Mobile Money—A New Way to Compensate Teachers in Liberia

It is late on a Friday afternoon in August 2019. Hawa Palay—a grade 1 teacher at Ndambu Public School in Lofa County—has just completed a five-day Read Liberia teacher training course. Upon leaving the auditorium, an alert on her mobile phone catches her attention. It’s a text message from her cellular service provider informing her that she has just received her training-related reimbursements.

Twice a year, the United States Agency for International Development (USAID) Read Liberia Activity trains 1,263 teachers on how to implement the USAID/Ministry of Education early grade reading model at 47 training sites across the six Activity counties. After each training course, Read Liberia is responsible for reimbursing those teachers for their training-related transportation and other costs. However, reimbursing teachers can be very challenging, particularly in rural areas with limited or, in most cases, no banking facilities.

In previous years, the Activity provided onsite payments through local banks. This was costly, involved considerable paperwork, and was prone to risk. For example, errors such as misspelled names could delay payments for weeks or even months.

Fortunately, the launch and use of digital financial services across Liberia are supporting some innovative ideas and solutions to this issue. In 2019, Read Liberia began collaborating with Liberia’s two largest cellular operators—Lonestar/MTN and Orange Liberia—to facilitate more reliable and timely payments to its teachers.

Transitioning to the use of mobile money payments has had a significant impact on Read Liberia and its teachers. For Read Liberia, using mobile money has made the payment process more transparent and easily traceable. At training venues, the Activity confirms attendance using lists pre-populated with participants’ mobile money numbers. These attendance lists correlate to digital versions the Finance Department then process within minutes of the training’s conclusion. For teachers, using mobile money reduces the amount of administrative work required, including traveling to banks, thereby reducing the time teachers spend away from the classroom. During the Read Liberia mobile money onboarding, many teachers purchased SIM cards and mobile phones for the first time to facilitate the payment process. All participating teachers have subsequently been able to reap the benefits of other mobile phone uses, such as utility bill payments, school fee payments, and even savings.

Within minutes of leaving the training, Ms. Palay and her fellow teachers had already received their mobile money payments. The instant payments allowed them to procure needed provisions and return to their rural homes in Lofa County before nightfall. “Oh, what a joy!” Ms. Palay exclaimed. “I just went to a nearby MTN mobile money agent, showed him the message, and withdrew the cash.”

Mobile money is playing a key role in extending financial services to Liberians with limited access to traditional financial institutions. Challenges do exist; for example, money agents sometimes exhaust their funds, and network outages can delay transfers. However, the benefits for teachers participating in Read Liberia—particularly those in more rural areas of the country—far outweigh the potential issues.
More Information:

The USAID Read Liberia Activity is a five-year (September 2017–September 2022) program that aims at improving early grade reading skills for Liberian learners in 640 public schools in grades 1 and 2. Read Liberia also pilot tested a program to develop emergent literacy skills for Liberian learners in 60 public kindergarten schools. The Activity is implemented in six targeted counties—Lofa, Bong, Grand Bassa, Nimba, Margibi, and Montserrado. Read Liberia is funded by USAID and implemented by RTI International with subcontractors Another Option, Brattle Publishing Group, and DEEP through direct partnership with the Liberian MOE.

USAID/Liberia
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