



## PAGE 3: B. ABOUT YOU

**Q1: Respondent details**

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**Q2: Country or Customs territory**

NORWAY

**Q3: Organization**

Private sector

## PAGE 4: C. ABOUT YOUR CASE STORY

**Q4: Title of case story**

Disbursing girl stipends via Mobile Money in Pakistan

**Q5: Case story focus**

E-commerce development and efforts to bridge the "digital divide".

**Q6: Case story abstract**

The mobile phone is a catalyst for change and growth – for individuals and for society at large. The mobile phone can help transform the lives of individuals- providing access to knowledge, financial services, health services etc. From this, societies are empowered to grow and progress.

Education is key for lifting families out of poverty. Yet most people in rural areas of Pakistan do not have bank accounts and that makes it more difficult for organisations like SERP (Sindh Education Reform Program) and the World Bank to transfer educational stipends that would help families pay for school. In 2009, Telenor Pakistan and Tameeer Bank launched Easypasia, a mobile-phone banking service. This easy and secure way to transfer funds is helping young girls to get access to education via mobile phones.

**Q7: Who provided funding?**

Multilateral organization,  
Other (please specify)  
The funding of the proramme is provided by the government of Pakistan and the World Bank. Easypasia cooperates with the government and the World Bank in disbursing stipends via its mobile banking service on Telenor Pakistan's mobile network.

**Q8: Project/Programme type**

Single country

**Q9: Your text case story**

In June 2014, Easypaisa signed an agreement with Sindh Education Reform Program (SERP) for educational stipend disbursements. Under the SERP program, Easypaisa is providing disbursement services for stipends. The stipend is offered to more than 400,000 girls studying in classes 6 through 10, and is designed to address gender disparity in education attainment in Sindh. A comprehensive daily report is also provided to SERP which lets them know the status of their disbursements, thus making it easy for them to manage their records.

A similar project is run under Punjab Education Sector Reform Program. The Government of Punjab offers cash stipends to girls of grades (6-10) of government schools in selected districts with the objectives of improving enrollment, increasing retention, reducing gender disparities and enhancing female prestige. Annually, the program is distributing stipends to 380,000 girls enrolled in grades 6-10 in government schools in Punjab. The beneficiary girls are given Rs. 2,400 per year, in four equal quarterly payments subject to the condition of 80% attendance rate during the period. The stipend program is being administered through district education administrations. Easypaisa provides a convenient and hassle-free solution to stipend beneficiaries as well as a cost saving solution to SERP.

<https://www.youtube.com/watch?v=AerSjegBSvs>

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**Q10: Lessons learnt**

Mobile banking is a safe and secure way of dispersing eg. stipends. Before introducing this method, the cost of dispersing stipends could sometimes exceed the amount of the stipends itself. Using mobile banking also ensures that the cash stipends reach the intended recipients.

The government is incentivised to continue to use this transparent and efficient tool which has significantly reduced cost.

Telenor is continuously monitoring what are the effects of the Pakistan government/World Bank programme being able to reach young girls with educational support in rural districts of Pakistan. We will be happy to provide more information when available and results are finally verified.

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