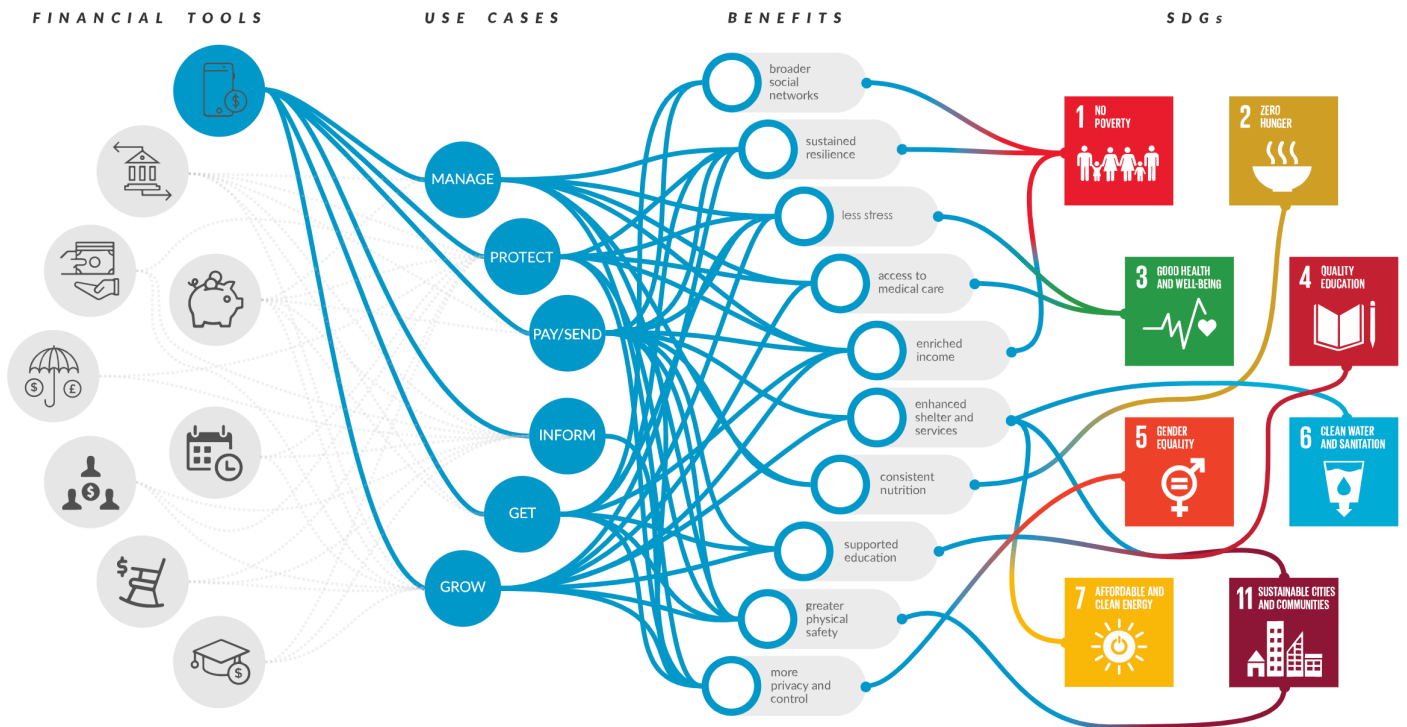


# PATHWAYS TO CUSTOMER IMPACT: VODAFONE M-PAiSA

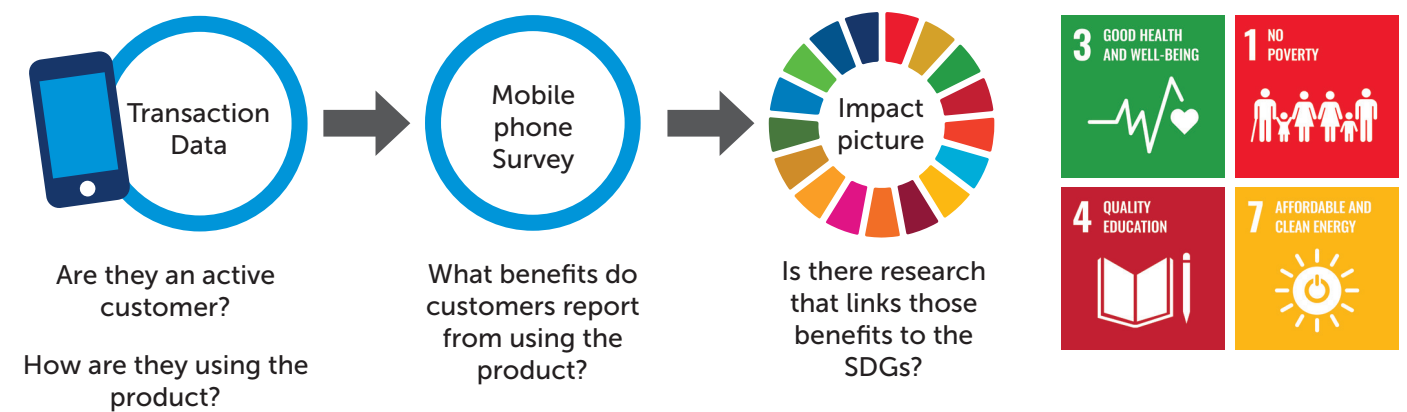
The Vodafone Fiji mobile money wallet M-PAiSA, available to Vodafone clients since 2010, provides the ability to receive funds, transfer funds, pay bills, and more.



## HOW DOES THIS METHODOLOGY WORK?

The Impact Pathways approach provides a 'light' way to measure how investments in digital financial services can benefit individuals and ultimately meet the SDGs. By using the toolkit, programs and financial institutions have access to a relatively fast and low-cost way of understanding the impact of a range of interventions early on in a project lifecycle.

As the infographic below shows, there are three distinct sub-journeys, each with their own measurement method. First, transaction data from service providers is analysed to identify the ways in which customers use these services. Then, the survey asks customers who use their account in the different ways shown in the infographic above how they used to do the same transaction before they started using M-PAiSA. Respondents were then asked whether using M-PAiSA gives them a benefit - such as receiving money from more friends & family - compared to their previous way of doing that transaction.



In this explainer tool, you can see the pathways between M-PAiSA and the SDGs. This starts with the beneficial ways in which people use M-PAiSA. This is shown in the white boxes on the left-hand of the pages below. It then shows the percentage of respondents who reported a benefit from the combination of those different use cases. This is represented in the coloured boxes. It then indicates which SDG this benefit leads to. This explainer tool, therefore, allows you to see a representative proportion of people from the case study who may experience progress towards a specific SDG, or SDGs. To learn more about the connection between these benefits and the SDGs please refer to the Toolkit.

Unsurprisingly, there are multiple pathways to **SDG 1: No Poverty** from the usage of M-PAiSA. Several of the benefits reported by M-PAiSA users can help users **get out and stay out of poverty**.



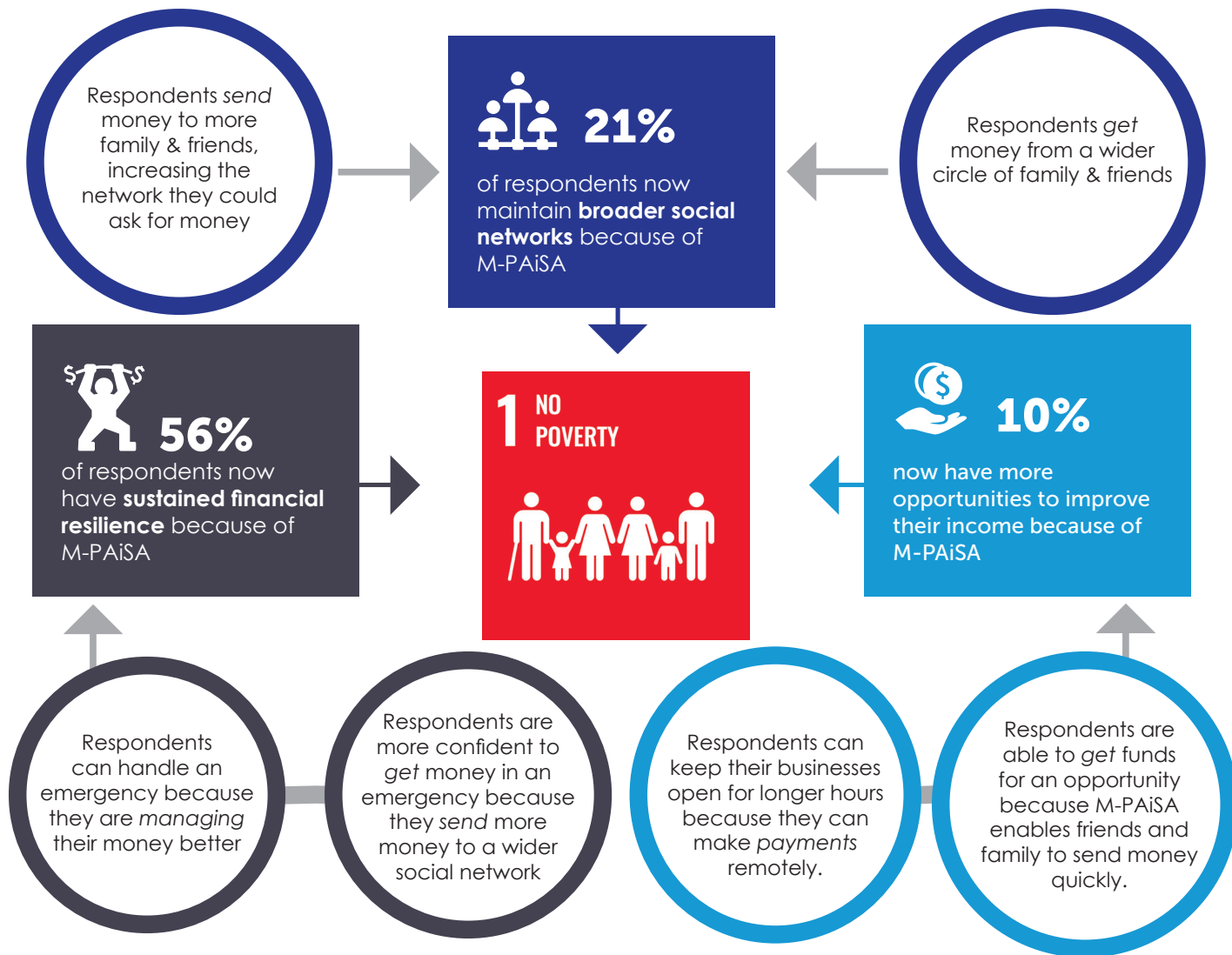
Mobile money allows people to send and receive money from even distant friends and family, thereby strengthening their social networks. **These networks help them in times of financial need.**



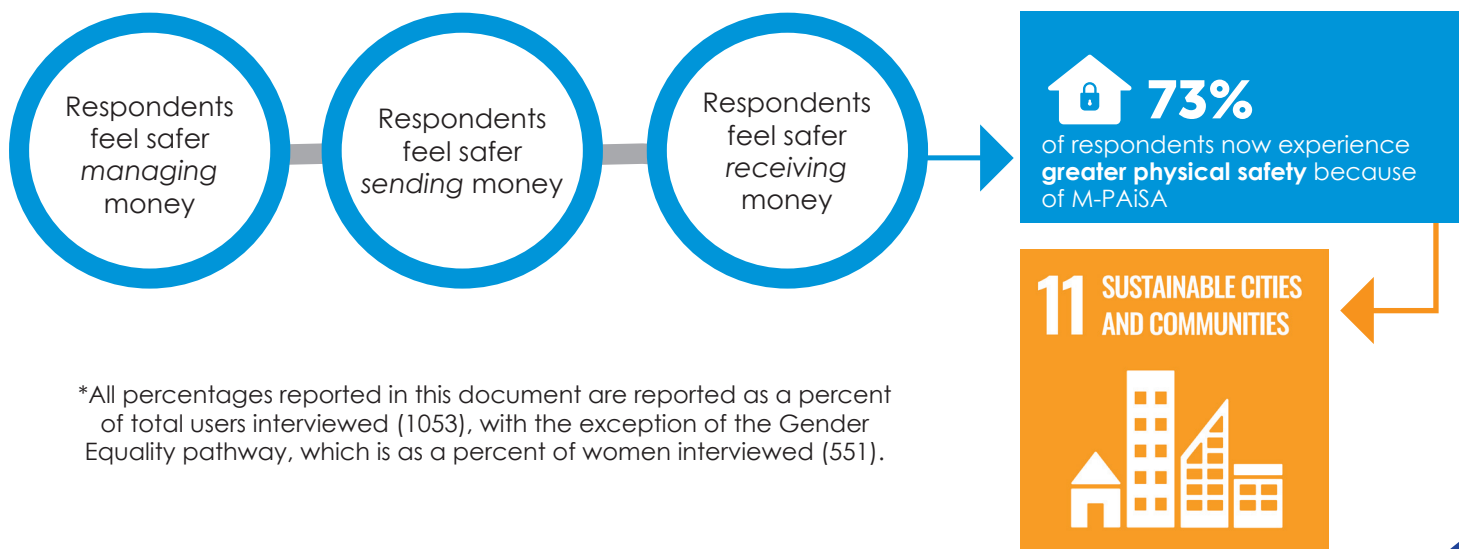
When an emergency threatens people's livelihood M-PAiSA gives them **access to more money more quickly**, either through their social network or because they have been able to manage their money better.



Having a ready store of money, or the ability to receive money from friends and family, allows people to **invest in opportunities that increase their earnings**. People also **earn more** by being able to work longer hours due to time saved making payments remotely.

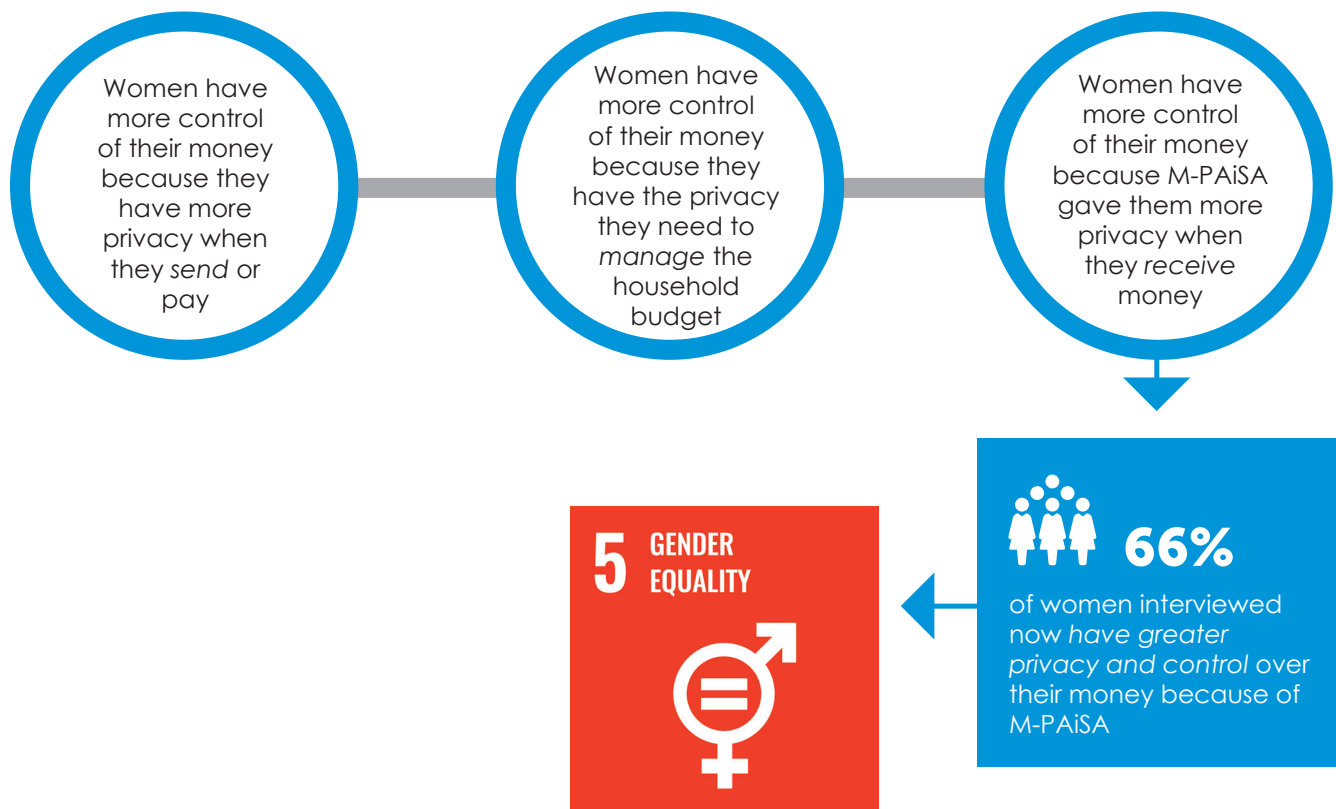


**73% of people reported a benefit that leads to SDG 11.** By not carrying cash people are less vulnerable to robbery. As fewer people carry significant amounts of cash crime may decline overall, leading cities and communities to become safer, a key component of SDG 11.



\*All percentages reported in this document are reported as a percent of total users interviewed (1053), with the exception of the Gender Equality pathway, which is as a percent of women interviewed (551).

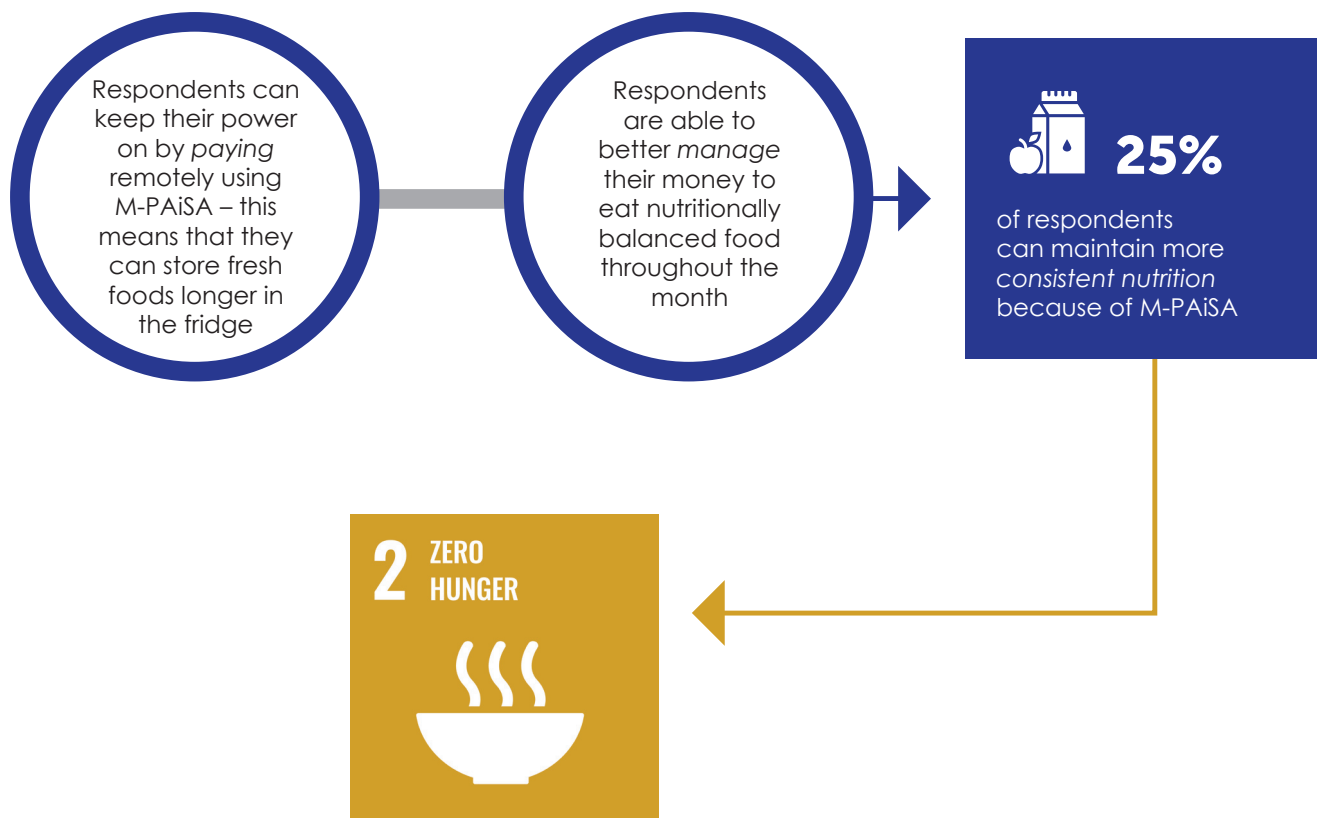
Giving women greater control over their finances can help achieve **SDG 5: Gender Equality** by ensuring that they are able to keep their finances protected and private. This helps them to achieve their life goals and career aims. There is a clear pathway, therefore, from the use of M-PAiSA to SDG 5: Gender Equality as **66% of women report greater privacy and control**.



Poverty impacts health in a number of ways. Aside from heightened stress caused by worries about finances, lower-income people tend to visit medical professionals less and have poor nutrition. M-PAiSA helped **47% respondents to improve upon these issues**, showing how digital financial services can lead to **SDG 3: Good Health and Wellbeing**.



By managing their money better M-PAiSA users are able to buy nutritious food regularly and keep it fresh for longer leading to progress against **SDG2: Zero Hunger**.



While few M-PAiSA users cited this benefit we can see the impact on their children's education. They are now able to pay for electricity and data remotely and ensure their children are able to do homework in the evenings.

