

MOBILE PAYMENTS FOR TRAINING ALLOWANCES: ONE PROJECT'S EXPERIENCE

Starting in February 2016, USAID's Mobile Solutions Technical Assistance and Research (mSTAR) activity in Bangladesh began providing technical assistance to IFPRI to support their use of mobile money to disburse training allowances under the *Agriculture, Nutrition, and Gender Linkages* (ANGeL) pilot project, being implemented by the Ministry of Agriculture.



*ANGeL also conducts gender sensitization trainings, although participants do not receive allowances for attending those.

TRAININGS

mSTAR conducted **5** Mobile Money 101 Training of trainer sessions



for **113** ANGeL staff

Including →

- Sub-Assistant Agriculture Officers (SAAO) **74**
- Upazila Agriculture Officers **14**
- Nutrition workers (ANGeL Pusti Karmi) **25**

Check out *Milton's story* for perspectives from one SAAO on the benefits of paying training allowances by mobile money.

Participants were given pre- and post-training quizzes to assess any change in knowledge on mobile money. These staff then helped to train ANGeL's beneficiary households.



Roughly three-quarters of participants showed an increase in knowledge of 20% or more.

TRANSACTION DETAILS



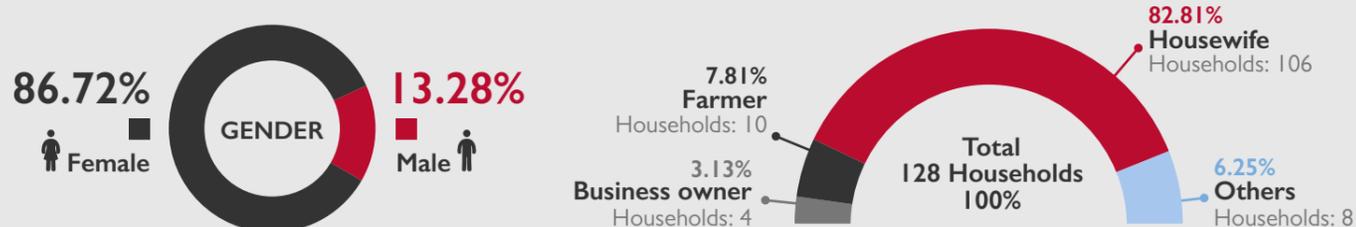
BENEFICIARY EXPERIENCES

In December 2016/January 2017, mSTAR/Bangladesh surveyed



to learn more about their experiences using mobile money.

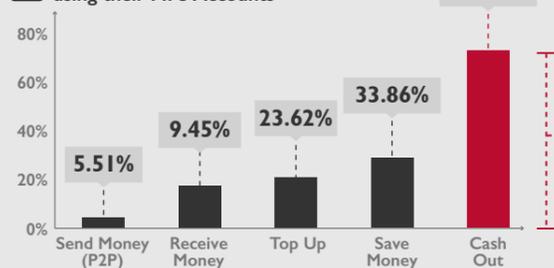
Survey Demographics



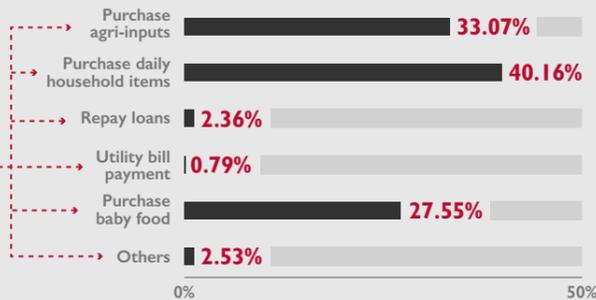
Mobile money usage habits

More than three-quarters (76.56%) of respondents reported cashing out. Of those, almost two-thirds (63.16%) of the respondents mentioned waiting to receive multiple payments before cashing out, while 32.63% of the respondents mentioned cashing out immediately after receiving payments. The remaining respondents (4.21%) mentioned cashing out only in case of urgent need.

Types of Transactions Performed by Respondents using their MFS Accounts



Types of transactions performed after cash out

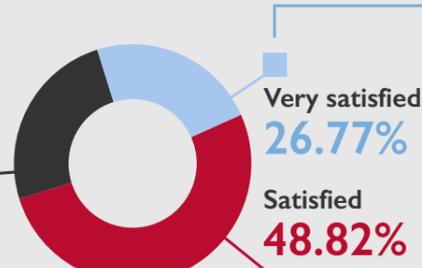


Satisfaction levels

Responses from unsatisfied respondents

- Can't read English
- Can't read or write
- Don't know how to use mobile phone well
- Don't know how to use phone features well
- Don't know how to use MFS well

Unsatisfied **24.41%**



Responses from satisfied and very satisfied respondents

- Easy to use
- Can transfer money very easily through mobile banking
- Transactions are safe through mobile banking
- The money is safe
- Can withdraw money as required
- Less dependency on others

TESTIMONIALS

"I feel good about MFS. I always have access to cash. It feels like a bank is nearby me."

"I earn interest by saving money in my MFS account. Therefore, I took the opportunity to save money in the MFS account."

"It is not wasting time to transfer money. I don't need to go anywhere. The transaction is easy."

"I save a lot of time because I don't go anywhere far, so I can do household work."



To learn more about IFPRI's perspective on their transition to using mobile payments, refer to this brief video for interviews with IFPRI staff: *Journey to Mobile Payments: The Story of USAID's ANGeL Project*. You can also read about all of the support mSTAR/Bangladesh provided to the ANGeL project [here](#).