



Zeya & Associates Co., Ltd.



Myanmar

# Unlocking the True Economic Potential of the Unbanked

## Project Scheme

Proposal for Category: 1. Digital Opportunity/Inclusion Award- Public Sector (2022 WITSA Global ICT Excellence Awards)

5<sup>th</sup> June 2022

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## Innovations for Financial Inclusion

A joint study in cooperation with the Ministry of Agriculture, Livestock and Irrigation Livestock Breeding and Veterinary Department, and Myanmar Insurance, a state-owned insurance company under the Ministry of Planning and Finance for the implementation of infocorp's FramTrek Technology in Myanmar

### 1. Introduction

#### A. Introduction

The Joint Study in Cooperation with the Ministry of Agriculture, Livestock and Irrigation Livestock, Breeding and Veterinary Department ("LBVD") and Myanmar Insurance ("MI"), a state-owned insurance company under the Ministry of Planning and Finance for the Implementation of INfoCorp's FarmTrek Technology in Myanmar for the goal of empowering Myanmar's unbanked community through the world's first platform which accepts the use of livestock as collateral. The platform, designed to provide affordable and secure financial services to the population who do not have formal access to financial services such as credit or insurance – will strengthen Myanmar's financial sector to better support the country's financial inclusion goals.

#### B. Objective of the Joint Study

The core objective of the Joint Study is to introduce an on-the-ground implementation and determine the viability of InfoCorp's Tamper-Proof Livestock Identificaiton ("Tamper-Proof Livestock ID") technology solution ("InfoCorp's FarmTrek Technology") to the livestock population in Myanmar. The Tamper-Proof Livestock ID facilitates the digital documentation of the identity and legal ownership of livestock through the use of RFID (Radio Frequency Identification) and decentralized ledger technology.

As a means towards the objective of the Joint Study, the Parties aim to achieve specific results for the Community and for the Country.

## Value to the Community

1. To facilitate the advancement of financial inclusion for the farming community by connecting them to a wider range of affordable and secure financial services which are traditionally not available to them.
2. To offer a new financial inclusion model which establishes livestock provenance – giving the unbanked and underserved farming community credit worthiness for the purposes of applying for a bank loan as banks now able to accept livestock as ‘collateral’ for loans.
3. To offer livestock protection in the form of Livestock Insurance coverage to minimize the risks associated with livestock ownership.
4. For an improved animal welfare management with a reliable data record of animal vaccination and certification.

## Value to the Country

1. To facilitate the mutual intention of LBVD and MI for a Nationwide livestock Welfare Management Solution and Nationwide Livestock Tagging through the following: (i) Myanmar’s National Livestock Registry – a nationwide digital documentation of the identity and legal ownership of all livestock; (ii) livestock traceability i.e. the nationwide tracking of all livestock movement; and (iii) a national livestock health record for all livestock.
2. For the advancement of financial inclusion in Myanmar in partnership with LBVD and MI through providing affordable and secure financial services to the population who do not have formal access to financial services such as bank loans, livestock insurance.

### C. Selection of Joint Study areas of the implementation

Three (3) areas were selected for the Joint Study. These are:

1. Lewe, Nay Pyi Taw
2. Kanbalu, Sagaing
3. Sin Phyu Kyun, Magway

## 2. Implementation

### A. Team Structure

The InfoCorp Team consisted a Director of Project, an IT Project Manager, a Business Analyst, and a backend mobile app development team. Together with the in-country support team, the InfoCorp's team primary responsibility was to brief country stakeholders, conduct training, implementation and testing, present a summary of key findings at the meetings with LBVD and/or MI and to write a Summary Report of the Joint Study. The InfoCorp team was also responsible for supervising and implementing the project on the ground, capturing and processing the data.

In-country support consisted of a team from LBVD consisting of thirty (30) veterinary field officers and a team from MI consisting of nine (9) insurance officers.

## B. Phases of Joint Study

The Study was structured in four (4) phases for Stages 1, 2, and 3 of the Joint Study conducted from June – September 2018 in the selected areas (see below).

Phase	Related Field Work	Scope	
1	Translation	Completed for Zawgyi and Unicode	
2	Localization	Completed to application v1.17: Problem resolution & App improvement based on: - user feedback - data collection - data differentiation - input of Official questions - input of Insurance Policy wordings	Jun-Jul
3	Adaptation	Passed usability tests for farm user (Dr Than Tun) and Attester (Mr Nyein Min Oo from MI)	Aug
4	Deployment	Prior to actual deployment of FarmTrek Technology: - Signing the Collaboration Agreement for the partnership - Pending final discussion of 3 parties between LBDV, MI and InfoCorp	Aug

## C. Field Work

Translation, localization and user adaptation



The team from LBVD, MI & InfoCorp and Farm Owner, Dr Than Tun (5<sup>th</sup> from left) in Lewe

### Stage 1: Bond Farm, Lewe, Nay Pyi Taw

Date: 5<sup>th</sup> & 6<sup>th</sup> June 2018

Farm size: 66 cows

- infoCorp conducted a full training on both applications to 25 LBVD attendees and 5 MI attendees on:
  - (a) FarmTrek Mobile (Farmer/Farm Owner)
  - (b) FarmTrek Business (Attesters)
- InfoCorp conducted the tagging of 30 cows in Bond Farm with Dr. Than Htun registering as the farm owner (User) in FarmTrek Mobile.



Tagging of cow by LVBD Officer in Kanbalu

Stage 2: Thaung Ngwwe Farm, Kanbalu, Sagaing

Date: 2<sup>nd</sup> & 17<sup>th</sup> July 2018

Farm size: 100 cows

- InfoCorp conducted a full training on both Applications to attendees on farm site to 2 LBVD Officers and 2 MI agents:
- (a) FramTrek Mobile (Farmer/Farm Owner)
- (b) FarmTrek Business (Attesters)
- InfoCorp conducted the tagging of 30 cows in Thaung Ngwe Farm with U Thaung Ngwe registering as the farm owner (User) in FarmTrek.



On-site training of FarmTrek Mobile App to Farm Owner U Aung Naing Oo (Red&Blank Polo t-shirt), MI and LBVD Field Officers in Sin Phyu Kyun

Stage 3: Aung Khit San Farm, Sin Byu Kyun, Magway

Date 5<sup>th</sup> & 20<sup>th</sup> July 2018

Farm size – 600 cows

InfoCorp conducted a full training on both Applications to attendees on farm site to 3 LBVD Officers and 2 MI agents:

- (a) FarmTrek Mobile (Farmer/ Farm Owner)
- (b) FarmTrek Business (Attesters)

InfoCorp conducted the tagging of 20 cows in Aung Khit San Farm with U Aung Naing Oo registering as the farm owner (User) in FarmTrek Mobile.



### 3. Assessment

#### A. Outcome

The implementation of InfoCorp's FarmTrek has passed the usability tests performed by farm owner Dr. Than Tun and Attester Mr. Nyein Min Oo from MI.

#### B. Challenges

The table illustrates firstly, the key challenges for implementation and secondly, that InfoCorp still has an important role to play.

Table 1: InfoCorp responsiveness to key challenges in the implementation – translation, localization and adaption.

No.	Challenges in implementation	Where or how these
1	<ul style="list-style-type: none"><li>• Most livestock owners or farm owners do not own a mobile phone with an NFC feature. The NFC feature does not serve any purpose to their daily mobile use.</li><li>• NFC is a contactless feature which allows the User and Livestock data to be saved to the Tamper-Proof Livestock Tag via the mobile phone.</li></ul>	<ul style="list-style-type: none"><li>• Technical assistance inputs by InfoCorp at early and timely stages in the implementation process to produce a systematic change of the process flow.</li></ul>
2	<ul style="list-style-type: none"><li>• Active participation by Users (i.e. livestock owners, Attesters) in onboarding process faced several challenges as local languages were not available as options on the mobile app.</li></ul>	<ul style="list-style-type: none"><li>• Technical improvement inputs by InfoCorp at early stage in the implementation process to add languages such Zawgi and Unicode.</li><li>• Further improvements to revise the written content in the mobile app addressing cultural differentiation and user centrality.</li></ul>

3	<ul style="list-style-type: none"> <li>• Unavailability of geolocation data of remote farm locations on Google Maps.</li> </ul>	<ul style="list-style-type: none"> <li>• Technical improvement inputs by InfoCorp to include farm geolocation based on Longitude and Latitude into the address field together with the Myanmar Districts, Townships and Towns grouped according to Regions.</li> </ul>
4	<ul style="list-style-type: none"> <li>• Unavailability of User information to authenticate collected data such as:             <ol style="list-style-type: none"> <li>1) Completion of vaccination</li> <li>2) Full scope of livestock details</li> <li>3) Animal Health Certifications</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>• Participation in decision-making by LBVD and MI incorporating important questions pertaining to registry, animal health and insurance to determine a truthful declaration by the livestock owners:             <ol style="list-style-type: none"> <li>1) Provisions were made for livestock owners to upload LBVD Vaccination certificates PC1 and PC3 as a formalized document before MI approves User application.</li> <li>2) Provided MI with 4 sets of International Livestock Insurance policies as reference to Myanmar's own version</li> <li>3) A series of underwriting questions were put into FramTrek to use as verification tools and gateway for approval.</li> <li>4) An additional "Enter insurance premium amount" field is included to facilitate user's acknowledgement of premium chargeable.</li> <li>5) An additional "Breeding" category was added under Livestock Type as a business trade.</li> </ol> </li> </ul>

		<p>6) Formatted the app to compress all photos to improve upload time for multiple certificates.</p> <p>7) Interviews with many locals to revise language terms so that livestock owners who were ordinary farmers can understand.</p>
5	<ul style="list-style-type: none"> <li>• Extreme weather conditions (i.e. monsoon rains and hot weather) in Myanmar presented the teams with a situation where the NFC reading was disrupted by the moisture present in the first batch of (black) Livestock Tags.</li> </ul>	<ul style="list-style-type: none"> <li>• Purchase of a new and improved version of the Tamper-Proof Livestock Tags by InfoCorp. The new version was created specifically through a new manufacturing process to address the trapped moisture issue as a result of the extreme weather conditions in Myanmar.</li> </ul>
6	<ul style="list-style-type: none"> <li>• Enhanced livestock welfare during the early monsoon season which has triggered floods.</li> </ul>	<ul style="list-style-type: none"> <li>• Under the advice of LBVD, as a precaution to infection, the animals have been kept dry and sheltered after the tagging process.</li> </ul>
7	<ul style="list-style-type: none"> <li>• Resource mobilization (i.e. road travel) due to heavy rainfall in Nay Pyi Taw, Sagaing and flooding in Magway region.</li> </ul>	<ul style="list-style-type: none"> <li>• Transport arrangements by boat were made available to the teams for travel to the farm locations during the monsoon season.</li> </ul>

#### 4. Conclusion

The Joint Study for the Implementation of InfoCorp's FarmTrek Technology in Myanmar, based on this Summary Report, concluded with the following objectives:

- 1) Partnership with Myanmar Insurance (MI) for Nationwide Implementation of Livestock Insurance using the services of InfoCorp
- 2) Partnership with Livestock Breeding and Veterinary Department (LBVD) for Livestock Management and Disease Control
  - a. Nationwide Livestock Registry
  - b. Nationwide Traceability of livestock
  - c. Nationwide Livestock Health records
- 3) In the interest of Project continuity following the above conclusion, LBVD shall endorse the attached Collaboration Agreement.