



Mobile Money Snapshot:

Use Cases of Mobile Financial Services in Bangladesh (by Payment Type)

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 in Bangladesh. It intends to help USAID's implementing partners learn more about how mobile financial services are being and have been used for different purposes 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.

TYPE OF PAYMENT	NAME OF THE ORGANIZATION	BENEFICIARY	DESCRIPTION	BENEFICIARY COUNT	NAME OF SERVICE PROVIDER(S)	SOURCE
Grant and stipend payments	Chars Livelihoods Program (CLP), jointly funded by DFID and DFAT	Female char-dwellers	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 receives a monthly post purchase stipend. Both payments are made via MFS channel.	22,278	bKash	mSTAR MM Snapshot
	Save the Children Bangladesh, funded by ECHO	Mahasen affected families (mainly female segment)	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 World Food Program	Ultra-poor female segment	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
	Ministry of Agriculture	Farmers	The Ministry of Agriculture uses MFS to disburse grants to farmers for irrigation purposes.	3,000 so far but will be disbursed to farmers nationwide	DBBL MB	DBBL
	SARPV, CARE Bangladesh and World Food Program	Cyclone, flood and Monga (severe dry season) affected households	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
	Oxfam Bangladesh	Disaster affected families	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

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	Ministry of Education	Secondary, higher secondary and pass-course students	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
	UPPRP, funded by UNDP	Slum dwellers	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
Allowance payments	Aquaculture for Income and Nutrition (AIN), WorldFish, funded by USAID	Farmers	WorldFish uses MFS to provide training and conveyance allowances along with per diems to farmers.	8,249	bKash	mSTAR Infographic
	English in Action (EIA), funded by DFID	Teachers, education officers	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
	TB CARE II project, URC, funded by USAID	MDR-TB DOT providers	URC used MFS to pay mobile phone costs and transportation costs associated with daily visits to patients' homes to community health workers.	312	DBBL MB	mSTAR MM Snapshot
	BRAC	Field staff	BRAC field staff receive their phone bill allowance and other travel allowances through MFS.	8,000	bKash	bKash
Salary, wages, and incentive payments	PROSHAR Cash for Work program, ACDI/VOCA, funded by USAID	Laborers	Laborers under this project receive their daily wages through their MFS account.	5,000	bKash	mSTAR MM Snapshot
	EGPP, funded by World Bank	Poorest laborers	In this pilot project, MFS was used to disburse laborers' weekly payments.	6,993	bKash	bKash
	Solidarity International, funded by ECHO and DFID	Disaster affected households	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
	Mohammadi Group, Noman Group, Bitopi Group, SM Group	RMG workers	Ready made garment (RMG) workers receive their monthly wages through their MFS account.	175,000	DBBL MB	DBBL

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	Aponjon program, Dnet, funded by USAID	Aponjon agents	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	bKash and DBBL MB	mSTAR Infographic
	TB CARE II project, URC, funded by USAID	TB patients	URC used MFS to cover the travel costs of TB patients in order to incentivize them to continue the 24-month long treatment and buy nutritious food during the treatment period.	738	DBBL MB	mSTAR MM Snapshot
Collection services	Natore Deputy Commissioner's (DC) Office	All porcha payers in Natore	Under the Digital Bangladesh initiative, the Natore DC office accepts payments from land owners for their porcha (land demarcation map) via MFS as part of their e-Porcha solution.	N/A	DBBL MB	DBBL
	Dhaka and Chittagong Metropolitan Police	Vehicle owners and drivers	Vehicle owners and drivers can only pay their police case fines using MFS.	N/A	UCash	United Commercial Bank Limited
Purchases	Apex Holding Limited	Farmers	Apex pays farmers for soya seed sales via MFS.	1,100	DBBL MB	mSTAR Infosheet

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