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Activity Spotlight and Lessons Learned

Alliance Partner: **Mastercard**

Dates: **April 2023**

Program: **Supporting Fijian MSMEs to Accept E-Payments & Build Ecommerce Skills**

Alliance Series: **MSME capacity-building, inclusive trade**

What was done?

- In partnership with Westpac and ygap, the pilot equipped Fijian entrepreneurs with a secure payment gateway and provided entrepreneurship training on ecommerce to enable MSMEs to transition to ecommerce platforms, understand and improve online marketing strategies, and increase their customer base.
- 20 Fijian entrepreneurs participated in a three day in-person training with experts from the ygap Fiji team.

How was the program designed?

Workstream 1: Update Westpac's authentication protocol for e-payments

- Mastercard partnered with Fijian bank, Westpac, to upgrade its ecommerce payment gateway security system as a key step toward enabling MSMEs to access Westpac's payment solution that provides access to global online consumers.

Workstream 2: Train MSMEs on access to e-payment and mobile payments, and ecommerce foundational skills

- Outreach and advertisement were tailored to women entrepreneurs to encourage participation.
- Applicants are screened and recruited based on the selection criteria which ensure appropriate readiness and fit for program.
- Tailored the training approach to meet needs of participants based on readiness and capacity.

Project: Supporting Fijian MSMEs to Accept E-Payments and Build E-Commerce Skills

Country: Fiji

Target segments: MSMEs

Outcomes:

- 33 applicants
- 20 selected and completed in-person training

Impacts: Gains in strategies to increase traffic and customer retention as well as knowledge to develop online store

Top Lesson: The structured learning modules provided holistic understanding of the curriculum and served as a strategic roadmap for MSMEs

Keys for impact:

- Relatable and geographically relevant training materials
- Practical training





I. Participants

Of the 33 screened applicants, only 20 were eligible and accepted into the pilot program:

- 19 are micro-enterprises and 1 is a small enterprise.
- 17 participants are women (Figure 1).

Regarding payment acceptance methods, most participants accept traditional forms of payments:

- 95% accept cash payment
- 85% accept mobile payments (MPaisa or MyCash)

Figure 1 – Participants by gender

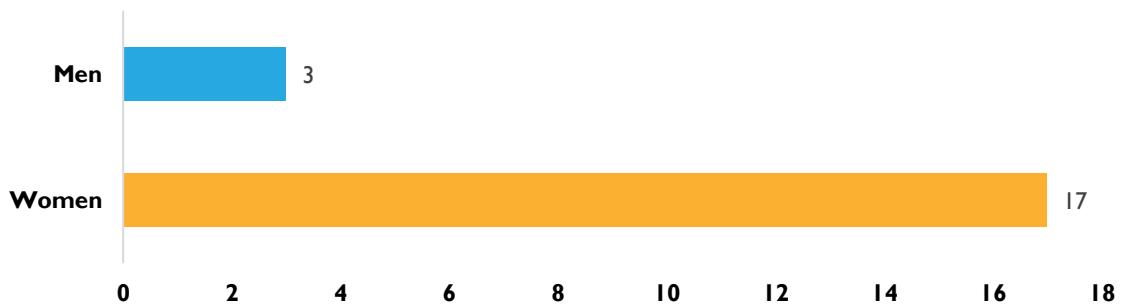
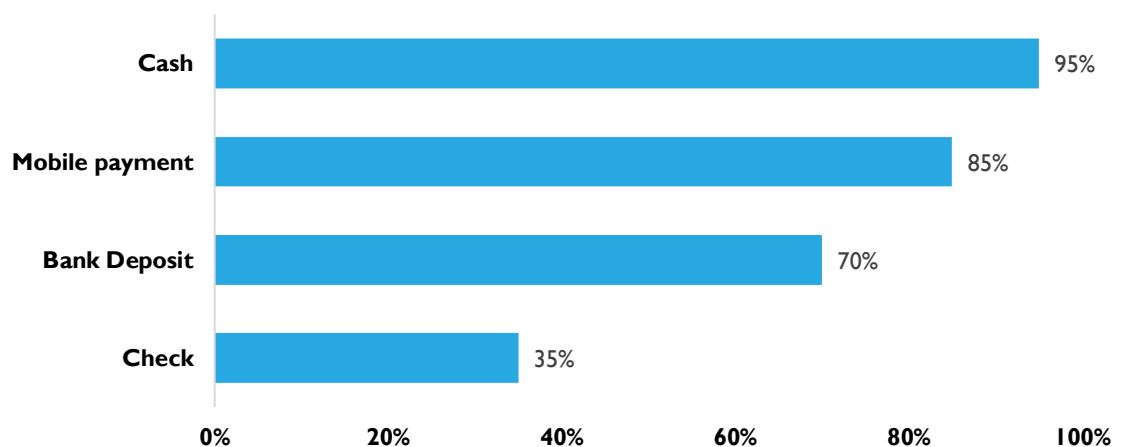


Figure 2 – Payment acceptance





II. Reported Outcomes

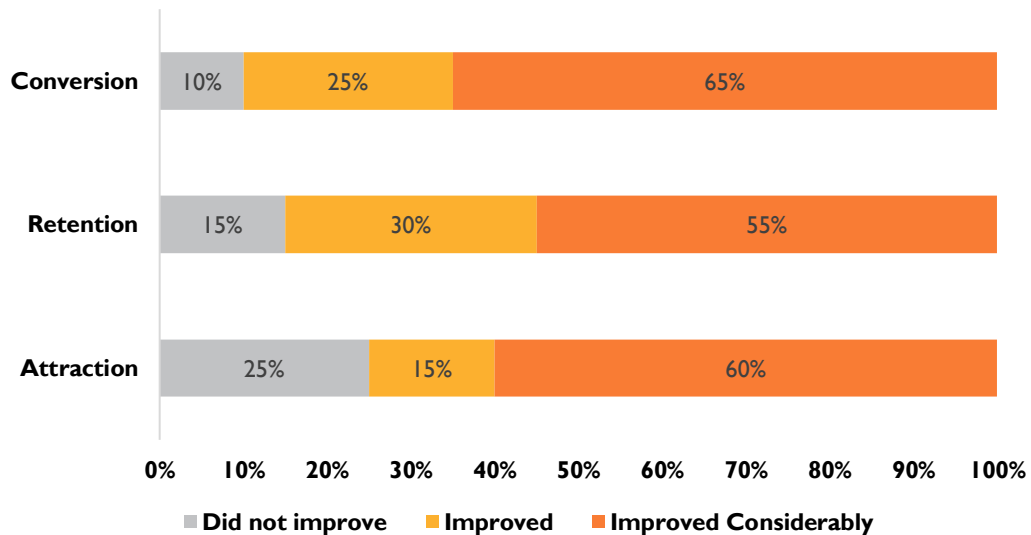
Participants completed an entry and exit survey in which they were asked to rate their knowledge and skills on a 10-point scale across three learning modules: attraction to improve website traffic, strategies to improve retention, and conversion from physical to digital store. At least 75% of participants reported some level of improvement in their knowledge and skills across all three learning modules (Figure 3) while all of those that did not report improvement already had high baseline scores thus had little room for improvement.

- 65% improved considerably around the topic of conversion.
- 55% improved considerably on the topic of retention.
- 60% improved considerably on the topic of attraction.

All participants reported their commitment to launch an ecommerce store following the course (Figure 4):

- 35% will launch within four weeks of completing the course.
- 30% will launch 1 to 2 months after completing the course.
- 35% will launch with 3 to 6 months after completing the course.

Figure 3 – Improvement of knowledge and skills

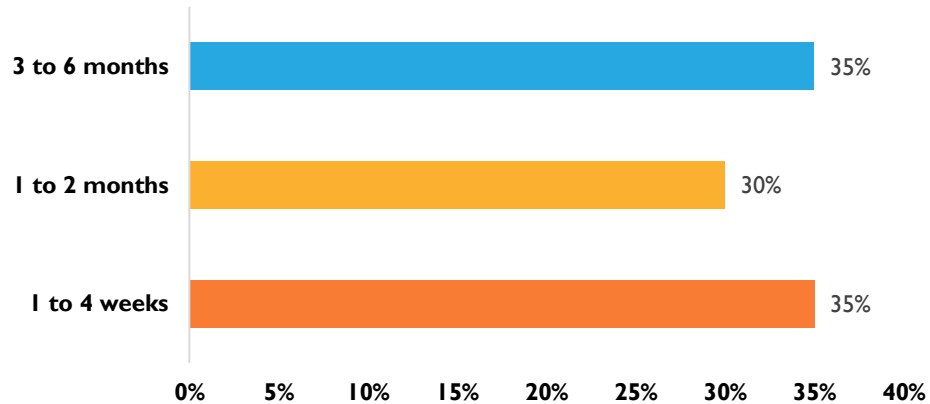




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Figure 4 – Estimated launch date for online store



III. Lessons Learned

What worked well in implementation:

- The use of local business examples throughout the curriculum provided real-life and relatable content for participants and fostered engagement.
- Hands-on activities enabled participants to develop practical skills and boosted their confidence in using new technologies.
- Online marketing pillars framework provided participants a holistic understanding of the curriculum and served as a blueprint for their strategic direction.

Challenges in implementation:

- There was a lag in the development of appropriate policies and merchant onboarding including banking barriers.

Recommendations and activities to overcome challenges:

- Continue collaboration with banks to troubleshoot barriers and develop supportive policies.



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This summary was prepared by Jem Marasigan, Nextrade Group.

About Alliance partner Mastercard

Mastercard is a global payment and technology company that connects consumers, financial institutions, and merchants as well as governments and businesses around the world. As a partner of the eTrade Alliance, Mastercard is on a mission to connect and power an inclusive, digital economy that benefits everyone by making transactions safe, simple, smart and accessible.



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