# MOBILE SOLUTIONS TECHNICAL ASSISTANCE AND RESEARCH (mSTAR), BANGLADESH

## District Workshop On
### *The Future of Mobile Payments in USAID Health Projects and Programs*

## WORKSHOP REPORT
## NOVEMBER 2014

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# 1. Introduction

The USAID-funded mSTAR project aims to increase operational efficiency and productivity across USAID Bangladesh's agricultural and health portfolios by increasing mobile and electronic payment adoption. The mSTAR Bangladesh team supports USAID implementing partners (IPs) by arranging Dhaka and district based workshops on mobile money and its benefits. In this way, the workshops play a catalytic role in promoting mobile money payments among IPs and beneficiaries.

mSTAR Bangladesh facilitated two back-to-back district level technical workshops in Sylhet and Habiganj to increase awareness and competence of using mobile payments for implementing partners within USAID's health portfolio.  This report summarizes the two workshops.

## 1.1    mSTAR District level Workshop Series

The district level workshops aim to increase awareness and to educate USAID/B IPs on mobile money usage. The workshop series educates finance and program staff on the benefits of using mobile money (MM) at field level to help create demand by frontline management for MM adoption. Discussion among IPs working in the same region also increases their reflective knowledge on mobile banking and mobile money.

## 1.2    Justification for the District Level Workshops

mSTAR has conducted four central, Dhaka-based workshops. In order to more effectively advocate for adopting MM, the mSTAR Bangladesh team designed a training for frontline managers. The team organized two district level workshops at Sylhet and Habiganj 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 financial ecosystem were also discussed in the workshops.

# 2. Basic Information on the Workshop

**Date and Time:**         November 17, 2014 | 10:00 AM – 1:00PM | Sylhet

November 18, 2014 | 10:00 AM – 1:00PM | Habiganj

**Venues:**         Hotel Valley Garden, Sylhet

Hotel Amad International, Habiganj

# 3. Workshop Participant Details

## 3.1    Sylhet

**Total Number of Participants:** 13

- Male: 11
- Female: 02

**Number of Participating Organizations:** 05

**Participating Organizations:**

1    SRAC – MAMA Initiative (Local Partner)

2    URC – TB Care II

3    Social Marketing Company (SMC)

4    Shimantik – SMC (Local Partner)

5    SSKS – NHSDP (Local Partner)


## 3.2    Habiganj

**Total Number of Participants:** 16

- Male: 11
- Female: 05

**Number of Participating Organizations:** 05

**Participating Organizations:**

1    FIVBD – STC Mamoni Project (Local Partner)

2    Social Marketing Company (SMC)

3    Shimantik – SMC (Local Partner)

4    Shimantik – STC Mamoni Project (Local Partner)

5    SSKS – NHSDP (Local Partner)


***Participant details are provided in Annex 1***

## 4. Workshop Program Schedule

| Time | Description/Detail |
|---|---|
| 09:30-10:00 | Registration |
| 10:00-10:30 | Welcome and 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<br><br>Learnings from mSTAR grantee: MAMA Bangladesh Initiative |
| 12:00-12:10 | Smart usages on mobile money in Bangladesh<br>mSTAR publications on mobile money |
| 12:10-01:10 | Exercise on financial and non-financial costs and benefits |
| 01:10-01:50 | Lunch break |
| 01:50-02:00 | Closing remarks and way forward |

**Workshop Facilitators:**
1. M. Ataur Rahman, Team Lead, USAID mSTAR project
2. Kazi Amit Imran, Communications Specialist, USAID mSTAR project

## 5. Overview of Major Activities

The workshops covered five thematic topics, each focusing on a different component of adopting mobile money in health programs/projects in Bangladesh. The sessions were designed to be interactive to allow for open discussion. The workshops' sessions were conducted by Mr. M Ataur Rahman, Team Lead of mSTAR Bangladesh, and Kazi Amit Imran, Communications Specialist of mSTAR Bangladesh.

### 5.1     Welcome Address & an 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 explained that the mSTAR Bangladesh team works 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 process. He highlighted how discussions and information from previous central level workshops are not always shared with field staff and, therefore, the district level workshops are designed to educate participants more about mobile money. He noted that this was the second round of district level workshops organized by mSTAR Bangladesh.

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 discussed how several stakeholders are working to develop a conducive financial ecosystem. USAID supports the transition from cash to mobile money payments and mSTAR is positioned to provide technical assistance to all interested USAID IPs. Mr. Rahman noted that making frontline managers aware of the benefits of mobile money and helping them to identify how to use mobile money in their operations enables them to better advocate to higher management to make the transition.

## 5.2    Mobile Money Success Stories

Mr. Rahman shared Dnet's experience with mobile money on their MAMA Initiative. Dnet's MAMA Initiative piloted mobile money to pay training costs and incentives to frontline community health agents. Based on the pilot, they are realizing the benefits of mobile money and are scaling up using mobile money across other project areas.

Mr. Rahman also briefed participants on mSTAR's role and its grant initiative. mSTAR is ready to support any USAID IP during the transition from cash to electronic and mobile money payments; IPs can request support by submitting a Technical Assistance (TA) form to USAID or by applying for mSTAR grants.

## 5.3    mSTAR Publications and Smart Usage of Mobile Money

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 on mobile money currently include: Snapshots, which detail other IPs' experience using mobile money; Infosheets, which provide an overview of mobile financial services offered by various providers; and Tipsheets, which assist implementing partners in Bangladesh to more effectively make use of mobile financial services. All publications are available online and help IPs learn about mobile money before adopting it into their operations.

Mr. Kazi Amit Imran then discussed how mobile money has high potential in Bangladesh because almost every family has access to a mobile phone. Mr. Imran talked about how building a financial ecosystem allows beneficiaries to use mobile money to purchase required products and/or services. He further mentioned that MFS providers are innovating new products and schemes, which further contributes to a conducive financial ecosystem.

## 5.4    Open Discussion

Open discussions in both workshops were held to capture participants' thoughts on mobile money, to understand the reason(s) why resistance exists, and to identify potential ways of using mobile money. In both workshops, the discussion revealed that most participants use mobile money for personal use, including for money transfers and top ups, but had not given much thought to using mobile money in project operations. The discussions also illuminated that most staff who participated in previous central level workshops had not shared key takeaways and information with district level staff.



During the discussion, participants shared when cash is currently used in their projects (see below).

| Sylhet Cash Points | Habiganj Cash Points |
|---|---|
| • Allowances for trainings and travel | • Travel allowances |
| • Food costs for training | • Incentives |
| • Per diem for trainers and trainees | • Non-listed vendor payments |
| • Vendor payments | • Office bills, utility bills, maintenance costs |
| • Incentives and some staff salaries | • Mobile airtime bills |
| • MDR TB investigation cost[1] | • Some vendor payments |

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[1] Mentioned by URC – TB Care II project

Many cash transactions participants identified can be replaced by mobile payments. Mr. Rahman closed the workshop by noting that it is an organizational decision to switch to mobile money, and that the time and cost to make the transition is lower than many staff anticipate.

# 6. Pre Assessment and Post Assessment Analysis

In order to evaluate the workshop's success, a pre-assessment and post-assessment was conducted to determine if participants gained capacity vis-à-vis mobile money knowledge and understanding. Findings from both workshops are presented below.

## 6.1 Sylhet

### 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 increase in capacity of participant MM understanding is summarized below.

| ID No. | Pre-assessment Score | Post-assessment Score | Change (Post-score – Pre-score) | Percentage Increase in Understanding MM |
|--------|--------------|---------------|-------------------------------|------------------------------------------|
| 1 | 5 | 18 | 13 | 52% |
| 2 | 13 | 18 | 5 | 20% |
| 3 | 10 | 18 | 8 | 32% |
| 4 | 11 | 20 | 9 | 36% |
| 5 | 12 | 15 | 3 | 12% |
| 6 | 17 | 18 | 1 | 4% |
| 7 | 14 | 20 | 6 | 24% |
| 8 | 12 | 15 | 3 | 12% |
| 9 | 11 | 20 | 9 | 36% |
| 10 | 21 | 25 | 4 | 16% |
| 11 | 11 | 18 | 7 | 28% |
| 12 | 15 | 20 | 5 | 20% |
| 13 | 10 | 14 | 4 | 16% |

*The shaded fields represent those who did not achieve an improvement of at least 20%*

As can be seen in the tables, understanding of mobile money increased as a result of participating in this workshop. The average positive change in participant scores was **23.69**%.

| Improvement from Pre-test (%) | No. of Participants | Percentage of Participants |
|-------------------------------|---------------------|----------------------------|
| >20% | 5 | 38% |
| 20%-29% | 4 | 31% |
| 30%-39% | 3 | 23% |
| 40%-49% | 0 | 0% |
| 50%-59% | 1 | 8% |
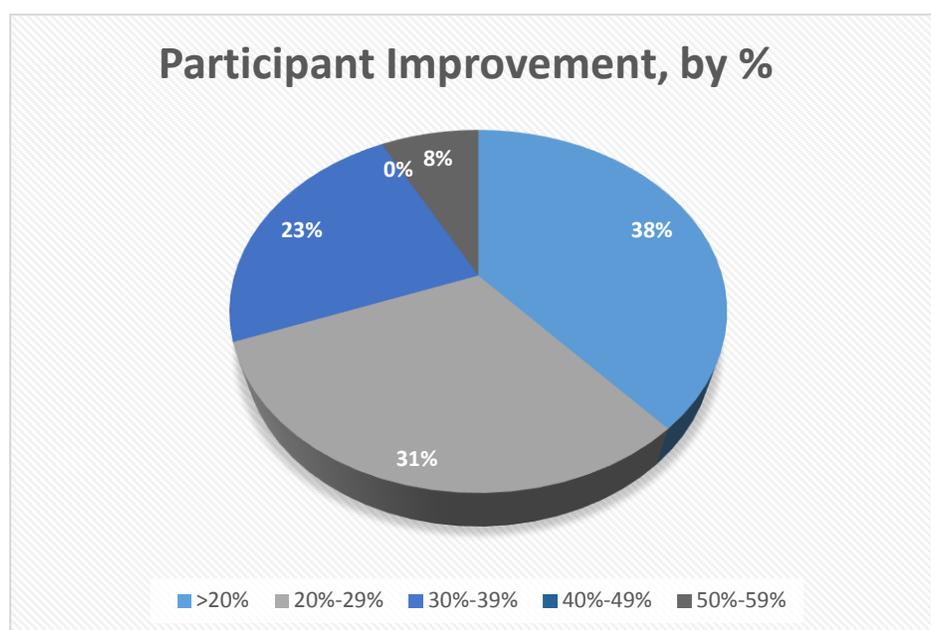
### 6.1.2    Participants' Major Takeaways

| SL | Major Takeaways – Sylhet | Frequency of Response | Percentage of Response |
|----|--------------------------|-----------------------|------------------------|
| 1 | Advantages of MM | 8 | 29% |
| 2 | Necessity of MM | 4 | 14% |
| 3 | Learning about mSTAR interventions | 5 | 18% |
| 4 | Learning about MM security | 2 | 7% |
| 5 | Learning about the cost effectiveness of MM | 1 | 4% |
| 6 | Learning about MM | 3 | 11% |
| 7 | How to adapt MM in organizations | 5 | 18% |

29% of participants noted that learning about the advantages of mobile money was a key takeaway for them. 18% of participants found it useful to learn about mSTAR interventions. Another 18% of participants noted that learning how to adapt MM in organizations was most beneficial.

### 6.1.3    Participants' Suggestions for Further Interventions

| SL | Future Suggestions | Frequency of Response | Percentage of Response |
|----|--------------------|-----------------------|------------------------|
| 1 | Hold at least one workshop at each organization | 1 | 6% |
| 2 | Hold workshops with organization heads | 3 | 18% |
| 3 | Increase workshop time | 1 | 6% |
| 4 | Discuss the issues in more detail | 8 | 47% |
| 5 | Work to expand the program countrywide | 4 | 24% |

The highest percentage of suggestions (47%) were about discussing workshop issues in more detail. Another significant percentage of suggestions (24%) were related to expanding the program nationally.

## 6.2    Habiganj

### 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 | 12 | 20 | 8 | 32% |
| 2 | 7 | 18 | 11 | 44% |
| 3 | 17 | 21 | 4 | 16% |
| 4 | 16 | 18 | 2 | 8% |
| 5 | 16 | 21 | 5 | 20% |
| 6 | 9 | 18 | 9 | 36% |
| 7 | 11 | 18 | 7 | 28% |
| 8 | 14 | 24 | 10 | 40% |
| 9 | 12 | 18 | 6 | 24% |
| 10 | 13 | 14 | 1 | 4% |
| 11 | 18 | 20 | 2 | 8% |
| 12 | 16 | 18 | 2 | 8% |
| 13 | 17 | 25 | 8 | 32% |
| 14 | 16 | 16 | 0 | 0% |
| 15 | 10 | 22 | 12 | 48% |
| 16 | 20 | 19 | -1 | -4% |

*The shaded fields represent those who did not achieve an improvement of at least 20%*

| Improvement from Pre-test (%) | No. of Participants | Percentage of Participants |
|---|---|---|
| >20% | 7 | 43% |
| 20%-29% | 3 | 19% |
| 30%-39% | 3 | 19% |
| 40%-49% | 3 | 19% |

As can be seen in the tables above, the workshop led to an increase in participants' understanding of MM.

The average positive change in participant scores was **21.5%**.

*Figure 2: Participant Improvement from Pre-test (%), Habiganj Workshop*
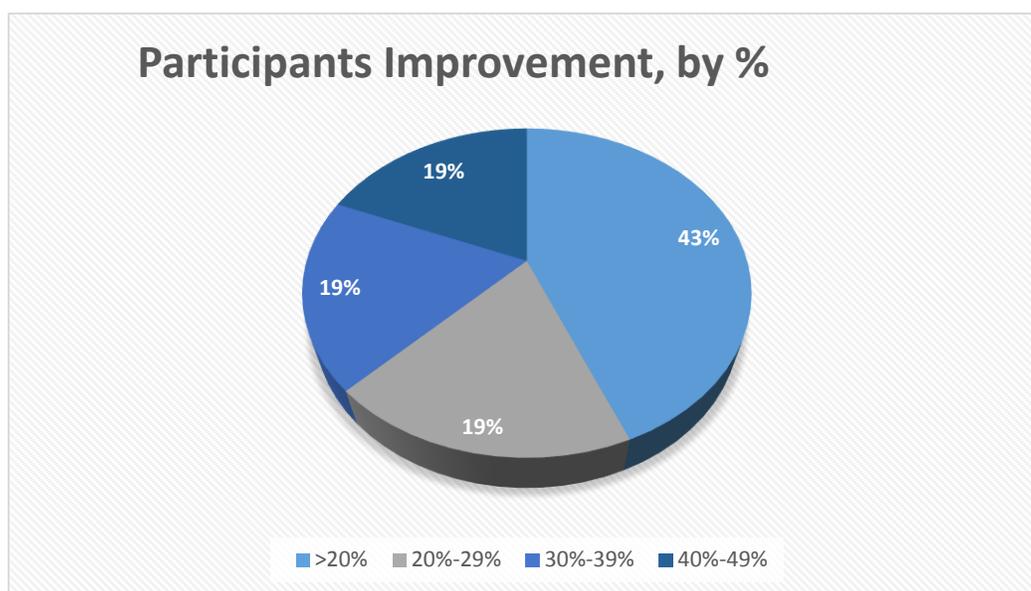


### 6.2.2 Participants' Major Takeaways

| SL | Major Takeaways – Habiganj | Frequency of Response | Percentage of Response |
|---|---|---|---|
| 1 | Learning about MM and usage of MM | 10 | 43% |
| 2 | Adapting with new technology over time | 2 | 9% |
| 3 | How MM can save time and cost | 3 | 13% |
| 4 | Scopes of using MM | 1 | 4% |
| 5 | How MM can be useful in projects | 2 | 9% |
| 6 | Advantages of MM payments compared to cash payments | 3 | 13% |
| 7 | Learning about MM products | 2 | 9% |

43% of participants claimed that learning about MM and using MM was their main takeaway. 13% of participants found the workshop beneficial as they learned about the advantages of MM payments compared to cash payments. Another 13% of participants noted that learning about how MM can save time and cost was the most beneficial aspect of the workshop.

### 6.2.3 Participants' Suggestions for Further Interventions

| SL | Future Suggestions | Frequency of Response | Percentage of Response |
|---|---|---|---|
| 1 | Discuss how to reach to beneficiaries in remote areas | 1 | 8% |
| 2 | Discuss how to do capacity building trainings with beneficiaries | 2 | 15% |
| 3 | Hold workshops in remote areas (i.e. village or union level) | 4 | 31% |
| 4 | Do promotional activities through brochures, bill-boards etc. | 1 | 8% |
| 5 | Arrange dialogue sessions with upper management | 1 | 8% |

| SL | Future Suggestions | Frequency of Response | Percentage of Response |
|---|---|---|---|
| 6 | Disclose MM related information to beneficiaries | 1 | 8% |
| 7 | Disseminate case stories to beneficiaries | 2 | 15% |
| 8 | Engage more finance staff in the process | 1 | 8% |

The highest percentage of suggestions were about organizing village or union level workshops. Also, a significant percentage of suggestions were related to disseminating case stories to beneficiaries and how capacity building trainings for beneficiaries could be arranged.

## 7. Next Steps:

1. Follow up with each organization to learn their specific MM payment training needs by stakeholder (i.e. for program/finance senior staff, field level staff, beneficiaries etc.)

2. Disseminate learning documents produced by mSTAR Bangladesh to USAID IPs to increase their engagement with our learning documents

3. Invite the organizations in our next district level workshop to increase their knowledge on MM

## Annex 1: Sylhet Participant List

| SL | Name | Designation | Organization |
|----|------|-------------|--------------|
| 1 | Satyajit Saha | Regional Coordinator | URC TB Care II |
| 2 | Biswajit Mandal | Finance & Admin Manager | SSKS |
| 3 | Sultana Begum | Clinic Manager | SSKS |
| 4 | Md. Sumon Shaikh | Admin Assistant | SSKS |
| 5 | Subrata Das | Clinic Manager | SSKS |
| 6 | Nadia Sultana Annie | Admin Assistant | SSKS |
| 7 | Md. Aminul Islam | Prog. Officer – Field Operations | SMC |
| 8 | Md. Mostafizur Rahman | Internal Audit Officer | Shimantik |
| 9 | Ramu Kanta Roy | Accounts & Admin Officer | Shimantik |
| 10 | Md. Sahadur Rahman | Monitoring Officer | SSKS |
| 11 | Md Emdad Hossain | Project Manager | Shimantik |
| 12 | Md. Kois Ahmed | Executive Director | SRAC/MAMA |
| 13 | Md. Golam Rabbani | MIS Officer | SRAC/MAMA |
| 14 | M Ataur Rahman | Project Team Lead | USAID mSTAR, FHI 360 |
| 15 | Kazi Amit Imran | Communications Specialist | USAID mSTAR, FHI 360 |

# Annex 2: Habiganj Participant List

| SL | Name | Designation | Organization |
|---|---|---|---|
| 1 | Maya Banik | Field Supervision Officer | Shimantik |
| 2 | Shaiken Chandra Das | Field Supervision Officer | Shimantik |
| 3 | Md. Safiqul Islam | Field Supervision Officer | Shimantik |
| 4 | Lakshmi Bhattachazy | Field Supervision Officer | Shimantik |
| 5 | Tanita Chisim | Field Supervision Officer | Shimantik |
| 6 | Md. Sabiullah | Field Supervision Officer | Shimantik |
| 7 | Belal Ahmed Laskar | Field Supervision Officer | Shimantik |
| 8 | Dalwar Hossen | Field Supervision Officer | Shimantik |
| 9 | Syed Salik Ahmed | BCCP | Shimantik |
| 10 | Tawhedul Islam | Field Coordinator – Community based services | Shimantik |
| 11 | Rowshan Ara (Parul) | Field Coordinator – Quality Assurance | Shimantik |
| 12 | Abdur Rahman | M&E | Shimantik |
| 13 | Arif Md. Shakil | Field Coordinator – Community based services | FIVDB |
| 14 | Md. Shafiqul Haque | Prog. Executive | SMC |
| 15 | Suraya Akhter | Admin Assistant | SSKS –Smiling Sun |
| 16 | Md. Amirul Islam | M&E | Shimantik |
| 17 | M Ataur Rahman | Project Team Lead | USAID mSTAR, FHI360 |
| 18 | Kazi Amit Imran | Communication Specialist | USAID mSTAR, FHI360 |

# Annex 3: Pre-assessment Questionnaire

**District Workshop on 'Future of Mobile Payments in USAID Health Projects and Programs'**

**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: Post-assessment Questionnaire

**District Workshop on 'Future of Mobile Payments in USAID Health Projects and Programs'**

**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 ☐<br>Informative ☐<br>Somewhat informative ☐<br>Not informative at all ☐ | Excellent ☐<br>Very Good ☐<br>Good ☐<br>Fair☐<br>Poor ☐ |
| Presentation on case studies/Success stories/Impact stories regarding use of mMoney by USAID Implementing Partners in Bangladesh<br><br>Learnings from mSTAR grantee: The WorldFish Center, AIN project | Very Informative ☐<br>Informative ☐<br>Somewhat informative ☐<br>Not informative at all ☐ | Excellent ☐<br>Very Good ☐<br>Good ☐<br>Fair☐<br>Poor ☐ |
| Smart usages on mobile money in Bangladesh mSTAR publications on Mobile money<br>-Infosheets<br>-MM Snapshots | Very Informative ☐<br>Informative ☐<br>Somewhat informative ☐<br>Not informative at all ☐ | Excellent ☐<br>Very Good ☐<br>Good ☐<br>Fair☐<br>Poor ☐ |
| Exercise on the costs and benefits<br>- Financial and<br>- Non Financial | Very Informative ☐<br>Informative ☐<br>Somewhat informative ☐<br>Not informative at all ☐ | Excellent ☐<br>Very Good ☐<br>Good ☐<br>Fair☐<br>Poor ☐ |

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