



BURKINA FASO AND NIGER DIGITAL ASSESSMENT FOR FOOD SECURITY AND RESILIENCE

Key Take Aways: Findings and Recommended Actions







This report is made possible by the generous support of the American people through the United States Agency for International Development (USAID) under the Feed the Future initiative. The contents are the responsibility of the Digital Frontiers project (Cooperative Agreement No.AID-OAA-A-I7-00033) and do not necessarily reflect the views of USAID or the United States Government.

Date of publication: August 2019

Cover photo credit: Marcella Willis for DAI

USAID/Bureau for Food Security (BFS) Contact: Katie Hauser USAID/BFS khauser@usaid.gov

FINDINGS

At the request of the Sahel Regional Office (SRO), USAID's Bureau of Food Security (BFS) and Global Development Lab conducted an assessment of the potential to use digital tools to enhance the reach and impact of SRO's food security and resilience activities. The team conducted desk research and field work in Burkina Faso (December 2018) and Niger (February 2019). Note that this document covers work done from December 2018 to March 2019. Conditions and activities after the date range are not reflected.

This document serves as the public version of an "umbrella" report across the two countries with a short summary of findings and recommended actions. The team also prepared an out-brief document and a trip report for each country with much more detail. The country trip reports are also public documents.

Because this is a public document, names of people and companies have been omitted. If you have any questions about contact information, contact Katie Hauser, USAID/BFS, khauser@usaid.gov.

Despite extreme poverty and low literacy, overall, the team found digital services being used more than expected in both countries, albeit with much room for increases; a keen interest from implementing partners to learn about and use more digital tools (although there does not appear to be much sharing currently between such partners on experience with digital solutions); and impressive formal, donor-supported government initiatives (eBurkina and Niger 2.0) to "go digital" across all sectors. Hence there are several concrete opportunities to increase the use of digital solutions in future SRO activities, specifically RISE II, to increase reach and success. Both countries have growing digital ecosystems, i.e., at least a handful of local digital service providers and institutions to encourage them. Burkina Faso is more advanced than Niger (see Table I), but there are still digital opportunities to take advantage of and use digital solutions in Niger as a means to expand reach and increase impact despite patchy rural telecom network coverage, relatively low phone ownership, and low digital literacy.

Table I: Country Context

KEY DEMOGRAPHICS	REGIONAL	BURKINA FASO	NIGER
Population (World Bank (WB) 2017)	N/A	21.4 million	19.1 million
Rural Population (WB 2017)	N/A	71%	84%
Literacy (age 15+) (WB 2012/4)	N/A	35% (26% F)	31% (23% F)
TELECOMMUNICATIONS (GSMA 2018)	REGIONAL	BURKINA FASO	NIGER
Market penetration, unique cell phone subscribers	46%	44%	32%
Smartphones, % of connections	35%	33%	28%
Mobile Internet, unique subscribers	21%	18%	9%
Network coverage, 3G	68%	65%	55%
Network coverage, 4G	34%	5%	0%
FINANCIAL ACCESS & MOBILE MONEY (WB FINDEX 2017)	REGIONAL	BURKINA FASO	NIGER
% formal financial institution accounts (age 15+)	35%	43% (36% Female)	16% (11% Female)
% mobile money accounts (age 15+)	35%	34% (24% F)	9% (5% F)
% mobile money accounts rural (age I5+)	18%	28%	7%
% made or received digital payments in past year	30%	39% (30% F)	13% (8% F)

Table 2: Findings and Implications

FIELD ASSESSMENT FINDINGS	IMPLICATIONS FOR RECOMMENDED ACTIONS			
Digital Ecosystem: Telecom Access and Usage; Service Providers; and Organizations Supporting Them				
Both countries have decent 3G-network coverage, meaning there is telecom (voice, text) and mobile internet access. Niger has far fewer mobile internet subscribers (9 percent) than Burkina Faso (18 percent) or the regional average (21 percent). Burkina Faso has very little 4G-network coverage (i.e. needed for Internet mobile services such as streaming) and Niger has none.	Any use of mobile phone applications needs to be relatively "light," to work on a 3G network, i.e., text, voice, and minimal video or, if used, be downloadable intermittently when user has better telecom access. WhatsApp is available and can also be used on 3G but requires a smartphone.			
Rural: There is no market data on telecom services for rural areas, but based on interviews, they are less available/reliable than in urban areas. Smartphone connections in both countries are below the regional average of 35 percent, but just barely lower in Burkina Faso (33 percent) and significantly lower in Niger (28 percent).	Focus on apps that work on basic phones (as well as smartphones) or on shared phones too or mediated access to an app via a lead farmer, a cooperative, or an extension worker.			
In both markets, there are technology service providers — both international and national and organizations supporting them providing vital communities of digital service providers with opportunities to network, learn, share workspaces, and have competitions. This is an important prerequisite to support implementing partners wanting to use digital tools. In Burkina Faso, there is at least one a strong, innovative service provider facilitating this community. In Niger, there are also some pilots and partnerships between USAID Implementing Partners (IPs) and mobile network operators (MNOs), and the U.S. Embassy is working on a tech-related gender hackathon with a local firm. (See https://hackathondugenre.org). Niger is home to Miss Geek Africa of 2018 (see https://www.theguardian.com/global-development/2018/may/28/brilliance-overtakes-beauty-ms-geek-africa-spotlights-tech-genius-salissou-hassane-latifa) as well as a passionate small Women's ICT Network.	Offer IPs opportunities to meet these providers (if they don't yet know them) and the organizations that support them. IPs would be well placed to participate in/contribute ideas at hackathons as they bring real problems that can be analyzed by local tech firms that may offer workable solutions and partnerships.			
Mobile Money Availability and Usage				
Mobile money (m-money) usage in Burkina Faso is better than the regional average with healthy competition between two providers (Orange Money and MobiCash) and, remarkably, a higher percentage of active users than regional neighbors. Mobile money usage in Niger is far lower (9 percent) especially for female account holders (5 percent) versus males (9 percent). The market has three mobile money providers, but is dominated by over the counter (OTC) money transfer services, which accounts for higher digital payments than accounts.	Payments via mobile money and other Digital Financial Services (DFS) enabled by mmoney providers are possible in Burkina Faso, however, rural mobile money agent networks are still weak. Because m-money and DFS is less developed in Niger, it is more difficult to make use of in USAID's work. However, despite challenges to use m-money cash transfers in the past, mostly due to weak rural distribution networks (lack of agents and liquidity), there is still desire by UN agencies and NGOs to work with service providers to use them for social and humanitarian payments, which can be a potential first step toward driving adoption and use of mobile wallets, and new use cases such as digitizing agriculture value chains.			

FIELD ASSESSMENT FINDINGS

Mobile money and DFS

IPs in Burkina Faso were much more aware of mobile money services than in Niger, and surprisingly few of those interviewed in Niger are regular users of mobile money even for personal use.

We found few if any digital financial services (DFS) beyond basic bill pay and P2P money transfers in both countries. In Niger, despite three mobile network operators (MNOs) offering basic mobile wallet services, many continue to use over-the-counter money transfers instead.

That said, there is strong desire by IPs to use mobile money cash transfers, often for benefits to the organization of security and transparency, and in Burkina Faso, MNOs reported NGOs "lining up" to start bulk payment services. This is despite previous challenges and failed attempts to use bulk MCTs in Niger (lack of agents and liquidity cited as the main problems).

There is a cash working group in Niger led by UNOCHA (United Nations Office for the Coordination of Humanitarian Affairs) with participation from UN agencies, government agencies, and some IPs. Though their focus is currently on physical cash transfers for humanitarian and social payments, a few members are committed to transitioning to digital, including UNCDF (UN Capital Development Fund), WFP (World Food Program), and UNHCR (UN High Commission for Refugees).

Aside from mobile cash transfers (MCTs), there are not many uses of mmoney by IPs, though a couple of pilots are starting with two major NGOs.

There is also one large program (World Bank's First Initiative) to expand financial inclusion, which includes improving access and usage of DFS, such as digitization of agriculture value chains.

Finally, as part of Niger 2.0 the Government of Niger reported that it is focusing on digitizing payments to civil servants.

IMPLICATIONS FOR RECOMMENDED ACTIONS

Because there is limited experience by IPs using mobile money, IPs could start with smaller payment streams to transition to mobile bulk payments for their programs and/or operations – seeking guidance here in the USAID Toolkit for IPs, (https://bit.ly/2UhTMzN) and through coaching and shared learning opportunities.

Because there is limited experience using mobile money by their program participants, IPs are well positioned to enable them to adopt and use it by promoting education and awareness of DFS: conceptually, digital literacy (access and use of mobile phones), relevant use cases for mobile money (payments, transfers, storing value), services in the market, practice and usage to build confidence and trust so second generation products can become viable (credit, dedicated savings, or payments for agriculture supplies or school fees, etc.).

Because lack of agent network and liquidity is a key barrier to delivering bulk MCTs, it would be useful for IPs to coordinate, like through the cash working group in Niger, to aggregate demand in such a way that MNOs would view the business case and be encouraged to invest in delivering services in rural areas and creating a robust distribution network. Coordinating and piloting in a specific area could provide the test case.

Similarly, digitizing agriculture value chains through partnerships between IPs, MNOs, and agriculture suppliers can be a dedicated test case (coordination by the IP). Using this model can lead to smallholder farmers accessing and using a mobile wallet for payments and transfers. It can also lead to development of farmer transaction profiles and potentially to digital credit when a bank/MFI partner is added into the partnership.

Leveraging the work with savings groups (with which IPs work already) can extend access to additional financial services and DFS, even as basic as introducing members to mobile wallets.

IPs could conduct and share research on program participants around their current and potential use of DFS. Only with such market intelligence can appropriate use cases be devised by tech firms, financial service providers, and MNOs.

IPs could engage with sector-wide initiatives (e.g. in Niger 2.0) Government of Niger Smart Villages (WB First Initiative, cash working group), or specific events such as in a planned financial services hackathon in Niger in July, so IPs can both contribute insights from the communities they work with (i.e. low-income, rural household) and leverage other activities and expertise.

FIELD ASSESSMENT FINDINGS	IMPLICATIONS FOR RECOMMENDED ACTIONS			
Implementing Partners' Experience and Knowledge of Digital Solutions				
IPs and digital technology: High interest, low usage – mixed experience levels. From a survey of IPs as well as interviews in each country, the team found that most IPs are indeed using digital solutions to some extent and were keenly interested in learning more. Most common are databases for monitoring and evaluation (with some farmer profiling), geo-tagging, radio (sometimes with complementary digital information services), and What'sApp used on an ad hoc basis. There are also two digitally enabled water services: CityTaps (urban water service) and Tech-Innov's digitally enabled irrigation systems (the latter including local weather stations to help farmers know when to plant). Both countries have solar companies offering household power solutions that can be used to charge cell phones. RECA (Reseau National des Chambres d'Agriculture du Niger http://www.reca-niger.org) in Niger reports having a call center. A couple of IPs in BF are using IVR from Viamo and CommCare, an international software platform from DiMagi. One IP in Niger has developed a multi-functional app (with Taroworks) to support farmer unions and agents supporting producers.	There is room for much more use of digital by IPs, building on current use of radio (combined with some open source digital apps that radio stations can use to increase engagement with listeners and involvement of women). This can also leverage the health-related RISE II Johns Hopkins social behavior change and communications (SBCC) activity if/when cross learning is facilitated. Some considerations and ideas: Offer coaching for priority IPs to hone in on what makes most sense for them; ensure their approach leverages local firms and follows good practices. This experience could also be highlighted in blogs or an occasional webinar for better sharing. WhatsApp can be used much more systematically but cannot be the only "channel" given smartphones are prerequisite. Digital farmer profiles compiled and accessible by farmers or their groups to enable digital empowerment has worked well elsewhere when starting with simple numbers (e.g., plant dates, plot size, yields) so farmers gradually learn about their plots, compare results, visualize data, and demand information to do better. There are a few digital photo-based extension services that might fit well, including the Plant Village (https://plantvillage.psu.edu) approach and FAO's several digitally based services (e.g. one related to water http://www.fao.org/land-water/databases-and-software/wapor/en/) Given languages and low literacy, voice is preferred medium for most target users, not text.			
Knowledge sharing among IPs: There is next to no sharing or cross learning. In both countries, IPs were generally unaware of what other IPs were doing and what third party service providers were launching around digital services for agriculture. When asked, IPs uniformly wanted to learn more about digital options.	Workshops are not the answer given dispersed teams. Combine with coaching (see above); piggyback on other IP meetings and RISE II learning events; make sure any sessions are topics users say they want (given choices) and are available in short sessions, repeated webinars. Leverage opportunities that may exist already with forums like cash working groups, government initiatives to promote digital, and/or technology hackathons to engage IPs regularly on digital solutions.			
Use of Specific Digitally Enabled Solutions				
Interactive Voice Response (IVR) solutions: In both countries, the team found two third-party IVR service for agriculture (and more). One of them, Viamo, provides IVR services in both countries and in many others in sub-Saharan Africa. In Burkina Faso, Viamo is working with the Ministry of Agriculture among other partners (http://321service.org/countries/burkina-faso/).	Find ways to introduce these firms (local and international) to IPs. In case of Viamo, IPs may be able to aggregate content to make the interactive voice response (IVR) service more cost effective, appealing to target users.			
Drones: In BF, we found two active drone companies focusing on agriculture, one with two CTA-funded pilots. One of these drone companies is also	Drones are being used to track progress in land restoration in both countries. The pilots in Burkina Faso provide an important test to gauge potential use, and some			

¹ CTA: https://www.cta.int/en, an agriculture focused donor organization primarily funded by the European Development Fund.

FIELD ASSESSMENT FINDINGS	IMPLICATIONS FOR RECOMMENDED ACTIONS		
active in Niger. In Niger, WFP and two IPs reported plans to test the use of drones for reforestation and agriculture land imaging.	type of forum to share these lessons would be valuable – either through short written case studies, blogs, or other learning events mentioned above.		
Video: Several interviewees in both counties reported using short videos using the approach SPRING (https://www.spring-nutrition.org with Digital Green) brought to the region. RECA in Niger reported having a digital video platform.	Low-cost videos can be yet another digital means to enhance RISE II activities. USAID resources help guide the IPs. See https://www.agrilinks.org/post/integrating-low-cost-video-development-projects-toolkit-practitioners		
Government Initiatives and Additional, Major Donor Activity			
Governments' promoting digital	Monitor these opportunities to leverage in both countries. In Niger, there may be		
Both countries have large-scale, long-term government initiatives to promote the use of digital across sectors, including agriculture and the government itself. Burkina Faso's effort is called eBurkina and Niger's, Niger 2.0.	opportunities to leverage efforts to improve the use of mobile money and DFS as well as leveraging the government's e-extension efforts with Smart Villages that plan to be all things digital (government services, agriculture services, entrepreneur hubs, financial access points, etc.).		
eBurkina began in 2017 in a partnership with a \$20 million World Bank project; several agriculture-related applications are now being implemented by the government. There is also a related "Open Burkina" initiative.			
Niger's effort is newer and has support from several donors including the World Bank, Agence Française de Développment, and the leader for the initiative reports directly to the president.			
Improving telecommunication infrastructure: The World Bank has a planned project (smart/intelligent villages, \$35 million, Project P167543 http://projects.worldbank.org/P167543?lang=en) in Niger that will boost basic telecom access. It may also help improve the management and use of the telecom universal service fund (USF), a type of project rarely seen in sub-Saharan Africa but that is very much needed in Niger. Burkina Faso also has a universal service fund to extend telecom access, but its balance is no longer available for this purpose.	Monitor the World Bank's progress at least in Niger regarding the universal service fund (USF) and enhancing the telecom network. RISE II may be able to help prioritize where telecom access should be improved by providing market data for decision-making.		
Other donors interested in digital, including ENABEL from Belgium.			
Climate Resilience, Weather			
Climate Resilience: In Niger, the MCC and the World Bank are collaborating on climate resilient agriculture work, including two parallel innovation funds offering grants to small enterprises (including young entrepreneurs, women) for climate smart innovations (including digital) – well over \$10 million for grants. They are also working with/supporting Niger's government's e-extension efforts (via RECA).	These innovation funds may be especially helpful for entrepreneurs with ideas to improve RISE II activities. World Bank project, http://projects.worldbank.org/PI25669/niger-community-action-project-climate-resilience?lang=en. The MCC call for proposals is also available.		

FIELD ASSESSMENT FINDINGS	IMPLICATIONS FOR RECOMMENDED ACTIONS	
Weather: Seasonal weather forecasts and early warning alerts are becoming more critical as weather is more unpredictable and with more extremes. Winrock just finished a regional climate services activity including a profile of Niger (https://www.winrock.org/wp-content/uploads/2019/01/CIS-Market-Assessment-Business-Model-Review-2018-FINAL.pdf). The national (public) meteorological agency is responsible for weather forecasting and is aided by a regional organization (AGRHYMET http://www.agrhymet.ne/eng/) based in Niamey that works with others (e.g. FEWSNET and CILSS) to collect, analyze and share weather forecasts regionally.	Monitor AGRYMET's services and forecasts and look for opportunities to incorporate local weather stations into RISE II activities to improve localized weather information. Encourage IPs to engage with local tech companies like Tech-Innov in Niger, which already incorporates weather stations in its irrigation-related services to improve planting dates and the timing of other weather-related agronomic tasks.	
Key Cross-Cutting Segments: Youth and Gender		
The countries' young populations are generally eager to use digital tools and already have some formal encouragement already (via competitions, training).	In all digitally related activities, take full advantage of the strong interest of many young people in digital tools. With high youth unemployment, there could be opportunities to leverage skills of youth for digital training and use in rural areas.	
The gender gap (related to language and digital literacy, access to digital devices and services) in both countries is wide, especially in rural areas of Niger that are reportedly very conservative regarding gender. Despite this, both also have some well-publicized young women in the digital and tech sector as entrepreneurs, teachers, and role models.	Pay attention to gender in any digitally related activities especially digital payments. Address social and economic barriers to access and usage of DFS, including receipt of mobile cash transfers.	

SUMMARY OF RECOMMENDATIONS

I. CONCRETE TECHNICAL ASSISTANCE TO IMPLEMENTING PARTNERS

Provide tailored technical assistance (TA) to IPs as they assess ways to take advantage of digital devices and digitally enabled services to increase their reach and impact. TA could be provided to one or more strongly interested and priority IPs individually or together to help them improve digital interventions they are now using or figure out if, where and how digital tools can help address key constraints to scale and success.

SRO can consider options for providing any TA, drawing upon BFS's digital expertise. Other donors may be interested in funding or co-funding such TA depending on its focus. The TA could involve teleconferences, emails, or field visits, or a mix of the three. If SRO funds the TA, it should require a short proposal including a statement of work.

TA would be tailored to digitally related efforts the Mission or an IP identifies that help it achieve its goals – efforts already underway or that an IP would like to try. An IP might choose to facilitate farmers' use of phones for a variety of purposes, from receiving more information (i.e., extension information); managing inputs (e.g., group purchases) or to access to services such as transportation; improving links to markets or specific buyers; or managing themselves with simple applications like WhatsApp.

Any TA would be outlined in a short statement of work and would tap local digital service providers and, to the extent possible, others' (e.g., other NGOs or donors) efforts to offer information to farmers in digital form. The TA could likely take two forms: I) expert TA from an outside advisor to provide guidance at the outset and interim reviews or 2) TA provided by a local (from Burkina Faso or Niger) digitally savvy company (which may or may not be the same company that provides the digitally enabled information service). Key tasks for such TA this work could include:

The statement of work would be drafted and finalized by the IP (with or without help from an expert advisor), defining tasks, roles, timing, assumptions, and expected outcomes.

- 1. The IP (again, with or without help) would select a local digitally savvy company to provide the TA by using a short, competitive process. Both countries have a handful of firms that appeared capable for providing such assistance, i.e., help conducting a competitive selection process and providing the TA itself. An IP may opt to use its own staff to manage the process so may choose to avoid this task.
- 2. Conduct quick market research regarding what digitally enabled services or information are now or will soon be available in the country.
- 3. Conduct additional quick market research to learn the farmers' (or intended service users) priorities regarding how they (and their households) are already using the phones or digitally enabled services; what information or applications they want and why, ranked by priority (drawing on what was learned in step 3 but allowing other information or application needs to be identified as well); their literacy levels; willingness to pay for information services (or candidate organizations that would be willing to pay); and constraints they have regarding using phones (e.g., paying for airtime, having a cell phone signal).

- 4. Based on the results of the above tasks, define an information service to be piloted; one or more business models (i.e., how the service will be delivered organizationally and financially); steps for setting up the service(s), testing, and rolling it out; and how to get feedback from the farmers regarding the service(s) and adjust it based on that feedback.
- 5. Share results with SRO's IP consortia and provide recommendations of next steps for the service, e.g., how to scale or adapt it and what organization(s) will do the work.

TA might cover topics such as:

- How to improve a service now being used but that had not reached scale or does not have a viable business model to sustain it.
- Figure out together what key constraints to success in a specific area of work are and if digital tools could help address one of these. If so, figure out how this might work and devise a plan for moving forward.
- Help to assess the impact of a current digital service.
- Ways to take better advantage of farmer profiles to motivate farmers.
- Figuring out possible local partners for a service.
- How to use digitally enabled extension services to extend reach and impact of training.
- How geodata can be used more cost effectively.
- How to use data to empower farmers, households, or groups.

All TA would reflect the following key guidelines/principles:

- Include a local service provider in some way, e.g., as a member of the TA team.
- Follow the digital design principles; global experience and good practices; and USAID's toolkits and experts.
- Have no long written deliverables, but be time limited and end with an action plan for the IP to monitor progress.
- Be monitored regularly for progress and terminated if the TA is not being delivered well or no longer needed.

2. FACILITATE ACTION-ORIENTED DIGITAL USER WORKING GROUP

Provide expert TA (not full-time but intermittent) for up to one year to set up and facilitate a Digital User Working Group of USAID IPs and others with goals aligned with SRO. It might be managed by a CLA contractor, if SRO has one. The group would meet at least bimonthly in themed meetings to:

- Share experience with digital service providers and tools.
- Figure out if it makes sense to aggregate demand for such services (e.g., having all partners provide digital content to an IVR service, making it more popular with target users and more cost
- Meet key service providers, giving them chances serially or in groups to explain their services.
- Have members share and compare their challenges and successes with digital service.
- Have "fail" sessions where members say what did not work and how they figured that out.
- Have speakers working on related topics, such as someone from Niger 2.0, IPs addressing behavior change approaches, innovative digital service providers (there are several strong candidates in both countries), or Johns Hopkins' Breakthrough ACTION team.

 Address topics of mutual interest such as the use of drones, e-extension, weather service, how to address the gender gap.

The group would set priorities based on members' interests and poll users regularly to ensure the group is valuable for members. The group would have a dynamic, shared resource list including USAID's Gender and ICT Toolkit, Low Cost Video Toolkit, and digitally oriented case studies.

3. BUNDLE OF TECHNICAL SUPPORT TO PROMOTE ADOPTION AND USAGE OF DFS BY IPS AND THEIR PROGRAM PARTICIPANTS

There are several activities that could be implemented in a bundled approach to deliver technical guidance to USAID implementing partners, supporting them to incorporate digital payments and DFS in their programming. This approach will promote coordination of implementing partners for sharing lessons across the sector as well as aggregating demand to encourage service providers to create appropriate solutions and deliver better services. It would facilitate learning on how to adopt digital payments within their own organizations and enable their program participates to also adopt and use DFS. With improved knowledge and expertise, implementing partners would be better informed and positioned to engage with service providers and test solutions through planned pilots, and to engage with broad digital initiatives by both the governments of Burkina Faso and Niger and key donor programs like the World Bank First Initiative to become critical actors leading the use of DFS in rural areas. Specific activities are outlined below as discreet activities, or as an interconnected bundle of technical supported.

Sector-wide technical guidance for coordination, capacity building, and creation of public goods:

- Contribute technical expertise to the sector-wide cash working group by providing guidance on MCTs, explore aggregation of demand, and create business linkages with service providers to deliver humanitarian and social MCTs.
- Establish a working group on DFS that could be a sub-group of a broader digital solutions working group, or stand alone. Both models can provide valuable forums for sharing lessons, collaboration, and delivery of technical training. (This group could be by country or regional.)
- Facilitate a basic training workshop with IPs to incorporate digital payments into their own operations and programs similar to the Digital Payments training that was previously funded through the Lab's DFS team. This would provide basic knowledge and guidance to transition from using cash to digital payments as outlined in the USAID-sponsored Toolkit for IPs, https://bit.ly/2UhTMzN.
- Facilitate a **digital technology exhibition and fair** together with interested sponsors (e.g., ANSI, the GoN implementing body for the Niger 2.0 initiatives) as a starting point to introduce IPs to the range of services and service providers available in the market (MNOs, financial services providers, and technology firms).
- Provide technical guidance to develop an **education package on digital literacy and DFS** (e.g. practical digital education modules, videos, radio, telenovelas, apps, etc.) for program participants, which could also incorporate a focus on gender-specific education.

• Support market research as a public good on program participants' behaviors, abilities, needs, preferences for financial, and DFS, so implementing partners know how to promote adoption and usage of relevant financial tools, and to incentivize service providers to design and develop relevant products and services.

Targeted technical assistance to individual IPs to facilitate partnerships with service providers and engagement with the Government of Burkina Faso's eBurkina and GoN Smart Villages:

- Based on participation in the workshop and/or working group, determine which IPs are most interested in more complex activities to incorporate DFS into their programming and provide targeted, direct technical assistance.
- Following on from the initial trade fair, explore opportunities to cultivate specific partnerships between IPs and SPs to pilot different types of activities such as:
 - digitization of value chain payments
 - creating financial profiles with VSLAs and farmers
 - aggregation of mobile money bulk transfers
- Provide technical coordination to identify opportunities for engagement with the GoN's Smart Villages and the World Bank First Initiative. Both initiatives are exploring ways to increase use of DFS and improve digital literacy.