

## mSTAR/Liberia

# MOBILE SALARY PAYMENT FACTSHEET

## NIMBA COUNTY

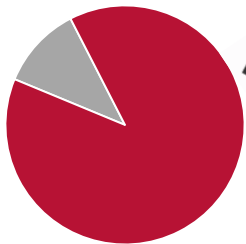
mSTAR/Liberia supports USAID's objective of increasing efficiency of government payments. In Liberia, teachers travel for hours, days and even weeks to pick up their paychecks. This travel is so time-consuming that some teachers pick up their salary only once a year. Teachers spend nearly half their paychecks just to receive their salaries due to transportation, lodging and bank fees. When teachers leave to retrieve their salaries, schools are short-staffed or closed, and students are denied lessons. A mobile money system is critical to allow Liberians to receive payments safely, decrease time-consuming travel to banks, and ensure money is delivered efficiently.

In July 2016, mSTAR partnered with the Government of Liberia to roll out the first mobile salary payments to 67 teachers in Nimba County, Liberia. Through this initial roll-out, teachers with moderate to no mobile money experience successfully received salaries via their mobiles. The mobile money payment completely eliminated time away from their classrooms and reduced costs to receive their salaries by 84%.



- ▶ "We are no longer giving bribes or [paying] unofficial fees to bankers and security guards to just collect our salaries." *Nimba County Teacher*

### HIGH DEMAND



Of 107 teachers invited to a mobile money enrollment event, **89%** reported wanting to enroll in mobile money payments.

### TIME-CONSUMING TRAVEL

**75%**

of teachers surveyed missed **2 days or more** to pick up paychecks.



**22%** of teachers spent a day to a week traveling to the bank to pick up paychecks.

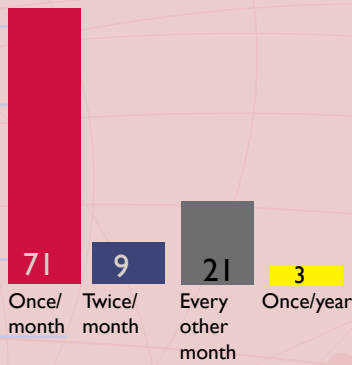
**22%**



Go to <http://bit.ly/m-star> for mSTAR tools, guides, and other resources

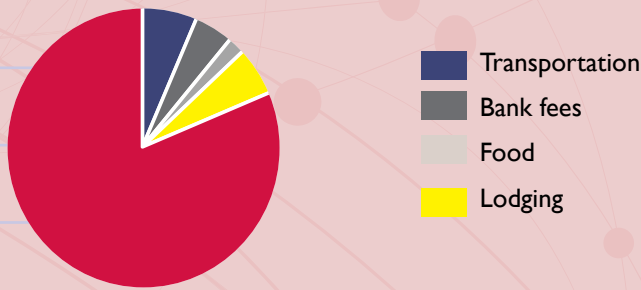
## BEFORE MOBILE MONEY...

Teachers surveyed infrequently picked up their salaries



► “Mobile money transfer has drastically reduced our transportation problem for collecting our salaries.” *Nimba County Teacher*

Teachers surveyed spent 15% of the salary to simply pick up their paycheck



## THROUGH MOBILE MONEY...



**100% of teachers** who received the mobile payment reported they saved time compared to traditional direct deposit payment.



**97% of teachers** surveyed indicated they were satisfied with their payment.



The average time to cash out mobile money was **25 minutes**.

## 13.5 HOURS SAVED PER TEACHER



With just the first mobile money payment, teachers saved an average of **13.5 hours**.

## DIRECT SAVINGS

Transportation		\$893 LD
Bank Fees		\$464 LD
Food		\$305 LD
Lodging		\$893 LD
Total		\$2039 LD

► “The problem of spending [too much] time at the bank to collect our salaries has been taken care of by mobile money salary payment.” *Nimba County Teacher*

The total average amount of teachers surveyed spent to collect their salary at the bank was \$2,227 LD (nearly **\$25 USD**). With mobile money, the cost went down to \$188 LD (**\$2 USD**).

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## mSTAR/Liberia Partners

- Ministry of Education and Planning
- Ministry of Health Development
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