

Zimbabwe's largest mobile-money service which is used by **92%** of country's adult population, recognizes its pivotal role in financial-inclusion and understands importance of creating resilience amongst vulnerable-people to climate-change, use of 'clean' energy sources and reducing waste for better environment.

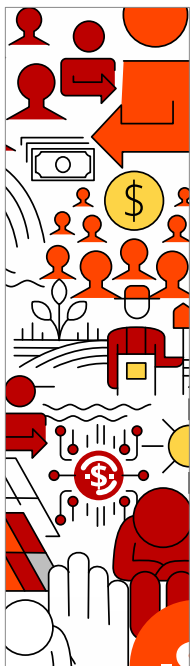
CHALLENGES



- In 2019-20, Zimbabwe experienced worst drought in 40years
 - **5.8 Mn Zimbabweans** faced severe food-insecurity and acute-hunger, hyper-inflation, diseases and COVID-pandemic compounded problems
 - **Crop-failure** and no money to feed family (60% population dependent on Agriculture)
 - Distribution of financial aid in cash was *time-consuming and cost-intensive*
 - *Carrying cash safely* in vans to disbursement-points, managing-queues at disbursement-points and avoiding corruption (middlemen-cuts/ghost-beneficiaries) was challenging.

- Cyclone Idai, third deadliest-cyclone hit Zimbabwe on 15th-March-2019
 - 344 people lost lives. Overall, 270,000 Zimbabweans were affected, and needed rescue and humanitarian-support.
- Access to Grid Electricity is limited in Zimbabwe
 - **59%** population cannot access grid-electricity
 - Hydro-power-plant operated at one-third capacity due to low water levels during drought year
 - 18 hours electricity-cuts even in urban areas

SOLUTION



- **Partnering with NGOs:** 12 NGOs partnered with the service provider to digitally disburse financial-aid directly to mobile-wallets of drought-impacted families
- **Crowd funding and collection of donations** for the cyclone hit in partnership with the NGO Higherlife Foundation
- **Creation of donation wallet** in just 1 day (**March 16th**) for cyclone relief efforts.
- **Donating money** was simple, just like paying a bill
- **Launched Farmer focused services**, in partnership with Zimbabwe-Farmers-Union (ZFU), and a bundle of services including climate-smart-farming advisory-tips, weather-index-crop-insurance, ZFU Membership and funeral-cover.
- **Facilitated payment** for 'clean' solar services by enabling 700+ solar companies to receive payments.

IMPACT

- In just 1 year:

USD 20Mn disbursed to 1.4Mn drought affected beneficiaries (9% population)	}	ZWL 130Mn worth of payments collected by solar companies	}	ZWL 100Mn paid as salaries, payment to suppliers by solar companies
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- In just 10 days

RTGS\$ 210,898 donated by 22,118 people	}	Client matched dollar-for-dollar and donated total of RTGS\$ 479,287
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Donations were used for search and rescue operations and purchase of food-supplies for cyclone impacted-people.
- Over **350,000 farmers** (mostly small holder-farmers) covered through weather-index-crop-insurance service, out of which **68%** being female-farmers.



STRENGTHS

Robust-platform supporting scalability Powered by Comviva's mobiquity® platform.	ZW\$ 21.5B+ mobile money revenue contributing to 72% of total revenue	33500+ merchants transacting every month	Over 100,000 partners to date.
7.7M+ registered mobile money customers	Extensive network including 40k channel partners and over 16 bank integrations		