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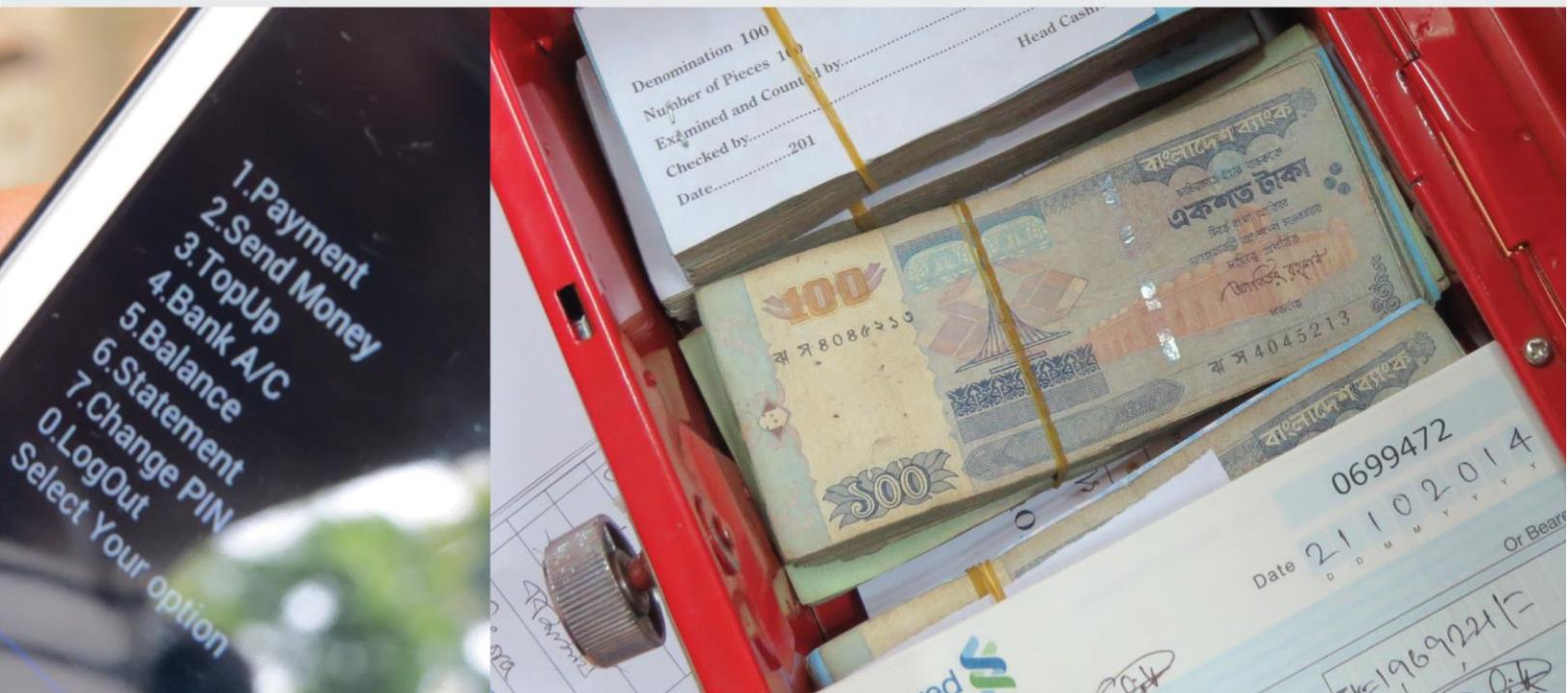


# mSTAR/BANGLADESH MIDLINE EVALUATION SURVEY

Results of mSTAR/Bangladesh Activities  
and Mobile Money Usage Status of  
USAID/B Implementing Partners

November 2015

Written by Ariful Islam



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## LIST OF ACRONYMS

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<b>AIN</b>	Aquaculture for Income and Nutrition
<b>AIP</b>	Agro Input Project
<b>ATM</b>	Automated Teller Machine
<b>AVC</b>	Agro Value Chain Project
<b>BB</b>	Bangladesh Bank (Central Bank of Bangladesh)
<b>DAM</b>	Dhaka Ahsania Mission
<b>E-Money</b>	Electronic Money
<b>E-payment</b>	Electronic Payment
<b>FOG</b>	Fixed Obligation Grants
<b>FTF</b>	Feed the Future
<b>FGD</b>	Focus Group Discussion
<b>IP</b>	Implementing Partner
<b>KII</b>	Key Informant Interview
<b>MAMA</b>	Mobile Alliance for Maternal Action
<b>MFS</b>	Mobile Financial Services
<b>MM</b>	Mobile Money
<b>mSTAR</b>	Mobile Solutions Technical Assistance and Research project
<b>MSH</b>	Management Science for Health
<b>NGO</b>	Non-governmental Organization
<b>NHSDP</b>	NGO Health Sector and Development Program
<b>OPHNE</b>	Office of Population Health Nutrition and Education
<b>PCHP</b>	Private Community Health Providers
<b>PROSHAR</b>	Program for Strengthening Household Access to Resources
<b>SMC</b>	Social Marketing Company
<b>SMS</b>	Short Message Service
<b>SPRING</b>	Strengthening Partnerships, Results and Innovations in Nutrition Globally
<b>TA</b>	Technical Assistance
<b>USAID</b>	United States Agency for International Development
<b>USSD</b>	Unstructured Supplementary Service Data
<b>USG</b>	United States Government
<b>WHO</b>	World Health Organization

## ACKNOWLEDGEMENTS

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We are thankful to all of the individuals and organizations that took their time to provide input into the mSTAR midline evaluation process and development of this report. This includes ACDI/VOCA, BRAC, CARE Bangladesh, CNFA, CODEC, DAI, Dhaka Ahsania Mission, Dnet, EngenderHealth, Helen Keller International, MSH, NHSDP, SMC, WorldFish and URC.

We would also like to thank all the respondents who provided their valuable time by taking part in the key informant interviews (KIIs), focus group discussions (FGDs) and online surveys. Of course, the data collection process could not be completed without the commitment and hard work of our fantastic two member team of data enumerators. We are also thankful to the local offices of all of the participating IPs who guided us in planning the data collection process, preparing the data collection route maps, and arranging the KIIs and FGDs.

Finally, we would like to thank all of those individuals who provided technical input to and support on the development of midline evaluation concept paper, methodology and questionnaires including Molly Chen, Aatur Rahman, Jaheed Parvez, and Muhymin Chowdhury. Special thanks to Josh Woodard for his valuable inputs in developing the whole methodology, planning the evaluation activities and guidance in carrying out the primary data collection as well as online surveys. Special thanks are also due for Aatur Rahman, Jaheed Parvez, Kazi Amit Imran and Shamsin Ahmed who supported the follow up with the respondents to get their inputs. Last but not least we are grateful to FHI 360 admin and finance teams for arranging the logistics for the field visits in line with the data collection process.

This report was written by Ariful Islam. It was developed as part of the Mobile Solutions Technical Assistance and Research (mSTAR) project (Award #: AID-OAA-A-12-00073), which has been supporting USAID IPs to transition to digital payments since September 2013. mSTAR/Bangladesh has developed dozens of learning publications and conducted workshops across Bangladesh, in addition to offering small grants and short-term technical assistance to help support IPs with the transition away from cash.

## EXECUTIVE SUMMARY

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mSTAR/Bangladesh is helping USAID implementing partners engaged in agriculture, health and education programs integrate mobile payments and electronic payments into their program operations. In addition, mSTAR will also work with USAID/Bangladesh, implementing partners, and other relevant parties to define and capture mobile money metrics consistent with USAID's country-level results framework. Local capacity building, ownership and sustainability are key principles to be supported through this activity. The objectives of this program are to:

- Facilitate implementing partners' use of mobile money (MM) and electronic payments, resulting in efficiency and productivity gains across USAID/Bangladesh's agriculture, health, and education portfolios, and
- Improve active adoption of mobile money by end-users.

The purpose of the midline evaluation is to respond to key questions regarding the outcomes and impact of mSTAR/B project activities, examine how mSTAR/B grantees and technical assistance (TA) recipients have been incorporating mobile payments into their projects and evaluate the extent to which mSTAR/B learning products, workshops, technical assistance and dialogue facilitation are contributing to the adoption of MM payments. This midline evaluation will illustrate clear conclusions about what happened as a result of implementing mSTAR/B interventions. The main evaluation questions are as follows:

- What is the result of mSTAR/B grants program, awareness raising activities, learning documents, TA and dialogue facilitation for adopting MM payments by staff and beneficiaries of USAID/B health and agriculture projects?
- What are the reasons for not adopting MM payments by non-user IPs? What is the perception of MM non-user IPs regarding the required preparation for fulfilling PEB requirements?
- How and to what extent targeted projects of USAID/B are achieving increased productivity and efficiency as a result of incorporating MM payments across their programmatic and operational interventions?

A [baseline study](#) conducted by mSTAR/B on the status of mobile money usage by USAID IPs finalized in June 2014 found that 86% of respondents (representing 24 organizations) were not using mobile money. Of the three organizations that were using mobile money during the baseline, one of them effectively started after receiving support from mSTAR/B. This is because the baseline was conducted after some mSTAR/B project activities had already begun.

As this midline evaluation reveals, the number of IPs using mobile money for payments has tripled from three organizations at the baseline to nine, among which all but one was supported by mSTAR in some way. Since transitioning to mobile payments, some of those IPs are already experiencing positive results. For instance, [WorldFish realized BDT 1,455,565 \(~ US \\$19,150\) in annual savings](#) as a result of their shift to mobile payments and reduced the administrative burden on technical staff by **600 days annually**. Meanwhile, [Dnet saved](#) the

equivalent of roughly **20 full-time staff per year** in reduced administrative tasks while realizing a financial benefit of **BDT 4.75 million (~ US \$60,900)**.

The midline evaluation also reveals that usage of mobile financial services has generally increased among staff and beneficiaries of USAID IPs that have started making mobile money payments. This is a positive sign, as it demonstrates that the payment behavior of IPs have the potential to influence individual financial inclusion—although this hypothesis requires further study. In addition, from the midline we see that mSTAR/Bangladesh’s activities have generally helped to increase awareness of and capacity for integrating mobile money into projects. Although it also revealed that barriers to adopting MM payments still remain, as does poor awareness of the new PEB requirements.

## **SURVEY OVERVIEW**

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### **Midline Survey Methodology & Data Collection Process**

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#### **Develop Online Survey Questionnaire**

The mSTAR midline evaluation survey was conducted through a number of surveys including:

1. KIIs and FGDs with grantee staff and beneficiaries;
2. Online survey on MM usage status by USAID/B Implementing Partners (IPs);
3. Online survey on the effectiveness of Mobile Money Consultative Group (MMCG) meetings; and
4. Online survey on the usefulness of mSTAR technical workshops, technical assistance (TA) and learning documents.

The online questionnaires were developed in a web data collection platform (Qualtrics). All of the questionnaires were semi-structured, incorporating both open and closed-ended questions. Questions were derived from a review of the project results framework, mSTAR/B Work Plan and mSTAR/B M&E plan. mSTAR’s Technical Manager, M&E Specialist and mSTAR/B’s Team Lead reviewed and technical evaluated the questions by to ensure that they sufficiently captured all mapped information. In order to make the questions user friendly, display logic, skip logic and carry forward options were integrated into the survey in order to direct respondents to the appropriate content depending on previous section answers. The questionnaires were carefully tested in-house and improved accordingly.

#### **Prepare Contact Database and Initiate the Survey**

The mSTAR/B team collected the lists of contacts for Feed the Future (FTF) and Office of Population, Health, Nutrition and Education (OPHNE) partners of USAID/B and prepared three contact databases for USAID/B IPs, mSTAR/B technical workshop participants, and MMCG members. E-mails were sent out to the Chiefs of Party (COPs) and other focal points of the targeted projects, point of contacts of TA recipients, workshop participants, and MMCG members. The e-mails provided appropriate web links to the survey as well as an overview of mSTAR/B,

objectives of the survey, and other guidelines and referral links. mSTAR/B followed up periodically through e-mails and phone calls during the process of data collection to ensure the maximum participation. The online data collection process started in mid-August and continued until the first week of September 2015.

In order to collect responses from the grantee staff and beneficiaries, two data enumerators were hired and trained on data collection using a mobile data collection app (Qualtrics). The field survey team collected data from six locations in Sathkhira, Khulna and Bagherhat districts using tablets from August 5-15, 2015. GPS locations, the start time of each survey and survey duration were also recorded. The overall data collection process and sample size are provided below:

<b>Data Collection Method</b>	<b>Target group</b>	<b>Target population no.</b>	<b>Sample Size</b>
Key Informant Interviews (KIIs)	Grantee staff (including field level staff)	81	15
	Grantee beneficiaries	4,591	71
Focus Group Discussions (FGDs)	Grantee staff and beneficiaries	50-60 staff and beneficiaries	50 participants from 5 FGDs
Online surveys	mSTAR workshop participants	131	68
	mSTAR learning document users	205	35
	Staff of mSTAR TA recipients	33	9
	MMCG members	31	9
	COPs/Focal Points of USAID/B IPs	47	34

## **Data Processing and Analysis**

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All sets of the responses were exported from Qualtrics into Excel sheets for back-up and further analysis. For analysis and data digitization, pivot tables as well as pie charts and bar diagrams were prepared to illustrate the results. Data analysis also included standard filtering and cross tabulation in the Qualtrics web platform.

## Data Validation and Quality Control

During the field survey data collection period, the lead survey coordinator visited the data collection sites and conducted FGDs to monitor and assess the appropriateness of the survey technique, and quality of data captured. The data quality was also verified through reviewing responses on the Qualtrics website.

## Challenges in the Data Collection Process

The major challenge was to ensure the participation of different categories of targeted respondents in the survey process. mSTAR/B team communicated with the respondents by sending several rounds of e-mail, SMS and direct phone calls in order to maximize the responses and receive relevant inputs in the survey process.

## MM USAGE STATUS BY USAID/B FUNDED PROJECTS

Six out of 11 (55% of the surveyed IPs) USAID/B funded health projects and three out of 16 agriculture projects (19% of the surveyed IPs) are currently using MM payments in their projects. One agriculture project (USAID's SHOUHARDO II of CARE Bangladesh) piloted using MM payments from July – August 2015 with support from mSTAR in preparation for follow-on activities. As anticipated, the project stopped using MM payments by the time the midline evaluation was conducted due to the close out of the project activities.

### Current usage status of MM

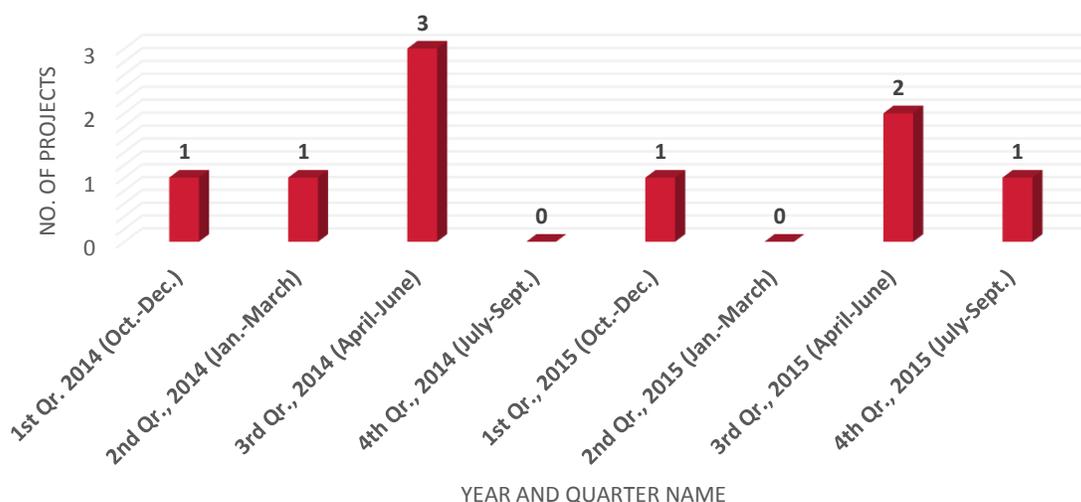
Portfolio Name	No. of projects	Status of MM usage across USAID/B projects			
		# of projects using MM	% of projects using MM	# of projects previously using MM	% of projects previously using MM
Health	11	6	55 %	0	0%
Agriculture	16	3	19 %	1	6%
Others (WASH, Education)	7	0	0%	0	0%
<b>Total</b>	<b>34</b>	<b>9</b>	<b>26%</b>	<b>1</b>	<b>3%</b>

There is a significant improvement of MM usage by projects since July 2014 when the mSTAR baseline survey was conducted. In the baseline survey, only three USAID/B IPs (11% of the total surveyed IPs) were found to be using MM payments in their USAID funded projects; those were Dnet's MAMA, URC's TB Care II and ACDI/VOCA's PROSHAR. The midline evaluation did not explore why more health projects are using MM payments than agriculture. From our experience, it is likely due to the fact that health projects tend to do more direct implementation of field-

based activities that require payments (such as trainings) than agriculture projects, which often partner with private sector actors and are making fewer cash payments in the field.

### Initiation of MM payments

Three projects started using MM payments during the third quarter of 2014 (April-June) and two projects adopted MM payments in the third quarter of 2015. Most of the projects (seven out of nine projects) started to use MM payments after mSTAR/Bangladesh started to implement its' activities.



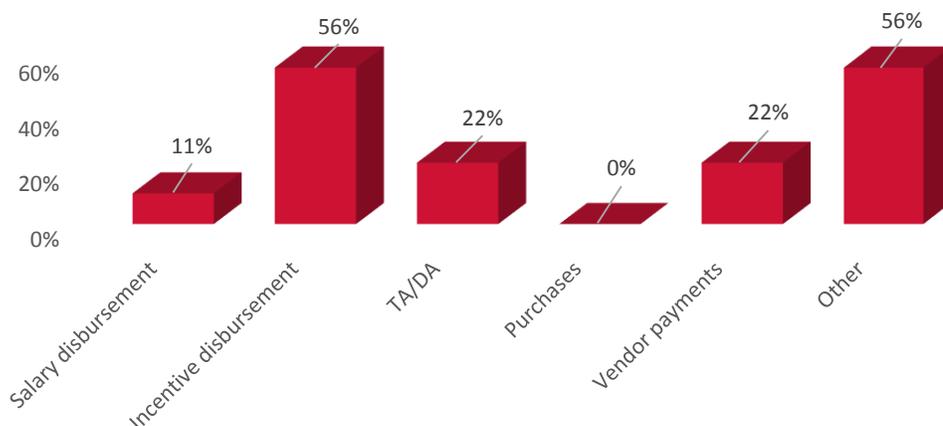
### Areas of MM Usage and Transaction Details from Most Recent Quarter

The respondents were requested to identify the latest quarter in which they used MM payments within their projects, the areas of MM usage and transaction details. The findings of results are as follows:

#	Recent Quarter of MM Usage	Response	%
1	April-June 2015	7	78%
2	January-March 2015	0	0%
3	October-December 2014	1	11%
4	July-September 2014	0	0%
5	April-June 2014	0	0%
6	Other (Before April 2014)	1	11%
<b>Total</b>		<b>9</b>	<b>100%</b>

More than two-thirds of the projects (seven out of nine projects, 78% of MM user projects) made MM transactions in the quarter prior to conducting the midline evaluation. Two projects did not

use MM payments during the year 2015, as their previous use of MM payments were only for one-off incentive payments.



More than half of the projects are using MM payments. Another half of the respondents (56%) are using MM payments for volunteer payments, sales collection, data enumerators' payments and to meet training expenditure. A significant percentage (22% each) of projects are disbursing TA/DA and vendor payments using MM. Some organizations are using MM payments more prominently than others due to the nature and implementation strategy of the projects. For example, some IPs are just transferring the money to their local partners electronically who use the money in implementing the project activities locally. In those cases, the IP has fewer options for using MM payments, since many of the field payments are made by their local sub.

The volume of MM transactions that the nine projects made during their last quarter of transactions was reported to be BDT 51,310,759 (approximately USD \$659, 220) and the number of MM transactions was 6,429.<sup>1</sup>

### Support from mSTAR/B

The respondents were requested to mention any support that they received from mSTAR/B to transition to MM payments if they began using MM after mSTAR/B began activities in October 2013. They were also asked to provide specifics on how mSTAR/B assisted them to make their decision to begin using MM payments.

<sup>1</sup> | USD= 77.84 BDT as of October 4, 2015

#	Began MM usage after Oct. 2013	Response	%
1	Yes	7	78%
2	No	2	22%
<b>Total</b>		<b>9</b>	<b>100%</b>

As can be seen from the table below, 89% of the MM user projects (eight out of nine) mentioned that mSTAR supported them in some capacity to adopt (or scale up) MM payments within their projects.

*Table: List of the projects using MM payments and type of support received from mSTAR/Bangladesh.*

Project Name	Organization Name	mSTAR/B Support			
		Received mSTAR grant	Received formal TA	Received informal TA	Other Support
<b>USAID/B funded Health projects</b>					
MAMA program	Dnet	√		√	MM payments were being used previously to minimal extent. They started to use MM extensively after receiving an mSTAR grant.
Blue Star, PCHP (USAID's MIH)	Social Marketing Company (SMC)	√	√		
TB CARE II	University Research Co., LLC (URC)			√	They decided to use MM payments before the inception of mSTAR/B, but did not begin until after October 2013.
Mayer Hashi II	Engender-Health Bangladesh			√	
SIAPS: Systems for Improved Access to Pharmaceuticals and Services Program	Management Science for Health (MSH)				Attended mSTAR/B workshops and then gained insights into the multiple usage of MM. Prior to attending the workshop there was some limited usage without any formal agreement with MFS providers. After the workshop participation, a formal agreement was signed between MSH and DBBL.

USAID funded agriculture projects					
Aquaculture for Income and Nutrition	WorldFish	√			
PROSHAR	ACDI/VOCA				MM payments were being used before the inception of mSTAR/B.
Agriculture Extension Project	Dhaka Ahsania Mission		√		
SHOUHARDO II	CARE Bangladesh		√		

#	Support from mSTAR/B	Response	%
1	Attended mSTAR/B workshop	7	100%
2	mSTAR/B learning documents	6	86%
3	Received mSTAR/B technical assistance	3	43%
4	Received mSTAR/B fixed obligation grants (FOGs)	3	43%
5	Other	5	71%

Staff from all of the projects that received support from mSTAR/B participated at one or more of the mSTAR/B workshops; six projects reported referencing mSTAR/B prepared learning documents; three projects (each) were awarded mSTAR FOGs and Technical Assistance. Another five projects mentioned that mSTAR supported them to prepare things such as MM process mapping and integration into work plan, identifying MM disbursement processes, calculating financial and non-financial cost utility, and communicating with mobile financial service providers.

### In their own words

*“We (me and other few staff) participated in the mSTAR workshops and gained insights on multiple ways to use MM. Prior to attending the workshops, there were some very limited usage (e.g. mobile top up) in our organization. We did not have any formal agreement with an MFS provider. After participating in the workshop, a formal agreement was signed between MSH and DBBL. Now we have adopted MM payments in all possible areas.” —A workshop participant from MSH*

## Areas of cash usage by non-MM user projects

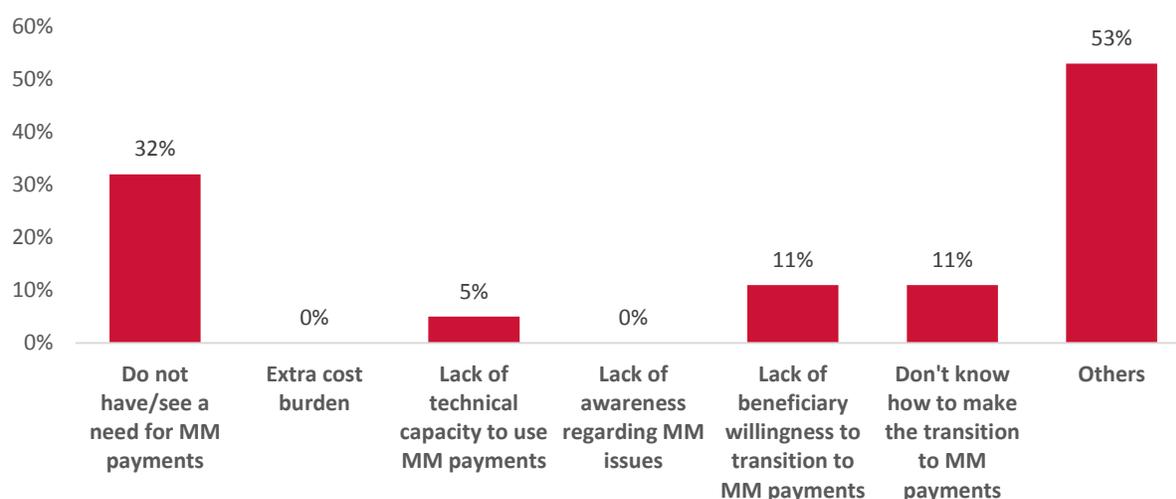
#	Areas of Cash Usage	Response	%
1	Salary disbursement	2	11%
2	Incentive disbursement	3	16%
3	TA/DA	14	74%
4	Vendor payments	9	47%
5	Purchases	11	58%
6	Employee phone/internet bill	8	42%
8	Other	3	16%

About three fourths of the non-MM user projects are using cash for the payment of TA/DA; 58% of are using cash for purchases. Slightly less than half of the projects are making vendor payments and paying employee phone/internet bills through cash.

## Reasons for not adopting MM payments

The non-MM user projects were asked about their reasons for not using MM payments within their projects. They were also asked whether they are aware of USAID's procurement executive's bulletin from 2014 mandating the use of electronic payments by all new USAID awardees by default.<sup>2</sup>

The main reasons for not adopting MM can be seen in the table below. Just under a third of respondents do not see a need to use MM payments While 11% of projects (each) stated that there is lack of beneficiary willingness to make the transition to MM payments or that they do not know how to make the transition from cash to MM payments.



<sup>2</sup> The full text of the PEB can be read here: [http://solutionscenter.nethope.org/assets/collaterals/PEB\\_No\\_2014-06.pdf](http://solutionscenter.nethope.org/assets/collaterals/PEB_No_2014-06.pdf)

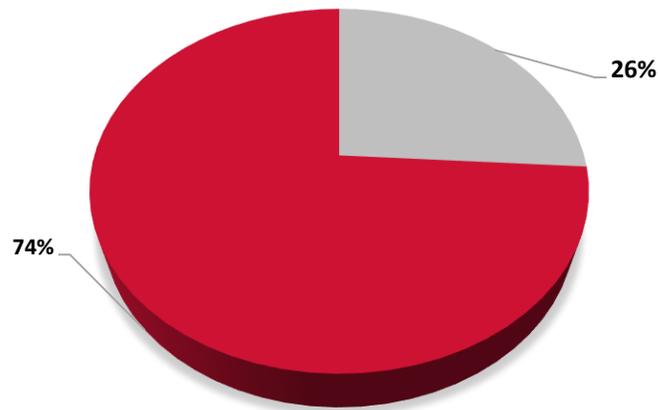
In addition to the possible answers provided in the survey, a majority of participants expressed other reasons, which are listed below:

- COR approval is necessary for using MM in the project
- Some mobile financial service providers do not accept VAT coupons
- They are already transferring money to partners through bank transfer
- Some organizations do not yet have policies in place to enable use of mobile money
- The organization lacks the readiness to adopt MM
- It is not feasible to adopt MM
- The project closed

Respondents also demonstrated low awareness of the procurement executive’s bulletin on e-payments, with just over a quarter having heard of it. This shows significant scope for increasing awareness among USAID IPs.

Level of Awareness regarding USAID's PEB on e-Payments

■ Aware of USAID's PEB mandate    ■ Unaware of the PEB mandate



## RESULTS OF mSTAR/B GRANTS PROGRAM

mSTAR/Bangladesh awarded three Fixed Obligatory Grants (FOG) to three organizations. MM transaction details for each grantee are outlined in the table below.

Organization Name	USAID Projects	Grant Period	MM transaction details		
			Volume of MM transactions	Number of MM transactions	Number of Beneficiaries
Dnet	Mobile Alliance for Maternal Action (MAMA)	April, 2014 to March, 2015	BDT 6,160,292 (USD \$79,144.97)	8,280	2,613
WorldFish	Aquaculture for Income and Nutrition (AIN) project	April, 2014 to June, 2015	BDT 6,055,083.06 (USD \$77,793.29)	4,910	1,950
Social Marketing Company	<ul style="list-style-type: none"> <li>• Blue Star</li> <li>• Private Community Health Providers (PCHP) training program</li> <li>• Sales collection</li> </ul>	July 2015 to February 2016	BDT 42,376,966 (USD \$547,479.89)	360	41

In order to evaluate the impact of MM payments within the grantee projects, 86 KIIs (15 with grantee staff and 71 with grantee beneficiaries) were conducted in Khulna, Bagherhat and Sathkhira districts. In addition, five FGDs with different group of beneficiaries were carried out in the same areas.

## Findings from KIIs: Grantee Staff

### Respondent details

#	Staff Type	Response	%
1	Program or M&E	9	60%
2	Training	5	33%
3	Finance	1	7%
4	Logistics	2	13%
5	Other	4	27%

\* Respondents were allowed to select more than one option based on job role, which is why the individual response numbers add up to more than the total number of people interviewed.

### MM and Bank Account Usage Status

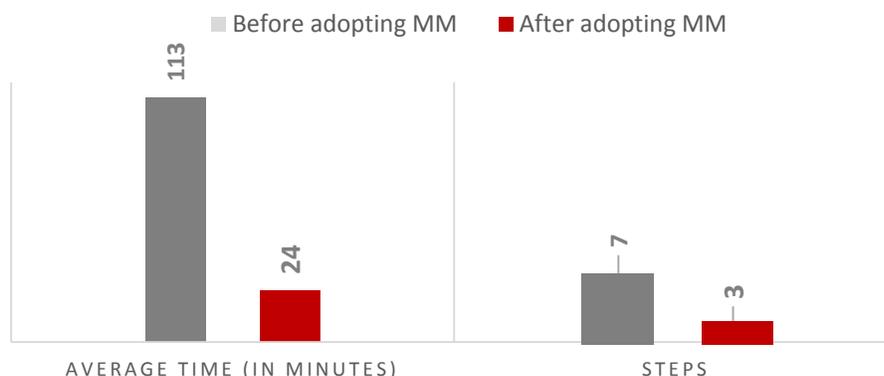
All of the staff interviewed have MFS accounts (registered in their own names), as well as bank accounts. All of them opened their MFS accounts after their organization started using MM payments. All but one of the staff have made a MM transaction using their own account within the last three months.

### Roles in Organizational Adoption of MM Payments

The respondents were asked whether they had any role in transacting money within their organization, the time and steps of engagement for processing payments (both for cash and MM payments) and their roles in adopting or testing MM payments in the organization/project.

Eighty percent of staff (12 out of 15) mentioned that they have some role in processing payments within their organization.

Figure: Time and payment process steps for processing payments

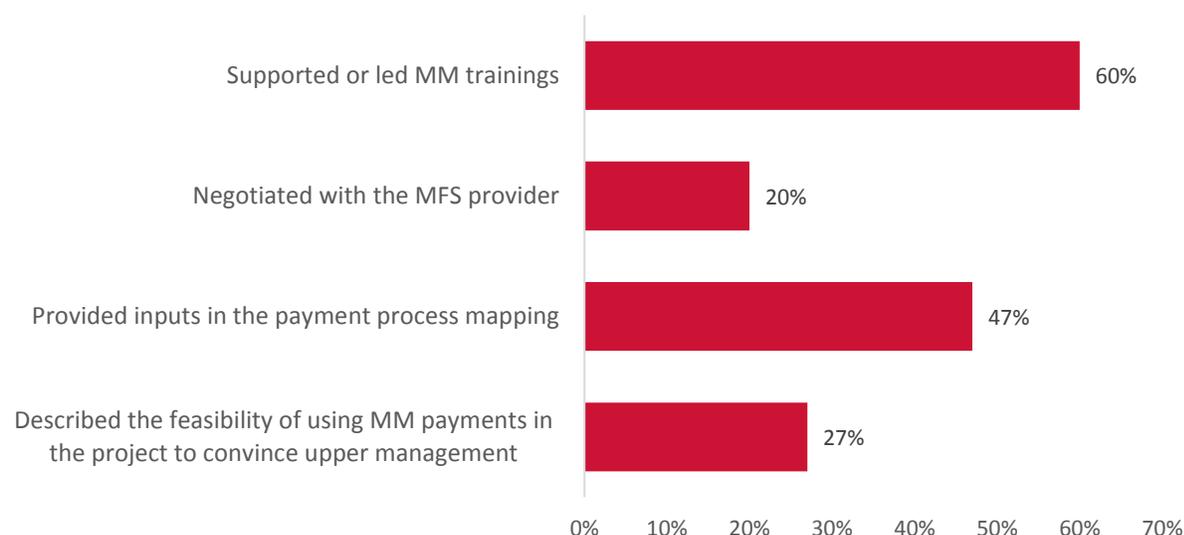


Staff were also asked to determine if MM adoption had streamlined the payments process. To determine this level of change, a linear process was followed. The steps are:

- The staff at first was asked to select their involvement steps both for cash payments and MM payments.
- Then they estimated the amount of time (in minutes) they require in each step of a steam of payment processing.

Staff reported that the adoption of MM payments has reduced their time spent processing payments from 113 minutes on average to only 24 minutes. Staff also reported that the adoption of MM reduced the number of steps necessary to conduct the payment process, from an average of 7 different steps, which has now been reduced to 3 steps on average.<sup>3</sup>,

*Figure: Role in adopting/testing MM payments in organization/project*



Sixty percent of staff mentioned that they supported or led MM trainings for beneficiaries; approximately half of them (47%) provided inputs in the payment process mapping; more than a quarter of the staff described the feasibility of using MM payments in the project to convince upper management; and 20% of them negotiated with mobile financial service (MFS) providers.

### **Perceptions of staff regarding organizational changes**

A significant number of staff (5 out of 15) stated that they were able to maximize the number of trainings they conducted (at least 50% increase from the cash payment process) as a result of adopting MM payments by their organization. This is presumably due to reduction in time spent

<sup>3</sup> Typical steps include payment calculation, verification, approval, payment order issue, collecting cash from the bank, organizing payments (i.e. preparing envelopes with cash), distributing payments to recipients, overall supervision, follow-up with beneficiaries/local representatives, and closing transaction records.

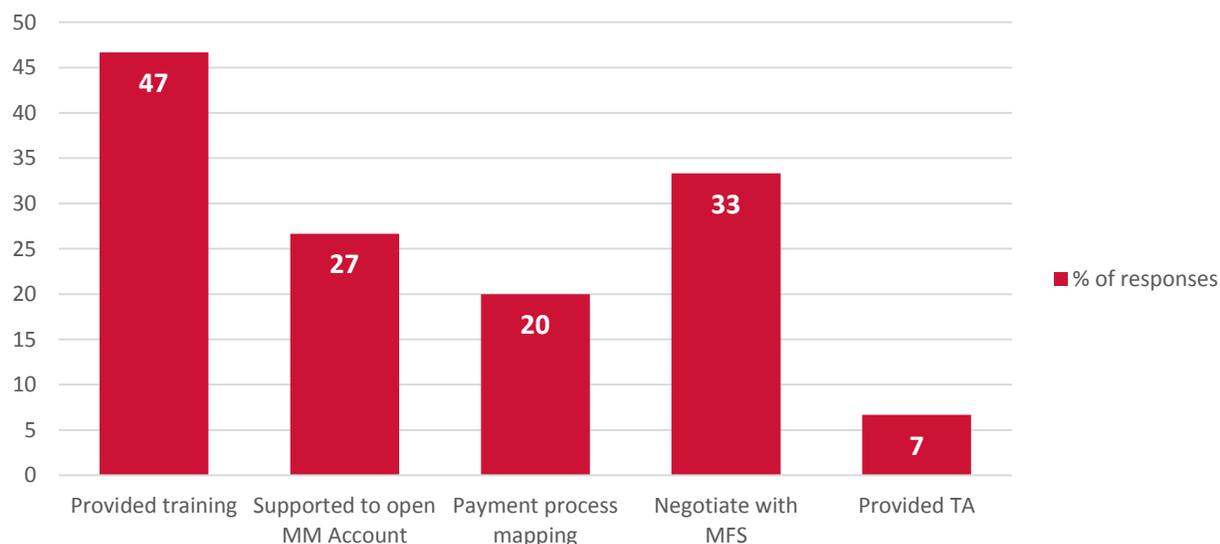
by training and technical staff on processing payments, which distract from their core responsibilities.

A portion (4 out of 15 staff) of them mentioned an improvement in training quality as a result of their reduced involvement in payment processing. Also several staff (3 out of 15 staff) noted that they can now allocate more time to the training sessions because they do not need to spend time disbursing cash.

Before the adoption of MM payments, the staff and participants in all grantee training activities spent a significant portion of time handling cash for incentive or for TA/DA purposes. As they no longer need to do this since introducing MM payments, both staff and beneficiaries noted that they are more engaged and attentive.

One staff member reported that they have enhanced their project coverage by at least 20% (in terms of reaching out to beneficiaries) as a result of adopting MM payments.

### Support from mSTAR/B



Almost half (47%) of the surveyed staff mentioned that mSTAR/B provided them training to understand the basics of MM payments; 33% stated that mSTAR/B supported them with negotiations with the MFS providers; about a quarter (27%) of them recognized that mSTAR/B helped their beneficiaries to open MFS accounts by engaging the local MFS agents and 20% staff mentioned that mSTAR/B provided technical inputs in payment process mapping.

## In their own words

*“The mSTAR team within WorldFish helped us a lot with opening MFS accounts for our beneficiaries. Also they taught us about cash in, cash out, transfer, buying air-time, etc. by providing training, leaflets and festoons. Now our beneficiaries don’t have any problems with using MFS; even the safety of this system is 100%.” —A FGD participant staff of CODEC from Bagherhat sadar*

## Findings from KIIs: Grantee Beneficiaries

### Respondent details

#	Profession	Project Name	No. of Respondents	%
1	Community Farmer (CF)	USAID's AIN of WorldFish	26	37%
2	Extension Facilitator (EF)	USAID's AIN of WorldFish	20	28%
3	Health Agent	USAID's MAMA of Dnet	25	35%
Total			71	100%

Forty-six respondents were from USAID’s AIN project, implemented by WorldFish, of which 26 were community farmers (CF) and 20 were extension facilitators (EFs). Another 25 health agents from USAID’s MAMA project of Dnet also took part in the KIIs. Since SMC only recently started using MM payments, their beneficiaries were not targeted for the KIIs.

In terms of age, 41% of the respondents were between 35-44 years old; 34% are between 25-34 years old; 14% fall within the 45-54 year old age group; and the remaining 11% are between 15-24 years old. In terms of gender, 58% of respondents were male, 34% were female, and the remainder were not reported.

### Type of Project payments

All of the KII respondents receive payments from the projects. Prior to grantees adopting MM payments, 70 out of 71 respondents (99%) mentioned that they had received their payments from the projects in cash; only one respondent noted receiving payments by courier and MM. All of the respondents mentioned that currently they are receiving project payments (i.e. incentives, training TA, etc.) in their MFS account.

### Status of MFS and bank account

Almost all of the KII respondents (70 out of 71 beneficiaries) stated that their MFS account is registered in their own name; only one respondent uses the MFS account of his friend. Just over

three quarters (54 in number) noted that they made at least one transaction using their own MFS account within the last 3 months.

Eighty three percent of respondents mentioned that they have bank accounts and 95% of the bank account holders (56 respondents out of 59) stated that they opened their bank accounts before the adoption of MM payments by their organization.

### Usage of MM payments beyond project payments and impression

Most of the respondents (99%) stated that they are transferring money to others using their own MFS account; more than half (58%) of the respondents have started to top up their airtime using their MFS account; one tenth of the respondents are paying utility bills and 8% of them are paying education fees using their MFS account. Also a small portion of the beneficiaries (3% each) mentioned that they are utilizing MM payments for other livelihood purposes, such as shopping or making labor payments, and purchasing equipment and agro inputs.

*Table: Status of MM usage by Grantee beneficiaries*

#	Usage of MM payments	No. of responses	% of responses
1	Transferring money to others	70	99%
2	Livelihood purposes (shopping or making labor payments etc.)	2	3%
3	Education fee payments	6	8%
4	Bill payments	7	10%
5	Air-time top up	41	58%
6	Payments for employees or paid service	2	3%
7	Payments for business purposes (e.g. equipment, supplies, agro inputs, etc.)	2	3%

### ***In their own words***

*“One of my relatives was sick and it was ten at night. Her daughter who was in the hospital called me and notified me about his emergency requirement for money. I asked her whether she had an MFS account or not; unfortunately she didn’t have any. So, she went to an agent in a nearby tea stall and through the agent number I transferred her BDT 3,000. In this situation, MFS in no doubt helped me to meet the emergency requirement of my relative.” —A FGD participant from Alipur, Sathkhira*

### ***In their own words***

*“Previously before receiving our payments from the project in MFS, I have seen bKash several times, but did not think about the advantages of MFS assuming that it would be very difficult to operate an account. Once I talked with a bKash agent about opening an account; but he asked for a few papers and a photograph for that. When WorldFish told us that we had to open an MFS account to receive payments, I was panicked. As soon as I opened the MFS account and started to receive payments via MFS, I was in a new world. Now I not only get the project payments via MFS but also I started to send money to my son who is studying at Rajshahi University. It saves me at least 100 BDT per month. Now I can’t think my life without MFS even a single day or night.” —A FGD participant from Kaliganj, Sathkhira*

*“Mobile money (bKash) has provided me the option to transfer money to my daughter (who is studying in a distant town) sitting in my home. Also I have started to pay my assistant in my grocery using my MFS account. I think introducing me to MFS has saved me time, energy and money.” —A FGD Participant from Alipur, Sathkhira*

All of the respondents had ‘positive’ impressions of MM usage in transferring money to others, shopping or making labor payments, education fee payments, bill payments, air-time top up and payments for employees or paid service. Remarkably, all the respondents (100%) ranked MM payments for business purposes as ‘neutral’ which is due to the daily MFS transaction limits and numbers.

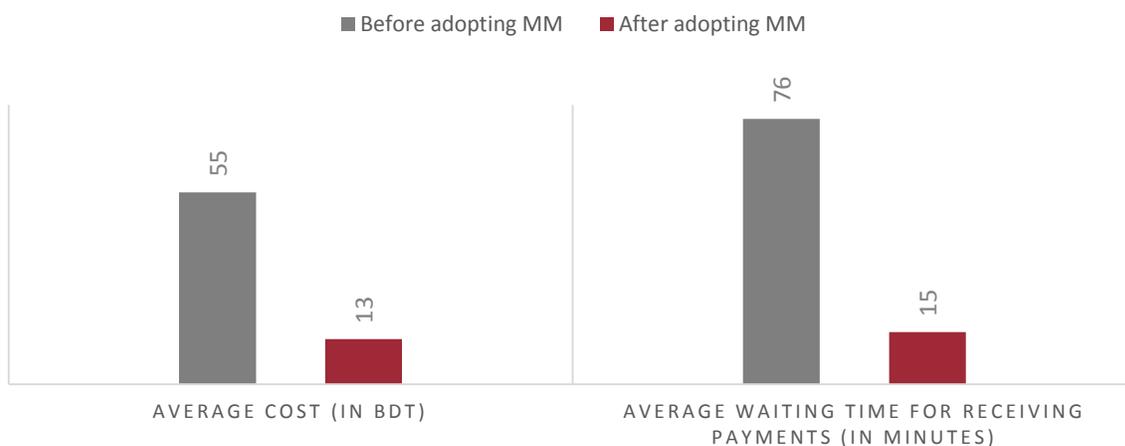
*Table: Impressions about MM usage*

#	Area of MM Usage	Positive	Neutral	Negative
1	Transferring money to others	100%	0%	0%
2	Livelihood purposes (shopping or making labor payments etc.)	100%	0%	0%
3	Education fee payments	100%	0%	0%
4	Bill payments	100%	0%	0%
5	Air-time top up	100%	0%	0%
6	Payments for employees or paid service	100%	0%	0%
7	Payments for business purposes (e.g. equipment, supplies, agro inputs, etc.)	0%	100%	0%

## Travel Cost and Waiting Time on Payment Days

The respondents were asked to share what their travel costs and waiting times on payment days were both before and after the grantees adopted MM payments.

As seen from the above graph, the average travel cost for receiving payments has decreased more than three-fourths (from BDT 55 to BDT 13) after the adoption of MM payments. Also, the waiting time (on payment days) for receiving payments has decreased from 76 minutes to only 15 minutes on an average as a result of initiating MM payments. Now they are spending just 15 minutes on an average to cash out their money from an agent, as opposed to waiting in the grantee office or in line during trainings.



### In their own words

*“Now, I don’t need to worry whether staff are handing over the right amount mentioned in the master roll book. Previously, staff sometimes mistakenly paid an extra or lower amount than actual due to paying several farmers at a time” —A FGD Participant from Alipur, Sathkhira*

*“At the time of cash payment, we had to spend money and time to receive payments. Sometimes the delay was such that we had to wait until the next month to receive the payments from the previous month.” —A FGD Participant from Bagherhat Sadar*

*“During the cash payment time our focus at the monthly meeting was on getting our payments and all the tension was on that. We did not have much time to discuss our activities or improvements or how we can communicate more to get more registrations. As we are getting our payments in MFS now, we are more attentive in the monthly meetings.” —A FGD participant from Bagherhat Sadar*

*“Sometimes the amount we received was less than the actual payment. It created a huge psychological problem among us that we were cheated somehow.” —A FGD participant from Fakirhat, Bagherhat*

*“Now we don’t have to rely upon anyone for getting our payments. It has taken away my worries of getting appropriate payment within a short time, which also refreshes me to participate at the next meeting.” —A FGD participant from Fakirhat, Bagherhat*

### Changes in MM transaction frequency

The beneficiaries were asked to share how frequently they made MM transactions before and after the adoption of MM payments by the projects. The findings are outlined in the following tables.

*Table: Frequency of MM payments before the project started using MM payments*

#	Payment type	Daily once	Daily several times	Weekly once	Weekly several times	Monthly once	Monthly several times	Occasionally-less than once in a month	Never	Total Responses
1	Send money	1%	0%	1%	0%	6%	1%	10%	79%	68
2	Receive money (domestic)	0%	0%	1%	1%	4%	7%	14%	71%	70
3	Receive money (international)	0%	0%	0%	0%	0%	0%	4%	96%	68
4	Save money	0%	0%	0%	0%	0%	0%	0%	100%	68
5	Make purchases	0%	0%	0%	0%	0%	0%	0%	100%	68
6	Pay bills	0%	0%	0%	0%	0%	0%	0%	100%	68
7	Others	0%	0%	0%	0%	0%	0%	0%	100%	23

The above table suggests that usage of MM payments by beneficiaries was very limited before the adoption of MM payments by the projects. A small portion of the beneficiaries (21%) sent money using MM payments; most of them used the service on monthly basis (from monthly once to several times and occasionally). Also 29% of the beneficiaries received money from domestic

sources on a monthly basis. Remarkably none of the beneficiaries used MFS services to save money, make purchases or pay bills before the adoption of MM payments by the projects.

Table: Frequency of MM payments after the project started using MM payments

#	Payment type	Daily once	Daily several times	Weekly once	Weekly several times	Monthly once	Monthly several times	Occasionally-less than once in a month	Never	Total Responses
1	Send money	1%	0%	6%	4%	19%	13%	36%	19%	67
2	Receive money (domestic)	1%	0%	10%	4%	28%	24%	31%	1%	71
3	Receive money (international)	0%	0%	0%	0%	0%	0%	6%	94%	66
4	Save money	0%	0%	0%	0%	6%	4%	4%	85%	67
5	Make purchases	0%	0%	0%	0%	2%	0%	3%	95%	66
6	Pay bills	0%	0%	0%	0%	3%	0%	3%	94%	66
7	Others	0%	5%	0%	0%	0%	0%	0%	95%	20

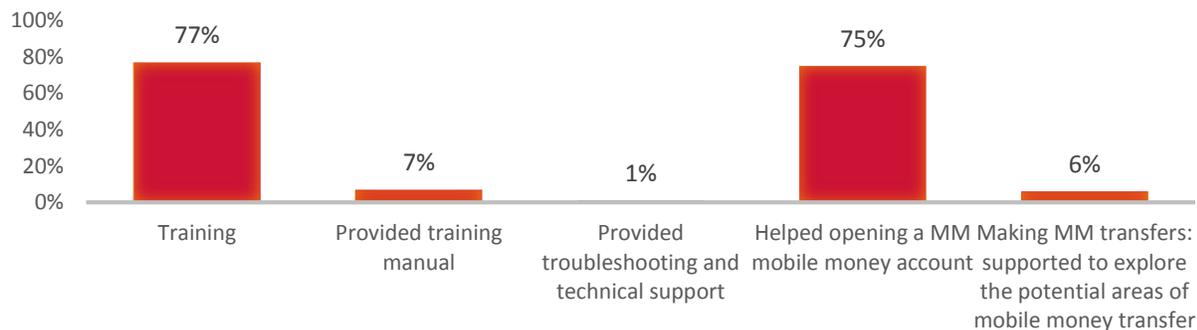
As observed from the above table, since the grantees began using MM payments, respondents significantly increased their use of MM payments, mainly for sending and receiving money domestically. 68% of respondents send money on monthly basis (monthly once to several times and occasionally). Meanwhile, 83% of respondents stated that they now receive money from domestic sources using MM payments on a monthly basis. A small portion of the beneficiaries also started using other MFS services like saving money (14% on a monthly basis), making purchases (5% on a monthly basis) and paying utility bills (6% on a monthly basis).

### In their own words

*“I used to send money to my son in Khulna each month. Sometimes I visited Khulna just to give him money for his monthly expenditures; most of the time I provided half of each month’s cost. The other half I used to send him through post office or courier. Thus for sending him BDT 4,000 each month, I had to spend about BDT 300 each month. I had a lot of stress then. Now after I learnt about MFS, both my son and I have our own MFS accounts and I send him every week’s cost using MFS, which is saving me at least BDT 200 each month.” —A FGD participant from Bagherhat Sadar*

## Support from the grantees

More than two-thirds of the grantee beneficiaries stated that the USAID project implementing partner provided them training on the basics of MM payments. 75% of them mentioned that the grantees helped them open their MFS account. A small portion of them also stated that they received MM training manuals from grantees and assistance from grantee staff in exploring the potential areas of MM usage.



### In their own words

*“I had seen some bKash posters in some shops around my house; but did not believe them. After the WorldFish training, I decided to try it. Now I think of MFS as my friend, but the charges are a big concern for us to utilize it for bigger scope” —A FGD participant from Fakirhat, Bagherhat*

## RESULTS OF mSTAR DIALOGUE FACILITATION

mSTAR/Bangladesh is encouraging dialogue amongst USAID IPs and mobile money and e-payment stakeholders, and sharing best practices among stakeholders by holding Mobile Money Consultative Group (MMCG) meetings. In order to assess the results, an online survey for feedback purposes was conducted as part of the midline evaluation. The findings are described in the upcoming sections.

### Respondent Details

The survey reached out to 31 MMCG members of which 9 members provided their inputs.

Level of Job	Respondents	%
Mid (Specialist, Officer, Deputy Coordinator/Manager)	3	33.3
Upper Mid (Project Head/Coordinator, Sr. Consultant)	3	33.3
Upper (Country Director, Advisor)	3	33.3
<b>Total</b>	<b>9</b>	<b>100</b>

Three members from each category (Mid, Upper Mid and Upper) participated in the online survey.

Type of Organizations	No. of respondent	%
Donor	2	22.2
Govt. Organization	1	11.1
INGOs (Implementers)	4	44.4
National NGOs (Implementers)	2	22.2
<b>Total</b>	<b>9</b>	<b>100.0</b>

Five respondents participated at two MMCG meetings, three respondents at three meetings and one respondent attended one MMCG meeting.

### Benefits of MMCG

78% of the respondents stated that they found participating in MMCG meetings beneficial. One of the respondents mentioned that he acquired a good understanding of mobile financial services as a result of participating at MMCG meetings. He is also trying to introduce the service among members of Agro-Input Retailers' Network (AIRN) of USAID's Agro Input Project (AIP). Another respondent stated that he learned about some newly initiated services like Straight2Bank and had the opportunity to learn about the experiences and success stories of MM payments.

Two of the respondents said that they have been able to build their networks as a result of participating at the MMCG. Another two members opined that the MMCG provided them with an opportunity to take advantage of mSTAR/B prepared learning documents.

### Usefulness of MMCG

- More than 60% of the respondents ranked 'coordination facilitation between various stakeholders' as useful and very useful. Another 33% ranked it as somewhat useful.
- 89% of the respondents ranked 'understanding of current policies and regulations' as useful and very useful
- 67% of the respondents ranked 'understanding of MFS product offerings and prices' as useful and very useful. However, 33% of the respondents ranked it as a little useful and somewhat useful.
- 56% of the respondents ranked 'identifying major gaps & challenges' as somewhat useful, 44% ranked it as useful and very useful.
- 77% of the respondents ranked 'the learning opportunities from experiences and success stories' as useful and very useful
- 89% of the respondents ranked 'understanding the current state of MFS in Bangladesh' as useful and very useful.

#	Usefulness statement	Not useful at all	A little useful	Somewhat useful	Useful	Very useful	Total Responses
1	Facilitating coordination between various stakeholders with an interest in mobile financial services	0%	0%	33%	44%	22%	9
2	Understanding current policies and regulations	0%	0%	11%	78%	11%	9
3	Understanding MFS product offerings and prices	0%	11%	22%	56%	11%	9
4	Identifying major gaps & challenges with using MFS	0%	0%	56%	22%	22%	9
5	Learning from the experiences and the success stories of other organizations	0%	0%	22%	44%	33%	9
6	Understanding the current state of MFS in Bangladesh	0%	0%	11%	67%	22%	9

### Collaboration as a result of the MMCG

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More than half of respondents (5 out of 9) mentioned that they have collaborated with other MMCG members on something related to mobile financial services outside of MMCG meetings. Although respondents did not provide significant detail into the nature of these collaborations, most of them centered around knowledge sharing and support.

### Continuation of MMCG

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All of the respondents opined that they think it is worthy to continue the MMCG meetings.

## RESULTS OF AWARENESS RAISING WORKSHOPS, TECHNICAL ASSISTANCE (TA) AND LEARNING DOCUMENTS

### mSTAR/B Quarterly Workshops

mSTAR/Bangladesh hosts technical workshops for USAID implementing partners on specific topics related to mobile money. Workshops are divided into two categories:

- Dhaka-based
- District-based

*Table: overview of the workshops*

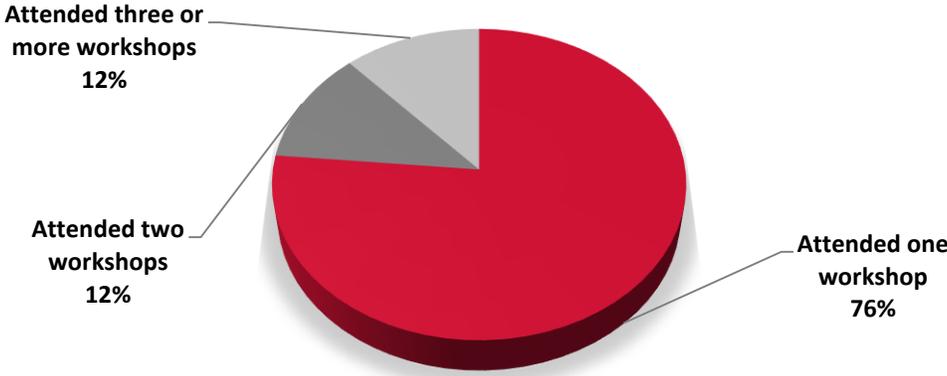
Year & Qtr.	Workshop title	Workshop Type	No. of participants
Y-1, Q1	mSTAR Introduction to MM payments and mSTAR Grants	Dhaka based	14
Y-1, Q2	Exploring MM Payments in Bangladesh	Dhaka based	18
Y-1, Q3	Smart Usage of MM in Projects & Programs in Bangladesh	Dhaka based	13
	Exploring MM Payments in Agricultural Projects & Programs in Bangladesh	District: Barisal	15
	Exploring MM Payments in Agricultural Projects & Programs in Bangladesh	District: Khulna	23
Y-1, Q4	Essentials for Incorporating Mobile Payments into Projects / Programs Essentials for Incorporating Mobile Payments into Projects / Programs	Dhaka based	13
Y-2, Q1	Future of Mobile Payments in USAID Health Projects and Programs'	District: Sylhet	13
	Future of Mobile Payments in USAID Health Projects and Programs	District: Habiganj	16
Y-2, Q2	Mobile Money in Action: Myths, Facts and Simulations	Dhaka based	11
	Training on Mobile Money Transactions	SMC, Dhaka	26
Y-2, Q3	Mobile Money Impact: Experiences from the Field	Dhaka based	16

<b>Y-2, Q4</b>	Deep Dive into the MFSs Offered in Bangladesh: Presentations by three leading providers	Dhaka based	12
<b>Total</b>			<b>190</b>

An online survey was conducted as part of the midline evaluation in order to determine the results of holding the workshops. The survey findings are described in the upcoming sections.

**Respondent details**

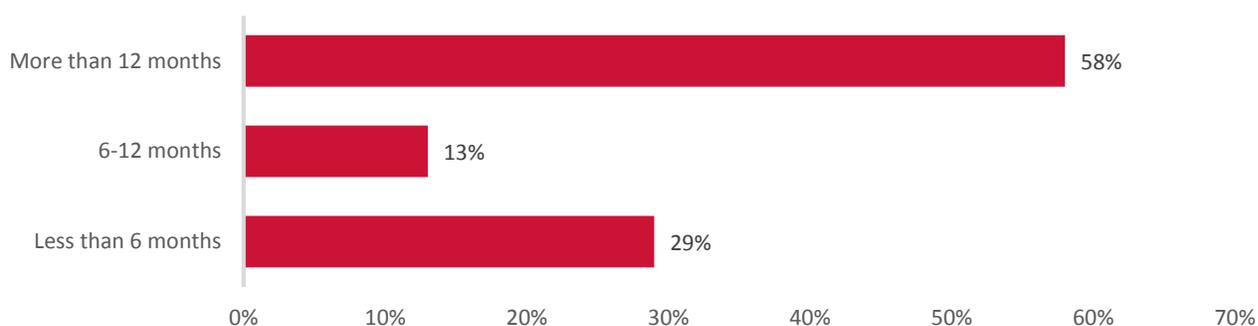
The survey reached out to 131 workshop participants of which 100 are head office based staff and 31 are field-based staff. At the time of the data collection, 18 staff left/changed their job and 68 participants responded to the online survey.



52 out of 68 respondents (76%) have attended one workshop; 8 respondents (12%) attended two workshops. Another 8 respondents (12%) attended three or more workshops.

**MM usage status**

46% of respondents (31 in number) mentioned that their organization is currently using MM payments. 3% responded (2 participants) that their organizations have used MM payments in the past, but are not currently doing so. The remaining 51% of respondents (35 in numbers) reported that their organization is not using and has never used MM payments.



Among those whose organizations are using MM payments, 58% have been doing so for more than 12 months. More than a quarter of the respondents reported that their organizations adopted MM payments less than 6 months ago.

### Participants' Role in Adopting MM Payments by their Organizations

More than half of participants from MM user organizations (18 out of 32 participants in number) mentioned that their organizations were not using MM prior to their interaction with mSTAR.

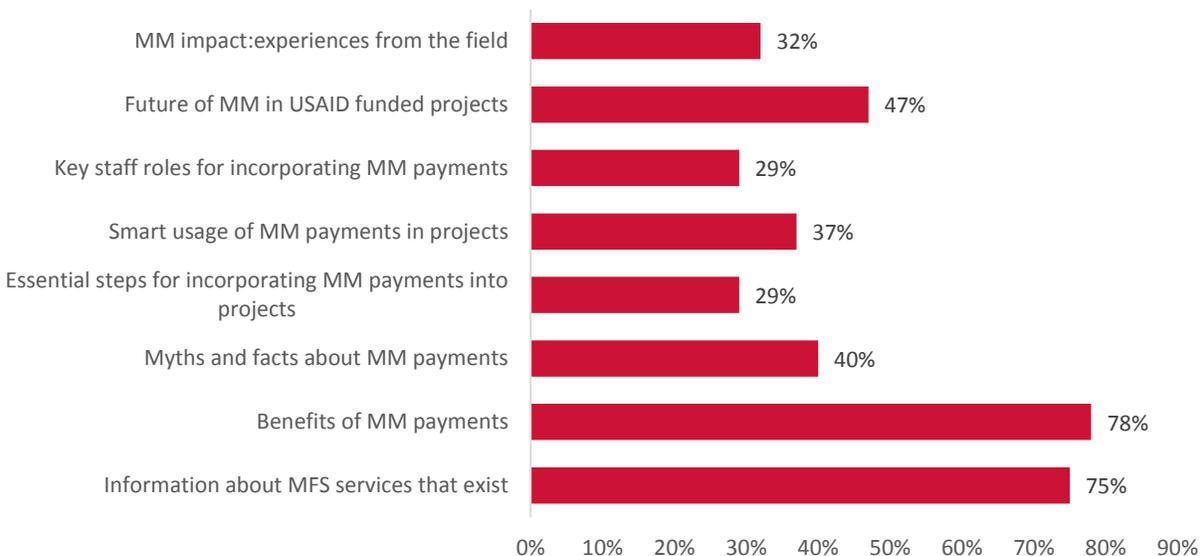
*Table: Participants' role in adopting/testing MM payments in their organization/project*

#	Roles	Response	%
1	Described the feasibility of using mobile money payments in the project to convince upper management	10	56%
2	Provided input in payment process mapping	9	50%
3	Negotiated with the mobile financial service provider	4	22%
4	Supported mobile money trainings	8	44%
5	Set up new processes for processing payments	9	50%
6	I had no role or input in the transition	0	0%

As can be seen from the preceding table, all respondents noted having some role in supporting their organization's transition to MM payments. A majority of respondents (56%) described their role as advocates, describing the feasibility of MM payments in their projects in order to persuade upper management of MM efficacy. Half of the participants' (each) mentioned that they provided inputs into the payment process mapping and set up new processes for processing payments. Slightly less than half of the MM user respondents (44%) reported that they supported MM trainings for their organizations.

## Learnings from the workshops

The respondents were asked to select the major learnings that they achieved from the workshops.



78% of respondents noted that they learned about the benefits of MM payments through workshop participation. Two-thirds of them received information about MFS services that exist. 47% of the participants mentioned that they received insights about the future of MM in USAID funded projects. 40% learned about myths and facts about MM payments and 37% stated that they learned about smart usage of MM payments in projects.

## Quality and Usefulness Ratings of the Workshops

The respondents were asked to rate their perceptions regarding the quality and usefulness of the workshops.

Statement	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied	Total Responses
Quality of the workshops	1%	3%	13%	66%	16%	68
Usefulness of the workshops	2%	2%	19%	64%	14%	64

A significant majority of respondents (82%) were satisfied (of which 16% are very satisfied) with the quality of the workshops, 13% were neutral and 4% were dissatisfied. In terms of workshop usefulness, 78% of the participants were satisfied (of which 14% were very satisfied) with the usefulness of the workshops, 19% were neutral and 4% were dissatisfied.

## mSTAR/B Learning Documents

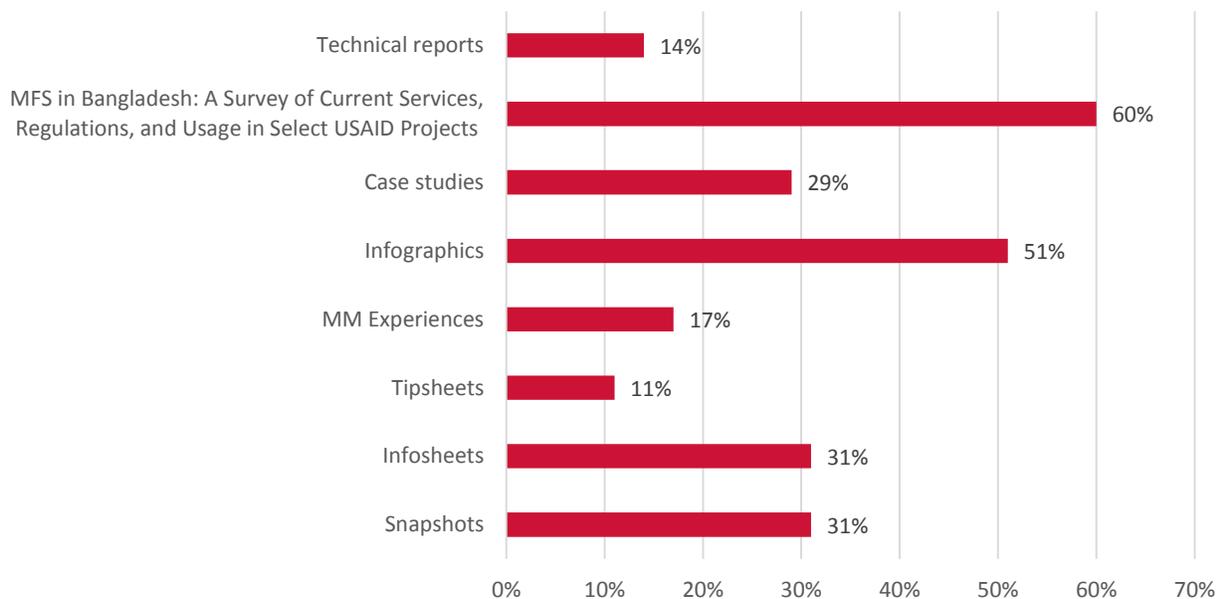
mSTAR/Bangladesh prepares learning documents on mobile financial services and mobile payments for USAID IPs on a variety of topics. Since the inception of the project, 39 learning documents of different categories have been created. An overview of learning documents is provided below:

Name of the Learning Document	Type of content	No. prepared
Snapshots	Describe NGOs transitions to mobile payments	6
Infosheet	Provide information on mobile money providers	7
Tipsheet	Provide tips and suggestions for transitioning to mobile payments	7
MM experiences	Provides stakeholder MM experiences	5
Video Documentary	Videos on transitioning to mobile payments, including best practices, common challenges, and case studies from IPs	2
Case study	Provide a more in-depth analysis around the use of mobile money within a USAID project or implementing partner organization	2
Infographic	Provide analysis on benefits of MM payments	4
Training Manual	Compiles lessons from snapshots, tipsheets and case studies into brief manuals for transitioning to mobile money	2
Other	-	4
<b>Total</b>		<b>39</b>

Learning documents are published online (at [microlinks.org](http://microlinks.org)), shared in hard copy, and promoted through the mSTAR/Bangladesh monthly newsletter. A total of 35 responses were received on a survey focused on learning documents. The findings are presented in the upcoming sections.

## Usage of Learning Documents

The most used learning document was the [Mobile Financial Services in Bangladesh: A Survey of Current Services, Regulations, and Usage in Select USAID Projects](#), which was used by 60% of respondents. Slightly more than half (51%) of respondents used MM infographics and about a quarter of the respondents (each) cited infosheets, snapshots and case studies.



## Frequency of Learning Document Usage

The respondents were asked to mention how frequently they used each type of learning document. Among readers of each document type, most respondents are using them between occasionally and often. The findings are presented below:

#	Learning Document Name	Often	Occasionally	Rarely	Total Responses
1	Snapshots	30%	40%	30%	10
2	Infosheets	30%	40%	30%	10
3	Tipsheets	25%	75%	0%	4
4	MM Experiences	67%	33%	0%	6
5	Infographics	39%	61%	0%	18
6	Case studies	56%	33%	11%	9
7	Mobile Financial Services in Bangladesh: A Survey of Current Services, Regulations, and Usage in Select USAID Projects	14%	62%	24%	21
8	Technical reports	40%	40%	20%	5

## Benefits of mSTAR/B Learning Documents

Respondents also presented options in regards to any benefits that they have experienced from using the learning documents. The perceptions are summarized below:

#	Perceptions	Response	%
1	Understand MM payments and how they work	27	82%
2	Better understand MFS products and prices	22	67%
3	Learn about the challenges of adopting MM payments and solutions	13	39%
4	Learn about how other organizations adopted MM payments	12	36%
5	Understand the cost benefits of MM payments	20	61%
6	Plan the process of my organizations' transition to MM payments	14	42%
7	Contribute more in the process of my organizational transition to MM payments	11	33%

A significant majority (82%) of respondents stated that the learning documents helped them to understand MM payments and how they work. 67% mentioned that it improved their understanding of MFS products and prices. Another 60% stated that the learning documents provided them a way to understand the cost benefits of MM payments.

## mSTAR/B Technical Assistance

The mSTAR/Bangladesh team provides short-term technical assistance to USAID implementing partners (both mSTAR grantees and non-grantees) to increase their capacity relevant to mobile money and/or e-payments. The projects that received TA are as follows:

*Table: Overview of TA recipients*

Project Name	Organization	Currently using MM
<b>Formal TA</b>		
Aquaculture for Income and Nutrition (AIN)	WorldFish	Yes
Agriculture Extension Project	Dhaka Ahsania Mission	Yes
Blue Star, PCHP	Social Marketing Company	Yes
Strengthening Partnerships, Results and Innovations in Nutrition Globally (SPRING)	Helen Keller International	No

Agro Inputs Project (AIP)	CNFA	No
SHOUHARDO II	CARE Bangladesh	Piloted after TA, project has since ended
<b>Informal TA<sup>4</sup></b>		
Mayer Hashi II	EngenderHealth Bangladesh	Yes
SIAPS: Systems for Improved Access to Pharmaceuticals and Services Program	Management Science for Health (MSH)	Yes
Mobile Alliance for Maternal Action (MAMA)	Dnet	Yes
TB Care II	University Research Co., LLC (URC)	Yes

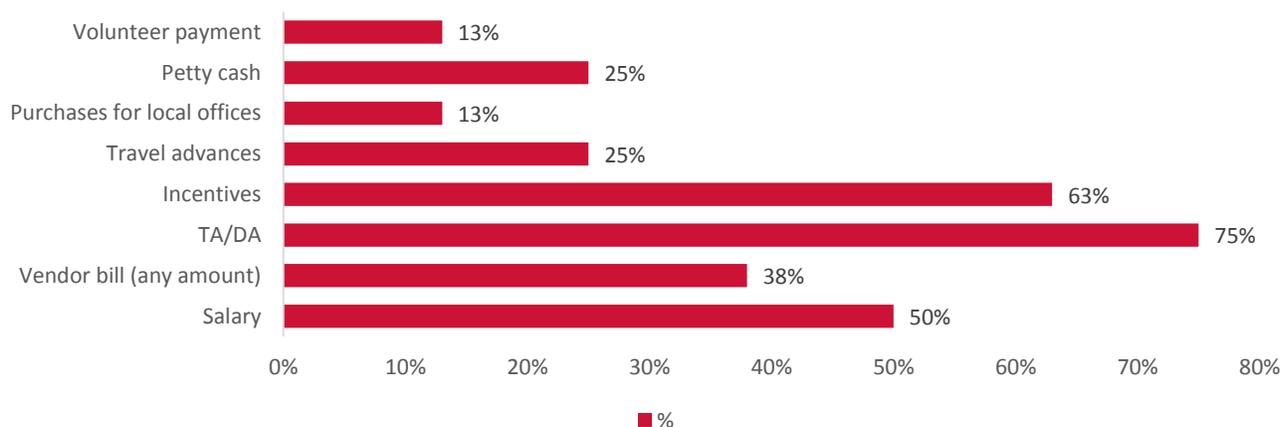
An online survey was conducted in order to observe the results of the TA assignments. The survey findings are described in the upcoming sections.

### Respondents' particulars

Nine respondents from five TA recipient organizations responded to the survey. The respondents are from Social Marketing Company (SMC), Dnet, WorldFish, EngenderHealth and CARE Bangladesh.

### MM usage status

Four organizations (SMC, Dnet, WorldFish and EngenderHealth) are using MM payments. One organization (CARE Bangladesh) piloted the use of MM payments from July to August, 2015, but has stopped using them due to project close out.



<sup>4</sup> Informal technical assistance refers to support that mSTAR provides to development organizations on an informal basis without receiving a formal request for TA. It is less in-depth than the formal TA that the project provides, and often involves answering questions, providing access to information, or making connections with mobile financial service providers.

Dnet and The WorldFish Center have used MM payments for more than 12 months. SMC and EngenderHealth have been using MM payments for the last six months.

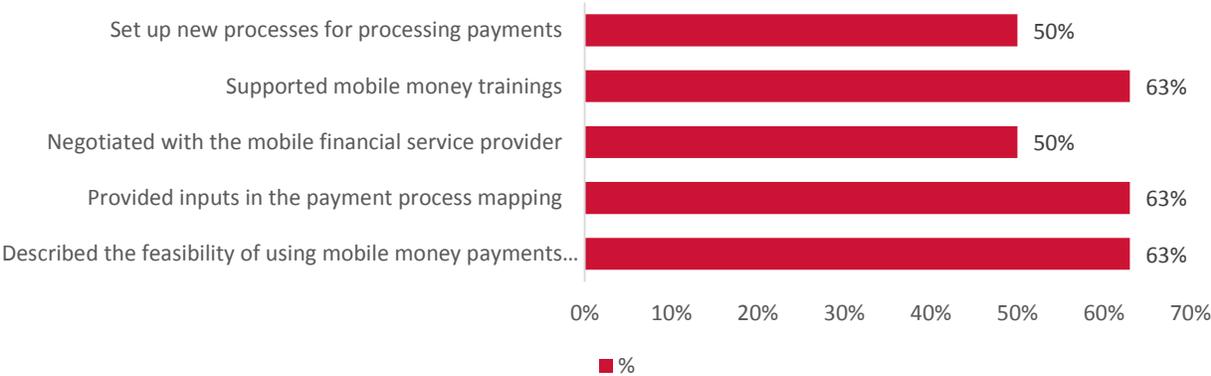
Three quarters of respondents mentioned that they are disbursing TA/DA using MM payments, 63% are paying incentives, 50% are paying salaries using MM payments, 38% are making vendor bill payments and a quarter of the respondents (each) are making petty cash payments and travel advances through MM.

The five organizations disbursed an amount of BDT 15,400,943 (USD \$198, 969.09) through 1,022 MM transactions during the most recent quarter (April-July 2015.)

**Roles in Adopting Organizational MM Payments**

Eight out of nine respondents mentioned that their organizations were not using MM payments at the time of receiving technical assistance. All of them opined that they had a role in setting up the new payment system by their organizations.

More than 60% of the respondents (each) mentioned that they have supported the arrangement of MM trainings, provided inputs in the payment process mapping and described the feasibility of using MM payments in the projects in order to convince upper management. Half of the respondents provided inputs in setting up new processes for processing payments, as well as negotiating with MFS providers for services and prices.



**Programmatic benefits**

Eight out of nine respondents’ mentioned that they have gained programmatic benefits as a result of receiving TA. One third of respondents mentioned that easy payment processes were identified as part of the TA. The processes made the payment system faster, safer and more secure. Also a few respondents’ opined that they need not be worried about the payment process as a result of adopting MM payments which is helping them to concentrate more on project activities.

### In their own words

*"The incentive transaction had both supply side (head office and two intermediary tiers i.e. district and sub-district representative), and demand side (Aponjon agents) engagement. The cash payment was made from the head office to Aponjon agents, via the intermediary tiers. After transitioning to MM payments, the intermediary tiers were abolished from the transaction cycle. Such transition saved a total 22 workdays to deliver the payment to Aponjon agents. The estimated total annual volume of paid incentive was 5.5 million taka. The transition from cash to MM, saved a total of 41,333 work-hours both at supply and demand side over the annual volume of transactions made."—A respondent from Dnet*

### Quality of the TA

A significant majority of respondents (89%) were either satisfied or very satisfied with the quality of TA they received. No respondents were dissatisfied, and 1 respondent was neutral.

	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied	Total Responses
Quality of the TA	0.00%	0.00%	11.11%	77.78%	11.11%	9

## CONCLUSION

The midline evaluation survey findings provide both useful insights into the effectiveness of mSTAR/B activities in Bangladesh as well as improvements that can be made to further enhance programming. It also shows that, as a result of mSTAR/B activities in Bangladesh, there has been a clear increase in the number of USAID IPs using MM payments since the project baseline was finalized 18 months ago. Knowledge about mobile financial services and MM payments among USAID IP staff and beneficiaries is also growing as a result of mSTAR/B activities. Although, there are still a number of opportunities remaining to further increase knowledge on specific topics, such as the USAID PEB on e-payments.

## ANNEX 1: DESCRIPTION OF TARGETED PROJECTS

### Agriculture projects

Activity name	Description	Type of activity/ areas of benefit	District coverage
<b>Accelerating Agriculture Productivity Improvement (AAPI)</b>	<p>The AAPI aims to improve food security and increase rural incomes by sustainably increase in agricultural production. This will be done through the use of cost-effective, resource-conserving, and environmentally friendly fertilizer and agriculture technologies that will increase yields and improve the long-term nutrient status of soil.</p> <p>The main objectives are, stimulating adoption of Fertilizer Deep Placement (FDP) technology; ensuring production and supply of 'Guti Urea' in collaboration with private-sector partners and strengthening the capacity of the Department of Agricultural Extension (DAE) regarding FDP technology.</p>	Ag. production	Bagerhat, Borguna, Barisal, Bhola, Chuadanga, Faridpur, Gopalganj, Jessore, Jhalokati, Jhenaidah, Khulna, Madaripur, Magura, Meherpur, Mymensingh, Narail, Patuakhali, Pirojpur, Rajbari, Satkhira, Shariatpur, Sherpur
<b>Horticulture Project</b>	<p>The Horticulture Project targets to improve the food security, nutrition and livelihoods of at least 100,000 poor families in southern Bangladesh. The specific objectives are to improve production and use of local and new potato and sweet potato varieties, tomato, peppers, amaranth, kangkong, jute mallow, gourds and beans; and, introduce organizational and technological innovations to small-holder farmers.</p>	Ag. production	Jessore, Barisal, Patuakhali and Faridpur

**Aquaculture for Income and Nutrition (AIN)**

The AIN activity supports the development and dissemination of improved fish, prawn and shrimp hatchlings to meet the growing domestic demand, raise farm incomes and provide opportunities for off-farm employment. The activity aims in increasing household incomes and improve nutrition by introducing improved management techniques for fish and shrimp farmers. The project also stimulates investment, employment and incomes in the region by supporting and collaborating with commercial fish, shrimp and prawn farmers. The project also assists the Government of Bangladesh (GOB) with the implementation of policy and regulatory measures related to the fish and shrimp industry.

Ag. production

Jessore, Narail, Magura, Jhenaidah, Khulna, Bagerhat, Satkhira, Patuakhali, Barguna, Barisal, Gopalganj, Rajbari, Sariatpur, Madaripur, Faridpur

**Agro-Inputs Project (AIP)**

The goal of AIP is to increase smallholder production and productivity in order to reduce poverty and improve food security in Bangladesh's southern delta. Through the creation of a network of privately owned certified agricultural input retailers, AIP will address the farmer's lack of access to quality unadulterated inputs. The main objective of this activity is to establish a Agro-Input Retailers Network: Creation of AIRN, with 3,000 certified retailers in 20 FtF districts supplying improved agricultural inputs to over 1 million farmers.

Ag. production

Barisal, Bhola, Jhalokati, Pirojpur, Barguna, Patuakhali, Faridpur, Gopalganj, Madaripur, Rajbari, Shariatpur, Jessore, Jhenaidah, Magura, Narail, Bagerhat, Khulna, Satkhira, Chuadanga, Meherpur

**Agricultural Extension Support Activity (Ag. Extension)**

The Agricultural Extension Capacity Building activity focuses on increasing agricultural productivity and farm incomes through the formation of women and small farmers' producer groups and facilitating the linkage between those groups and extension services. These groups will also provide group members with more negotiating power when selling produce to traders or buying inputs. The activity will develop a strategy to incorporate ICT technologies into extension services. For example, it will train farmers and extension agents to create and share their own extension products such as videos, podcasts, power point presentations, thematic interest group blogs, and web pages, allowing them to reach larger number of farmers

**Capacity building**

Barisal, Bhola, Jhalokati, Pirojpur, Barguna, Patuakhali, Faridpur, Gopalganj, Madaripur, Rajbari, Shariatpur, Jessore, Jhenaidah, Magura, Narail, Bagerhat, Khulna, Satkhira, Chuadanga and Meherpur

	with site- and crop-specific technical and commercial information.		
<b>Agricultural Value Chains (AVC)</b>	The goal of the AVC project is to improve food security through strengthened agricultural value chains. The project will strengthen agricultural markets systems as well as local capacities. In addition, the project will ensure effective gender integration and youth participation.	Ag. value chain	Barisal, Bhola, Jhalokati, Pirojpur, Broguna, Patuakhali, Faridpur, Gopalganj, Madaripur, Rajbari, Shariatpur, Jessore, Jhenaidah, Magura, Narail, Bagerhat, Khulna, Satkhira, Chuadanga, Meherpur
<b>Cold Chain Bangladesh (CCB) Alliance</b>	The CCB Alliance project aims to increase availability, access, and use of domestically produced and nutritious foods and the Global Hunger and Food Security Initiative goal to sustainably reduce poverty and hunger. The specific objectives of the activity are, to increase the incomes of small and marginal farmers, particularly women, through training in high-value agricultural production based on market demand and introducing first-in-Bangladesh cold chain technologies and management practices that will reduce food losses and increase the supply of safe products to consumers.	Ag. production and post-harvest storage	Jessore
<b>Avian Influenza Project</b>	The Avian Influenza project aims to reduce food and nutrition insecurity and to enhance household	Food security and income	Barisal and Khulna

income of targeted rural and peri-urban populations of Bangladesh’s southern delta region, with special attention to women and children. The specific objectives of the project are to improve poultry production and productivity focusing on biosecurity aiming to enhance the food security and nutritional status of 200 small-scale, 1500 backyard poultry producers and 630 Farmer’s Field School/women’s groups and provide a sustainable source of income to 1,700 (backyard and small-scale poultry producers) households.

<p><b>Trade Facilitation Activity</b></p>	<p>The goal of the Trade Facilitation Activity for Bangladesh is to bolster economic growth by creating greater efficiency in cross-border trade. The project works on improving trade related information and transparency. Special attention is focused on agriculture and food supply in the highly vulnerable in FtF zone of southern delta region.</p>	<p>Enabling trade environment</p>	<p>Jessore, Satkhira and Bagerhat (mainly at ports in FtF zone)</p>
<p><b>Strengthening Partnerships, Results, and Innovations in Nutrition Globally (SPRING)</b></p>	<p>The SPRING works on improving the nutritional status of pregnant and lactating women and children under the age of two in southern Bangladesh by promoting consumption of nutritious and diverse diets. The project builds capacity across multiple sectors by training health workers within the Ministry of Health and Family</p>	<p>Ag-Nutrition</p>	<p>Bagherhat, Jessore, Khulna, Magura, Narail, Barisal, Barguna, Patuakhali and Bhola</p>

	<p>Welfare (MOHFW) on Essential Nutrition and Hygiene Actions (ENHA), agriculture extension officers on key components of nutrition and hygiene, and other officers, peer facilitators and other stakeholders on ENHA. The project establishes farmer field schools (FFS), which integrates agriculture, nutrition and hygiene into a group-based learning process, aiming to enhance access to diversified nutrient-rich vegetables, fish, and poultry.</p>		
<p><b>Integrated Agriculture and Health Based Interventions (IAHBI)</b></p>	<p>The goal of the IAHBI project is to improve household food security and nutritional status, especially focusing on mothers and young children. The specific objectives of the activity are to increase the quantity and variety of micronutrient-rich foods available, enhancing the intake of adequate and diversified diets among young children, women of child-bearing age and households through agriculture production. This also promotes behavior change towards improved complementary foods; and, improves coverage and outreach of direct nutrition interventions through enhancing compliance to iron and folic acid supplementation during pregnancy, deworming, hand washing and sanitation.</p>	<p>Ag-Nutrition</p>	<p>Barisal and Khulna</p>
<p><b>SHIKHA</b></p>	<p>The SHIKHA aims to enrich infant and child nutrition by improving the feeding practices for children under the age of two within the Feed the Future zone of influence in southern Bangladesh.</p>	<p>Health and nutrition</p>	<p>Barisal, Jalakathi, Patuakhai, Bhola and Satkhira</p>

Activities will promote key behaviors that will improve nutrition, including the timely initiation of breastfeeding for infants used exclusively during the first six months of life, incorporating nutrient-rich complementary foods and appropriate feeding practices between six months and two years of age, and teaching households the importance of hand-washing with soap before preparing food and feeding children.

**Cereal Systems Initiative for South Asia (CSISA)**

The CSISA aims to increase household income, food security, and job opportunities through supporting research hubs in impoverished and agriculturally dependent regions of Bangladesh. The specific objectives of the activity are to promote agricultural technology transfer and adaptive research trials for production enhancement of cereals, fish, legumes, and vegetables. Through the newly started Mechanization and Irrigation (MI) component, the project promotes commercialization of the axial flow pump to facilitate access to low-cost surface water irrigation in the dry season. In addition, the project facilitates developing efficient agricultural machinery and improving local service provision.

Adaptive research and ag. production

The project intervention area includes 20 FtF districts and two additional hubs in Rangpur and Mymensingh

**PROSHAR**

ACDI/VOCA implemented USAID's Office of Food for Peace's five-year PL 480 Title II program to reduce food insecurity among vulnerable households in the Khulna Division of Bangladesh. This funding was supplemented by a contribution

Empowering communities to increase food security

The project intervention area includes 20 FtF districts

from the government of Bangladesh. Implemented in collaboration with Project Concern International (PCI), iDE, and three local NGOs, the Program for Strengthening Household Access to Resources (PROSHAR) was an integrated initiative that improved livelihoods, increased local knowledge of and access to quality basic health and nutrition services, and strengthened the capacity of institutions and households to respond effectively to shocks caused by rapid-onset natural and chronic disasters.

**SHOUHARDO II**

SHOUHARDO II's earlier Program, SHOUHARDO, over the period October 2004 to May 2010, proved to be one of the most successful food and nutrition security programs globally. Funded by USAID, with a 10% contribution from the Government of Bangladesh, this USD 126 million Program demonstrated that SHOUHARDO had been extraordinarily successful in reducing the prevalence of "stunting", as well as impacting significantly in a number of other areas. This level of impact was especially important as SHOUHARDO employed a model delivering at scale, reaching over 400,000 households in 18 of the poorest and hardest to reach areas in Bangladesh.

Food self-sufficiency, livelihood needs including health, hygiene, nutrition, women empowerment, institutional strengthening and linking, and disaster risk reduction and climate adaptation.

Poorest and hardest to reach areas in Bangladesh.

## Health projects

Activity name	Description	Type of activity/ areas of benefit	District coverage
<b>MaMoni Project</b>	<p>MaMoni project aims to improve maternal and newborn health (MNH), and increase access to family planning (FP) services. The project supports and complements the Government of Bangladesh (GOB) Health, Nutrition and Population Sector Program (HNPS) strategy to reduce maternal and neonatal mortality in achieving the Millennium Development Goals (MDGs) in Bangladesh. Major focus is given to strengthening GOB service delivery systems to improve access to and quality of MNH and family planning services through capacity building, improved planning, and strengthening coordination between communities and healthcare service providers.</p>	<p>Strengthening GOB service delivery systems to improve access to and quality of MNH and family planning services</p>	<p>Sylhet, Habiganj</p>

<b>Mobile Alliance For Maternal Action (MAMA)</b>	<p>Through President Obama’s Global Health Initiative, USAID has assisted the Government of Bangladesh (GOB) with the Mobile Alliance for Maternal Action (MAMA) launched by Secretary Clinton in May 2011. This initiative aligns with the GOB’s efforts to promote a “Digital Bangladesh” and use technology to improve lives and ensure all citizens’ right to information. Expecting and new mothers, husbands and mothers-in-law will receive pre-programmed voicemail and text messages on health and safe motherhood to encourage the adoption of best practices to ensure safe pregnancy and delivery.</p>	<p>Health messaging service for pregnant and new mother and their gatekeepers</p>	<p>Nationwide</p>
<b>TB CARE II</b>	<p>The project will assist in building systems (e.g., logistics, human resources management, lab services, quality assurance, monitoring, and supervision) that are critical for functional TB programs. TB CARE II will also work for rapid scale up and integration of best practices.</p>	<p>The project will focus on strengthening health systems through strategies that promote leadership and accountability at all levels.</p>	<p>Mainly Sylhet and Chittagong division, Nationwide</p>
<b>PCHP</b>	<p>The PCHP is a social network of Community Based Private Health Providers(CBPHPs) who receive training on Family Planning/Reproductive health and other public health priority areas so that they can provide quality information/services to the customers they serve. The vision of PCHP is to create a network of skilled community level providers offering wide variety of public health products/services and referral to improve health, family planning and nutrition related indicators within the community.</p>	<p>The PCHP is a social network of Community Based Private Health Providers(CBPHPs) who receive training on Family Planning/Reproductive health and other public health priority</p>	<p>Dhaka, Comilla, Sylhet and Barisal</p>

	<p>The program already trained 9400 participants in its 1st 18 months. The program is operated from four area offices of SMC, Dhaka, Comilla, Sylhet and Barisal. Each team organizes training in four different areas (usually at upazila or district level), so four sets of training is operated at a time facilitated by area offices. All the teams use office vehicle (hired Micro) to conduct their activities. The team also carries all the training related materials including Laptop, Multimedia, etc. during conducting training sessions.</p>	<p>areas so that they can provide quality information/services to the customers they serve.</p>	
<p><b>Blue Star Program</b></p>	<p>A network of non-graduate providers at national level. Incepted in June 1998, Blue Star Program is a social franchising network of community level Private Medical Practitioners who receive training on Family Planning/Reproductive health and other public health priority areas so that they can provide quality services to the customers they serve. Currently approximately 6000 providers are offering services through the Blue Star network. Eighteen project staff named “Program Officer-Field Operations (PO-FO) are organizing several activities for the BS providers. They are directly involved with the financial transaction to execute program activities at filed level. They feel difficulty as well risk to carry significant amount of money to effectively organize and implement different activities at their respective sites. Therefore, the proposed system can be aligned to minimize financial risk and increase efficiency to implement programs.</p>	<p>Blue Star Program is a social franchising network of community level Private Medical Practitioners who receive training on Family Planning/Reproductive health and other public health priority areas so that they can provide quality services to the customers they serve</p>	<p>Nationwide</p>

<b>Mayer Hashi II</b>	<p>EngenderHealth worked to reduce postpartum hemorrhage in Bangladesh, by making a lifesaving drug, misoprostol, more widely available for women who deliver at home. In collaboration with our partners, EngenderHealth expanded a community-based misoprostol program in six districts. As a result of our program’s success, the government of Bangladesh asked EngenderHealth to expand the misoprostol intervention nationally as a means of preventing postpartum hemorrhage, to reach as many pregnant women and save as many lives as possible.</p> <p>EngenderHealth’s Mayer Hashi II Project in Bangladesh aims to address the need for family planning through expanding contraceptive choices and services. Supported by the U.S. Agency for International Development, the project works to improve women's health by increasing awareness of and access to long-acting and permanent methods of family planning (LA/PMs), such as hormonal implants, the intrauterine device (IUD), and male and female sterilization. The project will also include outreach to underserved groups in rural and urban areas of Bangladesh.</p>	Family planning methods awareness service	All over the country
<b>SIAPS: Systems for Improved Access to Pharmaceuticals and Services Program (MSH)</b>	The USAID-funded Systems for Improved Access to Pharmaceuticals and Services (SIAPS) Program, implemented by MSH, builds on the achievements of its predecessor, the Strengthening Pharmaceutical Systems (SPS) Program, by working to assure the	Strengthening pharmaceutical sector governance Building individual, organizational, and	Selective districts in the southern part.

availability of quality pharmaceutical products and effective pharmaceutical services to achieve desired health outcomes.

The program promotes and uses a systems-strengthening approach consistent with the Global Health Initiative (GHI) that will result in an improved and sustainable health impact. SIAPS' approach emphasizes GHI principles, especially improving metrics, monitoring, and evaluation; empowering local governments and organizations; and increasing country ownership.

institutional capacity for pharmaceutical supply management and services