

## MOBILE MONEY TRANSFER FOR ASHA IN BIHAR

### Problem Statement

ASHA payments have always been a concern in many States. In Bihar the problem was more serious where delays in payments to ASHAs were sometimes more than six months. This has resulted in lack of motivation and commitment among ASHA workers in the State. Additionally Block Medical Officers were overburdened with administrative works related to ASHA payment, which hampered their routine clinical and administrative activities. The State was also not being able to record ASHA payment details for each activity due to fragmented reporting. Considering these challenges State Health Society, Bihar (SHSB) along with UNOPS-NIPI implemented Mobile Money Transfer Technology (MMT) for timely and transparent ASHA payment.

### Project Description

The pilot project for timely payments of ASHA worker's incentives using Mobile Money Transfer was initiated in Sheikhpura district of Bihar in December 2010. The project is implemented by State Health Society Bihar (SHSB) with funding and support from UNOPS-NIPI Program and technical support from Eko

Aspire Foundation (Business Correspondent) and State Bank of India (SBI).

Under this project ASHA payments are made directly from the District Health Society (DHS) to the ASHA accounts. Block Program Management Unit which was earlier making the payments is now helping District Health Society in compilation of details of payments, reporting and documentation.

Provisions were made for ASHAs to open bank accounts from 18 Customer Service Points of State Bank near PHCs in Sheikhpura District. All 429 ASHAs have received one day training on use of mobile phone, making mobile money transactions, inquiring bank account balance, cash withdrawal and the process of depositing money into their account. Program Managers were also oriented on procedural change in ASHA payment. In addition tools and guidelines were developed for distribution of funds and monitoring payment delays. The District and block program managers were identified as nodal persons responsible for facilitating and monitoring the payment processes.

## Project Impact

Several benefits of MMT to ASHAs were observed. These included timely & transparent payments, elimination of cheque payment and cost saving. With MMT it is now possible for ASHAs to know the status of account. Travel cost and time for collection and submission of cheques has reduced significantly. Leakage in incentive payment was also prevented by the MMT scheme. Other benefits observed were increased financial awareness, increased personal savings among ASHA workers. The MMT process brought benefits to the program managers as well by reducing paperwork, improved monitoring and fund utilization.

## Scalability

The project has worked well in Sheikhpura District of Bihar. The project has the potential to be scaled in the other part of the country for timely ASHA payment and improve transparency in payments.

## For further details contact

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