

**GSMA™**

# **Innovation Fund Investment Inclusivity**



Partnership | Progress | Prosperity

---

This work has been funded by UK International Development from the UK government and is supported by the GSMA and its members.

The views expressed do not necessarily reflect the UK government's official policies.

# Contents

**Introduction**

**Methodology**

**Key Findings**

**Findings by Grantee**

**Conclusions**

GeoKrishi

Lumkani

TaskMoby

Ensibuuko

**01**

**02**

**03**

**04**

**05**

# Introduction



# Introduction

The **purpose** of this study is to *scope\** the socioeconomic impact of the GSMA Innovation Fund.

This includes:

- Exploring the Fund's long-term impact on **poverty alleviation, enhanced livelihoods** and **job creation**, with a focus on vulnerable populations.
- Taking a **case study approach**. Five grantees initially selected, but only four case studies completed due to privacy constraints preventing access to users' personal details.
- Covering **cross-cutting themes** of gender, poverty, mobile connectivity and adoption, and youth, rural and urban differentiation.

\*A scoping study is not an evaluation. Acknowledging the limited baseline data, the absence of counterfactuals, and the fact that employment and poverty not explicit objectives of the Innovation Fund.

## Evaluation questions

### Relevance

- How has the mobile ecosystem supported the GSMAIF alumni to reach social goals?
- How can SMEs working in the digital space contribute to various development outcomes, and what barriers to digital uptake are there?

### Sustainability

- What has influenced the sustainability of the results of the GSMAIF's grantees?

### Impact

- To what extent have GSMAIF alumnae contributed to employment generation, poverty reduction, and improved income and livelihoods?
- Who have been the final, end-user recipients of the work of a selection of GSMA's innovation fund grants?
- How have these users' livelihoods been impacted by the work of the grantees?
- What characteristics make start-ups more likely to contribute to poverty reduction, including job creation and livelihoods strengthening?

### Synthetic

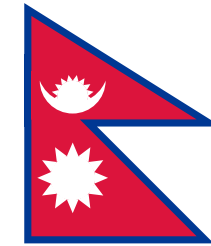
- How could the Innovation Fund strengthen its ability to reach and positively affect populations living in poverty?

# The study included four Innovation Fund grantees






**COUNTRY**  
Nepal



**MODEL**  
Climate-smart agricultural advice to smallholder farmers via SMS and mobile app.

**GRANT DETAILS**  
Received grant during the 2022 climate resilience and adaptation round.

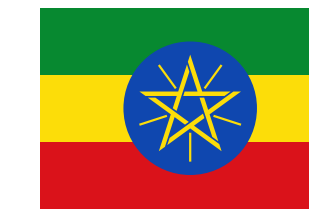
**COUNTRY**  
South Africa



**MODEL**  
Smart fire alarms and low-cost insurance for people living in informal settlements.

**GRANT DETAILS**  
Received funding under the GSMA M4H Innovation Fund Round 1: Disaster Response in 2018.

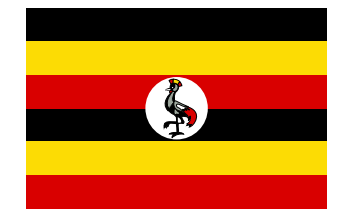
**COUNTRY**  
Ethiopia



**MODEL**  
App-based platform connecting home service providers with customers.

**GRANT DETAILS**  
Supported under the Ecosystem Accelerator Programme and Accelerated Growth Round of the IF.

**COUNTRY**  
Uganda



**MODEL**  
Providing digital banking services to underserved communities, helping savings organisations.

**GRANT DETAILS**  
Received three grants under different IF rounds between 2018 and 2024.

# Methodology



# Methodology



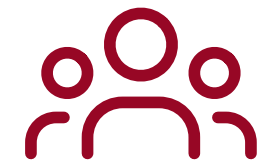
## Telephone Surveys

- 20~30-minute surveys with 400 - 1,000 respondents per grantee
- Information: demographics, user experience, impact, challenges and enablers



## Key Informant Interviews (KIIs)

- 3-day visit to stakeholders relevant to the grantees and their ecosystem
- Information: ecosystem barriers, enabling and influencing factors, sustainability



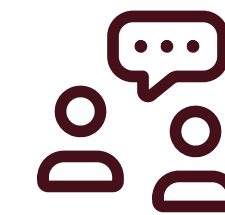
## Focus Group Discussions (FGDs)

- 3 FGDs per grantee with different types of users and agents
- Information: deeper insights about survey results, exploring wider impact(s)



## Desk Reviews

- Evidence and data from existing documentation and the literature
- Information: additional context, experience from other SMEs in the digital space



## In-depth Interviews (where applicable)

- More personal and unstructured, allowing for a deeper exploration of individual perspectives.

# Key Findings



# Key Findings

## 01

### **Users tend to be from economically vulnerable communities.**

This was consistent for all grantees included in the study. While the study confirms that users draw from lower economic groups, they are not from the lowest socioeconomic quintiles. This is to be expected, as Innovation Fund grantees require access to, at the very least, a mobile phone to engage with services, and a degree of digital literacy to use them.

## 02

### **Innovation Fund grantees improve livelihoods and increase financial resilience across user bases.**

While all users reported improved livelihoods and a sense of financial security, the most significant impact is the tangible boost to users' resilience that comes from increased asset security (Lumkani), and the ability to access information and financial services that can support income generation (Ensibuuko, GeoKrishi).

## 03

### **Digital and mobile technology is an important pathway, but offline engagement is critical for impact.**

While digital innovations play a critical role in all solutions included in the IFII study, offline engagement is critical to onboarding new users and ensuring that existing users remain active on grantee platforms. This often takes the form of identifying first-time users (Lumkani, GeoKrishi, Ensibuuko, TaskMoby), and training users on how to access and use services (GeoKrishi, Ensibuuko, TaskMoby).

## 04

### **Job creation is limited, with low rates of quality and dignified employment.**

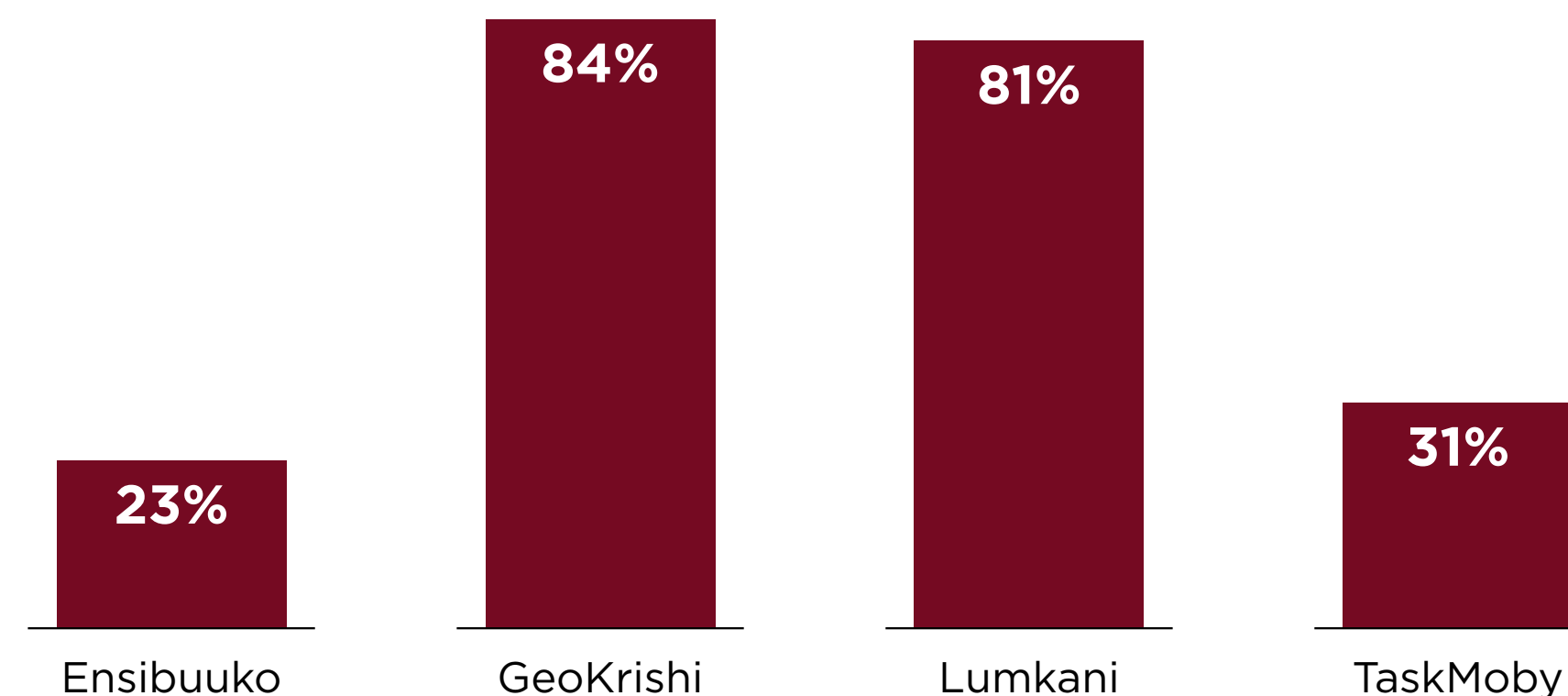
While there is evidence of improved livelihoods and increased resilience, there is limited evidence that these efforts have resulted in the creation of dignified and valuable jobs. Where jobs are being created, they are often highly valued because of high unemployment rates. A positive impact is the increased consistency of income. However, several risks and unintended consequences must be considered: the absence of formal contracts, low wages, and worker safety concerns, all of which limit the overall benefits of these jobs.

# Overarching Finding: Digital solutions address real gaps for users, but face structural constraints

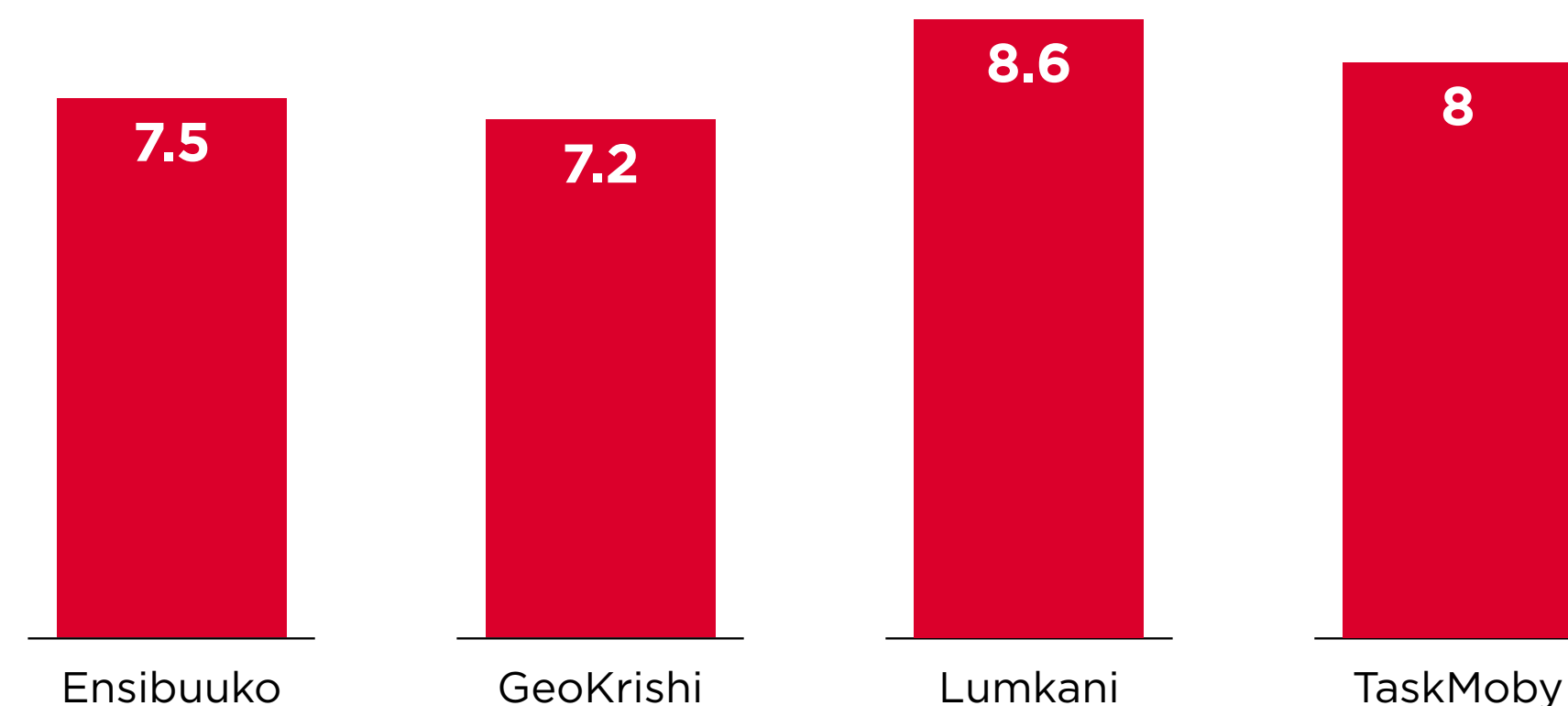
- **Grantees are filling important gaps** in financial services, agricultural advisory, gig work, and disaster risk reduction, offering solutions where traditional service providers are lacking.
- **A high proportion of users across all grantees had not previously accessed similar products**, suggesting these services are expanding access and inclusion.
- **Deepening and sustaining impact is constrained by ecosystem factors** like connectivity gaps, complex regulations and economic challenges.

Addressing these constraints requires not only supporting digital innovation but also improving the broader ecosystem in which these services operate.

Percentage of surveyed users who have never used a similar service before



Average user-rated satisfaction with service (1-10)



# Economic benefits focused on reducing vulnerability, rather than generating wealth

While 75% of users reported feeling financially better off after accessing the product or service, the main impact mechanism was improved financial stability and reduced risk, rather than improving resilience:

- **GeoKrishi** helped farmers avoid losses through better weather forecasting and pest control advice, but this did not always translate into higher profits.
- **Ensibuuko** enhanced security by increasing access to savings and credit, but business growth impact varied.
- **Lumkani's** fire detection system reduced financial shocks by preventing losses from fires, but did not necessarily increase wealth accumulation.
- **TaskMoby** helped 60% of workers transition to more stable employment, often in the vulnerable post-TVET career phase.

Survey data showed economic benefits were mostly due to improved financial stability and reduced risk.

## Ensibuuko

83%<sup>↑</sup>

of users saw increased income

## GeoKrishi

81%<sup>↑</sup>

of users saw increased income



66%<sup>↑</sup>

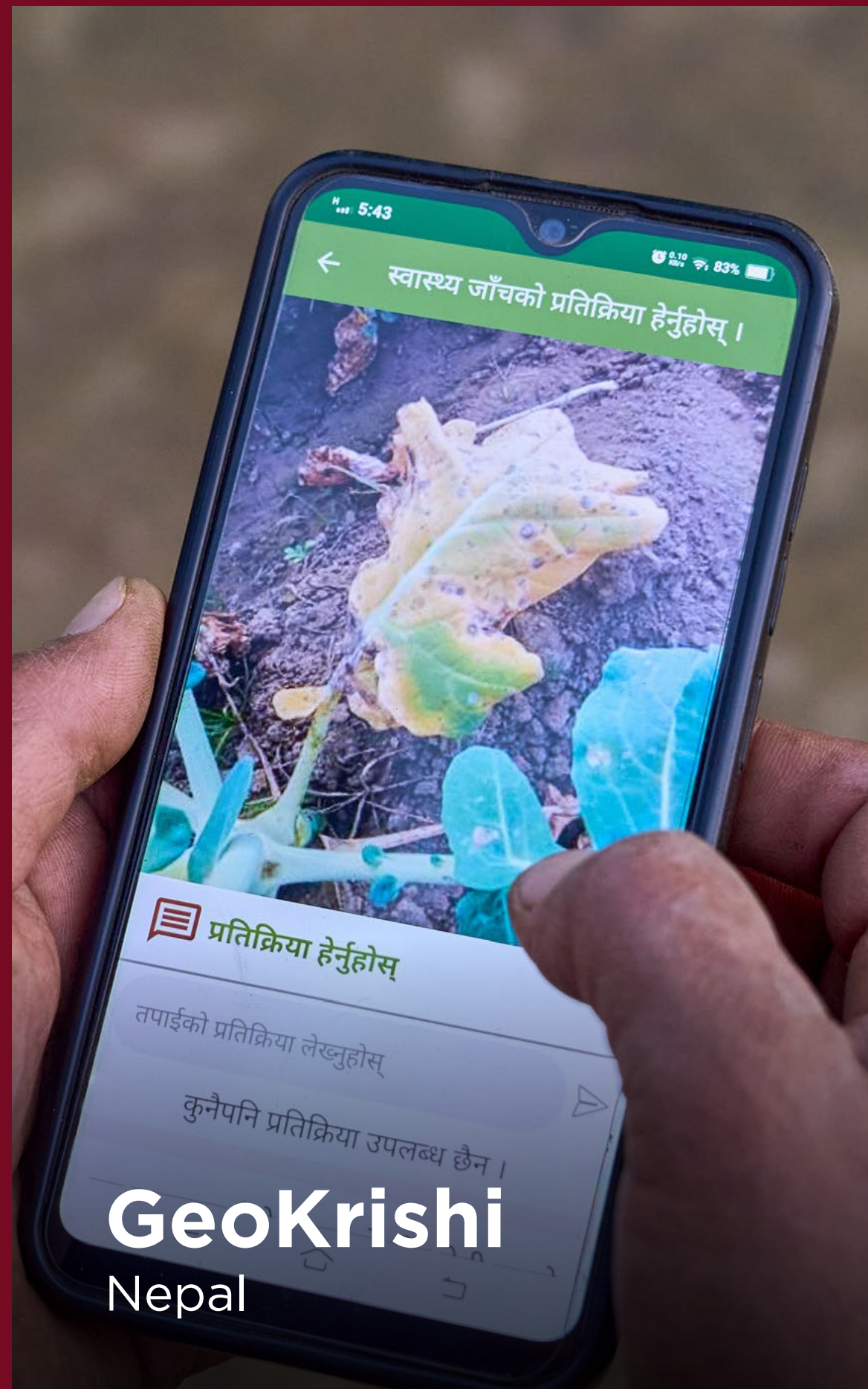
of users reported fire prevention or mitigation



60%<sup>↑</sup>

of users found more stable employment

# Findings by Grantee



**GeoKrishi**  
Nepal



**Lumkani**  
South Africa



**TaskMoby**  
Ethiopia



**Ensibuuko**  
Uganda

# GeoKrishi

Nepal



# GeoKrishi



## Brief overview of GeoKrishi

GeoKrishi is Nepal's first fully integrated, data-driven digital agriculture platform designed to help remove the financial, technical and cultural barriers preventing farmers from accessing and using information to improve farm productivity and maximise profitability.

The GSMA supported GeoKrishi to upgrade their existing system to expand the reach of their bundled smart agricultural solutions. The GSMA grant was also used to build a sustainable public-private-community business model by engaging closely with local government, local service providers and farmer cooperatives.

### Context

Nepal frequently experiences prolonged drought and floods bushfire, landslides, cold and heat waves, plant and animal diseases, water logging in agricultural fields<sup>1</sup>, all of which result in considerable loss of life and property among vulnerable population. In the last five years, late onset and ending periods of monsoon suggest a general shift in rainfall by 15 days.

Without technical understanding or advice, smallholder farmers in Nepal are unable to respond to the risks of climate change. Extension services, climate-smart tools and technologies are often inefficient and not tailored to the changing climate.

### Service

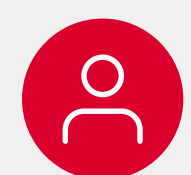
GeoKrishi provides an intelligent digital agriculture platform, built to solve challenges faced by commercial and smallholder farmers. GeoKrishi applies a data-driven system approach to translate knowledge into actionable, timely and context-specific advisories, covering all stages of the crop value chain.

1. Mainali J, and Pricope, N.(2017) High-resolution spatial assessment of population vulnerability to climate change in Nepal. Applied Geography; Dahal, P, et al. (2020) Modeling the future impacts of climate change on water availability in the Karnali River Basin of Nepal Himalaya. Environmental Research.

# A snapshot of GeoKrishi's users



**GeoKrishi primarily serves lower- to middle-income farmers, many of whom are subsistence or small-scale commercial growers.** While users tend to have slightly higher education levels and smartphone access than national averages, they still face economic vulnerabilities. Many rely on farming as a key income source, often supplemented by financial support from family members working abroad.



## Socioeconomic status

**GeoKrishi's users are typically from somewhat vulnerable population groups.**

21% of women and 21% of men were below the 200% PPI national poverty line. This is slightly above Nepal's national averages, using the multidimensional poverty index. According to the 2021 census, 20.3% of Nepal's population is below the poverty line.



## Education

**GeoKrishi's users tended to be slightly better off than national averages,** with higher education levels (89% of all respondents, and 85% of women have completed secondary education).



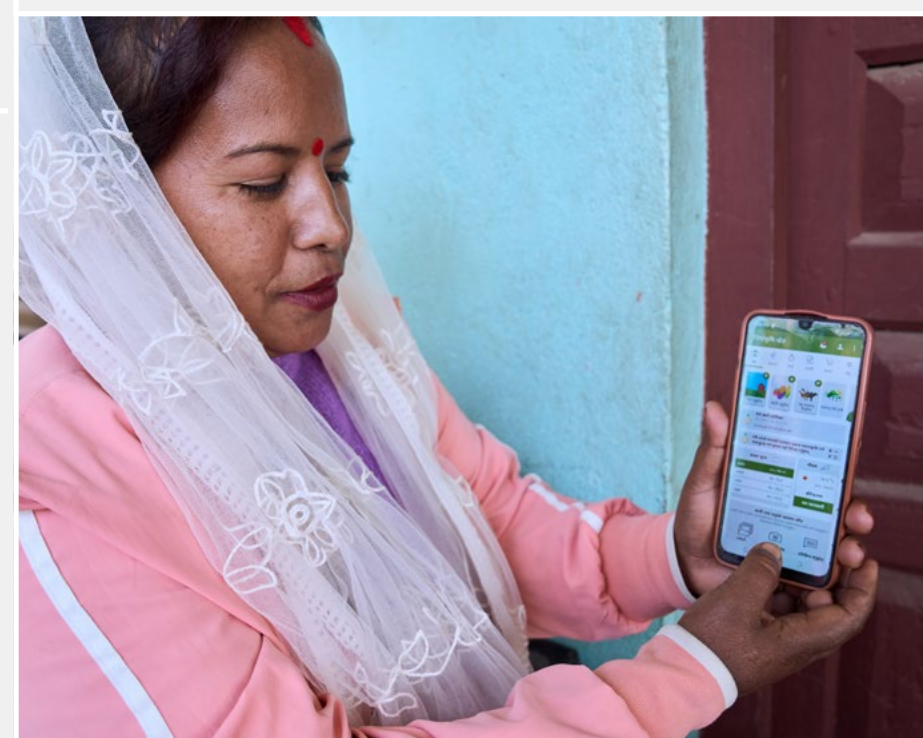
## Land ownership

**47.5% of users farm for subsistence, rather than commercially.** Crucially, 73% of respondents either own or rent land. This is above Nepal's national average. Users cultivated an average of 16.4 acres of land (men farm 22.5 acres, compared to 10.5 acres for women).



## Phone ownership

**99% of GeoKrishi users owned a smartphone, a pre-requisite to use the app.** This is significantly higher than Nepal's national average (57%).



## Income contribution

**GeoKrishi played a key role in income upliftment, with 62% of respondents saying it significantly contributed to their earnings.**

Most users are subsistence or small-scale commercial farmers who rely on both farming revenue and financial support from family, often male relatives working abroad - a common trend in Nepal, where 23.4% of households have a family member employed overseas (2021 Census).<sup>1</sup>

1. <https://nepaleconomicforum.org/on-the-move-wither-nepali-migrants-remittances/>

## Key Findings

# Agents and skill building remain important factors in ongoing usage



## Geokrishi usage patterns



### Core base of active users:

- Women (55%) and men (56%) reported **weekly app use**.
- Respondents had used GeoKrishi for an **average of 24 months**.
- Users accessed services **online or via the app, using WIFI or mobile data**.

## Hyperlocal services are the most valuable



- Weather forecasting
- Pest, crop and animal illness identification and support
- Fertiliser guidance

## Barriers to use

Agents are critical in onboarding new and keeping existing users.

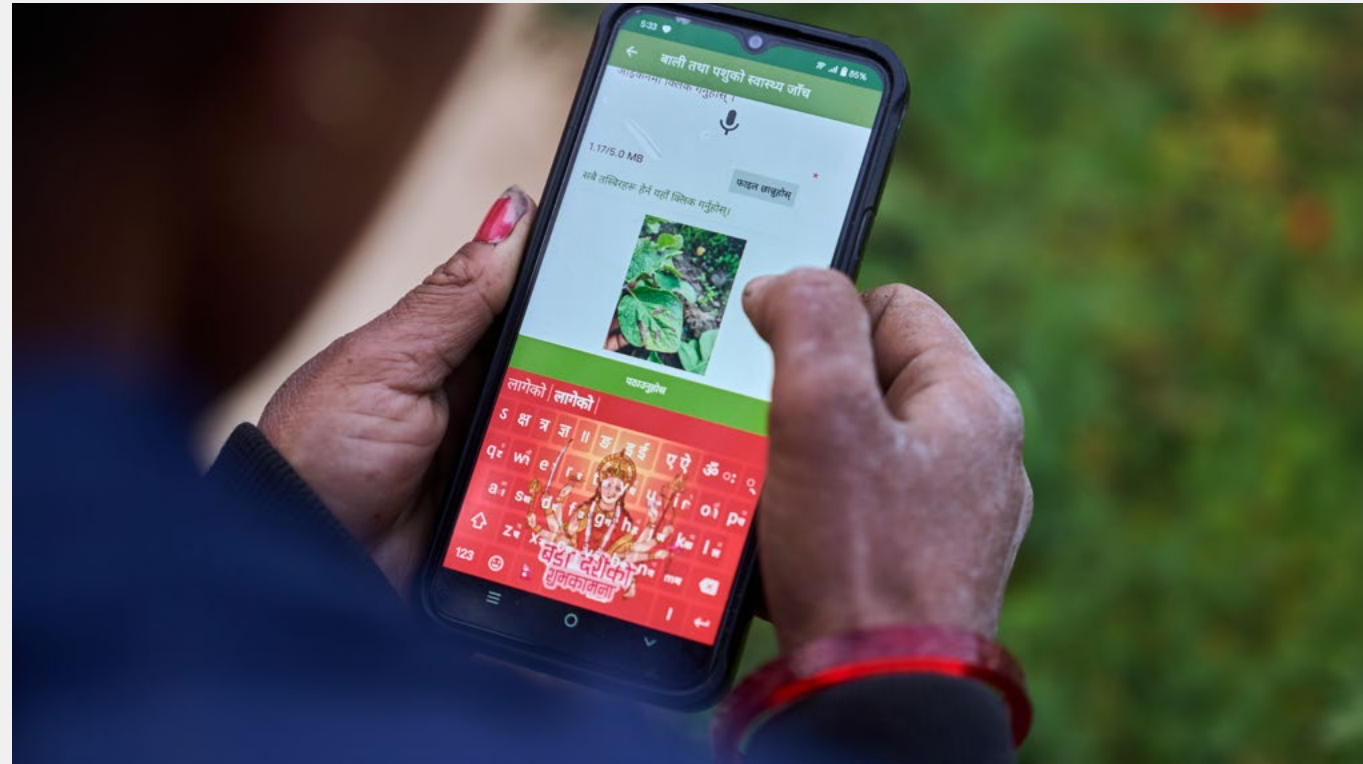
- **Agent training** as a first point of engagement.

Technical challenges **32% of respondents** who are no longer using the app said that this was because of technical issues.

- **Network bandwidth and speed** made it hard to watch video advisory content.
- **Updates** made the app challenging for some users.
- **Delays in expert responses** undermined the use of identification support.
- **Local dialects are not incorporated** into the app.



## Key Findings

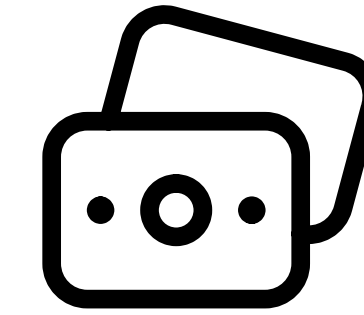


## GeoKrishi creates hyperlocal, sustainable impact

**By providing precise information - specific to crops, soil conditions, fertilisers, and local weather - GeoKrishi equips farmers with actionable knowledge that improves their livelihoods.** This uniquely relevant support meets farmers where they are, ensuring they get the right information at the right time.

## Users tell a story of incremental, but meaningful change

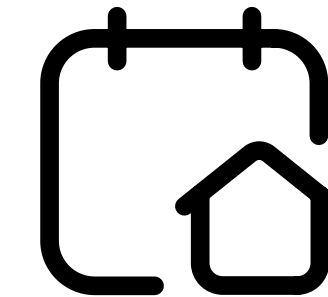
**Support provided through GeoKrishi's app helped farmers to small scale improvements in their yields.** As most users were subsistence farmers, the additional income was a valuable supplement, rather than the primary source of income. Even a small boost in yield, along with the subsequent income, allowed users to build a financial cushion, strengthening their resilience to economic and climate shocks, enabling them to plan for and invest in their families' futures.



# 76%



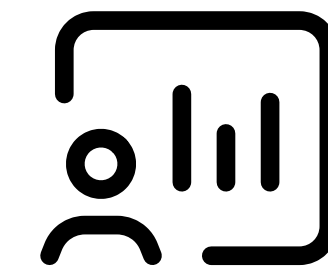
of users reported an increased income since using GeoKrishi



# 78%



of users said the stability of their household's income has improved



# 64%



reported improved resilience to economic shocks

## Key Findings

**Digital technology means that users can access data where they are, with no additional cost**

**GeoKrishi provided users with services that are specific to their contexts that they can access without the cost of travelling to another town or commercial centre.** Digital technology facilitated access to expert advice, advisory content, and localised information from their farms. This provided users with the information they needed to drive small, but tangible increases in yields.

### GeoKrishi Services



Support for diseased crops and pest identification



Weather forecasting and early warnings



Hyper local skills and information on crop strains and fertiliser

### Results



Crop protection and adaptation at a reduced cost



Crop protection, and anticipation of climate shocks

### Outcome



Moderate yield improvement and income boost



Increased resilience and financial security

### Impact

# Lumkani

South Africa





# Brief overview of Lumkani

Lumkani is a social enterprise with a mission to mitigate the loss of life and property caused by fires in informal settlements in South Africa and across the globe.

## Lumkani offers two unique services:

### Fire detectors

The Lumkani fire detectors are a first of its kind networked fire detectors, specifically designed with informal settlements in mind. The devices use the rate of rising temperature to detect fires. The sensors are designed to differentiate between the rise in temperature due to cooking, heating, or smoking versus an actual fire. When a fire occurs within a household, the fire detector sets off an alarm to alert the household members, and at the same time sends an alert to neighbouring households within a 60-meter radius. This triggers awareness throughout nearby households to identify the fire and react before damage is caused.

### Fire insurance

In partnership with Hollard, Lumkani offers a micro-insurance scheme that provides fire cover, along with funeral cover for homes and businesses within the informal settlements.

# Overview of Lumkani's users

Lumkani's users are representative of residents of the informal settlements in South Africa.



## Socioeconomic status

**Most Lumkani users lived in peri-urban informal settlements**, with 76% residing in Cape Town's outskirts - Lumkani's target market. They fall within the lowest two socioeconomic quintiles, with most in the second quintile, living within 40% of the poverty line.



## Employment

Despite high unemployment in South Africa, **61.5% of Lumkani users were employed in some capacity, including 64% of women.** This aligns with Lumkani's subscription model, as usage drops to 53% among the unemployed.

## Internet access

**Over 75% of South Africans have internet access, with 69.4% using mobile devices.**<sup>2</sup> Lumkani users primarily accessed the internet via mobile phones, with some using home WIFI.

## How do users engage with Lumkani services?

**68%** of respondents have fire insurance. Despite distrust in insurance, Lumkani users valued it due to its uniqueness in the market and proven payouts within their communities.

**30%** of respondents have used their fire detectors.

**20%** have claimed fire insurance.

**51%** of respondents no longer use their fire detectors due to fire damage, relocation, repurposing batteries, or changing SIM cards, which stopped Lumkani alert SMSs.

2. StatsSA, General HouseHold Survey 2023

## Key Findings

# Lumkani drives resilience, supporting social mobility and future investment

- Fires are common in informal settlements due to the use of paraffin stoves, open flames, unsafe wiring, and overcrowding. Alcohol use and arson also contribute, while strong winds make containment difficult. In 2024, 141 people died in 'shack' fires, while 34 fatalities occurred in backyard dwellings - informal homes on the same property as formal houses
- Lumkani offers a vital service, combining fire detection and insurance to protect users. The insurance acts as a safety net, allowing users to plan, invest, and pursue economic mobility, without the risk of losing everything to a fire.
- If disaster does strike and users experience loss from a fire, they are more resilient than those who don't have access to the insurance package because they are able to claim funds to rebuild.

Among respondents who believe Lumkani's system reduces fire incidents and damage,

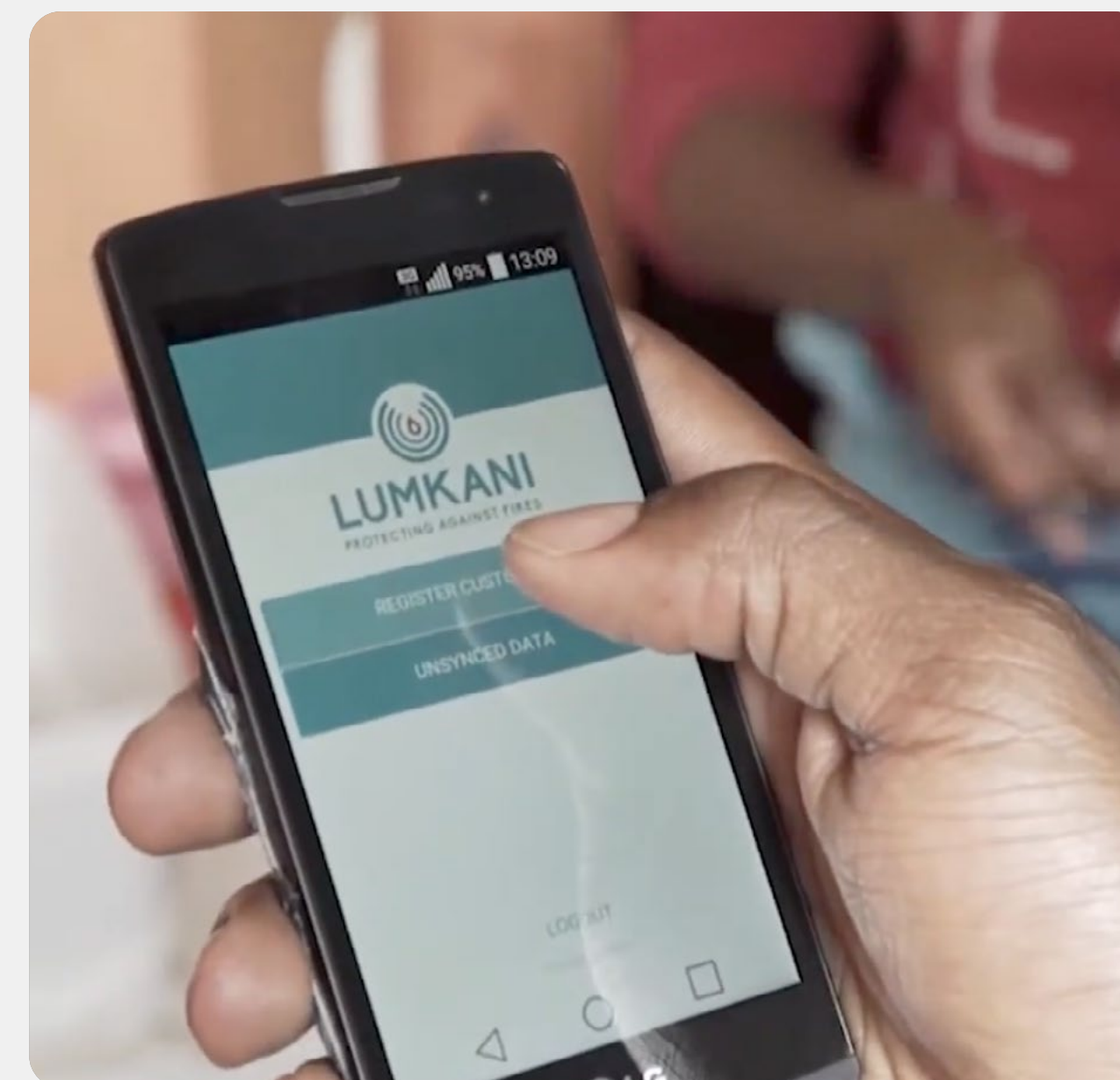


**63% reported feeling more secure. This increased to 70% among those who had experienced a fire.**

“If my house were to burn down without Lumkani I would be left without nothing, no home and no furniture”

“We can't live without Lumkani, it's our only hope if everything burns”

Focus Group Discussion participant: Users  
Cape Town, South Africa



**Among those who felt more secure, 59% were more confident in investing after using Lumkani. This rose to 65% among users who had experienced a fire.**

## Key Findings

# Agents value employment in an unstable environment, but experience challenges

Lumkani employs agents to recruit and onboard new clients, conduct initial assessments and record users' assets, and assess fire insurance claims. Agents are critical to both identifying and recruiting new clients, and to verifying fire insurance claims.

### Securing stable income

Agents live in the same informal settlements as the users they serve. In South Africa, the unemployment rate stands at 32%, rising to 49% among young women,<sup>3</sup> with unemployment rates higher in informal settlements. During focus group discussions, agents highlighted the difficulty of securing stable employment. Lumkani offers a dependable source of income without the added expense of regular transport. Notably, 75% of agents reported that Lumkani was a significant contributor to their earnings.

### Impact of job creation is limited

While agents value their work with Lumkani, their base salary is low. They earn a small fixed salary plus commission, but only if clients make payments. Despite handling insurance claim assessments, their earnings remain minimal. Agents must also rent-to-own a Lumkani-provided smartphone and cover their own data costs. In South Africa's high-crime areas, carrying valuables like smartphones poses security risks. Agents expressed concerns about the lack of support from Lumkani if they are robbed or attacked on duty.



Agents receive a discount on fire cover, and experience the same impacts from the insurance as users



Stable and consistent income is valuable



Low and variable pay, dependent on client payments



Security risks with limited support

# TaskMoby

Ethiopia





# Overview of TaskMoby

TaskMoby is an Ethiopian digital marketplace that connects people with home service professionals such as cleaners, plumbers, and electricians. Developed and run through Innovation Fund grantee Africa 118, TaskMoby aims to connect skilled workers from the informal sector with customers.

## Context

Ethiopia is facing both an urban and youth unemployment challenge. It is estimated that the unemployment rate in Addis Ababa remains above 17% while at the national level, youth unemployment is estimated at nearly 27%.<sup>4</sup>

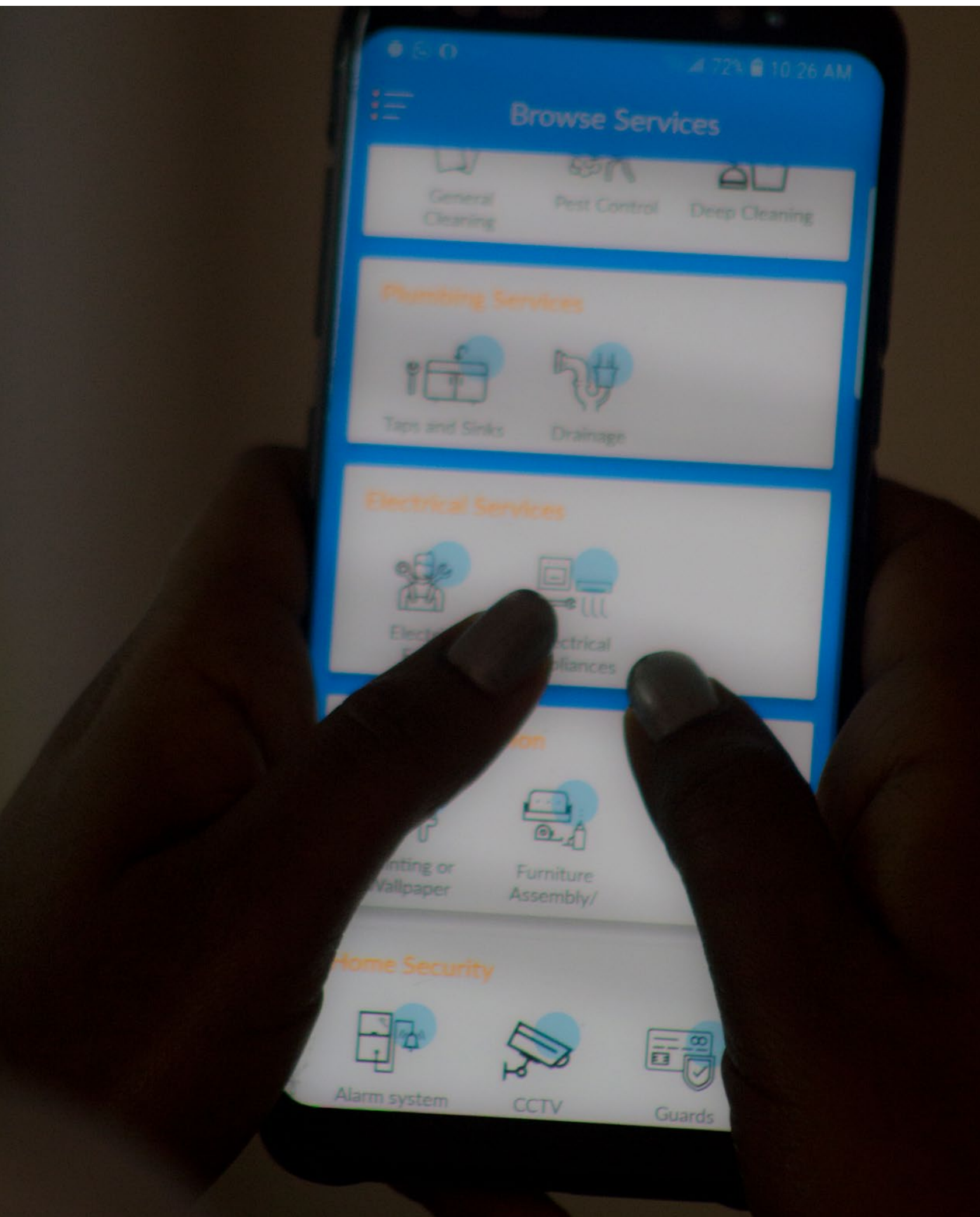
## Service

Through its digital and mobile platform, TaskMoby aims to create a level playing field where service providers and informal workers are selected for local jobs and tasks based on merit. The platform allows verified service providers to earn a stable income by connecting them efficiently with customers looking for their services.

## Platform

The platform is powered by a mobile app and USSD. This entailed development of an Android App and service provider recruitment/onboarding, development of USSD Platform with active service providers and users, as well as the development of a mobile based skills training module, in addition to mobile money payment integration.

4. <https://ess.gov.et/>



# A snapshot of TaskMoby's users



The **platform primarily serves an educated user base** that is well-equipped to leverage digital skills and participate in the gig economy. Compared to the national average, users have higher levels of education, better internet access, and greater smartphone ownership.



Among respondents, **only 13% of men and 21% of women fall below the PPI national poverty line** - significantly lower than the 68% national average recorded in 2019.

## 90.5%

of respondents had completed secondary education or higher. This compared to a national secondary school completion rate of 12.5%.

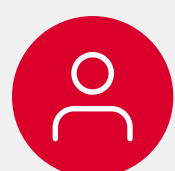


**31% of respondents are economically vulnerable.** Given TaskMoby's focus on recruiting university students, this trend is expected, but it also shapes user behaviour and the platform's overall impact.



## 95%

of respondents had regular access to the internet. This is much higher than the national average, where (as of 2023) 16.7% of the Ethiopian population access the internet.



**While these users are not classified as "poor", such individuals are highly susceptible to shocks** such as inflation, irregular work, and health emergencies - common challenges in Ethiopia's informal economy.

## 52%

of TaskMoby users in the sample work as agents (for DSTV and similar companies), of which 20% work in sales. These users are sub-contracted to bigger companies.

## Key Findings

# Users access TaskMoby's platform using the app, USSD, via phone and through agents

Respondents had used TaskMoby for an average of 10 months. Of those that are active on the app,

**46% checked the app once per day.**

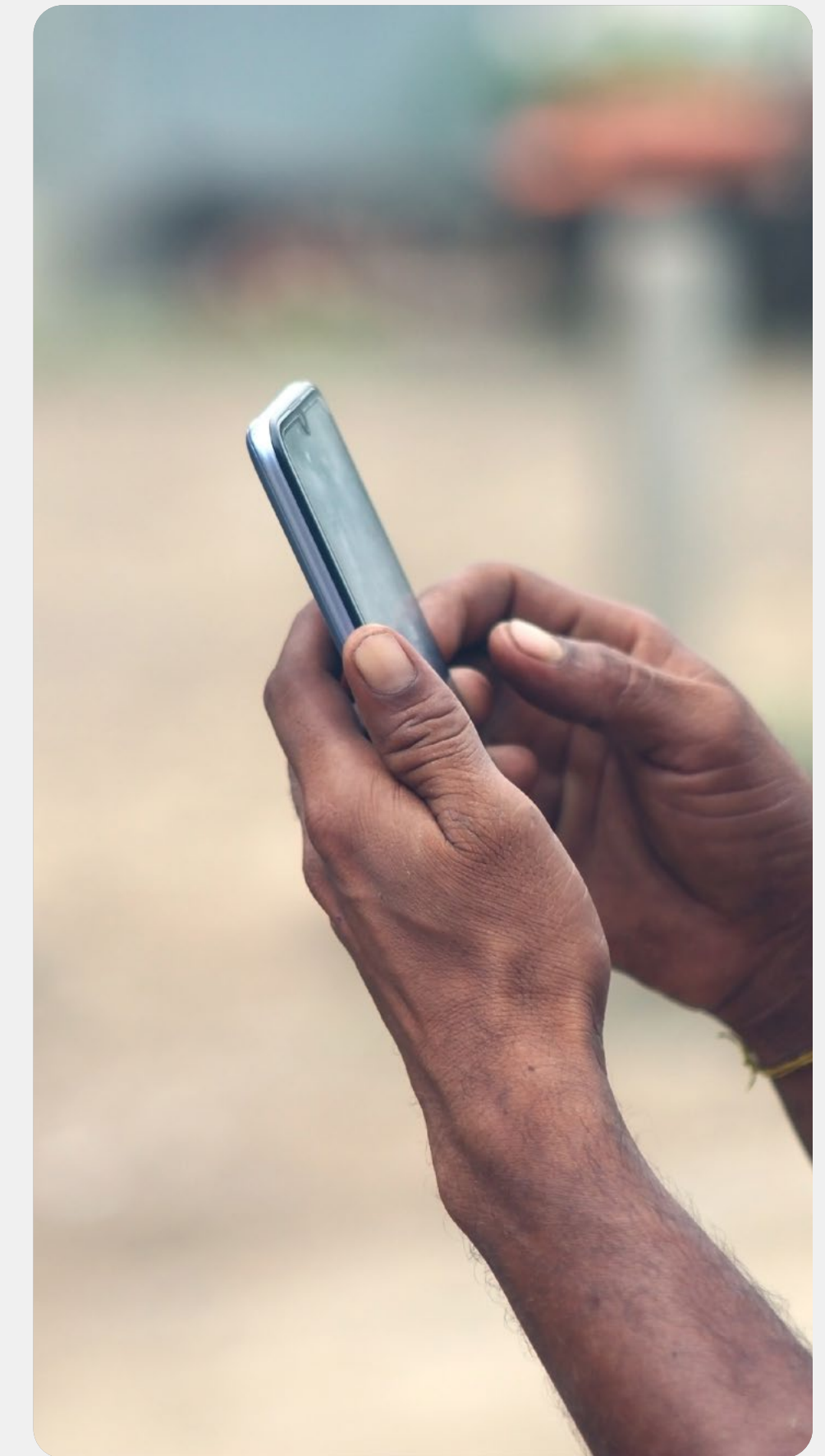
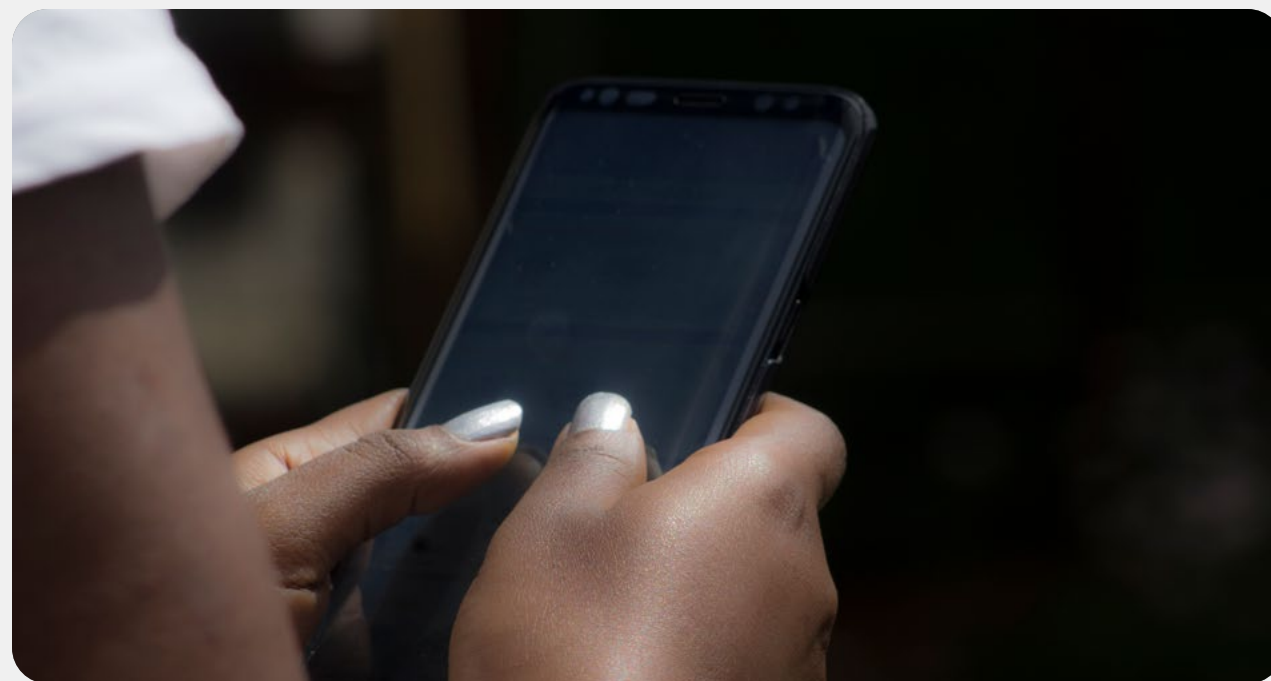
There is a high translation from app usage to securing work;

**nearly 74% of service providers reported having found stable work through TaskMoby. Men reported a slightly higher success rate than women.**

**While digital technology is a core part of TaskMoby's offering, it's not the most valuable component to users.**

Although TaskMoby operates as an app-based platform, users primarily viewed it as an employment agency rather than a tech-driven service. A significant portion of recruitment occurred offline or through social media. In focus groups, users reported discovering job opportunities via physical advertisements at universities or in their communities, as well as through Telegram and word of mouth.

Reflecting this perception, only 32% of respondents accessed the platform online or through the app, while 48% engaged via USSD, phone calls, or agents.



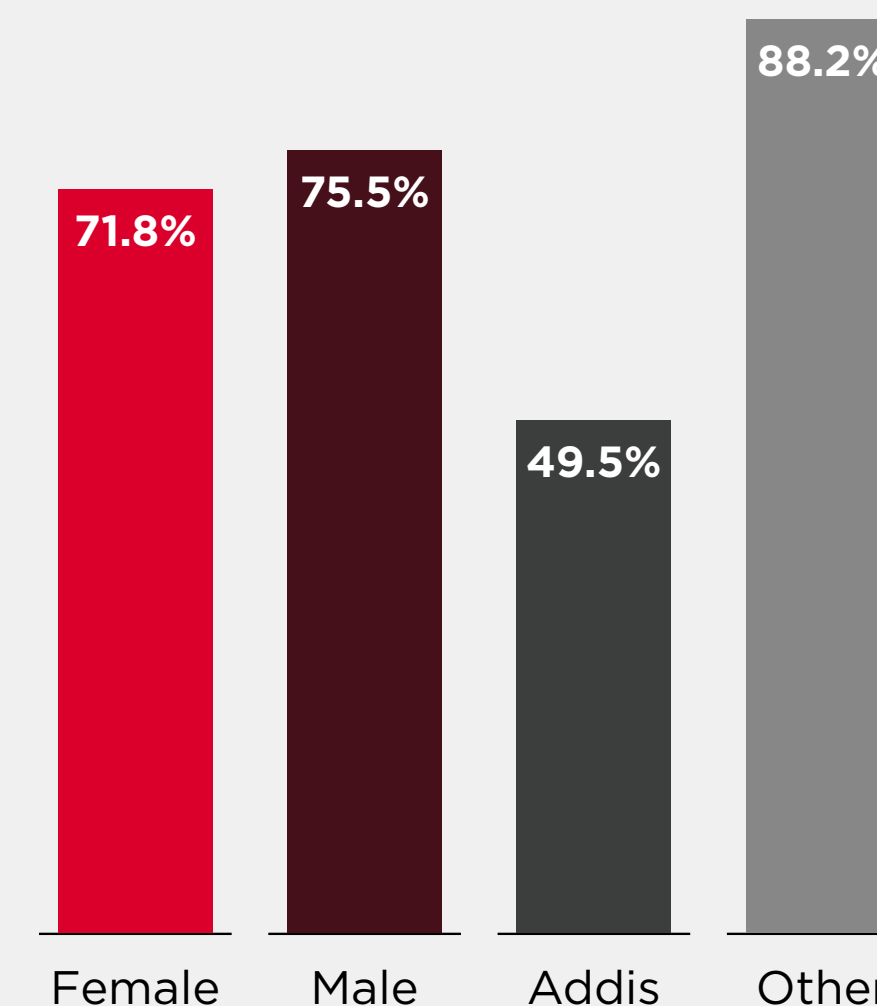
## Key Findings

# TaskMoby has connected over 5,600 gig workers to longer-term employment, which has helped young workers transition into more stable employment

- **TaskMoby creates valuable job opportunities for a relatively inexperienced group** - university graduates and young people entering the workforce. This has a significant impact, especially in Ethiopia, where youth unemployment stands at 23%. In 2022, approximately 42% of university graduates were unemployed after completing their studies.
- **The platform's key impact lies in the consistency of income it provides.** While earnings may not always be life-changing, 53% of respondents reported an income increase after using the platform - slightly higher among women - while 27% saw no change or a decrease. While users may not view these jobs as long-term careers, their role as a stepping stone is significant. In fact, 27% of respondents identified increased access to job opportunities as the biggest benefit of TM. In focus groups, some participants noted that the platform helped them move from unstable informal work to more structured employment. Regardless of the amount earned, the stability of income enabled users to search for other jobs, expand their businesses, or invest in skills development. Users noted increased financial independence through TM jobs, with some using their earnings to invest in small businesses or household assets.

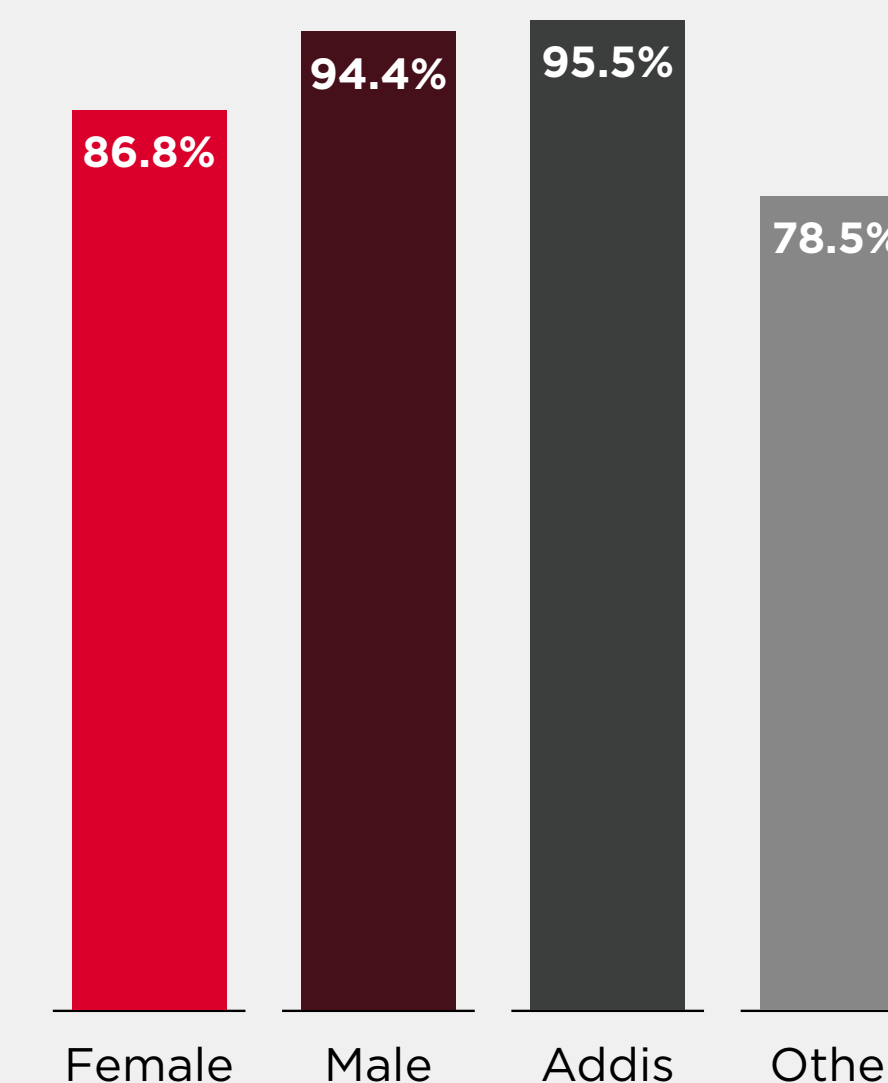
### Access to stable opportunities

Gender & Location



### New skills

Gender & Location



# 92%



of respondents say that TaskMoby positively impacts their livelihoods

# 71%



of respondents say that TaskMoby has a positive impact on their employment opportunities

## Key Findings

# While TaskMoby connects young people to valuable work, the quality of jobs is variable

- Despite the impact, users are clear that **employment through TaskMoby is temporary and comes with some challenges.**
- **In situations where TaskMoby is essentially subcontracting to other companies (e.g. DSTV) there were risks to users.** They mention in FGDs how they have no IDs, with several users saying that they have experienced cases where their decoders were confiscated because people don't think that they have the right to sell, and they have even been questioned by the police. Women in particular felt at risk. Users also shared that they lacked protection from TM for workplace injuries.
- **Users typically do not receive contracts.** No benefits or insurance were offered through TM. Given that TM is a form of a gig economy platform this should not be required, however when sub-contracting employees to bigger companies this can be problematic.

The income is good when you make sales, but there are times you don't sell anything. You have to walk very long distances because you don't have money for transport. If you don't sell, you have zero income.

**Focus Group Discussion participant - Adama**

We've asked for IDs for years, but nothing. Without proof of employment, we can't even defend ourselves if arrested or seek better job.

**Focus Group Discussion participant - Adama**



My job as a DSTV field sales agent with Eziti Technology is demanding but I see it as a valuable steppingstone. It is commission-based with low base salary, and the benefits don't match the effort required. However, it is giving me experience and an income as I had nothing to do after failing grade 12 examination. That said, I see this only as a springboard—I won't stay a day longer once a better opportunity comes my way.

**Focus Group Discussion participant - Addis Ababa**

# Ensibuuko

Uganda



# Ensibuuko



## Overview of Ensibuuko

Ensibuuko provides digital skills training and drives financial inclusion through their digital ledger platform and access to affordable and relevant mobile products for Village Saving and loan Associations (VSLAs) in rural communities.

### Context

Rural customers, particularly women, are often excluded from mainstream financial services. Savings groups tend to rely on paper record-keeping and operate on traditional, non-digital systems that are unconnected to the larger financial ecosystem. Savings groups need to utilise digital solutions to advance the financial inclusion of the communities they serve, but the limited access to mobile handsets and lack of knowledge about relevant digital products and services and the skills required to use them are major barriers for rural customers to adopt internet services.

### Service

Ensibuuko's mission is to drive financial inclusion by growing the developing world's digital financial infrastructure.

They deploy technology solutions to community-based savings and loans organisations to efficiently reach and serve unbanked and underserved communities in Africa with affordable and relevant financial services.

### Platform

Since 2014, Ensibuuko has been transforming traditional, paper-based savings models used by Savings and Credit Cooperatives (SACCOs) and VSLAs in rural Uganda by introducing digital financial services. The initiative reduces the need for physical meetings, smooths transactions, and enhances transparency while minimising disputes - thereby helping to bridge the rural-urban development gap. Ensibuuko has successfully deployed a USSD platform and, more recently, launched a mobile app.

# A snapshot of Ensibuuko's users

Ensibuuko's user base is mostly financially included. Among SACCO USSD users, 86% reported having a formal bank account, with no gender difference. For VSLA app users, 61% reported having a bank account, with women slightly less likely to do so than men. Ensibuuko's users tend to be older than the national average, with an average age of 37.

# Ensibuuko



## Smartphone ownership

**On average, households owned 1.5 smartphones**, with only 12.5% of respondents reporting no smartphone access. Additionally, 43.8% of respondents shared smartphones within their households.



## Geography

**51% of respondents live in rural areas.** VSLA app users are predominantly based in rural areas, with only 26% living in urban locations. In contrast, 55% of SACCO USSD users reside in urban areas, increasing slightly to 59% for SACCO app users.



## Education

**65.6% of respondents had completed high school**, with slightly higher rates among women (68.9%) compared to men (64.2%). VSLA Secretaries had notably lower education levels, with only 35.8% completing high school. SACCO app users had the highest education levels, with 83.7% having completed high school or above.



## Socioeconomic status

**While the user base is economically vulnerable, only 3.9% of respondents live below the national poverty line**, compared to a national average of 20.3%. This rises to 25.6% at the 200% national poverty line.



## Key Findings

# Ensibuuko enjoys high user retention, underpinned by digital and financial literacy training and support

**Respondents used Ensibuuko's apps for an average of 25 months (VSLA app) and 27 months (SACCO USD).** 57% of users accessed services once per week or less. This is likely because the VSLA app is used for regular VSLA meetings, which may happen weekly or monthly. Ensibuuko is effectively filling a gap in digital financial services, particularly for VSLAs where 70.8% of Secretaries are first-time users of such tools. In comparison, the SACCO market is more saturated, with over 80% of SACCO users having prior experience with similar products.

# 70%

of VSLA app users said that they did not have access to similar services before Ensibuuko. For SACCO app users this figure drops to 15% of USSD users, and 19% of SACCO app users

**Ensibuuko has widened access and use of its apps through digital and financial literacy training, and the provision of phones preloaded with Mobis.**

- Focus group discussions indicated that NGO programs, such as those run by Danish Church Aid and Seed Effect Uganda, have helped users access smartphones with the Mobis app. This enabled them to track savings, manage loans, maintain digital records, and market agricultural products. While SACCO staff reported increasing smartphone access, many services still rely on feature phones. Limited electricity access remains a challenge, with initiatives like solar charging kits from the Ministry of Finance and Brightlife's distribution of 500 solar kits helping improve mobile adoption in underserved areas.
- Financial and digital literacy are also key. Among respondents, 71% have attended trainings offered by Ensibuuko or its partners, with participation highest among VSLA app users (88%). These trainings cover both digital and financial skills. Participants reported that financial training improved their business management and savings, while digital skills helped some bring their businesses online.



We received trainings not only once but four times and after receiving the training, we used the phone for two years but then we re-installed the Mobis app on our phones.

**Focus Group Discussion participant, VSLA UserAura-Western Uganda**

## Key Findings

# Both the VSLA app and USSD service improves users' financial management and encourages trust in transactions

### Ensibuuko supports improved financial management

Users of both the Mobis app and USSD platform have improved control over their savings, planning, and budgeting, with **92% reporting better management of savings and loans**. In focus groups, users indicated improved accounting, budgeting and loan management skills. Digital savings have helped members track expenses more effectively, curb unnecessary spending, and prioritise financial goals. For those who had loans, Mobis' automated payment reminders helped loan holders stay on track with repayments, reducing default risks.

### Digitising transactions improved transparency and trust for VSLA groups

For VSLA groups, the digital ledger enhanced trust in financial processes by introducing transparency through access to the app. Digital transactions have reduced fraud and mismanagement of group funds, fostering greater trust among members (leading to greater engagement in business with each other) and de-risking the app.

### Convenience of digital transactions for users

SACCO app users benefited from time savings and improved access to funds. Focus group participants emphasised the convenience of transferring money digitally rather than visiting branches, along with the advantage of accessing their accounts on weekends and public holidays. However, some users were reluctant to pay transfer fees, opting instead for in-person transactions.

**52%**

of respondents said the app contributes significantly to the overall finances of the VSLA

When I started using this app, my fellow members became my customers and that is how I get my money privately apart from the savings due to the Ensibuuko app. For example, there are some members who work in Kampala. After seeing and checking in their smart phones, they log in the Mobis account, they download that app and monitor their savings, they begin trusting me because I am using the app. And believe I am a good person, now they become my customers. That is how I indirectly do my business to and earn some money.

**Focus Group Discussion participant, VSLA User - Aura-Western Uganda**



## Key Findings

# Ensibuuko smooths users' access to formal credit and capital

### Digitising transactions creates pathways for users to access formal credit

Perhaps the biggest impact of the service was enabling access to formal credit for people who were previously unable to access formal loans. For VSLA groups the digital ledger of transactions were used as proof of financial stability to secure bank loans. 89% of respondents said that Ensibuuko's digital credit history increased their chances of accessing loans. These loans facilitated investment in assets and businesses, with Ensibuuko playing a key role in making this possible. 90% of respondents, across the VSLA app, SACCO app, and USSD platform said that Ensibuuko had supported them to start or grow a business. Bank loans are a crucial factor in investing in collective or individual businesses, or in significant assets. Accessing formal credit reduced reliance on high-interest informal loans.

### Accessing formal credit and building savings enabled users to invest in businesses, transformative assets, and in their children. This improved financial resilience and livelihoods.

Users primarily invested their savings or business income in livestock (e.g., goats and cows), starting or expanding business activities, expanding farming activities and paying school fees. Women were more likely than men to invest in family-related costs, such as school fees. Respondents also highlighted the importance of building a savings cushion to strengthen their financial resilience against unexpected shocks and crises.

# 92%

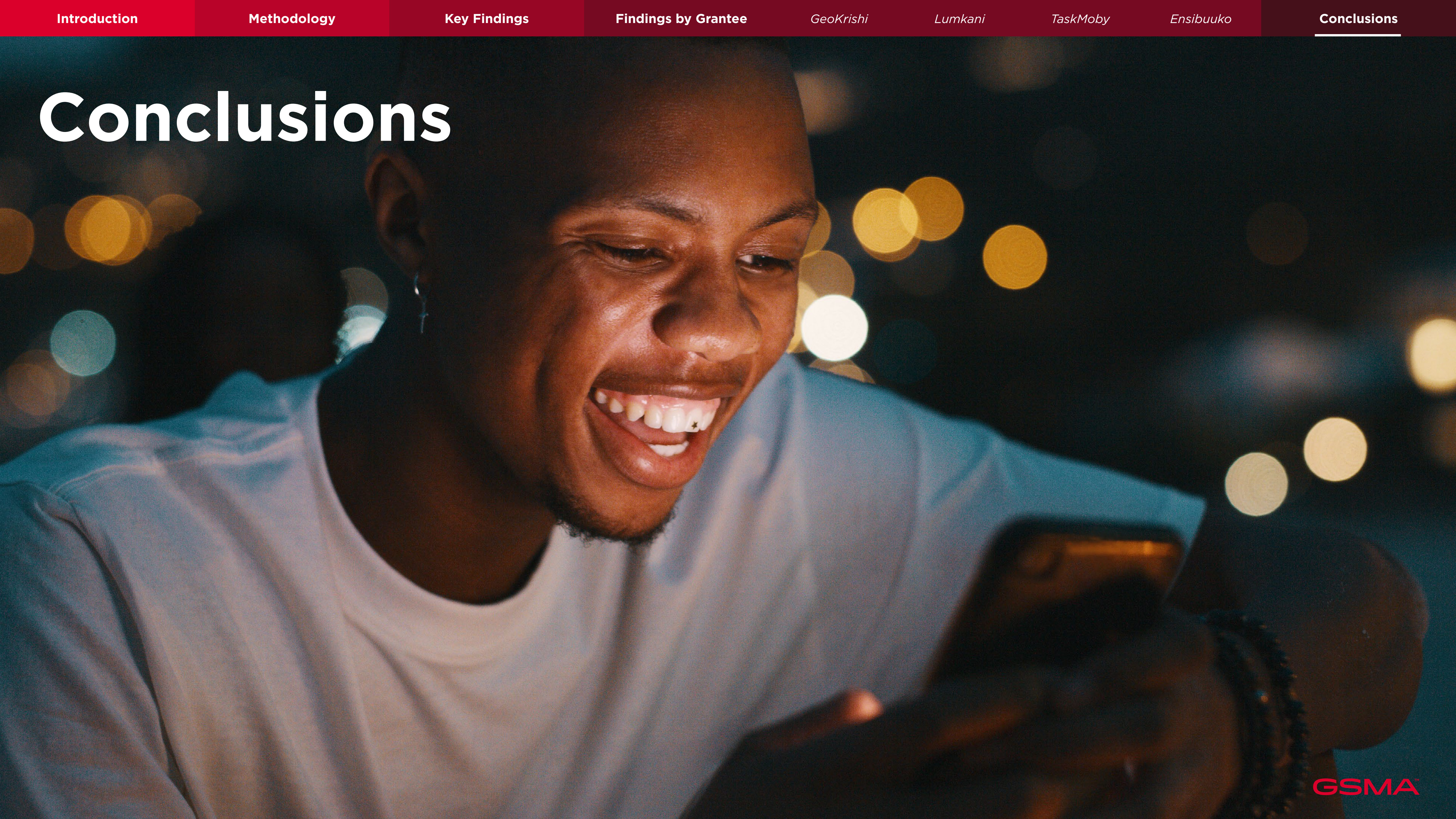
of users across all product types said that the Ensibuuko app had improved their access to savings or loans



At one time, we went to Equity Bank because as a group, we wanted a loan, we told these people that we are doing our savings and how we are supported by Ensibuuko. We also told them how we save with the app plus other things. We wanted some money to improve on our businesses and indeed they gave us the money. The use of Ensibuuko has helped us a lot, we got that loan and right now we are financing it and we are doing well. So, I am advising my fellow members that we should not leave this app, it's so helpful.

**Focus Group Discussion participant, VSLA UserAura-Western Uganda**

# Conclusions



# Conclusions

**Innovation Fund grantees' solutions have contributed to improved livelihoods and poverty reduction, among other socioeconomic impacts.**

---

**All grantees' innovations are reaching populations that face barriers to financial inclusion and economic opportunity. However, economic impact depends on users' ability to leverage digital solutions, and impact differed between groups.** Ensibuuko, Lumkani, and GeoKrishi users were representative of similar population groups in Uganda, South Africa, and Nepal. These users

---

**Economic benefits were primarily in reducing vulnerability and increasing resilience rather than generating wealth.** While 75% of users reported feeling financially better off after accessing the product or service, the main impact mechanism was improving financial stability and reducing risk and increasing financial resilience, rather than increasing earnings.

---

**Grantees had wider effects on market dynamics and policy conversations beyond their users.** GeoKrishi is working with the Ministry of Agriculture on technology-driven agricultural solutions and providing real-time data and insights to aid in decision making. Ensibuuko played a key role in shaping the Parish Development Model in Uganda. They are now collaborating with Airtel to engage policymakers on reducing mobile transaction taxes and streamlining regulations. Lumkani's insurance model demonstrated the viability of low-cost, digital-first risk management.

---

**Digital and mobile innovations facilitated improved outcomes for users, however, the study highlighted that digital tools act as a helpful boost rather than the main driver of change.** They are most useful when they speed up processes that save users time and cost, provide important information (like GeoKrishi), or improve access to services and transparency around processes (like Ensibuuko). However, for some grantees, digital tools haven't played as big a role in creating impact as expected (TaskMoby and Lumkani).

---

**Grantees and their solutions don't operate in a vacuum.** Ecosystem constraints, including digital literacy and taxation, competition, and trust in digital services, influence the extent to which digital solutions can generate sustained impact.



**Find out more about GSMA Innovation Fund**