



Less stress, at both work and home: Anamika's story

Anamika Das Popy is an Extension Facilitator (EF) working with USAID's Aquaculture for Income and Nutrition (AIN) project implemented by WorldFish. Anamika's core role is to promote best agricultural practices among farmers by conducting training sessions aimed at improving yields. At each field level training conducted by AIN, beneficiary farmers receive BDT 40 as an incentive for attending. Those incentives are provided to the EFs as advances, which they then disburse to farmers at the training.

When Anamika began working with AIN, she had to collect these training advances from her respective technical specialist, which often required her to travel long distances. It typically took Anamika around 3 to 4 days from the time she collected the money from the technical specialist until she could distribute it among beneficiaries. This required her to hold onto the cash during that period. Moreover, in cases when she did not receive the advance in time, she had to convince farmers to accept delays in receiving their incentives. In some instances, she made the payment from her own pocket.

"It was stressful to deal with farmers who wanted their money instantly" – Anamika

Anamika also faced the associated risks of carrying cash from one place to another. In one case, she explained that once she lost a BDT 1,000 (equivalent to ~USD\$ 13) note while travelling from the technical specialist's office to her work station. Later, she had to compensate the project for the lost money. Collecting the money and keeping the cash with her made Anamika uncomfortable.



Anamika speaking to Community Farmers to cross check that they have received payments

"Once I lost BDT 1,000 while travelling and had to repay it myself. From that time, I always had to stay alert while carrying cash."
– Anamika

WorldFish decided to pilot mobile payments in the AIN project with support from a grant from USAID's mSTAR project. Along with other EFs, Anamika opened a mobile money account in May 2014 with support from WorldFish and DBBL Mobile Banking. Anamika had heard about mobile money earlier through television commercials but never used it for herself and had little knowledge about how it worked.

In mid-2015, Anamika participated in a mobile money workshop organized by WorldFish. From the training, she learned how to use mobile money, particularly how to cash out and make



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domestic transfers. Anamika also learned how to check the balance of her mobile money account.

Recalling her first experience with mobile money, Anamika mentioned that she was unsure how the process would work. Although, in the back of her mind, she knew from the previous experiences of her peers that mobile money would make her life easier.

Anamika reaches about 50 beneficiary farmers directly and another 50 beneficiary farmers through Community Farmers (CFs). CFs are lead farmers selected and trained by WorldFish. Each CF leads single to multiple amateur to farmer groups. She now receives the incentives transferred directly into her mobile wallet and cashes out the exact amount at a mobile money agent close to the training location before disbursing them to beneficiary farmers. The CFs now also receive incentives directly into their mobile wallets, which they disburse to beneficiary farmers. Unlike before, when Anamika had to first deliver cash to the CFs, she is now no longer involved in this side of the payment process.

Anamika now feels comfortable doing her work and no longer needs to worry about these tasks any more. Although for her own satisfaction, she occasionally checks in with her Community Farmers to cross check whether they have received their payments on time and to ensure that they have not faced any difficulty.

In addition, Anamika explained that now she carries less cash on her person everyday. She feels safe storing her money in her mobile money account and cashes out from a nearby agent point. She now no longer carries additional cash with her for daily grocery shopping or when she occasionally makes larger purchases in the market. Now she cashes in a lump sum amount into her mobile wallet and cashes out the amount required from an agent point or transfers the money to the vendor's personal mobile wallet to purchase her groceries.

“Now I find comfort in using mobile money for personal purposes as well. It is safe and easy to carry” – Anamika

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