Promoting Mobile Sector Engagement in Malawi
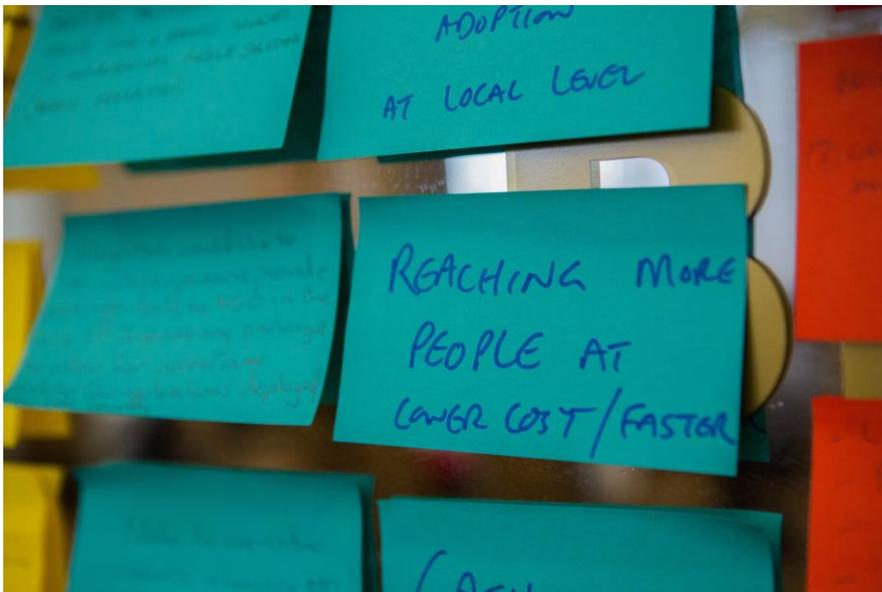
Workshop Highlights: A Call to Action for Collaboration between the Mobile and Development Sector

April 2019

dial Digital Impact Alliance

Contents

Introduction

DIAL's mission is to overcome systemic barriers to enhance the collective efforts of donors, governments, industry and others in the digital ecosystem. DIAL believes that a more efficient and effective digital ecosystem will lead to more inclusive digital societies, in which all people, regardless of gender, geography, social or economic status, benefit from the life-enabling services.

DIAL's **Mobile Distribution Channels** portfolio of work aims to maximize the use of mobile channels to help deliver services to the underserved, by:

- Building awareness of mobile channels and platforms to deliver at scale
- Increasing the visibility among implementers of potential delivery partners and their capabilities
- Testing procurement and financing mechanisms that leverage the aggregate mobile demand from the development sector

DIAL has developed tools and guidance (the Mobile Capability Model, as well as the Guide to Working with Aggregators) to support the above. However, we believe a crucial element for impact at the country level is also for the different actors within the digital ecosystem to get to know each other, appreciate each other's challenges, perspectives, and capabilities, and learn how to better work together to achieve shared goals.

To this end, DIAL convened a one-day **Mobile Engagement Workshop** in Lilongwe, Malawi on 20 Feb, 2019, bringing together 55 people from over 30 organizations. There was senior representation from the development sector (implementers, multi-lateral agencies and development partners), the government (from health, agriculture and ICT agencies), and the private sector (national mobile network operators TNM and Airtel, local and regional mobile aggregators, local innovation hubs as well as industry associations).

The key objectives of the workshop were to build understanding and to facilitate communication between the mobile and the development sector, through an interactive format which include panel sessions from both the development and mobile sector, collaborative product development sessions as well as sample "pitching" exercises to the telecom operators.

In this document, we present the

- Overview of major workshop themes
- Call to action to collaborate on these themes as a community
- Summarized feedback from workshop participants – with details on what participants expected, what their major concerns were, what they learned, and what they would like to continue engaging on
- An overview of the workshop day itself, presented in pictures
- List of participants and organizations

Major Workshop Themes

The ecosystem needs more awareness on how to engage with each other

The majority of participants from the development sector had little prior awareness to the topics introduced in the workshop. This lack of awareness had several dimensions, ranging from:

- **basic mobile capabilities and use cases** where mobile can be incorporated to meet programmatic goals;
- **potential delivery partners** from both the private and development sector one can work with, particularly aggregators, who can play an important intermediary role and most had never heard of before; and
- **strategies for communicating** with the mobile network operators (MNOs) to achieve a shared value proposition. Those implementers who have had exposure to working with the mobile sector acknowledged that the experience was often less than positive.

Recently published DIAL tools – the Mobile Capability Model, as well as the Guide to Working with Aggregators were previewed as potential starting points, and we obtained feedback on how to make these tools more relevant and useful to users in future versions.

However, most agreed that being able to attend the workshop itself and interact with senior members from the mobile sector, to discuss common opportunities and challenges with peers from their own or other sectors, was the most impactful strategy to address this knowledge gap. The most popular feature of the workshop was having the participants work in groups that reflect the diversity of players within the private and development sector – and for those groups to engage in role play to pitch their ideas to the MNOs to get open, immediate and constructive feedback.

The development sector wants to speak with "a shared voice"

What did come across strongly was the collective desire within the development sector players to speak with one voice when working with the mobile sector. This could take the form of aggregating demand for mobile channels to negotiate with the operators as a group. Another idea was to work together to lobby the government or regulators on specific asks. However, it was also acknowledged that there were few known existing cross-sector platforms or mechanisms for doing so effectively.

The promotion of mobile money as a means to replace cash disbursement emerged as one of the top common denominators between the mobile and development sector as an area that would help achieve each other's objectives, which suggests this as an area most ripe for collective action.

The mobile sector is keen to engage

For the MNOs and the mobile aggregators in Malawi, this was one of the first times they experienced the breadth of opportunity offered by the development / NGO sector, as well as having a forum to address common concerns that were being expressed across different sectors and organizations. There was no shortage of enthusiasm from the private sector to engage and the seniority of the mobile players who

attended (and stayed for the whole day) reflects that desire. Mobile players also shared potential ways in the NGO sector can further help with that engagement:

- **Having a shared view of customer impact**   While MNOs do not share in NGO metrics of outcomes and impact, they would like to understand the extent to which the product leverages their capability to achieve something that they would not normally be able to do, and in doing so enabling the MNO to a) reach more customers, and/or b) help them keep the customers they have. These are congruent to NGO metrics of beneficiary reach. Leading the conversation with these numbers will get both parties on the same page quickly.

- **Broaching the "discount" conversation**   There is an impression among the MNOs that most (or all) NGO products invariably come with an ask to either deeply discount or to zero-rate their services, which creates a problem for product managers who are measured on their ability to develop revenue generating services. Couching the ask in terms of what the NGO – through their presence in the field and their privileged access to the community – can meaningfully do for the MNO in an area which they would need help would help alleviate this.

- **Distinguishing between good ideas and good products**   Good ideas are a starting point for conversation, but good products need to have a sustainable business plan so that it appeals to multiple parties within an MNO organization. Panelists described a typical approval process that would go through an MNO's marketing, finance, compliance and IT departments – all of whom need to be convinced of a product's appeal and viability.

A Call to Action

There is significant interest and value from the organizations attending the workshop to build on the conversations and continue engaging on topics of shared value. DIAL calls upon interested organizations :

To learn, share and collaborate as a community within the digital ecosystem, across organizations and sectors, so as to fully harness the potential of mobile to support services designed for the underserved in Malawi

To support this call to action, DIAL calls upon the community:

To invite other like-minded parties to join and contribute to the conversation
As DIAL continues to deliver these workshops across Africa, we will continue to build a network of interested stakeholders from all sectors who are interested in supporting one another in the use of mobile to deliver services within the field.

To highlight and work on areas of common concern for this community
DIAL will explore the potential for collective action from the NGOs e.g. demand aggregation for specific mobile capabilities, how to leverage common data requirements that the mobile sector can support, etc. These topics will be incorporated into future convenings organized by DIAL in Malawi, or raised as potential topics in other suitable forums

To share tools / resources which help the ecosystem better understand and connect with one another
DIAL can assist by collecting the feedback for improving / extending our existing tools and look into curating other tools from other organizations e.g. guides for developing business cases for MNOs, sample NGO mobile use case guides.

Please contact Diana Sang, Market Engagement Lead at dsang@digitalimpactalliance.org for more information on supporting this call to action.
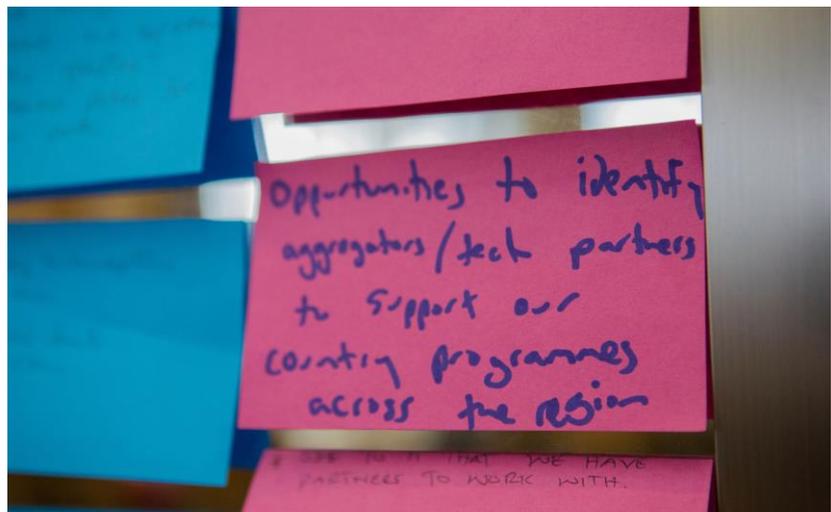
Annex A : Post-Workshop Learning

At the close of the Mobile Engagement Workshop, DIAL staff asked the participants to complete a survey to help us to understand their experience of the day and other background information. DIAL plans to use these responses to improve future workshops and guide the development of products to meet the needs of the ICT4D ecosystem. We are sharing these anonymized responses with participants in the interest of transparency, open communication, and the hope to continue this exciting and needed engagement among ICT4D actors in Malawi. Please do not hesitate to reach out to Laura O'Brien, Senior Manager for Monitoring and Evaluation, at lobrien@digitalimpactalliance.org with any questions or concerns.

Respondent Overview

Survey Respondents by Stakeholder Type
The breakdown of respondents represents the overall composition of the workshop, with a balance between commercial and development sector representatives.

Survey Respondents by Stakeholder Type

- NGO
- Aggregator
- TelCo
- Multilateral
- Private Sector
- Government
- Donor
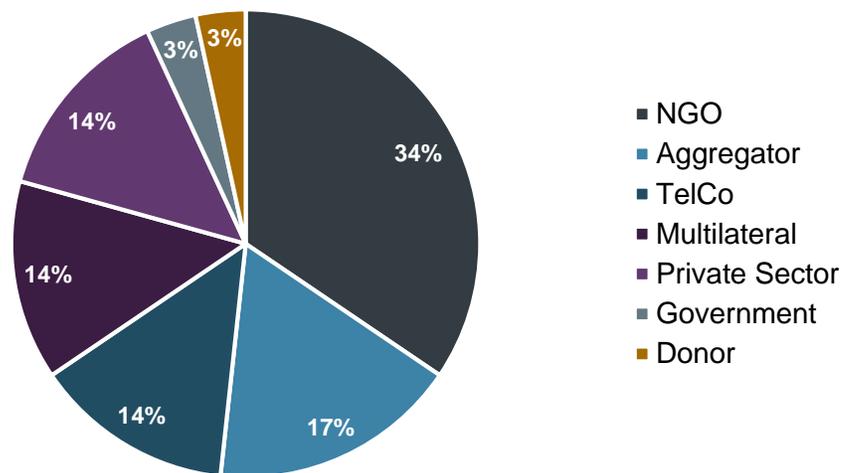
n=29, 2 respondents did not include

Survey Respondents by Sector
The most frequently identified sector in which respondents worked was overwhelmingly health, followed by "other," often qualified as "technology," "MNO," or "humanitarian."

Survey Respondents by Sector

## Survey Respondents by Role

Respondents most frequently self-identified as Owner or Director of their organization, reflecting the high level of senior leaders in attendance, resulting in powerful and compelling conversations.

Survey Respondents by Gender

Response rate was more heavily skewed towards male respondents at slightly over 2:1.

Survey Respondents by Gender

- Female
- Male

32%

68%
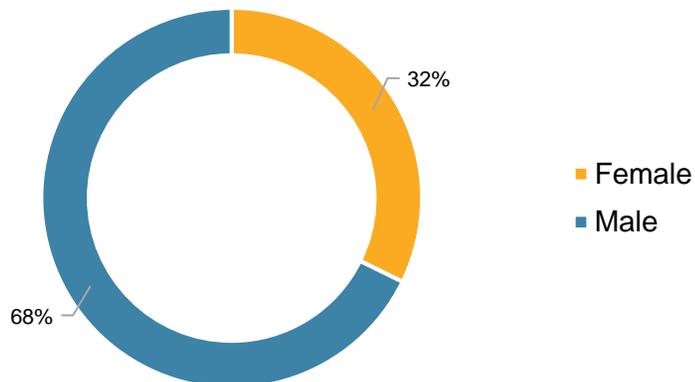
Expectations of the Workshop

We began the day by asking participants to write down a response to the questions, "What do you hope to gain from this experience today?" We asked respondents to use colored sticky notes to self-identify as the appropriate stakeholder type and posted these on the wall for perusal during the workshop. Note that we had not anticipated a separate "Private Sector" group, so it unclear which group those participants self-identified for this exercise. Additionally, donors and multilaterals were coded as "development partners."

Type	Expectations of what each participant hoped to gain from the workshop
Aggregators	To discuss how we can deal with the challenge of e-payments/digital payments especially in rural areas.
Aggregators	To engage with mobile operators. Learn more about development projects that government and NGOs are up to. How we can contribute to the development project (from the mobile aggregator point of view.)
Aggregators	Looking for business opportunities and partnerships
Aggregators	Learn, partnerships, interact, build knowledge and grow.
Aggregators	Understand the NGO framework in getting/procuring VAS services from MNOs and aggregators. The process itself and guidelines.
Aggregators	Why do people not think mobile is a good idea/why do we not use mobile.
Aggregators	To learn how other institutions are using digital technology for development and understand some of the challenges being faced, how they are tackling those challenges and hear from the mobile networks.
Aggregators	We're interested in learning more about how the NGO community and the service provider community can come together for meaningful and innovative digital solutions.
Aggregators	Better engage with NGOs to understand their needs and how we as aggregators can help them.
Development Partners	Ways of covering areas without network for data capture. Alternatives for data capture in absence of internet. Plans of mhealth in Malawi.
Development Partners	Understand mobile money's capacity for transfer purposes.
Development Partners	Opportunities to identify aggregators/tech partners to support our country programs across the region.
Development Partners	See to it that we have partners to work with. Operational partnerships. Understand the landscape of mobile payments.
Government	Want to learn about mobile capability model in Malawi context
Government	Understand integration challenges. Understand the current ecosystem. Network!
Government	Knowledge-sharing and coming up with cost-effective and interoperable digital solutions to development
Government	I want to learn what other organizations are doing in Malawi in terms of ICT4D and how my organizations can collaborate with them.
Government	Looking for partnership with ICT service integrators for new innovative service delivery in ICT4D projects.
NGO	I want to learn what opportunities are there where NGOs and MNOs can work together to transmit health data quickly.
NGO	Identify partnerships.
NGO	Understanding the mobile platforms available and how can they be leveraged.

Type	Expectations of what each participant hoped to gain from the workshop
NGO	Where mobile network operators fit into Malawi development goals.
NGO	Find out possibilities of different regulatory policies/charges for not for profit initiatives.
NGO	Find out mobile operators' challenges.
NGO	Find out more on mobile operators' and aggregators' plans.
NGO	Better understanding of how to tap into MNO services for development programs.
NGO	Identify solutions to reduce time and effort involved in implementing mobile solutions across organizations.
NGO	We would like to see mobile operators provide package deals to NGO in the MNO line of Internet.org package to allow for access over mobile applications deployed across the country.
NGO	Potential for cross-sectoral collaboration in harnessing MNO data.
NGO	Value-added services for rural connectivity. Service providers' capabilities for utility service provision utilizing MNO.
NGO	To appreciate the role mobile tech plays on various sectors.
NGO	To learn from other players in the industry.
NGO	Looking for potential solutions to improving network responsiveness and reach in remote areas.
NGO	Share and gain experiences from the other players about use of IVR/voice/SMS or ICT in general in development.
NGO	How to manage aggregators. What are the requirements you would need from an aggregator. How to determine if you want to build an IVR system.
NGO	Technology adoption at local level.
NGO	Reaching more people at lower costs/faster.
NGO	Cash transfers
NGO	I want to learn about the possibilities for mobile among the participants and beneficiaries of my programs.
NGO	To get a better understanding of other players in the ICT space.
NGO	Networking. Limitations and needs of partners.
NGO	To find potential partners for digital build. To find a solution to how to reach hard-to-reach communities, especially rural girls in Malawi.
NGO	Ways to improve efficiency in integration with mobile operators in terms of speed reliability of services such as money transfers, SMS broadcast and USSD.
TelCo	To understand what development agenda the NGO has for rural development and how MNOs can come in to partner on these.
TelCo	Highlighting the services that we offer. Identify possible partnerships towards achieving financial inclusion. Networking.
TelCo	To understand ecosystem partner's needs and expectations from mobile operators. Talk to potential partners for the ecosystem growth.
TelCo	Understand misconceptions about mobile money.
TelCo	Know players, products, and services available/in the pipeline for digital applications suitable for development questions, like payments, outreach, feedback, education, and awareness.
TelCo	Find business opportunities and form new networks for possible future partnership.

As part of the survey, we asked respondents whether these expectations were met. A full **100%** responded that these expectations were met through the course of the day. Several respondents elaborated as to what exactly led to the fulfillment of their expectations:

Type	Why were your expectations met from this morning?
Aggregator	Was able to learn from the aggregators and MNOs
Aggregator	Given platform to present a Q&A
Aggregator	Heard for mobile operators and got responses on some questions clients have
Aggregator	I got to understand both sides better
Government	The expectations from telcos have been answered
Multilateral	Networking opportunities
Multilateral	A lot of information (useful)
NGO	I learnt more about what digital systems/platforms are available for programming and I was able to network
NGO	Great to actually dedicate time and be in the same room as people
NGO	Learnt what's happening in health space
NGO	We have talked about partnerships
Private Sector	Understanding more on MNO products and services and role of aggregators
Private Sector	Right audience in the room
Private Sector	Great interactions
Private Sector	I got all the information that I needed
TelCo	The discussions were very enriching and probing with answers being provided.
TelCo	The NGOs were able to understand our business and challenges

Knowledge Gains

For DIAL, the principal objectives of the workshop were to increase the visibility of the different ICT4D actors in Malawi in terms of who is doing what and to improve the quality of the relationships among these actors through better understanding of each stakeholder's challenges and incentives. We sought to measure any immediate changes through a few questions on the survey. We plan to follow up in the coming months to learn if these short-term knowledge gains have translated into new ways of working.

Current situation of using mobile channels to reach underserved or vulnerable populations

We first wanted to know what the biggest challenges were when it comes to using mobile channels to reach underserved or vulnerable populations. We also asked whether each respondent had learned anything at the workshop that could them address these challenged. Across stakeholder groups, there are shared challenges in terms of **cost** and **coverage**, topics discussed heavily throughout the day. Of the 28 respondents who shared their challenges, 26 (**93%**) indicated that they had learned something during the workshop to better equip them to address these challenges.

Type	Biggest challenges using mobile channels to reach underserved pops.	Did you learn anything today to address these challenges?
Aggregator	Agents are concentrated in urban areas. Lack of liquidity.	Yes
Aggregator	Network coverage, literacy of mobile channels on endorsers	-
Aggregator	Mobile penetration	Nope, I want to know MNOs' 2, 5, 10 year plan
Aggregator	Network coverage in rural areas	It depends on the size and duration of the project. If it will impact a lot of people for a long period, mobile operators are willing to extend coverage in such areas
Aggregator	Network coverage, availability of phones, have no idea how to use or access services	Civic education is needed to enable people to be able to use the services
Donor	DFID program teams need to ask for more to be done through mobile. Our implementing partners need to offer more innovative solutions. We need to talk issues of reach and access through mobile channels.	Reach/coverage sounds like it can be tackled but everyone needs access to a mobile phone.
Government	Poor or no networks/internet in some area. Inability to access or have a phone. Literacy	Yes
Multilateral	Coverage of referrals and disposable income of mobile users	Universal access fund for referral coverage
Multilateral	Bringing cost down, ensuring sustainability and long-term adoption, finding local private sector tech service providers	Yes, especially third one
Multilateral	Cost/quality of service replicability across countries, data governance/privacy/security, gov ownership	More aggregators in the region that I was aware of are providing USSD and IVR services
Multilateral	Coverage, literacy of population in using mobile devices, language, electricity	Engage with MNOs to improve the coverage. Necessity for integration of one policy for

Type	Biggest challenges using mobile channels to reach underserved pops.	Did you learn anything today to address these challenges?
		renewable energy by MNOs. Use aggregator in some mobile application platform instead of dealing with MNOs individually.
NGO	Ensuring I can develop and provide a user-friendly system for vulnerable populations	Yes
NGO	Costs	Yes, how to approach MNOs, use of aggregators & DIAL
NGO	Exclusivity clauses existing between MNO limits potential reach and access to health services meant to curb disparities	-
NGO	Limited coverage in rural areas. Hard to implement solutions across MNOs	-
NGO	Consumption. Print can be better medium at the home	Yes, willingness of MNO's to give free minutes to youth for IVR consumption, which would equate to higher rates of consumption. But this does not overcome the second issue, which could rely on more mobile access at the home
NGO	They are not available in rural areas. The costs included in service charges are high.	Yes, a more coordinated approach to MNOs through forums such as cash working group exploring/joint products development with MNOs.
NGO	Network coverage	Yes
NGO	Cost and quality of services	Yes
NGO	Poor connectivity in the rural areas which renders problems in synching our data to the main server	Yes, the aspect of partnership with MNOs and talking to each other
NGO	Purchase and sending of data bundles to over 50 data entry sites using either TNM or Airtel every month is a problem	We learnt the volumes of data we are talking of are inadequate. But if we could work as a block (NGOs providing data bundles for health systems) maybe we can get MNOs to give us a solution.
Private Sector	Cost/affordability, availability, accessibility, adoption, awareness of various service products	Yes, new services and model of engagement with NGOs and aggregators
Private Sector	Finding the right partners who can provide payment. Integration solutions	Partly yes
Private Sector	Limited information on available channels and modalities for access	Yes
TelCo	Current literacy levels	The knowledge as to the current readiness by other partners to be part of the ecosystem
TelCo	Accessibility to technology. Availability of technology in the areas where they are. Affordability: the vulnerable populations don't have economic power to spend	Yes, collaboration is key in getting interventions to the target groups. Need to understand different business models for the MNOs and NGOs
TelCo	As an MNO, the cost of providing services to that population is extremely high	Yes
TelCo	Lack of product knowledge. Unavailability of liquid agents	No

Understanding each other's challenges

We also asked each type of stakeholder (development community vs. aggregators and TelCos) to reflect upon whether they feel more aware of their counterparts' challenges relating to using core mobile services. In response to this specific question and throughout the day, it was evident to DIAL that this convening created a much-needed space for both sets of stakeholders to share their concerns. Of those that responded to this question, **100%** indicated that they now felt more aware of their counterparts' challenges in terms of using core mobile services to reach underserved or vulnerable populations.

Improved working relationships

Secondly, we asked respondents to indicate if they felt more confident about how to work with their counterparts following the workshop. Of the 15 participants who responded to this question, 14 (**93%**) indicated that they did feel more confident, with the outlier replying, "Not yet."

Likelihood of choosing to work with an aggregator

Specifically, we were curious as to whether this workshop had increased visibility of the services provided and services offered by aggregators to the other stakeholders. DIAL recently published A Guide To Using Mobile Aggregators To Deliver NGO Services At National Scale and is continuing to work on a aggregator supply mapping tool that will showcase the coverage of aggregators across sub-Saharan Africa, with the goal of increasing choice and availability to the development community. Thus, we were intrigued to see that the workshop's content and exposure to aggregators did in fact increase the self-reported likelihood of respondents to choose to work with aggregators. DIAL will do further evaluations in the coming months to see if this short-term exposure leads to changes in behavior.

How likely are you to choose to work with aggregators?
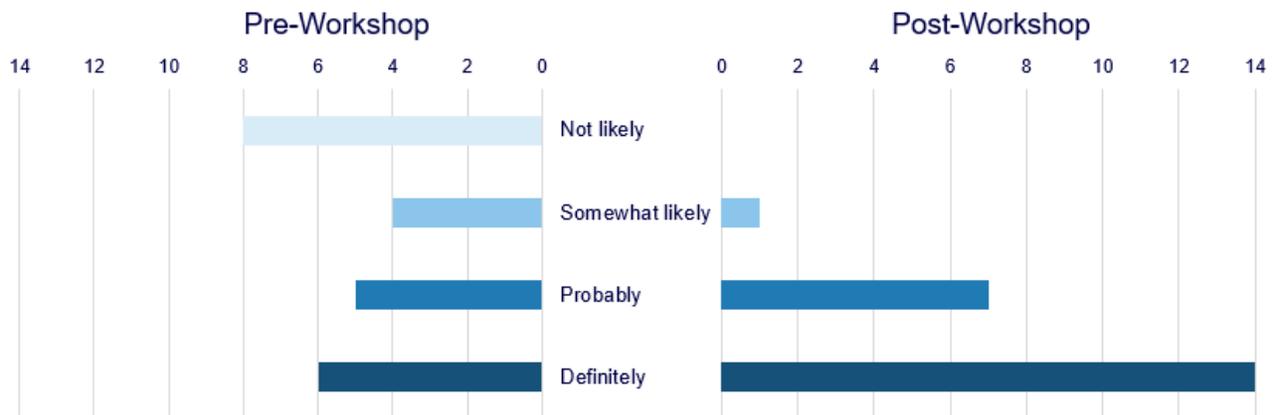
Lessons learned

We asked respondents "What lessons from this workshop do you plan to apply to your work with the development community/telcos/aggregators?" Overwhelmingly, the responses were reflections of the need to continue this collaboration.

Type	Knowledge gains - going forwards
Aggregator	Open communication channels to get in touch and find out what they do in depth
Aggregator	Keep doing outreach to make sure they know what is available
Aggregator	How to realize mobile money payments early
Aggregator	Work hand in hand with the community, find out what they need and how best we can assist them to implement
Multilateral	Confirms our plan to raise an FP for aggregators
Multilateral	Meeting aggregator and try to integrate then in the different project
NGO	Applying the use of surveys on IVR.
NGO	I have a product that's valuable and MNO's can benefit from it and should want to partner.
NGO	More collaboration
TelCo	Continued engagement
TelCo	Engagement is of the essence. Timely response is very important especially in emergency response situations

Likelihood of applying these lessons

Finally, we wanted to get a pulse check on how likely participants were to apply these lessons to their work. Over three-quarters of respondents indicated that they definitely would apply these lessons.

How likely are you to apply the lessons in the workshop to your daily work?

- 3%
- 21%
- 76%

- Definitely
- Probably
- Somewhat likely
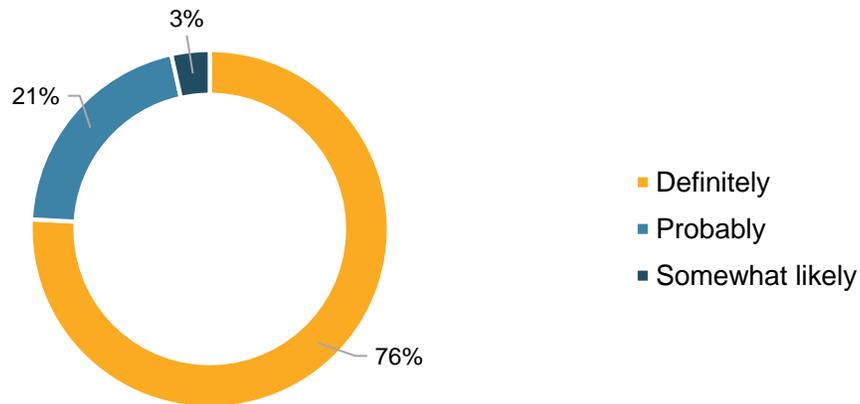
Remaining Questions

In this section of the survey, there were several spots for respondents to include questions that remained, either for their counterparts or in general, perhaps to be considered for future workshops.

| Type	Remaining Questions for Other Stakeholders
Aggregator	I would like contacts of NGOs here so that I can sit down with them to understand what they do
Donor	I think given how much we could potentially channel through MNOs, they should also be pitching to us to use them instead of traditional/manual methods. They should be trying to sell their services!
Gov	More economic and efficient ways to use aggregators
Multilateral	Data governance, privacy, and security
Multilateral	Does their offer take into account the fact of the nonprofit organization situation in the financial perspective?
Multilateral	I would like to learn more about value that aggregators provide. What are their other services?
Multilateral	Understanding cost drivers/margins for both MNOs and aggregators so we can better understand who some services are so expensive
Multilateral	Engage MACRCA and government in the next session so that we have an agreed solution to challenges
NGO	How to overcome the challenges for the greater good. TelCos are quite expensive which limits the extent to which their services are utilized.
NGO	How to pool demand for mobile services as NGOs and get better pricing
NGO	Can they provide a SSID solution that can connect to the official MOH logistics system to allow HSAs to use it?
NGO	Still need to establish their added value
NGO	Developing business models that work and that are not based on CSR
NGO	Leveraging all the money used for data to make the systems on the MOH domain free
NGO	How best can we utilize IVR in future programming
NGO	I have a product that's valuable and MNO's can benefit from it and should want to partner.
NGO	Can we get more information on the work being done to get NGOs to approach MNOs as a block?
Private Sector	Affordability, adoption, ability
Private Sector	The turnaround time the TelCos take to onboard customers
Private Sector	More work around partnerships
TelCo	How to establish fully sustainable and symbiotic relationships unlike once off collaborators?
TelCo	How can we partner on their interventions in advance before the project implementation phase?
TelCo	How can we coordinate efforts to improve or develop further products for specific markets?
TelCo	Understanding the exact needs of the NGOs to the served communities. What products and services do they want to implement and how can we partner with them?
TelCo	How to leverage from the aggregator/development partners/NGOs/government expertise and needs to expand the ecosystem?
TelCo	How can we work together and create solutions for the communities they are targeting?

Event Feedback

DIAL plans to host more country-level ecosystem convenings to bring together different actors within the ICT4D space. The next event is planned for Sierra Leone. We asked participants for their feedback on specific sessions and overall thoughts to help us to deliver highly engaging and collaborative workshops.

Favorite session
We were pleased to see that all of the major sessions were noted by several respondents as their favorite session of the day. Many added that they were appreciative of the opportunity to get a clear understanding of the needs and services of their different counterparts, in a risk free and direct way.

Favorite sessions according to survey respondents
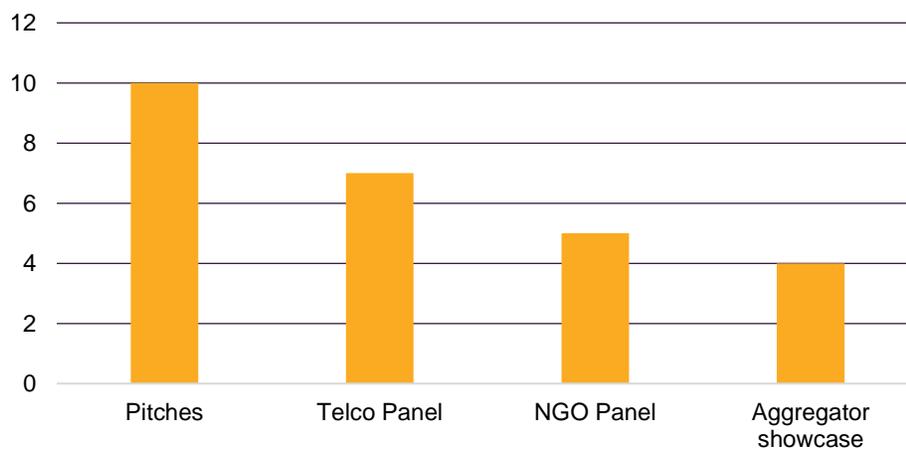
Least favorite session

Comparatively, we asked respondents about which session was their least favorite. While the vast majority skipped this question or noted "None," there was a vote for each of the above sessions, with requests to rethink the format or the timing.

Overall Feedback on Event
We received a lot of great praise for this event and the creation of a safe and open space for this discussion. In terms of constructive feedback, we heard three primary requests:

- **Better time management**. We had planned to give more time for the aggregator showcase and that is something we will work to ensure for future events.
- **More interactive sessions**. While the event provided the opportunity for many respondents to hear from stakeholders they don't regularly get to interact with, we will look for more ways to include more voices throughout the day, including fishbowl techniques for more dynamic panels.
- **Inclusion of regulators**. Several respondents echoed a request that the mobile regulator (MACRA) had been present to share views and policy.

Next Steps

We asked survey respondents how they would like to stay in touch, and the overwhelming response was over email. There were a few requests for more face-to-face conversations, which DIAL will be exploring.

Additional Topics of Interest
Lastly, we asked respondents what additional topics this group could tackle together. Responses varied by stakeholder type, but overall there was a request by many to understand more about the services and products that are already available. This is in line with a current DIAL workstream: to develop a product registry mapped against cross-sector use cases. For more information, read the call to action here.

Type	Topics of interest to work on with workshop participants
Aggregator	FailFest: what hasn't worked
Aggregator	See if what we have done suffices
Aggregator	Engage with the public
Donor	Regulation, competition, enabling environment
Gov	Health aggregations
Multilateral	Addressing sustainability and negotiating costs
NGO	Available tech solutions and how they apply to our various work
NGO	An online directory of services available
NGO	Infrastructure and governance
NGO	Sharing information on what works/what doesn't work in Malawi
NGO	Design of products
NGO	Leveraging data use as a block
Private Sector	Value-Added Services
Private Sector	Payment services for digital services
Private Sector	Mobile for delivery of government services
Private Sector	Penetration of mobile apps in Africa
TelCo	In-depth discussion of barriers to DPS (?) uptake
TelCo	Interventions for e-health, e-education, e-agriculture

Annex B : Workshop Format

DISCUSSING MOBILE OPERATOR PRIORITIES AND HOW TO EFFECTIVELY ENGAGE

The panel to introduce the mobile sector's perspective comprised 4 C-level telco representatives from the Marketing, Business Development and Mobile money departments. This proved to be the ideal constitution as these 3 are the main departments and touch points that a majority of NGOs engage with to discuss product development and roll-out.

Additionally, having senior representation, from the 2 telcos in the country, was a great chance for development partners to have deeper discussions with the MNOs especially from a strategy perspective, and get first-hand pointers on how to engage and steer MNO partnerships in a mutually sustainable and beneficial way. This was the first time that this has happened in the country and was a big win to encourage and drive understanding between the two sectors.

Main areas of concern from the mobile sector:
- How to establish fully sustainable and symbiotic relationships unlike once off collaborators?
- How can we partner on their interventions in advance before the project implementation phase?
- How can we coordinate efforts to improve or develop further products for specific markets?
- How can we understand the exact needs of the NGOs to the served communities?
- What products and services do they want to implement and how can we partner with them?
- How to leverage from the aggregator/development partners/NGOs/government expertise and needs to expand the ecosystem?
- How can we work together and create solutions for the communities they are targeting?

DISCUSSING DEVELOPMENT SECTOR CHALLENGES

The panel to introduce the mobile sector to development issues comprised representatives from CARE, UNICEF, and HNI. The purpose of this session was to delve deeper into specific challenges faced by NGOs when designing and rolling-out their products/programs with MNOs and other telco service providers.

Additionally, another goal of the session was to enable telco sector partners to understand NGO goals, processes and areas of synergy. Telco partners are struggling to understand how to engage and do business with NGOs beyond CSR. We believe that the more private sector partners are aware of and can forecast NGO needs, the more will they be able to provide innovative solutions and proactively seek partnerships and collaboration.

Main areas of concern from the NGO community are factors that affect beneficiary impact and reach when incorporating mobile into services:

- Mobile / network penetration
- Rural connectivity
- Network Quality
- Price

However, there are a number of areas which are out of the mobile sector's control:
- Digital literacy
- Financial literacy
- NGO's own awareness of opportunities and solutions

PITCHING TO THE MOBILE SECTOR

This was an interactive session to allow the development sector stakeholders involved to practice pitching their ideas to the mobile operators present. This exercise was aided by several factors:

Each group preparing for the pitch comprised stakeholders from the MNO, mobile aggregator, government, implementer and development partner organizations. This led to lively conversations that allowed different stakeholders to appreciate each other's perspectives.

During the pitch, the mobile aggregators acted on behalf of the implementers to present the concept to the mobile operators. Given that the NGO sector is a customer segment that they are intending to develop, this allowed them to appreciate the elements that drive such services, and using their knowledge of MNO priorities to broker the conversation.

Annex C : Participants

Group	Organization	Name
Mobile operator	Airtel Malawi	Frank Magombo
Mobile operator	Airtel Malawi	Rabia Akimu
Mobile operator	Airtel Malawi	Tione Kafumbu
Mobile operator	TNM	Chikhulupiro Mphatso
Mobile operator	TNM	Daniel Makata
Aggregator	Africa's Talking	Timothy Ntilosanje
Aggregator	Africa's Talking	Wiza Jalakasi/Pat
Aggregator	Cellulant	Charity Mgalima
Aggregator	Cellulant	Sam Njuwe
Aggregator	Click	Charity
Aggregator	Click Mobile	David
Aggregator	Click Mobile	Effie
Aggregator	SynqAfrica	Boaz Yaya
Aggregator	Viamo	Amy Smith
Aggregator	Viamo	Chiluba
Private company	Charlie Goldsmith Associates	McNeil Mhango
Professional Association	ICT Association of Malawi	Bram Fudzulani
NGO	50:50 campaign	Ndondwa Scott
NGO	CARE	Chiyambi Mataya
NGO	CARE	Gift Chinkwata Phiri
NGO	Catholic Relief services	Jennifer Katchmark
NGO	Catholic Relief services	Owen Sopo
NGO	CHAI	Christopher Mwase
NGO	CHAI	Timothy Chereni
NGO	CorpsAfrica	Arthur Nkosi
NGO	Danchurch Aid	Finn Petersen
NGO	Girl Effect	Abbie

Group	Organization	Name
NGO	Girl Effect	Gloria
NGO	Global Health Corps @ Ministry of Labour	Oge Okeke
NGO	NetHope	Forrest Wilhoit
NGO	NetHope	Tim Timbiti
NGO	PSI	Anthony Kaluse
NGO	United Purpose	Adam Davies
NGO	Village Reach	Steve
NGO	World Vision	Tadala
UN Agency	UNDP	Filippo Caruso
UN Agency	UNDP	Joel Jaisi
UN Agency	UNDP	Tariq Malik
UN Agency	UNICEF	Jean-Claude Kamilan
UN Agency	UNICEF	Marie-Claude
UN Agency	UNICEF	Micious Matsitsa
UN Agency	UNICEF	Sean Blaschke
Development Partner	BHT	Soyabi Mumba
Development Partner	Converge Tech	Brian Longwe
Development Partner	Converge Tech	Richard Chisala
Development Partner	Cooper Smith	Erwin Knippenberg
Development Partner	Cooper Smith	Tyler Smith
Development Partner	DFID	Sarah Pannell
Development Partner	GIZ	Tom Mtenje
Development Partner	MHub	Monica
Development Partner	MHUB	Sam
Government	Ministry of Agriculture	Gray Julius
Government	Ministry of ICT	Shareef Kawo