

Helping Ti Manman Cheri in Haiti

*Offering Mobile Money-Based Government-to-Person
Payments in Haiti*



July 2013

Acknowledgments

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The Consultative Group to Assist the Poor (CGAP) works toward a world in which everyone has access to the financial services they need to improve their lives.

CGAP develops innovative solutions for financial inclusion through practical research and active engagement with financial service providers, policy makers, and funders. Established in 1995 and housed at the World Bank, CGAP combines a pragmatic approach to market development with an evidence-based advocacy platform to advance poor people's access to finance.

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Executive Summary¹

Speaking to the Haitian Prime Minister at a launch event for Ti Manman Cheri (TMC), Haiti's first government-led conditional cash transfer program, an elderly lady proclaimed, "It's the first time in my life that the government has helped the people." Media captured the moment, and the quote became the slogan for TMC. Soon thereafter, the quote inspired the acronym for the broader government social assistance umbrella unit, EDE PEP, whose loose phonetic translation from Haitian Creole to English is "Help People."

1. TMC is the first ever government-led conditional cash transfer program in Haiti, reaching 75,000 mothers of school children after one year of operations. It does not have formal financial inclusion goals. However, from its start in 2012, it transferred cash to recipients using mobile money through mobile network operator Digicel's TchoTcho Mobile product.
2. Although TMC relied on mobile money to make its transfers, the program decided early on not to provide free mobile phones to recipients. Digicel itself initially provided free mobile phones, which TMC staff distributed to women who reported not having phones. However, the offer of cash transfers *and* free phones drew larger-than-expected crowds that were difficult to control and, at times, dangerous. The program also experienced difficulties in the registration and qualification process of new recipients, leading TMC to abandon free phone distribution.
3. Under political pressure to launch, the Haitian government and Digicel conceptualized, designed, and launched the program within six months. The government originally chose to use mobile money because of its expected efficiency—specifically, minimizing (i) the time and cost assumed by recipients to receive their payment and (ii) the time necessary to scale up the new program across the country.
4. Originally planning to "pilot" the program exclusively in the capital city of Port au Prince for a year before implementing the program nationwide, the government decided to accelerate the roll-out nationwide just weeks after the program's official launch on 27 May 2012.
5. Despite Digicel's efforts to respond to the government's frequent changes to the program's scope and priorities, recipients' ability to receive TMC payments through TchoTcho Mobile has been frustrated by several factors:
 - i. The payment service provider (PSP) still lacks sufficient agent penetration to implement mobile money-based cash transfer payments nationwide.
 - ii. Neither the program nor the PSP built the capacity—in backend data management, operating systems, or technically trained staff—necessary to effectively manage the operations of a frequently changing government-led cash transfer payments system.
 - iii. The business case for Digicel and the policy case for the Government of Haiti to use the mobile money platform depended entirely on a very specific scope of work and plan for implementation in the program's first year and did not sufficiently anticipate or prepare for potential difficulties or modifications.
6. Stemming in part from modifications in program scope, the program and PSP shared challenges with data management, including collection, entry, reconciliation, and reporting, which led to unanticipated challenges in accurate and efficient recipient registration and release of timely payments and reports. Frustrated by the backlog of registrants and pressed by a need to make more payments quickly, TMC assigned an increasing number of recipients to receive money through a second PSP. The second provider, Unitransfer, is a domestic and an international remittance

¹ This case study is based on interviews conducted in Haiti in May 2013. This case represents the situation with TMC as at that time.

company with branches throughout Haiti. Though a subsidiary of commercial bank Unibank, Unitransfer has not linked its payment option to an account or store-of-value option. While the intention of the original program design was that all recipients would be paid through TchoTcho Mobile, after one year of operations, only 23,000 recipients received payments through TchoTcho Mobile while the majority (52,000) received cash payments through Unitransfer.

7. The program originally intended recipients to receive money monthly through TchoTcho Mobile, the program decided to move to bi-monthly payments (recipients receive two months' worth of transfer every other month) for TchoTcho Mobile and Unitransfer recipients to reduce the overall fees owed to Unitransfer, which are 3.5 times higher than those charged by Digicel.
8. Although the program design envisioned that recipients would receive payments monthly on a set date randomly assigned during enrollment, the program has struggled to release the funds on time each month due to two main factors: (i) the bureaucratic processes within Fonds d'Assistance Economique et Sociale to issue a payment involved several stakeholders' approval and proved inconsistent, and (ii) Digicel's inability to schedule payments on its mobile money platform, which meant staff had to upload payments manually for real-time cash transfers to recipients on each date. As a result, many recipients tend to receive their payments late and on unpredictable dates.
9. Neither TchoTcho Mobile nor Unitransfer recipients incur fees for withdrawing their payments. Unitransfer recipients, who receive a voucher at their children's school to take to the Unitransfer branch, must withdraw all their money at once. TchoTcho Mobile recipients are not required to withdraw all their money at once, but must withdraw at least a portion of it within three months of receiving the payment. After their first withdrawal, recipients must pay the typical mobile money withdrawal fee. Field research BFA conducted in May and June 2013 suggests that most TchoTcho Mobile recipients withdraw their full amount at one time.
10. Although recipients pay no fees to receive cash, TchoTcho Mobile and Unitransfer recipients reported waiting in long lines to receive their payments. Sometimes, agents and branches are not able to serve everyone in line before the pay point closes for the day, requiring recipients to return the next day to get their payments. Recipients expressed appreciation for the customer service at Unitransfer branches, which stay open longer during pay periods and are supported by security staff paid for by the head office and cash deliveries from Unibank ahead of transfers. TchoTcho Mobile agents reported feeling overwhelmed and "exhausted" from managing the large number of recipients, maintaining sufficient cash on hand, and helping recipients use their phones and remember their mobile money personal identification numbers.
11. TMC's attempted use of a mobile money product to pay recipients through a limited purpose *mobile* instrument is unique among government-to-person (G2P) programs globally.² Yet, mobile money-linked G2P payments have struggled in Haiti. Despite having a deliberate design and implementation plan, the program underestimated the challenges and did not anticipate several obstacles that arose with the government's decision to expand the program, which call into question Haiti's readiness in 2013 for a nationwide, government-led, mobile-based cash transfer system.

² According to Bold, Porteous, and Rotman (2012), account-based payment methods can be distinguished as limited-purpose instruments or mainstream financial accounts. Limited-purpose instruments transfer the grant to the recipient through a notional account. These accounts are restricted in at least one of the following ways: (1) funds cannot be stored indefinitely; (2) funds must be withdrawn only at dedicated infrastructure; and (3) additional funds may not be deposited into this account from other sources. In contrast, mainstream financial accounts have none of the limitations of the limited-purpose account and are typically available to nontransfer recipients as well. For more information, see Bold, Porteous, and Rotman (2012). In Haiti's case, TchoTcho Mobile would be considered a limited-purpose instrument as of May 2013 because recipients can withdraw and deposit money only at specified TchoTcho Mobile agents and partners.

12. The program would have benefited from a complete and adequate plan that creates a clear partnership structure between PSPs and the program, considers preimplementation recipient research and ongoing monitoring, and assesses infrastructure preparedness.
13. The government would have benefited from considering all payment options to understand the strengths and weaknesses of each payment provider.
14. The program has not provided a strong business proposition for Digicel, though it appears to have satisfied Unitransfer's more standard money transfer business case. Both providers participate in the program for reasons of corporate social responsibility, but their financial outcomes are very different. Earning 3.5 times more per payment and serving nearly twice as many recipients, Unitransfer has more financial incentive to participate. In contrast, Digicel has struggled to roll out its TMC payments service nationwide due to its limited agent network outside of Port au Prince and the increasing resources necessary to adjust to unpredictable program modifications.
15. With Unitransfer taking over the majority of TMC payments, the extent of TchoTcho Mobile's future as a PSP for TMC appears uncertain. Still, the TchoTcho Mobile team is committed to supporting the government, while also exploring donor-to-person opportunities with new and existing cash transfer programs. TchoTcho Mobile foresees a stronger business case to come from working more in the future with international donors that have histories of providing cash transfers in Haiti and elsewhere and, therefore, have well-defined responsibilities and expectations.

1. The Context for Mobile Money-Based Social Payment Schemes in Haiti

Haiti is the poorest country in the Western Hemisphere. In Haiti, the government and international organizations last reported the poverty rate in 2003 to be 80 percent of Haitians living under US\$2 per day. The World Bank most recently (2006) reported that the country has an adult literacy rate of 49 percent, with the literacy rate of adult women at less than 45 percent. In 2010, Haiti had 2.5 bank branches for every 100,000 adults, down from 2.9 the previous year.³ Haiti also had an estimated 35 percent mobile penetration in 2010, up from 5 percent in 2006; 85 percent of Haitians had access to a mobile phone (Gates Foundation and Dalberg 2012).

Donor Money in Haiti

Following the 2010 earthquake that destroyed most of Port au Prince and surrounding areas, billions of dollars in humanitarian assistance have poured into the country to urgently aid the country's recovery. Despite the quick and significant influx of donations, in January 2012, Oxfam America reported that, of the estimated US\$4.6 billion pledged by donors in the aftermath of the earthquake, only 43 percent of those donor-controlled relief funds had been disbursed (Oxfam 2012).⁴

In 2012, Venezuela agreed to allocate \$369 million in aid, which the Haitian government controls, through PetroCaribe funds for development projects in Haiti.⁵ The Haitian government's direct control over PetroCaribe funds has allowed it to spend the funds on economic and social investment projects quicker than the United States Agency for International Development (USAID) or other international organization-controlled funds.

Mobile Money in Haiti

As donor money poured in after the earthquake, the Haitian government and relief organizations faced a serious obstacle: they had few effective ways to get money to the people and projects that needed it. As a result, they had a backlog of funds. In response, the Bill & Melinda Gates Foundation (Gates Foundation) and USAID launched a US\$10 million "incentive fund" through the Haiti Mobile Money Initiative (HMMI), to stimulate the implementation of mobile money in Haiti.⁶ Two of the country's telecommunications companies—Digicel with 63 percent of wireless subscribers and Voila with 17 percent of wireless subscribers in 2010—had planned to launch mobile money products before the earthquake derailed their plans (TeleGeography.com 2012). The Gates Foundation and USAID launched HMMI in hopes of speeding up the development of mobile money so that humanitarian organizations could deliver cash to earthquake victims more quickly and help Haitians send, receive, and store money securely with their mobile phones (Gates Foundation and Dalberg 2012).

The short-term goal of both telecommunications companies was to "build a critical mass of active users around a well-designed and well-supported service delivery model." Digicel worked with superagent Fonkoze, a local microfinance institution (MFI) with 43 branches around the country, and YellowPepper,

³ "Commercial bank branches (per 100,000 adults)," World Bank data. <http://data.worldbank.org/indicator/FB.CBK.BRCH.P5>

⁴ Sources have estimated that donor nations committed as much as \$12 billion total after the earthquake (Global Post 2012).

⁵ PetroCaribe is an alliance between Venezuela and many Caribbean states, including Haiti, where Venezuela sells oil to these countries at a price lower than present market price, plus it provides a long-term loan with a low interest rate. In Haiti, Venezuela sells oil to the government through PetroCaribe at 40 percent the market price. The Government of Haiti is to pay the remaining 60 percent for the oil at a 1 percent interest rate over 25 years. The Government of Haiti is then able to resell the oil to providers, spending the margin of profits on economic and social development projects, including infrastructure, education, and now, social cash transfer schemes (Embassy of the Bolivarian Republic of Venezuela to the United States 2013).

⁶ For more information, visit <http://kdid.org/projects/field-support/hifive/hmmi>.

an agent manager, to build its agent network. Voila collaborated with Unitransfer outlets and airtime agents to build its T-Cash agent network (Gates Foundation and Dalberg 2012). The Central Bank of Haiti (Banque de la République d’Haiti) created opportunities to incorporate a range of customers by offering two types of electronic wallets with different know-your-customer requirements: customers can register for the *mini wallet* through a USSD code on their phone and maintain a balance of up to HTG 4,000 (US\$94); customers can register for the *full wallet* by presenting a photo ID to an agent who will register them in the mobile money system. Full wallet customers may maintain a balance of up to HTG 10,000 (US\$250).⁷

In January 2011, the Gates Foundation and USAID awarded US\$2.5 million to Digicel’s TchoTcho Mobile product as the first “product to market,” which launched in November 2010. In August 2011, the Gates Foundation and USAID awarded US\$1.5 million to Voila’s T-Cash product, the second operator to launch (in December 2010). Both products then earned “scaling awards” for achieving additional transaction benchmarks to encourage their continued growth. The Gates Foundation and USAID pushed mobile money to scale with urgency and enthusiasm so as to have a quicker system to assist earthquake victims after the earthquake damaged the already inadequate financial service infrastructure and to make the new technology work in a challenging, insecure environment.

As of March 2012, TchoTcho Mobile alone had 500,000 users, with the bulk of TchoTcho Mobile users located in Port au Prince. This concentration of customers led to challenges for Digicel to build and maintain an active agent network in other parts of the country. As of October 2011, T-Cash had 300,000 registered users who had conducted 3 million payments transactions. Voila partnered with nongovernmental organizations (NGOs) such as Oxfam, World Vision, and Mercy Corps to provide payroll services through T-Cash to 20,000 people (Partners in Prepaid 2012). While Dalberg identified NGOs as the “early adopters” of mobile money and early results proved promising, the number of active mobile money users in Haiti declined (Gates Foundation and Dalberg 2012). This is in part due to NGOs and large companies making one-time or periodic payments to mobile money “users” who did not otherwise use the service. In March 2012, Digicel acquired Voila, and Digicel’s TchoTcho Mobile team had to reevaluate its own strategy to integrate T-Cash customers, employees, platforms, and operations while also reinvigorating the market (Digicel 2012). The TchoTcho Mobile team has worked with payroll clients such as NGOs to continue or implement new cash transfer programs previously conducted through T-Cash. Digicel estimates that its network coverage now reaches 86 percent of the land area and 91 percent of the population.

Mobile-Based Cash Transfers in Haiti

As early adopters, NGOs embraced mobile money and applied it to cash transfer schemes to provide relief to people in Port au Prince and concentrated areas around the country. In 2011, the Cash Learning Partnership (CaLP) reported over half of global government-to-person (G2P) and donor-to-person (D2P) payments using mobile money occurred in Haiti, with Catholic Relief Services, MercyCorps, Concern International, Oxfam, and HelpAge International all participating in mobile money-based cash transfers (CaLP 2011). These organizations elected to use mobile money to save time and human resources and increase security for recipients. By January 2012, the NGOs had disbursed just under US\$6 million in mobile money transfers to more than 24,000 recipients for food security, housing, and cash-for-work programs (Gates Foundation and Dalberg 2012).

⁷ “TchoTcho Mobile,” Digicel. <http://digicelhaiti.com/tchotcho/en/types-of-profiles.html>

The NGOs also viewed mobile money as an opportunity to increase financial inclusion to a traditionally unbanked population in Haiti (Gates Foundation and Dalberg 2012). In the Central Plateau region, for example, MercyCorps distributed one-time unconditional cash grants through Voila’s T-Cash to targeted families to help them meet immediate household needs. The recipients received their money by mobile phone, and MercyCorps tracked the results of recipients receiving money this way. As most recipients tended to use informal saving and borrowing instruments more than banks or microfinance institutions (MFIs), providing the recipients with the T-Cash wallet was a potential entry into the formal financial sector. MercyCorps (2011) found that these recipients valued the security, convenience, and trust of the service and that recipients continued to use their T-Cash wallets four weeks after receiving the money.

2. Overview of Ti Manman Cheri

“Ti Manman Cheri started from nothing. We had to build it all—the design, the program, the teams. But it was immediately a big program and a big priority for [the government] so we decided we had to just start and then improve as we go.”—Marie Lievre, strategist and consultant to the General Director of Fonds d’Assistance Economique et Sociale

Genesis

Whereas NGOs adopted mobile money in its infancy to implement cash transfer schemes, the Government of Haiti experience with both mobile money and cash transfer schemes is recent. While he was still minister of Foreign Affairs, the current prime minister of Haiti, Laurent Lamothe, developed a vision for Haiti’s first conditional cash transfer (CCT) program after being inspired by the positive impact of CCT programs on human development in Latin America and the Caribbean.

With US\$15 million allocated from Venezuela’s PetroCaribe fund to cover the program’s first year of set up, operations, and cash transfer payments, the Government of Haiti, directly controlling and disbursing the funds, introduced Ti Manman Cheri (TMC) as the country’s first government-led CCT program.⁸ The Government of Haiti and close advisers designed the CCT program in consultation with experts at Comisión Económica para América Latina y el Caribe (CEPAL) and the United Nations Development Programme (UNDP). The program aimed to complement and strengthen the impact of the Government of Haiti’s nascent universal access to education program, Lekol Timoun Yo, by providing a small monthly cash transfer to mothers with children in grades one through six, conditional on the children’s continued enrollment in school.⁹ Under the Ministry of the Economy and Finances, the government tasked the Fonds d’Assistance Economique et Sociale (FAES) with implementing TMC under EDE PEP, the Government of Haiti’s broader umbrella of social assistance initiatives.

⁸ Notably, while the TMC strategy indicated it would run for a minimum of four years, TMC had no guaranteed additional funding beyond the first year investment from PetroCaribe Fund.

⁹ Noting that 56 percent of Haitians live on less than \$1 per day, the government has committed to reducing extreme poverty in Haiti, implementing social initiatives overseen by newly established government agencies. Under the Ministry of the Economy and Finances, the Fonds d’Assistance Economique et Sociale implements seven different programs, including TMC, under EDE PEP, the Government of Haiti’s broader umbrella of social assistance initiatives. In total, EDE PEP includes 11 social programs to help mothers of schoolchildren and university students, vulnerable and food insecure households, and farmers and households affected by natural disasters (FAES 2012).

Box 1. Unique Influencers of TMC's Design

1. TMC came at a transitional time within Haiti's political economy, on the heels of a volatile election in an economy still reeling from the devastation of natural disasters and grappling with how to manage an influx of aid and attention showered on the country. The government's urgency to create and implement new programs to decrease extreme poverty had a direct influence on the creation and implementation of TMC.
2. This administration is the first ever to implement any social cash transfer program, let alone transfers either linked to mobile phone platforms or conditional behaviors.
3. The program, and its operational plan, stemmed from the high-level partnership between the Prime Minister and Digicel, resulting in a small management team that included a Digicel employee seconded to the government to ensure close cooperation and communication across the program and PSP.

Program Elements

In its original design, FAES intended to register up to 100,000 mothers of school children for TMC in four targeted neighborhoods of Port au Prince in the first year. The monthly payments of HTG 400 for one student, HTG 600 for two students, and HTG 800 for three students (approximately US\$10, US\$15, and US\$20, respectively) are conditional on the students remaining in school. At its one-year anniversary in May 2013, the program had registered 75,000 recipients, 25 percent short of its original registration goal. The program currently uses two payment mechanisms for its transfers, Digicel's TchoTcho Mobile product and Unitransfer vouchers. Tables 1 and 2 provide details about the program and stakeholders.

By providing recipients their payments through mobile money, the program and TchoTcho Mobile staff considered whether to give out free mobile phones. Initially, Digicel provided mobile phones free of charge, which TMC staff would distribute to women who reported not having phones. However, the staff found the larger-than-expected crowds that gathered for free phones and cash transfers were difficult to control and dangerous. Additionally, Digicel became concerned with recipients reselling the phones, rather than using them to receive the payments. Eventually, Digicel chose to offer phones at a subsidized price of US\$5 per phone, and TMC staff required recipients to own a Digicel phone to receive payments.

Table 1. Ti Manman Cheri Program Details

Objective/ Purpose of the scheme	<ol style="list-style-type: none">1. Provide financial support for mothers with school-age children living in impoverished and underprivileged communities.2. Ensure the attendance and retention of these recipients' children in national and communal schools.3. Empower Haitian mothers.
Target population(s)	Mothers living in impoverished and underprivileged areas with school-age children in grades 1 through 6
Requirements to register for the grant	For TchoTcho Mobile Payment: (a) registration verification, (b) Digicel phone number, and (c) TchoTcho Mobile account with know-your-customer information For Unitransfer Voucher Payment: (a) national ID and (b) registration verification
Conditionality	Yes, on school attendance of children of registered mothers

Average amount per grant paid (local currency)	The average payment is HTG 500. The payment allowance scheme is as follows: one child = HTG 400; two children = HTG 600; three children = HTG 800.
Payment frequency	Originally, monthly; now, doubled payments bi-monthly
Payment period and duration	Date set based on date of first payment. Payments can be accessed continuously after receipt of SMS message alerting recipient that payment is ready. For TchoTcho Mobile, at least one withdrawal must be made within three months to stay active in the program.
Duration of scheme	15 months in initial phase, potentially indefinite
Start month and year	Launched on 27 May 2012, Mother's Day in Haiti
Status as of May 2013	Scaling up, not yet mature
Number of grants paid per year/cycle	66,000 average paid per month
Total number of recipients	75,000 of 100,000 initial target within first year. Stated goal to reach 1 million by 2015.

Table 2. Ti Manman Cheri Stakeholder Profiles

Role	Details
Funder	PetroCaribe Fund, Venezuela and Government of Haiti Public Treasury ^a
Initial champions	Prime Minister, Digicel CEO, Minister of Extreme Poverty
Core agency	FAES (under the Ministry of Finance)
Program administrator	FAES (with seconded staff from Digicel, who helped create and manage TMC staffing and processes)
Other implementation supporters	Digicel Call Center, provides recipient support and assists with data cleaning School directors partner with program and help identify and mobilize recipients
Payment service providers (PSPs)	Digicel via TchoTcho Mobile, involved in design Unibank via voucher cashed at Unitransfer agents, partnered later to help disburse payments
Agents and superagents	Digicel TchoTcho Mobile agents (900) and DGS stores (20 outlets)
	Fonkoze, as a superagent for TchoTcho Mobile (47 branches)
	Alo Communications, as a superagent of TchoTcho Mobile (23 outlets)
	Other: Tom and Jerry (four outlets) and Cap Plus (two outlets) stores, as super agents of TchoTcho Mobile
	Unitransfer and Unibank branches (500 nationwide, though only select branches participate in the TMC program) Unitransfer mobile "kiosks"
M and E provider	UNDP and FAES in partnership
Technical assistance in design	UNDP, CEPAL
Current recipients	Approximately 75,000 mothers of school-age children in all districts of the country

a. Petrocaribe Funded TMC's first year of operations. FAES reports that the Haitian Public Treasury has begun co-financing the program as of June 2013.

Current Payment Scheme

The government's enthusiasm for a mobile-based solution that would facilitate direct transfers to recipients and its urgency to reach 100,000 recipients within the first year drove its decision to use Digicel's TchoTcho Mobile as the payment mechanism for TMC. Both program staff and Digicel staff

noted the close working relationship between the Prime Minister and Digicel’s CEO as a fundamental driver of the payment design chosen for the program. The Prime Minister liked the efficiency and transparency offered by mobile money, as well as Digicel’s commitment to quickly take on a heavy lift of program management in the first year at a relatively low cost to the government. Some FAES and program staff also appreciated the opportunity to use TchoTcho Mobile because of its transparency, efficiency, safety, and ability to reduce fraud (at the government and recipient levels) and leakage. To a lesser extent, they were motivated by the potential for financial inclusion (though not an explicit program objective) among a traditionally excluded population, in this case with a secure mobile wallet that offers cash-out options and enables store of value and low-cost, convenient transacting.

Operationally, TMC program managers who were interviewed consistently agreed that the core driver of the payment mechanism choice was and remains efficiency of payments delivery—specifically, minimizing (a) the time and cost assumed by the recipient to receive their payment and (b) the time necessary to scale up the new program across the country. This explains, in part, FAES’s decision to quickly introduce a second PSP, Unitransfer, when the program began to face challenges with registrations and payments through the Digicel platform. Unitransfer also has a close relationship with the Government of Haiti and a history of partnerships with NGOs to provide payroll for cash transfers among the Haitian poor and displaced. To date, TchoTcho Mobile serves 23,000 of the 75,000 total recipients and Unitransfer serves 52,000.

Table 3. Side-by-Side Comparison of Current Ti Manman Cheri Payment Schemes

Payment Scheme Detail	Digicel’s TchoTcho Mobile	Unitransfer voucher
Current payment service provider(s)	Digicel	Unibank
Name of associated payment service/product	TchoTcho Mobile	Unitransfer
Year PSP began involvement	Early 2012; involved in design phase	Early 2013; during roll-out
Year payment started	2012	2013
Value of payment	US\$10–20 [US\$10 for 1 student, US\$15 for 2 students, US\$20 for 3 students]	US\$10–20 [US\$10 for 1 student, US\$15 for 2 students, US\$20 for 3 students]
Frequency of payment	Monthly (shifting to bi-monthly)	Bi-monthly
Number of payments or recipients in program	23,000	52,000
Fees paid by scheme to provider		
—One-off	To Digicel only: US\$440,000 for program management, set up, strategy development, and overhead costs.	
—Ongoing	Digicel: 2.5 percent of the transfer value (between US\$0.25 and US\$0.50) plus a flat fee of US\$0.125 per transfer	Unitransfer: US\$1.50–2.00 per transfer
Pay Points	TchoTcho Mobile Agents: 900 locations Fonkoze: 47 Branches Alo Communications: 23 outlets DGS (Digicel Stores): 20 outlets Other: 4 Tom and Jerry and 2 Cap Plus stores	Unitransfer and Unibank branches: 500; mobile kiosks mobilized when needed to various hard to reach locations
Payment instrument	SIM card in mobile phone	Paper voucher

Payment device	Mobile phone	Agent, branch teller
Authentication process	2 Factors: SIM and 4-digit PIN	2 Factors: Voucher and national ID
Reconciliation process (Manual/electronic)	Electronic input but manually go through to make adjustments	Electronic input but manually go through to make adjustments
Financial inclusion/Store of value	Yes. Indefinite storage of up to US\$94 as long as one withdrawal of any amount is made within 3 months of transfer. First withdrawal for each payment is free, and subsequent withdrawals are subject to regular TchoTcho Mobile pricing. If recipient does not withdraw at least part of her payment within 3 months of receiving it, she loses eligibility for program.	No

The TchoTcho Mobile and Unitransfer payment options provide different experiences for the recipients.

Registering for TMC

FAES staff use a standard registration card for TMC, whereby they collect TchoTcho Mobile recipients' know-your-customer (KYC) information and verify their identities with national identification cards when possible. TMC staff then register recipients' Digicel phone numbers with the standard TchoTcho Mobile mini-wallet account. Each month, TchoTcho Mobile recipients need their SIM cards, mobile phones, and TchoTcho Mobile account personal identification numbers (PINs) to withdraw their payments. FAES staff register Unitransfer recipients using their national ID cards and going through the standard registration verification. Unitransfer recipients require the unique voucher that FAES staff issue for each payment (that recipients pick up from their schools) and their national ID to withdraw the money. Both payment methods maintain an electronic reconciliation process that still requires manual inputs to make adjustments to the main TMC database.

Receiving the TMC Payment

TchoTcho Mobile is a limited-purpose financial instrument: recipients can store the value of their payment for extended periods of time and also use the product for other transactions, such as non-TMC deposits or P2P transfers (Bold, Porteous, and Rotman 2012). Digicel relies on its TchoTcho Mobile agents (about 900 total) and superagents (including 46 Fonkoze branches, plus Alo Communications and Digicel stores) to have the liquidity and capacity to serve recipients.

In contrast, Unitransfer is a remittance service that cashes the voucher on a recipient's behalf and offers no account linked to the payment. Maintaining 500 Unitransfer and Unibank branches nationwide, Unitransfer makes payouts from its central branch locations (not its privately owned and franchised outlets) and also mobilizes staff from central branches to travel to remote locations to pay recipients. These Unitransfer branches and agents rely on affiliate Unibank to deliver sufficient cash to the central branches by armored truck ahead of payouts.

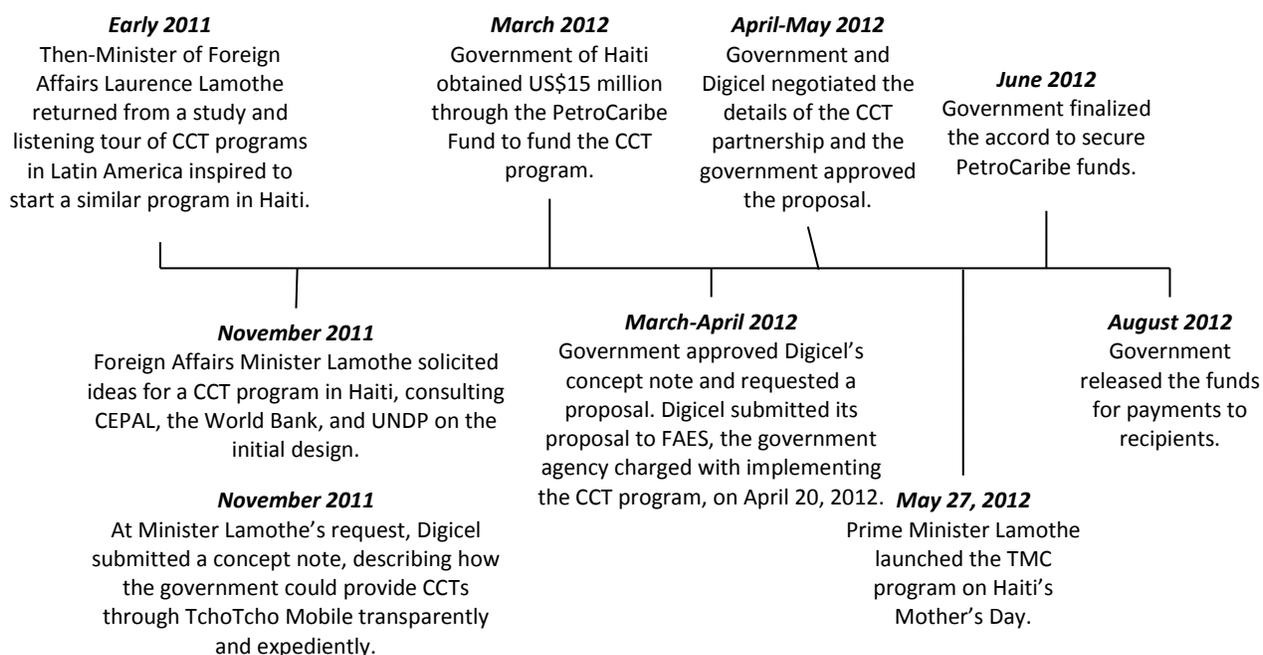
3. The Evolution of Ti Manman Cheri’s Payment Scheme: Design and Implementation Processes¹⁰

Although the time from conceptualization to the program’s one-year anniversary on 27 May 2013 was less than two years, the program has been complicated by an unanticipated political need to rapidly demonstrate results and achieve long-term operational sustainability. Several aspects of the current payment scheme and program have diverged widely from its original plan of registering and paying 100,000 mothers in four Port au Prince districts solely via Digicel’s TchoTcho Mobile.

Designing TMC

From its conception in 2011 to its original design at launch in May 2012 to its altered design one year later in May 2013, TMC has seen a mixture of enthusiasm, urgency, and uncertainty driving and defining the payments experience of those involved. Figure 1 depicts the design-to-implementation process that occurred over only 10 months (from concept to payment).

Figure 1. Ti Manman Cheri Design Process



Design Process Highlights

The government and Digicel conceptualized, designed, and launched the program in six months between November 2011 and May 2012, with the program making the first payments 10 months after conceptualization, urgently looking for the most efficient ways to deliver cash transfers to Haiti’s poor and turning enthusiastically to mobile money as the means for payment.

¹⁰ This list is not indicative of *all* steps taken in designing and implementing TMC’s payment system, but it illustrates particularly critical steps.

Step 1: Idea Generation at the Cabinet Level. In 2011, then-Minister of Foreign Affairs Laurent Lamothe completed a study and listening tour of CCT programs in Latin America and was inspired by the efficiency and effectiveness of CCT programs toward achieving development outcomes.

Step 2: Solicitation for Design Ideas from Partners. In November 2011, Foreign Affairs Minister Lamothe began to explore the potential for a CCT program in Haiti, consulting CEPAL, the World Bank, and UNDP on the initial design. He enlisted close partners at Digicel, namely the CEO and Director of Partnerships, to propose a design that would allow the government to implement the program in the most transparent, expedient fashion.

Step 3: Digicel Submission of Concept Note. In November 2011, Digicel submitted a concept note for a mobile money payment solution, leveraging its TchoTcho Mobile product.

Step 4: Obtainment of Funding for “Pilot” from the PetroCaribe Fund. In March 2012, Venezuela agreed to allocate US\$15 million from its PetroCaribe Fund aid package to Haiti. Unlike many bilateral and multilateral funds, PetroCaribe Fund spending is not conditional on intensive oversight or management.

Step 5: Digicel Development of Design Details (and Proposal). The government approved the concept note and the Prime Minister asked Digicel to develop a proposal and plan for the following:

- Recipient selection, verification, and program and payment system enrollment process
- Management information system (MIS) for registration, payroll, and reconciliation across parties
- TchoTcho Mobile and TMC registration procedures and contingencies
- Division of labor, staffing, training, and reporting structures
- Allocation of resources across partners
- Implementation plan based on design of 100,000 mothers in Port au Prince area

Step 6: Digicel Submission of Proposal to FAES on 20 April 2012.

Step 7: Negotiation between the Government of Haiti and Digicel. In a closed-door meeting of the Prime Minister, Digicel’s CEO, and a small group of government advisers, the Prime Minister and Digicel negotiated a fee structure in which Digicel charges the government 2.5 percent of each transfer amount, plus a flat fee of US\$0.125 per transfer.¹¹ Digicel developed its business model and costing for revenue projections under this fee structure, based on the assumption of successful implementation of the proposal design.

Step 8: Approval of Proposal, Commencement of Contract. Because of the partnership dynamics stemming from the provider developing the program on the government’s behalf, and to ensure expeditious roll-out, FAES hired Digicel through a sole source contract.

Critical Design Steps Not Taken

In the list of steps above, several steps typical of G2P payment scheme design processes are notably missing. These include the following:

¹¹ Later, the government also negotiated down Unitransfer’s originally proposed fee structure. However, Unitransfer’s agreed-on fees are still 3.5 times higher than Digicel’s.

- **Risk Assessment, Diagnostic, or Feasibility Study.** While the government and Digicel created a design and management plan for the implementation of TMC, they did not consider in advance various potential challenges and risks to its successful implementation. They also did not consider modifications, or by extension, mitigation plans for potential risks or costs due to modifications in design and/or implementation. Although they consulted directly with CCT experts from Latin America to develop their CCT design, they may have also benefited from reviewing the limited number of existing cases of *mobile-based* electronic transfer systems in other similarly challenging contexts, such as the Programme National de Désarmement, Démobilisation et Réinsertion (PNDDR) in the Democratic Republic of the Congo.
- **Market Research with Recipients.** Digicel relied on the market research completed for its development of the TchoTcho Mobile product the year before, assuming TMC recipients would make up a similar demographic. As a result, Digicel never altered its TchoTcho Mobile product features to accommodate the demands or needs of TMC recipients.
- **Consideration of Other Payment Service Mechanisms.** In contrast to the vast majority of G2P designs, the PSP, rather than the program, drove the design of TMC's payment mechanism. Digicel staff naturally designed a mobile money solution, and the government did not consider cards, bank accounts, or vouchers. The Prime Minister embraced mobile money for its “simplicity” and “ability to efficiently get money directly to the people.”
- **Bid Process for the Government Contract.** Through a sole source contract, Digicel never competed for the government's business (though it did procure the assignment via a proposal and a contract) because (i) Digicel presented a reasonable, feasible case for using TchoTcho Mobile that the government did not compare with other nonmobile options; (ii) within the mobile money space, Digicel was the only provider, having just acquired the other mobile money provider (Voila T-Cash); and (iii) a competitive bid process would likely have taken at least six months, and the government wanted to launch quickly.

Implementing TMC

The Prime Minister announced the launch of TMC just five weeks after Digicel submitted its project management proposal to FAES. Digicel's implementation plan, as articulated in the operations manual created on 1 May 2012, detailed several steps and procedures to ensure smooth launch and roll-out of the program via the mobile money payment service. The following are some of the key components of the TMC operational plan.

Implementation Process Highlights

- 1. Ensure Stakeholders' Buy-In.** Prime Minister Lamothe introduced TMC to political leadership, including senators, deputies, delegates, mayors, and other pertinent political leaders in the target communities.
- 2. Prepare Staff.** The program director, on secondment from Digicel to FAES, created an organizational plan and staffing structure and trained staff on data collection and management, recipient registration for both TMC and TchoTcho Mobile, and arranged staff for recipient trainings.
- 3. Ensure Efficient Use of Limited Resources.** With US\$15 million in funding for all aspects of TMC operations, including the cash transfers, program staff invested considerable effort into maintaining the accountability of funds and using them wisely by training both the PSP and the program staff at FAES on data management systems.

4. Prepare Technology Channels. Digicel coverage in the Port au Prince area was already quite strong. Previous testing of the mobile money product left Digicel reasonably confident that it could roll out TchoTcho Mobile-based TMC payments over the first year. Project documents noted an intention to create a strategy for expanding coverage across the country at the eventual scale up of the program.

5. Ensure Sufficient Agent/Cash Out Coverage and Agent Liquidity. TMC planned to leverage Digicel's 900 agents and 46 Fonkoze superagents, as well as agents at Digicel stores (DGS) and affiliate Alo Communications for cash payouts. TMC would send a cash liquidity report to agent partners to facilitate liquidity planning in advance of payroll processing.

6. Maintain Transparency, Accountability. The TMC program director decided to use Salesforce.com™ to reduce fraud, duplicates, and the potential for abusing the system for personal or political gains. More transparent and less prone to the manipulation common to Microsoft Excel or Access, Salesforce.com ensured that everyone is properly registered, so that only those meeting program criteria would get paid and that recipients could not manipulate the system to get more money than they were allotted. Furthermore, TMC created multiple points of reference among field staff's registrations, payment providers' payout data, and direct recipient calls to the Call Center to ensure transparency and reduction of fraud.

7. Ensure a Smooth Recipient Experience. TMC planned to randomly assign a payout date to each recipient upon enrollment or choose a specific day of the month requested by the recipient that would stay the same for subsequent months. The recipient would receive a text message on that day to let her know that the payment was ready, at which point the recipient could go to any agent or superagent to cash out all or some of the payment. If the recipient experienced any problems, she would have designated staff at the Digicel call center to help resolve them.

Challenges to Implementation

"They thought [mobile money] would be really easy and that money would transfer quickly and that they would be able to figure it out quickly."—Jean-Pierre Heurtelou, Coordinator of EDE PEP, FAES

"The acceleration of registrations across the country, covering dozens of different neighborhoods a week, sometimes on opposite sides of the country depending on where special events were taking place, presented us with massive challenges in collecting clean data from the field. This severely affected our ability to quickly finalize registrations and make recipient payments."—Megan Berwick, TMC Cash Transfer Program Director, seconded from Digicel

Despite a high-level operations manual that provided an outline of steps needed and project milestones, TMC and its partners faced several major challenges when they attempted to roll out the program's original operational plan. These included the following:

Challenge One: Scope Creep. Shortly after launching TMC in Port au Prince, Prime Minister Lamothe responded to massive political pressure to take the program to scale across the country as quickly as possible, compounded by the need to find a mechanism to quickly provide assistance to Haitians affected by Hurricane Sandy. This "political override" of the implementation plan toward immediate geographic expansion strained a small but growing team, still in training on the original operations manual. The expansion also challenged Digicel, which had not planned or budgeted for, by and large, the costs of disbursements outside of Port au Prince where it did not yet have a sufficient agent network.

Digicel also never successfully amended its contract with FAES to compensate for the increased scope of work.¹²

Challenge Two: Timely Release of Funds. Although the Prime Minister announced the launch of TMC in May 2012, the government did not finalize the accord with PetroCaribe to officially secure the funds until June 2012. Another three months passed before the Minister of Extreme Poverty (a newly created post) signed off on the accord, releasing the funds.

Challenge Three: Difficulties Registering Recipients for TMC and TchoTcho Mobile. TMC originally planned to use a computerized system for efficient TMC registration, but the registration process was often more tedious and challenging to manage than expected. For instance, government-mandated events were arranged, and the TMC staff would be called in to conduct the registrations for TMC on very short notice, many times on the same day. TMC staff also reported “having 10 staff to do 300 registrations, but 1,000 people would show up, making it hard to handle all the people demanding to be registered” and making staff feel unsafe among the larger-than-expected crowds. This also impacted the original plan to verify or enroll recipients into a TchoTcho Mobile account at the same time as TMC program registration. Although registering for a TchoTcho Mobile account typically takes minutes and is straightforward, staff reported that completing dual registrations was a surprisingly burdensome process, stemming from the need to walk each recipient through the new and unknown process. For example, one staff member reported that it could take up to 10 tries to complete a TchoTcho Mobile registration due to USSD session time-outs caused by issues such as delays in inputting names or choosing PINs. Soon program staff realized they could not feasibly register the phones, complete the KYC requirements, and register the recipients in the program at the same time because it simply took too long. By the time program staff found errors in recipients’ information, it was too late to troubleshoot: they could not return to each location to verify recipients. As registration challenges mounted, FAES staff started to claim that TchoTcho Mobile registration should actually be Digicel’s responsibility, although that was not part of the original plan, and the staff increasingly resisted registering recipients for TchoTcho Mobile.

Challenge Four: Data Collection, Cleaning, Management, and Reconciliation. Digicel and FAES both struggled with data management during the registration and verification processes. For example, in the early stages of the program, Digicel would consistently have to reject at least 15 percent to 25 percent of payments in every payment cycle because of data errors and inconsistencies between data in each institution’s system. Common data issues stemmed from wrong or different phone numbers, ID numbers, and names (even slight variations) on the two platforms. The TMC team would attempt to fix the errors, but cumbersome reconciliation processes resulted in a backlog of unpaid recipients rejected by Digicel’s payment platform. By January 2013, only 36.5 percent of TMC recipients were properly registered to TchoTcho Mobile and TMC and consistently receiving payments.

Challenge Five: Timely Payments. Despite considerable effort to plan a payment schedule that would ensure (i) each recipient consistently received the payment on a set date and (ii) Digicel could always prepare for appropriate agent liquidity, TMC rarely paid their recipients on the scheduled date. The challenge stemmed from two main factors: (1) the bureaucratic processes within FAES to issue a

¹² In November 2012, Digicel attempted to renegotiate its contract with FAES. The new contract covered fees for payments to recipients for all cash transfer programs delivered by Digicel, with differentiated pricing for “in the TchoTcho Mobile network” vs. “out of TchoTcho Mobile network.” In out-of-network areas, Digicel was to partner with Fonkoze to send a mobile team to deliver cash. Despite the proposal’s approval and a contract drafted, Digicel never switched to the new pricing because FAES made a last-minute decision to switch to paper vouchers via Unitransfer.

payment involved several stakeholders' approval and proved inconsistent, and (2) Digicel's inability to schedule payments on its mobile money platform, which meant it had to upload payments manually for real-time cash transfers to recipients on each date. As a result, many recipients tend to receive their payments late and on unpredictable dates.

Challenge Six: Tracking and Returning Unused Funds. After several monthly payments, TMC staff discovered that a sizable number of the Tcho Tcho Mobile-paid recipients receiving a payment was not cashing out within the stipulated three-month time frame. Digicel's call center contacted those recipients to understand why they were not cashing out and to prompt them to do so. The top three reasons recipients gave for not cashing out their payments are (i) they did not know they had received the money, typically because their phone was off and they never received the SMS (after 48 hours, unread SMS are deleted); (ii) they never answered the phone; and (iii) they claimed they were not TMC recipients, meaning recipients provided the wrong number or relied on someone else to share their phone.

Challenge Seven: Capacity or Presence of Provider, including Available Mobile Money Infrastructure. The rapid geographic expansion outside of Port au Prince strained the capacity of Digicel to deliver on its PSP with TMC. Outside of Port au Prince, the TchoTcho Mobile agent network is less developed. Despite early attempts, Digicel struggled to meet the needs of the expanded TMC program. TchoTcho Mobile's costing model and revenue projections for TMC depended on the roll-out of the original plan. With the negotiated fee structures already so low, the added expenses of wider payouts strained Digicel's business case for involvement. However, Digicel committed to making TMC work and viewed this opportunity as continued corporate social responsibility, without fully considering the financial implications of making wider payouts.

Challenge Eight: Recipient Capacity, Training, and Resistance. TMC staff consistently reported that they underestimated the need for recipient training on TMC payments. For many recipients, this was their first time using a mobile money product; for all recipients, it was their first time registering for a mobile-phone-based government payment program. In several cases, particularly early on in the program, recipients did not provide their own actual phone number to get the payment. Some recipients provided a fake number on the registration form, while some shared that they relied on family members' or neighbors' phones to receive the payments, and others shared that they had lost the SIM with which they had registered for TMC and have not yet provided their new phone number to FAES. They also did not always give or spell names that matched the phone owner in the Digicel system. Finally, they reportedly struggled with remembering a PIN in part because it was a new concept and in part because of the number of times they needed to push each key to enter a number. (For example, on a basic phone, entering a 1 requires the user to push the key four times, passing A, B, and C to select 1.) As a result, TchoTcho Mobile agents required additional time to assist many recipients with recalling their PIN by calling the TMC call center and going through the steps on the phone to withdraw money. Staff frustration with this process led to some recipients expressing disappointment in the customer service.

Challenge Nine: Identification. To register for TMC or a TchoTcho Mobile account, FAES began in January 2013 to require recipients to present a national ID card, typically the Carte D'Identification National (CIN).¹³ At registration, however, FAES staff were surprised by the frequency with which women either did not have or did not know their ID number. Recipients reported that the process for getting an ID card is not particularly cumbersome but that it can take up to several months to receive

¹³ The Office of National Identification (ONI) produced en masse in response to the massive loss of ID cards following the earthquake as a means of providing voter identification ahead of the presidential election.

the ID. TchoTcho Mobile agents are technically also required to verify the ID number to make a payment. One TchoTcho Mobile agent based in Port au Prince suggested that he verifies recipients' identities by comparing the phone numbers of the SIMs that the women bring with them to the phone numbers he has on record with TMC and by confirming the recipients know their PINs; he does not always check IDs.

Resulting Modifications to TMC Payment Processes

"All I care about is getting the money to the people. If we say it is going to be there, I want to guarantee that it will be there."—Esther Antoine, Chef de Projet (Head of Project), TMC

TMC's increasing operating costs (in time and resources) strained the program's ability to implement the various aspects of its payments plan once it expanded outside of Port au Prince. The process of training people on how to use mobile money and phones was cumbersome and left staff feeling frustrated and insecure. Internal management of the data on registration, payroll, and stakeholder reporting required enormous amounts of training and follow-up. After a few months of operations, the TMC program struggled to get mobile payments out the door. By November 2012, when only 38 percent of registered recipients received their TMC payment via TchoTcho Mobile, FAES decided to modify the TMC program to improve delivery.

First, same-day TchoTcho Mobile and TMC registration stopped: TMC staff started completing written registration cards and inputting them later. But TMC staff found that process was prone to error, such as losing thousands of recipient registration cards or discovering that whole schools were not entered into the database.

Second, FAES enlisted a new PSP to start running payroll for recipients "rejected" from the TchoTcho Mobile platform due to data errors or inconsistencies in their information. Unitransfer joined as a TMC PSP in early 2013, cashing vouchers at its central branches or at mobilized Unitransfer kiosks in more remote areas. Any TMC recipients that had a national ID card that is rejected for whatever reason by the TchoTcho Mobile platform would be able to pick up a paper voucher at their children's school (though they were not informed why the program had switched their payment method). Eventually, TMC stopped enrolling new recipients to TchoTcho Mobile altogether.

As a result, TMC payment rates increased from 38 percent of recipients to 89 percent.¹⁴ Yet with the jump in payments came a leap in fees paid to the provider. Unitransfer initially charged US\$2.50 for every TMC cash transfer (a fee that the government eventually negotiated down to US\$2.00), compared to between US\$0.37 and US\$0.62 for every TchoTcho Mobile transfer. The high transfer fee has also impacted the program design. New registrations have halted at approximately 75,000 of the original 100,000 target to reassess the resources needed to run the program.¹⁵ Furthermore, the program recently decided to reduce overall costs by moving to an every-other-month payment schedule for Unitransfer vouchers.

Despite modifications that appear to weaken the program—such as higher costs, decreased transparency, and lack of possibility for financial inclusion among the Haitian poor—TMC management

¹⁴ This number is self-reported by FAES as of June 2013. The remaining 11 percent had no ID, provided misinformation, or were nominated by parliament but did not qualify for the program. FAES chose to exclude these recipients "to keep the integrity of the program."

¹⁵ This number reflects totals provided at the time of our interviews in May 2013 and are approximate.

at FAES seem extremely satisfied with the changes in payment mechanisms made, and recipients do not seem to mind either.

4. Stakeholder Experiences and Perspectives

After one year of operations defined by notable progress but significant challenges, individuals within the main stakeholder groups—the program and the payment service providers, including the field staff and agents, and the recipients—provided the following perspectives on the costs and benefits of their involvement in TMC’s payment system.

Government of Haiti

The government’s interest in using mobile money for TMC’s payment service rested squarely on the policy case for doing so: transparency and efficiency served as the primary and strongest motivations for using a mobile money payment mechanism. More specifically, the program’s top three stated motivations for using mobile money were as follows:

1. Minimize the time to scale up the program (efficiency)
2. Minimize the time and cost taken by the recipient to collect the payment (efficiency)
3. Minimize leakage or loss due to fraud, misappropriation, etc. (transparency)

At the same time, the government also had a strong business case for using mobile money, particularly given the fee structure it was able to negotiate with Digicel: on average, the fees the government pays to Unitransfer for each transfer are 3.5 times higher than those paid to Digicel. The lowest transfer fee for Unitransfer is still more than double the highest transfer fee at Digicel. The fee schedule breaks down as shown in Table 4.

Table 4. Fees per Transfer Comparison

Fee per transfer for Digicel	Fee per transfer for Unitransfer
Payment of HTG 400 = US\$0.37	Up to 10,000 transfers = US\$2.00/transfer
Payment of HTG 600 = US\$0.50	Between 10,001 and 25,000 transfers = US\$1.75/transfer
Payment of HTG 800 = US\$0.625	25,001 and over = US\$1.50/transfer

While the program’s policy and business cases for choosing a mobile money payment mechanism seemed strong, a comparison of how program managers rated the effectiveness of different aspects of each payment mechanism revealed more nuanced perspectives on the changes made to TMC’s payment mechanism throughout the year. Highlights from questionnaire responses among program staff in FAES include the following:

- Overall: Staff unanimously rated Unitransfer as the more effective PSP, and by extension, rated the paper voucher as more effective than mobile with SIM.
- Access to Pay Points: Staff rated Unitransfer much higher, largely because Unitransfer goes out with armored vehicles and deliver payments in remote areas where agents do not currently exist, which Digicel does not currently do. Despite the higher rating, Unitransfer, like Digicel, learns about when payments will be made only two to three days ahead of the payment dates; Unitransfer does not have a set date each month to make payments.
- Verification Process: Staff noted that both payment mechanisms “need improvement.” For Digicel, authentication challenges stem from remembering the four-digit PIN. For Unitransfer, challenges stem from errors in the registration process because of issues with inconsistent ID numbers and spelling of names.

- Effectiveness: Staff did not rate any aspect of either PSP’s payment mechanism (from coverage and type of payments, to the payment instrument, to reconciliation process, to financial inclusiveness, etc.) as “highly effective.”
- Reconciliation Process: Notably, the only aspect of the payment mechanism that stakeholders labeled as “not working at all” is the data reconciliation process. Without an automated data system between providers and the program, data management has quickly become the biggest burden for the TMC team.

In light of the pros and cons of both payment options, clearly the Unitransfer voucher has become the preferred payment mechanism for the TMC program staff. Yet its high costs call into question whether the benefits of the ease of management, access, and delivery channels outweigh the increased costs.

Payment Service Providers

While offering very different services, Digicel’s and Unitransfer’s motivations for partnering with the Government of Haiti for TMC are quite similar: political, social, and strategic. Close working relationships with government officials influence both companies’ involvement in the program. In Digicel’s case, that relationship is most evident during the design phase; for Unitransfer, the relationship is evident later in the program’s evolution when it helped relieve the backlog of unpaid recipients. Both companies cited public relations and/or corporate social responsibility as important, though not primary, drivers. Finally, both companies have sought greater market share in their respective markets throughout the country. Though a more important factor for Digicel, both PSPs have viewed their partnership with TMC as a means to test and build their agent and branch coverage and product offerings.

Neither company explicitly articulated a business case for partnering with the TMC program. Without explicit cost information from the PSPs, it is impossible to judge the financial proposition for either Digicel or Unitransfer. However, since taking over the majority of payments, Unitransfer reported that it finds a strategic value in partnering with the government on its cash transfer program. In contrast, Digicel’s diminishing role in TMC also reduces its financial incentive to invest heavily in the program. Digicel currently earns approximately US\$11,500 monthly on the recipients it serves. For its project management commitments, it also received an average of US\$20,000 per month during the first year only. In contrast, Unitransfer earns over US\$86,000 per month, serving 52,000 recipients with its tiered fee structure. Table 5 shows the reported fees for Digicel and Unitransfer.

Table 5. Estimated Monthly fees paid to Digicel and Unitransfer during First Year of Operations

Digicel’s monthly fees	Unitransfer’s monthly fees
23,000 recipients receiving HTG 600 Digicel earns US\$0.50 per recipient receiving HTG 600 23,000 recipients x US\$0.50 = US\$11,500	Up to 10,000 transfers = US\$2.00/transfer 10,001–25,000 transfers = US\$1.75/transfer 25,001 and over = US\$1.50/transfer 10,000 recipients x US\$2.00 = US\$20,000 15,000 recipients x US\$1.75 = US\$26,250 27,000 recipients x US\$1.50 = US\$40,500
Digicel budgeted an additional \$20,000/month for project management (including seconded staff), call center, and SMS sent to recipients	Unitransfer reports fees to include security and liquidity management costs.
Total monthly fees: US\$31,500^a	Total monthly fees: US\$86,750
a. These average fees pertain to the first year of operations only. Should Digicel continue as a TMC PSP, monthly fees going forward will amount to the sum of the transfer fees only.	

Digicel based its costing models and revenue projections on the original plan to roll out TMC in Port au Prince, where its mobile network and mobile money agent coverage were already quite strong. (For example, one TchoTcho Mobile agent we spoke with reported the next agent serving TMC recipients is located only five minutes away.) As a result, modifications to TMC’s geographic scope—which resulted in challenges to infrastructure, registration, data collection, and staff capacity—strained Digicel both operationally and commercially. The government’s moving objectives and resulting modifications to the program exacerbated these challenges and have resulted in the need for consistently more resources and diminishing returns. Digicel staff rated the following as the top three greatest obstacles to achieving their originally envisioned commercial objectives through TMC:

1. *TchoTcho Mobile Agent Network and Liquidity*, both of which were insufficient for an immediate, nationwide roll-out of the program.
2. *Client Enrollment and Usage*, as Digicel currently services only 23 percent of the planned 100,000 new clients it expected to obtain through TMC.
3. *Program Capacity and Burdensome Processes*, requiring increased staff capacity to execute a frequently changing implementation plan, such as a cumbersome data reconciliation process and frequent and inconsistent reporting requirements.

As David Sharpe, general manager of TchoTcho Mobile stated, “When vision changes [to TMC] occurred, we were not prepared for that level of agent liquidity nationwide. There was a mad scramble to better support the government’s needs, but FAES did not have any additional resources for the cars and staff, and security needed to do [registrations] as properly as they did in Port au Prince, and for TchoTcho Mobile, sending remote agents into rural areas put pressure on the project budget.”

At Unitransfer, the business case for partnering with TMC seems clearer: its fees are much higher per transfer and it has institutional capacity to make payments throughout the country. Unitransfer has nearly 15 years of agent and branch development in the country and, more recently, has engaged in several partnerships with NGOs and aid agencies remitting payments to the Haitian poor and displaced. It has applied that network and knows how to pay TMC transfers, and both the government and Unitransfer express a high level of satisfaction with the partnership and each other’s performance. Nonetheless, Unitransfer claims that the operating expenses—armored vehicles, plans and processes for discretely transporting cash and security, and staffing for each mobilization—to make these payments are substantial. Obstacles include the following:

- *Logistics*: Cash transportation has to happen in armored cars and has to be done discretely. Unitransfer must also supply mobile generators to agents and branches so that they can provide energy if and when necessary. Additionally, the government sometimes requests that Unitransfer mobilize payments quickly, with little lead time to prepare, compounding the logistical burden for the head office.
- *Security*: Unitransfer requires a substantial amount of security for payouts. In one example, Unitransfer notes making 2,000 payments in one location where there were only two policemen. It took a substantial security force to “keep people patient.”
- *Staff Integrity and Capacity*: Given the amount of cash and frequent mobilizations, Unitransfer requires increasingly large teams of people to execute TMC payments. At the same time, they note needing to maintain and ensure honesty and integrity among the staff.
- *Identification*: Without an ID, a recipient cannot receive a payment. Even still, staff have faced some challenges verifying that they have the right recipient in front of them at payouts.

Field Staff and Agents

“It’s exhausting managing Ti Manman Cheri payments. Sometimes I have to borrow money from friends to pay the recipients. It is frustrating to send women away when we are closing or when we run out of cash, especially those women who have to pay up to HTG 100 [in travel expenses], just to receive HTG 400. Then they have to pay HTG100 to come back the next day.”—TchoTcho Mobile agent in South Region

Among the PSPs and the government in Port au Prince and the recipients around the country, TchoTcho Mobile agents, Unitransfer branches, and FAES staff in regional hubs face the day-to-day challenges of the TMC program, including managing recipients who have not received their payments, assisting recipients who have lost their phones or forgotten their PINs, and following up on cases where recipients’ names have been misspelled or incorrectly recorded.

The FAES regional offices reported that they typically engage with recipients regularly to train recipients on TMC and deal with women’s questions and frustrations, including those they might have about the local TchoTcho Mobile agents and Unitransfer branches.

The FAES team in the South noted that Unitransfer could improve its service to recipients if it increased the number of branches serving recipients. (Currently, only central branches are serving recipients, causing long lines at times of payment and confusion among recipients. Multiple recipients reported traveling to the nearest Unitransfer branch to withdraw their payments, only to be sent to another branch participating in TMC payments.)

The Unitransfer regional manager in the South did not express the same dismay in his service, though the next closest Unitransfer service point to his branch is 30 minutes away. While his central branches participating in TMC see long lines around the times of payments, he was comfortable with the level of service that his employees provide to the recipients, including a TMC-only service line separate from other customers and a safe environment with security guards that the Unitransfer head office supplies for all branches. His primary reason for participating in the TMC program is to help the community, while he also sees the opportunity to engage with recipients so they use Unitransfer for other payments.

From working with recipients, the FAES team in the South recommended that TchoTcho Mobile agents better prepare for solving TMC issues, such as what to do when recipients lose their phones or forget their PINs. Although recipients may be aware of the customer service line, one agent suggested that he is the one who often calls the customer service line for the recipient when the recipient forgets her PIN. The TchoTcho Mobile manager of an agent location in the South acknowledged the time it takes to assist recipients with resolving problems before helping them withdraw their money. One of only two agent locations in his district, his store struggles to maintain the liquidity to serve all recipients. His staff sometimes have to send women away, either due to lack of liquidity or because the shop is closing for the day.

A TchoTcho Mobile agent in Port au Prince also reported liquidity management to be a challenge. His biggest challenge, however, is Digicel’s system occasionally going down and disrupting service. Both TchoTcho Mobile agents also have some trouble preparing for payouts when they are alerted only two to three days in advance that FAES will disburse payments, whereas the Unitransfer manager reported two to three days as sufficient time to receive a cash delivery from the regional Unibank branch. The Unitransfer supervisor’s comfort with the program appears to stem largely from the support he receives from the Unitransfer head office and network, which includes liquidity support in the form of Unibank securely delivering cash ahead of payouts.

TchoTcho Mobile agents interviewed ranked “helping the community” as their primary benefit of being a TMC agent, as did the Unitransfer supervisor. However, the TchoTcho Mobile agents, who receive HTG 4–5 (US\$0.12) for a withdrawal between HTG 25 and HTG 1,000 (US\$0.60 and US\$24), view “additional income” as a benefit even though they express sometimes being disappointed with how little they earn, after considering the cost of managing their own liquidity.

Recipients

“Sometimes the children’s father does not send money, but President Martelly does.”—TMC recipient in Les Cayes

Our recipient research built on monitoring and evaluation work conducted in March 2013 by UNDP, TMC’s partner, which considered the experiences of TchoTcho Mobile recipients in Port au Prince. UNDP’s study found that, despite recipients’ difficulties with manipulating their phones, the women find TchoTcho Mobile to be effective: simple, fast, and secure. However, the main problems these women experience are traveling a long distance (two hours on foot) to reach the nearest agent, paying a “fee” of HTG 10–25 to agents for cashing out, and not receiving their payments regularly or on time (EDE PEP and UNDP 2013).

Our eight focus groups, separated by TchoTcho Mobile and Unitransfer recipients, included the following:

- Two groups in Carrefour-Feuilles (Port au Prince, West Region)
- Two groups from Cité-Soleil (Port au Prince, West Region)
- Two groups in Aquin (South Region)
- Two groups in Les Cayes (South Region)

Following each group discussion, we interviewed two women individually to learn more about their experiences with TMC, their cash flow and money management techniques, and how they integrate the TMC payments into their cash flows.

In sharing their experiences with the TMC program, recipients were keen to express their appreciation to the government for receiving money. One woman shared that, even though she has not received payments every month or on time, she “knows the payments will come eventually.” Another shared that the father of her children sends a larger sum of money, but the TMC payments are more reliable. Several other women referred to the payment as a “gift” from the government, since they do not have to work for the money.

Though grateful for the “gift,” most of the recipients with whom we spoke in May 2013 had not received payments monthly, despite being registered since October or November 2012. Interestingly, TchoTcho Mobile recipients in Les Cayes reported registering in November and December 2012 and receiving monthly payments consistently beginning in January 2013. These women and others shared that they struggle to fully enjoy their payments when neighbors and friends do not always receive the payments at the same time.

In individual interviews, the majority of the 16 interviewees reported the TMC payments to be the smallest amount and least reliable income they receive, compared to their income from small businesses, support from their children’s fathers not living in the households, and remittances from family members abroad. Though receiving relatively small payments, the recipients primarily spend the transfers on food for their families and school-related expenses, such as books and clothes for the

children. Women in Les Cayes and Aquin also use the money to buy chickens as “investments” for their children.

Perhaps because of the small value of the payments, few women expressed concerns about security in retrieving their payments through TchoTcho Mobile or Unitransfer. Rather, the women most commonly expressed concern for the long lines in which they had to wait to receive both TchoTcho Mobile and Unitransfer payments. TchoTcho Mobile recipients also reported a lack of customer service, whereas the Unitransfer recipients voiced appreciation for the level of service that Unitransfer provides.

TchoTcho Mobile recipients mentioned some challenges with their PINs, and individual interviews with agents more clearly revealed this challenge. In contrast, many recipients have had some experience with Unitransfer or a similar service where they pick up remittances and some recipients thus find the voucher process simpler and more familiar.

Though TchoTcho Mobile offers store of value, no one in the focus groups said that they keep money in the account.¹⁶ Some women had used TchoTcho Mobile before, such as to send money to a family member, but no one reported continual usage. Others understood there to be a required minimum balance of HTG 25 (US\$0.60) in TchoTcho Mobile accounts, even though TchoTcho Mobile requires no minimum balance. Recipients’ perceptions about minimum balance may actually result from agents taking a “fee” for serving the women, as was found in the UNDP’s research (EDE PEP and UNDP 2013). However, in contrast to the UNDP’s research, recipients in the areas selected for this study do not travel long distances to withdraw their payments, despite some recipients being from the same neighborhoods as the UNDP recipient-respondents.

5. Lessons Learned from the TMC Mobile Payments Experience

“They did not ask ‘what if?’ enough. It was about results.”—Esther Antoine, Chef de Projet

By all accounts, the sense of urgency to implement the scheme and the enthusiasm to create an impactful and popular program for the people were clear drivers of both the successes the program has enjoyed and the obstacles that it has faced.

The urgency to implement and roll-out quickly led to an ambitious program created quickly without contingency plans. Neither the government nor any of its designing partners or consultants completed a feasibility study or a readiness diagnostic to fully assess risks or subsequently plan for mitigation activities. PetroCaribe, the sole funder of TMC’s first year of operations, did not require any systematic reporting or accountability from the government’s use of the funds. Compared with the active role many bilateral and private funders have historically played in developing CCT systems, especially in low-income countries, such light accountability may have directly impacted the program’s timeline and vulnerability to the project expanding beyond the original agreed-upon scope, as well as its flexibility to launch quickly and solve problems as they arise.

TMC rolled out nationwide before FAES staff or Digicel could ensure that envisioned systems and processes were in place and running smoothly. Without any historical experience on implementing mobile-based cash transfers, TMC program staff struggled to follow the operations manual, a challenge

¹⁶ Digicel mentioned some recipients keeping some or all of their money in their accounts. This may be due to the fact that some recipients are unaware they have received payments. If recipients keep money in their accounts, the first withdrawal of TMC money is free; they would incur the typical TchoTcho Mobile cash out fees for subsequent withdrawals.

that became particularly acute when plans started changing. The amount of time that both parties have spent reacting and adjusting to the realities of the program and the modifications made over time depleted resources and energy devoted to steady implementation of the envisioned plan. Thus, while Digicel's TchoTcho mobile agent network and platform was not quite ready for the G2P system as it evolved, the struggle to use mobile money for G2P in Haiti is less a product of a failure of the mobile money platform, per se, and more a product of hasty planning that failed to fully consider the implications of the platform's limits.

After one year of operations, the TMC program's experience provides three main critical success factors and related takeaways for the program's way forward and for similar programs to consider.

Complete Adequate Planning

Digicel and the government developed the entirety of TMC—including its policy design, payment scheme design, and operational and financial plans—in just six months during a time of major government transition in Haiti. While the government's urgency, from political and social perspectives, to innovate solutions to poverty reduction was understandable, it obfuscated the realities of implementing a complex social payment scheme, particularly in a country with no experience doing so.

Create Clear Partnership Structure, Roles, and Accountability. TMC presents a unique example of the PSP (Digicel) effectively designing the social payment program, with additional yet limited input from a small set of senior government officials, namely the Prime Minister. However, the no-nonsense negotiating and unilateral national roll-out decision by the government demonstrates that, ultimately, the government is still the payer and thus has ultimate decision-making power, regardless of who designs the program. Aware of this power, the government-led program still needs to define clear partnership structure and roles.

Preimplementation Recipient Research and Ongoing Recipient Monitoring. Neither TMC nor Digicel did enough to fully understand recipient needs and potential obstacles to understanding and using the program and the payment service, particularly outside of Port au Prince. They underestimated the program's risk associated with lack of official identification, name spelling irregularities, PIN memorization, and recipients providing incorrect phone numbers, which are now widely understood as common problems. As a result, the program lacked the staff capacity necessary to adequately register and train recipients at one time, as well as remain in school areas for a sufficient amount of time to conduct follow-up with recipients for improved data quality. The research may have also sharpened the program's understanding of recipient access to and use of the mobile phone. For instance, if recipients have their phones off for several days at a time, then they may not ever receive the text message indicating that their payment is ready, as unread text messages are automatically deleted within 48 hours. Already accustomed to irregular payments, the recipient assumes no payment will be made this month, and the account goes dormant. More upfront research could have been useful by TchoTcho Mobile to train customers on how the payments work, how to use TchoTcho Mobile, to be aware of the potential recipient-related problems they would encounter, and to prepare proper plans to mitigate these challenges.

Infrastructure Preparedness. A readiness diagnostic or similar preparedness tool would likely have revealed several infrastructure challenges to a nationwide roll-out of mobile money-linked cash transfers in Haiti, particularly lack of agent access and network coverage of the PSP and the shortage of technical capacities of all implementing parties. It may have also led to increased due diligence on the successes and failures of the few similar initiatives elsewhere in the world, which could have provided

program designers and staff with a more realistic understanding of the challenges that would arise. Neither Digicel nor the Government of Haiti appeared to understand or appreciate fully the limitations of the infrastructure and preparedness of systems and staff to manage the implementation of the program, specifically the following:

- The lack of TMC-TchoTcho Mobile system integration and interoperability to facilitate data collection, management, and reconciliation crippled staff capacity for other activities. Creating an automated MIS and training all staff on its management could have smoothed burdensome processes and potentially reduced the amount of data errors and data cleaning necessary. The highly error-prone process of registering someone onto both Digicel TchoTcho Mobile and into TMC, inputting the information correctly into the database, reconciling data at FAES and Digicel, and processing the payment resulted in recipients experiencing frequent payment delays and program staff and Digicel experiencing ample frustration.
- Decoupling mobile money registration from recipient registration may have created a smoother transition to making payments. Since creating one system into which recipient information is stored and managed was not possible at the time, the program had to complete double registrations for almost all mothers registering for the program. As challenges arose, Digicel and the government increasingly argued that one was asking the other to take responsibility that it clearly felt belonged to the other. FAES increasingly felt Digicel should manage all TchoTcho Mobile registrations, while Digicel felt recipient registration into the program and to TchoTcho Mobile was not its role.

Consider All Options

Limiting the payment scheme concept and design to one type of payment mechanism without considering where and to what extent other options may have been more suitable led the program to discount or not consider various potential barriers and risks, which perhaps could have been anticipated and addressed ahead of implementation.

Bid Process. Although a competitive bid process would have taken longer to complete, it may have provided the program with more options to consider, and also ensured competition and adequate buy in from bidding partners. Learning about potential PSPs' limitations and strengths could have helped them to select PSPs capable of implementing the program. For TMC, the sole source contract allowed it to launch and implement faster, but also eliminated the possibility of considering where and to what extent other payment mechanisms could have fit their needs. Some stakeholders also stated that a bid process would have resulted in fairer fee structures for PSPs.

Backup Plan. In Haiti, FAES and Digicel staff openly reported the challenges they faced when implementing the TMC operational plan. While staff reacted to challenges and adjusted their plans frequently and quickly, they would have benefited from a contingency plan or risk mitigation plan for TMC payments distribution. To be sure, a readiness diagnostic and bid process could have contributed to understanding the various risks, pressures, and contingencies for which the program should prepare.

Ensure a Clear Business Case for Everyone

The government made a bold decision to create a CCT program from the start with a mobile money payment mechanism that would potentially demonstrate the ability to leapfrog the incremental approach of a cash-to-electronic shift. Unfortunately, in the haste to roll out the program, the champions of TMC did not ensure that business case existed for everyone, not just among program

supporters and champions, but also along the entire G2P value chain of stakeholders, including the PSP and its agents.

For the Program. Program championship and/or management should ensure that government stakeholders and other key actors in policy see and agree with the business case for the electronic payment system. If they are not sufficiently convinced, then they may prefer to rely on the systems they know and that they work well in already. In Haiti, efficiency gains from mobile money or prospects for longer-term financial inclusion of recipients—typical among aspects of a program-level business case for electronic G2P payments—were not core drivers for the program.

For the PSP. The PSP should consider the fixed and ongoing costs of infrastructure and the benefits, whether profit, new client acquisition, or opportunities for other work with the government or program and CSR. It should also consider the costs and benefits at all institutional levels: corporate, service, and agent. As with any private company, Digicel’s business model is built on revenue and partnerships and must maintain at least an operational viability. While Digicel has remained committed to TMC based on the potential for long-term client profitability, the company now faces a combination of increased costs and smaller than expected client base, straining what was already a thin business case.

For Recipients. While pleased with receiving any money from the government, TMC recipients consistently ranked TMC payments as the smallest and least reliable of their income sources. Nonetheless, the payments’ value should be maximized to recipients, while providing a favorable business case for the program and PSPs. If women are spending up to two days traveling and waiting in line to receive the money, monthly or bi-monthly, the opportunity cost diminishes the value of the already small and inconsistent payments. Beyond avoiding waiting in line, some women asked that they receive money through the bank so they can take loans and “do business.” While TchoTcho Mobile does not offer loans, it does offer an instrument that allows women to transact for business, assuming the product is widespread and enough agents are available to cash in and cash out. Women did not bring up security and privacy frequently in the TchoTcho Mobile recipient focus groups, suggesting that mobile money is a secure and private way of receiving their payments.

6. Conclusion: A Path Forward for Mobile Money-Based Payments in Haiti?

“Everyday was a battle for legitimacy—both for the newly elected government to deliver on its promises to the people of Haiti, and for Digicel to demonstrate mobile money as a new product. We knew from the beginning it wasn’t going to be easy, and yet despite the challenges, I’m proud of what we’ve pulled off.”—Megan Berwick, TMC Program Director, seconded from Digicel

TMC’s exclusive initial use of a mobile money product to pay recipients through a limited-purpose *mobile* instrument is unique among G2P programs globally. Yet, government-led mobile money-linked payments have struggled in Haiti. Despite employing a detailed design and implementation plan, the program underestimated and did not anticipate several significant obstacles, which call into question the Haitian government’s readiness in 2013 for a large-scale, government-led, mobile-based social cash transfer system. TMC has faced a combination of sporadic mobile network outages caused by Digicel’s recent attempts to switch mobile platforms, insufficient mobile money agent coverage outside Port au Prince, frequently shifting priorities among government parties, and lack of a central ID register that would smooth recipient registration.

Despite the obstacles, as a cash transfer program TMC has made notable progress in just one year. Approximately 75,000 women have been registered into a data management system aimed at minimizing fraud and leakage and are receiving G2P payments, albeit irregularly, for the first time in Haiti's history. The mobile money-based G2P system has not failed for all—30 percent of TMC recipients still receive their payments via the limited purpose TchoTcho Mobile account through which they have the opportunity to save, send, and manage money through the Digicel mobile platform and agent network.

Moving forward, program staff articulated an optimistic vision for TMC and social protection payments broadly in Haiti. First, while admittedly impossible now, one day they hope to offer recipients multiple options for receiving their payments by improving the mobile money and voucher systems currently in place, and even by working with new providers. Other payment service providers, such as Western Union and Soge Express, have already expressed interest in the program. Second, FAES is in the process of developing a national social assistance strategy. When this strategy develops further, the government will face increasing pressure to develop manageable systems and efficient payment mechanisms to implement it. As of now, however, mobile money-based G2P payment mechanisms for TMC may be ending, with FAES and Digicel currently discussing whether to renew their contract and continue their TMC partnership.¹⁷

Regardless of TchoTcho Mobile's future with TMC, the story of mobile-based payments in the country is only beginning. Digicel and TchoTcho Mobile plan to continue working with donors to deliver D2P payments. TchoTcho Mobile is already working with CARE, an international NGO, on several initiatives, including Food for Peace, a program that targets food insecure Haitians through activities, including cash for work, among others.¹⁸ CARE is also planning to transition its VSLA savings program from cash in a savings box to mobile money once TchoTcho Mobile's platform transition is complete. (Digicel did not indicate switching platforms as a key obstacle to their involvement in the TMC program, though TchoTcho Mobile staff acknowledged platform troubles causing problems with the general TchoTcho Mobile service.)

The TchoTcho Mobile team's enthusiasm for working with donors comes from its previous experience and continued expectation that these NGOs, with their previous cash transfer experience, will provide clear guidelines defining Digicel's responsibilities and expectations. Being the first government cash transfer program, TMC defined and redefined responsibilities as it assessed its needs and challenges. This flexibility allowed the program to adapt to a rushed national roll-out of the program, but created challenges for the PSP to keep up with the changes.

As Haiti works to realize its nationwide G2P vision, the TMC experience exposes the complexities and myriad challenges of linking mobile money with cash transfers, particularly in an insecure, low-infrastructure context. At the same time, the program's ability to pay 23,000 recipients via a limited-purpose mobile account offers a glimpse into how mobile money-linked G2P *could* work and the benefits it could offer to governments, donors, PSPs and, of course, recipients.

¹⁷ Although Digicel's contract for TMC officially expired in June 2013, it has been asked to continue making payments to its recipients until contract renewal decisions are final. Note: these were not yet final as of July 2013.

¹⁸ For more information, see USAID's Food Assistance Fact Sheet for Haiti: <http://www.usaid.gov/haiti/food-assistance>.

Annex 1. List of Interviews

Name	Title	Institution
Adrien Castera	Chairman and CEO	Unitransfer
Beatrice Ridore	TBD	HIFIVE
Berendy Pierre	Senior IT Database Manager	TMC
David Sharpe*	GM, Mobile Financial Services	Digicel Haiti
Doris D. Francois	Call Center for TMC	Digicel Haiti
Elisabeth Jean-Louis	Data and Registration Supervisor	TMC
Esther Antoine*	Program Director	TMC
Godwin Tamakloe*	MFS Operations manager	Digicel Haiti
Greta Greathouse	Chief of Party, HIFIVE	WOCCU/USAID
Ibiza Stetcher	Program Manager	Fonkoze
Jean Joseph Labossiere	VP and General Director	Unitransfer
Jean Pierre Heurtelou	Coordinator, EDE PEP	FAES
Kinder Joseph	Manager of Operations	TMC
Marie Lievre	Consultant to the DG	FAES
Megan Berwick*	Cash Transfer Program Director	TMC on secondment from Digicel
Ramon's Claude Jean-Philippe*	Director of MandE	FAES/UNDP
Stephane Bruno	Country Manager	Boom Financial
Stephanie Laguerre	Call Center for TMC	Digicel Haiti
Digicel agents in Port au Prince and South Region		
FAES staff in Port au Prince and South Region		
Unitransfer branch manager in South Region		
* This interviewee also responded to a program or PSP questionnaire. Note: Titles and affiliations are all as of the date of the field research, May 2013.		

Annex 2. Acronyms

CCT	Conditional Cash Transfer
CEPAL	Comisión Económica para América Latina y el Caribe
CIN	Carte D'Identification National
D2P	Donor to Person payments
EDE PEP	Acronym for the broader government social assistance umbrella unit
FAES	Fonds d'Assistance Economique et Sociale
G2P	Government to Person payments
PSP	Payment Service Provider
TchoTcho Mobile	TchoTcho Mobile
TMC	Ti Manman Cheri
UNDP	United Nations Development Programme
USAID	United States Agency for International Development

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