Mapping Financial Services
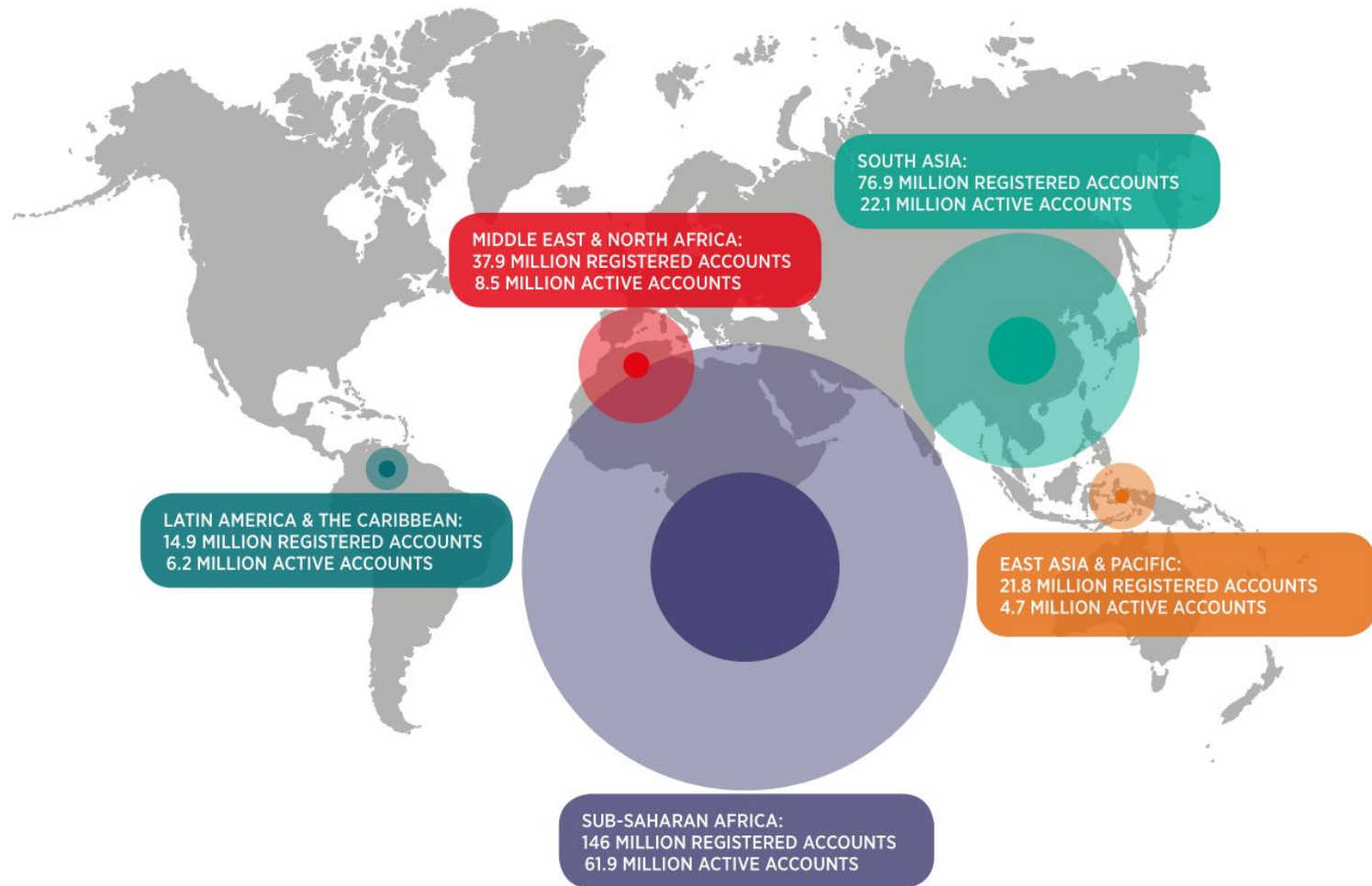
Paul Uithol, HOT, Project Manager

NUMBERS OF REGISTERED AND ACTIVE CUSTOMER ACCOUNTS[28] BY REGION
(DECEMBER 2014)[29]

SOUTH ASIA:
76.9 MILLION REGISTERED ACCOUNTS
22.1 MILLION ACTIVE ACCOUNTS

MIDDLE EAST & NORTH AFRICA:
37.9 MILLION REGISTERED ACCOUNTS
8.5 MILLION ACTIVE ACCOUNTS

LATIN AMERICA & THE CARIBBEAN:
14.9 MILLION REGISTERED ACCOUNTS
6.2 MILLION ACTIVE ACCOUNTS

EAST ASIA & PACIFIC:
21.8 MILLION REGISTERED ACCOUNTS
4.7 MILLION ACTIVE ACCOUNTS

SUB-SAHARAN AFRICA:
146 MILLION REGISTERED ACCOUNTS
61.9 MILLION ACTIVE ACCOUNTS

Source: GSMA, 2014 State of the Industry, Mobile Financial Services for the Unbanked

'Traditional' Financial Services

- Banks
- Credit Institutions
- MDIs

Informal Financial Services

- SACCOs
- MFIs
- Mobile Money
  - Mobile money
  - Mobile insurance
  - Mobile savings
  - Mobile credit

Digital Financial Services (DFS)

- Quite new, since around 2010
- Primarily offered by Mobile Network Providers (MNOs)
- Facilitated by banks (infrastructure, escrows)
- Also startups like PayWay, eZeePay, MicroPay

Enormous growth in mobile money

Dec 2009 - 0

Dec 2010 - 1.7 million

Dec 2011 - 2.9 million

Dec 2012 - 8.9 million

Dec 2013 - 12.1 million

Dec 2013 - 17.6 million

Dec 2014 - 18.8 million

(total bank accounts: 5.5 million)

Usage of Financial Services in Uganda

Bank accounts (http://finclusion.org)

	Total	Male	Female	Urban	Rural
Own Bank Account	12%	18%	**6.8%**	24%	9.9%
Own or Have Access to Bank Account	14%	20%	8.4%	26%	12%

Mobile phones

	Total	Male	Female	Urban	Rural
Own Mobile Phone	62%	73%	**52%**	83%	58%
Own or Can Borrow Mobile Phone	87%	90%	85%	97%	85%

Mobile money use

	Total	Male	Female	Urban	Rural
Have Ever Used MM	43%	49%	38%	70%	38%
Active MM User (past 90 days)	37%	42%	32%	63%	32%
Registered Active MM User	26%	30%	**22%**	50%	**22%**

Uganda
Crowdsourcing Financial Service Locations
Pilot Program

Pilot Project - HOT with support from FDS Uganda, Gates Foundation

Goals:

1. Strengthen and expand local open data & mapping ecosystem
2. Collect and map comprehensive financial service point data
3. Assess cost, quality, and sustainability of crowdsourcing
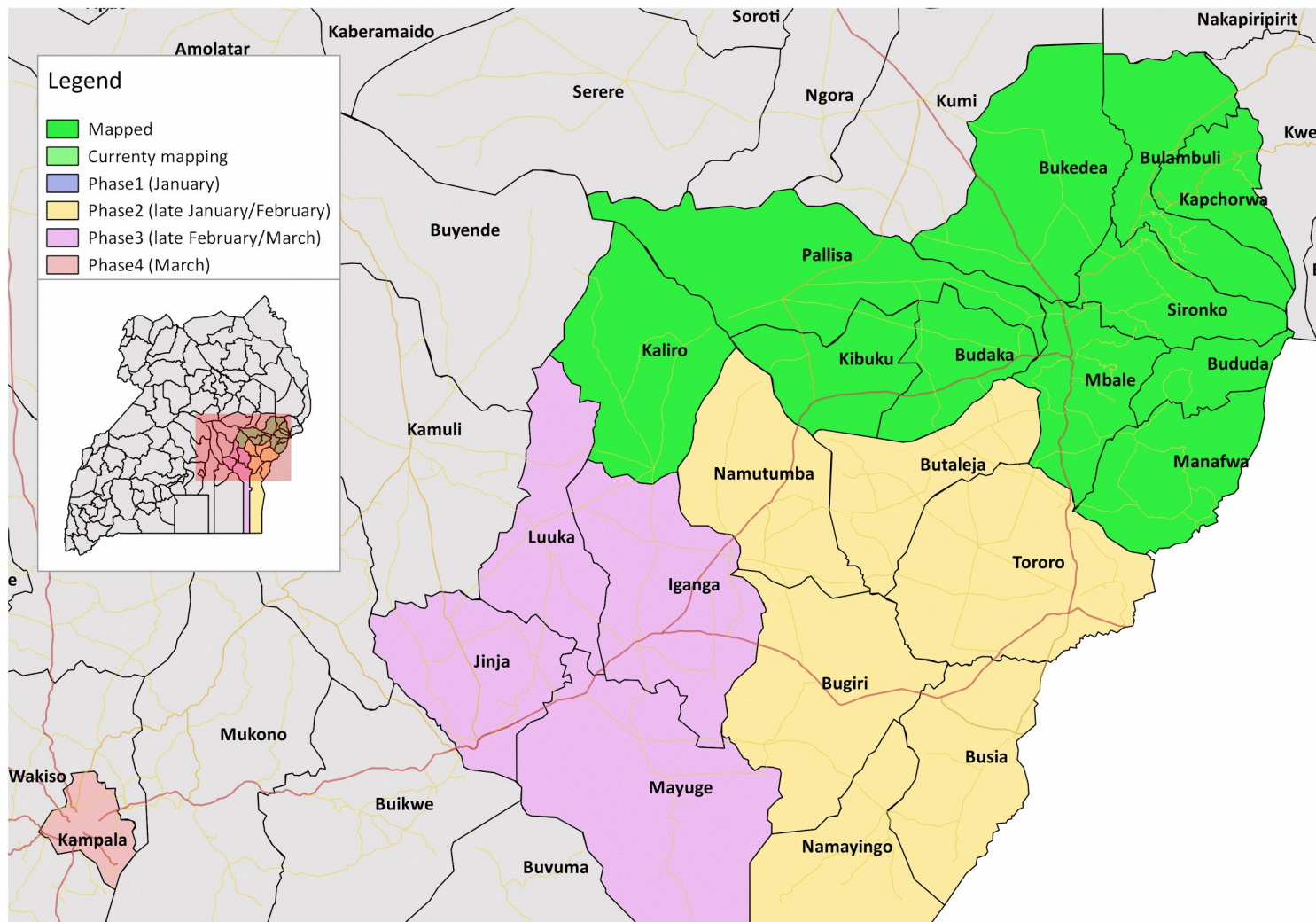
Time period: 6 months

When: October/November through March/April 2016

Where: 20-25 districts in eastern Uganda

Data model

- Mobile money agents
- Banks
- ATMs
- Credit Institutions
- MDIs
- MFIs
- SACCOs

Districts to map

How

- Work with universities in Mbale, Tororo, Jinja, (Iganga?)
- Train students on open data, data collection, digitization methods, data analysis
- Get as many people as possible interested in open data and OSM!

Three mapping supervisors & groups:

- Douglas Ssebaggala
- Geoffrey Kateregga
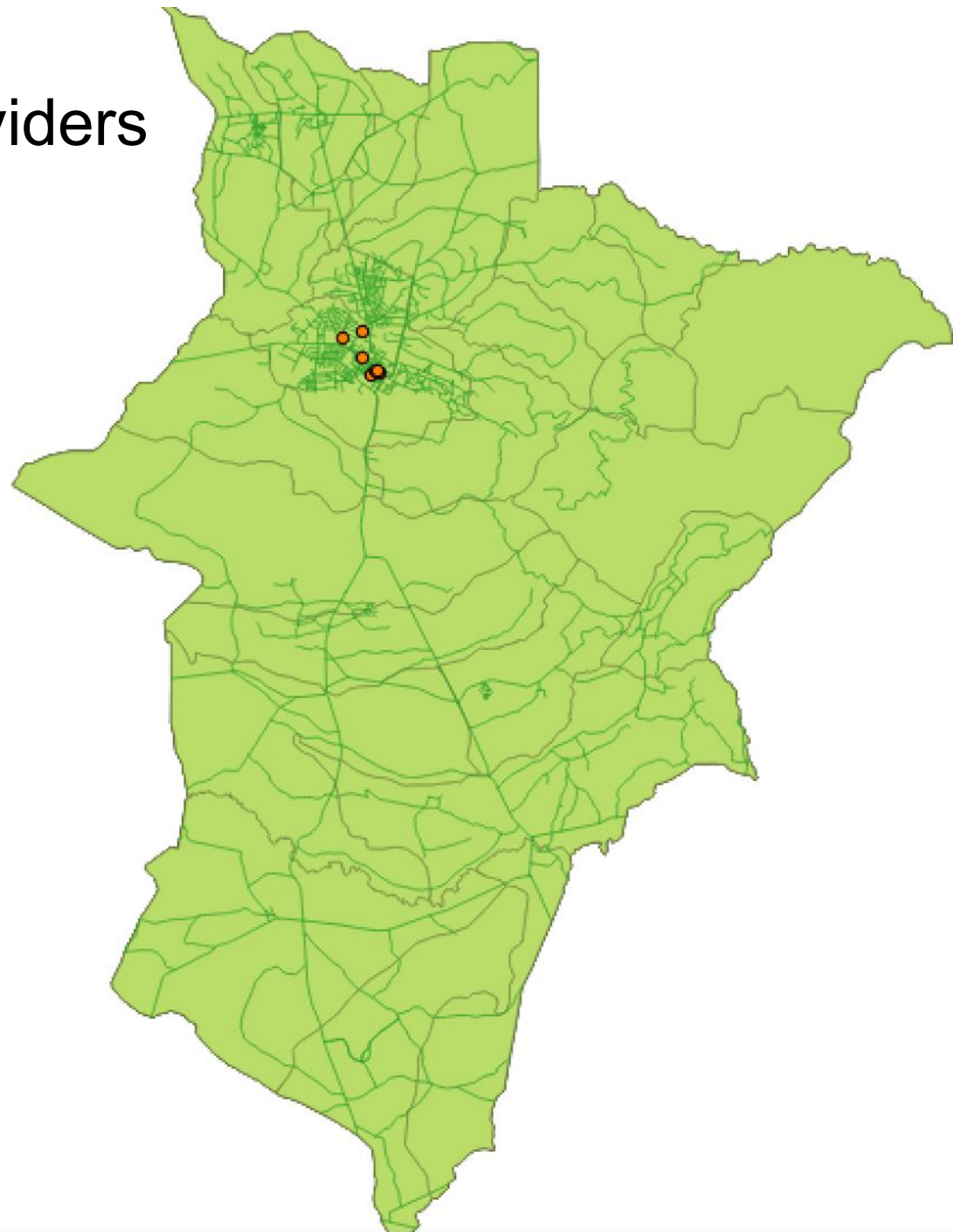- Ketty Adoch

Student experiences on the project

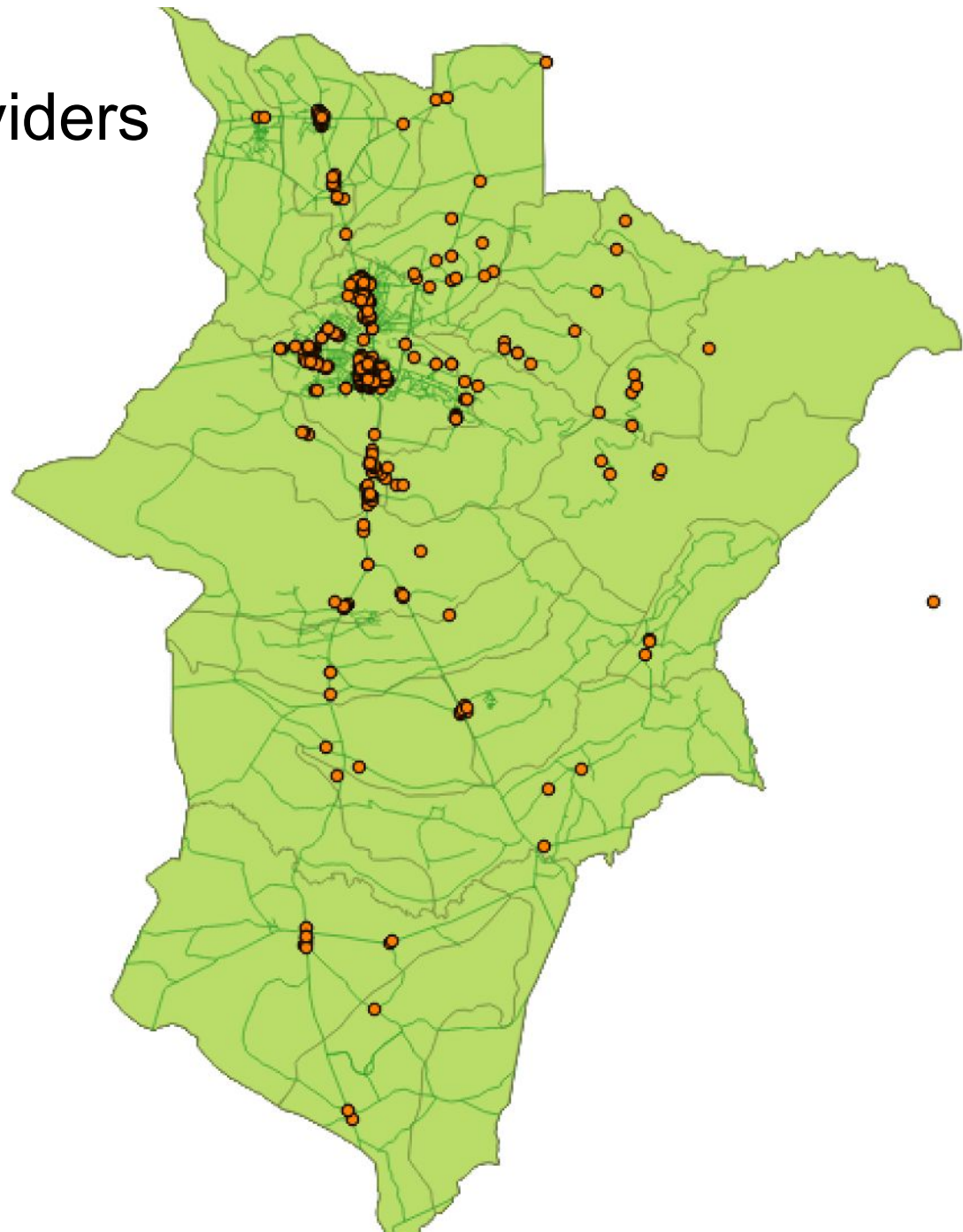Hillary Musundi

Katie Amuroni
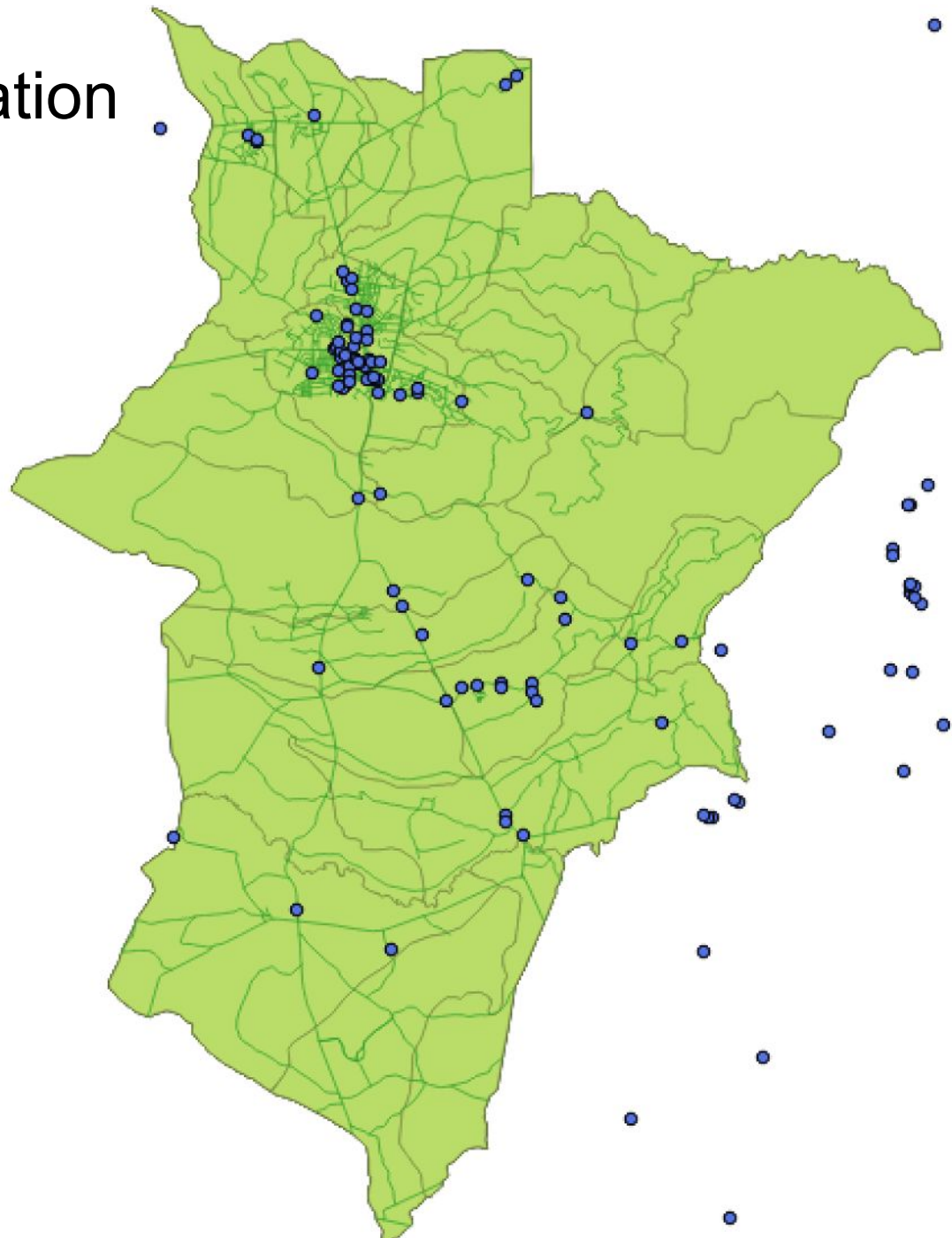
Ronald Mapamba

Financial Service Providers
OSM Pre-Mapping

Financial Service Providers
OSM Post-Mapping

FSPs, Health + Education
OSM Pre-Mapping

FSPs, Health + Education
OSM Post-Mapping