



## DIGITAL DEVELOPMENT AWARDS EXAMPLE PROJECTS

### Digitally-enabled Micro-credit - Bangladesh

One of the biggest challenges farmers face in Bangladesh is that they pay back loans weekly, but due to the nature of farming, don't have a steady weekly income. To address this, mSTAR worked with two banks in Bangladesh, [Bank Asia](#) and [IFIC Bank Limited](#), to launch two digitally-enabled micro-credit products for farmers; the first using NFC-enabled debit cards, the latter using mobile wallets. Both products have much lower interest rates than alternative options offered by microfinance institutions, as well as much more attractive repayment terms—a single repayment after six months, instead of weekly installments. With these products, farmers can now pay after harvest. No longer in a rush to sell their produce, they are more likely to receive a better price. Over 250 farmers have signed up for the initial pilots of these two products, and both banks are already eyeing expansion to thousands of more farmers.

### Mobile Money Salary Payments for Civil Servants- Liberia

USAID's mSTAR project is working closely with the Government of Liberia to provide support for the rollout of mobile money salary payments for Liberia Ministry of Health and Ministry of Education employees. Limited access to banks in rural areas of Liberia makes the collection of salary payments exceedingly difficult for civil servants. Health workers during the Ebola crisis struggled to collect their compensation during times of emergency, while teachers often miss class time to travel to long distances to banks during payment periods. mSTAR is facilitating key partnerships between the mobile money service providers of Liberia and the government to allow for Ministry of Health and Ministry of Education employees to opt into a mobile money salary payment option. This will give teachers and health workers who enroll into the mobile money salary payment system quicker and cheaper access to their cash and will accelerate the development of the digital financial services ecosystem.

### TV White Space - Botswana

In partnership with Microsoft, Net-Hope and the Botswana Innovation Hub, USAID's Project Kgolagano is providing internet connectivity and telemedicine services to remote hospitals and clinics across Botswana, enabling access to specialised medicine and extending internet connectivity to unconnected communities. Connectivity is a significant challenge in rural Botswana - with high costs and slow connections. Using TV white space technology the project introduced reliable broadband internet at a low cost. With high-speed connectivity, hospitals and clinics are able to provide needed specialized care through telemedicine - connecting patients with specialized doctors throughout the country and around the world. Additionally, the high-speed

connectivity at these hospitals and clinics serve as an anchor, enabling the wider community to gain access to online content and applications.

## Expanding Connectivity - Indonesia

As the world's largest archipelago, Indonesia is not an easy place to deliver Internet services. The rural areas that make up most of the country often lack any form of Internet connection. Even where there is a signal, few rural users can afford the cost of broadband. To address the larger ecosystem connectivity challenges, USAID helped draft and launch Indonesia's 5-year national broadband plan in September 2014, which helped unlock \$130 million from the country's USF and is estimated to generate \$23 billion in affordable, low-cost technologies to deliver Internet to underserved schools, local governments, rural health clinics and citizens at commercially viable prices. The Ministry of Communications and Information now has a 10 year plan to connect 74,000 communities using new, low cost emerging technologies based on the initial USAID pilot. The government is currently replicating the pilot in 800 new sites.

## mHero - Liberia

Working with the Liberia Ministry of Health, USAID introduced the mHero communication service. It connects frontline health workers and central health officials to each other, using the basic mobile phones that most health workers already have. No tablet or app is required and the messages are free to health workers. For example, the Ministry of Health used it to instruct health workers on how to treat malaria during stock outs of a certain drug. There are multiple drugs that can treat malaria and there are different treatment protocols for each drug. If a health worker runs out of the ones they prescribe normally, they need to know the correct treatment protocol to issue an alternative one. This dosage information is critical to treatment. In Liberia, they ran out of children's doses and were able to quickly pivot their workforce to double the infant dose so that children could get the medication at the right amount. Because of this, the health system was able to become more agile. Health workers were enabled to take a different course of action because they had the means to respond quickly to an unexpected challenge.

## Geographic Analysis - Nigeria

In 2013, approximately 40,000 women in Nigeria died from complications of pregnancy and childbirth, the second most among all countries. Increasing the accessibility to facilities that offer basic and comprehensive emergency obstetric and neonatal care is essential to strengthening the healthcare system and delivering the services that mothers and newborns rely on to survive and prosper. During the spring of 2016, the GeoCenter collaborated with the Bureau for Global Health's Saving Mothers Giving Life (SMGL) team, health experts from the Nigeria mission, and Gaia Geosystems partner, to analyze the accessibility of emergency obstetric and neonatal care in Kogi, Ebonyi, and Cross River states. The results helped to prioritize the locations where SMGL investments will most effectively ensure that every woman who develops a serious complication can access life-saving care within 2 hours of travel time.

## Creating Geographic Data to Support President's Malaria Initiative - Mozambique

Malaria accounts for nearly one third of all deaths in Mozambique and over 40% of deaths in children under five years old. Launched in 2005, the President's Malaria Initiative (PMI) aims to reduce malaria-related mortality by 50% in 15 countries across sub-Saharan Africa. Indoor residual spraying (IRS) has been identified as a highly effective malaria prevention and treatment measure, but requires high accuracy and precision among sprayers to ensure success. To strengthen IRS activities under the President's Malaria Initiative in Mozambique, the GeoCenter is coordinating mapping activities in the Zambezia Province, which helps spray teams increase efficiency and maximize cost-benefit by document where spraying has occurred and targeting which locations should be sprayed. To bolster these mapping efforts, the GeoCenter has recruited participatory remote mappers through YouthMappers and connected Peace Corps Volunteers in the field to validate the map's accuracy.