



Mobile Money Helps Managers Better Monitor Frontline Staff: Sanaur's Story

Md Sanaur Hossain is a Program Coordinator working with Social Marketing Company's (SMC) Blue Star program. His core role is to ensure that Blue Star providers have the technical skills to deliver quality service to their communities and that SMC program officers (POs) conduct technical trainings on time for Blue Star providers (BSPs) to enhance their technical competency.

According to Sanaur, cash advances played a vital role in conducting trainings but were difficult to manage. Each month, POs received training advances of around BDT 100,000 (approximately USD \$1,275) which covered both training costs and BSP training allowances. The POs had to collect cash from their respective area offices, which took time. Although SMC provided pre-approval for the trainings and the amount of money each PO required each month, case-by-case approval was also required before a PO was issued each training advance. This process was cumbersome, especially considering the number of requests the approving officer had to sign.

“Case-by-case approvals delayed activities significantly” – Sanaur

Given the large amounts of cash each PO received, Sanaur had to follow up with them constantly to know where and when the money was being used. All of the time he spent following up on how the advances were used distracted him from his key programmatic activities.

This all began to change in October 2015 when SMC started disbursing payments using mobile money through a pilot initiative under a grant from USAID's mSTAR project. Now POs receive



“I have no choice other than to monitor the use of money because if there is any discrepancy, I will need to justify it to senior management” – Sanaur

an advance for training costs and Blue Star providers receive their training allowance instantly in their mobile money accounts, which SMC helped them to open.

Sanaur and his team of POs are now saving time as they no longer need to concern themselves with cash management. The POs can now focus only on their technical work, and Sanaur can focus on monitoring the technical activities of his team more closely. Moreover, the case-by-case approval is no longer required as the training allowances are sent directly to the Blue Star



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providers' and POs' mobile money accounts. POs no longer need to be responsible for collecting, transporting and disbursing cash to all of the BSPs, which has made their lives easier. It has also significantly reduced the amount of time required for approvals. For his part, Sanaur is now having an easier job monitoring the program officers' core field activities without having to constantly worry about cash.

“Now I find comfort in monitoring the performance of my team and if there is need for financial monitoring, I can speak with the finance team.” – Sanaur

The transition to mobile money has not been without its minor hiccups. For instance, some of the POs have forgotten the PIN number to their account, and in a few cases there were complications with opening accounts. However, Sanaur expressed his belief that once they get acquainted with mobile money, these problems will no longer exist.

Quoting a Blue Star provider from Sherpur, Sanaur explained that receiving training allowances in their mobile wallets enable Blue Star providers to save money. As Sherpur explained to Sanaur, because the training allowances are so small, they prefer to save them in their mobile money accounts instead of rushing to cash out. When they received cash, however, they were more likely to spend it on small things.

With both Sanaur, his team of POs and the BSPs seeing the benefit from using mobile money instead of cash, Sanaur expressed his optimism that SMC will scale up its use of mobile money within the organization in the future to maximize these benefits.

“I believe mobile money will help frontline staff to adopt savings behaviors.” – Sanaur

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