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# Combining Mobile Health and Mobile Money: Experience from Madagascar

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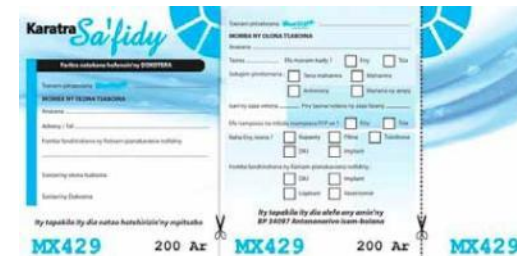
*Thursday 31<sup>st</sup> May 2012  
Mobile Health Summit*

# Marie Stopes International (MSI)

- Global provider of family planning services
  - Focused on underserved populations
- Many mHealth (and eHealth) activities
  - SMS systems (provider and client side), call centres, telemedicine, GIS mapping
- Large program in Madagascar
  - Centres, outreach teams, social franchisees
  - Introduced voucher program in 2010

# Madagascar Voucher Program

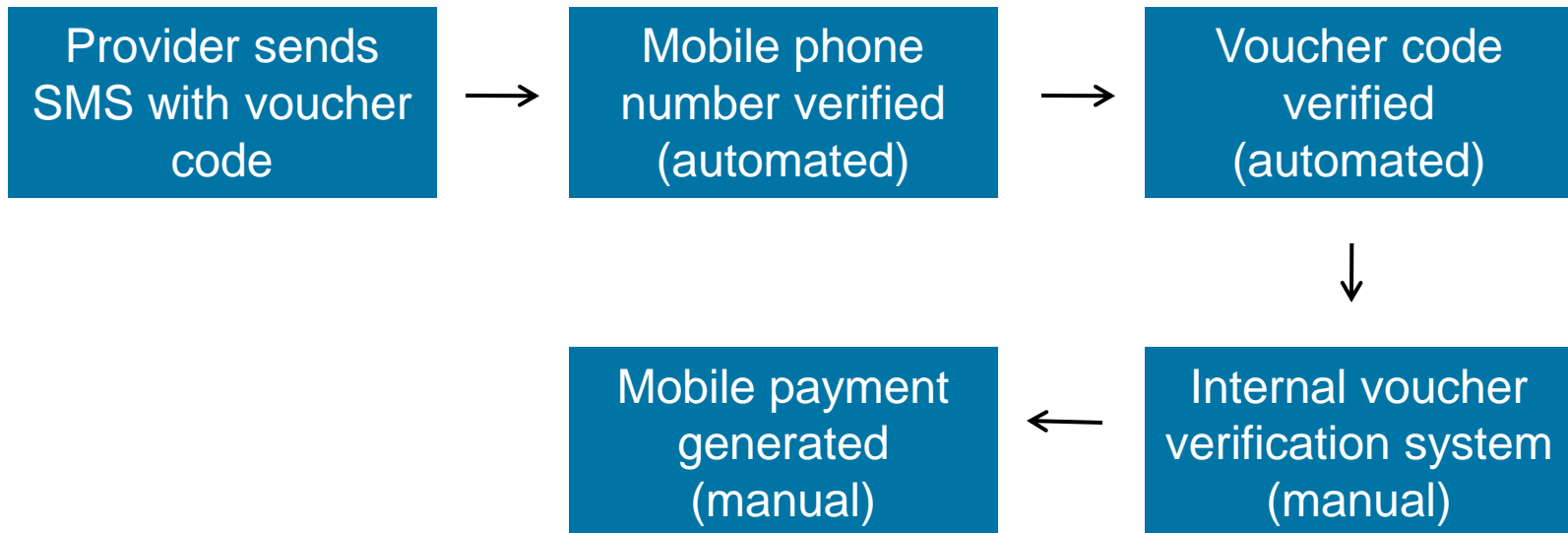
- Focused on family planning
  - Predominantly long term methods
- Vouchers sold by Community Health Educators
  - Cost client MGA 200 (USD \$0.10)
- Redeemable at BlueStar social franchisees
  - Franchisee reimbursed MGA 7,500 (USD \$3.70) for service provision



# But how to reimburse?

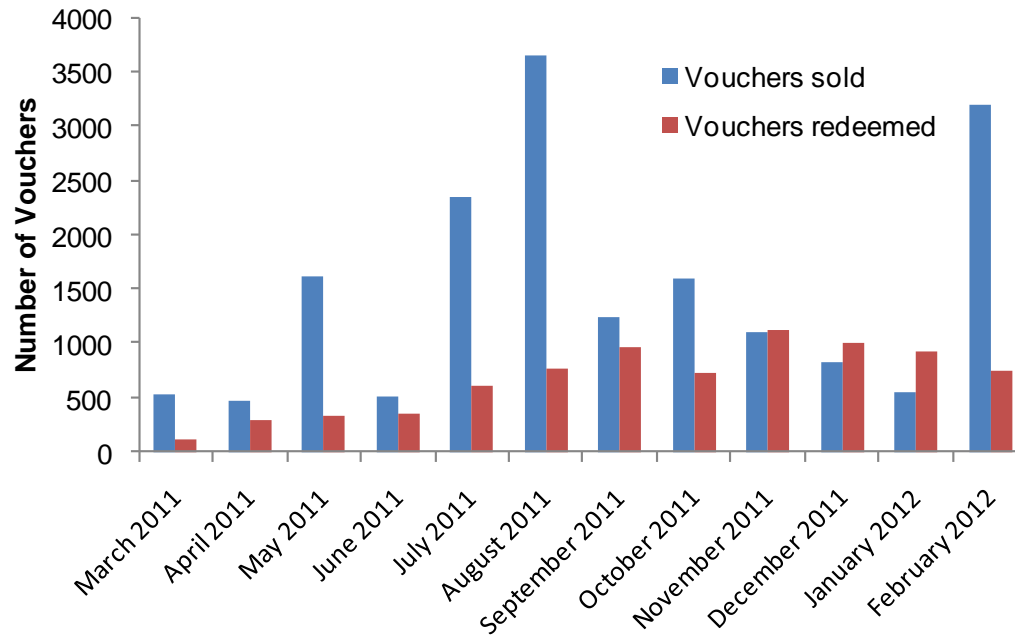
- Limited banking facilities
  - Only three bank branches in regions targeted
  - Many social franchisees don't have a bank account
- Cash payments present problems
  - Time
    - Staff travel, delay in reimbursements
  - Security
    - Large amounts of cash, potential for fraud

# Voucher Payment Process



# Results: Voucher Numbers

- March 2011 to February 2012
  - 17,700 vouchers sold; 8,027 (45%) redeemed for services



# Results: Time to Payment

- Average time to payment of 3.6 days
  - Decrease over time
    - March 2011 = 8.7 days
    - February 2012 = 2.2 days
- Target of 48 hours to payment
  - March 2011 = 7.8% made within 48 hours
  - February 2012 = 77.9% made within 48 hours

# Key Benefits

- **Faster payments to service providers**
  - Many voucher programs take one month+ from when service is delivered until providers are reimbursed
- **Increased financial and administrative efficiency**
  - Reduced travel
- **Availability of real-time redemption data**
  - Improved program management



# Key Lessons

- Choose mobile finance provider(s) wisely
  - Initially only reimbursing using Telma
    - Required non-Telma customers to collect payments within seven days
    - Social franchisees would ‘batch’ voucher reimbursements
  - Consider more than just cost of transfers
    - Network coverage, kiosk availability
- Consider all costs involved
  - SMS data submission, cost of transferring payments



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# Questions?

Thank you for coming!

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