thinking and not reinvent the wheel – to think of customized solutions for Serbia because all new – separate list of mobile applications also useful – esp. want projects showing impact – want both (project list and app list) to spark ideas on how to apply mobile solutions
- 2. Comments on course?
 - a. Would be helpful to have ready-made case studies to bring out specific problems and show prepped solutions
- 3. Webinars/regional convenings that would be helpful?
 - a. Like Monday’s forum, but 2 days to see live demos of who’s doing what regionally (emphasis on regional); love the competition, would be great to have DC funds to do a development grand challenge with mobile
- 4. Regional champions?
 - a. Not that she knows of
- 5. What are needs?
 - a. Serbia opted out of mobile indicators for USAID Forward; few missions have expertise in-house; would be helpful to have 2-week TDY expert come out and look at what could be possible in mobile space given needs of programs and country – when looking at critical needs, would be nice to have an expert with you to see if a mobile app would fit

Abdullah Sawiz, Project Management Specialist, USAID/Afghanistan

Wednesday, January 8

Mobile Solutions Interview Guide:

- 1. Yes, mobile money component in financial access project
- 2. Skip
- 3. Skip
- 4. Advice: have case studies on Pakistan and India, include information on health, education, women, and finance sector
- 5. Case studies and diagnostic/research tools very important

General questions:

- 1. What would be helpful?
 - a. Since don’t use mobiles for development currently, would be good to offer fashion tips on cell phones for the youth as an intro for them on using mobiles beyond as a phone
- 2. Webinars/regional convenings that would be helpful?
 - a. Yes, to have presentations for Afghan mission to show how mobiles are useful, could improve quality, efficiency of programs
- 3. Regional champions?
 - a. Could find names in Pakistan
- 4. Comments on course?

- a. It's a little vague – will be difficult to tell mission director concrete learnings – i.e. key studies, specific apps, project list – not comprehensive, but a few examples to help make the case

John Thurow, Agriculture Officer, USAID/Indonesia

Wednesday, January 8

Mobile Solutions Interview Guide:

1. mobile banking project – not thoroughly successful due to regulations; currently working on S&T PAD to delineate 5 year plan and expect mobiles to be integrated, reason for coming to course
2. Skip
3. Skip
4. Advice: include country information, macro stats – classify broadly on income level, infrastructure in order to be able to make comparisons – ditto to sectors
5. Case studies that show success and when/why didn't work; research tools that identify gaps; SOW with sample language to integrate
6. point of contact for toolkits to be able to share tools at the right time – inundated with information from DC; need to explain benefit clearly and come at the right time; explain info that is out there (i.e. GSMA database)

General questions:

1. Webinars/regional convenings that would be helpful?
 - a. Older folks at USAID need exposure to mobiles; regional or micro-regional would be good; Monday was good, but too rare and too big, 50 would be good size; needed more time for networking; would be good to have code developers, people who build apps and have practical development experience, less sales-type and more techno in the room quarterly or semi-annual country convenings with the right players would be useful because would be less theoretical; for example ASEAN in Jakarta – regional meeting in Rangoon hosting ASEAN in 2014 would help Myanmar learn why mobile is good for them and spur their own development in the field / government investment
2. Regional champions?
 - a. Brian Dusza, mobile money; JT; Thomas Cody, private sector; Ali, S&T PAD from Indonesia mission
3. What are needs?
 - a. Need to integrate technology into work within the mission to understand benefits, how to use, and integrate into lives; basic training on coding to understand development process and what you can do with them – 6 month TDY at university on mobile development to have technical expertise in house – don't know about testing and development, roll out, appropriate costs, etc.
4. Comments on course?

- a. Discussion and networking best parts; didn't even know DC team existed so now have contacts
- b. Have actual program in mind rather than fake projects
- c. More time to talk about success stories, what worked
- d. HW could be what kind of programs are you interested in
- e. Good opportunity for sharing of ideas, less focus on fake projects – spending time writing SOW is pointless
- f. good to have group activity

Emily Mok, Budget Analyst, USAID/AID/A

Thursday, January 9

Mobile Solutions Interview Guide:

- 1. Skip
- 2. Skip
- 3. Skip
- 4. Advice: hard to tell what would want out of tool/activity because don't know what types of questions we might get from Congress; good to have broad level overview, knowing the broad landscape is useful so I know where to go or who to talk to to drill down
- 5. Case studies are always useful, given broader coverage of S&T in office, helpful to know concrete cases to defend budgets – high level to cite examples – use to field congressional questions – comprehensive background but not nitty gritty details
 - a. E, webinars – to get broad programming overview, understanding to field questions – what is it, types of projects, opportunities, what looking at – high level
 - b. G, best practices – for background
 - c. F, In person trainings

General questions:

- 1. Course comments
 - a. Cross-cutting is good to have array of what's going on in all regions and across the board to understand landscape; like that it's broad
 - b. Concrete cases – interesting and interactive as it's designed now, but would be nice to have the concrete to compliment to see how it plays out – not just brainstorming
 - c. Not entirely clear who's doing what in Mobile Solutions in general – how different pieces fit together

Matthew Burton, Private Enterprise Officer, USAID/Morocco

Thursday, January 9

Mobile Solutions Interview Guide:

- 1. Skip

2. Skip
3. Skip
4. Advice:
 - a. Packaging, not too long, shorter chunks of information, graphically pleasing
 - b. Quarterly/bi-annual newsletter with success stories, POCs, where to go for more info – trainings are also a way to figure out who to talk to, for example, didn't know who was overseeing mobile before this
 - c. Need better coordination, info sharing between missions and dc
 - d. When reaching out to missions: clearly state what's in it for them, give incentives to make folks do it; send out survey twice a year on mobile activities, 5 min or less; short and concise
5. Have enough policies, need guidelines on how to incorporate – best practices, if you're doing this, have you thought about x, y, z – list of considerations, checklist – don't know USAID's approach to mobile solutions writ large
 - a. Case studies are useful in a training setting because have a captive audience, not as useful stand alone because too long
 - b. Inventory of projects with contact list
 - c. Quarterly webinars
 - d. Quarterly newsletters
6. First, need to know it exists; once see it, depends on usability; be able to quickly figure out what info is in the toolkit

General questions:

1. Webinars/regional convenings that would be helpful?
 - a. Yes, but minimize; keep targeted otherwise will lose focus and interest – i.e. monthly webinars are too often, utilize 2 annually well, make it good
2. Regional champions? NO
3. General needs
 - a. Brainstorming together about how and where to integrate mobile into programming
 - b. Talk to Mobile Solutions' team before meeting with private companies to find out prior work together, business interests
4. Course comments
 - a. A lot of expertise in the room, would be useful to have everybody give a 5 min pitch about how they've used mobile in their country, what worked/didn't; conversation of what folks are doing
 - b. Group work was good, but jumped into too early – needed more knowledge transfer up front
 - c. Solicitation is about project design – mobile solutions course doesn't need to go into that
 - d. Need the what and how – what is USAID's role, their value-add? (regulatory work, buying devices, getting people into networks? What are we talking about?)

- e. At most basic level, what are we trying to do with mobile solutions?
- f. Guidelines or best practices applied across sectors – more meat, not just high level bullets “think about sustainability”
- g. Day 1: the main categories were introduced, but could spend more time on each and give specific sector examples; learn from failure too
- h. Strength of the course is organic discussion

Mamadou Sene, Finance and Private Sector Specialist, USAID/Mali

Thursday, January 9

Mobile Solutions Interview Guide:

- 1. Yes, in ag we do market price info; with youth, target 14-25 out of school with training, kits, and follow up SMS refreshers; mobile money for IDPs, humanitarian, and for election observers
- 2. Skip
- 3. Skip
- 4. Skip
- 5. F. webinars are nice but in person training better; webinars could supplement
 - a. Database of projects – sector, country – to give ideas and contacts
 - b. G, helpful too but not amazing

General questions:

- 1. Course comments
 - a. Working well
 - b. More case studies to analyze projects
 - c. People come to these trainings with an idea in their mind of what they will get out of it; would be good to get expectations up front to address this in the course – perfect otherwise
- 2. Trying to use mobile money within mission and with partners – would want to talk to mSTAR/Mobile Solutions about ideas for how to spur utilization; getting a contract with Orange for internal staff as pilot, if works, will expand to partners

Synthesis of Mobile Solutions Interview Guide Question 5:

Case Studies	6
Diagnostics and Research Tools	2
Sample Evaluation Criteria / PMPs and Log Frames	0
Sample SOWs	2
Webinars	3
In-Person Trainings	2
Best Practices	3
Other, academic research, contact information, teleconferences, project compendium, STTA, newsletter	5

INTEGRATING MOBILE SOLUTIONS INTO DEVELOPMENT PROJECTS

FHI 360 and OpenRevolution hosted a “Mobile Solutions Forum” followed by a 4-day training on “Integrating Mobile Solutions into Development Projects” from January 6-10, 2014 in Bangkok, Thailand at the Asia Regional Training Center. Facilitated by FHI 360’s Josh Woodard and OpenRevolution’s Jordan Weinstock, the course for 20 USAID staff had four main objectives: 1) to teach participants how mobile solutions can enhance core programming objectives; 2) to demonstrate mobile solutions offerings, functionality, and vendor capabilities; 3) to discuss the relevant considerations associated with the integration of mobile solutions across each phase of a program lifecycle; and 4) to build skills sets to effectively integrate mobile solutions into specific existing or planned programs. It included a mix of instructional methodologies, including small group work, group discussion, case studies, role play, games, hands-on interaction with technology, and short lectures. The course was funded by USAID’s Regional Development Mission for Asia (RDMA) and attended by Mission staff from Indonesia, Egypt, Afghanistan, RDMA, Vietnam, Mali, Kosovo, Serbia, Senegal, Morocco, and DC-based offices.

Based on participant interviews over breaks, daily course feedback forms, group discussion, and USAID feedback, this document provides 1) a profile of course participants; 2) qualitative and quantitative participant feedback based on daily evaluation data; 3) course elements that worked well and course elements to consider tweaking should the training be conducted again in another region; and 4) recommendations for USAID/Mobile Solutions to consider as future workshops are planned. See Annexes for full evaluation data and photographs of the training.

I. PARTICIPANT PROFILE

Prior to the course, 18 participants completed a pre-course evaluation survey to capture information on their role at USAID, their current level of experience with mobiles, their expectations for the course, and common barriers they face with integrating mobiles into their work. Among the respondents, 1 person self-identified as having an advanced level of experience, 8 as moderately experienced, 7 said they had an average level of experience, and 2 identified themselves as beginners. It should also be noted that 4 of the participants work directly in the mobile solutions space, either in DC or at their Mission.

II. PARTICIPANT FEEDBACK

Upon the conclusion of the course, participants evaluated the overall quality and delivery of the training. Of the 30 scores detailed below, it is worth noting that 66% of the scores are a 4 or 5, on a scale of 5.

COURSE EVALUATION OVERALL (Scale 1-5)															
Quality	3	4	5	4	4	4	4	4	2	4	4	3	2	4	3
Delivery	3	4	5	4	5	4	4	3	2	4	4	4	3	4	4

Was the Course Useful?

“Please continue the course. Should be followed up by **in-country training.**”

“Overall good, useful course. **Would encourage others to take it if asked**”

“This is a good course that **should be continued**”

III. COURSE COMPONENTS

What Worked Well

1. **Presentation potpourri positively contributed** to participant engagement, interest, and energy levels. One participant responded that the “combination of lecture and discussion and role play” was his/her favorite aspect of the course.
2. **Networking time was appreciated** as it gave participants time make connections, learn what others are doing, and compare experiences.
3. **Course size was perfect** as it was large enough to generate useful commentary, yet small enough to allow for group work.
4. **The Mobile Solutions Forum was a good opening** as it provided an industry overview and a sampling of existing mobile solutions; almost half of participants found this session the most useful of the week.

What Should Be Tweaked

1. **Curate the pre-course homework** to allow the facilitators to a) ensure that including mobiles makes sense rather than being forced into project design, b) perform background research, c) choose projects to illustrate specific and relevant challenges, and d) better guide the discussion.
2. **Increase time spent on foundational explanation of M4D** to more fully develop a common understanding of functionality, device types, delivery models, mobile ecosystem, and building blocks of implementation. The introductory session was one of the highest rated sessions of the entire workshop.
3. **Provide “Deep Dive” sessions earlier in the training** to demonstrate tangible, real world examples up front. As these two concurrent sessions were among the highest rated of the course, it would be beneficial to increase the time allocated to go into further depth, and to allow participants to attend both rather than having to choose only one.
4. **Incorporate more project examples and best practices** to demonstrate practical examples of how mobiles work in implementation, highlighting both successes and failures, to allow for more in-depth discussion on when/where/why mobiles makes sense in a given context and to learn from failure. This could be facilitated by an inventory of USAID projects using mobiles globally -- including sector, mobile uses, countries, and point of contact -- so that Mission staff know what USAID has done and where in the M4D space.

What Worked Well?

“Great use of **specific examples** (esp the rice example) – very helpful!”

“**Introductory material** was very helpful. Great idea to provide us with **handbooks.**”

“Enjoyed the **group work**”

“I really enjoyed **networking** at the forum on Monday.”

“Fun, easy going and knowledgeable **facilitators**”

“I very much appreciate the efforts of the team to incorporate new info based on previous day’s feedback, **great responsiveness**”

“Strength of the course is **organic discussion**”

“In general the course was **well structured and delivered**”

“Pitching (**role play**) is a good way to do it”

5. **Focus on integrating mobiles rather than on project design** to more deeply analyze the value-add of mobile solutions. By shortening or removing all together the sessions that were more heavily centered on program design, the training could potentially be reduced from 4 to 3 days.
6. **Broaden training to include all ICTs** as mobile solutions are not always the correct approach for every context. When discussing mobile solutions, justify using this method over another approach.

Estimated LOE

We estimate **10-15 days of LOE** would be needed to incorporate the above feedback into a second iteration of the training. Note that this LOE estimation only includes time to adjust the training; it does not include any time to make handbook alterations.

In addition to providing specific feedback related to the course structure and content, participants' commentary and course observation pointed out four key higher level **recommendations for USAID** to consider when designing future trainings:

- **Explain USAID's role and value-add within the M4D space**, for instance working with regulatory and policy frameworks, localizing content, understanding market segment better for utility, and enabling sustainability of solutions
- **Leverage pre-existing courses that are offered through USAID University**, for instance adding a mobile solutions session into a program design course
- **Utilize Mission Program Officers for information dissemination**, for instance creating a listserv of POs to push resources out to who could then further distribute the information
- **Create tiered trainings that cater to experience level**, for instance conducting separate trainings for those who self-identify as a beginner and those who self-identify as advanced in a given topic



Photograph of course participants taken on Friday, January 10, 2014

Annex Table of Contents

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Annex A: Daily Evaluation Scores

DAY 1																	
What Do We Mean By MS																	Average Score
<i>Quality</i>	4	4	5	3	4	5	3	4	5	4	5	4	5	4	5	4.27	
<i>Delivery</i>	4	4	5	3	4	4	3	4	4	3	3	4	5	4	5	3.93	
																4.10	
Create M4D Theory of Change																Average Score	
<i>Quality</i>	3	3	4	3	4	5	3	3	5	4	5	4	5	2	3	3.73	
<i>Delivery</i>	4	3	4	3	4	4	3	4	4	3	3	4	5		3	3.64	
																3.69	
Determine Pre-Reqs																Average Score	
<i>Quality</i>	4	3	4	2	5	5	3	4	4	4	5	4	5	3	3	3.87	
<i>Delivery</i>	4	3	4	3	5	5	3	4	4	3	3	4	5	3	3	3.73	
																3.80	
Collect Data																Average Score	
<i>Quality</i>	4	3	4	3	3	5	4	4	4	3	5	4	5	3	3	3.80	
<i>Delivery</i>	5	3	4	3	4	5	3	4	4	3	3	4	5	3	1	3.60	
																3.70	
What Types of MS Are Possible																Average Score	
<i>Quality</i>	4	3	5	2	3	5	3	3	4	4	5	4	5	3	3	3.73	
<i>Delivery</i>	3	3	5	2	3	5	3	3	4	3	3	4	5	3	3	3.47	
																3.6	

DAY 2																	
Concept Pitch																	Average Score
<i>Quality</i>	5	3	5	5	5	5	4	4	3		3	4	3			4.00	
<i>Delivery</i>	4	3	5	5	5	5	4	4	3		4	4				4.10	
																4.05	
From Concept to Solicitation																Average Score	
<i>Quality</i>	4	3	5	5	5	4	4	4	4	4	3	3	3			3.92	
<i>Delivery</i>	3	3	5	5	4	3	4	4	4	4	4	3				3.82	
																3.87	
Designing Your Solicitation																Average Score	
<i>Quality</i>	4		4	5	5	4	4	3	4	3	3	2				3.73	
<i>Delivery</i>	3		4	5	4	3	4	3	4	4	3					3.70	
																3.71	
Selecting Solicitation to Publish																Average Score	
<i>Quality</i>		2	4	5	5	4	4	3	4	3	4	2				3.64	
<i>Delivery</i>		2	4	5	5	3	4	3	4	4	4					3.80	
																3.72	

DAY 3															
Proposal Pitches & Evaluation															Average Score
<i>Quality</i>	4	3	5	5	4	4	5	4	3	5	5	4	4	5	4.29
<i>Delivery</i>	3	3	5	5	4	4	5	4	4	5	5	3	4	3	4.07
															4.18
Indicator Development															Average Score
<i>Quality</i>	4	4	5	4	3	4		2	3	4	5	5	3	5	3.92
<i>Delivery</i>	3	4	5	4	3	4		3	3	4	5	4	3	3	3.69
															3.81
Risk Identification															Average Score
<i>Quality</i>	4	2	5	4	3	4		2	2	4	5	4	3	5	3.62
<i>Delivery</i>	3	2	5	4	3	4		3	1	4	5	4	3	3	3.38
															3.50
Sustainability and Business Models															Average Score
<i>Quality</i>	4	3	5	5	4	3		3	3	4	5	4	4	5	4.00
<i>Delivery</i>	4	3	5	5	3	3		4	4	5	5	4	3	3	3.92
															3.96
Evaluation & Output Assessments															Average Score
<i>Quality</i>	4	3	5	4	4	4		2	4	5	5	5	3	5	4.08
<i>Delivery</i>	4	4	5	4	4	4		2	3	4	5	5	3	3	3.85
															3.96

DAY 4															
mAccess															
Deep Dive Presentation															Average Score
<i>Quality</i>	5	4	4		4	4	5	4							4.29
<i>Delivery</i>	4	4	4		4	4	5	4							4.14
															4.21
Demo															Average Score
<i>Quality</i>		4	4		3.5	3	4	4							3.75
<i>Delivery</i>		4	4		3.5	3	5	2							3.58
															3.67
mMoney															
Deep Dive Presentation															Average Score
<i>Quality</i>	4	4	4		5										4.25
<i>Delivery</i>	4	4													4.00
															4.13
Demo															Average Score
<i>Quality</i>	4	4	4		5										4.25
<i>Delivery</i>	4	4													4.00
															4.13

Annex B: Overall Evaluation Scores

COURSE OVERALL																	
Overall																	Average Score
<i>Quality</i>	3	4	5	4	4	4	4	3.5	2	4	4	3	2	4	3		3.57
<i>Delivery</i>	3	4	5	4	5	4	4	3	2	4	4	4	3	4	4		3.80
																	3.68

SESSIONS OVERALL		
	Most Useful	Least Useful
Mobile Solutions Forum (Monday event)	9	
Day 1		
<i>What Do We Mean By MS?</i>	5	1
<i>Create M4D Theory of Change</i>	1	3
<i>Determine Your Pre-Requisites</i>	3	2
<i>Landscape Data Collection</i>	7	
<i>What Types of MS Might Be Possible</i>	4	
Day 2		
<i>Concept Pitches</i>	3	4
<i>From Concept to Solicitation</i>	1	5
<i>Designing Your Solicitation</i>	2	6
<i>Selecting a Solicitation to Publish</i>	1	5
Day 3		
<i>Proposal Pitches & Evaluation</i>	3	2
<i>Indicator Development</i>	2	1
<i>Risk Identification</i>	4	1
<i>Sustainability & Business Models</i>	6	
<i>Evaluation & Output Assessments</i>	1	3
Day 4		
<i>Hands on -- mMoney</i>	3	
<i>Hands on -- mAccess</i>	6	

Annex C: Photographs from training



Above and below: group work on the “Spaghetti Challenge”





Above and below: Small group work





Above: work in the computer lab

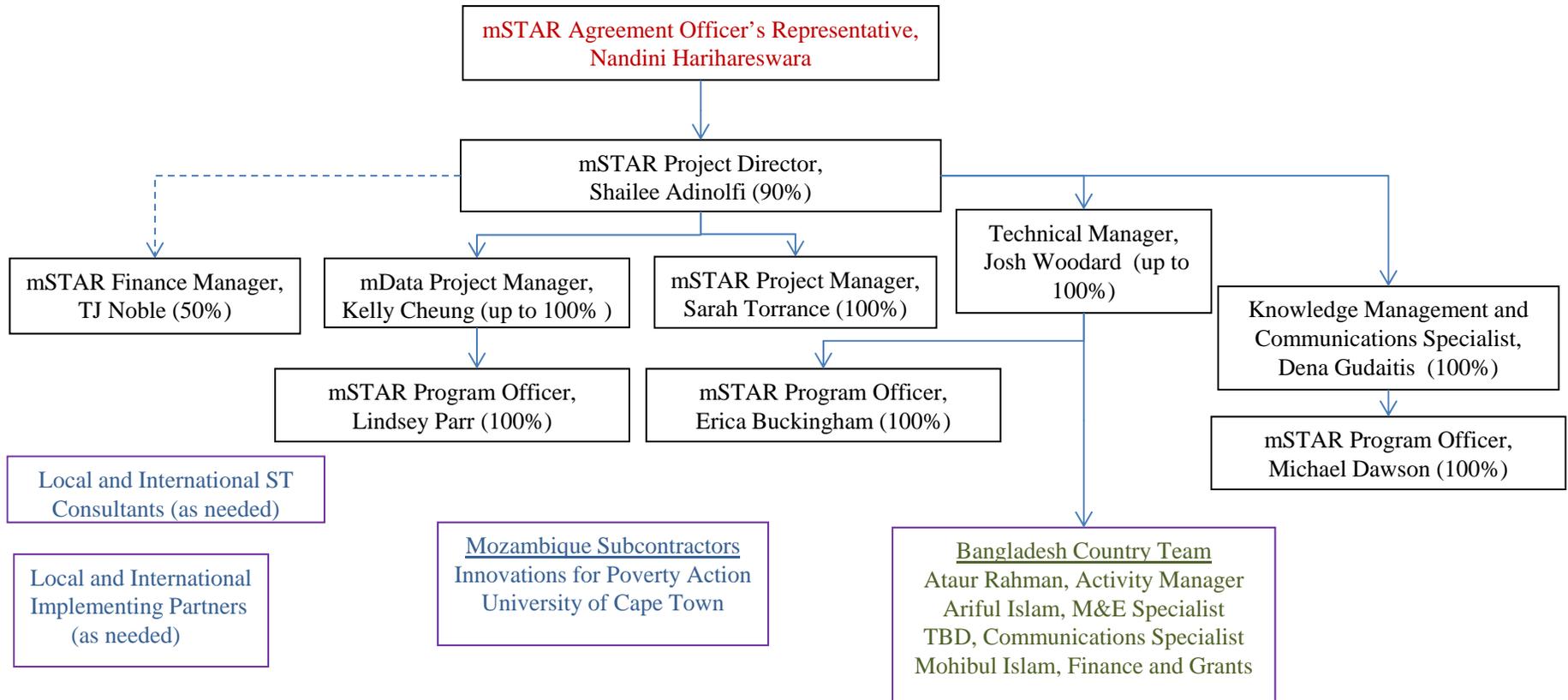
Below: Small groups presenting out to whole class





Above: small group work

mSTAR Staff Org Chart



USAID staff
mSTAR DC-based staff
mSTAR Country-Based Staff
External partners





Programmatic Request for Categorical Exclusion

Program/Activity Data

Title of Program: Mobile Solutions IDEA

Country/Region: Global

Implementing Partner(s): US or Host National Evaluation Firm

Funding Period: FY 2012 to FY 2017

IEE Prepared by: Jonathan Dolan, IDEA/MS

IEE Amendment: Yes No

Date: June 14, 2012

Environmental Action Recommended

Categorical Exclusion Negative Determination

Negative Determination with Conditions

Positive Determination Deferral

Background and Activity/Program Description

A programmatic categorical exclusion was issued on January 26, 2012 for the IDEA Mobile Solutions (MS) team's activities in Mobile Money/Mobile Banking. This amendment covers the programs in the original Request for Categorical Exclusion and the following additional programs: 1) Mobile Broadband and 2) Mobile Data Collection and Accountability

The IDEA MS team leverages the power and reach of mobile technology to accelerate USAID's development goals by focusing on 3 cross-cutting priorities: 1) mobile money platforms, 2) access and usage of mobile broadband, and 3) mobile data collection and accountability. IDEA MS structures its projects in close collaboration with USAID mission counterparts and in such a way that missions can buy into the team's programs.

Three principles guide IDEA MS's strategy.

1. Mobile Solutions is technology agnostic, as the mobile phone may not always be the best tool to serve our clients' needs.
2. Mobile Solutions focuses on catalyzing platforms and ecosystems and then lets local organizations take the lead.

3. Mobile Solutions engages beneficiaries throughout the entire program process—their input should inform the program design, their real-time feedback should improve the program’s effectiveness, and their voice should drive the evaluation process.

Mobile Money: The Mobile Solutions team works to scale mobile money platforms in priority countries to accelerate financial inclusion by:

- a. Working with host governments to help identify large payment streams that could catalyze demand for mobile money (e.g. salary payments, utility collections).
- b. Encouraging the use of mobile payments within our own programming and our implementing partner’s programming.
- c. Promoting regulatory reform, including in Indonesia and Philippines, by working with in-country regulatory authorities to develop risk-based norms and standards that guide a safe and robust mobile financial services sector. We will also work with the G20 to integrate new financial inclusion commitments and establish minimal set of principles for USG involvement in MFS programming.

Each of the activities listed below stem directly from our development framework and PPR, both of which are attached as appendices. The planned activities and preliminary budget estimates for Mobile Solutions include the below list. Furthermore, additional activities will be planned through FY17 for other countries in line with the following descriptions:

1. Launch of the Better than Cash Alliance: The requested funds will be to support a planned GDA activity with Gates Foundation, VISA, Citi, and Omidyar Network (tentatively) would help launch the planned alliance that will induce other donors and host-country governments to migrate toward electronic payments platforms in place of more costly, less transparent, cash-based payments/collections. This activity is critical to building broad-based support for mobile money and scaling electronic platforms for purposes of financial inclusion, transparency, fiscal stewardship, and cost savings.
2. Implementation of Indonesia Mobile Money Strategy: This planned transfer of funds to the Indonesia mission would support 3 distinct activities designed to spur the usage of mobile payments across Indonesia: (1) an advisory team within the Vice President’s office to implement the newly finalized financial inclusion strategy; (2) an advisor within the Central Bank to advise on new regulations to support mobile money; and (3) the creation of an outside implementation unit to provide assistance and challenge grants to private sector actors entering the mobile money arena. This is a \$4 million program, (\$3.5 million from USAID/Indonesia, \$500,000 from IDEA/MS) —our contribution will support, among other things, hiring a technical advisor to provide technical assistance to the Mission, regulatory authorities, mobile network operators and banks. This activity is critical to ensure that mobile money “takes off” in Indonesia and increases financial inclusion.
3. Implementation of Malawi Mobile Money Strategy: The purpose of this program is to work with USAID/Malawi, the World Bank and the Malawi Mobile Money Working Group (a group of mobile money stakeholders already coordinated in Malawi) to

accelerate the scale of the mobile money ecosystem in Malawi. The program will link a range of public and private initiatives into a coordinated set of activities designed to promote broad adoption and use of mobile money in Malawi, with an emphasis on reaching selected unbanked and under banked market segments. Successful applicants will serve as the Technical Advisory/Implementation team, executing on a number of activities, which include transitioning G2P payments as well as USAID programs from cash to mobile money. This is a \$3 million program (\$2.2 million from USAID/Malawi and \$800,000 from IDEA/MS).

4. Creation of a knowledge management platform for mobile money: This buy-in to the existing EGAT/MD KDMD contract with QED will support the creation of a new knowledge management system for mobile money hosted on our internal website but the tools/activities will eventually be migrated to our external site as well. This will include, for example, (1) systematic debriefing with missions to understand their knowledge management needs; (2) design of an internal knowledge sharing platform that creates incentives for participation amongst technical staff in missions; (3) communications support to ensure content is accessible and well-presented to meet the needs of mission teams; and (4) a regular events calendar for internal and external speaker series. This is a one-year effort and, if successful, it would be our intent to support this through the next fiscal year. This activity is critical to building USAID's brand as a thought leader in mobile money.
5. New partnership with Vodafone to test and scale mobile agriculture solutions: This planned GDA activity with Vodafone will launch the Mobile Solutions team's efforts into mobile agriculture. Mobile Solutions will provide \$350,000 in seed money to the GDA, with additional financing from the Africa bureau, this activity will go toward supporting TechnoServe's Africa-based staff that can integrate mobile payments and mobile information systems within the supply chains of coffee (Kenya/Tanzania), cocoa (Tanzania), cotton (Tanzania), and/or horticulture (India). The end goal is to find and scale solutions that can improve farmer productivity across priority value chains.

Mobile Broadband: The Mobile Solutions team catalyzes access and uptake of mobile broadband to improve the pace and efficiency with which information flows, encourage private sector investment and enable a suite of mobile applications that can fast-forward development. Broadband has made significant advances in the last ten years, reaching beyond urban centers to rural communities, but there are still significant obstacles to viral adoption—millions of people live outside the reach of broadband and millions more can access broadband but cannot afford to use it. USAID has the opportunity to ensure that all people can access and afford broadband. Additional activities will be planned through FY17 with a focus on increase access and usage of mobile broadband. To date, representative examples of this work include:

1. Alliance for Affordable Internet: This alliance aims to reform regulatory policies to ensure people with access to broadband can afford to use it. The alliance will include private sector companies, other USG agencies (including Department of State and FCC), multilaterals, and non-governmental organizations. The Alliance will aim to achieve 3 primary objectives: 1) Develop common voice for policy and regulatory best practices to achieve affordable internet, 2) Carry out research to better understand the impact of

internet uptake, and 3) in collaborating with host country governments, undertake a few deep dive engagements to implement the Alliance's policy and regulatory best practices. The Mobile Solutions team will provide approximately \$300,000 to seed the alliance by supporting the creation of an alliance Secretariat.

2. Global Broadband Initiative (GBI) provides technical assistance to universal service funds to expand the reach of broadband to off-grid geographies. In particular, Mobile Solutions will support technical assistance provision and help build institutional capacity in USAID-assisted developing countries to reform their telecommunications/ICT policies and practices by providing \$200,000 to the Technology Leadership Program—a program managed by GBI that draws upon technical experts across participating agency to provide TA.

Mobile Accountability: The mobile phone enables the poor to hold development organizations and donors accountable in real time. It turns a 'donor recipient' into a 'donor client'—their input is incorporated in the program design, they provide real-time feedback on the quality of the program, and their voice is critical to program evaluation. The mobile phone makes this sea change possible, but to date, development organizations and donors have not kept pace with the breakneck speed of technology. USAID intends to catch up. The Mobile Solutions team is developing a strategy to 1) survey communities prior to designing USAID programs, 2) solicit real-time feedback from beneficiaries on the effectiveness of USAID programs and 3) solicit the client's feedback on the impact of USAID programs.

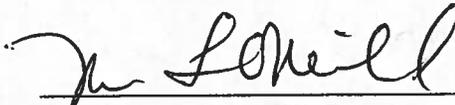
Recommended Threshold Determination

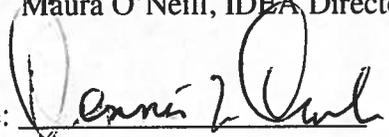
The following categorical exclusions apply to the Mobile Solutions program pursuant to Title 22 CFR 216.2(c)(2):

1. (i) Education, technical assistance, or training programs except to the extent such programs include activities directly affecting the environment (such as construction of facilities, etc.)
2. (ii) Controlled experimentation exclusively for the purpose of research and field evaluation which are confined to small areas and carefully monitored;
3. (iii) Analyses, studies, academic or research workshops and meetings;
4. (iv) Projects in which USAID is a minor donor to a multidonor project and there is no potential significant effects upon the environment of the United States, areas outside any nation's jurisdiction or endangered or threatened species or their critical habitat;
5. (v) Document and information transfers.

The programmatic categorical exclusion covers the individual contracts or tasks orders performed under the Mobile Solutions program provided that the activities are within the scope of the categorical exclusions listed above. Program officers, in coordination with the Bureau Environmental Officer, shall ensure that the listed categorical exclusions in the document are applicable to projects at the activity level. Activities beyond the scope of the listed categorical exclusions must undergo an individual environmental review.

Approval of Recommended Environmental Action

Approval:  6/29/12
Maura O'Neill, IDEA Director Date

Concurrence:  7/11/12
Dennis Durbin, IDEA Environmental Officer Date

Clearances (as needed if there are additional)

_____ Date: _____

[Faint, illegible handwritten notes or signatures]