



BRAC Innovation Fund for Mobile Money

November 6th, 2015

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Three forward-looking pilots

- Digital School Fee Payments (SSCOPE Schools)
- Youth Savings (ADP Adolescent Clubs)
- Digital Salary Payments for BRAC Volunteers (IDP Cashless Branch)

These innovative pilots are helping to introduce mobile money and digital finance to underserved populations in Bangladesh.

Overall Findings

- Education a top priority for all pilot participants
 - ✓ Even in those pilots not specifically focused on schooling educating children was considered a top priority
- Even “underserved” populations such as those in the pilots had active financial lives which could benefit from digital solutions

Overall Findings

- Digital solutions, while useful to all participants, are more intuitive to younger participants
 - ✓ Often children were teaching parents how to use bKash
 - ✓ The illiterate also had more trouble with mobile money services
- Digital finance added flexibility and convenience to activities participants already engage in

Overall Findings

- Purpose-specific uses of mobile money are an important introduction
 - ✓ Paying school fees was an important motivation for parents to engage with MM
- However, many pilot participants could also imagine additional uses
 - ✓ Many participants hoped that they could use MM for wider range of activities in the future

Overall Findings

- Trusted human touch points are an important resource for onboarding new digital finance users
 - ✓ Mobile money agents and BRAC program staff were both cited as very important resources for help as new users attempted to understand and become comfortable with mobile money use

Recommendations

- Look for ways to make services more intuitive, even for the less educated
 - ✓ Age and education gaps made adoption more difficult for some
 - ✓ Ensure that trusted support personnel are easily available
- Continue to catalyze ecosystem development
 - ✓ Many pilot participants could envision deeper engagement with digital financial services if it was more widely accepted

INDIVIDUAL PILOT FINDINGS

SSCOPE Schools

- Background and Methodology
- Executive Summary
- Detailed Findings
 - Family background and situation
 - Money management in family life
 - Bkash and school fees
 - Attitudes toward BRAC

Background

- Paying school fees can be a challenge for low-income parents. To address this problem, the BRAC University Institute of Educational Development introduced a flexible payment scheme using bKash at the SSCOPE low-cost secondary schools. Parents can pay without needing to come to the school premises each time.
- To understand how families and students are engaging with this program and using bKash, BRAC has engaged InterMedia to conduct qualitative interviews with participating parents and students.

Methodology

- In August of 2015, Intermedia conducted 16 hour-long in person interviews with pairs of parents and their children in the BRAC bKash program
 - 4 from Shyampur, a Dhaka neighborhood
 - 9 from Banashree, a Dhaka neighborhood
 - 4 from Savar, a suburb of Dhaka

Qualitative Caveat

This research approach seeks to develop insight and direction rather than quantitatively precise and absolute measures. Please keep in mind the limited number of respondents and the restrictions of recruiting when drawing conclusions from this research.

SSCOPE SCHOOLS SUMMARY FINDINGS

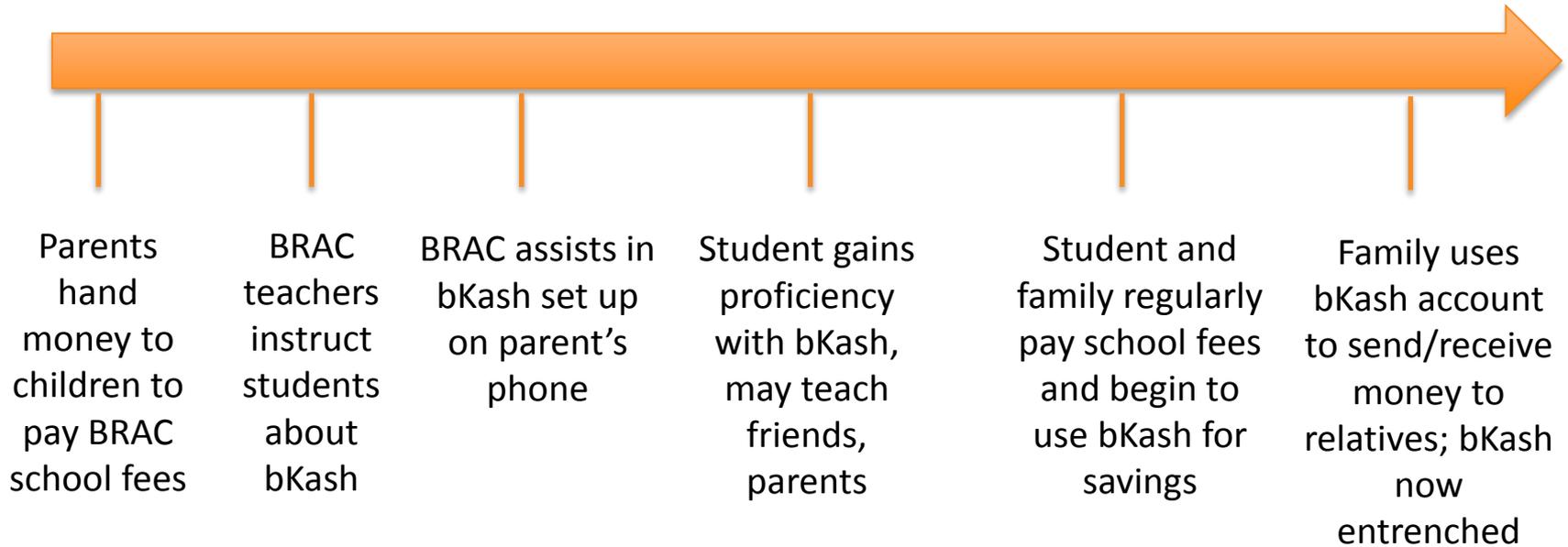
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bKash is helping striving families create a better future for their children



The country is getting digitalized. Everything is getting easier. The more, the better. . . I won't close [the bKash account]. It is easy to make transactions . . . And we can use it for the rest of our lives. – Parent, Savar

Most families report following a similar path to becoming full users of bKash



After a few months of the program, bKash is now a fundamental part of these families' money management

bKash is changing how families manage school fees and financial matters

Before bKash

- Parents handed to children the school fees money, now at risk of being stolen, lost, misspent
- Transactions from family members involved travel, inconvenience, transportation costs
- Saving small amounts of money is difficult, cash susceptible to be stolen or spent



After bKash

- School fees paid quickly and easily
- Family members send money instantly at lower cost
- Students and family members save in bKash, creating caches of funds to be used in emergencies

Family and Daily Background
DETAILED FINDINGS

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Respondents share a similar background

- Student is typically one among 3+ children
- Multiple family members often working, both parents and sometimes siblings
- Fathers are day laborers, rickshaw pullers and similar.
- Mothers “work in households”, sew clothes, handicrafts
- Many keep relationships with families in home villages

Family daily life is busy with work and study

TYPICAL PARENT* DAY

6:00AM – Wake up, perform prayers, prepare breakfast
8:00AM – Send children to school and start household chores, cooking for the day
1:00PM – Sewing work
6:00PM – Dinner
7:00PM – Finish sewing work, supervise children's study
11:30PM – bedtime

TYPICAL STUDENT DAY

6:00AM – Wake up, perform prayers, eat breakfast
8:30AM – go to school
2:00PM – return home for lunch
3:00PM – go to coaching/tutoring
6:00PM – dinner
7:00PM – studying, watch TV
11:00PM - Bedtime

*Representative of a mother's day; fathers mainly work all day

Education is of primary importance for all families

- Education is universally viewed as means to a better life, future jobs.
 - *Being educated is the best thing ever. Nothing can top education. – Parent, Savar*
 - *My only wish is that my children get a proper education and get established in life and get a good job in future. – Parent, Banashree, Dhaka*
 - *I can learn a lot from school . . . In school, I can learn about life, learn about where I can work. – Student, Shyampur, Dhaka*
- Students frequently mention hoped for future jobs as doctors, policemen
 - *I want to be a doctor. I will keep trying until I have the ability. I will never look back and keep getting ahead. With my mother right beside me. – Student, Banashree, Dhaka*
 - *I want to fulfill my parents dream. I want to be a policeman. – Student, Banashree, Dhaka*

Money Management in Family Life
DETAILED FINDINGS

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Money is typically very tight for all families

- **Some families live on the edge of instability and frequently experience difficulty**
 - *This month, I got sick and I couldn't work. We have to give our house rent exactly at the 10th day of a month, not even one day before or after. So I had to borrow money. – Parent, Banashree, Dhaka*
 - *Now I have a lot of tension as my husband and son don't have a job. I have a machine in my house. I have to use it for earning. I have started installment recently. . . Having two unemployed people at house is so much painful. It is too hard.– Parent, Shyampur, Dhaka*
 - *When Eid comes [it's hard]. We can't afford those. – Parent, Banashree, Dhaka*
- **Monthly rent is the largest bill**
 - *Paying house rent is the most difficult expense. It is quite obvious you will struggle if your income is low. – Parent, Banashree, Dhaka*
 - *Paying house rent is a bit tough, but we need to pay it if we want to live. – Parent, Banashree, Dhaka*

Borrowing money and paying insurance adds additional stress

- When expenses aren't met, the family borrows money from neighbors, relatives and pays it back when funds are available
 - *[When money runs short] I ask money from my daughters and they help me. – Parent, Banashree, Dhaka*
 - *I take a loan from where I work. They are good people, they take care if I face difficulty . . . Parent, Banashree, Dhaka*
 - *Their father borrows money from people if he gets sick. Then we give it back again after we get money. – Parent, Banashree, Dhaka*
- Some have to pay loan or insurance installments, adding additional stress
 - *Each month, I need to keep 2000 taka for the insurance I have for my daughters. – Parent, Banashree, Dhaka*
 - *I need money then I take installment about 15,000 or 20,000. I have to pay every week. I pay 600 taka in 20,000 taka per week and I give my family 100 taka for saving. Then I have to give 200 taka for insurance. When the installment finishes they will give us the insurance money with the profit. . . . I am always in a tension with the installment money – Parent, Shyampur, Dhaka*

Many desire to increase their savings but find it difficult

- Many acknowledge the usefulness of savings in times of hardship
 - *I feel [saving] is necessary as accidents can occur anytime. – Parent, Savar*
- They wish they could save but can't
 - *[Saving money] is very good if anyone can do it, but I cannot do it. – Parent, Banashree, Dhaka*
 - *The situation we are in, we can't save money. – Parent, Banashree, Dhaka*
- Some students cobble savings from pocket money give it to parents in times of need
 - *Whatever I can save, if I can help my parents in the future than it's useful to me. – Student, Savar*
 - *I like to save money. I keep it for my mother so she can use it when she needs it . . . I save from the money my mother gives to me for tiffin. – Student, Bhanashree, Dhaka*

bKash and School Fees
DETAILED FINDINGS

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Students report that they can perform all functions of bKash

ACTIVITY	ASSESSMENT	NOTES
Cash In	All say they can	A couple note they required assistance at first from bKash agent to complete
Cash Out	All say they can	One notes that this function was the hardest to learn
Send Money	All say they can	One comments she forgets the order of input of the agent number and password A father mentions that sending was the hardest function to learn
Checking Balance and Accessing Help	All say they can	
Managing PIN Security	All understand importance	Some share PIN number with family members Some report forgetting how to change the PIN code

BRAC school fees are extremely reasonable

- Most say that 150 taka for BRAC schools is easily affordable as a monthly expense
 - *The fee of other schools is very high, and BRAC also provides me free educational materials such as pens and copies. – Student, Savar*
 - *If BRAC school were not there, we couldn't afford education.. – Parent, Banashree, Dhaka*
- School fees are one of the most important bills they pay – parents would forgo paying for other things to be able to pay school fees
 - *It is the most important expense for me because education is a must. – Parent, Savar*
 - *When my father brings income of 2 days, then my school fee is separated first. – Student, Banashree, Dhaka*
 - *When I get my work money the first thing I do is I give the fees to [my daughter] and tell her to pay the fees. - Parent, Banashree, Dhaka*
 - *I might not have food to eat, but I'll pay their school fees. – Parent, Banashree, Dhaka*

Before bKash, children did not reliably pay the school fees

- **Children might lose the money**
 - *My mother gave me school fees to pay and I lost it. My mother had to go to school to pay the fees. – Student, Banashree, Dhaka*
 - *Before using bKash, sometimes I forgot to give my school fee or that money was lost or misused. – Student, Banashree, Dhaka*
- **This situation causes stress between parents and children**
 - *If I give her the fees to give to sir and she doesn't give it then I won't know. Then if they tell me she didn't pay the fees then I'll feel bad. Because I've already paid. That's not the case with bKash. – Parent, Savar*
 - *My mother works so hard and pays the fees of my school. If I lose that money while going to school, it's very sad. You have to give that money again. – Student, Banashree, Dhaka*

Students entirely manage the bKash accounts

- They learn how to use it at the the BRAC school from the BRAC teachers and friends
 - *I learned everything when I saw the [teacher show the] process only once. But the teachers need to show the process to some people several times. – Student, Banashree, Dhaka*
 - *Teacher taught me how to give school fees, a friend taught me how to recharge by bKash and the agent taught me how to do cash out. – Student, Savar*
- Students help each other learn bKash
 - *One of my friends came to me and she wanted to know how to do cash in by bKash. – Student, Savar*
 - *I feared that if I enter the number wrong, my money would go to waste. So I got it done by a classmate for the first few months. – Student, Savar*
- They set up the account on their parents' phones with their parents' credentials
- Students manage loading the money onto the phone as well as sending the fees to the school
 - *I go to the bKash agent and tell him to cash in money in my account. . . When he sends the money in, I go home and do exactly what is written by my teacher to send the money to the school . . . I ask my teacher in the morning at school whether she has received the money I sent or not. – Student, Shyampur, Dhaka*

Most parents leave managing bKash to their children

- **Parents are happy to have the children managing the whole process**
 - *I do not need to worry because by son knows everything about [bKash]. – Parent, Savar*
 - *I think I don't need to know. My daughter knows everything it's enough. That's what I want. If I have a problem, my daughter will solve it for me. – Parent, Banashree, Dhaka.*
- **Students try to teach parents to use bKash with little success**
 - *[My father] wanted to know how to do it. I needed to tell him the procedure again and again but he could not understand it well. – Student, Banashree, Dhaka*
 - *I see but I can't send it. I don't understand it but I see. – Parent, Banashree, Dhaka*
 - *My son told me and I said I will learn but I don't understand much. [My husband] is even worse than me. - Parent, Banashree, Dhaka*
- **Some parents do endeavor to learn bKash from their children**
 - *I teach [my father]. He wants to know how to cash in and then I tell him to go to shop and do cash in by giving the money. . .He can not yet do cash out. – Student, Savar*
 - *I learned bKash entirely from my daughter. When the amount is big, I tell her to re-check as my eyesight is a little weak now. – Parent, Savar*
 - *We used to have fun while learning bKash. It felt really good that I was successful to teach something to someone. – Student, Shyampur, Dhaka*

All view paying bKash for school fees as highly beneficial

- They are confident that money gets to the school and will not be stolen or lost
 - *I don't have to give money in their hands. If I give them money, they can lose it . . . My daughter is forgetful a little or sometimes the money remains in the bag for three days. They didn't give it to the teacher. But now I am relaxed because when you are giving the money, it is being sent immediately so no option of losing the money. – Parent, Banashree, Dhaka*
 - *Before bKash, I used to lose the money or someone would steal it. – Student, Banashree, Dhaka*
 - *I feel that my tuition fee is not getting spent for any other purpose ever since we have been putting the money in bKash. – Student, Shyampur, Dhaka*
- They don't have to pay the full 150 taka all at once – they can break up the payment into smaller amounts or prepay multiple months' fees
 - *Sometimes I send the 100 taka and the other 50 later. . .I'm a poor person and I don't have money always. So this system is beneficial to me. – Parent, Savar*
 - *We can pay the fees in installments, like 50 taka or 70 taka at a time. – Parent, Banashree, Dhaka*
 - *I have the opportunity to pay the fee of one month on another month – Parent, Shyampur, Dhaka*

Universal agreement that bKash is useful, convenient and secure with few drawbacks

- **Money can't be stolen even if the phone is stolen**
 - *The money stays in the account. No one can take it, and no one knows how much is there. That makes me feel secure about bKash. – Parent, Savar*
 - *It is safe to do transactions by bKash because if you carry your money with you, it can be pickpocketed. Everyone will not know that I keep my money in my mobile. – Student, Banashree, Dhaka*
 - *Maybe my mobile will be gone, but my money won't be. – Student, Banashree, Dhaka*
- **bKash agents are convenient**
 - *I asked for [money] from my elder sister . . . I can't visit her, so she might send me via bKash. There is a shop in front of my house. I gave them my phone and got instant cash. It saved my cost, my labor, my transport fee.*
- **Sending and receiving money from family members becomes much less costly**
 - *If I go to my village to bring money, then I have a commuting cost but now it is not needed anymore. So it is saving for me by using bKash. Now the expense is one fourth than previously. – Parent, Savar*
 - *Previously, my parents needed to go to the village for giving any money but now it is no more needed because it can be done by bKash and it thus also saving commuting cost. – Student, Banashree, Dhaka*

Families are now using bKash for additional purposes besides payment of school fees

- **Some are boosting their ability to save with bKash**
 - *I saved money from my pocket money, and I kept those 150 to 200 taka in my bKash account. – Student, Savar*
 - *I save my pocket money and when there is huge money I keep it in my bKash account. It also helps me to give my school fee if my parents are unable to give it. – Student, Savar*
 - *bKash is very useful in emergency. Like today I have ten taka and I put this ten taka in bKash. But if it is in my hand I will spend it somehow. It could be any amount, ten, twenty and fifty, whatever I like. So when I need money, I can collect money from bKash. Isn't it so useful? – Parent, Banashree, Dhaka*
 - *You cannot cash in below 50 taka in bKash. I save my pocket money sometimes and thus I keep money in bKash for 50 taka after 3 to 4 days . . . Sometimes from that money I gave my school fee when there was a bit of a financial problem in my family. – Student, Banashree, Dhaka*
- **Many are using it as a means to transact with others**
 - *Whenever I need to give someone money or whenever I need to use money or whenever someone sends me money, I use bKash. – Parent, Banashree, Dhaka*
 - *A few hours ago, my sister sends me money from Savar. If I had to go to Savar and collect the money, it will be more costly than bKash. – Parent, Banashree, Dhaka*

While most agree that bKash is easy, a couple hiccups exist

- Some report that different bKash agents are charging different transaction costs.
 - *When we go for recharging money in bKash, they say we need 10 taka, 20 taka or 50 taka, like that. We tell them it can't be more than 20 taka. Some people ask for 50 taka, but we tell them it's 20 taka. One of my friends asked the teacher, and he said to bring them to him. – Student, Banashree, Dhaka*
 - *I have a complaint that sometimes [the agents] take a much higher charge than the normal charge for doing bKash. The school teacher told me to bring the number of the agent. – Student, Banashree, Dhaka*
 - *Some shopkeepers ask for 20 taka instead of 10 taka. As I know about this, I would bargain about it. – Parent, Shyampur, Dhaka*
- Some report forgetting the steps for how to use bKash, but the BRAC teachers patiently re-explain the functions and offer “cheat sheets” that students can follow
 - *I can do everything now but I jumble up things midway. Then I see the [notes from school] and do it. – Student, Savar*

Most express a strong intention to keep using bKash

- All say they plan to use bKash even after their children have graduated from school
 - *The account will stay open [after my daughter leaves school] . . . We can use it for other reasons. – Parent, Savar*
 - *My bKash account will remain even if my school is finished. – Student, Banashree, Dhaka*
 - *It's not about school only. - Student, Banashree, Dhaka*
- Some wish they could use bKash to make payments when shopping
 - *Like suppose I went for grocery shopping and I don't have money, but I do the shopping anyway and pay through bKash? – Student, Banashree, Dhaka*
 - *If shopping bills can be given by bKash then it will also be good. Suppose I purchase pizza online by bKash and then the pizza will come to me by home delivery! – Student, Banashree, Dhaka*

Attitude towards BRAC
DETAILED FINDINGS

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Parents and students praise BRAC

- Everyone expresses gratitude for the BRAC school giving affordable access to education and learning resources
 - *BRAC school makes us understand the things well unlike other schools. They don't get annoyed if we want to learn . . . Teachers go to visit houses and if we don't understand anything, they make us understand. – Student, Savar*
 - *BRAC is doing a noble job. If BRAC wasn't there, it would be very hard for me to provide my children with education. – Parent, Savar*
- Families acknowledge BRAC as working for the advancement of poor people, giving resources and opportunities they would not otherwise have
 - *I think it's my good luck. If BRAC was not there, we poor people would always been lagging behind. – Parent, Banashree, Dhaka*

ADP Youth Savings

- Background and Methodology
- Executive Summary
- Detailed Findings
 - Family background and situation
 - Role of money in student life
 - Role of bKash
 - Attitudes toward BRAC

Background

- BRAC has initiated a specific program to encourage savings behavior among adolescent girls and provide easy access to safe savings. BRAC programs will work with their adolescent clubs to encourage the habit of mobile savings among its youth club members. Adoption of technology is higher among youth, so this can drive adoption and create a lifetime savings habit.
- To understand how students are engaging with the program and viewing mobile savings, BRAC has engaged InterMedia to conduct qualitative interviews with participating students.

Methodology

- In August of 2015, Intermedia conducted 12 hour-long in person interviews with adolescents participating in the BRAC bKash program
 - 6 students from Narshindi
 - 6 students from Tangail

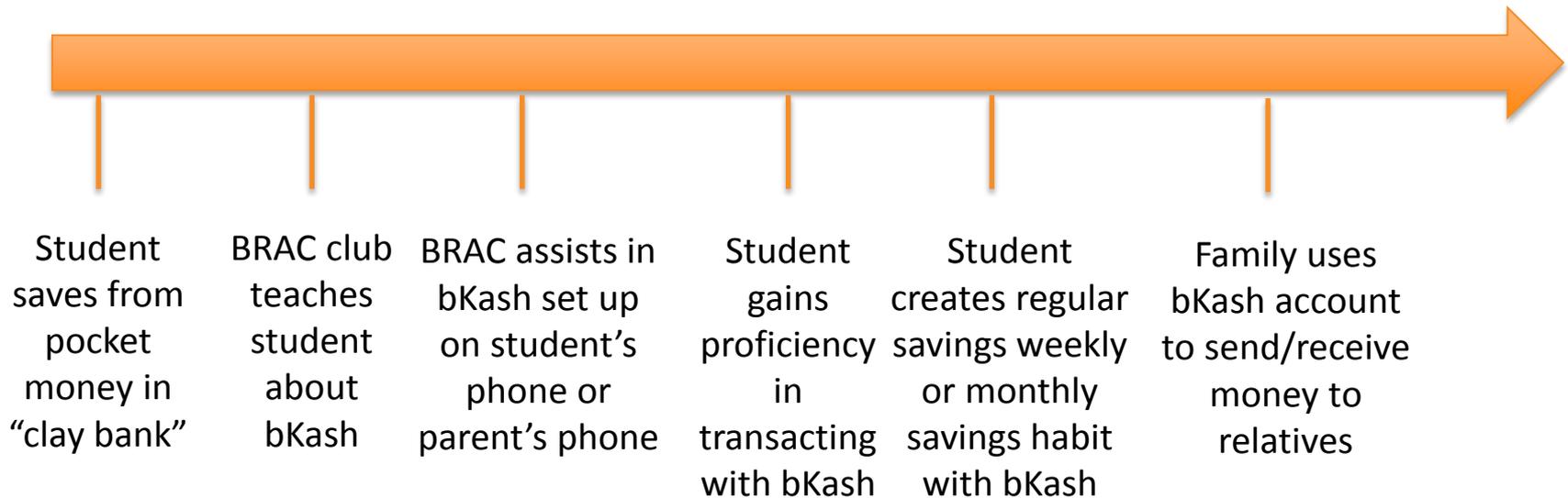
Qualitative Caveat

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ADP SUMMARY FINDINGS

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Most students report following a similar path to becoming full users of bKash



After a few months of the program, bKash is now a fundamental part of these students’ money management, and, also a benefit to their families

Most students' use of bKash follows this description of accumulating savings

“I am given my school fees and money for my tiffin and my transport costs also. I save money from there and save it in my bKash account. I keep money every day with me. At the end of a week or month, I cash in that money and then I save that money through bKash. Sometimes I save 50 taka, sometimes I save 100 taka monthly. And the rest of the money stays in my bKash account.” – Student, Tangail

bKash is changing how program students manage financial matters

Before bKash

- Savings in “clay banks” susceptible to being stolen, lost
- Leftover pocket money at risk of being spent
- Transactions from family members involved travel, inconvenience, transportation costs
- Family funds dictate ability for student to pay for needs, education



After bKash

- Savings in bKash more secure, yet instantly accessible to student
- Leftover pocket money more likely to be saved
- Family members send money instantly at lower cost
- Students may be able to fund education and sundry needs from bKash savings through family income gaps

Family Background
DETAILED FINDINGS

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Daily life for students involves a mix of work, school and family obligations

TYPICAL FAMILY CHARACTERISTICS

- More than one child, often three or more
- Multiple family members work to support the family and student's education
- A family member, often a father but sometimes a sibling, works "abroad" either in Dhaka or elsewhere and sends money to support the family

TYPICAL STUDENT DAY

5:00AM – Wake up, perform prayers, eat breakfast, help with household chores

9:00AM – go to school

4:00PM – return home and either

- Go for tutoring
- Perform paid work
- Household chores
- Casual time for TV or socializing

7:30PM – dinner and either

- Study
- Watch TV

11:30PM – bedtime

Students view education and access to money as key to a better life

- **Most state that education and completing school are the means to future jobs and a better life**
 - *I have to gain knowledge. I have to do something well in my life. I have an aim in my life. I have to study to reach my aim in future . . . I want to become a doctor. – Student, Tangail*
 - *I want to have a big job when I grow up. But some dreams come true, some don't. – Student, Narshindi*
 - *If I don't go to school, I have to stop my education. Then I have to work as a day laborer in industries. Thus my life will be changed. – Student, Narshindi*
- **Money is a central necessity for managing a family**
 - *The most important thing is money to manage a family. There are lots of expenses to manage a family. – Student, Tangail*
 - *Without earnings, it is impossible to maintain a family – Student, Narshindi*

Role of Money in Student Life
DETAILED FINDINGS

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Students get spending money from parents or their own work

- Parents give pocket/spending money for lunch money (tiffin), transportation to school and other small expenses
 - *I get pocket money from my parents . . . I don't [spend it all]. I also save and store some of this money. – Student, Tangail*
 - *I get a tiffin expenditure every day. – Student, Narshindi*
- Some students have an outside job tutoring or making hand bags to earn pocket money and extra funds for the family
 - *I make bags . . . I use these by myself and also sell to other persons . . . I have to do this work otherwise my mother scolds me. – Student, Tangail*
 - *I tutor 2 to 3 students. They pay me. - Student, Narshindi*

Students' daily expenses relate to their education and basic needs

- **Many describe education related expenses**
 - *I need to go to college. So I need to spend for transport purpose everyday which is about 150 taka daily. Mobile bill is also a regular expense of life. I need to call my father for bringing me home after college. – Student, Tangail*
 - *My expenses are my tuition. Buying books and pens. Transport cost. – Student, Narshindi*
- **Almost all describe money needed for lunch and other needs**
 - *When we go to school . . . We bring some money and buy food. – Student, Narshindi*
 - *[The money I earn] pays my tuition, but I save 200 to 300 taka for my personal needs. . . . Say, I lost my umbrella. I have 300 taka so I'd buy an umbrella. – Student, Narshindi*

For many students, savings form an fund to use in case of big and small emergencies

- **Students wish to save for times when money is not at hand**
 - *If I can store money that will come to my help. I can use that money if I need. I can pay my school fees if needed. I don't need to ask anyone for money if I have stored money – Student, Tangail*
 - *It's good to save money, in case we are in some emergency, we can use it. – Student, Narshindi*
 - *My savings is a little money. We can use it if we are in need of something . . . I can't save up a lot of money. For example, I am studying. I need money for filling up a form and I don't have any money at hand. So if I can withdraw that money, then I can use it. – Student, Narshindi*
- **Others state that the money helps when family funds run low**
 - *My father and brothers do not have money always, so when I do not get money from them, I use mine. – Student, Narshindi*
 - *Anyone of my family members may get sick. I can also use [bKash savings]. This money will help in case of emergency. – Student, Tangail*
 - *The economic condition of my family may get worse in future. My parents may not live too long. If anything happens to them, I won't get money from anywhere else. This is why I need money for the future. – Student, Tangail*

For others, savings could be the foundation for larger purchases and education

- One spoke of using savings to buy his own mobile phone
 - *I want to buy a mobile for myself in the future. My parents may not be able to give the money. – Student, Tangail*
- Others thought their savings ensured their continued education and a path to a better future
 - *I'm in class 7 now so my expenses are less. When I'll be in class 8, I'll have to even spend for the tutorials. If I don't prepare myself for that now then I'll be in trouble. Maybe my parents will provide, but what if they can't? – Student, Narshindi*
 - *If I want to do anything big in my life, I will need a huge amount of money in the future. Anything may happen in our life. I can't ask for money from my family if I need that money. If I have money . . . I will be able to spend that money and use it. – Student, Tangail*

Savings results from making conscious choices not to spend all their pocket money

- **Saving results from not spending the pocket money through small cost-savings such as walking rather than taking the bus**
 - *I am given my school fees and money for my tiffin and transport costs. I save money from there. – Student, Tangail*
 - *Sometimes I return to my home by walking and thus I do saving. – Student, Narshindi*
 - *My father sends money to my mother, [She might give me] 10 taka and I spend 5 taka. I'll save the remaining 5 taka as I won't get [money] all the time. – Student, Narshindi*
 - *I might buy a hairband, and if [I don't] I can save [the money], and at the end of the month that money goes to savings through bKash. – Student, Narshindi*
- **Most do not budget or keep track of cash flow**
 - *I don't have any particular calculation [for savings] – Student, Tangail*
 - *I have no exact reckoning of my expenditure. . . . When I get some money in my hand, I put them into this clay bank. Sometimes in a whole month I don't put a single buck in my bank . . . I don't know how much money I stored there. – Student, Tangail*

Pre-existing options for storing savings are not optimal for these students

- Before bKash, savings were stored in “clay banks” that are not secure
 - *I used to store money in a clay bank. I don't do it anymore. Now I keep money in my bKash account. – Student, Tangail*
 - *You can keep money at your home in a clay bank . . . But you are in a fear for your little siblings might take it away. – Student, Narshindi*
- Traditional banks are inconvenient and not accessible to children
 - *Suppose someone sent money from other countries and you have to go to the bank, stand in a queue and wait. It takes a lot of trouble when you want to take out money from the bank, there's travelling expense, a lot of paper work and energy wastage. – Student, Narshindi*
 - *The disadvantage is we have to go there and wait in a queue – Student, Tangail*
 - *I am not old enough to get an account at a bank. – Student, Narshindi*

Introducing bKash
DETAILED FINDINGS

www.InterMedia.org

Students report they now know all the bKash functions and perform them easily

ACTIVITY	ASSESSMENT	NOTES
Cash In	Most say they can	A couple note they require assistance from bKash agent to complete
Cash Out	All say they can	
Send Money	All say they can	
Checking Balance and Accessing Help	All say they can	
Managing PIN Security	All understand importance	Some share PIN number with family members, but understand necessity of keeping it secret Some don't know how to change PIN

BRAC instrumental in educating students how to use bKash

- BRAC “madam” plays major role in getting students started
 - *There is a madam who works in BRAC office. She told us to save money in bKash. I did not know about it earlier. – Student, Tangail*
 - *There is a woman from BRAC who told me to store 10 taka weekly. – Student, Tangail*
 - *Madam told us that we will be benefited by opening bKash account. Were convinced by her suggestion. – Student, Tangail*
- A few mention they had seen ads on TV about bKash

Few claim to experience difficulty using and learning bKash

- All claim it is was straightforward to learn to use bKash
 - *Madam showed us and then I learned quickly. – Student, Tangail*
 - *First I learned from Madam, now I can do [bKash] myself – Student, Narshindi*
 - *It took time to learn [from BRAC madam] but later on it became easy. – Student, Narshindi*
 - *They taught us how to cash out the money. They also taughts us how to send money, transfer the balance and how to check the bKash balance and how to change the PIN . . . At first I could not operate these options well . . . Then I came to learn it well. Student - Tangail*
- About half use bKash set up their bKash account on a parent's or family member's mobile, and about half set up their account on their own mobile phone

For these students, convenience forms a significant benefit for bKash

- **It is very convenient transact money through bKash agents**
 - *I can receive money anytime from any place. I can send money anytime. There is an agent near my house. We can cash out the money anytime. I can also save money . . . Now we don't need to go in the bank and wait in a long queue . . . – Student, Tangail*
- **Students appreciate being able to transact from wherever they are**
 - *We had to go a long way to take money if anyone sent money for us previously. Now anyone can send money for us in my mobile. – Student, Tangail*
 - *We can check the balance in our bKash account anytime I want. This is not possible in a bank account. – Student, Tangail*
- **bKash is particularly helpful in transacting money with family members working away from home**
 - *My sister lives in Dhaka. She sent money to us a few days ago. I got the money very quickly. If there was no bKash, she would have to send the money through somebody else. We would not know when we got the money. This was not also safe. – Student, Tangail*
 - *My father lives abroad and he send me money through bKash and I can withdraw it very easily. It also needs less money to withdraw from bKash rather than from bank. – Student, Tangail*

bKash's security is superior, and paying bills is now easier

- **bKash is more secure than previous means of storing savings**
 - *The money is safe in mobile. No one can snatch the money from mobile. – student, Tangail*
 - *I feel that I always have the money with me. – Student, Tangail*
 - *I used to spend money when I had money in my hand. Now I keep the money in my bKash account. So the money is not spent easily. – Student, Tangail*
 - *We used to keep money in the clay bank and it was in a risk of being stolen. – Student, Narshindi*
- **bKash makes it easier to pay bills**
 - *I used to recharge my mobile balance by purchasing a mobile card. Now I recharge my mobile balance by transferring money from my bKash account. – Student, Tangail*
 - *We can pay the electricity bills through bKash. Previously we had to go a long way to pay the bills. Now we send the bills from this account – Student, Tangail*

Students wish they could pay their school fees with bKash as well as for shopping

- A few students organically suggested bKash as a means to make payments
 - *It would be good if we could send the school fees through our bKash account. I also want to pay the shopping bill from our bKash account. – Student, Tangail*
 - *I want to pay the fees of school and college through this bKash account. It would be also good if I could do shopping through bKash. After buying something, I want to do the payment through bKash account. – Student, Tangail*
- One student wished for the ability to get loans through bKash
 - *If I could borrow money from bKash it would be much better. Same as we can borrow money from mobile phone operator when our balance ends. – Student, Tangail*

Most students appear to be operating their bKash independently for their own benefit

- Students appear to operate their bKash accounts entirely on their own without interference from parents
 - *My mother thinks that I give the money to that woman officer of BRAC. She does not know that I save the money in my mobile. – Student, Tangail*
- For a few, the bKash account is used by the entire family.
 - *My mother knows [the PIN]. My brother knows it too because he draws the money when father sends it from abroad. – Student, Narshindi*
- All intend bKash account and usage beyond involvement with the BRAC children's clubs
 - *I will not [stop using bKash]. I will always have this mobile and bKash account with me. – Student, Tangail*

Attitude towards BRAC
DETAILED FINDINGS

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All students praise BRAC as a significant positive influence in their lives

- **Students are highly appreciative of combined activities for education and socialization**
 - *Now I have become braver than before joining the [BRAC] club. Earlier my family did not let me go anywhere alone. When I joined in this club they let me go out now. Now I feel more courageous than ever. I have learned this after coming to know many girls in this club. – Student, Tangail*
 - *[BRAC] helps boys and girls in many fields. – student, Narshindi*
 - *Those who are members of the [BRAC] club, and those who are not, they are given trainings on sewing, beauty, bakery, driving and these kind of trainings. – Student, Narshindi*
- **Students report learning about child labor, child marriage and other issues**
 - *[BRAC] teaches us about child marriage, dowry, smoking and taking drugs, divorce. – Student, Narshindi*
 - *[BRAC] works for developing the standard of our lifestyle – Student, Tangail*

IDP BRAC contractors and employees

- Background and Methodology
- Executive Summary
- Detailed Findings
 - Family background and situation
 - Money management in family life
 - Bkash and school fees
 - Attitudes toward BRAC

Background

- Salary payment in cash is often risky for female employees. In addition to theft by strangers and accidental loss, salaries may be expropriated by family members for goals that do not benefit the employee. Direct payment better guarantees employees will benefit from salary payments.
- To understand how BRAC project volunteers working as traditional birth attendants are engaging with this program and using bKash, BRAC has engaged InterMedia to conduct qualitative interviews with participating staff.

Methodology

- In August of 2015, Intermedia conducted 12 hour-long in person interviews with selected project volunteers working as traditional birth attendants in Saddam Bazar, near Hatiya.

Qualitative Caveat

This research approach seeks to develop insight and direction rather than quantitatively precise and absolute measures. Please keep in mind the limited number of respondents and the restrictions of recruiting when drawing generalizable conclusions from this research.

IDP SUMMARY FINDINGS

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bKash is helping women take control of their finances and their careers

Money is tight.
Every taka goes to
managing the
family's needs for
rent, food,
clothing,
education, etc.

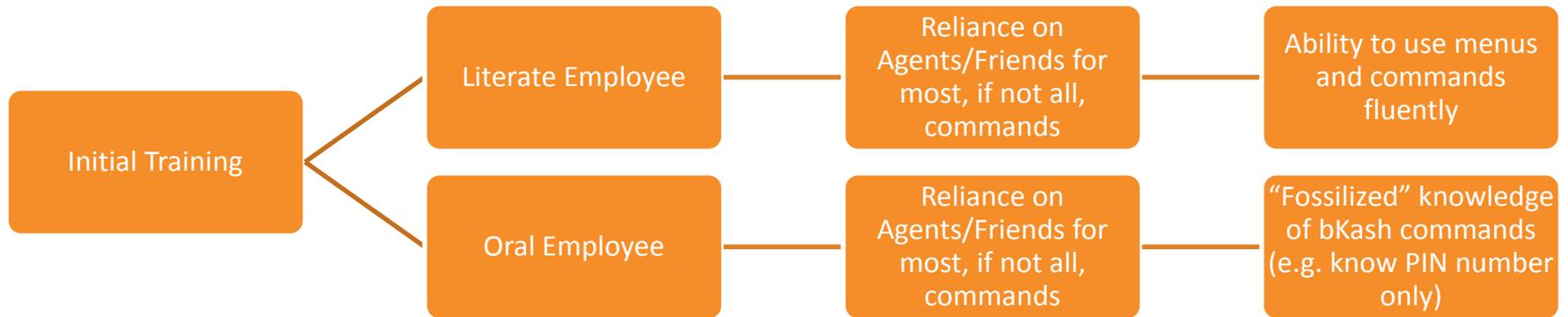


Women view
employment and
their salaries as
critical tools for
their self
empowerment.



BRAC's
employment of
local women
combined with
bKash salary
payment will aid in
creating female
professional and
financial
empowerment.

Two Paths: Literate and Oral



bKash, while universally adopted, is not intuitively understood. bKash commands can be viewed much like foreign language acquisition: either constant acquisition towards fluency or fossilizing into a few rote commands with significant help from others.

bKash: a Tool for Self-Empowerment

Before bKash

- Middle class families: using bank accounts and land/livestock investments for better return on cash
- Working class families: using cash for all transactions, no safe place to store cash.
- Women only able to create their own savings with family's consent.



After bKash

- Middle class families: cash is more readily available in addition to bank accounts
- Working class families: first steps to financial inclusion
- Women, particularly literate women, able to create their own financial space

Family and Daily Background
DETAILED FINDINGS

www.InterMedia.org

Highly varied backgrounds

- **Broad spectrum represented:**
 - ✓ Impoverished and heavily in debt to relatively wealthy and unleveraged
 - ✓ Illiterate to high school diploma
 - ✓ Young (about 20 years old) to middle aged (about 50 years old)
 - ✓ Varying levels of financial sophistication (from no other use of financial services to a complex framework of certificates of deposit, savings accounts, loan instruments and insurance products)
 - ✓ Widely held perception that taking out loans are “savings” actions
 - ✓ Varying reported levels of family participation in subject’s financial and personal life (from essentially independent to absolute deference to family wishes)
 - ✓ Varying reported levels of outside financial support by non-resident family members (from none to regular remittances from multiple sources, including overseas)
- ✓ In some ways, the same: All married, all living in the local area, all employed at least part time by BRAC, all engaged in some housekeeping and agricultural/rural pursuits, all see value in education for both sons and daughters (if not themselves)

Daily life is busy with work

TYPICAL EMPLOYEE DAY

6:00AM – Wake up, perform prayers, prepare breakfast

8:00AM – Send children to school and start household chores, cooking for the day

12:00PM – Work at BRAC's hygiene program after lunch

6:00PM – Prepare and eat dinner

7:00PM – Supervise children's study, evening prayers

10:30PM – Bedtime

Education is of primary importance for all families

- Education is universally viewed as means to a better life, future jobs.
 - ✓ “I feel happy that I [made] my children educated” – HI10
- Literate see education as a lifelong process
 - ✓ “Education is very important. Everyone is studying there in my family. If they are educated, they will be able to do many things in their life. They will be able to earn money in the future. They will be able to teach their children too . . . I earn [at BRAC] and run my own education.” – HI06
- Illiterate see education as highly desirable for their children and not applicable to themselves.
 - ✓ “I am able to contribute to my children’s education... I’m feeling good about it... people who work big jobs [like] big doctors. Those are respectable jobs.” – HI05

Money Management in Family Life
DETAILED FINDINGS

www.InterMedia.org

Highly diverse incomes: from the local middle class to the highly disadvantaged

- **Some families solidly middle class**

- ✓ “I wanted to build a house. So after receiving the job, we bought land. There, we built a house, so our rent has been eliminated. It’s also a dream come true. Then my husband bought land on the Char, but I said I didn’t want to live on the Char. If we lived toward Noakhali, there is electricity there and our daughter can grow up well. Then we bought land for 1.5 lakh and now we want land in Char Jabbar, next year hopefully, we will buy land there and build a house.” – HI 08

- **Other families highly leveraged and with little income**

- ✓ “I have debt. I took loans from people. I depend on the Almighty and my sons. Since my husband cannot work, things are not easy. If he could contribute some, it would help me to run my family. I earn a little, which is how I manage my family somehow.” – HI 02

Finance: Not just for the wealthy

- Investments range from agricultural (e.g. livestock, land) to financial (e.g. annuities, certificates of deposit)
 - ✓ “I also sell hens and ducks. I sell eggs. I sold eggs for 1000 taka in this month. I spend some of this money and I save some of this money.” – HI 10
 - ✓ “My husband bought a cow, and the land we bought was filled in with sand. We are building a home there . . . We have an annuity at Popular Bank in our daughter’s name.” – HI 08
- Debt seen as a risk and a necessity, depending on the circumstances
 - ✓ “I bought lands from the loan I got from the BRAC office. If I would not get those loans, I could not buy land.” – HI 03
 - ✓ “I took a loan of 150,000 BDT for [my daughters’] marriages. My husband cannot work.” – HI 02

bKash and Women's Empowerment
DETAILED FINDINGS

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Mobile Money: Highly convenient and user-friendly for some

- Users unanimous on the highly convenient and helpful agents. Money highly accessible and cheaper to access than at the banks
 - ✓ (“We don’t have to go to anyone. We can do the work on our own” – HI 11)
- For the literate and educated: can take advantage of all six functions if taught well
 - ✓ “We were able to learn all these [functions] in two days.” – HI 06
- Boosts consumer confidence due to easily accessible cash
 - ✓ “Suppose, I have to repay my loan today but my husband is in Chittagong or Noakhali. How can I get the money? It is not possible for me to go there. In that case, I tell my husband to send me cash in my Bkash number, and I will collect that. It is very advantageous. – HI 09

bKash leads to increased female participation in financial planning for some

- Some evidence of increased participation in family financial planning by women after Bkash start, due to the increased awareness of account balance fluctuations.
 - ✓ “Yes, we are [planning for our daughter’s wedding] . . . I have a DPS for her as she will need them as she grows up.” – HI 05
- Increased financial links to far flung family members = better emotional links to those family members
 - ✓ “Because of Bkash, I can talk to [relatives in] Saudi Arabia and Oman very easily.” – HI 03

bKash cannot make up for disparities in formal education achievement

- Cannot make up educational gaps for understanding financial tools or planning
 - ✓ All those who reported inability to read or write reported substantial difficulties with executing functions
- English causes comprehension difficulties
 - ✓ “They were afraid to learn because it was all in English language on the mobile” – HI

06

bKash cannot compel female financial planning participation, particularly for the illiterate

- Cannot force families to incorporate women's opinions on financial planning: some evidence of active disenfranchisement of females from major family decisions
 - ✓ Some women only receive an allowance from their husbands, e.g. HI 07, but save based off of that allowance.
- Cannot bypass family's strictures on female's control of her own income
 - ✓ One respondent's BRAC project pay is directed to her husband's mobile money account

bKash's advantages over traditional banks

- Does not replace interest-bearing accounts
 - ✓ “The banks give 12% interest . . . [and the post office does too.]” – HI05
- Easy access/liquidity more important than earnings from interest on the whole
 - ✓ (“Bkash is more helpful because you can withdraw your money whenever you want from the agent. Moreover, the bank is long distance [away], but Bkash is everywhere.” – HI 08)

Synthesized recommendations from users

- Build capacity for remittances from around the world (from the Middle East was in particular demand)
- Build a system that is more intuitive in design
 - ✓ Smartphone app: More reliance on menus and the screen interface (e.g. dragging “money” with your finger to pay different outlets, received money requires acknowledgement by dragging the received “money” from a virtual envelope to a virtual wallet)
 - ✓ Non-smartphones: Simplified numbering access scheme for the six functions
 - ✓ Provide recorded instructions for illiterate populations (e.g. a call service to lead people through the process)
- Increased training of trainers with focus on illiterate populations to mobilize others in the community for MM
- Posters explaining Bkash functions through pictures that do not require functional literacy.
- Offer Bkash in a variety of languages, such as English, Bangla (in Bangla script), and Hindi (in Devanagari) and make language changes easy to implement within the interface

Attitude towards BRAC
DETAILED FINDINGS

www.InterMedia.org

Employees praise BRAC

- Every single respondent in this phase of research spoke glowingly of BRAC and its programming, with an emphasis on BRAC's effective response to community need.
 - ✓ “They gave nutritious food to children. They built sanitary latrines, cyclone centers. They made roads for us. There was nothing here before they came. We demanded all of these infrastructural developments, and then they listened to us.” – HI 10
- Many equated BRAC to Bkash, and others equated or replaced the term Bkash to/with mobile money
- All reported greater sense of purpose, confidence in their abilities, and empowerment thanks to their employment with BRAC, which in many cases was the respondents' first employer outside of the respondents' extended family
 - ✓ “But if I don't work, people won't like and respect me as they would see me as an idle woman. I would be liked by neither the people nor the Almighty.” – HI 11
- The few respondents that reported heavy debts or domestic abuse saw BRAC and its mission-based work as a respite from the respondents' daily challenges
 - ✓ “Everybody has a dream. Like I used to think before, if I had a job, then maybe, I could have a better living. Now, I'm here at BRAC for 3-4 years, maybe that's why I am able to contribute to my children's education, food and all that. I'm feeling good about it.” – HI 05