



## Easier than a bank account: Razzak's story

Md Abdur Razzak has been a Community Agriculture Volunteer (CAV) in Sirajganj district with CARE Bangladesh for the last four and half years. Like other CAVs, CARE Bangladesh opened a bank account for him with Agrani Bank with the intention of transferring his monthly honorarium into a bank account and to familiarize him with the formal financial system.

Unfortunately, this was often more of a burden than a benefit. The bank branch is located about 10 kilometers away from where Razzak works. In order to collect his BDT 2,600 honorarium, Razzak had to travel around 35 to 40 minutes each way to the bank branch. Since the bank is only open during working hours, he had to take almost a half day out of his work to do this. Moreover he had to hire an auto-rickshaw or travel by local van, which cost him about BDT 100. In addition, the bank charged him a BDT 300 account maintenance fee every six months.

Realizing that this was a challenge faced by Razzak and other CAVs, CARE Bangladesh reached out to mSTAR for technical assistance to help them to pilot the use of mobile money to disburse honorariums under the SHOUHARDO II project.

When CARE Bangladesh first told Razzak about this pilot, he felt unsure about how exactly it would work. He had heard about mobile money before but had never used it. The first time he received his honorarium via his UCash account (the provider selected by CARE Bangladesh), he received an SMS notifying him that the



honorarium had been transferred to his account, although he was unsure how to withdraw the money. The local project office helped him with this, and he quickly became comfortable with using his mobile wallet.

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***“Now I can give my full time and attention to my core work without worrying about travelling to the bank to withdraw money” – Razzak***

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Overall, he found receiving his honorarium via a mobile wallet to be much less hassle than in a bank account, saving him both time and money. He now even uses his mobile wallet to send money to his family and friends. Razzak's story illustrates how development organizations' use of mobile financial services can serve as an effective channel for increasing the financial inclusion of rural Bangladeshis.

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