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MOBILE SOLUTIONS TECHNICAL ASSISTANCE AND RESEARCH (mSTAR), BANGLADESH

District Workshop On *'Exploring Mobile Money Payments in Agricultural Projects & Programs in Bangladesh'*

WORKSHOP REPORT
JUNE 2014



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1. Introduction

The USAID-funded mSTAR Bangladesh project aims to increase operational efficiency and productivity across USAID Bangladesh's agricultural and health portfolios through mobile and electronic payment adoption. Aligned with this objective, mSTAR Bangladesh facilitated two back-to-back district level technical workshops at Barisal and Khulna to increase awareness and competence of relevant USAID implementing partners (IPs) belonging to the agriculture portfolio on the benefits of using mobile payments. This report summarizes the activities of the two workshops held at Barisal and Khulna.

1.1 mSTAR District Level Workshop Series

The district level workshops are aimed to increase awareness and educate USAID/B IPs in the agriculture sector on the usage of mobile money. The workshop series educates finance and programmatic staff at the field level on the benefits of using mobile money to create a demand for MM from the frontline. Discussion among different IPs working the same region in the workshop also increases their reflective knowledge on mobile banking and mobile money.

1.2 Justification for District Level Workshops

mSTAR has already conducted three Dhaka-based workshops for USAID IP central office staff. The mSTAR Bangladesh team realized that in order to more effectively advocate for the adoption of MM in USAID IPs' operations, a demand approach from the frontline managers needed to be created. Given this, the mSTAR team organized two district level workshops at Barisal and Khulna to educate USAID IP field staff on MM and its benefits, and on the role of the mSTAR project. The future of MM in Bangladesh and the importance of creating an enabling ecosystem was also discussed in the workshops.

2. Basic Information on the Workshop

Title of the Workshops: Exploring Mobile Money Payments in Agricultural Projects & Programs in Bangladesh

Dates and Times: June 24, 2014 | 10:00 AM – 2:30PM | Barisal
June 26, 2014 | 10:00 AM – 2:30PM | Khulna

Venues: AVAS Training Center, Barisal
Hotel City Inn, Khulna

3. Workshop Participant Details

3.1 Barisal

Total Number of Participants: 15

- Male: 13
- Female: 02

Number of Participating Organizations: 07

Participating Organizations:

- 1 CIP - SWCA
- 2 URC - TB Care II
- 3 WorldFish Center - AIN Project
- 4 Dhaka Ahsania Mission (DAM) - USAID Agricultural Extension Support Activity
- 5 BRAC - SHIKHA
- 6 FHI 360 - SHIKHA
- 7 CODEC - PROSHAR

3.2 Khulna

Total Number of Participants: 23

- Male: 21
- Female: 02

Number of Participating Organizations: 10

Participating Organizations:

- 1 PCI - PROSHAR
- 2 URC - TB Care II
- 3 WorldFish Center - AIN Project
- 4 Dhaka Ahsania Mission (DAM) - USAID Agricultural Extension Support Activity
- 5 WINROCK International - USAID Cold Chain Bangladesh Alliance (CCBA) Project
- 6 MuslimAid - PROSHAR
- 7 CODEC - PROSHAR
- 8 Shusilan - PROSHAR
- 9 ACDI/VOCA - PROSHAR
- 10 ASSIST BD - MAMA project

Details of the participants are provided in Annex 1

4. Workshop Program Schedule

Time	Description/detail
09:30-10:00	Registration
10:00-10:30	Welcome and an overview of mSTAR program in Bangladesh
10:30-11:00	An Introduction to Mobile Money
11:00-11:15	Tea Break
11:15-12:00	Presentation on Case studies/Success stories/Impact stories regarding use of mobile money by USAID Implementing Partners in Bangladesh Learnings from mSTAR grantee: The WorldFish Center, AIN project
12:00-01:00	Smart usages on mobile money in Bangladesh mSTAR publications on Mobile money: Infosheets and MM Snapshots
01:00-01:45	Lunch break
01:45-02:15	Exercise on financial and non-financial costs and benefits
02:15-02:30	Closing remarks and way forward

Resource Person:

1. M. Ataur Rahman, Team Lead, USAID mSTAR project, FHI 360

Guest Speaker for Khulna Workshop:

1. Murad Ahmed, Portfolio Associate, WorldFish Center, AIN Project

5. Overview of Major Activities

The workshops covered five thematic topics, each focusing on a different component to adopt mobile money in agricultural programs/projects in Bangladesh. The sessions were designed to be interactive to allow for open and organic discussion. The workshops' sessions were led by Mr. Ataur Rahman, Team Lead of mSTAR Bangladesh. A guest speaker from WorldFish Center's AIN project presented on their experiences and future plans with mobile money at Khulna.

5.1 Welcome Address & Overview of mSTAR

Mr. Ataur Rahman greeted all participants and thanked them for attending. After all participants gave a brief introduction of themselves, Mr. Rahman welcomed everybody and shared an overview of the mSTAR project and its objective. He mentioned that the mSTAR Bangladesh team is working in close collaboration with USAID IPs, mobile financial service (MFS) providers and other stakeholders to promote the transition from cash to electronic or mobile payment in program/project operations, and that it provides technical assistance to USAID IPs to smooth the transition. He noted that the discussion and information from three previous central level workshops are not always shared with field staff and, therefore, the district level workshops will be beneficial to teach participants more about MM.

Mr. Rahman also gave a brief presentation on mSTAR's recent activities and shared an overview of the project. Realizing that mobile money has huge potential in Bangladesh, he mentioned that different groups are contributing towards



developing a conducive financial ecosystem. He mentioned that mSTAR Bangladesh is working with different USAID IPs to promote mobile money adoption in their program/project operations. Noting USAID's willingness to support the transition from cash to mobile money payments, Mr. Rahman mentioned that mSTAR is ready to provide technical assistance to all interested USAID IPs. Mr. Rahman commented that if the frontline managers are aware of the benefits of mobile money and can identify the scope of using MM in their operations, then they can better advocate for MM adoption to higher management.

5.2 MM Success Stories

Mr. Rahman shared the WorldFish Center's experience with mobile money in their AIN Project. WorldFish piloted using mobile money to pay training costs to farmers in one zone; in realizing the benefits of mobile money, WF has decided to scale up mobile money usage to another three zones of the project.

He also shared DNET's success; their MAMA project is currently transferring incentives to its frontline community health workers with mobile money.

In addition to these, Mr. Rahman also briefed participants on the role of the mSTAR team and its grant initiative. Stating that mSTAR is ready to support any USAID IP during the transition from cash to electronic and mobile money payments, Mr. Rahman went over how IPs can request support by submitting a Technical Assistance (TA) form to USAID or by applying for mSTAR grants. He also clarified that only USAID IPs are eligible for TA or a grant.



In the workshop held in Khulna, Murad Ahmed, Portfolio Associate of WorldFish AIN project, shared their experience of transitioning from cash to mobile payments. It previously took about 22 days to transfer money from the head office to the extension facilitator (EF); this has now been reduced to 3 days. As compared to cash, mobile money has reduced the finance team's work load and has created a more transparent process. Further, the risks associated with carrying cash have been eliminated through the use of MM.

5.3 mSTAR Publications and Smart Usages of MM

Mr. Ataur Rahman shared mSTAR's publications with participants to help USAID IPs learn more about mobile money and other users' experiences before adopting it in their own operations. Publications currently include Snapshots, which detail other IPs' using MM experience, and InfoSheets, which provide an overview of the services offered by different MFS. These publications are available online and help IPs considering MM to learn more about MM before adoption.

Noting that almost every family in Bangladesh has access to a mobile phone, Mr. Rahman mentioned that MM in Bangladesh has high potential. He talked about building a financial ecosystem which will allow beneficiaries to use the money received from organizations to purchase required products and/or services. He further mentioned that MFS are innovating new products and schemes, further contributing towards the development of a conducive financial ecosystem.



5.4.5.4 Exercise on Cost Utility Analysis

In order to demonstrate the benefits of MM over cash, a simple cost utility analysis exercise was conducted during the workshop. The analysis accounts for both the financial and non-financial costs and benefits of using MM versus cash. In both the workshops, the result showed that using MM is more beneficial, especially when both financial and non-financial aspects are considered. The exercise was conducted to clearly show participants that MM is beneficial in project/program operations.



5.5 Open Discussion

Open discussions in both workshops were held to capture participants' thoughts on MM and to understand the reason(s) why there was resistance from their end. In both workshops, the discussion uncovered that most participants use MM for personal use, including money transfers and top ups, but had not given a more thought to using MM in project operations. The discussions also illuminated that most organizations who participated in the central level workshops had not shared key takeaways and information with the district level staff.

During the discussion, participants shared where cash is used in their projects; see below.



REGION	CASH POINTS
Barisal	<ul style="list-style-type: none"> • Allowance for trainings and travel • Logistic procurement for training • Food cost for training • Per diem for trainers and trainees • Vendor payment • Procuring training materials • Incentive and low-amount salary of staff
Khulna	<ul style="list-style-type: none"> • Travel Allowance • Multi-drug-resistance (MDR) TB investigation cost¹ • Interest on deposit scheme² • Incentive • Salary of project & contractual staff • Non-listed vendor payment • Office bill, utility bill, maintenance cost • Mobile airtime bill • Vendor payment (some vendors want cash payment for products)

During the discussion, participants agreed that many cash transactions could be replaced by MM. Mr. Rahman noted that it is an organizational-level decision to switch to MM from cash usage, that the transition time and costs are relatively low, and that developing an interactive and functional transaction system is not that complicated.

6. Pre Assessment and Post Assessment Analysis

In order to evaluate the impact of the workshop on participants' understanding of mobile money, a pre-assessment and post-assessment analysis was conducted. The assessment included sections to rate the quality of content and presentations. An analysis of the findings is summarized below for both workshops.

6.1 Barisal

6.1.1 Findings from Participant MM Capacity Assessment

One of the objectives of the workshop assessment was to measure how much participants learned from the workshops. The result of participants' learning about MM is summarized below.

ID No.	Pre assessment score	Post assessment score	Change (Post Score – Pre Score)	Percentage increase in understanding MM
1	13			
2	9	13	4	16%
3	11	15	4	16%
4	6	17	11	44%
5	5	11	6	24%
6	9	18	9	36%

¹ Mentioned by: URC – TB Care II project

² Mentioned by: CODEC

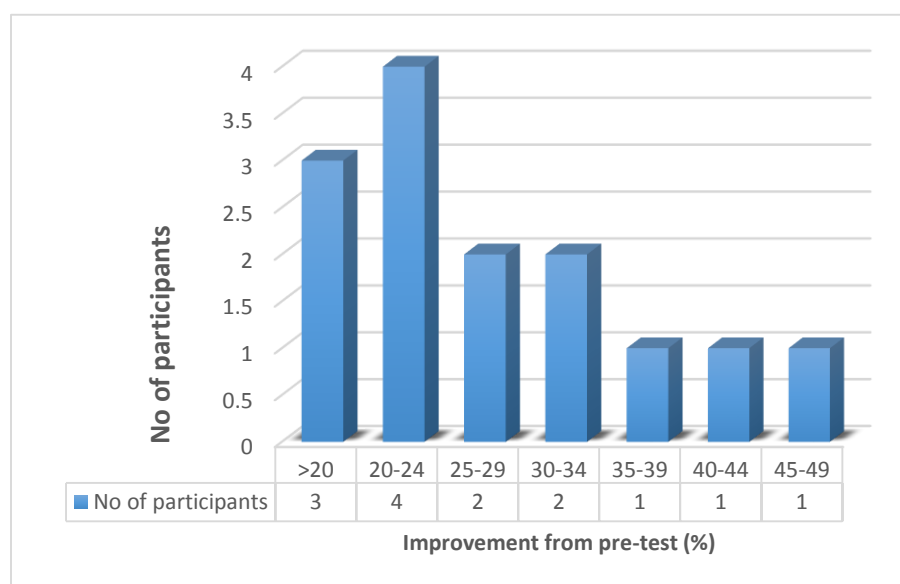
ID No.	Pre assessment score	Post assessment score	Change (Post Score – Pre Score)	Percentage increase in understanding MM
7	9	17	8	32%
8	8	13	5	20%
9	6	12	6	24%
10	11	23	12	48%
11	9	15	6	24%
12	2	9	7	28%
13	13	14	1	4%
14	9	17	8	32%
15	12	19	7	28%

*The shaded fields represent those who did not take the post assessment test and those who failed to increase their score by 20% from the pre assessment, which is mSTAR's minimum target for participants' gain in knowledge.

As can be seen in the chart above and below, the workshop in Barisal led to an increase in knowledge by participants of MM. The average change in participant scores was 25%.

Improvement from pre-test (%)	No of participants
>20	3
20-24	4
25-29	2
30-34	2
35-39	1
40-44	1
45-49	1

Figure 1: Participant Improvement from Pre-test (%), Barisal Workshop



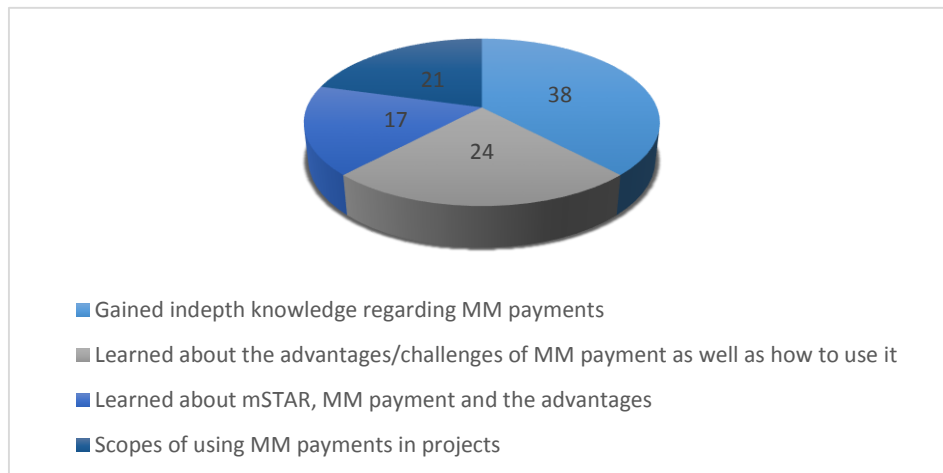
6.1.2 Participants' Major Takeaways

The participants' major takeaways from the workshop are summarized below.

Sl.	Major Takeaways – Barisal	Frequency of Response	Percentage of Response
1	Gained in-depth knowledge regarding MM payments	11	38%
2	Learned about the advantages/challenges of MM payment as well as how to use it	7	24%
3	Learned about mSTAR, MM payment and the advantages	5	17%
4	Scopes of using MM payments in projects	6	21%

38% of participants noted learning about MM was a key takeaway for them, including scopes of usage, the process of MM use, and associated information. 24% of participants found the workshop beneficial in teaching about the advantages of using MM and the challenges to incorporate MM in operations/organizations. Another 21% of participants wrote that learning about the scopes of using MM payments was the biggest takeaway. Finally, 17% of participants mentioned learning about mSTAR as their major takeaway from the workshop.

Figure 2: Major Takeaways from Barisal Workshop



6.1.3 Participants' Suggestions for Further Workshops

The participants at the Barisal workshop suggested a number of potential topics to be covered in future mSTAR workshops; see table below for summary of participant ideas.

Sl.	Issues for Future Workshops	Frequency of Response	Percentage of Response
1	Discuss more on drawbacks/challenges in adopting MM and the way to overcome	10	21%
2	Arrange workshops for grass root level stakeholders	8	17%
3	Facilitate training for stakeholders	9	19%
4	Real scenarios as a result of integrating MM payment	8	17%
5	Scopes of MM payments in projects	12	26%

6.1.4 Quality Assessment of Workshop Sessions

Numbering Index: Session Content	
Very informative	5
Informative	3
Somewhat informative	1
Not informative at all	0

Numbering Index: Session Presentation	
Excellent	5
Very good	4
Good	3
Fair	2
Poor	0

Session Sl.	Session Name	Content, Total Score	Content, Average Score	Presentation, Total Score	Presentation, Average Score
1	An Introduction to Mobile Money	48	3	58	4
2	Presentation on Case studies/Success stories/Impact stories regarding use of mobile money by USAID IPs in Bangladesh	44	3	57	4
3	Smart usages on mobile money in Bangladesh mSTAR publications on Mobile money	42	3	56	4
4	Exercise on the costs and benefits	56	4	60	4
Maximum Weight		70		70	

The content and presentation average scores suggest that the sessions were informative and very good.

6.2 Khulna

6.2.1 Findings from Participant MM Capacity Assessment

ID No.	Pre assessment score	Post assessment score	Change (Post Score – Pre Score)	Percentage increase in understanding MM
1	9	21	12	48%
2	12	21	9	36%
3	10	19	9	36%
4	10	21	11	44%
5	13	20	7	28%
6	15	21	6	24%
7	11	17	6	24%
8	8	17	9	36%
9	19	23	4	16%
10	11	19	8	32%
11	11	21	10	40%
12	11	21	10	40%
13	13	19	6	24%
14	6	18	12	48%
15	3	16	13	52%
16	12	15	3	12%
17	16	23	7	28%
18	11	12	1	4%
19	12	12	0	0%
20	6	15	9	36%
21	11	16	5	20%
22	11	14	3	12%
23	13	18	5	20%

*The shaded fields represent those who did not take the post assessment test and those who failed to increase their score by 20% from the pre assessment, which is mSTAR's minimum target for participants' gain in knowledge.

As can be seen in the chart above and below, the workshop in Khulna led to an increase in knowledge by participants of MM. The average change in participant scores was 29%.

Improvement from pre-test (%)	No of participants
>20	5
20-24	5
25-29	2
30-34	1
35-39	4
40-44	3
45-49	2
<50	1

Figure 3: Participant Improvement from Pre-test (%), Khulna Workshop

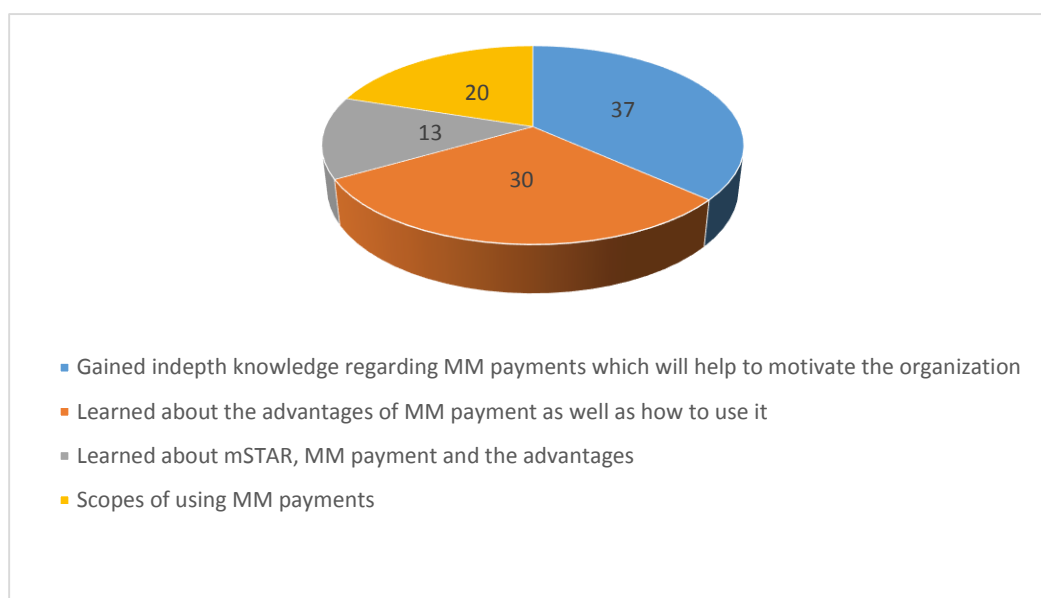


6.2.2 Participants' Major Takeaways

Sl.	Major Takeaways – Khulna	Frequency of response	Percentage of response
1	Gained in-depth knowledge regarding MM payments which will help to motivate the organization	11	37
2	Learned about the advantages of MM payment as well as how to use it	9	30
3	Learned about mSTAR, MM payment and the advantages	4	13
4	Scopes of using MM payments	6	20

37% of participants noted that learning about MM information was their key takeaway. 30% of participants found the workshop beneficial in teaching them about the advantages of using MM and how to use MM in operations/organizations. Another 20% of participants wrote that learning about the scopes of using MM payments was their main takeaway. Finally, 13% of participants listed learning about mSTAR as the major takeaway.

Figure 4: Major Takeaways from Khulna Workshop



6.2.3 Participants' Suggestions for Further Workshops

The participants at the Barisal workshop suggested a number of potential topics to be covered in future mSTAR workshops; see table below for summary of participant ideas.

SL.	Issues for Future Workshops	Frequency of response	Percentage of response
1	Discuss more on drawbacks/challenges in adopting MM and the way to overcome	9	29%
2	Arrange workshops for grass root level stakeholders	13	42%
3	Include role play on MM operation for awareness raising	3	10%
4	Increase the time of the workshops	5	16%
5	Make presentations more informative	1	3%

6.2.4 Quality Assessment of Workshop Sessions

Numbering Index: Session Content	
Very Informative	5
Informative	3
Somewhat informative	1
Not informative at all	0

Numbering Index: Session Presentation	
Excellent	5
Very Good	4
Good	3
Fair	2
Poor	0

Session Sl.	Session Name	Content, Total Score	Content, Average Score	Presentation, Total Score	Presentation, Average Score
1	An Introduction to Mobile Money	81	4	97	4
2	Presentation on Case studies/Success stories/Impact stories regarding use of mobile money by USAID IPs in Bangladesh	67	3	88	4
3	Smart usages on MM in Bangladesh mSTAR publications on MM	71	3	96	4
4	Exercise on the costs and benefits	75	3	91	4
Maximum Weight		115		115	

The content and presentation average scores suggest that the sessions were informative and very good.

7. Proposed Next Steps

Based on observations from the workshops and participants' comments on the assessments, mSTAR has identified the following next steps:

- Arrange regular district level workshops with field level staff in order to disseminate major MM knowledge, ideas, and other relevant pieces of information.
- Conduct an interactive participant needs assessment prior to any workshop in order to learn topics that participants most desire learning about.
- Prior to a workshop, collect and document major challenges organizations face related to MM operations to allow field level staff to discuss them during the workshop.

Annex 1: Barisal Participant List

SL	Name	Designation	Organization
1	Md. Kamrujjaman	Program Officer	CIP-SWCA
2	Shiranjum Munir Mostofa	Accounts & Admin Assistant	CIP-AVRDC Bangladesh
3	Mohammad Abdul Monem	Regional Coordinator (Barisal Region)	URC
4	Md. Zamal Uddin	Technical Specialist-AIN,	WorldFish
5	Md. Zahurul Islam Howlader	Finance & Admin Officer-AIN	WorldFish
6	Jharna Khanam	Field Supervisor-AIN, CODEC Barisal	WorldFish - CODEC
7	Md. Monowar Hossain	Finance & Admin Officer	USAID Agricultural Extension Support Activity, DAM
8	Archana Sarker	HID Officer	USAID Agricultural Extension Support Activity, DAM
9	Nur Hossain	Finance and Accounts officer	USAID Agricultural Extension Support Activity, DAM
10	Nabiul Islam	Assistant finance and admin officer	USAID Agricultural Extension Support Activity, DAM
11	Salim Mahmumud	Assistant finance and admin officer	USAID Agricultural Extension Support Activity, DAM
12	Shahidul Islam	Assistant finance and admin officer	USAID Agricultural Extension Support Activity, DAM
13	Md.Al-Amin	Assistant finance and admin officer	USAID Agricultural Extension Support Activity, DAM
14	Md. Rafiqul Islam	Cluster Manager (SHIKHA)	SHIKHA - BRAC
15	Md. Ziaul Ahsan	Field Coordinator-SHIKHA	SHIKHA - FHI 360

Annex 2: Khulna Participant List

SL	Name	Designation	Organization
1	Tanvir Akhter	Data Processor, mstar	WorldFish
2	Sayma Islam	Research Assistant, mstar	WorldFish
3	Monir Hossain	Finance Assistant, mstar	WorldFish
4	Amina Khatun	Finance Officer, AAS	WorldFish
5	Mahmud Kabir	Field Coordinator	CCBA
6	Shahadat Hossain	Regional Coordinator (Khulna Region)	URC
7	Amimul Ehshan	District Coordinator (Khulna Region)	URC
8	ASK Ashraful Mashrud	Training Officer (Livelihood)	ACDI VOCA (Proshar)-CODEC
9	S.M. Shahriyar Yousuf	Accounts Officer	ACDI VOCA (Proshar)-CODEC
10	Md. Mahabubar Rahman	Field Operations Manager	ACDI VOCA (Proshar)
11	Md. Amanullah Nuri	Finance Manager	ACDI VOCA (Proshar)
12	Mohammed Nasir Uddin	DRM Engineer	ACDI VOCA - PCI
13	Razib Hossain	Accountant	ACDI VOCA - PCI
14	Md. Inayet ullah	UC- Livelihood	ACDI VOCA - Muslim Aid
15	Md. Maynul Haque Sarker	Finance Officer	ACDI VOCA - Muslim Aid
16	Hasan Kabir	Finance Officer	ACDI VOCA - Shusilan
17	Md. Moktar Hossain	UC- Livelihood	ACDI VOCA - Shusilan
18	Subrata Roy	HID Officer	USAID Agricultural Extension Support Activity, DAM
19	Beplob Pathok	Finance & Accounts Officer	USAID Agricultural Extension Support Activity, DAM
20	Shahabuddin	HID officer	USAID Agricultural Extension Support Activity, DAM
21	Salim Hossion	Finance & Accounts officer	USAID Agricultural Extension Support Activity, DAM
22	Sk. Abdullah Lahul	Executive Director	DNET - ASSIST BD
23	SK. Abul kalam Azad	Program Coordinator	DNET - ASSIST BD

Annex 3: Workshop Pre-Assessment

District Workshop on 'Exploring Mobile Money Payments in agricultural projects & programs in Bangladesh'

Workshop Pre-assessment

Participant Name:

Organization:

Position:

Cell:

E-mail:

1. Organizational mobile money usage

1.1 Do you use mobile money payment within your organization or any of your projects?

☐ Yes

☐ No

☐ Used previously; not now

2. Pre Assessment questionnaire

2.1 What is mobile money payment?

2.2 Please write the names of all of the Mobile Financial Service (MFS) providers in Bangladesh that you know of

2.3 List all of the different usages for mobile financial services that are you aware of in Bangladesh

2.4 What are some of the ways that mobile money can be more beneficial than cash in a project?

2.5 List some organizational requirements (programmatic, financial etc.) you know of that are necessary for transitioning to mobile money payments from cash

Annex 4: Workshop Post-Assessment

District Workshop on 'Exploring Mobile Money Payments in agricultural projects & programs in Bangladesh'

Workshop Post-assessment

Participant Name:

Organization:

Position:

Cell:

E-mail:

3. Assessment of Workshop Sessions

Session Name	Session Content	Session Presentation
An Introduction to Mobile Money	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
Presentation on case studies/Success stories/Impact stories regarding use of mMoney by USAID Implementing Partners in Bangladesh Learnings from mSTAR grantee: The WorldFish Center, AIN project	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
Smart usages on mobile money in Bangladesh mSTAR publications on Mobile money -Infosheets -MM Snapshots	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
Exercise on the costs and benefits - Financial and - Non Financial	Very Informative <input type="checkbox"/> Informative <input type="checkbox"/> Somewhat informative <input type="checkbox"/> Not informative at all <input type="checkbox"/>	Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>

4. Please list the major takeaways that you achieved from this workshop

5. Please write down your suggestions/expectations for/from future mSTAR workshops

6. Post Assessment Questionnaire

6.1 What is mobile money payment?

6.2 Please write the names of all of the Mobile Financial Service (MFS) providers in Bangladesh that you know of

6.3 List all of the different usages for mobile financial services that are you aware of in Bangladesh

6.4 What are some of the ways that mobile money can be more beneficial than cash in a project?

6.5 List some organizational requirements (programmatic, financial etc.) you know of that are necessary for transitioning to mobile money payments from cash