MOBILE SOLUTIONS TECHNICAL ASSISTANCE AND RESEARCH (MSTAR)

May 2015-December 2017 | FHI 360

The Mobile Solutions Technical Assistance and Research (mSTAR) program is a strategic investment by USAID to advance mobile solutions and close the gaps that hold back access and uptake of mobile technology. Implemented by FHI 360, mSTAR supports broad-based coordinated action by a range of market stakeholders; including governments, donors, mobile service providers and their customers. mSTAR is designed to initiate and support game-changing interventions to support mobile money, mobile access, and mobile data collection and dissemination.

mSTAR Liberia supports USAID's objective of increasing efficiency of government payments. In Liberia, teachers travel for hours, days and even weeks to pick up their paychecks. This travel is so time-consuming that some teachers pick up their salary only once a year. Teachers spend nearly half their paychecks just to receive their salaries due to transportation, lodging and bank fees. When teachers leave to retrieve their salaries, schools are short-staffed or closed, and students are denied lessons. Similarly, health workers face significant challenges and expense in retrieving their pay and are forced to spend time away from the health facilities where they work during their duty hours. A mobile money system is critical to allowing civil servants to receive payments safely, decrease time-consuming travel to banks, and ensure efficient delivery of money.

In July 2016, mSTAR partnered with the Government of Liberia (GOL) to roll-out the first mobile salary payments to 67 teachers in Nimba County. Through this initial roll-out, teachers with moderate to no mobile money experience successfully received salaries via their mobiles. The mobile money payment eliminated time away from their classrooms and reduced costs to receive their salaries by 84%. Since then, mSTAR has expanded enrollments in three additional counties, resulting in 476 Ministry of Education (MOE) and129 Ministry of Health (MOH) staff electing to receive their salaries via mobile money.

Current Activities

- Ensure process is government-led and owned-promote and institutionalize stakeholder collaboration and achieve consensus on planning and execution;

- Convene stakeholders and form key relationships and partnerships with GOL entities including Ministry of Finance Development and Planning; Civil Service Agency; Ministry of Education and Ministry of Health;
- Coordinate on a regular basis with Liberia's private sector mobile money service providers, financial institutions, and other development implementing partners in the health, education and digital payments sectors to promote harmonization of activities;
- Continually implement and adapt to lessons learned from monitoring, evaluation and learning and;
- Deliver reinforcing technical, policy, and stakeholder coordination activities to promote uptake of mobile money salary payment option by beneficiaries.

Accomplishments to Date
- Gained contextual understanding of Liberian healthcare interactions with payment systems, mobile phones, and financial behavior to inform design;
- Facilitated the GOL Memorandum of Understanding (MOU) with the mobile money service provider to allow all government ministries to utilize the mobile money salary payment option;
- Coordinated and delivered 14 large-scale enrollment events, and trained county, and district health and education officers to establish process for follow-on enrollments in Nimba, Lofa, Bong and Gbarpolu counties; and
- Presented to 1,634 MOE and MOH staff in Nimba, Lofa, Bong, and Gbarpolu counties on the benefits of mobile money salary payments, resulting in 661 MOE and 129 MOH staff electing to receive their salaries via mobile money.

Planned Outcomes
- An approximately 75% reduction in costs related to salary collection for MOE and MOH staff who elect to receive their salaries via mobile money in comparison to the former method;
- An approximately 75% reduction in time spent collecting salaries for MOE and MOH staff who elect to receive their salaries via mobile money in comparison to the former method;
- Sustainable and efficient enrollment process for mobile money payment election through GOL payroll established; and
- Increase in understanding for teachers and health workers on mobile money use and benefits.