

Leveraging on remittances to drive financial inclusion in rural Ghana through an innovative financial literacy scheme



# Project Activities

## Activities:

- **Shifting from cash-pickup to digital remittances**
- **Increasing the share of remittances saved or invested through financial literacy**
- **Documenting lessons learnt**

## Target Region:

- **Bono Region**
- **Central Region**

LIVE ON THURSDAY 7 JULY



## Steps:

- Dial a toll-free short code (eg. 321)
- A navigating menu of topic options in languages (e.g., for Remittance press 1, for savings press 2)
- Customer will be educated on the options for receiving remittance (press 1 account termination and for wallet termination press 2)
- Customer will be educated on the Smart account and its benefits (if account termination is selected)

# Viamo's Role and Roadmap to Achieving the Project Goals

a global social enterprise improving lives via mobile | [Viamo.io](http://Viamo.io)



# Viamo Platform

- **Viamo's platform is a user-friendly platform that can be leveraged for the dissemination of information via mobile. The platform supports IVR (Interactive Voice Response), SMS, USSD, WhatsApp and Facebook content dissemination.**
- **Viamo's diverse and unique sets of services work with basic/feature mobile phones and do not require new devices or apps.**
- **Viamo reaches communities with low literacy rates by providing high-quality, localised information whilst using creative and culturally sensitive methods that yield measurable results.**
- **In 2021 alone, Viamo reached 35 million people in over 40 countries with 285 million key messages. Within the same period, 2.5 million people were reached with 126,000 key messages on various contents including financial literacy, in Ghana**

- **Content developed by Fidelity Bank will be translated into the required languages and recorded by Viamo**
- **Viamo will set up an Infoline service with a given toll number, through which 12,000 beneficiaries will have access to information (SMS and IVR contents) on the need to access their individual remittances through Fidelity Smart account.**
- **Viamo will disseminate key message content to beneficiaries, with a target of at least 3000 users listening to 75% or more of the key messages.**
- **Viamo will run three rounds of known number surveys, ie, a baseline, a midline and an endline survey, targeting 500 complete responses in each round.**



- **To maximize engagement rates, Viamo will deploy Fidelity-approved pre-SMS to target contacts as mobilization and awareness towards outbound calls and the need to use the callback app, which allows a caller to dial the toll number and get a callback to listen to the content they might have missed.**
- **Viamo will send outbound calls at times considered favorable for end-users within the days and distribute favorable call retry patterns.**
- **Retries will be sent to contacts that fail to answer and those that answer but do not complete the key messages or key questions. With those that do not complete, the platform will be optimized to allow them to continue from where they left off.**

- **Calls will be monitored, and live shareable links calls be sent to Fidelity to also kept track of the call activities in real time.**
- **Call results will be shared and discussed with Fidelity for further monitoring and impact-tracking purposes, through a google data studio dashboard, excel-supported CSV files and/or google sheets. Data on contacts that consistently do not pick up calls will be shared with Fidelity, for possible replacement, if they might be inactive.**
- **Viamo will report network and system related challenges to Fidelity on time and adopt strategic measures to address these challenges, if/when they occur.**
- **There will also be weekly meeting to update Fidelity and IFAD on the progress of the project.**
- **Final report detailing all project activities, results, achievements, recommendations and lessons learned will be shared with Fidelity and IFAD.**



## Outcome 1

Increased number of recipients using account-based digital channels

### Related outputs

- 3,600 remittance recipients benefiting from product promotions and & incentives to terminate remittances into accounts .
- 12,000 remittance recipients are aware of the benefits from terminating remittances into account

## Outcome 2

Increased share of remittances that are saved or invested in formal financial accounts

### Related outputs


- Rural Agents to be trained to help drive uptake of Smart Accounts for remittances
- 12,000 customers to receive financial literacy training on remittance via IVR and SMS.



# Thank You

**Customer Onboarding & Activation**

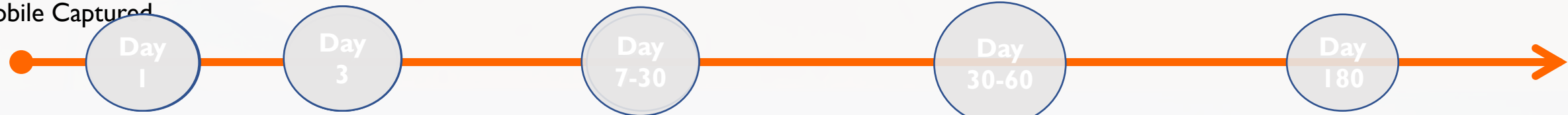
**Utilization / Cross sell**

3-2-1   
 \*776#  
 3-2-1 (IVR) / \*776#  
 Welcome Kit –SMS  
 Mobile Captured

SMS / IVR follow up

3-2-1 3355 

Tele sale engagement  
 Contact center engagement  
 SMS / IVR follow ups



Tele sale engagement  
 Contact center engagement via IVR Platform  
 SMS/IVR to perform transaction (Financial usage)  
 IVR on business opportunities

Tele sale engagement  
 Contact center engagement via IVR platform (Digital Financial Literacy)  
 SMS follow ups

