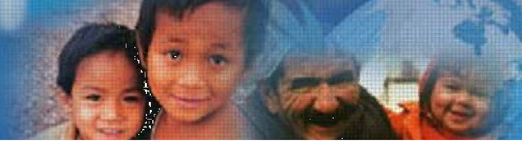


Regional Overview
Pro-poor mobile applications: improved health and banking services

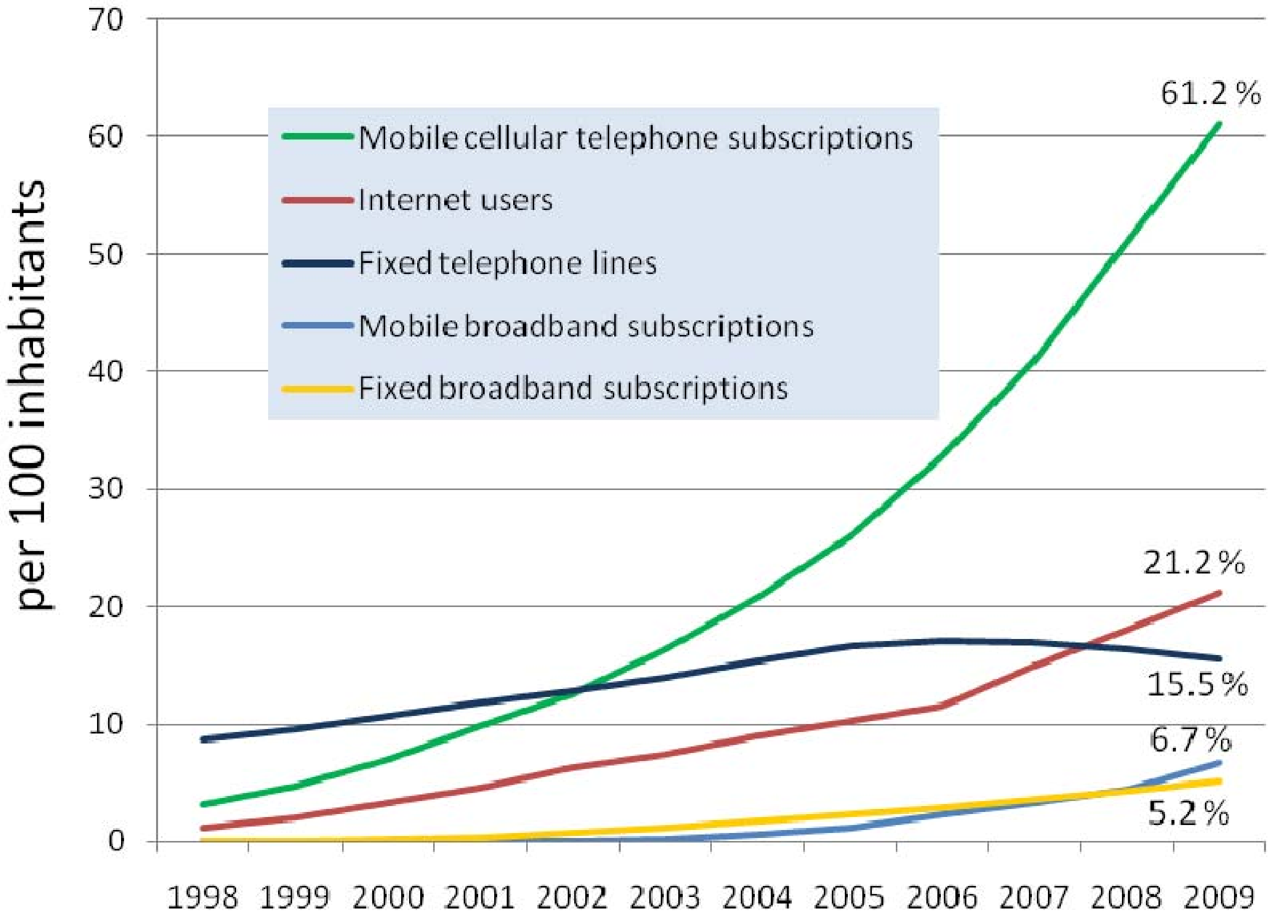
Mr. Jorge Martinez Navarrete
IT Officer

Information and Communications Technology and Disaster Risk Reduction Division (IDD)

ESCAP

ICT growth in the Asia-Pacific region

- Mobile cellular telephony growth still surging



Source: ESCAP, using data from the ITU World Telecommunication/ICT Indicators Database 2010

ICT usage in the Asia-Pacific region

- Fixed telephone lines are decreasing
- Mobile broadband subscriptions have surpassed fixed broadband subscriptions but remain low as compared to developed countries
- Least developed countries (LDC) and landlocked developing countries (LLDC) in ESCAP showed nearly 60 per cent average annual growth on mobile subscriptions.

ICT usage in the Asia-Pacific region

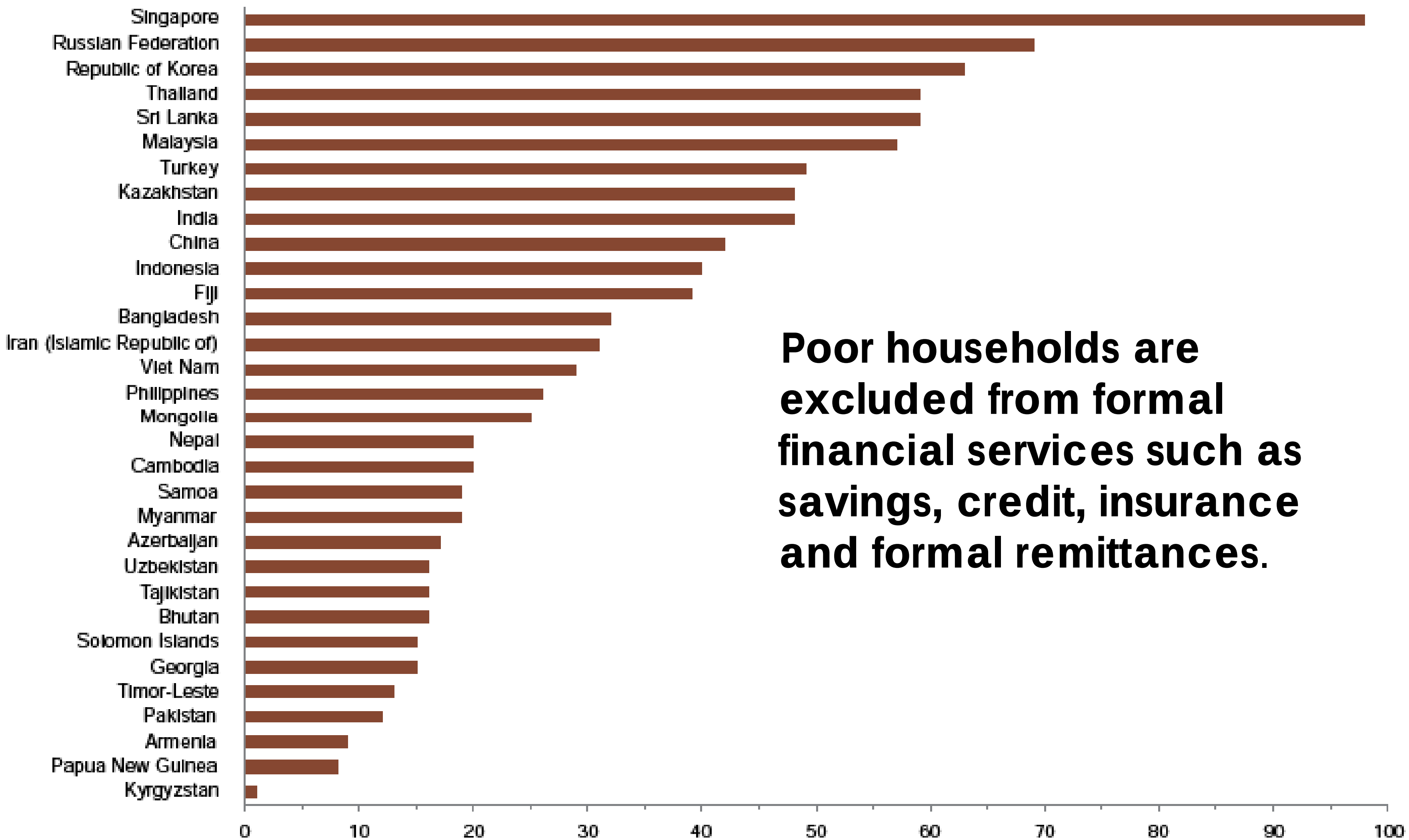
- Mobile phones are predominant particularly in LDCs, (99 % of all telephone lines in Cambodia and Afghanistan are mobile, 97 % in Bangladesh, 92 % in Bhutan, etc.)
- More than 60 mobile subscriptions per 100 persons in Asia-Pacific.
- Mobile Internet is a reality: In Bangladesh cellbazaar.com a mobile e-commerce website is among the top 40 most visited sites.

Mobile applications, an opportunity for inclusive development

Mobile applications are surging in areas including:

- **Poverty reduction**, for example:
  - mobile payments
  - mobile banking and international remittances
  - branchless banking
- **Health-care**, mobile applications for health-care or m-health, for example:
  - public health awareness,
  - mobile health workers management and support,
  - mobile reference materials and calculator tools,
  - remote patient monitoring and advisory,
  - data collection.
- **Public service delivery**

Poverty reduction: Access to formal financial services in Asia and the Pacific (percentage of households)



Poor households are excluded from formal financial services such as savings, credit, insurance and formal remittances.

Source: ESCAP Financing and Inclusive and Green Future, page 48.

Poverty reduction: Remittances

- International and domestic remittances have been found to be important for poverty reduction. At the household level, remittances are a critical lifeline for the poor.
- USD 317 billion in remittances were sent to developing countries by 192 million migrants worldwide. Indians living abroad sent US$ 49 billion (the world's biggest recipient of remittances), China received US$ 48 billion, Tajikistan remittances represented 50 percent of its GDP in 2008*

* World Bank (2010) "Remittance Prices Worldwide"

ile banking and mobile payments

e money and
third parties
ernationally

ıessages or other
bile phone.

ts
from
nk

ı
ccount or
hone

Source: Adapted CGAP: Banking on Mobile: Why, How, for Whom?