

## The Perpetual Hunt for Change: Mostofa's Story

Mostofa Kamal has been working on the WorldFish Center's Aquaculture for Income and Nutrition (AIN) project in the Bagherhat zone as an Extension Facilitator (EF) for the past three years. As an EF, his primary role is to improve farmers' technical competence by giving them technical trainings. At every training, he disburses a training allowance to each farmer and monitors their activities.

Mostofa previously collected training allowances in cash from one of WorldFish's technical specialists (TS) or field supervisors (FS). This process took about half a day as it required him to travel between two to eight kilometers to collect the cash. He often had to conduct trainings using his own money for the allowances, or had to reschedule trainings due to delays in receiving the allowances in advance.

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***“The training allowance settlement process was more like a reimbursement process and was full of uncertainty.”*** – Mostofa

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He shared that it sometimes took two to three weeks to receive training allowances, which made it difficult to schedule trainings. Further, he had to divide the full amount into smaller amounts of cash to disburse to individual farmers, which added the hassle of managing small change. This forced Mostofa to keep in close touch with BRAC's microfinance program and GrameenBank staff to ensure that he would have sufficient access to small change when needed. The difficulty of dealing with cash did not stop there. Once he received cash from a TS or



*Mostofa checking farmers' attendance and payment receipts*

FS, he then had to travel to multiple locations carrying cash ranging from **BDT 8,000 to BDT 10,000** (approximately USD \$100 – 125) in his pocket, which was both risky and potentially unsafe.

In mid-2013, Mostofa heard about mobile money from a friend but was completely clueless about how virtual monetary transactions worked. He spoke with several local mobile money agents to learn more about the process, but he soon gave up due to the community's lack of interest in mobile money. One year later, the WorldFish Center's AIN project began piloting mobile money using a small grant from USAID's mSTAR project. Mostofa and other EFs opened mobile wallets with bKash and received basic training on

how to use their account. At first, Mostofa found it difficult to adapt to the new method of payment, but he soon learned how to use it flawlessly. So much so that now Mostofa uses his mobile wallet for personal use in addition to using it for work!

Since introducing mobile payments for training allowances, the time required to transfer funds to Mostofa and other EFs has substantially reduced, from over 22 days to no more than 7 days. Training allowances are now directly transferred to EFs' mobile wallets prior to trainings, and EFs like Mostofa no longer need to pay farmers using their own money. Using mobile money has also eliminated Mostofa's need to hunt for small change as he now cashes out only what he needs for each training, and agents usually have small change. In addition, by nature of being virtual, mobile money has mitigated the

risks associated with traveling with large sums of cash.

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***“Adoption of mobile payments has made my life easier.” – Mostofa***

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Mostofa now feels relaxed and relieved from the stress caused from handling cash, which had previously hindered his ability to conduct technical trainings for farmers, his core job responsibility. Now he is able to meet his training targets on time without worrying about managing cash. He looks forward to the day when all farmers have access to mobile phones so that the training allowances can be transferred to farmers' mobile wallets directly, thus completely eliminating his constant pursuit for change.

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This story is supported by USAID's Mobile Solutions Technical Assistance and Research (mSTAR) project (Award #: AID-OAA-A-12-00073). It was written by Kazi Amit Imran. mSTAR offers on-demand technical assistance to support USAID implementing partners in Bangladesh with the transition from cash to mobile and electronic payments. To learn more about technical assistance options, contact Jaheed Parvez, Mobile Money Specialist at [jparvez@fhi360.org](mailto:jparvez@fhi360.org).