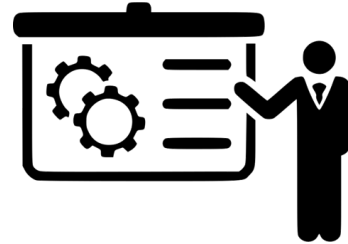


Mobile Money Data Collection In Botswana



LayOut Of Presentation

- Country Profile
- Mobile Money In Botswana
- Regulation Of Mobile Money
- Data Collection
- Examples of Data Collected
- Challenges Faced In Data Collection
- Overcoming These Challenges
- Impact Of Covid-19
- Way Forward



Country Profile

GENERAL

- Land Area: **581,730 sq. km**
- Population: **2, 024, 904 Million** (2011 Census)
- Rural population: **36%** from 2011 census
- Languages: **English** (Official), **Setswana** (National)
- Monetary Unit: **Botswana Pula** (1\$: 10.99 BWP)
- GDP Per Capita: **\$7,880**
- Domain name: **.bw**

ICT STATISTICS

- Mobile Telephone Penetration: **187%** (multiple SIM ownership)
- Fixed Internet Penetration: **3%**
- Fixed Telephone Penetration: **7%**
- Mobile Internet Penetration: **101%**
- Mobile Network Coverage: **97%** of population
- Telecom Operators: **4**
- Internet Service Providers: About **30** active

Mobile Money In Botswana



- Mobile money is a technology that allows customers to receive, store and spend money using a mobile phone. To enjoy the benefits of mobile money, a customer has to register and open an account with a mobile money service provider.
- Mobile money allows customers to get cash from authorised agents and automated teller machines as well as make cashless payments to selected merchants and other individuals through mobile phones.
- Existing mobile money services in Botswana include Smega by BTC, Orange Money by Orange Botswana, Myzaka by Mascom and PosoMoney by Botswana Post. Mobile network operators have partnered with banks and fintech companies to provide these services that can be extended to the non-banked population.

Regulation Of The Mobile Money Sector



Co-Regulation with the Central Bank

BOCRA authorises use of short codes.

BOCRA oversees the mobile network side, to ensure that there are no issues of interference

Bank of Botswana sets tariffs and all other financial rules and regulations

There is an agreement in place that BOCRA will collect data from the regulated entities then share it with BoB.

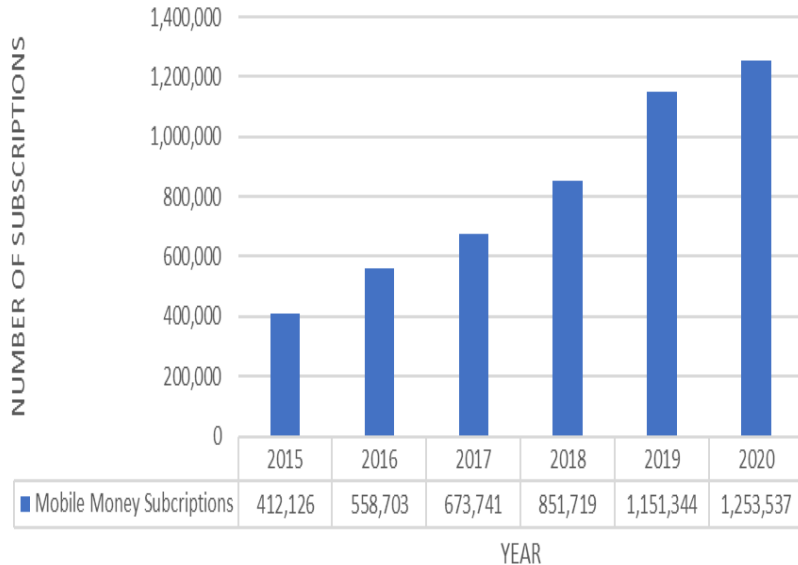
A graphic on a dark blue background featuring the text 'data collection' in a stylized, glowing blue font. Below the text, three blue network cables with RJ45 connectors are shown, with a white diagonal line passing through them.

data
collection

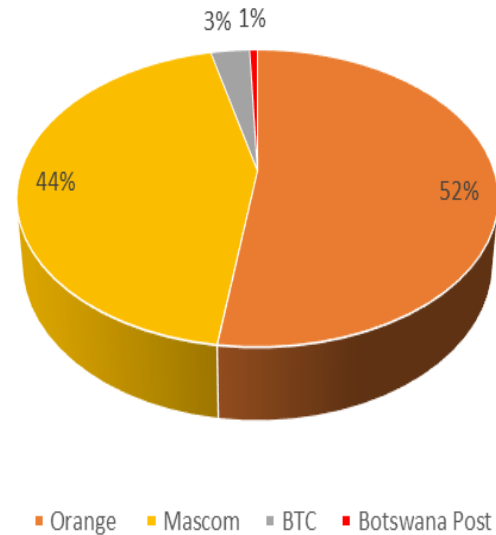
- Data is collected monthly and annually.
- A standard template has been developed.
- After collection data is analysed and presented to internal and external stakeholders.
- Mainly analysis is via simple trends.

Examples of Data Collected

MOBILE MONEY SUBSCRIPTIONS FORM 2015-2020



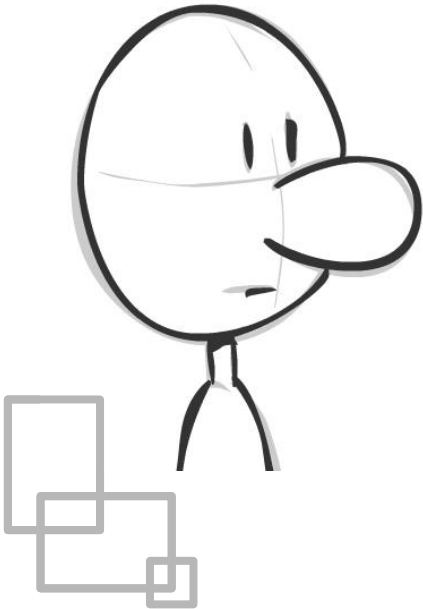
MOBILE MONEY SHARE AT MARCH 2020



Examples Of Data Collected



Challenges Faced In Data Collection



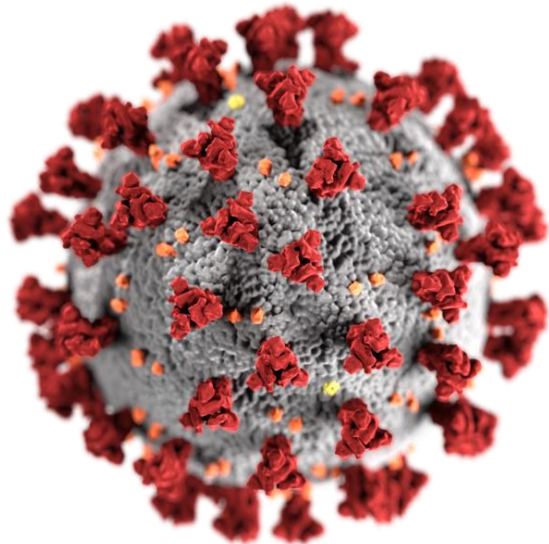
- Late Submissions
- Incomplete submissions
- Lack of data verification tool
- Sometimes submissions are corrected at a later stage. Which makes credibility of data doubtful.

Overcoming These Challenges



- Communications Regulatory Authority Act
- Sending Reminders For Submission
- Operational Meetings to review progresses and challenges faced

Impact Of Covid-19 on Mobile Money Service



- Hindrance in distribution channels due to lockdowns
- Decline in transactions
- Decline in active accounts
- Decline in revenues for operators

Way Forward



- Online Portal- to make it easier for operators to capture data on their own. The portal will be linked to internal consolidated database for efficiency.
- Continuous improvement of Key Performance Indicators
- Benchmark on other countries to improve our regulation process.
- Plans to procure data validation tools.
- Audit of statistics submitted by operators

Thank you
for
listening!



AD

