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Accelerating the use of digital technology in Bangladesh



Photo Courtesy : bKash



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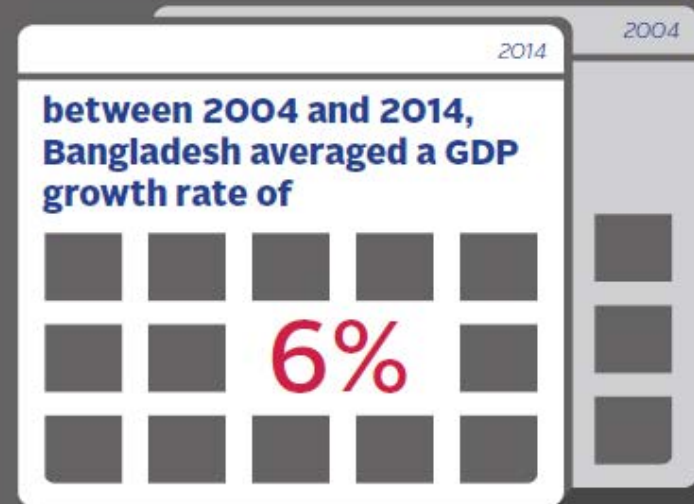
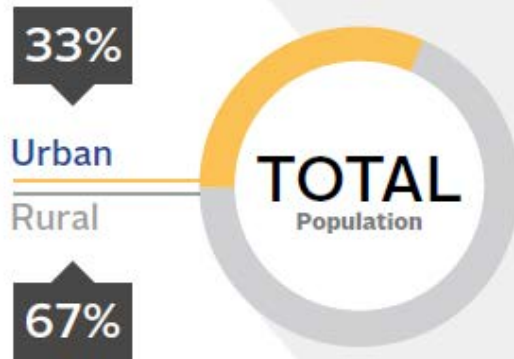
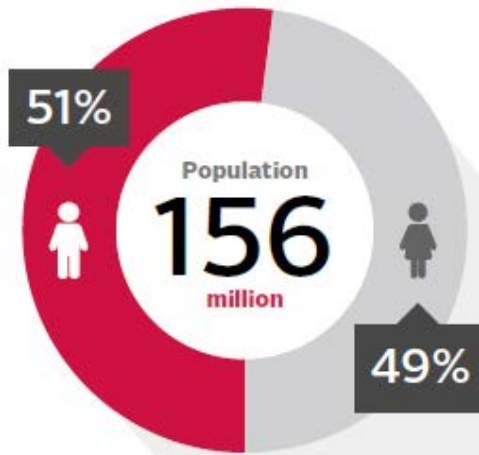
BANGLADESH





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The Bangladesh Context





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The new phenomenon

130 million mobile phone subscribers

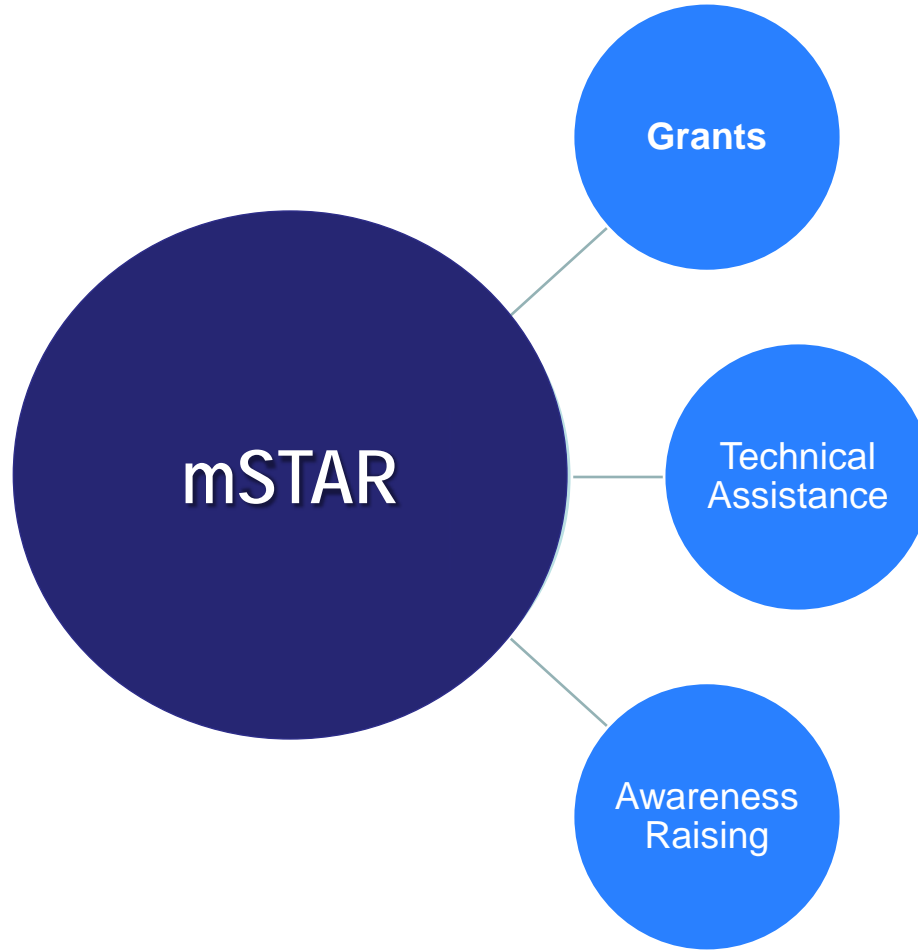
40% of adults have bank accounts
---18% account holders





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mSTAR Bangladesh Offers





mSTAR
Strategic
Objective

- Increases efficiency and productivity across USAID/Bangladesh's agriculture and health portfolios through usage of mobile and electronic payments



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Why use mobile for financial services?

Eliminates **need to travel long distances** to pay for inputs or be paid for their yields

Reduces extra costs as a result of transportation costs to make/receive payments

Improves security for smallholder farmers, especially women

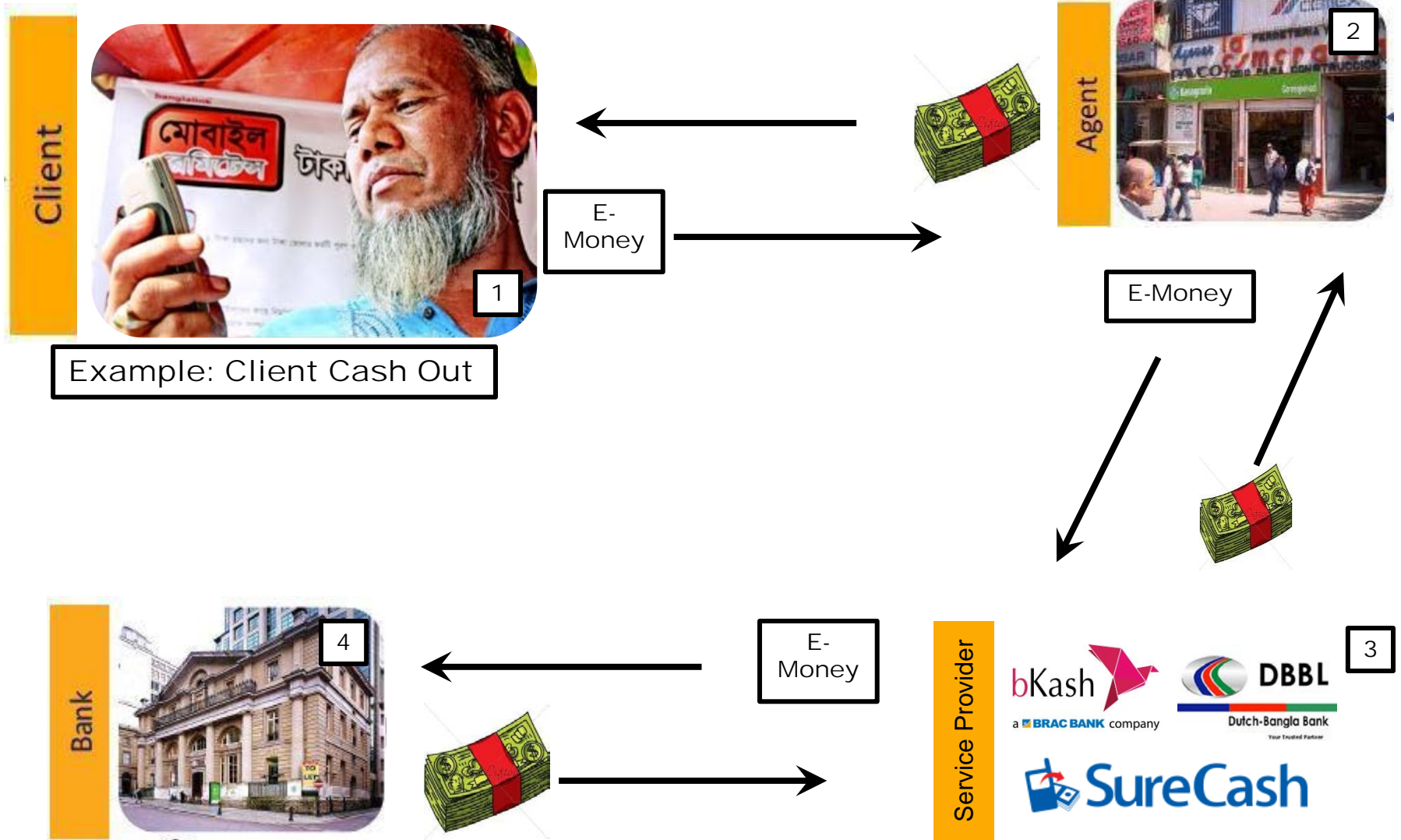
Provides access to saving tools and credit options





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What is Mobile Money





Benefits of m-money



1

Foster **cost savings** and improve aid efficiency

2

Increase **transparency** and reduce **leakage and waste**

3

Reduce **security risks** to program staff

4

Improve access to **financial services** for the **poor and unbanked**

5

Catalyze development of new and innovative financial products for the **poor and unbanked**



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USAID/ Bangladesh: Agriculture Sector

The case of the Aquaculture for Income and Nutrition



5 Technical Specialists

8 hours per month/person



15 Field Supervisors

16-24 hours per month/person



115 Extension Facilitators

10-20 hours per month/person



That's equivalent to
600 days saved
per year!



115 Extension Facilitators

2-4 hours per month/person



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Benefits of Mobile Money: Examples in health

The National Health Services Delivery Program (NHSDP) is promoting the use of mobile phone-based payment solutions to expand the reach of priority health services to vulnerable populations, including women, girls, and the poor.

The Mobile Alliance for Maternal Action (MAMA) program is improving maternal and child health through mobile technology. MAMA switched from cash to e-payments avoiding expensive labor and transportation costs.



Faster payments to motivate providers and patients, improve delivery and increase service uptake

Timely and secure transfers to lower cash management costs and administrative burdens

Electronic payments replacing cash to facilitate accountability, reduce leakage, and increase physical security

Financial services to allow individuals to mobilize funds for treatment, save for care, and acquire health insurance



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Mobile Technology: Health Sector

- 'Aponjon' is a Voice and SMS based mobile Health Service
- Provides important weekly health messages to pregnant women, mothers with new born babies and their family members.
- Receive personalized, reliable and accurate messages keeping in alignment with her week of pregnancy or the age of the baby.





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Mobile Technology: Agriculture Sector

- http://27.147.138.56/agro/Seeds/view/22/%E0%A6%AC_%E0%A6%B0_%E0%A6%AE_%E0%A6%97_%E0%A7%A9/language:bn





Mobile Data empowers citizens and improves decision making

Mobile Money accelerates financial inclusion, roots out corruption and engages the private sector

Mobile Access catalyzes access to mobile handsets and broadband internet to level the technology playing field





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Thank you!