

# Monika: A new way of receiving her stipend

Participant Profile	
Name	Monika Begum
Age	25
Date of Joining CLP	September 2011
Date of Joining bKash	May 2012
District	Kurigram
Village	Namarchar
Marital Staus	Married
Implementing Organisation	BDSC



The CLP's use of bKash is changing the way participants receive stipend payments. Earlier Monika received her stipend during monthly Social Development group meetings, in which up to 28 participants completed and signed receipt papers.

The CLP has helped Monika register with bKash. She has been given a SIM card linked to a bKash account. Rather than being handed cash, Monika now has a mobile banking account into which the CLP transfers her stipend each month. To encash it, Monika has to go to a bKash agent - a service likely to be offered by small shopkeepers on the chars - put her SIM into the agent's mobile phone, enter her password and choose how much money to withdraw.

The CLP has aided this process. Monika has attended orientation classes, which have trained her on how to use bKash, how to preserve her SIM, and the importance of keeping her password confidential. During these training sessions, Monika was taught

*"I never forget the words in the Quran, how could I ever forget my password?"* Monika fully understands the

necessity of keeping her password to herself - if someone else knows it, they may be able to steal her stipend. She has not even told her husband. This gives her an extra sense of security.

