



MOBILE SOLUTIONS TECHNICAL ASSISTANCE & RESEARCH PROGRAM (mSTAR) BANGLADESH

TECHNICAL ASSISTANCE REPORT

TA RECIPIENT: USAID'S AGRICULTURE, NUTRITION, AND GENDER LINKAGES
(ANGEL) PROJECT IMPLEMENTED BY IFPRI-PRSSP

MAY 2017



Authors:

Julie Ghostlaw, Program Coordinator, IFPRI-PRSSP, and
M. Aatur Rahman, Team Lead, USAID's mSTAR project, FHI 360

DISCLAIMER

The views expressed in this report do not necessarily reflect the views of the U.S. Agency for International Development or the U.S. Government.

Acknowledgements

The authors would like to thank the ANGeL project, which is jointly funded by the Government of Bangladesh and USAID, especially Research Director, Dr. Akhter Ahmed, and Senior Project Manager, Ms. Aklima Parvin. In addition, they would like to thank FHI 360's Regional ICT and Digital Finance Advisor, Mr. Josh Woodard, mSTAR/Bangladesh's Technical Specialist, Ms. Tajmary Akter and Communications Specialist, Mr. Kazi Amit Imran along with ANGeL's participating beneficiaries and frontline staff for periodically sharing their suggestions, which helped to finalize this report.

Table of Contents

Acknowledgements	1
1.0 Overview of Technical Assistance Request.....	4
2.0 Integrating Mobile Payments.....	5
2.1 IFPRI’s collaboration with USAID’s mSTAR project.....	5
2.2 Assess initial feasibility of readiness for mobile financial services based on ANGeL baseline data 5	
2.3 Provide recommendations on how ANGeL might be able to use MFS based on the above findings	5
2.4 Support ANGeL to negotiate with and select MFS provider(s)	6
2.4.1 Design of the payment process	6
2.4.2 Activating IFPRI’s corporate account	7
2.5 “Mobile Money 101” Training of Trainers (TOT).....	8
2.6 Other mSTAR Technical Assistance and Outreach.....	11
3.0 Beneficiary Feedback Survey	12
3.1 Respondent demographics	12
3.2 Increase in knowledge of staff and beneficiaries specific to DFS	12
3.2.1 Post-training changes in financial behavior.....	13
3.4 How MFS is being used in the ANGeL project.....	14
3.5 Impact of MFS for beneficiaries.....	16
3.6 Experience with using MFS.....	17
3.7 Financial Transactions over MFS	18
3.8 Challenges and Concerns	18
4.0 Conclusion	19
Annex: 1	20
Annex: 2.....	23

1.0 Overview of Technical Assistance Request

Starting in February 2016, USAID’s Mobile Solutions Technical Assistance and Research (mSTAR) project partnered with IFPRI to support them to use mobile money to disburse training allowances under the [Agriculture, Nutrition, and Gender Linkages](#) (ANGeL) pilot project, being implemented by the Ministry of Agriculture. The ANGeL project disburses training allowances to 3,125 ANGeL beneficiary households across 16 districts in rural Bangladesh for attending trainings on agriculture production, nutrition knowledge, and gender sensitization.

mSTAR/Bangladesh (mSTAR/B) provided technical assistance to IFPRI in helping to select a mobile financial service provider – in this case, ROCKET, formerly known as Dutch Bangla Bank Limited (DBBL) Mobile Banking¹ – and later mediating negotiations in service fees and providing troubleshooting on the opening of corporate and beneficiary accounts. Additionally, mSTAR conducted five batches of “Mobile Money 101” training of trainers for ANGeL staff, which consisted of 74 Sub-Assistant Agriculture Officers (SAAOs), 14 Upazila Agriculture Officers (UAOs) from the Department of Agricultural Extension, Ministry of Agriculture and 25 nutrition workers, known as ANGeL Pusti Kormis (APKs). These trainings helped ANGeL trainers and ROCKET agents work together to successfully activate household accounts at the village-level and advise rural households – some with minimal digital literacy – on how to practically use mobile money. mSTAR/Bangladesh continues to provide occasional support to ANGeL for issues around mobile money, as needed.

This report synthesizes mSTAR/Bangladesh’s technical assistance extended to IFPRI’s Policy Research and Strategy Support Program (PRSSP) for integrating mobile payments into the Ministry of Agriculture’s Agriculture, Nutrition, and Gender Linkages (ANGeL) pilot project from February 2016 through March 2017.



Photo Credit: USAID’s mSTAR project

¹ DBBL Mobile Banking was rebranded as ROCKET in September 2016

2.0 Integrating Mobile Payments

This section describes the technical assistance provided to the IFPRI-led and USAID-funded ANGeL project by mSTAR/B to effectively pilot mobile payments to disburse training allowances. The project is currently piloting mobile payments with 3,125 select farmer households of 16 districts.

2.1 IFPRI's collaboration with USAID's mSTAR project

On February 3, 2017, IFPRI and mSTAR/B initially met to establish a scope of work to integrate mobile payments into the ANGeL project. On February 4, 2017, IFPRI signed a technical assistance (TA) agreement, which stated that mSTAR/B would perform the following responsibilities:

- Assess initial feasibility of readiness for mobile financial services based on ANGeL baseline data. Rapid ground assessments to one low, medium, and high access site may be required to supplement this.
- Provide recommendations on how ANGeL might be able to use MFS based on the above findings.
- Support ANGeL to negotiate with and select MFS provider(s).
- Provide a Mobile Money 101 training of trainers training to ANGeL staff or extension trainers (depending on mSTAR availability).
- Provide ongoing technical support to answer questions from ANGeL, as necessary.



2.2 Assess initial feasibility of readiness for mobile financial services based on ANGeL baseline data

The ANGeL project, led by IFPRI, collected baseline data on beneficiary farmer households from November 16, 2015 – January 17, 2016, which collected information on mobile phone ownership at the household-level. Based on recommendations by mSTAR/B, IFPRI also later collected information on individual access to mobile phones within the household and mobile phone numbers, which were key information necessary for successfully rolling out mobile payments in this project. The ANGeL project shared select data with the mSTAR/B team to assess the viability and readiness of the project to pilot mobile payments.

2.3 Provide recommendations on how ANGeL might be able to use MFS based on the above findings

The mSTAR/B team assessed the information shared by the ANGeL project and discussed the potential of piloting mobile payments with ANGeL project's frontline staff and beneficiaries. Based on mSTAR/B's technical expertise and previous experiences in facilitating adoption of mobile payments, mSTAR/B recommended that the ANGeL project start with one location first with select farmer households, and

based on immediate learnings to scale up to other project locations. However, due to the project design and timeline, the ANGeL project team worked closely with mSTAR/B and ROCKET to roll out mobile payments across all 16 districts in batches based on the TOT schedule. mSTAR/B committed to provide all out support to make the initiative successful.

2.4 Support ANGeL to negotiate with and select MFS provider(s)

mSTAR/B supported IFPRI in arranging and facilitating meetings between IFPRI and various mobile financial service providers (MFSPs), including BRAC Bank’s bKash (February 22, 2016) and Dutch Bangla Bank Limited’s ROCKET (February 25, 2016). Prior to these meetings, mSTAR/B raised IFPRI’s awareness and understanding of mobile payments in the context of development projects. For example, mSTAR/B proactively held meetings with IFPRI to discuss selection criteria IFPRI should consider when selecting an MFSP, such as geographic coverage, quality of service, and recipient and organizational needs. These recommendations were complemented with mSTAR/B’s context-specific, user-friendly knowledge products, including [5 Key Factors to Consider When Choosing a MFSP](#), [Checklist for Rolling Out Mobile Money](#), and [Measuring the Benefit of Mobile Money](#).

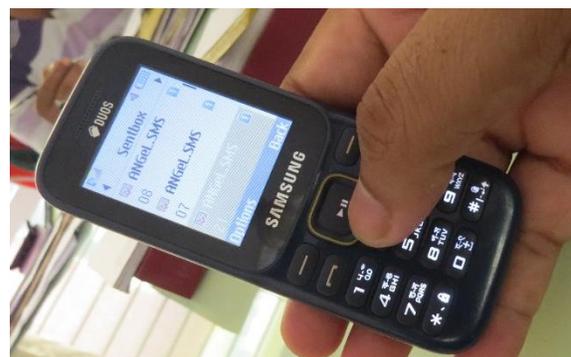


Prior to meeting with MFSPs, mSTAR/B made a concerted effort to learn about the organizational needs and demands of the ANGeL project, which helped mSTAR/B advocate during these formative meetings. According to IFPRI staff, mSTAR/B’s thorough understanding of ANGeL’s research design and the project’s plan on embedding mobile payments, and then leveraging its strong MFSP networks, helped IFPRI make an

informed decision. On April 6, 2016, IFPRI selected Dutch Bangla Bank primarily based on ROCKET’s coverage profile and pricing structure.

2.4.1 Design of the payment process

mSTAR/B provided extensive support to ROCKET and IFPRI management to design the payment process, including managing associated datasheets. mSTAR/B also developed the design for the SMS coding system that was used to prepare payment sheets after receiving messages from the field on absentee participants. Each SAAO has a 3-digit code and each farmer household is coded with 2 digits, all of which are saved in the central coordinator’s mobile phone. For example, Mr. Milton Boiragi is based in Jessore and his code is 520, each household under him is coded between 01 and 25. So, an absentee report from the SAAO will look like “To: ‘Angel SMS’ <06, 08>”. The central coordinator will receive the message as “<520> <06, 08>”. Based on this information, the payment sheet will be prepared without those IDs.



Later, mSTAR/B also helped to reduce the paperwork required for payment advices and streamlined the process for smoother operations. The testimonial of a participating SAAO, [Milton Boiragi](#) explains how use of the SMS coding has helped expedite the reporting process for attendance for the trainings he conducts. In addition, earlier, ANGeL management had to process payment advices for each SAAO individually, and the top management had to sign each page before making payments to farmer households. However, after multiple discussions with the ROCKET team and ANGeL management, the format was redesigned and reduced to 5-7 pages per payment request, as well as also reducing the need for multiple signatures.

2.4.2 Activating IFPRI's corporate account

mSTAR/B extended significant support to IFPRI in applying for and activating a corporate account for the ANGeL project. Support was provided through a combination of in-person meetings and remote troubleshooting via telephone. On May 8, 2016, mSTAR/B Team Lead, M. Ataur Rahman, accompanied IFPRI Program Coordinator, Julie Ghostlaw, to the DBBL Head Office to clarify the documentation needed for IFPRI's corporate account application. On May 12, 2016, mSTAR Technical Lead, Md. Majidul Haque, accompanied Julie Ghostlaw to meet DBBL Head Manager, Mahmud Hassan, at the DBBL Gulshan Office to finalize the submission of outstanding documentation. On June 2, 2016, with the support of mSTAR/B, IFPRI's ROCKET corporate account was successfully activated. This laid the groundwork for disbursing mobile payments to ANGeL beneficiaries starting in August 2016.

By September 2016, 3,038 ROCKET accounts were successfully opened for beneficiaries to disburse training allowances to farm households under the five treatment arms. A few months later, in December 2016, mSTAR/B, with IFPRI and DAE's support, conducted a rapid survey of 128 households randomly selected across all 6 upazilas to better understand the mobile banking experiences of project beneficiaries within the ANGeL project. mSTAR presented these findings on January 25, 2017 at USAID's Gender



Photo Credit: USAID's mSTAR project

Learning Workshop, which helped broadcast ANGeL’s progress to key stakeholders such as USAID and other USAID implementing partners. More details on these findings can be found in section 3.0 below.

There were various challenges in rolling out digitized payments in the ANGeL project. Trainers reported that some farmer households did not have the necessary identification documents required to activate an MFS account (e.g., birth certificate, chairman’s certificate, citizenship certificate, national ID). Other trainers reported that ROCKET agents at the field-level demanded fees for each mobile account opened under the ANGeL project, which should not have been the case. Once accounts were activated, the digital financial literacy of some farm households also presented problems. Mobile banking requires households to create PINs, but if the user forgets the PIN, the mobile banking account gets blocked, requiring support from ROCKET to resolve, which mSTAR/B sometimes facilitated upon request from the ANGeL project.

2.5 “Mobile Money 101” Training of Trainers (TOT)

IFPRI and Helen Keller International (HKI) organized six batches of training of trainers (TOT) for 141 individuals, consisting of 100 SAAOs, 25 APKs and 16 Upazila Agriculture Officers (UAOs) covering 16 districts across rural Bangladesh. The main objectives were to (1) introduce mobile money to trainers, and (2) activate mobile accounts for trainers. The UAOs role is to monitor the tasks of SAAOs. These trainings also provided UAOs with an opportunity to learn more about how SAAOs will use digital payments through the ANGeL project. Initially, the plan was for ROCKET to conduct those trainings, but mSTAR/B technical staff took over midway through the first one as they had more experience than the ROCKET staff at conducting trainings for this type of audience. After that, IFPRI and mSTAR/B worked closely to develop training materials, including key messages in Bengali, and a pre-assessment questionnaire (a sample questionnaire is provided in Annex – 2) for the next five trainings.

The workshop dates and the number of participants for the five workshops that were facilitated entirely by mSTAR/B are given below. Additional details of workshop participants’ pre- and post-assessment scores are provided in Annex – I.

Table I: “Mobile 101” TOT participation

Date	Male Participants	Female Participants	Total Participants
May 4, 2016 (SAAOs)	22	2	24
May 11, 2016 (SAAOs)	25	1	26
May 17, 2016 (SAAOs)	23	1	24
May 29, 2016 (APKs)	0	25	25
June 5, 2016 (UAOs)	14	0	14
Total	84	29	113

The workshop participants completed pre- and post-assessments, which were analyzed to measure how much participants learned from the workshop. The results of participants' scores are listed on the following pages. As the third question of the assessment has four sub-questions with one correct answer, 0.25 points were assigned for each of the correct answer of the four sub-questions.



mSTAR/B Team Lead facilitating a workshop. Photo Credit: USAID's mSTAR project

Among the 113 participants in the five mSTAR-facilitated workshops, 104 people improved their scores (representing 92% of participants), while the remaining 9 scores were unchanged or decreased. During the pre-assessment, the average score of participants was 1.0 out of 5. This average score increased by 2.2 points in the post-assessment, with participants averaging a total of 3.2 points.

Figure 1: Pre- and Post-Assessment Scores of all Participants

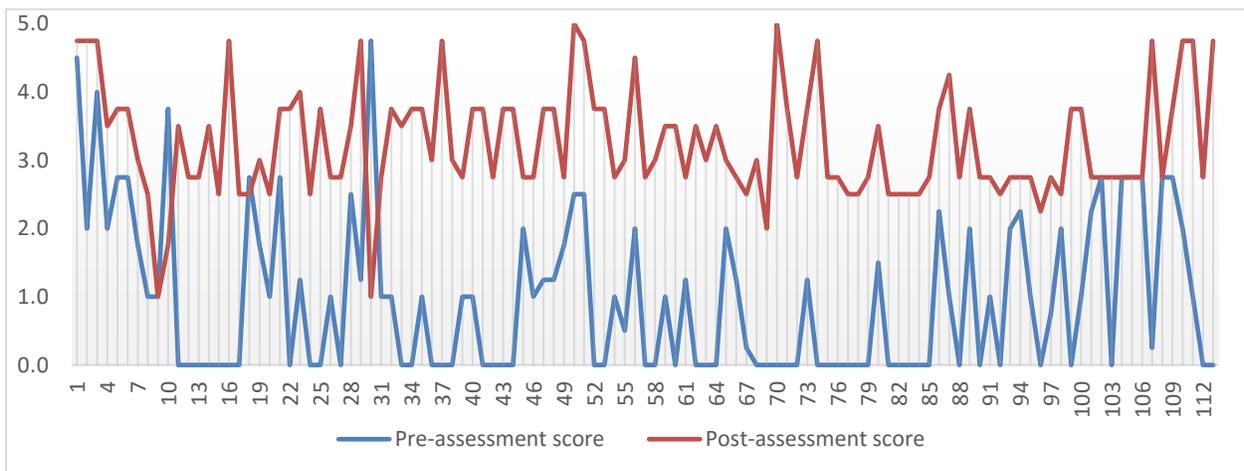


Figure – 1 shows the pre- and post-assessments scores of all participants trained by mSTAR/B. In order to make it easier to read, the scores have been represented as a continuous line, although this is not meant to represent any trends.

Figure 2: Comparative Status of Different Workshop Participants

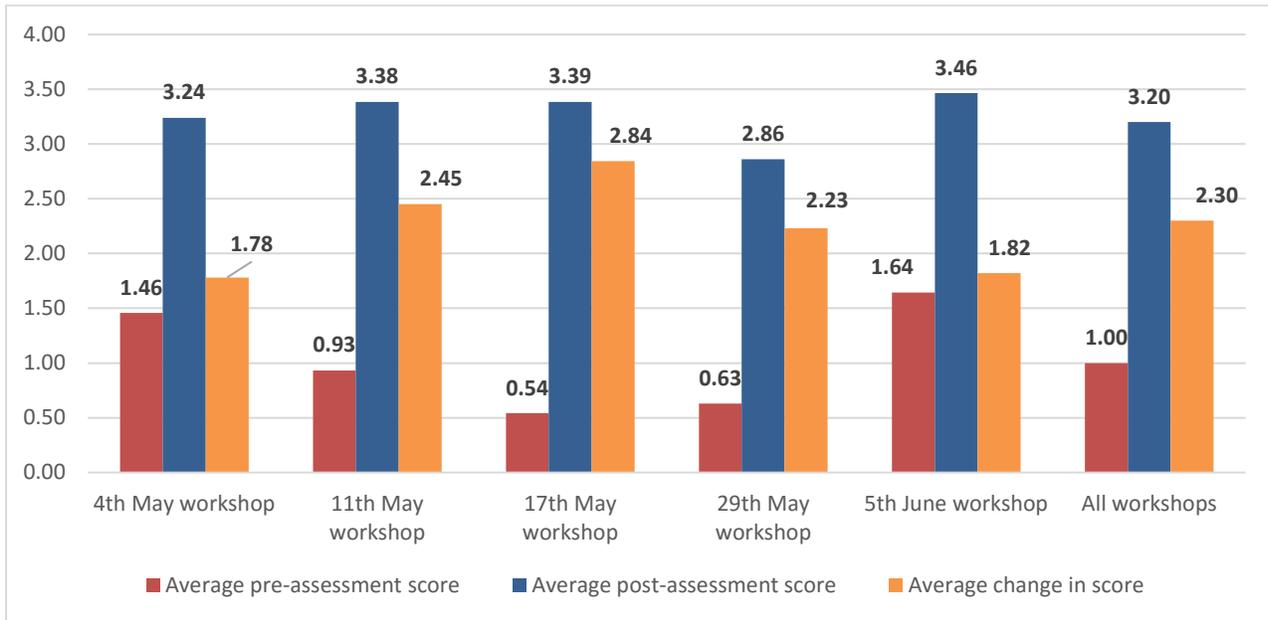


Figure – 2 shows the average score of the pre-assessments and post-assessments achieved by the participants of each of the five workshops, including the average change of score attained by the participants.

Table 2: Distribution of Percent Change in Score

% change in score from pre- to post-assessment (in range)	No. of participants	% of participants
Negative (-)	3	2.65%
0% - 19%	10	14.2%
20% - 39%	23	20.4%
40% - 59%	44	38.9%
60% - 79%	24	21.2%
>= 80%	6	5.3%
Total	113	100%

Table – 2 above shows the percentage change in scores between the pre- and post-assessments divided into clusters. As per the table, 85.8% participants achieved more than a 20% improvement in their scores on the post-assessment as compared to the pre-assessment. It also shows that the largest number (38.9%) of participants achieved improvements in the range of 40%-59%. In addition, 5.3% participants achieved

more than an 80% change. Thus, it reveals that the vast majority of participants' understanding of mobile financial services improved.



Photo Credit: USAID's mSTAR project

In addition to those five workshops, on June 5, 2016, IFPRI organized an ANGeL Monitoring Workshop at the Agricultural Policy Support Unit, Ministry of Agriculture, Sech Bhaban. Here, mSTAR/B facilitated a two-hour mobile payment orientation, which was conducted for 16 Upazila Agriculture Officers (UAOs) of the Department of Agricultural Extension, Ministry of Agriculture of Government of Bangladesh.

2.6 Other mSTAR Technical Assistance and Outreach

On an ongoing basis, mSTAR/B invited IFPRI to participate in its [Mobile Money Consultative Group \(MMCG\)](#) meetings; however, due to security restrictions after July 1, 2016 and frequent travel by project staff, IFPRI was unfortunately not able to participate in these knowledge sharing forums.



mSTAR/B also provided ad hoc, on demand troubleshooting to IFPRI. This includes advising on best reporting practices (e.g., how trainers should report attendance efficiently to IFPRI to ensure authorization of release of disbursements) to more recently on February 13, 2017, when mSTAR/B and IFPRI discussed how to reduce administrative bottlenecks related to authorizing release of

disbursements. In particular, mSTAR/B looked at how to reduce the paperwork required for IFPRI's Senior Project Manager to sign for DBBL to release the disbursements to the ANGeL project beneficiaries.

mSTAR/B presented an alternative reporting template, which was a practical solution that would likely simplify and lessen IFPRI’s work load relating to mobile payments.

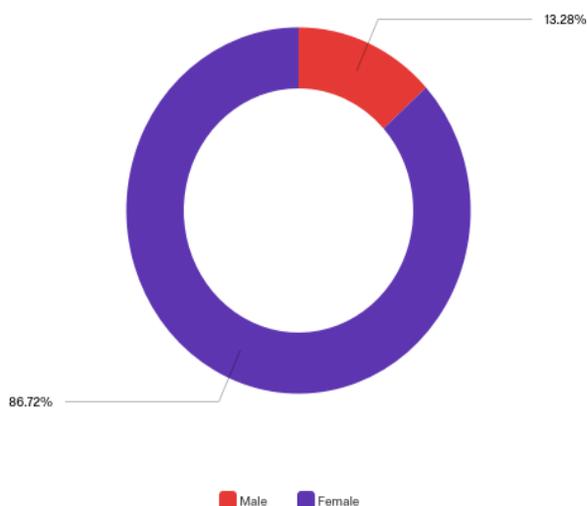
3.0 Beneficiary Feedback Survey

mSTAR conducted a quick survey, in December 2016-January 2017 with extended support from IFPRI, aimed at understanding the benefits, challenges and experiences of DFS integration in ANGel’s project operations. The survey was conducted in 6 select districts (Bogra, Gaibandha, Naogaon, Sherpur, Jessore, Khagrachari) with a sample size of 128 (one respondent per household, at least 20 respondents/district).

3.1 Respondent demographics

Figure 3 below shows that 86.72% of the respondents who received training allowances in their mobile financial services (MFS) account were women. The majority of respondents listed their occupations as “Housewife.”

Figure 3: Demographics of Respondents



#	Occupation	%	Households (no)
1	Business owner	3.13%	4
2	Farmer	7.81%	10
3	Housewife	82.81%	106
4	Others	6.25%	8
Total		100%	128

3.2 Increase in knowledge of staff and beneficiaries specific to DFS

Over 95% of the respondents mentioned having no prior experience using mobile financial services before the inclusion of MFS within the ANGel project. Prior to ANGel’s mobile payment pilot, only 5% of respondents reported that they had a MFS account with either bKash or ROCKET. Under this initiative all non-users, including bKash account holders, opened a new ROCKET account in order to receive payments. During the survey period, mSTAR/B found that all of the new and old MFS accounts were still active.

After receiving the ToT from mSTAR, the extension trainers (SAAOs) helped the beneficiaries to open ROCKET accounts and gave them a basic training on how to use their accounts, along with some general knowledge about MFS.

Two-thirds (66%) of respondents mentioned receiving such MFS-specific training, which they felt increased their knowledge of MFS. While it is unclear why one-third of respondents did not mention receiving any training, it could be because not all the SAAOs provided trainings, the project did not train all household members, or the term MFS was not completely understood. The survey results also reflected that individuals remembered the core content of the training, including how to check their balance, the cash out process at an agent point, and how to top up or recharge talk time on their phone. Some respondents also reported that they learned about how to transfer money from one wallet to another, make purchases at retail points, and bill pay. Since the ANGeL project is *not* a transfer program—that is, the project only uses mobile money to disburse small training stipends—retaining this core content makes sense within the project context.

3.2.1 Post-training changes in financial behavior

Almost all respondents (94%) felt that use of mobile financial services is a secured and convenient mode of transferring and receiving money, and that transactions can be made at any time. They also reported a deepened understanding of the benefits of MFS and reflection on their financial behaviors. Some of the perspectives shared include:

- There is no fear of losing money
- The money is safe in my MFS account
- My husband sends money to my MFS account from Dhaka
- Money comes to my MFS account from abroad
- Money can be deposited and withdrawn at any time
- Making transactions using mobile banking is secured

In addition, mSTAR/B identified the following key findings:

- **100%** of respondents reported that mobile money helped them to save money in their wallet
- **93%** of respondent reported that using MFS saved them time



“Before I collected money from the post office. But nowadays I collect money from an agent that is nearby my home. That saves more time.”

- Survey respondent

3.4 How MFS is being used in the ANGeL project

The majority of the respondents were women who received training allowances in their MFS account. mSTAR/B's survey found:

- More than three-quarters (76.56%) of respondents reported having cashed out. Of those, almost two-thirds (63.16%) of the respondents mentioned waiting to receive multiple payments before cashing out, while 32.63% of the respondents mentioned cashing out immediately after receiving payments. The remaining respondents (4.21%) mentioned cashing out only in case of urgent need.
- 75.78% of the respondents mentioned cashing out at an agent point, and one respondent had also used an ATM booth to cash out.
- After cashing out, 40.16% of the respondents used the money towards purchasing daily household products and 33.07% respondents used that money towards purchasing agri-inputs.
- 33.86% of respondents saved their training allowances for future use in their MFS account.
- Among other purposes, women also purchased nutritious food for their children. Details of their usage pattern is shown below in Figure 6. A majority of the respondents also mentioned that they use their MFS account at least once a month.

Figure 4: Frequency of Cash Out by Respondents Who Have Cashed Out At Least Once

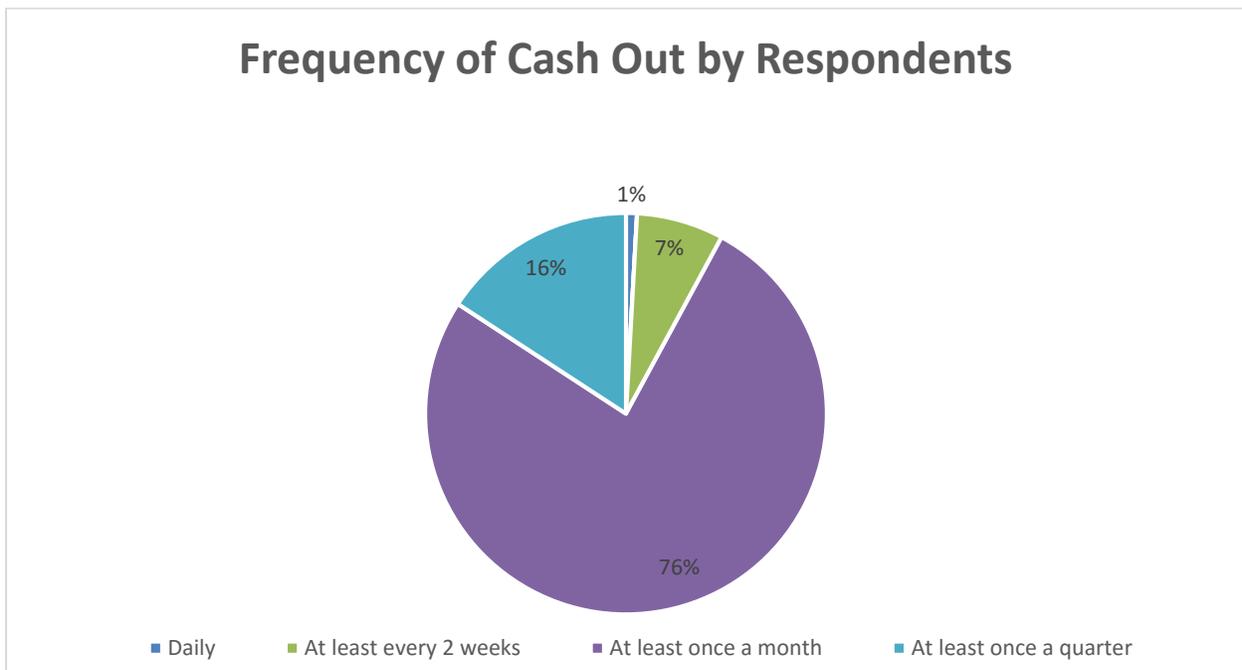


Figure 5: Types of Transactions Performed by Respondents using their MFS Accounts

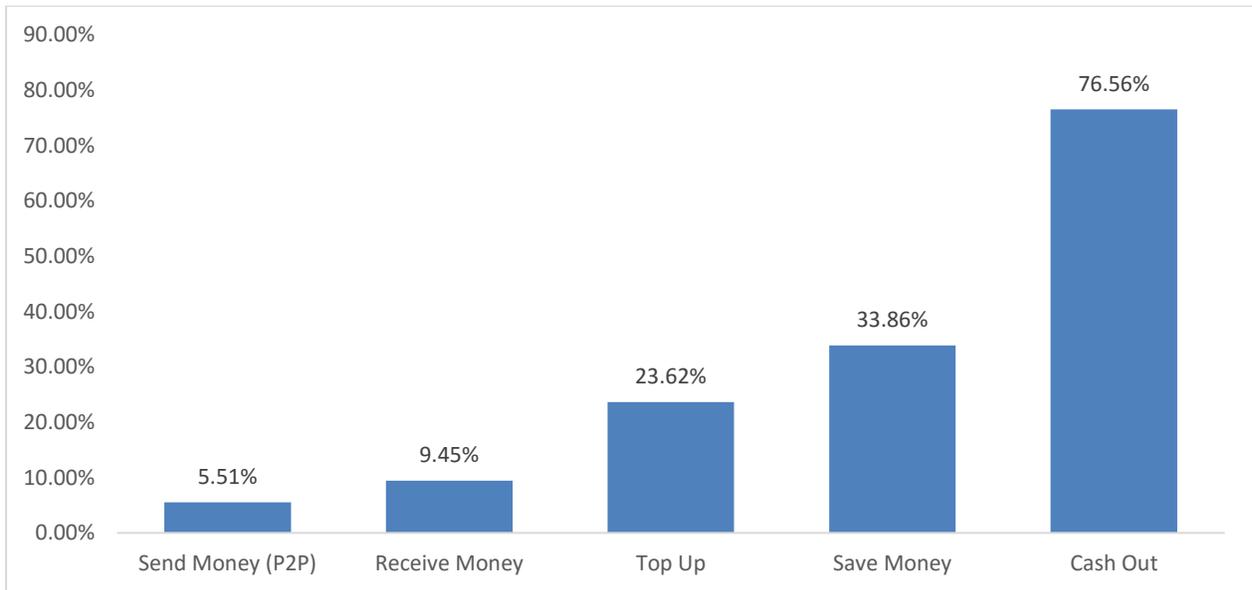
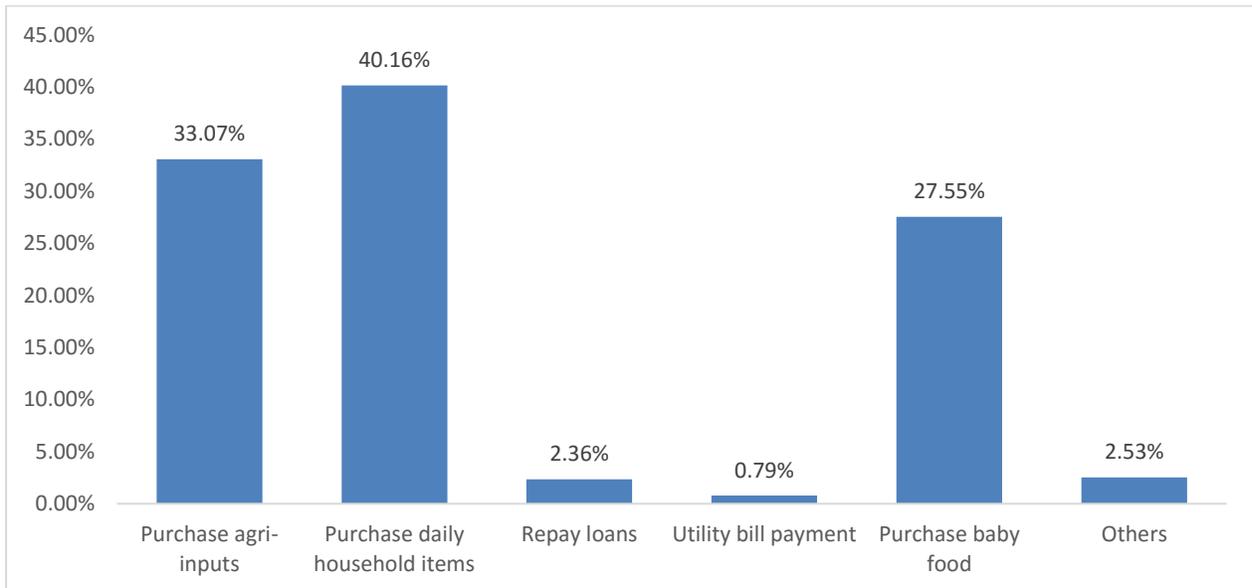


Figure 6: Types of Transactions Performed by Respondents After Cash Out



As can be seen in Figure – 6, the majority of beneficiary households who cashed out their allowances spent it either towards purchasing daily household items or on purchasing agricultural inputs. In addition, 27.55% of respondents who cashed out mentioned that they used the money to purchase food for their children.

3.5 Impact of MFS for beneficiaries

Over 87% of respondents reported that they felt that MFS has had a significant impact on their financial behavior and thus in their daily lives. The following highlights some of the comments shared by respondents.

“I saved money and bought household items [using my MFS account]”

“I feel good about MFS. I always have access to cash. It feels like a bank is nearby me.”

“I feel good about using MFS because I can receive money from home and abroad.”

“I earn interest by saving money in my MFS account. Therefore, I took the opportunity to save money in the MFS account”

“My self-dependability has increased”

“I have learned various options for using MFS. I can withdraw money and check my balance.”

“It is not wasting time to transfer money. I don't need go to anywhere. The transaction is easy.”

“[MFS] uses less time. I can give more time to other work.”

“Saved a lot of time because I don't go anywhere far, so I can do household work.”

3.6 Experience with using MFS

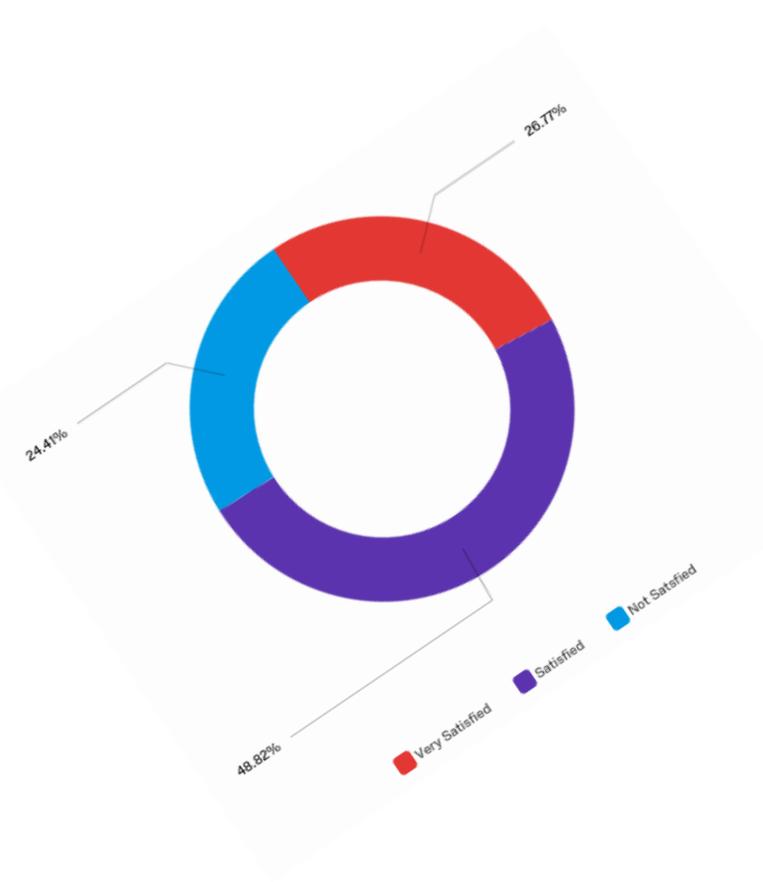
A majority of respondents (75.59%), reported their satisfaction with using MFS due to its convenience, safety, and lower requirements for dependency on others. However, 24.41% of the respondents were not satisfied due to challenges they faced, such as difficulty understanding the English menu, and other challenges associated with limited literacy and experience using a mobile phone.

Responses from unsatisfied respondents

- Can't read English
- Don't know how to use mobile phone well
- Don't know how to use phone features well
- Don't know how to use MFS well
- Can't read or write

Responses from satisfied and very satisfied respondents

- Easy to use
- Can transfer money very easily through mobile banking
- Transactions are safe through mobile banking
- The money is safe
- Can withdraw money as required
- Less dependency on others



3.7 Financial Transactions over MFS

Table – 3 below shows the total amount transacted using mobile financial services by the ANGeL project from August 2016 through March 2017, which exceeded US \$110,000.

Table – 3: ANGeL’s Financial Transactions Using MFS

Period	No. of Beneficiary Accounts Receiving Payments	Total Transaction Amount in BDT	Total Transaction Amount in USD\$²	Total Transaction Count
August 2016 – March 2017	3,154*	BDT 8,805,241	USD\$110,065	30,756

** Although there were 3,125 beneficiary households, a small number of households opened more than one account, so payments were made into a total of 3,154 accounts.*

3.8 Challenges and Concerns

The following are some of the challenges and concerns shared by the respondents during the survey.

- Since a majority of respondents were women, providing a photograph for account registration was an issue for them as they had to go to the market for this. In addition, many respondents also did not have valid photo identifications (eg., NID, birth certificate, citizenship certificate), which is required to open an MFS account. Many of them confronted challenges while opening accounts for these reasons. Primarily, all of these issues were solved by the SAAO at the district office of DBBL.
- Only one respondent reported that they had to go to the DBBL district office to solve account registration issues, although 13 respondents (just over 10%) reported that they had to travel over one kilometer to the market at the time of account registration in order to print paperwork or take a photograph.
- In terms of the user experience, most of the respondents reported the need to increase the deployment of agents at the village level, as they sometimes must travel elsewhere to find an agent, which costs time and money. Many of them also reported that agents tried to charge them extra for services. This issue was brought to the attention of ROCKET management by mSTAR/B so that they could take necessary action.

4.0 Conclusion

As of March 2017, the ANGeL project has disbursed BDT 8,805,241 (equivalent to USD \$110,065) to its 3,125 beneficiary households. From the perspective of mSTAR/B, this technical assistance assignment can be considered a success given the volume of digital transactions that ANGeL has been able to send. According to IFPRI staff, mSTAR/B's flexible work schedule and technical expertise were critical in the ANGeL project's adoption of digitized payments. Although the project is not focused on financial inclusion, it is expected that ANGeL's integration of mobile money into its operations will prove not only to be a convenient strategy to disburse training allowances, but also demonstrate incremental improvements in digital financial inclusion for the rural poor in Bangladesh.

To learn more about IFPRI's perspective on their transition to using mobile payments, refer to this brief video for interviews with IFPRI staff: [Journey to Mobile Payments: The Story of USAID's ANGeL Project](#).

Annex: I

Changes in the scores of the pre- and post-assessments of IFPRI participants at the training workshops

Date of the Workshop	Participant No.	Pre-assessment score	Post-assessment score	Changes	% increase in score
4 th May, 2016	1	4.5	4.8	0.3	5.0
4 th May, 2016	2	2.0	4.8	2.8	55.0
4 th May, 2016	3	4.0	4.8	0.8	15.0
4 th May, 2016	4	2.0	3.5	1.5	30.0
4 th May, 2016	5	2.8	3.8	1.0	20.0
4 th May, 2016	6	2.8	3.8	1.0	20.0
4 th May, 2016	7	1.8	3.0	1.3	25.0
4 th May, 2016	8	1.0	2.5	1.5	30.0
4 th May, 2016	9	1.0	1.0	0.0	0.0
4 th May, 2016	10	3.8	1.8	-2.0	-40.0
4 th May, 2016	11	0.0	3.5	3.5	70.0
4 th May, 2016	12	0.0	2.8	2.8	55.0
4 th May, 2016	13	0.0	2.8	2.8	55.0
4 th May, 2016	14	0.0	3.5	3.5	70.0
4 th May, 2016	15	0.0	2.5	2.5	50.0
4 th May, 2016	16	0.0	4.8	4.8	95.0
4 th May, 2016	17	0.0	2.5	2.5	50.0
4 th May, 2016	18	2.8	2.5	-0.3	-5.0
4 th May, 2016	19	1.8	3.0	1.3	25.0
4 th May, 2016	20	1.0	2.5	1.5	30.0
4 th May, 2016	21	2.8	3.8	1.0	20.0
4 th May, 2016	22	0.0	3.8	3.8	75.0
4 th May, 2016	23	1.3	4.0	2.8	55.0
4 th May, 2016	24	0.0	2.5	2.5	50.0
4 th May, 2016	Average Score	1.5	3.2	1.7	35.6%
11 th May, 2016	1	0.0	3.8	3.8	75.0
11 th May, 2016	2	1.0	2.8	1.8	35.0
11 th May, 2016	3	0.0	2.8	2.8	55.0
11 th May, 2016	4	2.5	3.5	1.0	20.0
11 th May, 2016	5	1.3	4.8	3.5	70.0
11 th May, 2016	6	4.8	1.0	-3.8	-75.0
11 th May, 2016	7	1.0	2.8	1.8	35.0
11 th May, 2016	8	1.0	3.8	2.8	55.0
11 th May, 2016	9	0.0	3.5	3.5	70.0
11 th May, 2016	10	0.0	3.8	3.8	75.0
11 th May, 2016	11	1.0	3.8	2.8	55.0
11 th May, 2016	12	0.0	3.0	3.0	60.0
11 th May, 2016	13	0.0	4.8	4.8	95.0
11 th May, 2016	14	0.0	3.0	3.0	60.0
11 th May, 2016	15	1.0	2.8	1.8	35.0
11 th May, 2016	16	1.0	3.8	2.8	55.0
11 th May, 2016	17	0.0	3.8	3.8	75.0
11 th May, 2016	18	0.0	2.8	2.8	55.0

Date of the Workshop	Participant No.	Pre-assessment score	Post-assessment score	Changes	% increase in score
11 th May, 2016	19	0.0	3.8	3.8	75.0
11 th May, 2016	20	0.0	3.8	3.8	75.0
11 th May, 2016	21	2.0	2.8	0.8	15.0
11 th May, 2016	22	1.0	2.8	1.8	35.0
11 th May, 2016	23	1.3	3.8	2.5	50.0
11 th May, 2016	24	1.3	3.8	2.5	50.0
11 th May, 2016	25	1.8	2.8	1.0	20.0
11 th May, 2016	26	2.5	5.0	2.5	50.0
11 th May, 2016	Average Score	0.9	3.4	2.5	49.0%
17 th May, 2016	1	2.5	4.8	2.3	45.0
17 th May, 2016	2	0.0	3.8	3.8	75.0
17 th May, 2016	3	0.0	3.8	3.8	75.0
17 th May, 2016	4	1.0	2.8	1.8	35.0
17 th May, 2016	5	0.5	3.0	2.5	50.0
17 th May, 2016	6	2.0	4.5	2.5	50.0
17 th May, 2016	7	0.0	2.8	2.8	55.0
17 th May, 2016	8	0.0	3.0	3.0	60.0
17 th May, 2016	9	1.0	3.5	2.5	50.0
17 th May, 2016	10	0.0	3.5	3.5	70.0
17 th May, 2016	11	1.3	2.8	1.5	30.0
17 th May, 2016	12	0.0	3.5	3.5	70.0
17 th May, 2016	13	0.0	3.0	3.0	60.0
17 th May, 2016	14	0.0	3.5	3.5	70.0
17 th May, 2016	15	2.0	3.0	1.0	20.0
17 th May, 2016	16	1.3	2.8	1.5	30.0
17 th May, 2016	17	0.3	2.5	2.3	45.0
17 th May, 2016	18	0.0	3.0	3.0	60.0
17 th May, 2016	19	0.0	2.0	2.0	40.0
17 th May, 2016	20	0.0	5.0	5.0	100.0
17 th May, 2016	21	0.0	3.8	3.8	75.0
17 th May, 2016	22	0.0	2.8	2.8	55.0
17 th May, 2016	23	1.3	3.8	2.5	50.0
17 th May, 2016	24	0.0	4.8	4.8	95.0
17 th May, 2016	Average Score	0.5	3.4	2.9	56.9%
29 th May, 2016	1	0.0	2.8	2.8	55.0
29 th May, 2016	2	0.0	2.8	2.8	55.0
29 th May, 2016	3	0.0	2.5	2.5	50.0
29 th May, 2016	4	0.0	2.5	2.5	50.0
29 th May, 2016	5	0.0	2.8	2.8	55.0
29 th May, 2016	6	1.5	3.5	2.0	40.0
29 th May, 2016	7	0.0	2.5	2.5	50.0
29 th May, 2016	8	0.0	2.5	2.5	50.0
29 th May, 2016	9	0.0	2.5	2.5	50.0
29 th May, 2016	10	0.0	2.5	2.5	50.0
29 th May, 2016	11	0.0	2.8	2.8	55.0
29 th May, 2016	12	2.3	3.8	1.5	30.0
29 th May, 2016	13	1.0	4.3	3.3	65.0

Date of the Workshop	Participant No.	Pre-assessment score	Post-assessment score	Changes	% increase in score
29 th May, 2016	14	0.0	2.8	2.8	55.0
29 th May, 2016	15	2.0	3.8	1.8	35.0
29 th May, 2016	16	0.0	2.8	2.8	55.0
29 th May, 2016	17	1.0	2.8	1.8	35.0
29 th May, 2016	18	0.0	2.5	2.5	50.0
29 th May, 2016	19	2.0	2.8	0.8	15.0
29 th May, 2016	20	2.3	2.8	0.5	10.0
29 th May, 2016	21	1.0	2.8	1.8	35.0
29 th May, 2016	22	0.0	2.3	2.3	45.0
29 th May, 2016	23	0.8	2.8	2.0	40.0
29 th May, 2016	24	2.0	2.5	0.5	10.0
29 th May, 2016	25	0.0	3.8	3.8	75.0
29 th May, 2016	Average Score	0.6	2.9	2.3	44.6%
5 th June, 2016	1	1.0	3.8	2.8	55.0
5 th June, 2016	2	2.3	2.8	0.5	10.0
5 th June, 2016	3	2.8	2.8	0.0	0.0
5 th June, 2016	4	0.0	2.8	2.8	55.0
5 th June, 2016	5	2.8	2.8	0.0	0.0
5 th June, 2016	6	2.8	2.8	0.0	0.0
5 th June, 2016	7	2.8	2.8	0.0	0.0
5 th June, 2016	8	0.3	4.8	4.5	90.0
5 th June, 2016	9	2.8	2.8	0.0	0.0
5 th June, 2016	10	2.8	3.8	1.0	20.0
5 th June, 2016	11	2.0	4.8	2.8	55.0
5 th June, 2016	12	1.0	4.8	3.8	75.0
5 th June, 2016	13	0.0	2.8	2.8	55.0
5 th June, 2016	14	0.0	4.8	4.8	95.0
5 th June, 2016	Average Score	1.6	3.5	1.9	36.4%
	Grand Average Score	1.0	3.2	2.2	45.3%

Annex: 2

Workshop on 'Mobile Payments for ANGeL project through DBBL Mobile Banking'

Mobile Solutions Technical Assistance and Research - mSTAR Bangladesh

Venue: XXX

Date: DD/MM/YYYY

Workshop Pre Assessment Questionnaire

Participant Name: Male/Female	
Organization:	Position:
Cell:	E-mail:

- Mobile money agents are allowed to conduct money transfer transactions using their own accounts on a customer's behalf?
 - Yes
 - No
 - Unsure
- If you have mobile bank account with DBBL, can you cash out from DBBL ATM booths?
 - Yes
 - No
 - Unsure
- Can an individual DBBL account holder do the followings?

Tasks	Yes	No	Unsure
a) Paying Mobile to Mobile to a business org/person for buying a product who has a merchant account			
b) Cashing out 10,000 taka each time, 3 times in a day at an agent point			
c) Cashing out from ATM booth without any fee (free)			
d) Mobile top-up from the mobile account (wallet)			
- Is it currently possible to send money from an account with one MFS provider (e.g. bKash) to an account with another MFS provider (e.g. DBBL)?
 - Yes
 - No
 - Unsure
- Do you know which of the following you have to dial to access the USSD menu of DBBL?
 - *344#
 - *322#
 - Unsure

Mobile Solutions Technical Assistance and Research - mSTAR Bangladesh

Venue: XXX

Date: DD/MM/YYYY

Workshop Post Assessment Questionnaire

Participant Name:	Cell:
-------------------	-------

1. Mobile money agents are allowed to conduct money transfer transactions using their own accounts on a customer's behalf?
 - a) Yes
 - b) No
 - c) Unsure
2. If you have mobile bank account with DBBL, can you cash out from DBBL ATM booths?
 - a) Yes
 - b) No
 - c) Unsure
3. Can an individual DBBL account holder do the followings (tick whether true or false)?

Tasks	Yes	No	Unsure
a) Paying Mobile to Mobile to a business org/person for buying a product who has a merchant account			
b) Cashing out 10,000 taka each time, 3 times in a day at an agent point			
c) Cashing out from ATM booth without any fee (free)			
d) Mobile top-up from the mobile account (wallet)			
4. Is it currently possible to send money from an account with one MFS provider (e.g. bKash) to an account with another MFS provider (e.g. DBBL)?
 - a) Yes
 - b) No
 - c) Unsure
5. Do you know which of the following you have to dial to access the USSD menu of DBBL?
 - a) *344#
 - b) *322#
 - c) Unsure

Workshop on ‘Mobile Payments for ANGeL project through DBBL Mobile Banking’

Mobile Solutions Technical Assistance and Research - mSTAR Bangladesh

Venue: XXX

Date: DD/MM/YYYY

Session Assessment and Feedback

I. Assessment of Workshop Session

Session	Session Content	Session Presentation
Presentation Session: Mobile Payments for Angel project through DBBL Mobile Banking	Very Informative <input type="checkbox"/>	Excellent <input type="checkbox"/>
	Informative <input type="checkbox"/>	Very Good <input type="checkbox"/>
	Somewhat informative <input type="checkbox"/>	Good <input type="checkbox"/>
	Not informative at all <input type="checkbox"/>	Fair <input type="checkbox"/>
		Poor <input type="checkbox"/>

2. Please list the major takeaways that you achieved from this workshop (in bullet points)

3. What other types of topics/information about mobile financial services would you like to get from us in future trainings? (in bullet points)