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## MOBILE SOLUTIONS TECHNICAL ASSISTANCE & RESEARCH (mSTAR) BANGLADESH

### TECHNICAL ASSISTANCE REPORT

**TA RECIPIENT:** SUSTAINABLE AGRICULTURE AND PRODUCTION LINKED TO  
IMPROVED NUTRITION STATUS, RESILIENCE AND GENDER EQUITY (SAPLING),  
IMPLENTED BY HELEN KELLER INTERNATIONAL

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## 1.0 Overview of Technical Assistance Request

In March 2016, the USAID-funded Development Food Assistance Program, Sustainable Agriculture and Production Linked to Improved Nutrition Status Resilience and Gender Equity (SAPLING), implemented by Helen Keller International, requested technical assistance from mSTAR/Bangladesh to explore how digital payments may be introduced with their program.

## 2.0 Overview of the SAPLING Project

The goal of SAPLING project is to improve gender equitable food security, nutrition and resilience of vulnerable people in the Bandarban district. To learn more about the project, click [here](#).

## 3.0 Purpose of TA Request

SAPLING's TA request focused on four areas:

1. Develop a brief section for insertion into their household census to assess digital financial service (DFS) access and readiness
2. Provide analysis of data from that section and initial recommendations on how SAPLING might be able to use DFS
3. Conduct a rapid qualitative assessment in project area to propose more detailed recommendations and a roll out strategy of SAPLING
4. Support SAPLING to negotiate with and select DFS provider(s), as applicable.



Photo: TA request letter from SAPLING

## 4.0 Description of Technical Assistance Provided by mSTAR/Bangladesh

mSTAR/Bangladesh developed a section in the SAPLING's primary census from to assess DFS readiness and access. The overall census was designed by SAPLING to collect information like ethnic group/languages spoken and counts of target individuals in each household. mSTAR/B added two of the following questions in SAPLING's primary census:

- How many functional mobile phones does your household own?
- Which of the following financial accounts are held by a member of your household? (Select all that apply)
  - Bank Account
  - MFI Account
  - Savings Group Account
  - Mobile money account
  - IO-taka account
  - None of the above

Unfortunately, mSTAR/B could not provide further assistance to SAPLING due to the fact that SAPLING has faced a lot of difficulty in rolling out their core activities in the Chittagong Hill Tracts. It was decided that mSTAR/B would resume providing technical assistance as soon as LPIN was ready to adopt DFS in their project operations, but since mSTAR/B's activity ends in September 2017, this could not happen.