PROJECT AIMS

• From the University of Malawi College of Medicine/Blantyre Malaria Project
• Use the information collected to simplify travel arrangements for personnel.
• To assess satisfaction with the use of smartcards as described above.
• One potential solution is the use of “smartcards” or also known as “cash passports”.
• A Cash passport is a pre-paid foreign currency card.
• Arranging International travel for individuals without credit cards is challenging.
• This is not the case in Malawi (a country in southern Africa), which is predominantly rural-based and where cash is the primary means of payment.

INTRODUCTION

• Over seventy-five percent of Americans have at least one credit card. 1,2
• This is not the case in Malawi (a country in southern Africa), which is predominantly rural-based and where cash is the primary means of payment. 3,4
• Arranging International travel for individuals without credit cards is challenging.
• Even when a hotel allows charges to be directly billed in advance, a credit card is still required to cover any incidental expenses.
• Our institution’s travel rules prohibit the use of university-issued procurement cards for travel-related costs. 5
• One potential solution is the use of “smartcards” or also known as “cash passports”. 6

RESULTS

• Data were collected electronically using a survey developed by the investigators and circulated by e-mail to faculty and staff associated with the University of Malawi College of Medicine. The survey was sent to 230 individuals and a response was requested within 72 hours.
• Investigators could not associate responses with individual respondents.
• This study was approved by Michigan State University’s Institutional Review Board and the National Commission for Science Technology Committee on Research in the Social Sciences and Humanities.

RESPONDENTS

• Response Rate: 51 completed surveys out of 230 sent, 22%
• 50% of the respondents were female
• Age Range: 24-67 years
• Own a smartphone 83% (40 out of 48 responses)

BANK ACCOUNTS AND CREDIT CARDS

• All respondents had a bank account; 75% savings; 53% checking and 27% had both a checking & savings account.
• 14% (7 out of 49 responses) had a credit card; 32% (13 out of 41 responses) felt a credit card was not needed or used other payment methods; 43% (18 out of 42) responded that the bank was not currently issuing credit cards.
• Reasons for not having a credit card included:
  - “I don’t have the use for it and my banks do not issue credit cards”, “Our banking regulations are very strict thus the hassle of obtaining the credit card does not outweigh the benefits”, “It’s very difficult to access such services in Malawi and it’s very expensive”, “You need credit history before a credit card is issued”, “My monthly income is below the bank standard set for one to acquire a credit card”, “Too risky to use.”

TRAVEL EXPERIENCES

• 65% use cash when traveling within Africa; 31% use a smartcard or cash passport when traveling within Africa. Other responses included lodge with friends or bank transfer.
• 37% use cash when traveling outside of Africa; 29% use a smartcard or cash passport; 10% use a credit card; 1% use a check; 4% stay with friends; 8% responded that they have not traveled out of Africa; 11% did not list an answer to this question.
• 19% (8 out of 43 responses) reported they had difficulty securing lodging outside of Malawi. Reasons for trouble securing lodging outside of Malawi included: “A credit card is required”, “Most countries in the West prefer use of credit cards which are not available in my country and I do not own a credit card”, “Payment mode is the major hiccup”, “Then I had no visa card”. 
• 36% (17 out of 47 responses) had used a smartcard before.
  - 82% (14 of the 17 who had a smartcard) reported that it did make traveling outside of Malawi easier.