



## 2019 MCPI Annual Conference

### Our Mission:

Enable the poor, especially women, to create a world without poverty and hunger.

### Breakthrough areas:

Digital Financial Services

Digital Innovation for Agriculture

Health Financing and Access

# OUR APPROACH



# Financial Inclusion Snapshot

## UNBANKED

- 12 % of 1st class municipalities
- 74% of 5th class municipalities
- 100% of 6th class municipalities

In 2017, only 22.6% of 68M Filipino Adults had a formal financial account

## ALTERNATIVE ACCESS POINTS

50,000 additional access points as of 2016 reduced unserved municipalities from 36% to 12%

Estimated gaps between needs and formal supply

Payments & Transfers - \$16B

Savings - \$20B

Credit - \$21B

# Vision of Resilience

Community Agent Network - Unbanked and underserved households have ready access to financial services



Households increase their available time and income



Households increase their savings, smoothen their consumption and reduce risks



Agents have sufficient business information, support and training



Agents increase their income and investment in income-generating pursuits

# Technology Solutions for the Last Mile



Works with any mobile network provider



Supports agent assisted and self-service transactions



Requires minimal data connectivity with web based backend interface



Receipting function



No need to pre-register to mobile money to use



Physically portable

# Key Results

31 months from  
Program Conception to  
Field Results Evaluation



to



LUZON (94%)

VISAYAS (3%)

MINDANAO (3%)

1,896 total agent access points  
created in 423 barangays  
nationwide

Urban: 83%  
Rural: 12%  
Undefined: 5%

# Key Results



## TOP UP LOAD

Smart, Globe, ABS-CBN  
Mobile, Sun, TM, TNT

**47%**



## E-MONEY

Smart Money, GCASH,  
PAYMAYA, DRAGONPAY

**35%**



## BILLS

Power, Water,  
Signal TV Cable

**13%**



## BANKS, INSURANCES, FINANCIAL SERVICES

BPI, Metrobank,  
BDO, Home Credit

**5%**



## ENTERTAINMENT, VOUCHERS, TICKETING

Global Pinoy, Garena, Cebu  
Pacific, Philippine Airlines

**0.024%**

Total transaction volume of 4.3 million  
Total transaction value at PHP 1.3 billion (US\$ 25M)  
201 unique merchants

# 75% of the Primary Agents were Women



7  
years

"The agent is our neighbor and a friend. Initially, I only transacted load but she told me she has more service offering. Right now, I regularly pay my electric bills through POS!BLE. Whenever I have concerns I have a proof of payment as a reference. I can also just go back and inquire about my issues." - Sheryl, age 40 from San Mateo, Rizal



# 3 Main Women Client Profiles

## The Neighbor "Suki"

Existing Positive  
Relationship w/ Agent

Train agents to cross-sell  
financial products  
Use promotional rewards to  
loyal customers w/ repeat  
transactions

## The Skeptic

Acquires trust to leaders or  
person w/ authority

Use client stories & positive  
testimonials  
Be transparent with fees and  
protocols  
Set-up complaints mechanism

## The Experienced User

Already has general trust  
in the system

Provide quick and seamless  
transactions  
Offer services at a market  
competitive price

# WOMENLINK:

## Drive DFS Usage and Increase Awareness



### Barriers to Uptake:

- Insufficient Knowledge on financial services and products
- Inability to gain personal access or Difficult KYC Registration
- Lack of merchants and establishments accepting mobile money
- Insufficient tutorials on DFS Interface

# For Industry & Government



Government-led  
massive  
information  
campaign



Infrastructure  
Development  
Technology  
Investments



Build an  
environment for  
e-commerce to  
thrive



HCD-based  
DFS  
Interface and  
User  
Experience

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# What is FarmerLink?

## Problem we're trying to solve:

Coconut smallholders farmers are some of the poorest with 60% living at or below poverty line, with an annual income of \$440

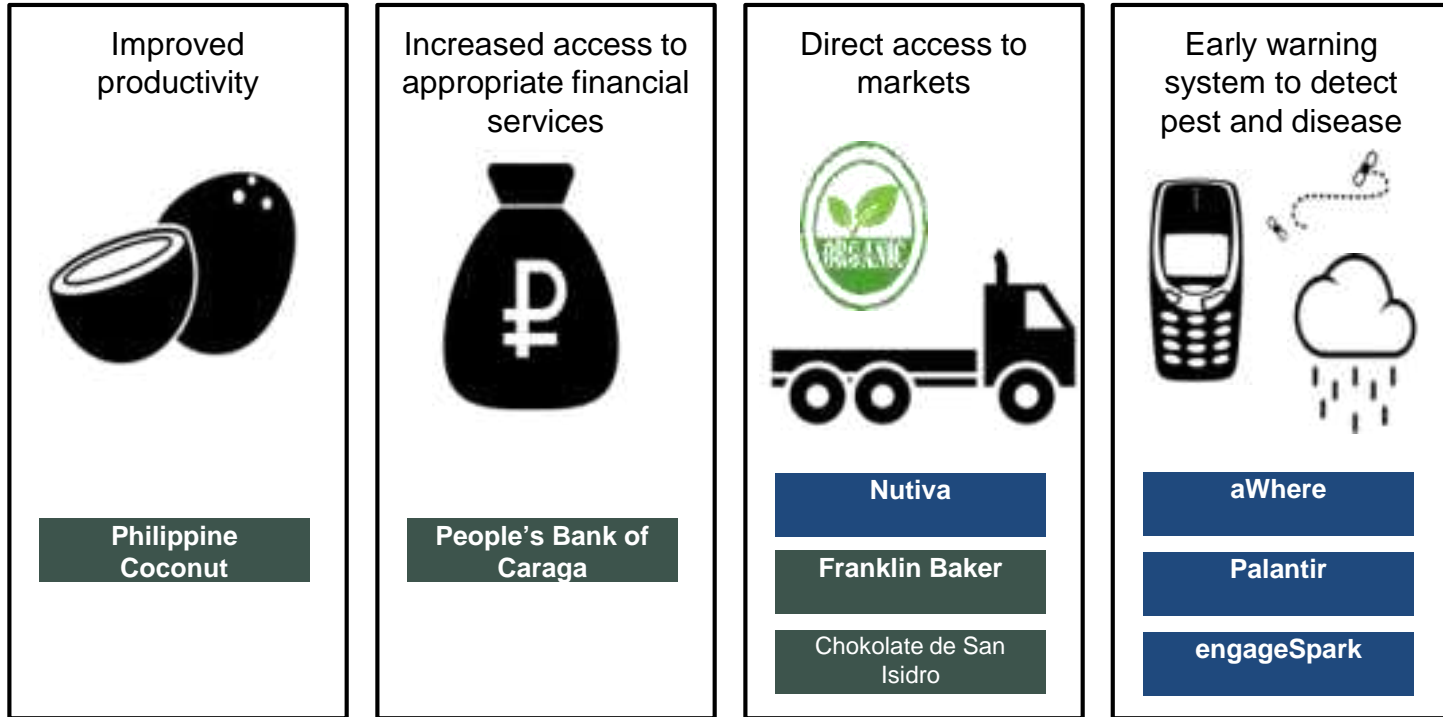
## How we're tackling the problem:

Combining the power of mobile technology and human networks to improve productivity, access to markets and financial services



# Vision of Resilience

Coconut and cocoa smallholder farmers achieve household food security and are seen as reliable and capable players in the value chain



FarmerLink partners

# THE FARMERS



**88%**




DON'T HAVE  
**BANK**  
ACCOUNTS



GRADUATED  
HIGH SCHOOL


**26%**  
BELONG  
IN A



HOUSEHOLD  
OF 6 OR MORE



**57.3%**  
IS THE  
HEAD OF  
HOUSEHOLD



**79%** HAVE  
THEIR OWN  
MOBILE PHONES

**93%** ARE  
OWNERS



HAVING AN  
AVERAGE  
FARM SIZE OF  
**2.14**  
HA.

# The farmer's experience



Farmer profiles produced



Coaching on how to fully adopt practices  
Farm management plans produced, harvest levels monitored



Farmers receive early warning system alerts via SMS



Farmers avail of financial services



1

2

3

4

5

When applicable

Cycle continues



Field agents trained on mobile tools



Farmers receive welcome message and topics on GAPs, financial literacy, pest and diseases



Farmers receive calendars so they can write down tips from coaching session with agents



Farmers go through organic certification



## TOTAL NO. OF FARMERS REACHED

1,525

Franklin Baker &  
**People's Bank of Caraga's** one-to-one visits

3,291

Received early warning system alerts

26,732

SMS- Based Program

## KEY RESULTS

1. Technology-based extension models can enable behavior change and effective adoption of good agricultural practices
1. SMS alone can be powerful in driving action as seen in the deployment of the Early Warning System for weather and pests
1. Farmers were very satisfied with the program and agreed that they will gain new skills if FarmerLink is sustained
1. Partners saved money and increased efficiencies using mobile technology



# Field Testing: Understanding the Users

Field Officers / Agronomists, Farmers

## Challenges of Farmers

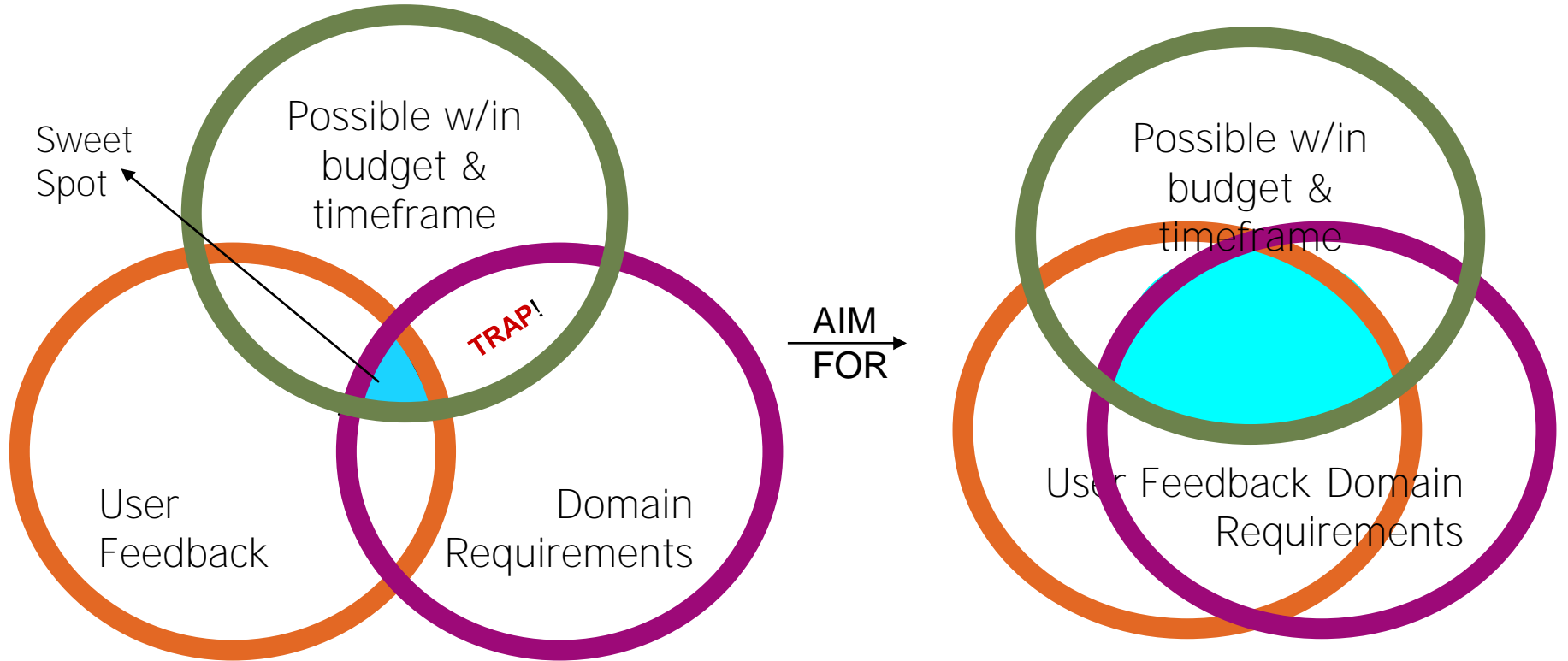
Weather, Direction, Distance, Signal, Scheduling  
Productivity, Access to Finance, Pest & Disease,  
Good Practices, Market, Climate Change

## Methods

Interviews, Shadowing, Mapping



# Communication with actual users & iterate



# What's new in Grameen? Farmer to Farmer Program

## GOAL

Increase agricultural sector  
productivity and profitability

Expand agricultural sector access to  
financial services

## TIMELINE

4 years - May 2019 to March 2023

Knowledge Transfer  
Send total of

64 US volunteer experts



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