



Hapinoy Mobile Money Hubs

In the Philippines, the use of 3G – enabled Android smartphones is empowering Nanay (Tagalog for “Mother”) entrepreneurs to become Mobile Money Agents. By offering this service through the Mobile Money Hubs program, Nanays in the Hapinoy sari-sari store program can generate additional income by providing quick and reliable remittance service in the convenience of their customer’s local neighborhood stores. They also sell airtime to their consumers; both services have proven to be vital during emergencies, especially in the day-to-day lives of domestic migrant workers and students away from their families. Hapinoy and Qualcomm® Wireless Reach™ have developed a holistic program that provides participating Nanays with mobile literacy training, access to capital via microfinancing institutions (MFIs), and new business opportunities using advanced wireless technologies.

PHILIPPINES

2017 Statistics*

Population (2016 est.)  **102.6 million**

Life Expectancy  **69.2 years**

GDP Per Capita (2016 est.)  **US\$7,700**

Mobile Penetration (est.)  **129.3%**

*Sources: CIA World Factbook (<https://www.cia.gov/library/publications/the-world-factbook>); Mobile penetration data provided by Ovum World Cellular Information Service and based on market intelligence.

Challenge

- Worldwide, two billion people lack access to financial services such as banks or credits cards,¹ making it difficult for them to make payments or transfer money. This is particularly true in emerging regions. For example, 37 percent of municipalities in the Philippines have no banking office.² However, more than one billion unbanked customers worldwide have access to mobile phones.³
- Small retailers such as sari-sari storeowners have a difficult time justifying the cost of a point-of-sale device or card reader, but most have mobile phones that they can use for purchasing goods and services, paying bills, and sending and receiving money.
- In emerging regions such as the Philippines, women are often the financial managers of the household. It is common for them to hide the little money they save under mattresses or in various places throughout the house. This does not allow for sufficient savings or sound financial management.

Solution

- The Hapinoy Mobile Money Hubs program is a micro-enterprise development project focused on small, neighborhood convenience shops, known as sari-sari stores. Nanays often set up these shops in their homes to help supplement their families’ financial needs.
- The program seeks to empower and equip participants to be effective micro-entrepreneurs, in order to grow their stores into sustainable businesses.

Technology

- Wireless Android smartphones with Qualcomm Snapdragon™ processors and dual-SIM capability are used by Hapinoy storeowners to provide their communities access to mobile financial services.
- A specially developed mobile money application, called Bizmo, includes both eCommerce and Smart Money platforms. This mobile-based micro-franchise model enables sari-sari stores to offer new products and services to the communities that they serve such as airtime loading, money remittance, selling of microinsurance, and mobile commerce. Soon it aims to add bill payment and ticketing services as well, making every sari-sari store a one-stop shop.

Impact



Mobile Financial Literacy

In 2013, the Hapinoy Mobile Money Hubs program introduced mobile financial literacy to Hapinoy storeowners. The mobile literacy program helps entrepreneurs view a mobile phone as more than a communication tool – they now understand the business value in owning a smartphone and acquiring a mobile wallet.



Support and Training

Hapinoy sari-sari storeowners, now in over 100 villages nation-wide, are trained and supported with a holistic package that offers mobile-based financial solutions such as mobile access to money, remittances, and bill and loan payments, using smartphones supplied in the program.



More Than 3,500 Served

More than 3,500 customers are buying airtime packages and benefiting from 25 new financial services.



Growing Communities

This advanced wireless solution aims to generate higher store traffic and new revenue streams for Nanays, contributing to overall economic growth in the community.



Program Success

The program has seen great success and has had a significant impact on agents living in Leyte, a province greatly affected by Typhoon Haiyan in November of 2013.



272 Storeowners and Counting

As of March 2017, nearly 300 storeowners have joined the Hapinoy Agent Network. Agents are critical in furthering consumer understanding about a mobile money account's functionality and usefulness.

Program Stakeholders



¹ <http://www.worldbank.org/en/programs/globalindex/overview>

² Bangko Sentral ng Pilipinas: <http://www.bsp.gov.ph/downloads/Publications/2012/Financial%20Inclusion.pdf>

³ State of the Industry Report on Mobile:

http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2017/03/GSMA_State-of-the-Industry-Report-on-Mobile-Money_2016-1.pdf

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Qualcomm® Wireless Reach™

Qualcomm believes access to advanced wireless technologies can improve people's lives. Qualcomm Wireless Reach is a strategic initiative that brings wireless technology to underserved communities globally. For the last ten years, Wireless Reach has invested in programs that foster entrepreneurship, aid in public safety, enhance the delivery of health care, enrich teaching and learning and improve environmental sustainability, impacting over 10 million beneficiaries.

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