In Liberia, civil servants travel for hours, days and even weeks to pick up their paychecks. This travel is so time-consuming that some civil servants pick up their salary only once a year. They can spend up to half their paycheck on transportation, lodging, bank fees and food.

When civil servants, like education and health workers, leave their workplaces to retrieve their salaries, clinics and schools are short-staffed or closed, leaving students without lessons and patients without care. A mobile money system allows civil servants to receive payments safely and efficiently and decrease time-consuming travel to banks.

The Government of Liberia saw this need and partnered with mSTAR to pay civil servants’ salaries through mobile money. Since 2016, mSTAR has supported Ministry of Education (MOE) and Ministry of Health (MOH) employees on the government payroll enroll in the mobile money salary payment program.

“At times, you have to spend huge sums of money on transportation, food, deduction from the bank and other expenses which you didn’t budget for.”

Bomi County, Ambulance Driver

Since the program started, 4,870 health and education workers across all 15 counties in Liberia have enrolled in the program.

Go to http://bit.ly/m-star for mSTAR tools, guides, and other resources
**90% of health and education workers were satisfied with mobile money after receiving their first payment.**

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### COST SAVING

- **979 LD**: Average amount saved by civil servants per month after switching to mobile money payments.

  **Before mobile salary payments:**
  - **1,676 LD**: Average amount spent by civil servants per month collecting their salaries due to transportation, bank fees, lodging and additional costs.

  **After mobile salary payments:**
  - **696 LD**: Average amount spent by civil servants per month collecting their salaries after switching to mobile salary payments.

**Costs after mobile money:**

- **307 LD**
- **308 LD**
- **8 LD**
- **71 LD**

**Additional Costs:** **2LD**

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### TIME SAVING

- **12 hours**: Work hours saved on average per month via mobile salary payments.

  **“Since I enrolled in mobile money, my life has changed. Mobile money salary is so sweet and timely and got me shining.”**

  Bomi County Teacher

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Learn more about mSTAR at: http://bit.ly/m-star

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**mSTAR/Liberia Partners**

- Civil Service Agency
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- Ministry of Education
- Ministry of Finance & Development Planning
- Ministry of Health
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