

## Safer, faster, better: Sajib's story of mobile money

**“Mobile money has come as a blessing in my life!”** This is how field supervisor Sajib Biswas feels about the recent introduction of mobile money into the USAID Aquaculture for Income and Nutrition (AIN) project, implemented by WorldFish. Sajib has been working with WorldFish in the Bagherhat zone for the past six years. As a field supervisor, Sajib's work primarily involves monitoring extension facilitators' (EFs) performance and ensuring farmer trainings are conducted on time. In addition to these core responsibilities, he has also been responsible for disbursing advances to extension facilitators for trainings prior to their occurrence.

Sajib first heard about mobile money in early 2011 after losing a significant amount of money in a tragic road accident. He not only sustained physical injuries from the accident, but also lost approximately BDT 10,000 (about US\$125) of project funds that went missing in the accident, which he later had to repay from his own pocket. This accident prompted him to begin searching for alternatives to cash payments in order to avoid future losses.

He was eager to learn more about mobile money, although his pursuit quickly ended when he discovered that Bagherhat lacked mobile money agents at that time. With no other alternatives, he continued to use cash for all financial transactions. Mobile money finally reached Sajib in 2013 when he opened a personal account with bKash. Given his strong desire to stop using cash, he was quick to adopt mobile money. He visited local bKash agents frequently to better understand how financial



*Sajib making a transaction over his phone.*

transactions are carried out using digital currency. He also added small amounts of money to his bKash account to refine his knowledge of the service and to ensure he was properly using it. In late 2013, Sajib opened a DBBL mobile banking account as well.

Despite his personal adoption of mobile money, Sajib still needed to use cash on the job. For each training, he carried anywhere from BDT 50,000 to BDT 70,000 (about US\$600-900). He spent almost an entire day collecting cash advances from the project's technical specialist, which he then distributed to each EF, taking an additional three to four days.

Holding large sums of money was not only uncomfortable, it was also insecure and isolating. He often stayed in the house and disconnected himself from his friends and family

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*“I felt uncomfortable and unsafe to carry so much money while travelling” - Sajib*

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during these periods for fear of being mugged. Moreover, Sajib had to divide the money into smaller disbursement amounts and distribute the cash on time to multiple EFs located in different places, which added additional stress.

WorldFish began using mobile money to issue payments on the AIN project in May 2014, supported by a grant from USAID’s mSTAR project to transition away from cash. Advances for trainings are now directly transferred to extension facilitators’ mobile wallets, instead of having Sajib manually disburse payments in cash.

Using mobile money is both easing the payment process and reducing the need for field supervisors like Sajib to handle cash, ultimately enabling them to increase their focus on technical duties. Incorporating mobile payments has also increased financial transparency and reduced disbursement time considerably for the AIN project.

More importantly for Sajib, mobile money has reduced his stress and is allowing him to concentrate on his primary technical responsibilities. He is now able to dedicate his time to monitoring EFs’ performance and providing guidance to EFs, which ultimately will lead to higher quality trainings for farmers.

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