

Solema: Using bKash Beyond the CLP



Solema is one of the first CLP core participants to have registered with bKash. She has just received her first stipend payment through bKash. She has just started using this service to facilitate personal cash transfers with her husband.

“My husband works in Dhaka as a rickshaw driver and sends me money regularly”

Solema’s husband, Mahbub, works as a rickshaw driver in Dhaka and sends her money every 15 to 20 days. Before bKash, Mahbub sent money to Solema using a local bank. The bank charged her Tk. 20 for every Tk. 1,000 transferred. Overall this was quite a complicated process. Not only would she rely on

“Before I had to walk 2 miles to Kaligonj to collect my money and pay costs to use a mobile”

neighbours and their phone to find out if money was available, but she also had to pay for phone charges. She would then travel to the local town on the mainland, Kaligonj; a distance of two miles. This became problematic during flood season.

In May 2012, Solema registered with bKash and received her SIM card from the CLP. She will no longer need to travel to Kaligonj, but simply go to a local bKash agent based in the *chars*. Solema and Mahbub plan to use bKash for personal cash transfers and send remittances back to the *chars*.

LSP’s Profile

Name	Solema Begum
Age	32
Date of Joining CLP	September 2011
Date of Joining bKash	May 2012
District	Kurigram
Village	Namarchar
Marital Staus	Married
Implementing Organisation	BDSC

