



IN THIS ISSUE

Read about mSTAR project updates, including activities happening regionally in Asia and in Bangladesh. Also check out what mSTAR consortium members are doing.

Get excited! Ring in the new year with an mSTAR consortium happy hour in January 2014. Be on the lookout for an invitation or check next month's digest for details.

TECHNICAL ACTIVITIES

MOBILES! CONFERENCE

Resources from the September 26 mobiles for development conference, [Mobiles! What have we learned? Where are we going?](#), organized by the USAID-funded [mSTAR project](#), have been posted online. Read about the event and access videos and slides from the presentations at the [FHI 360 Degrees blog](#). Videos of the presentations can also be accessed directly from the conference's video channel on [Vimeo](#). ■

COUNTRY ACTIVITIES

RDMA

FHI 360 and Open Revolution continue working with USAID's Regional Development Mission in Asia to organize a one-day Mobile Solutions Forum and Contest (see mSTAR Opportunities below for more details), design a 4-day mobile solutions workshop for USAID staff, and create a handbook on integrating mobile solutions into development projects. Stay tuned for results in early 2014. We received 16 applications for the contest!

BANGLADESH

mSTAR/Bangladesh hosted a half-day workshop on mobile money for USAID implementing partners on November 12. Ataur Rahman, Team Lead for mSTAR/Bangladesh, provided an overview of mobile money in Bangladesh and how to utilize mobile money in the design of development projects. bKash Limited and DBBL Mobile Banking, the two market leaders of mobile financial services in Bangladesh, presented on the mobile money services and products they offer, the benefits of these products, and future capacity building initiatives they will support related to these services. Finally, two organizations currently using mobile money in development projects, Dnet and URC, discussed their experience overall, touching upon successes, challenges, and overall impact of mobile money interventions. For more information on the workshop's achievements and activities, please see full workshop report [here](#). ■

mSTAR OPPORTUNITIES

Mobile Solutions Forum: The [Mobile Solutions Forum in Bangkok in 2014](#) will be an exciting opportunity to meet and interact with the leading 100 people in mobile technology and international development, including local technology firms, USAID implementing partners, and donors who are developing or using mobiles to improve outcomes. The forum will look at the latest technologies, the newest approaches, and most current data on how mobiles are working in the field. Are you interested in **attending** or **speaking** at this conference? Limited space is available for you to join as a participant, presenter, and/or promotional partner, so [register today!](#) Check out the [draft agenda](#) for more details.

BANGLADESH: Grants to support the transition from cash to mobile and electronic payments in Bangladesh: mSTAR/Bangladesh is currently accepting applications for proposals from implementing partners to support the transition to electronic and mobile payments. The deadline is **December 8**.

MSTAR CONSORTIUM UPDATES

TECHNOSERVE

The Connected Farmer Alliance (CFA) is a three-year (2012-15) Global Development Alliance between Vodafone, USAID and **TechnoServe** focused on developing mobile agriculture (mAgri) solutions. Its goal is to increase the productivity, incomes and resilience of over 500,000 smallholder farmers (30% women) and reduce the transaction costs between agribusinesses and farmers by leveraging mobile technology. The CFA will develop, launch, and scale mAgri and mFinance solutions that will 1) create market opportunities for smallholders and empower them to invest their revenues in productivity enhancements and human capital, 2) improve return on investment for the agribusinesses that source from smallholders and 3) unlock new market opportunities for Vodafone.

CFA recently completed its first pilot in Tanzania with Multiflower, a flower seed exporter working with ~3,000 smallholders. Multiflower provides stock seeds to the farmers for free, buys back the multiplied seeds, and exports them to clients in Europe. CFA helped Multiflower address three key challenges in working with smallholder farmers. CFA helped Multiflower to efficiently and cost-effectively distribute monetary advances to farmers. The Multiflower system called for farmers to request loans via letters that had to be brought to the office, and then for the farmers to travel to the Multiflower office to receive the loan. CFA designed a web and mobile solution that managed the key parts of the disbursement process. Field agents are now able to enter the farmer advance requests on their mobile phone either while on the farm with the farmer, or at the end of the day after collecting a batch of requests. The home office can view those requests via the web, edit them as needed, and approve them. Once approved, the money is sent directly to the farmers via M-Pesa. Now, farmers save on average \$11.27 per loan request and are exposed to less danger. Multiflower has an automated system for tracking the loans and will no longer need to keep significant cash at the head office. And Vodafone has new and exceedingly satisfied M-Pesa customers.

The pilot also addresses two other key needs: creation

and maintenance of farmer data, and efficient communication between the business and farmers. Multiflower's field agents can now access the cloud-hosted farmer database to manage farmer information. This helps ensure that Multiflower's data stays current, which is key when farmer payments are tied to their phone numbers. The solution also enables the Multiflower home office to more easily communicate key information with farmers through an SMS solution tied into the farmer database. Later this season, the team will launch phase II of the pilot, where end of season payments will be facilitated and a data collection solution will be implemented.

DAI – SCALING INNOVATIONS IN MOBILE MONEY (SIMM)

Most Filipino households and small businesses operate in a cash economy. Because many lack access to banks or formal financial services, they face a major barrier to economic advancement. The challenge of extending access to services is amplified by the geography of the Philippines. Building bank networks and ATMS over 7,101 islands is no small task, and while there has been some expansion of banking infrastructure in recent years, there is still only one bank and two ATMs for every 10,000 Filipino adults, according to a 2011 study by the Bangko Sentral ng Pilipinas.

In August, SIMM achieved a significant milestone when the Pulilan Local Government launched a mobile money payroll system, the first of its kind for a government office in the country. Now, the local government conveniently and safely provides salaries digitally to its 300 employees; employees also benefit from having a savings account and being able to pay bills or transfer money digitally as well as buy goods, insurance, and mobile phone airtime. In addition, more than 10,000 Pulilan households can now pay their utility bills via their mobile phone.

Launched in partnership with the country's first mobile-based savings bank, BPI Globe BanKO, the Pulilan initiative affirms the values of the Philippines government of "transparency over opacity, accountability over impunity, efficiency over redundancy, agility over red tape, and citizens' cooperation over exclusivity," as expressed by Department of Budget and Management Under-secretary Richard Moyo. ■

