

Avoiding theft in urban slums: Khadija's story

Khadija came to Dhaka with her father in search of a better life when she was a teenager. Coming from a poor family, she had to reside in one of the city's urban slums. Khadija dreamed of contributing to the development of her community. She found an opportunity to do so by working as a health agent of USAID's MAMA initiative, which is locally branded as Aponjon and implemented by Dnet.

Khadija heard about mobile money in early 2012, but did not open an account since she did not see the necessity and was unsure about keeping money in a mobile wallet. In 2014, when Dnet started disbursing incentives via mobile payments with support from a grant from USAID's mSTAR project, Khadija was required to open a mobile money account with bKash. She received training on how to use her account and also learned about its potential benefits.

Early on, she used to cash out the entire amount

“At first I was not convinced with the potential benefits but now I see them” – Khadija

from her wallet each time, since she thought her money would be lost if she kept it there. Yet she felt unsafe going to the bKash agent points in the urban slums as she said that muggers sometimes roam around the agent points, which makes carrying cash home from them risky.

Given these concerns, she decided to try some of the different services beyond cash out that are offered by bKash. At first, she made several mistakes in executing transactions but she did not give up. She spoke with her colleagues and family members to learn more about using her mobile wallet. Now she is able to use most of the

services by navigating through the USSD menu on her own without anybody's help.



Khadija checking her mobile money account balance

Khadija now uses her account to send money to her relatives in her village, which she previously did via a courier service. Accessibility to mobile money gives her the convenience to transfer money to her family and extended family members around the clock, whenever the need may arise. She also uses it frequently to buy mobile airtime, which she finds particularly convenient. In addition, she has also received foreign remittances from her elder brother in Dubai, which earlier she used to receive via her bank account. Now with her mobile wallet, she does not need to go through the hassle of travelling to her bank branch in order to collect the money.

“Now I receive my money in my phone and I don't need to spend time doing [these other tasks]” – Khadija

Recalling her past experience with cash, Khadija shared that collecting incentive payments was a cumbersome process. Aponjon agents were never told in advance when disbursements would be made, which made it hard for her to plan to pick it up. The only way she could find out the tentative date was to speak with the area manager, but reaching him was often not possible. Although traveling to the area office to collect her incentives was not very difficult, she had to spend almost an entire day to collect the money and complete the necessary paperwork.

With Dnet's transition from cash to mobile payments, Khadija no longer has to worry about any of this since her incentives are now deposited in her mobile wallet on a regular schedule. She can now focus more on her regular work rather than spending time at the area office each month to receive her incentive. Khadija also noted that having a mobile wallet has empowered her, as she now knows more about financial services than her other family members.

Recalling her first experience with mobile money, Khadija mentioned that she initially thought that she needed to go to the bank during banking hours to cash out. However, after reading the training manual provided to her by Dnet again she realized that she can cash out on her own at any time just by going to an agent. To test it out herself, she cashed out a small amount from an agent point and was amazed to see how simple the process is.

“The trainings helped me to learn more about mobile money” – Khadija

Khadija's story exemplifies how a little awareness raising and encouragement on using mobile financial services can bring about a significant difference in the lives of people with limited literacy and financial knowledge.

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