

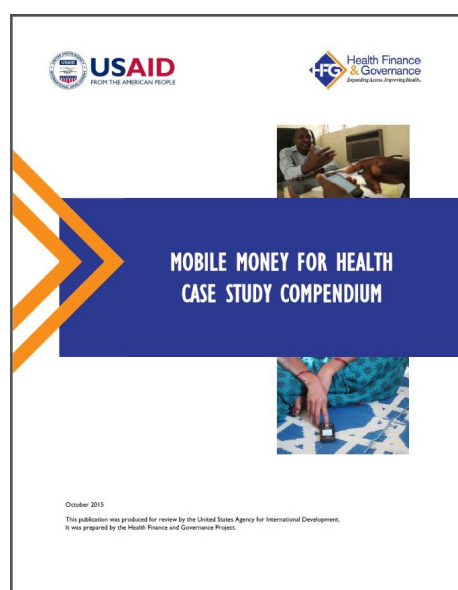
The Health Finance and Governance Project

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Mobile Money for Health Case Study Compendium

Categories: [Digital Finance](#), [Publications](#), [Universal Health Coverage](#), [Where We Work](#)**Resource Type:** Case Studies**Authors:** Health Finance and Governance (HFG)**Published:** 10/31/2015**Resource Description:**

Globally, 2.5 billion people are “unbanked,” lacking access to formal financial services. As a result, roughly one third of the world’s population is forced to rely on cash transactions or informal financial systems, which can often be unsafe, inconvenient, and expensive. Among the unbanked, however, a billion have access to a mobile phone, and mobile-based financial services are quickly closing the financial access gap.

Recognizing the potential of mobile-based financial services, the United States Agency for International Development (USAID) is committed to accelerating the adoption and uptake of mobile money based on its potential to increase financial inclusion, root out corruption, and provide economic benefits to communities. To support these goals, the USAID Health Finance and Governance (HFG) Project seeks to promote the use of mobile money in health programs, both as catalyst for uptake in communities and to strengthen health systems.

Despite the recent proliferation of mobile phone usage and uptake of mobile money in developing markets, use in the health sector remains limited and, often, has not been brought to scale. This compendium seeks to expand the knowledge base on mobile money in the health sector by drawing out trends from existing programs and examining what’s worked, what hasn’t, and why, while documenting recommendations and insights from past and current practitioners for future adaptation.

The 14 mobile money programs profiled in this compendium span a range of countries, health topics, and application types, from health insurance schemes promoting universal health coverage, to lottery voucher payments encouraging parents to vaccinate their children against polio and other diseases.

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