

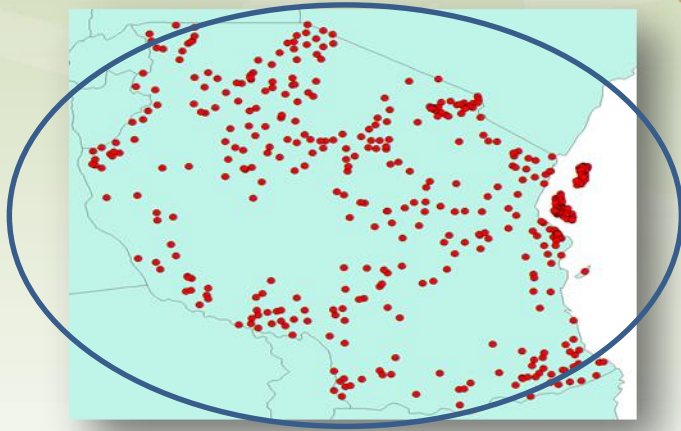
**FSDZ**  
**Multi Sector GIS Mapping Project**  
**Final Report**

17th September – 23<sup>rd</sup> December 2015

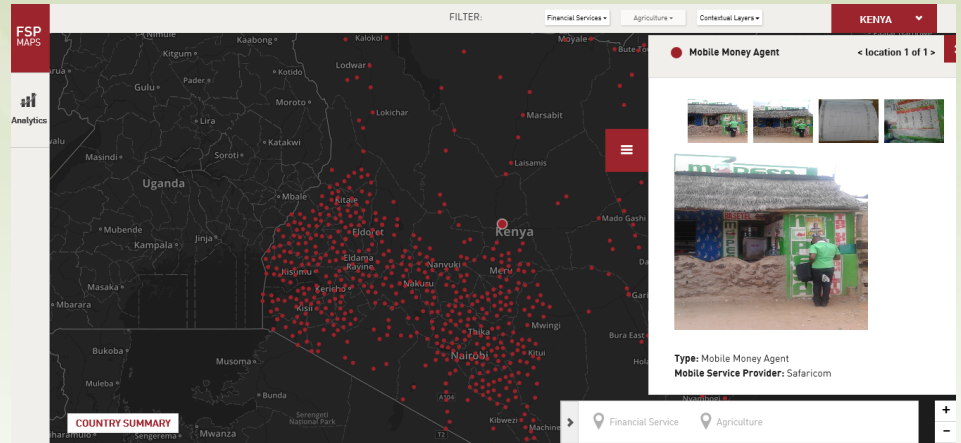


# Geo-Spatial Analysis: 3 Components

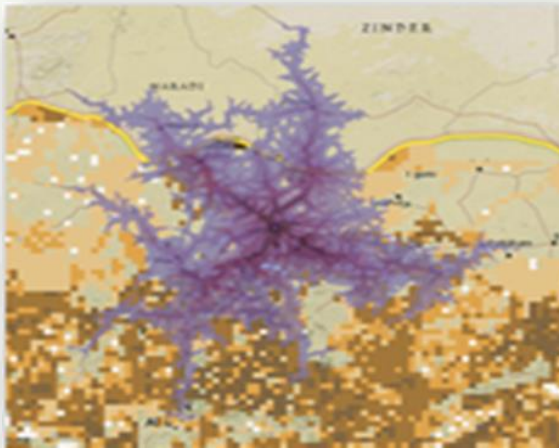
1). Access point data collection



3). Mapping Software



2). Add Poverty and other layers



Brandworx was responsible for the Access point data collection

# Project Scope



Brandworx was contracted by FSDZ Zambia to collect data and develop a database of all Financial, Health, Education and Agricultural service access points in Zambia

These included:

Finance	Health	Education	Agricultural
Mobile Money Agent	Rural Health Centres	Government Primary Schools	Input Providers
Savings Groups	Private Clinics	Private Primary Schools	Processors
Savings and Credit Co-operative (SACCO)	Health Posts	Community School	Markets
Shylocks/Kaloba	Government Clinics	Government Secondary Schools	
Bank Agent	Specialist or Tertially Hospitals	Colleges	
Forex Bureaus	District Hospitals	Private Secondary Schools	
Stand alone ATM	Urban Health Centres	Universities	
Money Transfer Service	Provincial or General Hospitals		
Commercial banks			
Insurance Service Provider			
Post Office			
Micro Finance Institution			
Micro Money Lenders			
Registered Money Lenders			



# Project Methodology

**Project timelines :** 17<sup>th</sup> September – 23<sup>rd</sup> December 2015

**Total access points to be captured:** 25 000

**Sectors to be captured:**

- Finance
- Health
- Education
- Agricultural

**Number of Enumerators:** 40

**Number of Supervisors:** 4



# Project Methodology



BANK AGENT

- IDENTIFICATION OF INSTITUTION
- PHOTOGRAPHS
- GPS
- BANK AGENT
- Submit

Save Form Progress Back

Location Capture

- Latitude(GPS): Not Captured
- Longitude(GPS): Not Captured
- Accuracy(GPS): Not Captured

Get GPS Coordinates

BANK AGENT

- What is the name of the establishment?
- Is it a Stand Alone Agent or does s/he conduct other Business?
- Trading Hours
- Under which bank does the agency fall? - Kenya Commercial Bank

- The questionnaire was loaded onto a Huawei Y330 device which each Enumerator was given
- All outlet information was submitted in real time
- GPS average accuracy was < 15m in Rural areas and < 10m in Urban areas
- Outlets were able to be captured in areas with no Network coverage
- Operational and transaction data is based on the interviewees perceptions



# Project Methodology

## Fieldwork Approach

- Designed questionnaire to capture operational and transactional data as well as GIS data
- The questionnaire is specific to each Sector service intermediary
- Profile is to interview all open and operational touch-points at that point of time of the fieldwork. Active points were considered to have done a transaction in the last 90 days  
Later in the Project inactive agents were also interviewed to get an understanding as to
- Not all points are captured due to several factors including:
  - i) non-location of the points
  - ii) security areas
  - iii) resistance or lack of cooperation
  - iv) dormancy
  - v) safety of fieldwork staff



# Project Methodology

## Recruitment and Training

### RECRUITMENT

Recruitment started in mid-August 2015; covering teams from all regions in Zambia. The team members were sourced from contacts and existing sources that included some who had worked on related projects before. The other candidates were sourced from a database of different research organizations in Zambia and they had the knowledge of research. There were some that were got from the local Universities and had taken courses in or related to research.

The process started by identifying potential candidates and sourcing their academic credentials. We reviewed their documents and shortlisted those who we deemed qualified and invited over eighty for an interview. We conducted a face to face interview for all the provinces by having them travel to Lusaka and Copperbelt province. The interviews were conducted by the Special Projects Manager and the Operations Manager. The enumerators selected were those that met the criteria of level of education (University Diploma) and with experience of over two years in the related study or work. This combination enabled us to recruit about forty seven team members; that included four supervisors, one admin assistant and forty two enumerators. The enumerators included three back up staff for eventualities.

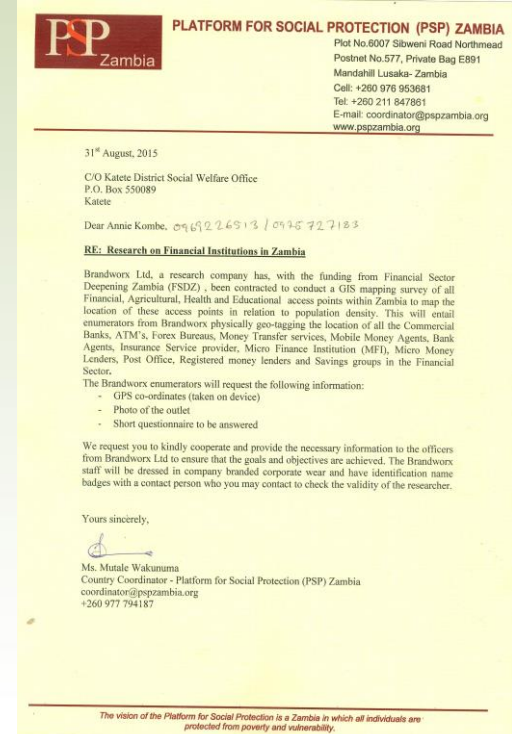
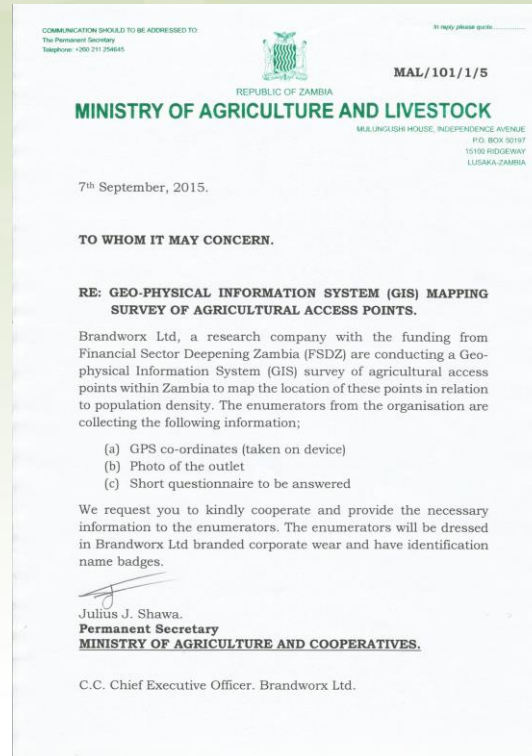
### TRAINING AND SELECTION

The training was conducted for all regions in four days at The City Style Hotel in Lusaka. The whole team travelled to Lusaka for the training. The training sessions were both oral and practical, which included: hands on training with the data collection devices as well as trouble shooting for the device Teams were allowed to practice in the training room and selected areas outside that simulated the actual field conditions.





# Letters of Authorisation Examples

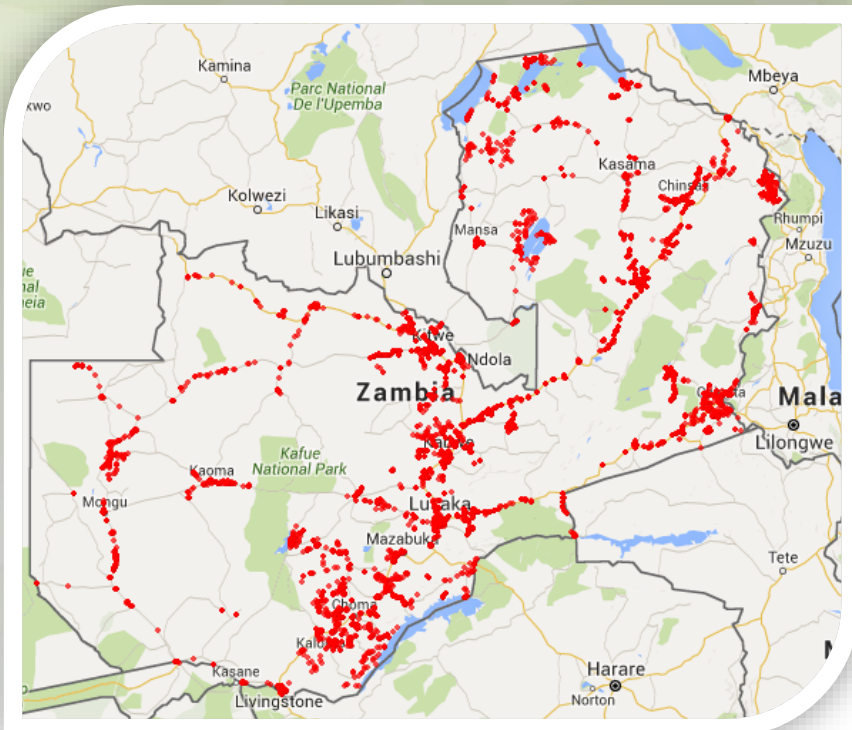


BrandWorx

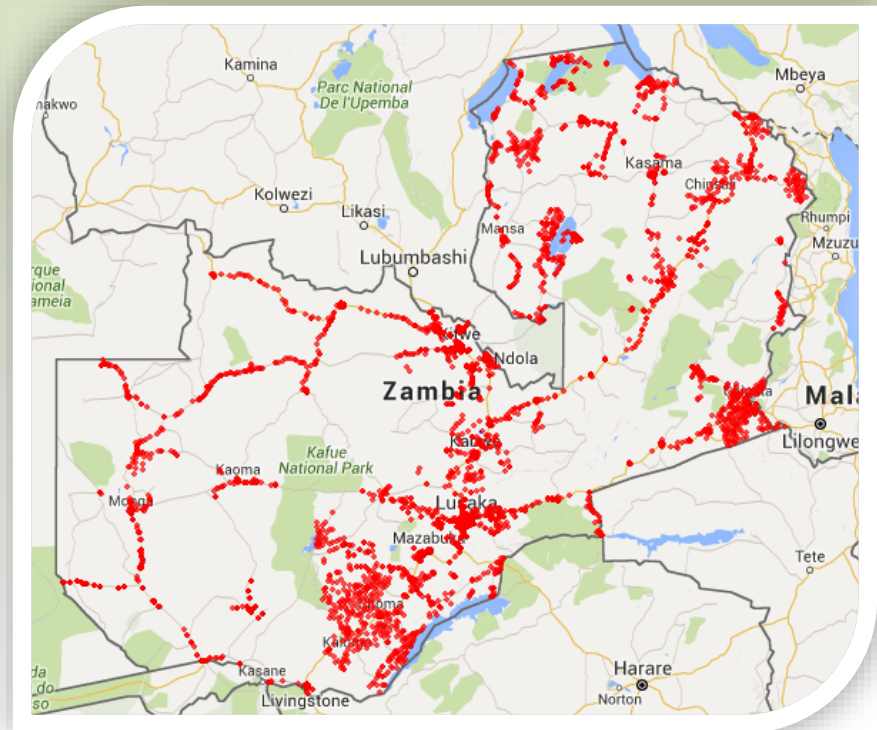


# Total Access points Mapped by Sector

**Finance Sector (15 371 access points)**

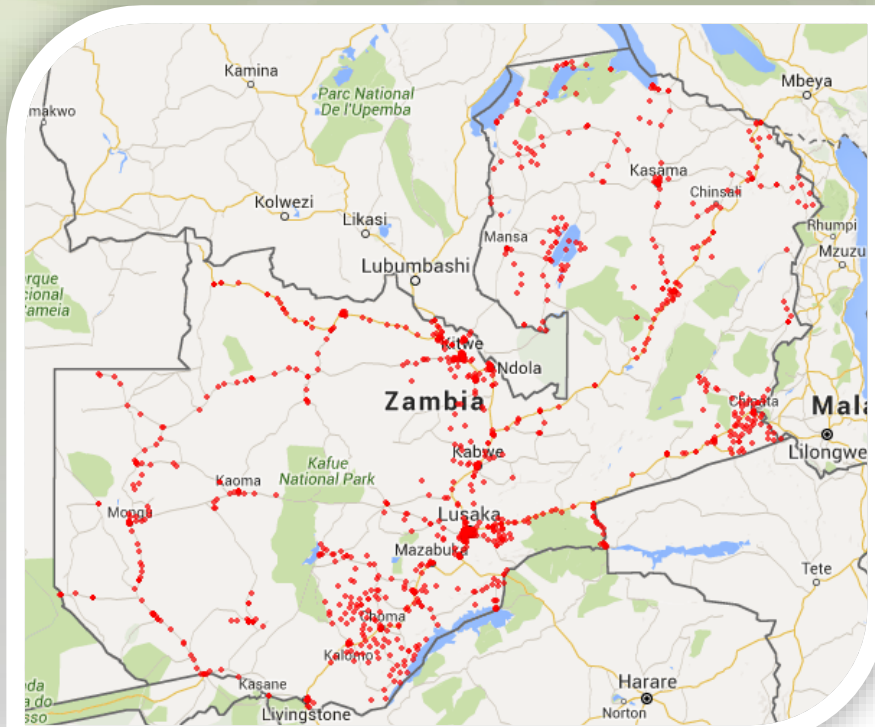


**Education Sector (7 336 access points)**

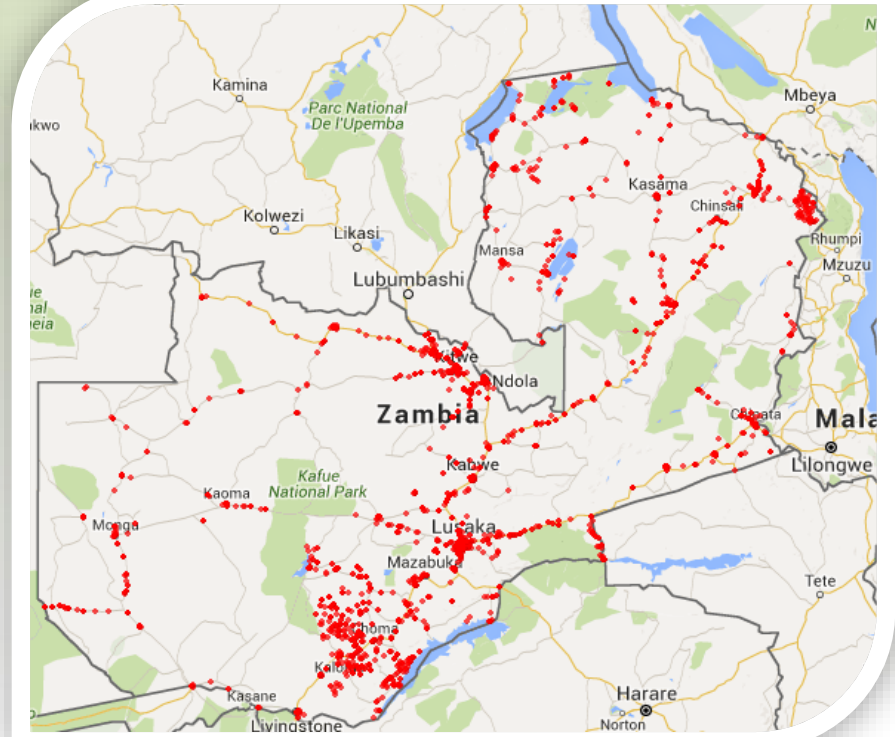


# Total Access points Mapped by Sector

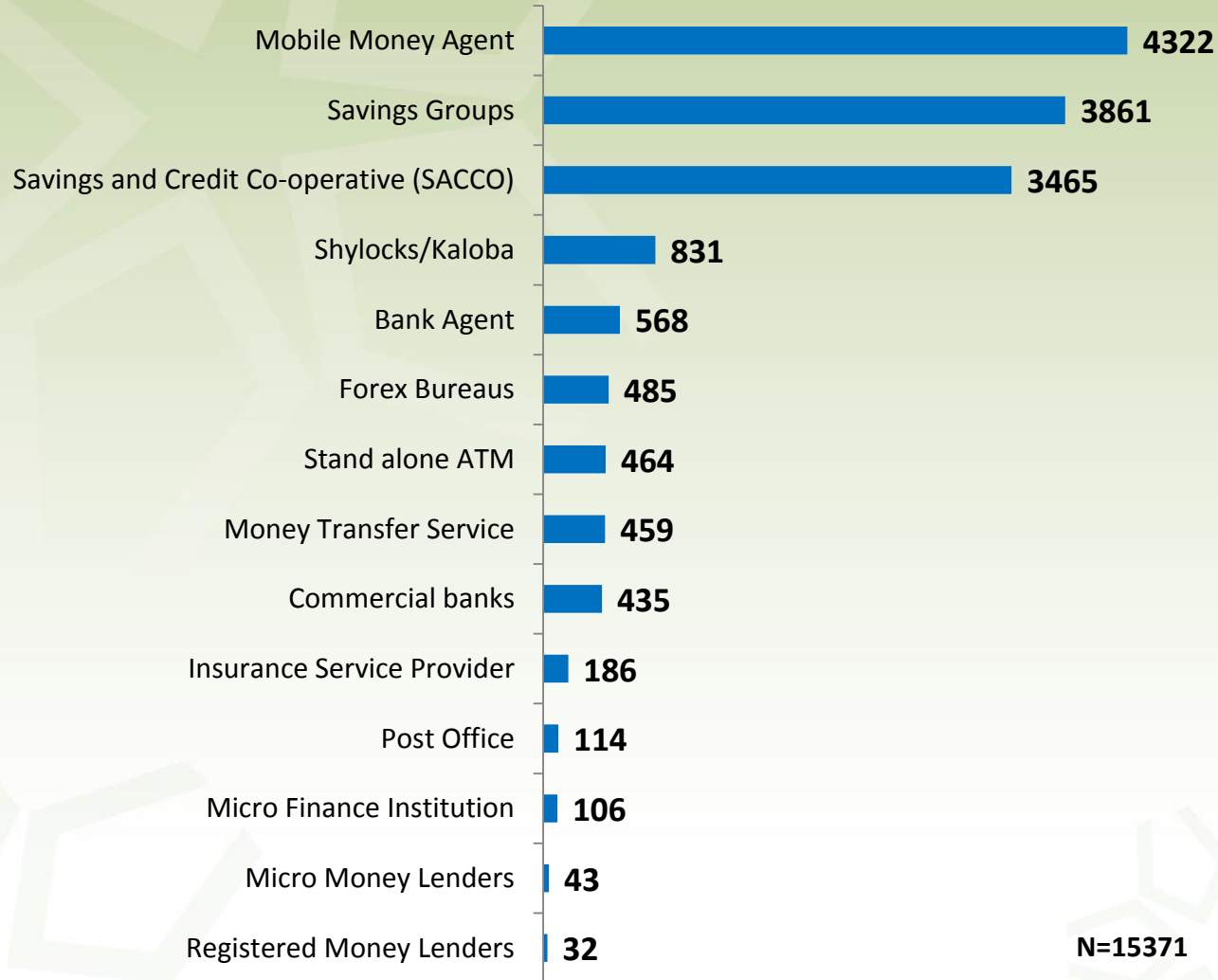
**Health Sector (1 462 Access points)**



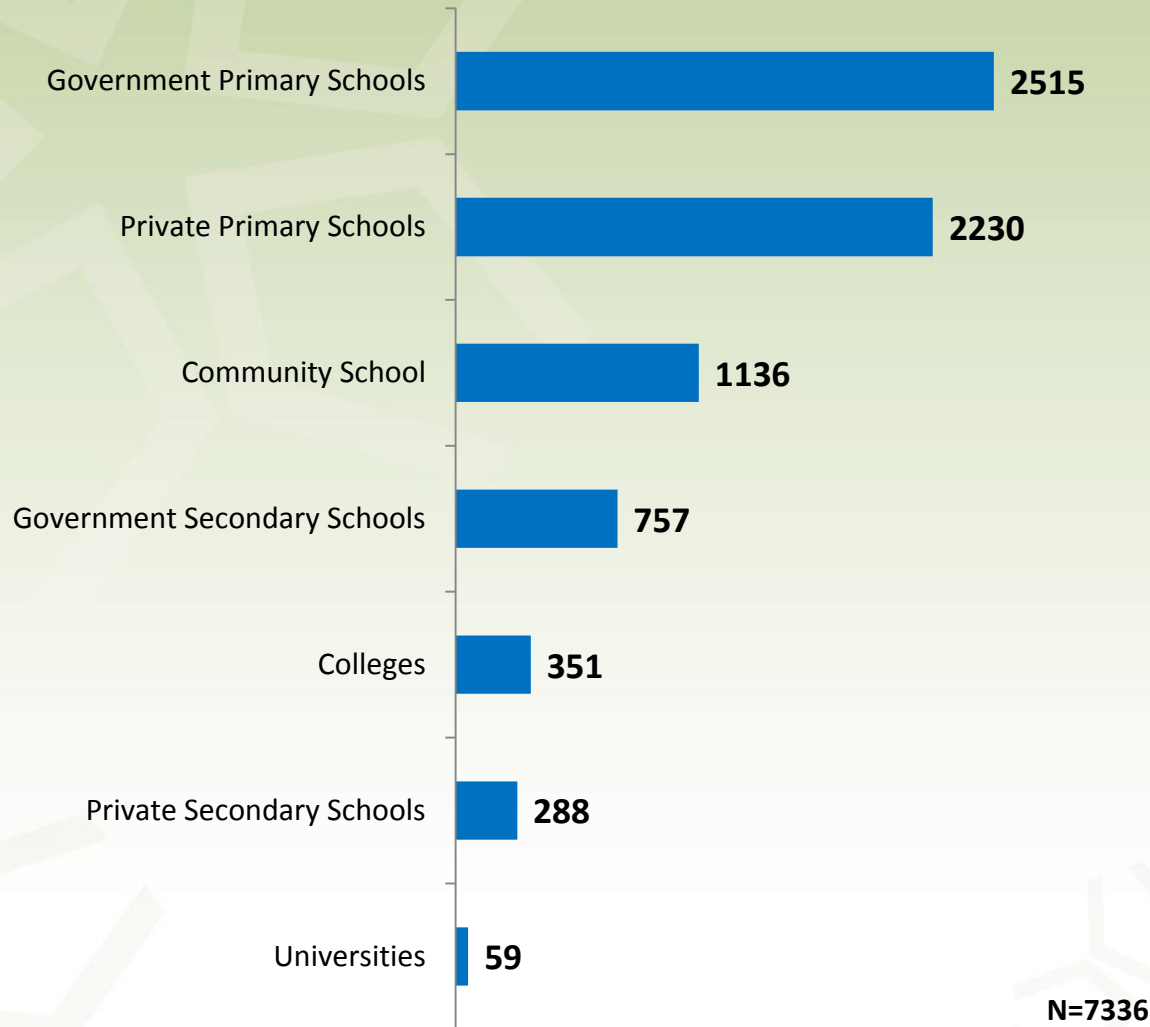
**Agricultural Sector (3 892 Access points)**



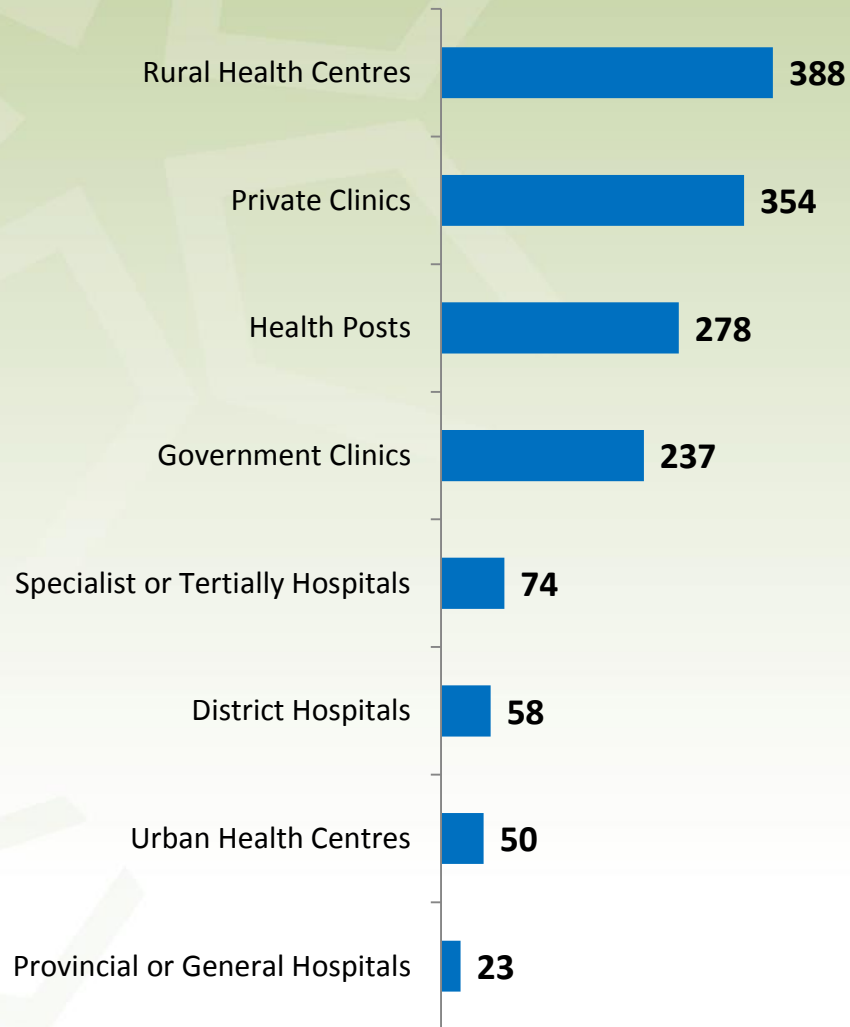
# Total Project Summary – Financial Institutions



# Total Project Summary – Education Institutions

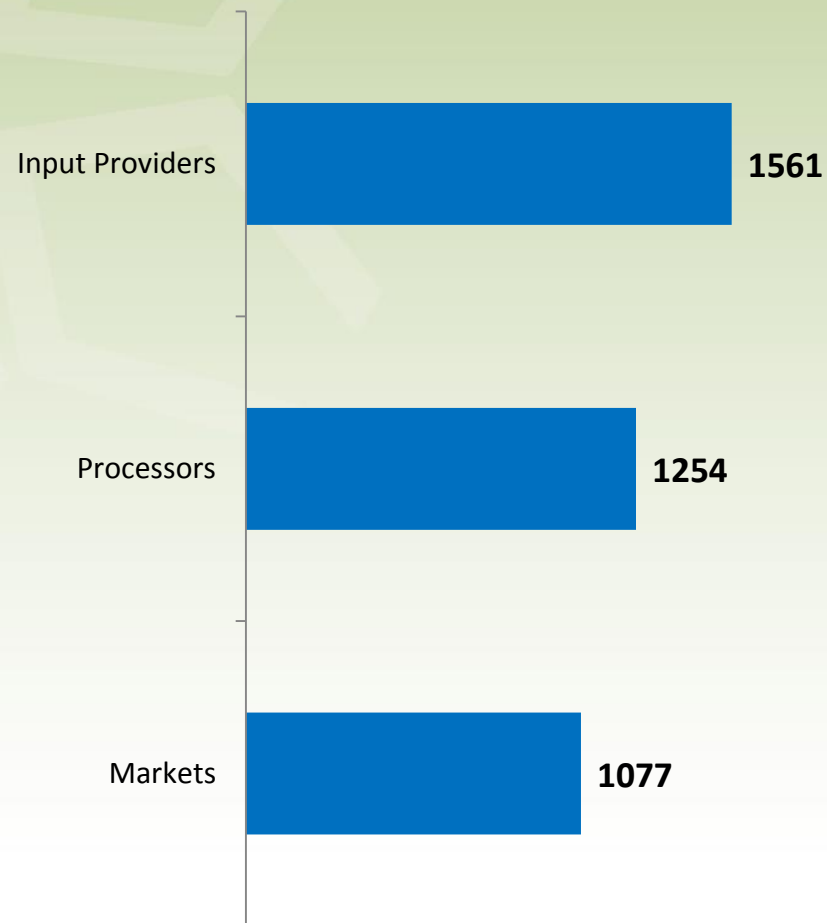


# Total Project Summary – Heath Institutions



N=1462

# Total Project Summary – Agricultural Institutions



N=3892



BrandWorx

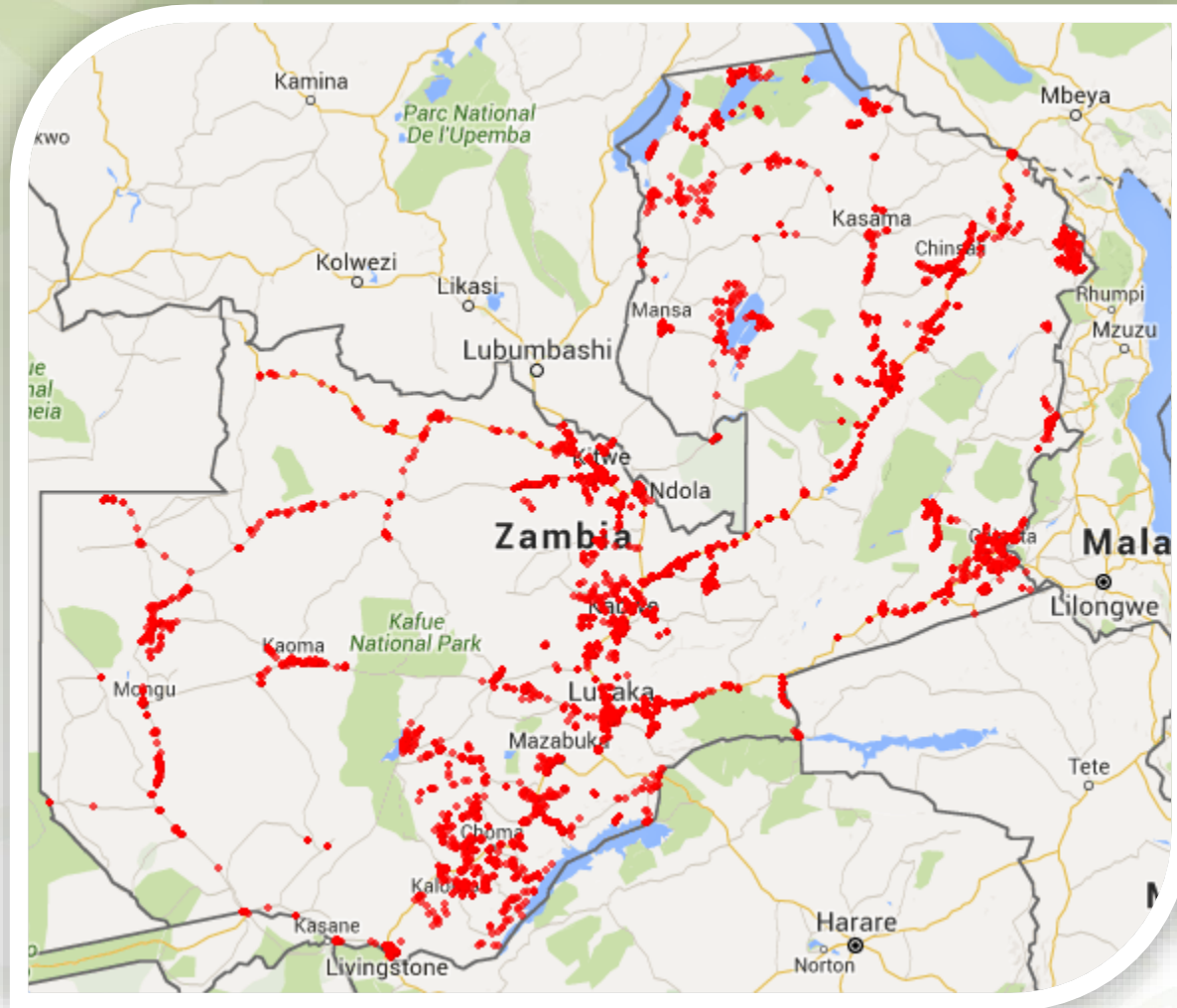


# Total Project Summary – Financial Institutions

	Total	Central	Copperbelt	Eastern	Luapula	Lusaka	Muchinga	Northern	North-Western	Southern	Western
<b>Base</b>	<b>15371</b>	<b>1824</b>	<b>2301</b>	<b>1185</b>	<b>541</b>	<b>3387</b>	<b>1749</b>	<b>825</b>	<b>544</b>	<b>2054</b>	<b>961</b>
Mobile Money Agent	4322	321	788	247	113	1552	278	175	226	366	256
Savings Groups	3861	809	627	570	57	249	570	190	113	341	335
Savings and Credit Co-operative (SACCO)	3465	432	124	53	234	274	736	351	41	994	226
Shylocks/Kaloba	831	119	58	163	75	205	77	12	12	66	44
Bank Agent	568	45	127	34	34	160	18	20	45	48	37
Forex Bureaus	485	11	107	22	5	241	13	12	20	45	9
Stand alone ATM	464	24	145	17	0	229	9	6	12	16	6
Money Transfer Service	459	27	111	22	9	142	13	25	28	66	16
Commercial banks	435	21	96	22	6	184	12	14	23	45	12
Insurance Service Provider	186	4	36	10	5	68	12	8	5	34	4
Post Office	114	6	30	7	2	16	8	8	8	20	9
Micro Finance Institution	106	4	25	9	1	42	2	1	5	11	6
Micro Money Lenders	43	1	11	5		15	1	2	5	2	1
Registered Money Lenders	32	0	16	4	0	10	0	1	1	0	0



# Financial Institutions Total Project Coverage



N=15371



BrandWorx

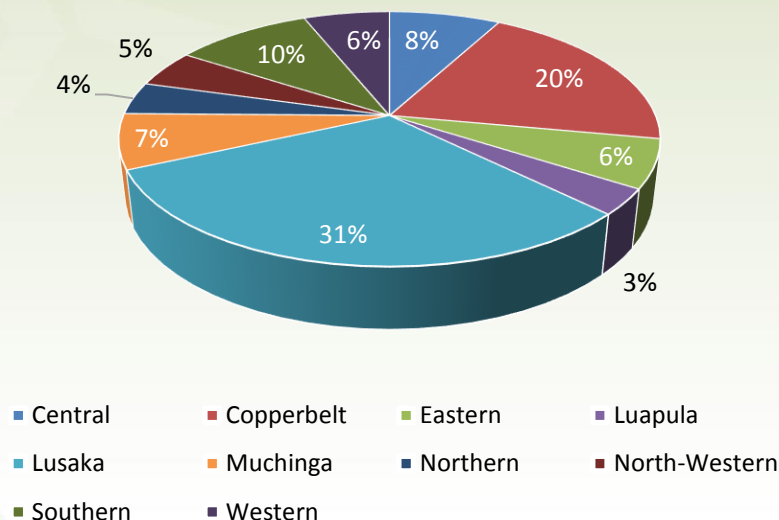
# Mobile Money Agents



# Summary – Mobile Money Service Providers

	Total	Central	Copperbelt	Eastern	Luapula	Lusaka	Muchinga	Northern	North-Western	Southern	Western
<b>Base</b>	<b>4322</b>	<b>325</b>	<b>783</b>	<b>252</b>	<b>116</b>	<b>1544</b>	<b>282</b>	<b>179</b>	<b>229</b>	<b>360</b>	<b>252</b>
Active	3231	256	646	198	106	1000	225	133	153	316	198
*Inactive	1091	69	137	54	10	544	57	46	76	44	54

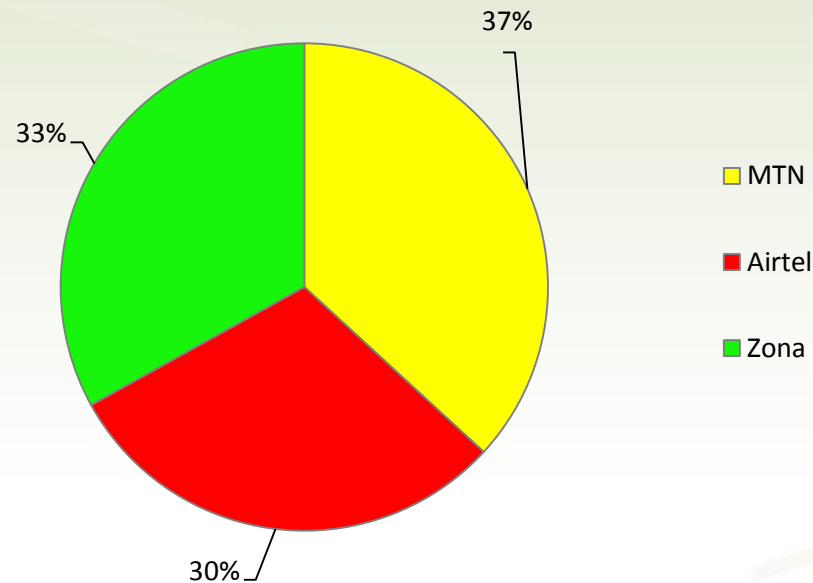
Active Agent breakdown



\*An inactive agent is defined as an agent who has not conducted a mobile money transaction in the last 90 days. A sample of inactive agents was conducted to find out the indications for inactivity. There were no full interviews conducted at inactive agent locations.

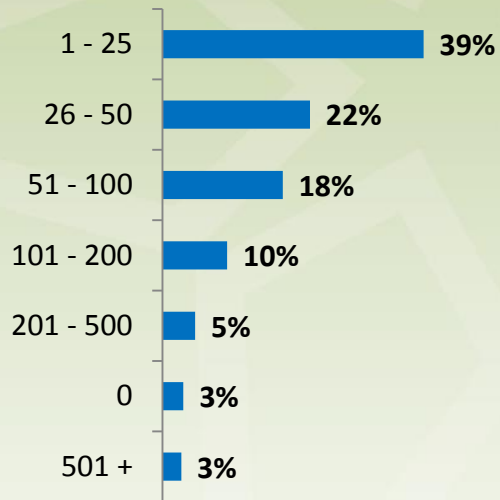
# Summary – Mobile Money Service Providers

	Total	Central	Copperbelt	Eastern	Luapula	Lusaka	Muchinga	Northern	North-Western	Southern	Western
<b>Base</b>	<b>3231</b>	<b>256</b>	<b>646</b>	<b>198</b>	<b>106</b>	<b>1000</b>	<b>225</b>	<b>133</b>	<b>153</b>	<b>316</b>	<b>198</b>
MTN	1190	105	260	67	42	277	142	68	60	75	94
Airtel	973	99	150	41	42	335	56	39	52	97	62
Zona	1068	52	236	90	22	388	27	26	41	144	42

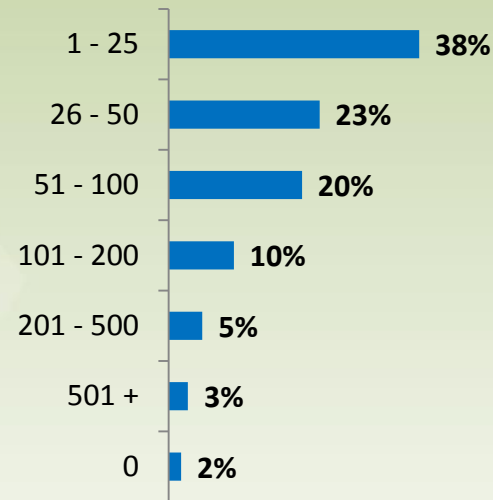


# Mobile Money Service Providers

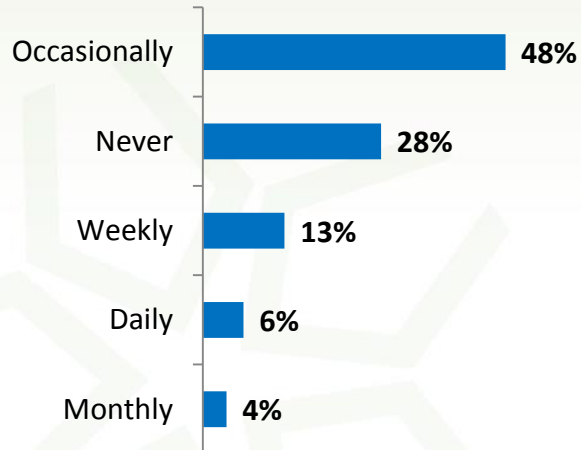
**Deposits in a week (n=3231)**



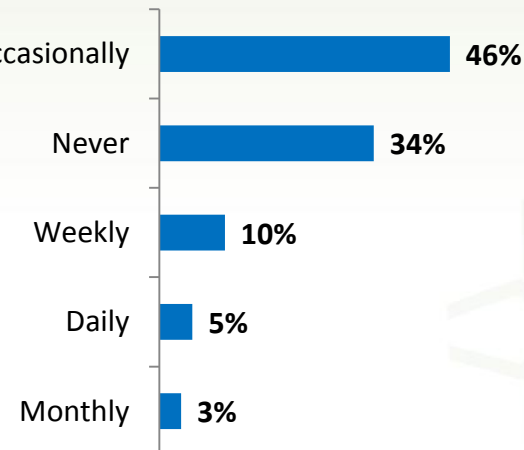
**Withdrawals in a week (n=3231)**



**Agent run out of cash (n=3231)**



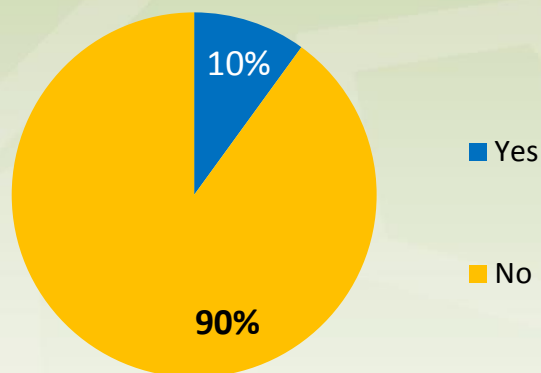
**Agent run out of e-float (n=3231)**



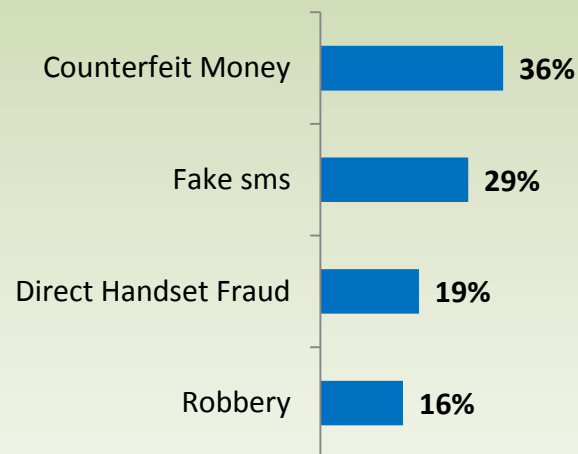


# Mobile Money Service Providers

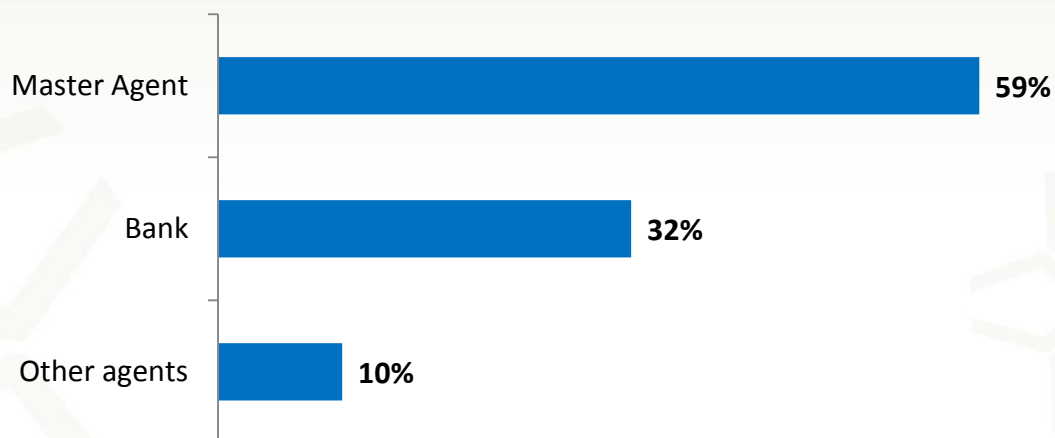
Experienced cases of Fraud (n=3231)



Type of Fraud (n=322)



Where top up your float from (n=3231)



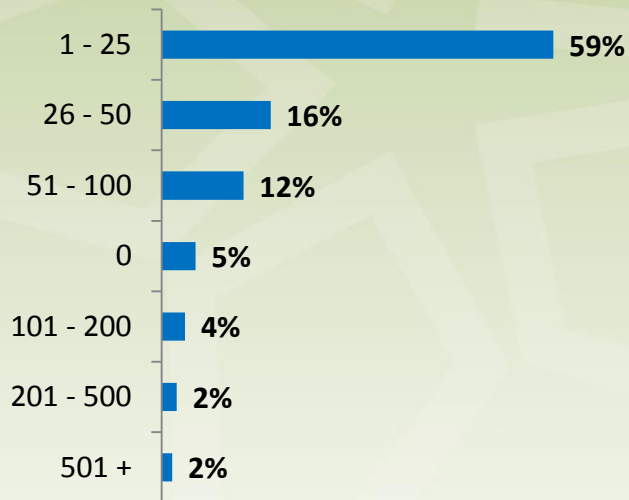
# Bank Agents



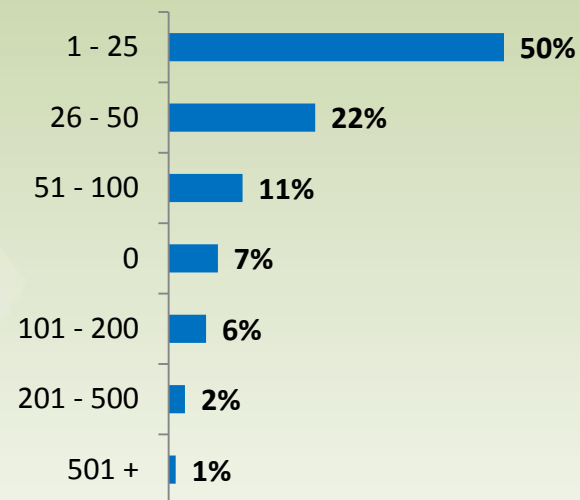
BrandWorx

# Summary – Bank Agents

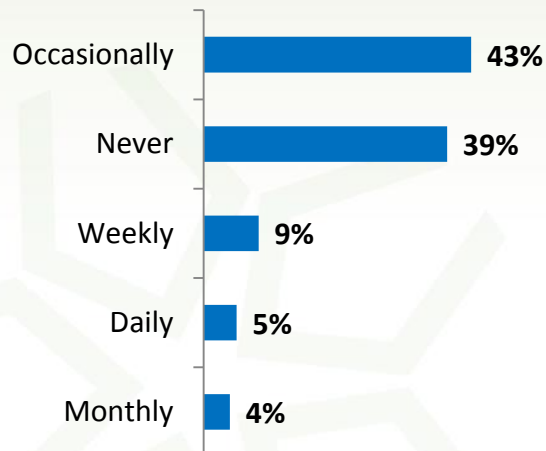
**Deposits in a week (n=568)**



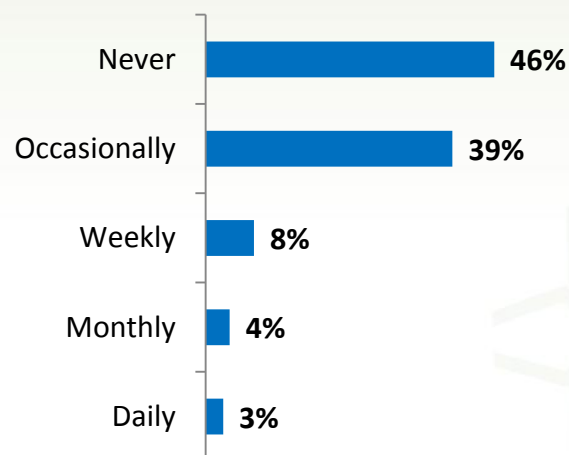
**Withdrawals in a week (n=568)**



**Agent run out of cash (n=568)**



**Agent run out of e-float (n=568)**

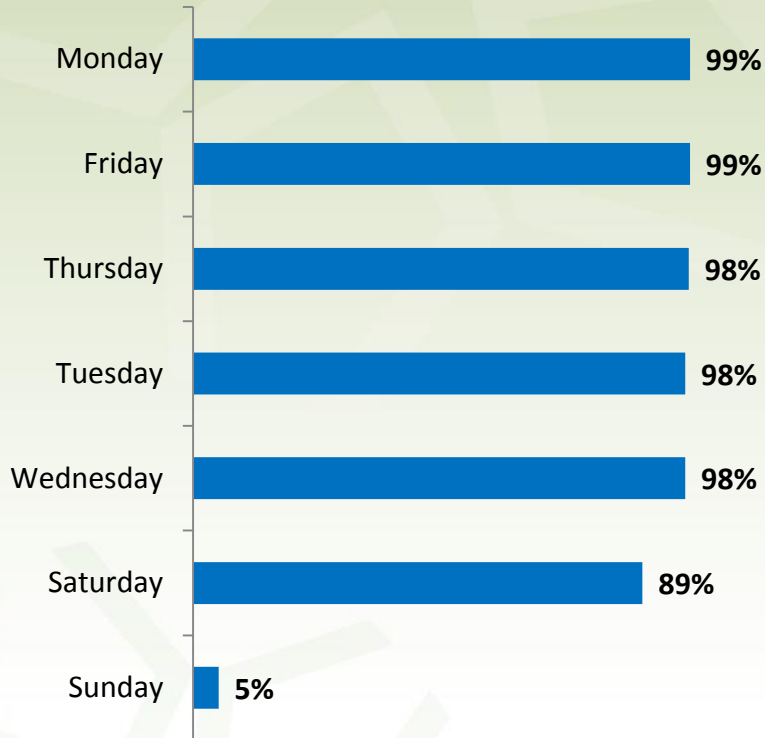


# Commercial Bank and Mortgage

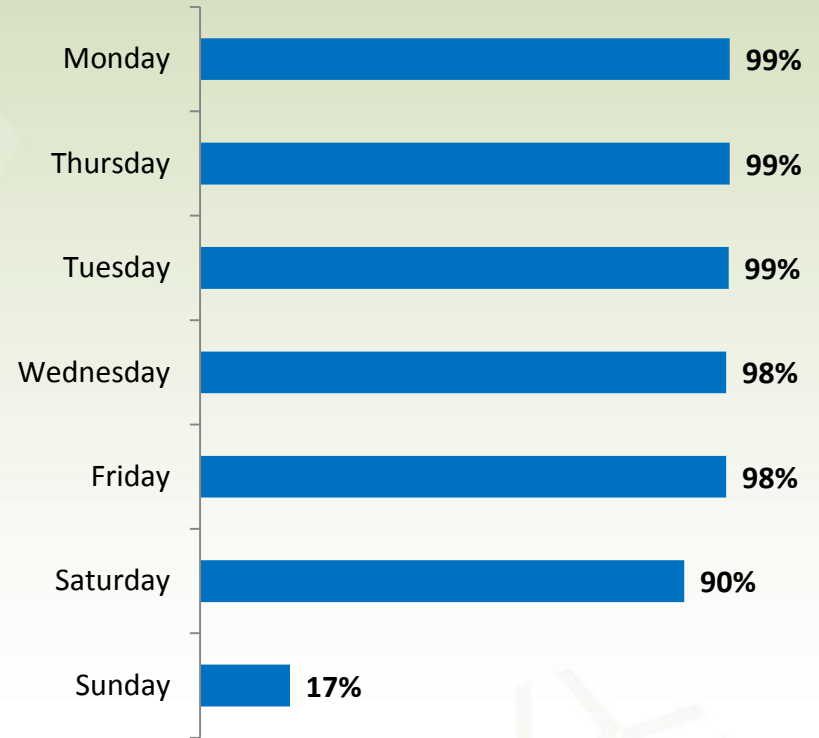


# Commercial Bank and Mortgage

**Cash Deposits (n=435)**



**Cash Withdrawal (n=435)**



# Micro Finance Banks

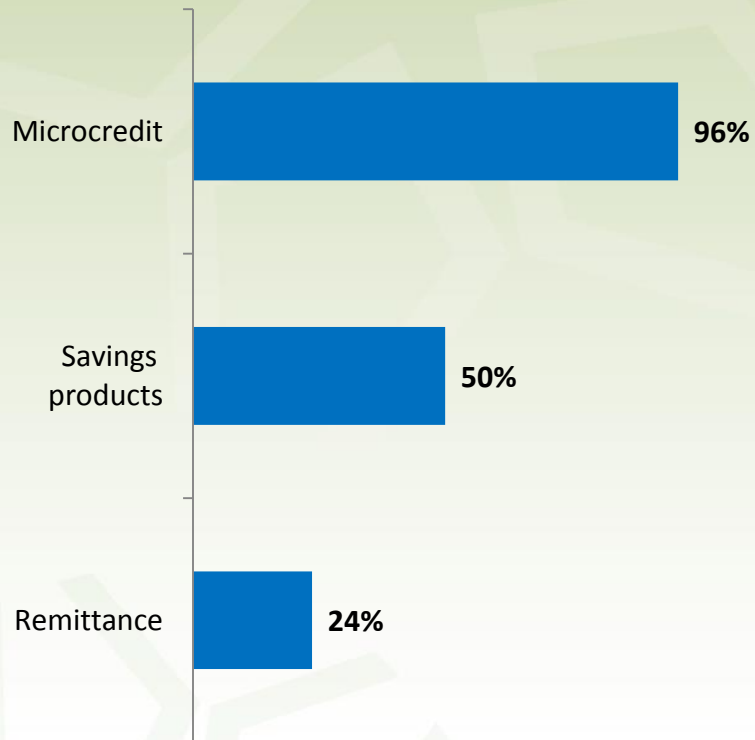


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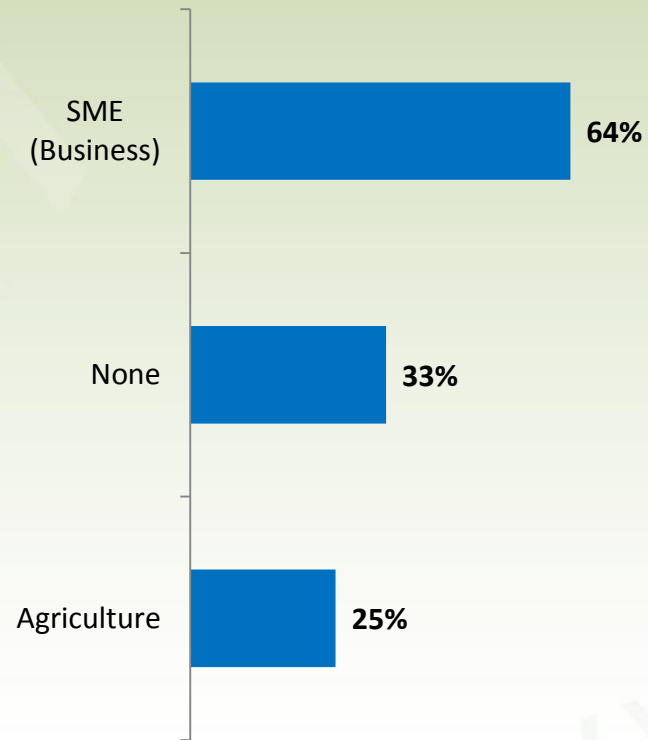


# Micro Finance Banks

**MFI products offered (n=106)**



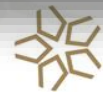
**\*Specialists at the Outlets who assist (n=106)**



\*Specialists refer to there being a special window dedicated for SME or Agricultural activities



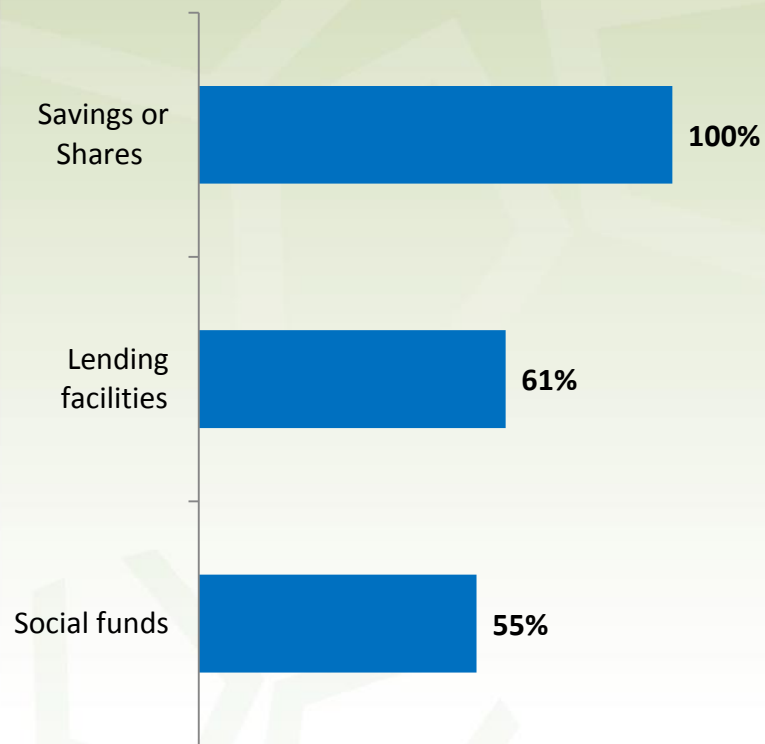
# Savings Group



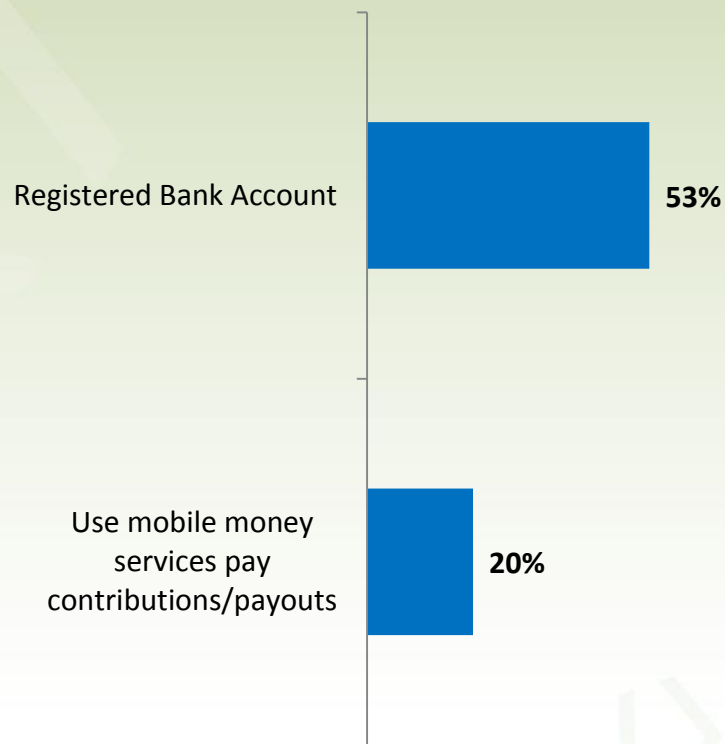
BrandWorx

# Savings Group

Services provided (n=3861)



Does the Savings group have the following (n=3861)



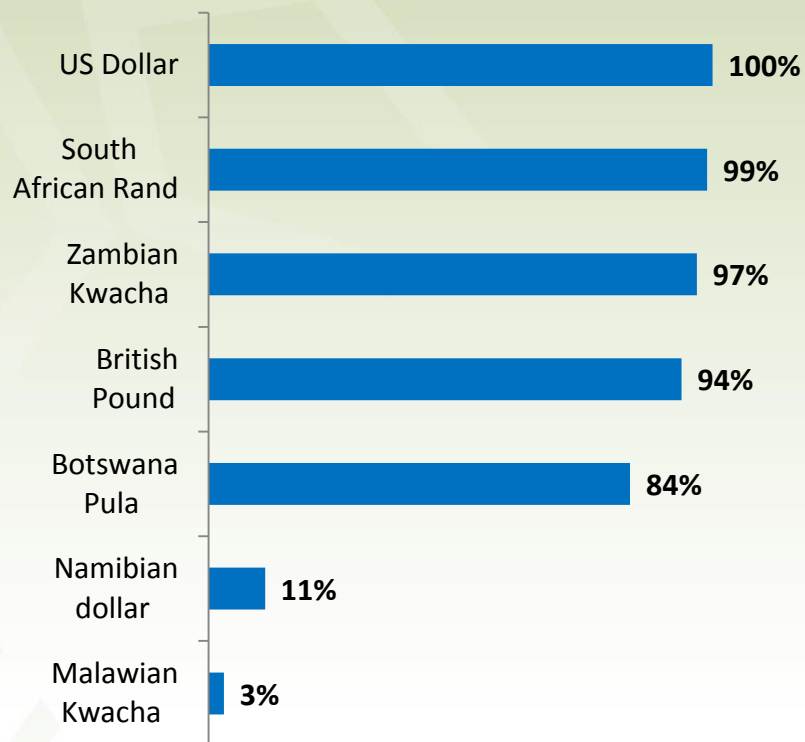
# Forex Bureau



BrandWorx

# Forex Bureau

Currencies available at the outlet (n=485)



# Money Transfer Services

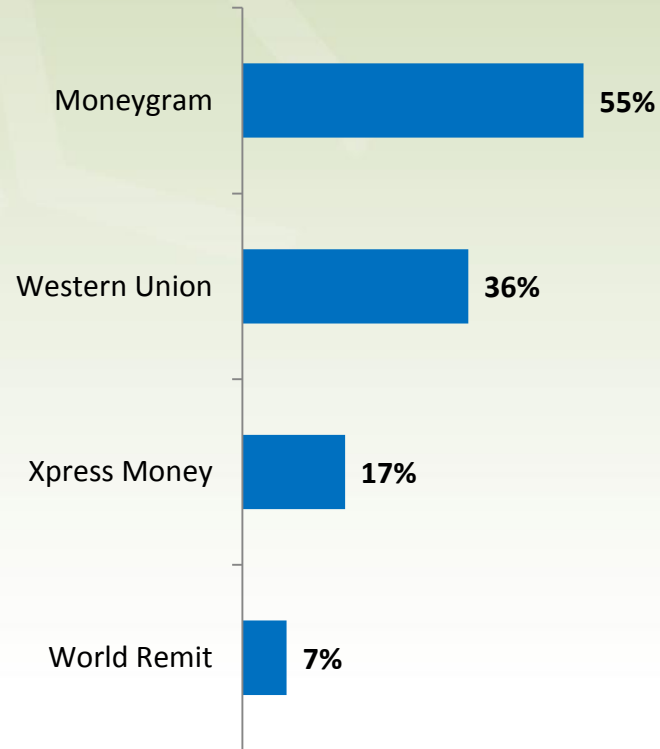


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# Money Transfer Services

Money transfer services (n=459)



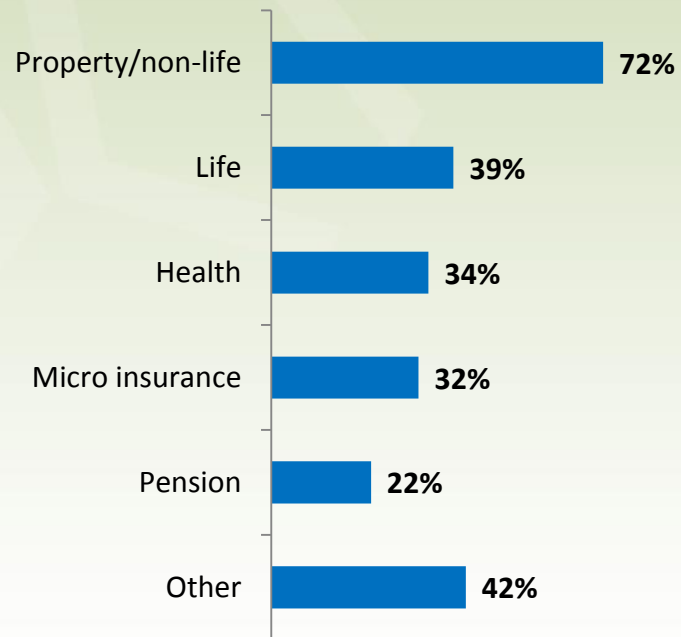
# Insurance Service Provider



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# Insurance Service Provider

Type of insurance services (n=186)



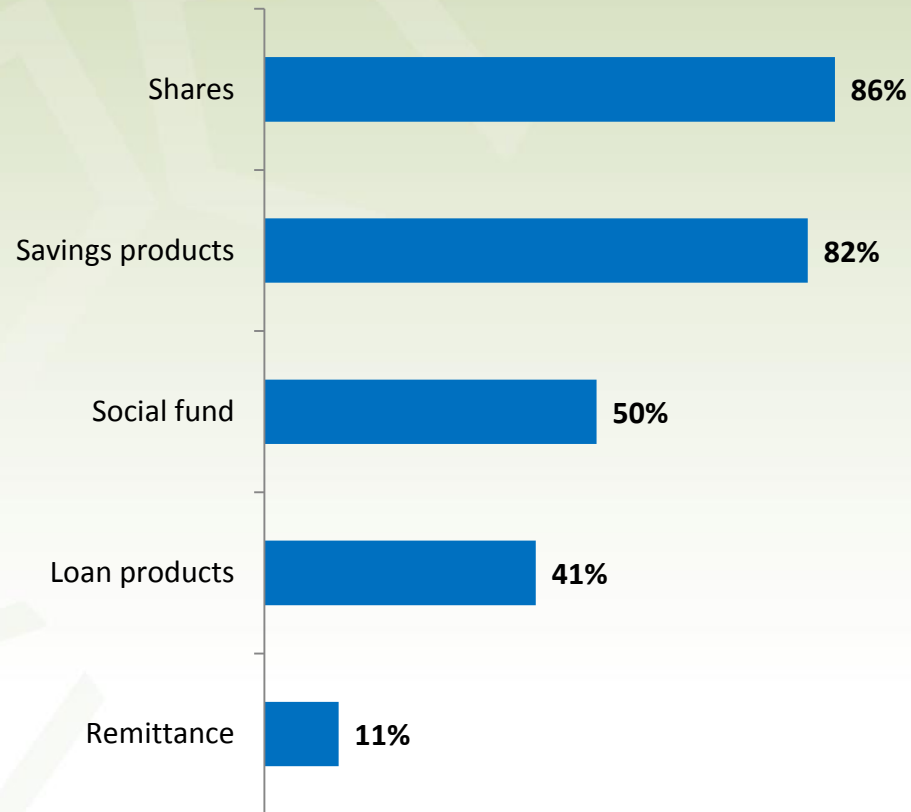
# SACCO



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# SACCO

Type of SACCO products offered (n=3465)



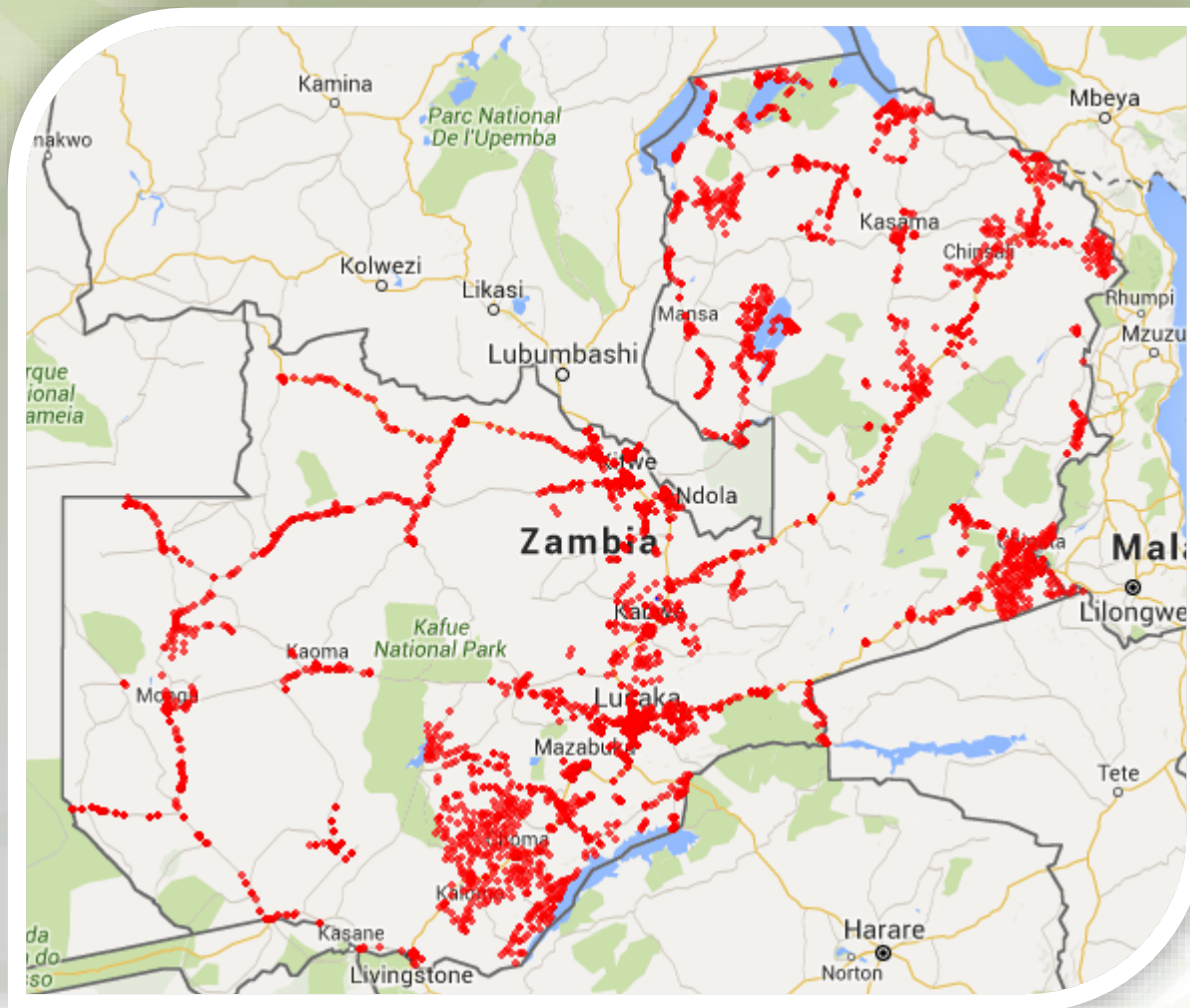
# Total Project Summary – Education Institutions

	Total	Central	Copperbelt	Eastern	Luapula	Lusaka	Muchinga	Northern	North-Western	Southern	Western
<b>Base</b>	<b>7336</b>	<b>542</b>	<b>1053</b>	<b>429</b>	<b>391</b>	<b>2114</b>	<b>441</b>	<b>411</b>	<b>330</b>	<b>1020</b>	<b>605</b>
Government Primary Schools	2515	218	257	250	261	213	244	233	177	434	228
Private Primary Schools	2230	132	441	52	35	1118	57	26	57	245	67
Community School	1136	89	119	44	30	378	35	59	21	140	221
Government Secondary Schools	757	61	102	54	47	98	82	83	58	110	62
Colleges	351	22	85	16	8	128	15	7	12	38	20
Private Secondary Schools	288	13	35	7	10	153	7	3	5	51	4
Universities	59	7	14	6	0	26	1	0	0	2	3





# Education Institutions Total Project Coverage

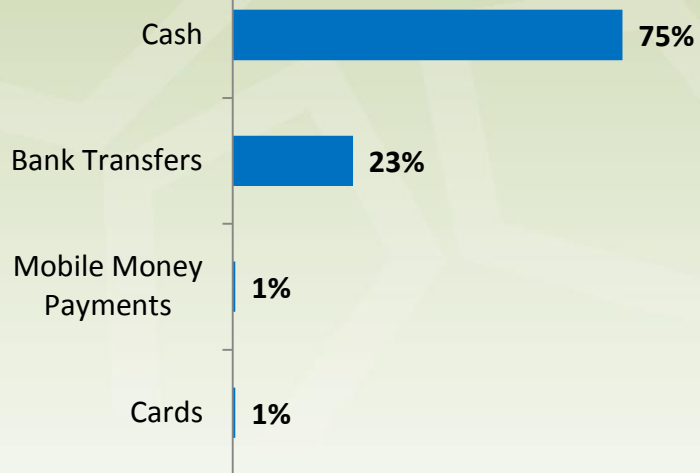


# Education

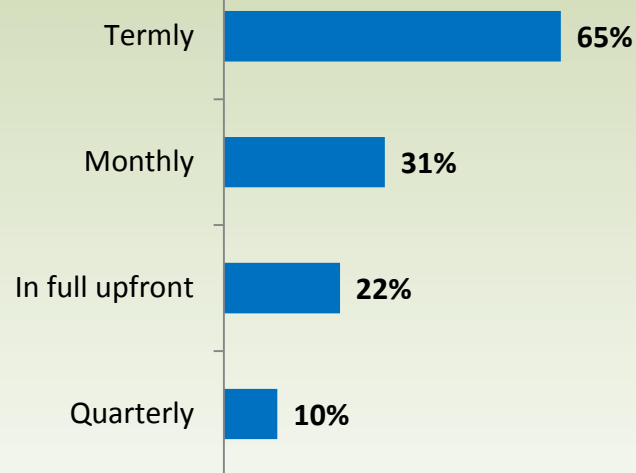


# Education

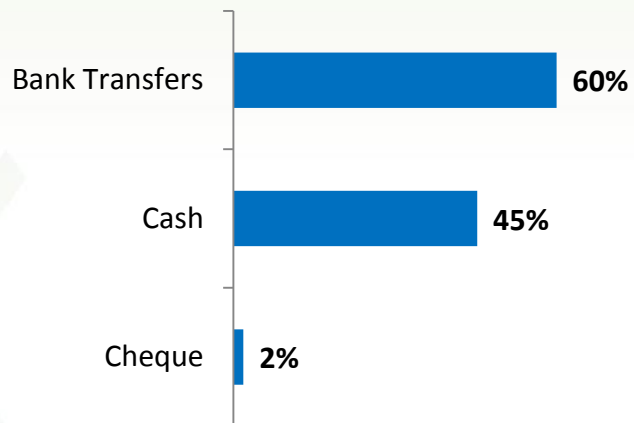
**Types of payments that are accepted for tuition (n=7336)**



**Types of payments are accepted for tuition (n=7336)**



**How teachers/lecturers get paid (n=7336)**

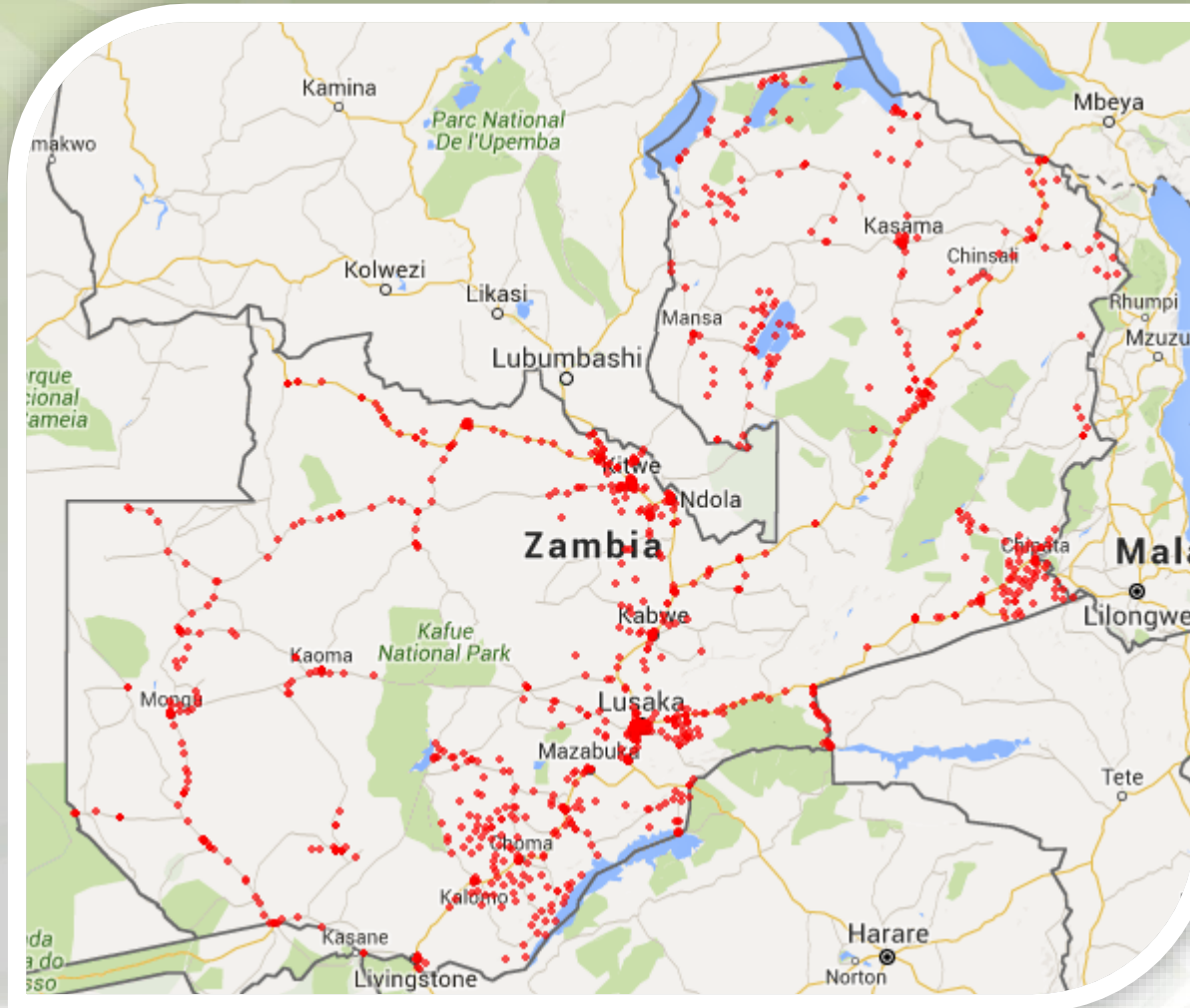


# Total Project Summary – Health Institutions

	Total	Central	Copperbelt	Eastern	Luapula	Lusaka	Muchinga	Northern	North-Western	Southern	Western
<b>Base</b>	<b>1462</b>	<b>103</b>	<b>195</b>	<b>103</b>	<b>67</b>	<b>348</b>	<b>90</b>	<b>63</b>	<b>76</b>	<b>219</b>	<b>198</b>
Rural Health Centres	388	32	19	45	45	35	26	28	31	50	77
Private Clinics	354	30	51	19	6	176	9	1	13	31	18
Health Posts	278	18	34	24	10	31	36	14	2	51	58
Government Clinics	237	11	63	1	1	40	8	15	15	68	15
Specialist or Tertially Hospitals	74	0	10	0	0	47	4	0	3	2	8
District Hospitals	58	4	7	7	4	5	6	4	5	9	7
Urban Health Centres	50	7	6	6	0	11	1	1	2	5	11
Provincial or General Hospitals	23	1	5	1	1	3	0	0	5	3	4



# Health Institutions Total Project Coverage





# Health

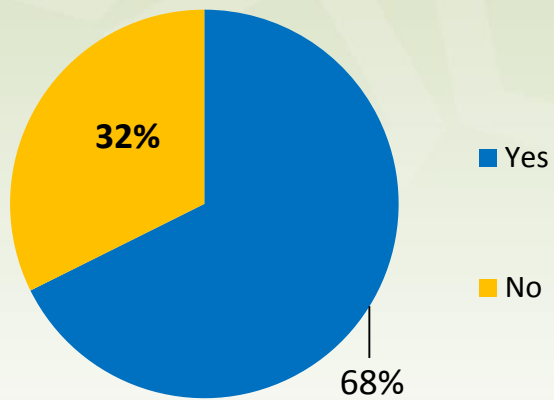


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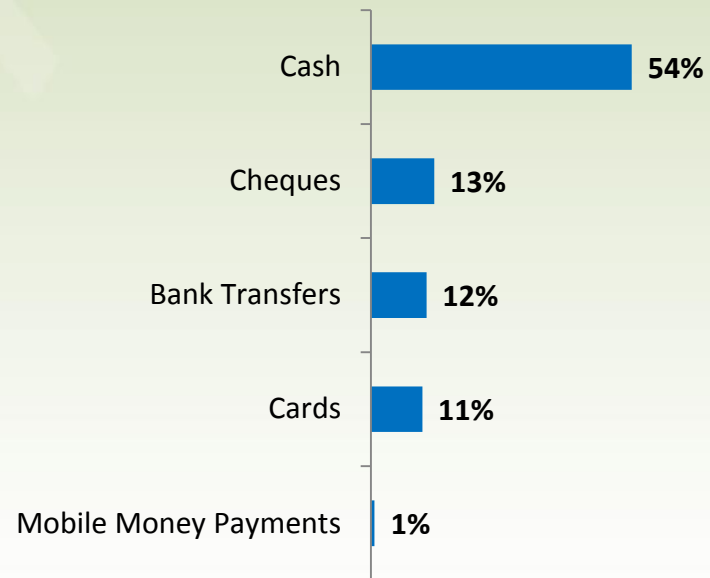


# Health

Electricity available (n=1462)



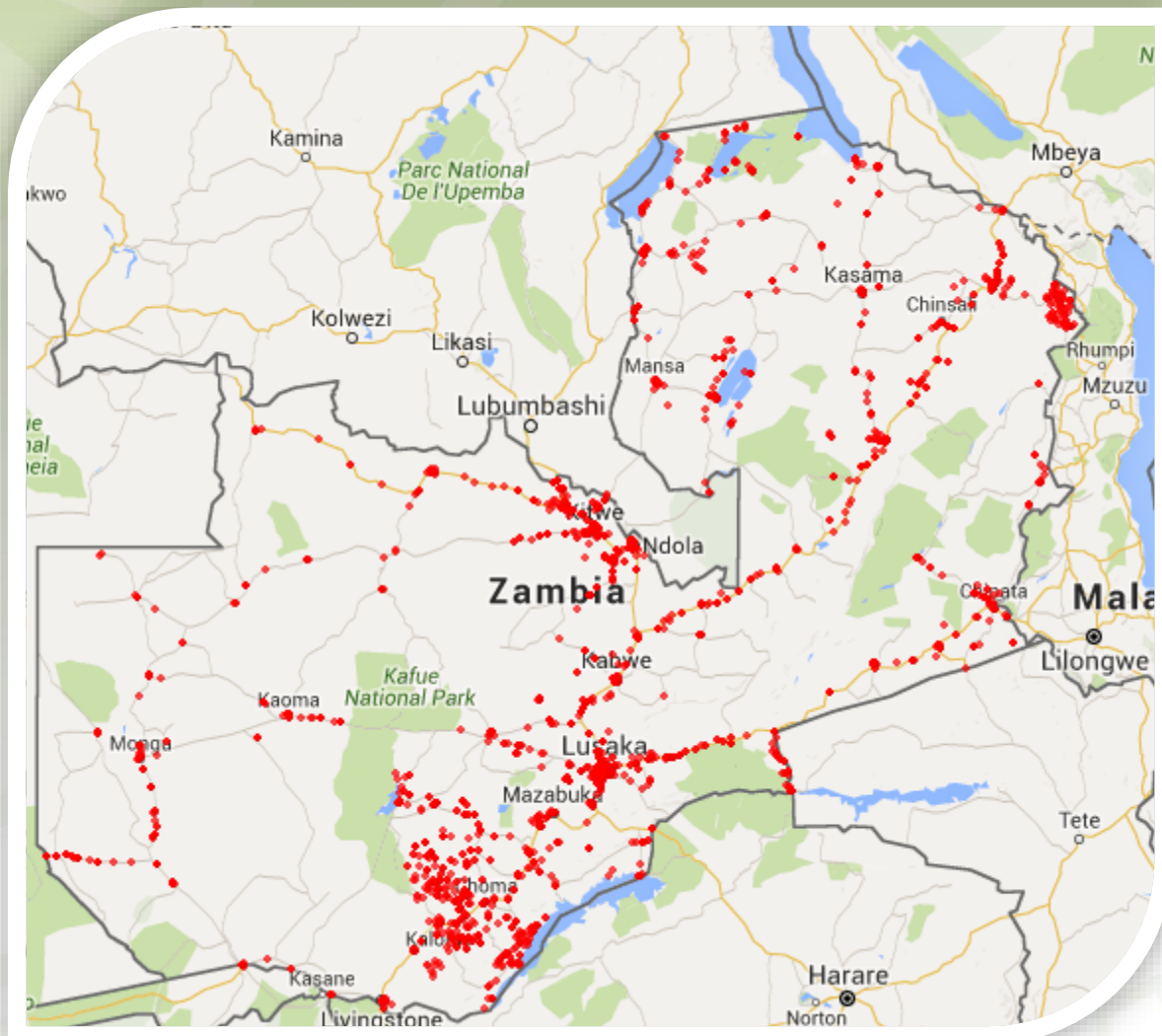
Types of payments are accepted (n=1462)



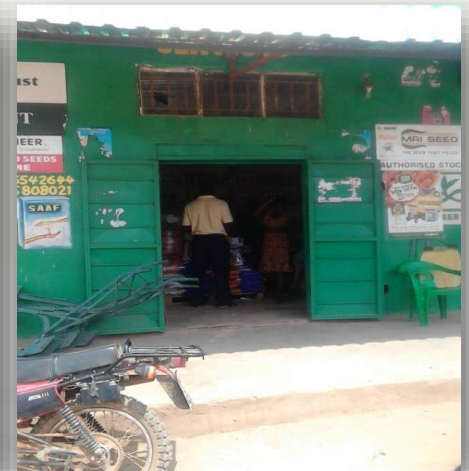
# Total Project Summary – Agriculture Institutions

	Total	Central	Copperbelt	Eastern	Luapula	Lusaka	Muchinga	Northern	North-Western	Southern	Western
<b>Base</b>	<b>3892</b>	<b>480</b>	<b>472</b>	<b>202</b>	<b>201</b>	<b>691</b>	<b>447</b>	<b>204</b>	<b>94</b>	<b>812</b>	<b>289</b>
Input Providers	1561	309	217	111	37	319	106	57	49	271	85
Processors	1254	41	31	8	95	159	277	96	3	366	178
Markets	1077	130	224	83	69	213	64	51	42	175	26

# Agriculture Institutions Total Project Coverage



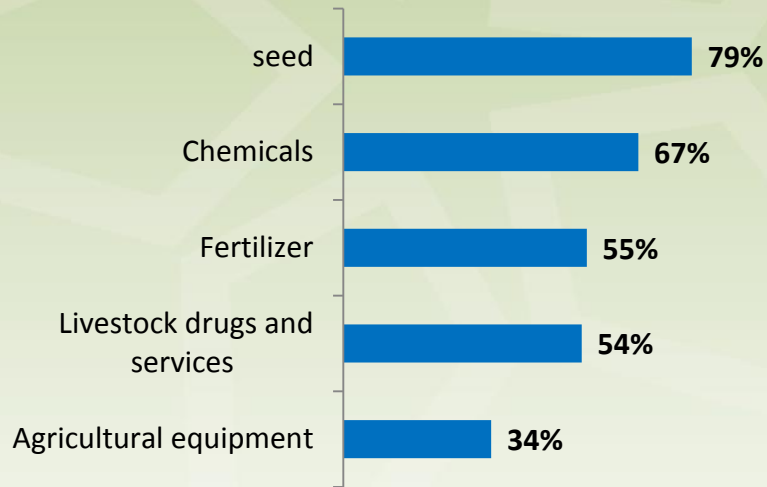
# Input Providers



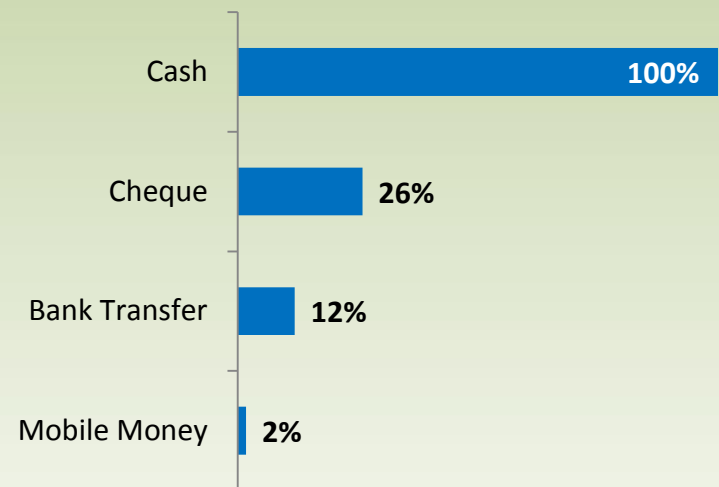
BrandWorx

# Input Providers

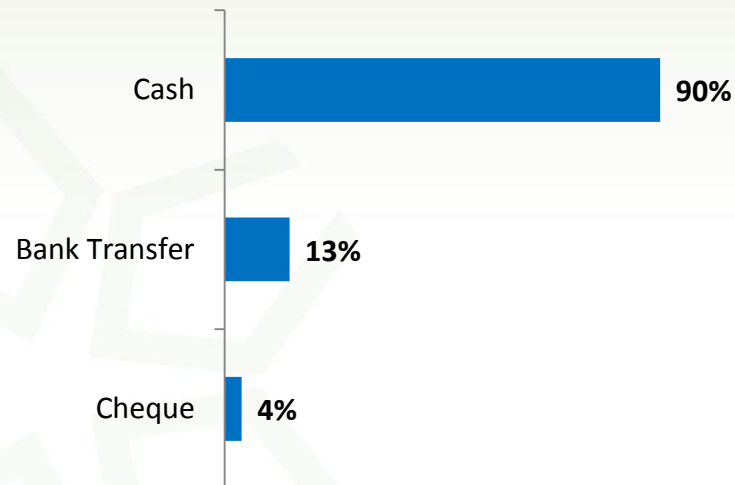
Types of products sold (n=1561)



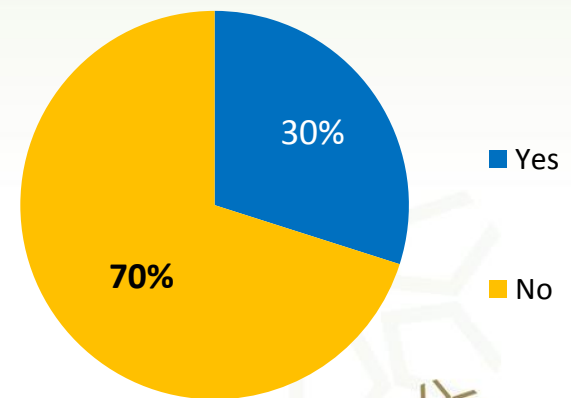
Types of payments are accepted (n=1561)



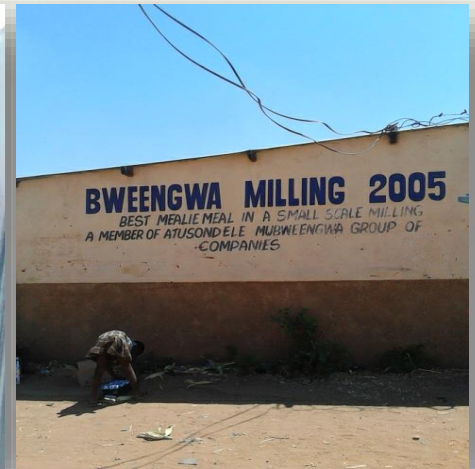
How do they pay their employees (n=1561)



Outlet offer credit (n=1561)



# Processors

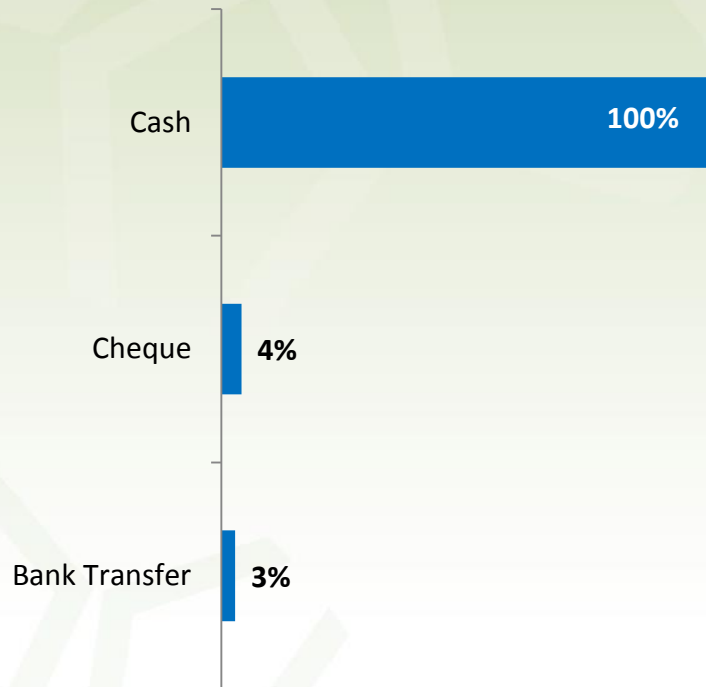


BrandWorx

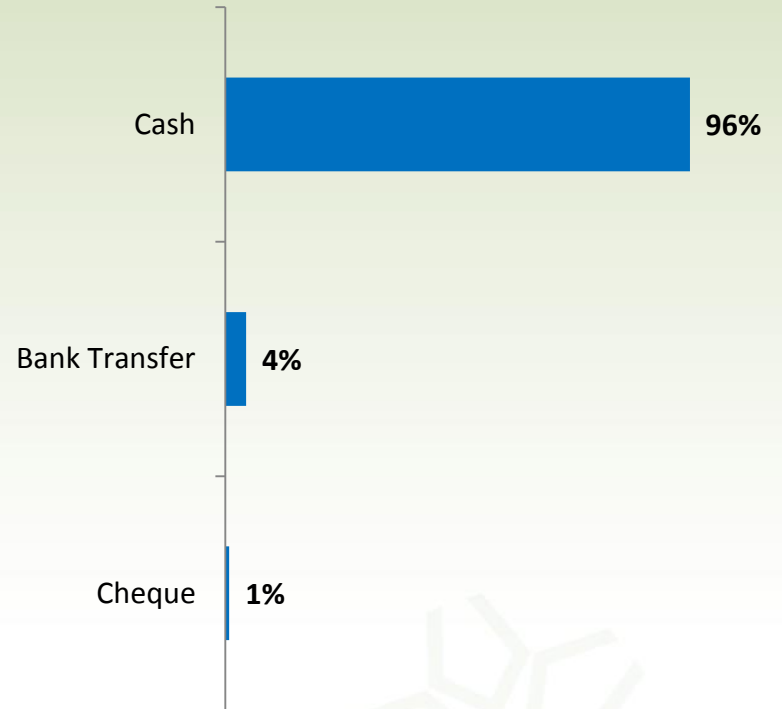


# Processors

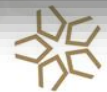
Types of payments are accepted (n=1254)



How do they pay their employees (n=1254)



# Markets



BrandWorx

# Markets

% of Markets where Agents can be found

