Mobile Money Snapshot:
Use Cases of Mobile Financial Services in Bangladesh (by Beneficiary)

USAID promotes increased access to and usage of mobile financial services in order to deepen financial inclusion, accelerate broad-based economic growth, and instill transparency into funding flows. These snapshots describe the experiences of USAID- and non-USAID-funded organizations that have begun to replace cash with digital payments so that others can apply their lessons learned to their own transition to digital payments.

This document illustrates some of the different ways that mobile financial services (MFS) are being used with different types of beneficiaries in Bangladesh. It intends to help USAID's implementing partners learn more about how mobile financial services are being and have been used across different projects and programs implemented by government agencies, private sector players and development organizations. The list provided here is not exhaustive and is meant to provide a general idea of some of the different ways that MFS is currently being used in contexts similar to the types of payments made by USAID IPs.

BENEFICIARY TYPE	NAME OF THE ORGANIZATION	DESCRIPTION	BENEFICIARY COUNT	NAME OF SERVICE PROVIDER(S)	SOURCE
Women	Chars Livelihoods Program (CLP), jointly funded by DFID and DFAT	Female beneficiaries received a one-time payment of BDT 16,500 as investment capital to purchase an income-generating asset (IGA) of their choice. In addition, each woman received a monthly post purchase stipend. Both payments were made via MFS.	22,278	bKash	mSTAR MM Snapshot
	Save the Children Bangladesh, funded by ECHO	Save the Children Bangladesh used MFS to provide stipends to women from the most affected families living in the Barisal Division. These funds were intended for purchasing and consuming nutrient-rich food, and for investing in income generating assets.	2,400	bKash	mSTAR MM Snapshot
	TMRI project, funded by WFP	Under the TMRI project, 2,500 ultra-poor female beneficiaries with children between 1-2 years of age received monthly financial aid into their MFS accounts.	2,500	DBBL MB	DBBL
Health Workers	Aponjon program, Dnet, funded by USAID	The Aponjon initiative is a mobile health service aimed at reducing maternal and child mortality in Bangladesh. Aponjon agents receive incentives via MFS based on the number of new subscribers they refer to the service.	1,500	DBBL MB & bKash	mSTAR Infographic
	TB CARE II project, URC, funded by USAID	URC used MFS to pay the travel costs and mobile phone allowances to community health workers using MFS.	312	DBBL MB	mSTAR MM Snapshot

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Farmers	Aquaculture for Income Generation (AIN) project, WorldFish, funded by USAID	WorldFish uses MFS to provide training and conveyance allowances along with per diems to farmers.	8,249	bKash	mSTAR Infographic
	Shakti Foundation for Disadvantage Women	The Shakti Foundation for Disadvantaged Women uses MFS to disburse microcredit to their beneficiary farmers.	1,000	DBBL MB	DBBL
	Ministry of Agriculture	The Ministry of Agriculture uses MFS to disburse grants to their beneficiary farmers for irrigation purposes.	3,000 so far but will be disbursed to farmers nationwide	DBBL MB	DBBL
	Apex Holding Limited	Apex pays farmers for soya seed sales via MFS.	1,100	DBBL MB	mSTAR Infosheet
Cyclone, Flood and Monga Affected Households	SARPV, CARE Bangladesh and World Food Program	The project used MFS to disburse cash to disaster affected households as a means of emergency support under post-disaster recovery activities.	12,000	DBBL MB	DBBL
	Ekata, Concern Universal, funded by World Food Program	The project disburses emergency and long term sustainable recovery support to disaster affected households using MFS.	7,153	DBBL MB	DBBL
	Mukti, funded by World Food Program	Mukti uses MFS to disburse emergency and long term sustainable recovery support to disaster affected households.	2,351	DBBL MB	DBBL
	Shusilon (ACF)	Shusilon uses MFS to disburse a grant to disaster affected households to act as investment capital to facilitate the purchase of an income-generating asset.	3,000	DBBL MB	DBBL
	ESDO, SKS, funded by UNDP	The project is using MFS to disburse cash to act as both emergency and long-term sustainable recovery support to affected households.	3,000	DBBL MB	DBBL
	Oxfam Bangladesh	Oxfam Bangladesh used MFS to provide grants to the most affected families in Cox's Bazar for purchasing and consuming nutrient-rich food.	3,200	bKash	bKash
	Solidarity International, funded by ECHO and DFID	Disaster affected households receive payments via MFS for emergency support and also receive wages on a periodic basis for their work designated under the project.	2,000	DBBL MB	DBBL
Students and Teachers	Ministry of Education	The Ministry of Education uses MFS to disburse stipends to secondary, higher secondary and pass-course students two times each year.	2,058,296	DBBL MB	DBBL
	English in Action (EIA), funded by DFID	EIA is using MFS to provide training allowances (starting from BDT 300 per training) and hotel reimbursements to support teachers to participate at trainings. EIA also pays allowances to Upazilla education officers every month to facilitate trips to schools to provide support to teachers.	70,000	bKash	mSTAR MM Snapshot

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RMG Workers	Mohammadi Group, Noman Group, Bitopi Group, SM Group	Ready made garment (RMG) workers receive their monthly wages through their MFS account.	175,000	DBBL MB	DBBL
Laborers	Cash for Work program of ACDI/ VOCA, PROSHAR, funded by USAID	Laborers under this project received their daily wages through their MFS account.	5,000	bKash	mSTAR MM Snapshot
Laborers	EGPP, funded by World Bank	In this pilot project, MFS was used to disburse laborers' weekly payments.	6,993	bKash	bKash
Field Staff	Shakti Foundation for Disadvantage Women	The Shakti Foundation for Disadvantaged Women uses MFS to disburse salaries to their field staff.	500	DBBL MB	DBBL
Field Staff	BRAC	BRAC field staff receive payment for their phone bills and other allowances through MFS.	8,000	bKash	bKash
Patients	TB CARE II project, URC, funded by USAID	URC used MFS to provide financial incentives to cover the travel cost of TB patients in order to encourage them to continue the 24-month long treatment, as well as for buying nutritious food during the treatment period.	738	DBBL MB	mSTAR MM Snapshot
Slum Dwellers	UPPRP, funded by UNDP	Under this project, MFS has been used to disburse grants and regular payments to slum dwellers in Dhaka, Tangail, Khulna, and Chittagong.	8,000	DBBL MB	DBBL