EQualitY

CENTRE FOR
INCLUSIVE INNOVATION

Envisioning A World with #ZeroDigitalDivide

The e-Quality Centre for Inclusive Innovation aims to foster global commitment in achieving digital inclusivity through technology transfer and innovation, policy implementation, research, and the facilitation of funding. The pivotal endeavor to mitigate the digital divide and enhance the digital realm's inclusiveness for every citizen necessitates resolute theoretical underpinnings coupled with pragmatic strategies.

Through strategic partnerships with governments, industry leaders, academic institutions, development and civil society organizations, the e-Quality Centre intends to champion a collaborative approach to digital inclusivity. By fostering cross-sectoral dialogues and sharing global best practices, it accelerates the pace at which societies move towards a state of e-inclusion.

The journey towards achieving zero digital divide is not solely about technological advancement; it is a testament to our shared commitment to human dignity and equality in the digital landscape. The e-Quality Centre for Inclusive Innovation serves as a testament to the fact that the pursuit of digital inclusivity is not just an aspiration, but an imperative that will shape the future trajectory of our global society.

The e-Quality Centre for Inclusive Innovation is inspired by the famous inclusive quote **"Friendship to all, malice towards none"** by Bangabandhu Sheikh Mujibur Rahman, included in the UNGA resolution called **"International Year of Dialogue as a Guarantee of Peace, 2023."**

3 Major Focus Areas

Understand
DIGITAL DIVIDE RESEARCH

- Root causes of digital exclusion in specific contexts, leading to other forms of exclusion
- Strategies for addressing the root causes
- Global e-Quality Index.

Solve
INCLUSION LAB AND TECH TRANSFER

Transfer of Innovations and Digital Public Infrastructure (DPI) to reduce digital exclusion in LDCs and developing countries

Fund
INTERNATIONAL ICT INNOVATION (i³) FACILITY

From Bangladesh to support LDCs and Developing countries with triangular partnerships

The e-Quality Framework

At its core, this innovative framework includes marginalized communities: the Extreme Poor, Gender-based, CMSME (Cottage, Micro, Small, and Medium-sized Enterprises), and Disabled individuals. These communities stand as the primary beneficiaries of the center's transformative endeavors, radiating the ethos of equality and inclusivity.
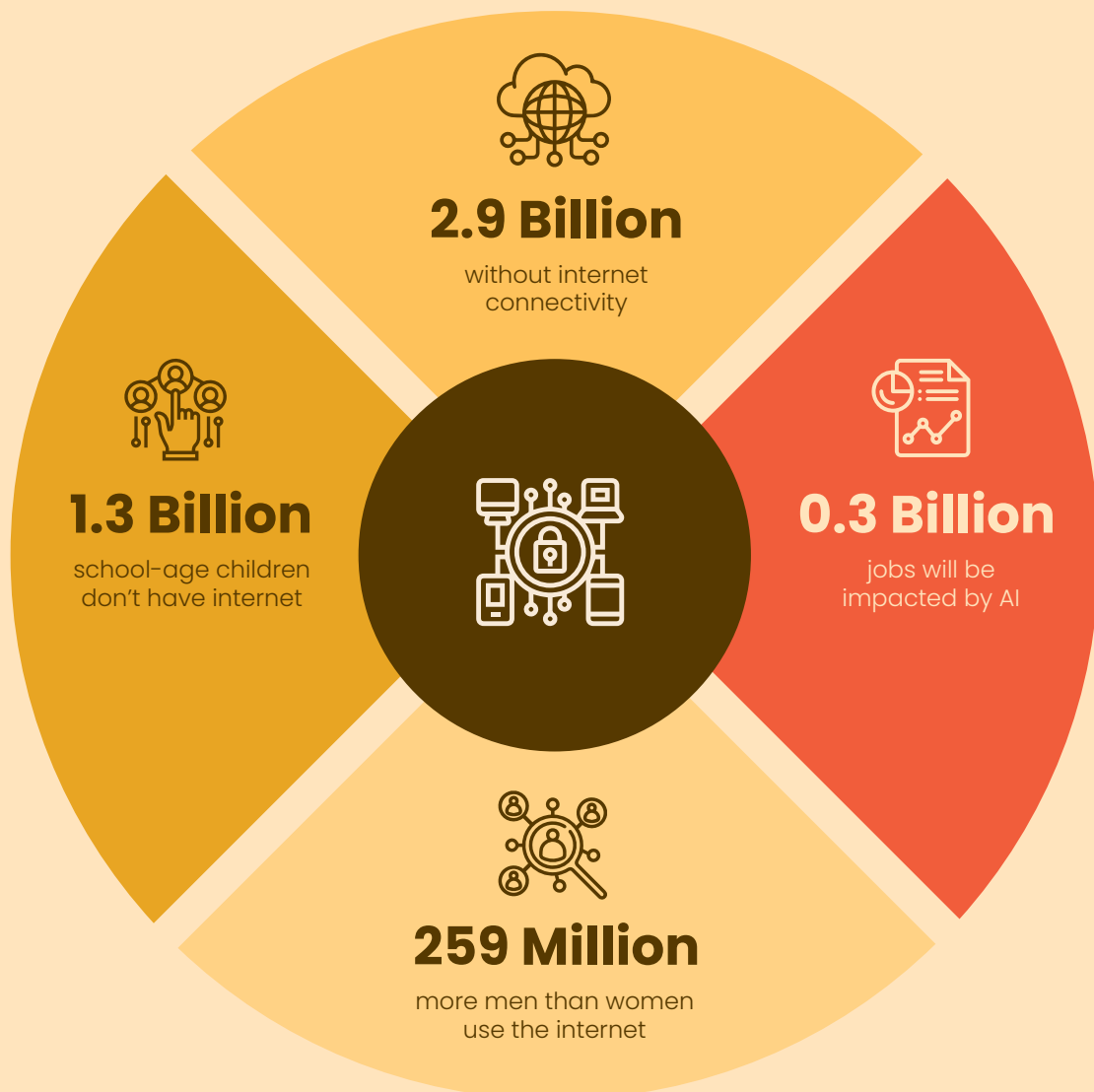
The second layer embodies four pivotal components: Access, Capabilities, Service Design, and Information/Power Asymmetry. Step one is ensuring these individuals can access the internet and technology - that's Access. Next comes boosting their skills, empowering them to use technology effectively-that's Capabilities. The ingenious aspect is to design services that cater to everyone, regardless of their background and to ensure fairness by distributing power and information equally to avail the services designed.

The final layer consists of five integral components: Education, Health, Employment, Public Service, and Finance. It is through the fulfillment of the preceding layer's components that the key to equality in these areas is unlocked, fortifying the lives of the people in the core layer.

What do the existing reports say about digital divide?

We can't solve the problems of digital divide without understanding the nuances fully.

2.9 Billion
without internet connectivity

0.3 Billion
jobs will be impacted by AI

259 Million
more men than women use the internet

1.3 Billion
school-age children don't have internet

HLPF Side Event Calls for Partnership to Bridge the Digital Divide

Under the banner of 'Renewed Partnership in South-South and Triangular Cooperation: Leveraging Innovation and Cutting-edge Technology', delegates from various countries and subject-matter experts convened to confront the pressing issue of the digital divide.

Representatives from United Nations member states, government officials, delegates from various countries, development agencies, international organizations, civil society, academia, and the private sector actively participated in the event.

The diverse composition of the attendees ensured comprehensive and inclusive dialogues. Central to these discussions was a resounding consensus on the necessity for a dedicated global platform or center to address and redress the widening digital divide.

The outcomes envisioned from HLPF side event 2023 are as multifaceted as its participants: a more level digital playing field across the globe through e-Quality Centre, a transformative impact of innovative partnerships, and a roadmap to achieve Zero Digital Divide.

Quotes from Dignitaries
at HLPF Side Event 2023

"

We therefore feel that the e-Quality Centre for inclusive innovation, with a vision to ensure Zero Digital Divide, is just the medium we need right now, to ensure that inclusive digital transformation is being practiced. Not just in our region, but across the world. The greater transfer of knowledge, expertise and technology, piloting fund support and effective research and policy guidance is absolutely crucial at this moment. In this world, the centre can be a game changer for countries in the Global South, such as our country and our region.

H. E. Mr. Naguib Sinarimbo

Minister, Ministry of Interior and Local Government, Bangsamoro Autonomous Region in Muslim Mindanao (BARMM), Republic of Philippines

"

e-Quality Centre for inclusive innovation aims to ensure Zero Digital Divide for the world. It will open up avenues for excellent chemistry and collaboration of international partners and communities. Such collaboration will support and enrich countries to enable improved quality of life for its citizens. Leveraging this e-Quality Centre, they can strengthen our South-South Cooperation and also the triangular cooperation efforts to support a large number of countries around the world. The Ministry of Foreign Affairs always welcomes such efforts that nourish and promote innovation and inclusivity.

Mr. Masud Bin Momen

Senior Secretary, Ministry of Foreign Affairs, Government of the People's Republic of Bangladesh

"

a2i initiative, which started as the 'Access to Information project'. It has not become the 'Aspire to Innovate (a2i)'. And through this, a 15 year journey, we went together under the leadership of the Government of Bangladesh. Bangladesh has established a network of 9000 digital service stations, providing digitalize the services for 2000 types of services that anyone can access within walking distance either by phone, by cell phone, by normal analog phones, or on website. As a result of this, it'll reduce the ordinary people's need to travel to get services, reduce the cost of transportation and has generated a saving of $22 billion since its inception, reduce 19 billion workdays and 13 billion visits.

Mr. Haoliang Xu

Under-Secretary-General and Associate Administrator of UNDP

> The yawning digital divide and the need to ensure digital inclusion and connectivity in particular in countries of the global south. Following on from this collaboration on the proposed establishment of an e-Quality Centre for inclusive innovation, with its ambitious vision to ensure Zero Digital Divide for the world, it's definitely a fantastic dream.

H.E. Mr. Ambassador Mohan Pieris

Permanent Representative of Sri Lanka to the United Nations in New York & President of the 21st Session of the UN High Level Committee on South-South Cooperation

> By enhancing knowledge sharing and collaboration and by opening new opportunities for businesses and entrepreneurial activities, digital technology is becoming a key driver for growth and development in the global south and can further bolster South-South Cooperation and contribute to the closing of this digital divide.

Ms. Dima Al-Khatib

Director, United Nations Office for South-South Cooperation (UNOSSC)

> Rapid digitalization has helped Bangladesh leapfrog traditional barriers to development by reconfiguring its services and achieve record growth, it has facilitated South-South Cooperation and can do the same for other economies in Latin America, in Asia and in Africa. One of the big roles that e-Quality can actually play is to convey the importance of responsible digitization. The country has taken a lead in sharing the lessons in these spaces and it's important that we prioritize the data safeguarded, privacy safeguarded and that women are prioritized. It is evident that within our grasp lies an immense opportunity for governments to join forces and leverage each other's lessons to drive the sustainable development agenda drawing up on our collective strength and expertise

Mr. Camilo Tellez-Merchan

Deputy Managing Director, Better Than Cash Alliance United Nations Capital Development Fund
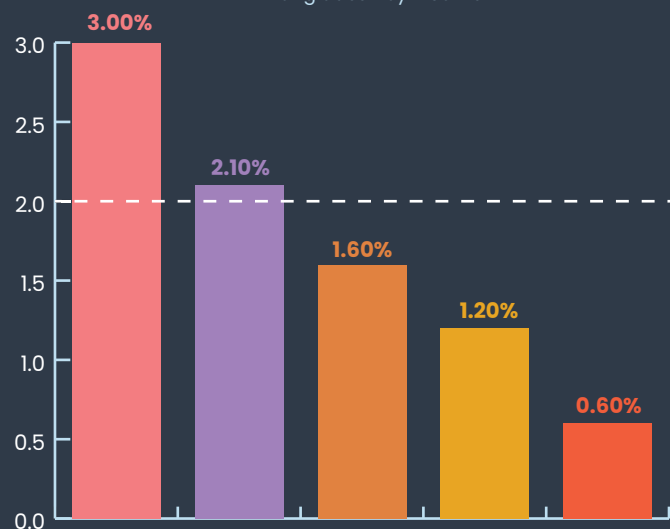
Equality through e-Quality Report

CONNECTIVITY & DIGITAL INEQUALITY

According to the UN Broadband Commission, 1 Gigabyte of Data should not cost more than 2% of the gross national income per capita.

Figure: Affordability of 1 GB of internet in Bangladesh by income

- 3.00%
- 2.10%
- 1.60%
- 1.20%
- 0.60%

Marginalized and left behind communities are still not under the coverage of meaningful connectivity which would enable them to tap into the latent potential of digital technologies to expand their capabilities. The affordability of data in Bangladesh is within the thresholds established by the UN Broadband Commission, which is that 1GB of data should cost not more than 2% of the gross national income per capita.

Nonetheless, the two lowest income quintiles pay prices that are above the threshold, as the figure shows.

86% People in Bangladesh own a cellphone. However, females are 10% less likely to own one than males.

82% of females use shared cell phones in their households, often borrowing from family members or others.

READ THE FULL REPORT

Information & Power Asymmetry In e-Government Service Delivery

Exclusion, corruption, and transaction costs persist in digitalized social safety net programs. In terms of the issue of asymmetric power, a reduction in the number of access points for error correction (as a result of digitalization) has allowed the exercise of asymmetric power, at least in the perception of non-beneficiaries, and there is evidence of quite widespread informal payments that beneficiaries are making to ensure their inclusion in services.

14.2%
Of the population had to pay informal fees for registering in social safety net programs.

7%
Males had to pay informal fees.

18.2%
Females had to pay informal fees.

17.4%
Of the rural population had to pay informal fees for registering in social safety net programs.

10.8%
Of the urban population had to pay informal fees for registering in social safety net programs.

Status Quo of Digital Literacy

In terms of digital literacy, a large percentage of the citizens still cannot operate a computer. However, we can see that a significant portion of the population avails the services of computer shops. This is an evidence of the role of indirect digital literacy in availing e-services in the context of the global south. Indirect digital literacy, a concept proposed by a2i, posits that individuals can avail digital public services through the assistance of household members, union digital center entrepreneurs, mobile banking agents, etc. even if they do not own or have the capability to operate digital devices. As many citizens are unlikely to achieve digital literacy within a short span of time, the concept of indirect digital literacy is vital for a developing country like Bangladesh.
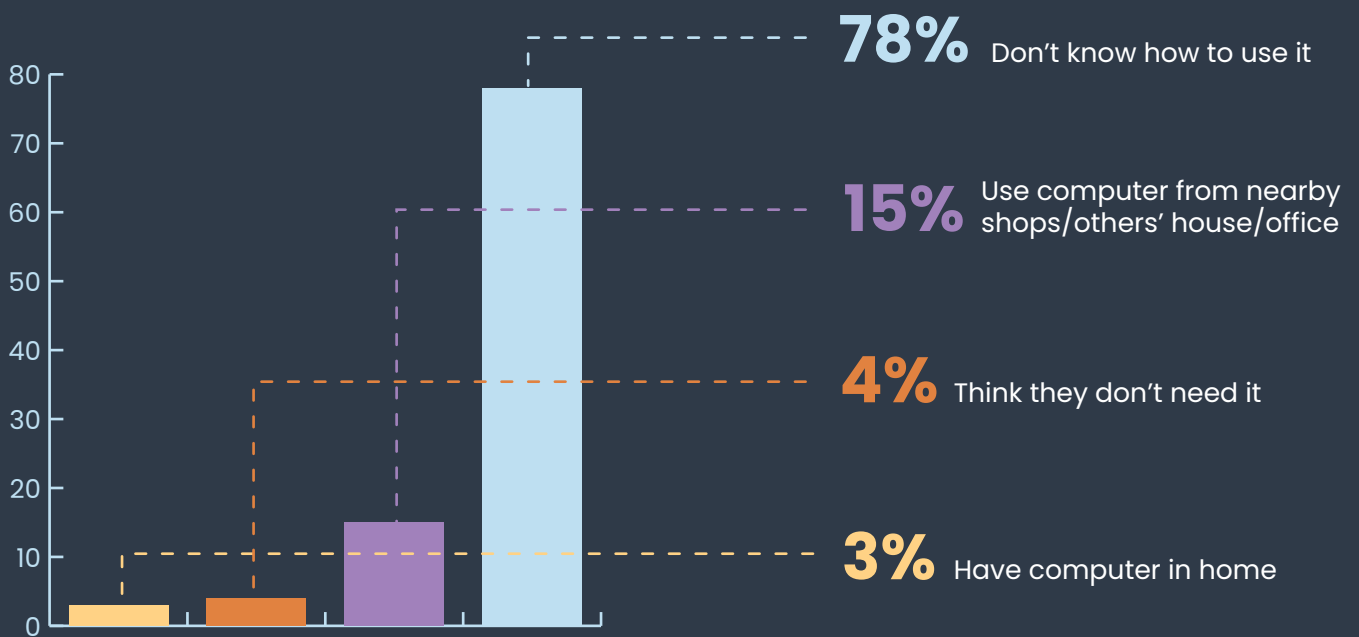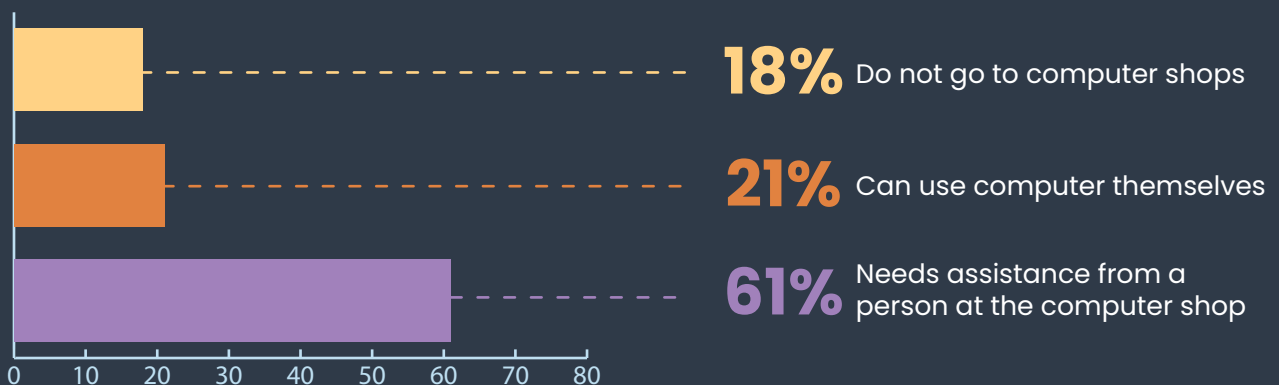
Figure: Access to computers in rural Bangladesh

78% Don't know how to use it

15% Use computer from nearby shops/others' house/office

4% Think they don't need it

3% Have computer in home

Figure: Percentage of people who go to the computer shop

18% Do not go to computer shops

21% Can use computer themselves

**61%** Needs assistance from a person at the computer shop

FinLab: Revolutionizing Social Protection with Digital Payments

One of the most integral parts of e-Quality Centre is the FinLab; a catalytic force driving the advancement of digital financial services and fintech innovation. Through collaborative partnerships with government ministries and departments, esteemed development and technology allies, financial service providers, international organizations and donors, an united endeavor is in place to integrate marginalized communities into the formal economy-fostering empowerment and inclusivity. In conjunction with UNCDF and MSC, FinLab is dedicated to amplifying the financial inclusion of individuals with modest incomes. This visionary initiative paves the way for the expansion of accessible digital services to the most underserved, thus propelling communities towards fulfilling its commitment to the Sustainable Development Goals.
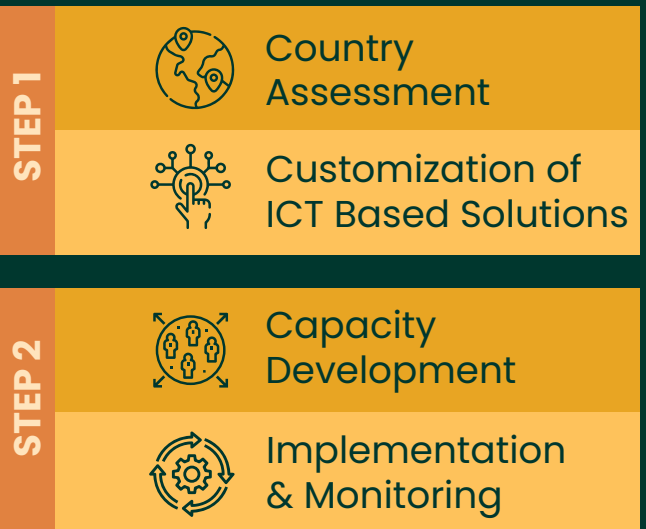
FROM **100k** beneficiaries in 2017

TO **18M** beneficiaries in 2022

WITH **20+** government agencies

Designed with catalytic funds from Gates Foundation and scaled up with parallel funds from the government, WB, ADB, etc.

80% Reduction in Physical Visits

30% Reduction in Cost

58% Reduction in Processing Time
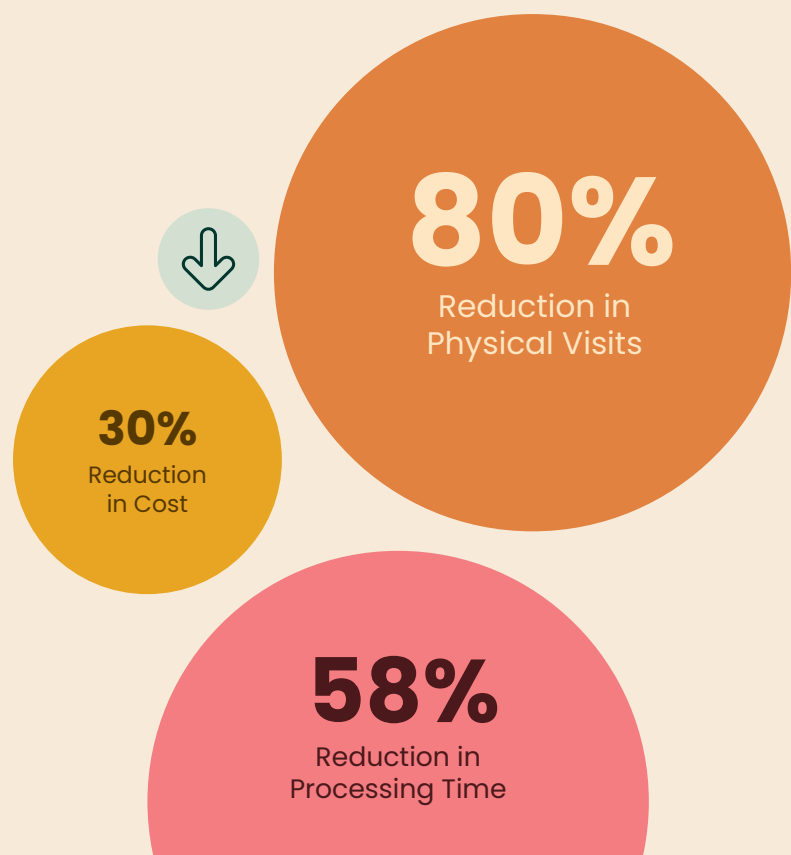
The Government of Bangladesh, recognizing its potential as a knowledge and technical support exporter, aims to bridge the digital divide in less developed countries (LDCs) and developing nations. To achieve this, Bangladesh is leveraging its expertise in information and communication technology solutions, offering knowledge and technical support to these countries in areas like e-governance, skills development, e-commerce and few other areas.

International ICT Innovation (i³) Facility

STEP 1
- Country Assessment
- Customization of ICT Based Solutions

STEP 2
- Capacity Development
- Implementation & Monitoring

Turkey

Jordan

Yemen

South
Sudan

Somalia

Philippines

Fiji

Cost borne by Government of Bangladesh

Cost borne by Country Counterpart (Governments/ Development Partners/Private Sectors & UN Agencies)

30 Countries

**30+** International Organizations

10+ Technology Transfers

Global Transfer of Inclusive Innovations

Somalia

With its youthful population of 75 percent under 30, Somalia grapples with alarming youth unemployment at 67 percent, one of the world's highest rates. Vulnerable groups like women, internally displaced persons (IDPs), and returnees have been disproportionately affected by the pandemic (COVID-19). Somali policymakers are embracing digital solutions to address these challenges, breaking down employment barriers for the youth and marginalized communities. This approach provides resilience in the face of socioeconomic difficulties, including those exacerbated by the pandemic.

In partnership with Bangladesh, facing similar youth unemployment issues, Somalia has replicated Bangladesh's successful National Intelligence for Skills, Education, Employment, and Entrepreneurship (NISE) initiative. This platform links unemployed youth, skill service providers, and industries, narrowing the skills gap and expanding access to quality job opportunities. The replication drew on knowledge from Bangladesh's Government via a2i, technical support from UNDP's Chief Digital Office, and implementation by the Ministry of Communications & Technology (MoCT) in Somalia, with UNDP Somalia's backing. The NISE platform, known as 'Shaqo Abuur' locally, was launched on November 11, 2021, in Dhaka, Bangladesh, during the World Congress on Information Technology (WCIT) 2021. Currently, the Federal Republic of Somalia is piloting the NISE platform domestically.
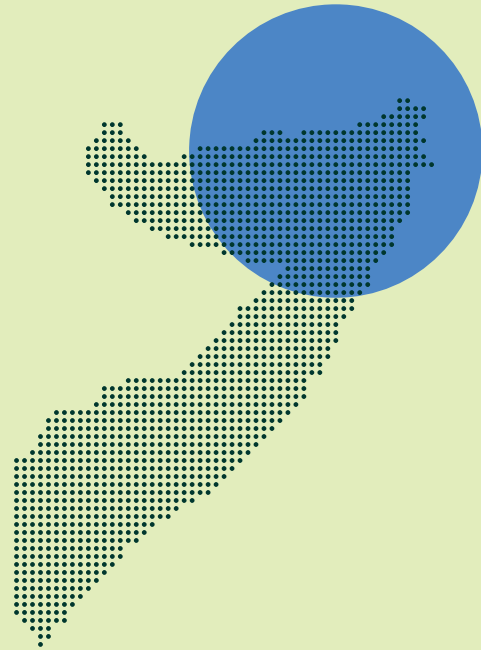
Jordan

Hashemite Kingdom of Jordan, like most other developing nations, faces youth unemployment, limited job opportunities, and challenges integrating Syrian refugees. The government aims to address these issues for economic stability. Syrian refugees in Jordan face employment challenges due to legal restrictions and limited job opportunities. A digital job platform is essential to connect them with potential employers, offering a lifeline for financial stability and self-sufficiency while mitigating the hardships of displacement.

This put in motion a collaboration among a2i Programme of Bangladesh, UNDP Jordan and Ministry of Digital Economy & Entrepreneurship (MoDEE), Jordan to develop a digital platform to enable the Syrian refugees with skills development and employment opportunities. a2i Programme's National Intelligent for Skills, Education, Employment, and Entrepreneurship (NISE) platform was customized based on the requirements of the target communities locally known as Digi Maharat in Arabic language. The UNDP Crisis Bureau, NY, provided technical support for the piloting phase, and a2i provided knowledge and advisory support. Through the joint collaboration of a2i, UNDP Bangladesh, MoDEE and UNDP Jordan; the portal is witnessing further development.
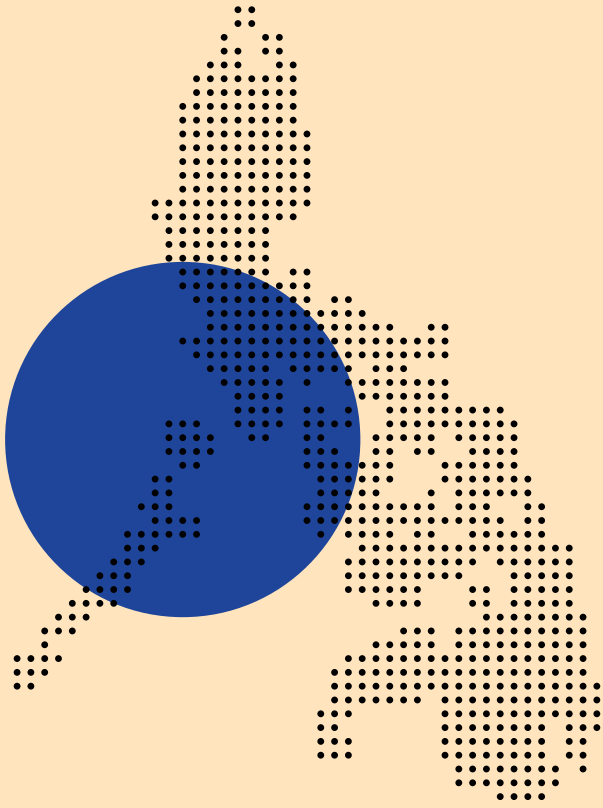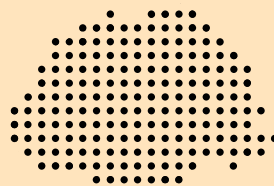
Philippines

UNDP Philippines, in partnership with the Ministry of Interior and Local Government (MILG), launched a five-year project named LeAPS (Localizing e-Government for Accelerated Provision of Service) to advance e-governance and capacity development in the Bangsamoro Autonomous Region for Muslim Mindanao (BARMM). This initiative draws inspiration from Bangladesh's a2i Programme and involves replicating successful 'myGov' digital government services. With support from a2i, UNDP Philippines, and the Ministry of Interior and Local Government, this project aims to enhance the region's public service efficiency and digital infrastructure.

The 'myGov' platform, originally from Bangladesh, has been implemented in BARMM to reduce citizens' time, cost, and visits by offering a centralized digital platform. The initiative also seeks to enhance information access, promote productivity, and establish good governance. The myGov platform's replication was launched on November 11, 2021, in Dhaka, Bangladesh, during the World Congress on Information Technology (WCIT) 2021, with the participation of key officials from both countries.

Fiji

Fiji embarked on an e-governance transformation journey, harnessing technology to enhance government services, foster transparency, and engage citizens. The primary goal was to streamline administrative processes and improve public access to information and services. In pursuit of this goal, the Ministry of Women, Children, and Poverty Alleviation of Fiji collaborated with UNDP Fiji and the a2i Programme of Bangladesh to replicate a2i's successful initiative in Fiji.

This initiative, known as the "Start-to-Finish (S2F) Service Delivery Tracker," was specifically designed to monitor applications to the Ministry's Poverty Benefit Scheme (PBS). With support from the UNDP Pacific Office in Fiji's REACH project, the S2F Service Tracker System was operationalized in the Ministry of Women, Children, and Poverty Alleviation. a2i Programme supported in simplifying and designing this system, contributing to Fiji's ongoing efforts to modernize its public service delivery and improve the lives of its citizens.

Yemen

Bangladesh's established assisted, integrated rural e-Commerce model of ekShop DPG has been successfully replicated in Yemen, as Yemeni Dükkan, which is the first e-Commerce platform of the country and a business-to-business (B2B) and business-to-customer (B2C) platform. Developed by the UNDP Yemen, a2i, UNDP Bangladesh and the Yemeni private sector (Vibrafone Telecommunications Company), the platform provides virtual marketplace solutions for the local MSMEs based in urban, semi-rural, and rural areas. As the informal micro and SME sector contributes a lot towards the economy, this replication initiative is expected to contribute as a centralized platform by creating awareness of e-Commerce among small entrepreneurs, to access wider markets in home and abroad as well as a logistical and payments connectivity to provide the needed stability and boost to the sector.

Yemeni Dükkan hopes to help the local micro, small, and medium entrepreneurs and private sector personnel to understand & implement the necessary e-Commerce strategies and best practices as well as overcome the challenges of accessing local markets, which would help build their livelihoods and generate decent income while strengthening their resilience to shocks and crises.

South Sudan

The national e-Commerce backbone of Bangladesh—ekShop DPG of a2i is replicated as Dukaanye.com in South Sudan as its first digital marketplace, with the support of the government of South Sudan, UNDP, the African Development Bank, the Kingdom of Netherlands, and the implementing local partner. On 12th August 2022, H.E Rebecca Nyandeng De Mabior, Vice President for the Gender and Youth Cluster of the Republic of South Sudan, launched Dukaanye.com.

Its ongoing capacity development initiatives such as training and mentoring for entrepreneurs and assisting them to start their business on the platform, has empowered thousands of marginalized entrepreneurs with access to knowledge, technology, and skills.

Turkey

Implemented jointly by UNDP Turkey, UNDP Bangladesh, and a2i, the 'Dükkan' freelance working platform is a remarkable achievement, replicating the highly successful 'ekShop DPG' integrated virtual marketplace model. Developed under the 'COVID-19 Resilience and Response Project' with funding from the Government of Japan and technical support from the Migrant Nation Foundation, Dükkan officially launched on June 24, 2021.

Dükkan serves as a consolidated freelance working platform, connecting supply and demand. It aims to provide digital livelihood opportunities for Arabic-literate refugees with basic and advanced computer skills. This single platform aggregates jobs from various freelancing sites, offering opportunities for Syrian refugees while also creating jobs for Turkish citizens. The platform ensures secure and straightforward payment processing for both companies and freelancers. Syrian freelancers residing in Turkey are encouraged to join Dukkan and offer their digital services in their respective fields of expertise.
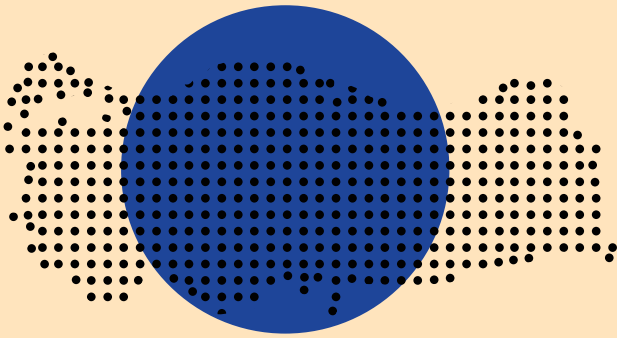
Transformation through Digital Empowerment

In the Spotlight: Bangladesh's Digital Journey as an Exemplar Model

Public Service Transformation over A Decade

In 2008, the country had less than 1% internet penetration and less than 10 digital services.

2007	2023
10 Services	**2000+** Services

Saved USD 22 Billion

Reduced 13 billion visits

Digital Access

We took a digital ecosystem approach from the very get go.

9000

Digital access one-stop shops were set up in rural areas.

myGov আমার সরকার

MyGov app aggregates 1700 public services from across the government.

National Portal

The national portal covers 50,000 govt offices under one virtual umbrella.

Impact of Digitalization during COVID-19

Digital systems literally saved the country during the pandemic.

20M decisions were transacted using our digital decision support system.

130K hours of interactive sessions over social media live were conducted during lockdown.

333 National Helpline

78.4M Calls

20M Administrative Decisions

Transforming itself from a South-Asian garment hub to a rapidly emerging innovation powerhouse, Bangladesh is now seen as a 21st-century "Tiger" economy. Here, we focus on how the nation's digital journey is grabbing the world's attention, and winning over businesses and investors.
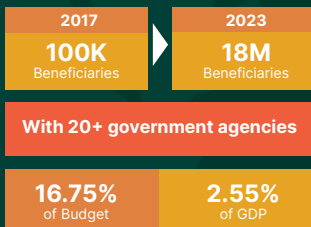
The transformation was catalysed in 2010 with the introduction of digital centres. More than 9000 centres offering 300-plus services are linking rural areas to cities increasingly pulsating with innovative energy.

This virtual town square created a centralised platform where innovators and interested citizens can share ideas, brainstorm, seek advice and find partners for new ventures as well as access to capital. Potential financing sources include the a2i's Innovation Fund, Women's Innovation Camp, and the Challenge Fund.

Financial Inclusion

Designed with catalytic funds from Gates Foundation and scaled up with parallel funds from the government, WB, ADB, etc.

2017	2023
100K	**18M**
Beneficiaries	Beneficiaries

With 20+ government agencies

16.75%	**2.55%**
of Budget	of GDP

Moving Towards Smart Bangladesh 2041

300

government agencies have started adopting frontier technologies such as AI, blockchain and drones.

They are improving their service delivery such as real-time tracking of poverty, tracing food safety, monitoring high-risk pregnancy etc.

Supporting other countries

Bangladesh has supported a number of LDCs and developing countries such as Fiji, Jordan, the Philippines, Somalia, South Sudan, Turkey and Yemen on e-governance, e-learning and e-commerce.

As the year unflods, Bangladesh is embracing Digital Public Infrastructure (DPI) systems to accelerate the creation of society-wide, digital capabilities that are essential to participate in society and global markets as citizens, entrepreneurs and consumers in a digital era. The same goes for championing the use of digital public goods (DPGSs) to accelerate digital disruption. Citizens can easily verify personal information so they can transfer money securely to build a more efficient economy.

The South-South Network for Public Service Innovation Platform, known as SSN4PSI, is connecting Bangladesh with other key developing economies to collaborate on trade and exchange knowledge and expertise to accelerate progress in achieing the UN's Sustainable Development Goals (SDGs).

Disability Innovation Lab

By harnessing the power of technology and innovation, the Disability Innovation Lab (DIL) aims to empower individuals with disabilities, fostering an inclusive global society. Working closely with people with disabilities, disability rights organizations, and various stakeholders, the lab diligently identifies their unique needs and develops sustainable solutions in key areas such as assistive technology, accessible information, inclusive financial systems, disability and digital inclusion training, inclusive institutions, and research. The lab's unwavering dedication is evident through the creation and distribution of affordable, high-quality devices and tools, facilitating improved communication, mobility, and engagement for individuals with disabilities. Notable achievements facilitated by a2i include the development of multimedia resources, accessible dictionaries, screen reading software, and web accessibility plug-ins. Through the commitment of leveraging technology and innovation, the e-Quality Center Disability Innovation Lab intends to make significant strides towards establishing a global society that is truly inclusive and accessible for all.

Gender Inclusion Lab

The inception of the Global Gender Inclusion Lab emerges as a transformative force, harmonizing efforts across borders to drive true equality and empowerment. The initiative is poised to reshape the narrative on gender inclusivity, catalyzing change on a global scale through the power of digitization.

Central to the ethos of the Gender Inclusion Lab is the unwavering commitment to dismantling the multifaceted barriers that have perpetuated the digital gender gap. By uniting stakeholders across sectors and regions, the lab cultivates collaborative endeavors to pinpoint systemic bottlenecks and co-create pragmatic solutions. Fostering an environment that thrives on data-driven insights, understanding the nuances with cross-disciplinary conversations, and innovative experimentation, the lab seeks to amplify its impact beyond theoretical frameworks and rhetoric.

At a2i, the establishment of SATHI Network- a dedicated women-led agent network has been instrumental in ensuring the delivery of financial services to marginalized women at the last mile. SATHI plays a vital role in enhancing financial access for individual rural women, women-led small businesses, and entrepreneurship promotion. By providing diverse banking and mobile financial services at the grassroots level, disseminating knowledge about digital and financial literacy, raising awareness among rural women about financial services, developing women's proficiency in digital platforms, and establishing linkages with e-business and commerce platforms, SATHI effectively bridges the financial inclusion gap and empowers women throughout Bangladesh.

As the lab forges ahead in envisioning a world where digital equality is no longer an aspiration but a reality, its impetus remains clear: to illuminate the possibilities for every individual, irrespective of gender, and to co-create a future where digital barriers are dismantled through collective effort.

Visually impaired Shikder now getting allowance staying at home

A guchcha gram (cluster village) is seen from a small bridge over the Bangshi River in Hajipur of Dhamrai Upazila of Dhaka. It is actually the abode of landless people. Septuagenarian Hasan Shikder is one of the residents of the village. The music-loving old man has been visually impaired since his childhood. He used to sing songs to make a living.

But it wasn't enough for him to get rid of miseries. A disability allowance, which he has been receiving for a long time, gave him some relief from the hardship. Initially, he got Taka 200 per month. Now it has increased to Taka 850. Though the allowance provided great support for Shikder, the process of withdrawing the money was very painful. He had to withdraw the money through the bank once every six to nine months. On the date scheduled for withdrawing money, he had to go to the bank travelling several miles. The process used to take a day—just to withdraw his own money.

"Sometimes, the bank would have closed when my turn came after spending almost the whole day in a queue amid rain or sun with starvation. And I had to bear this suffering for another day," Shikder said.

But now, gone are those days; he is currently getting the allowance at his own home, thanks to Mobile Financial Services (MFS). Not only disability allowance, but about 1 crore beneficiaries comprising the elderly, widow, husband-abandoned, transgender, and insolvent, under the Social Safety Net programme of the Social Services Department are also getting allowances staying at homes through MFSs.

Along with removing the sufferings of the beneficiaries, the system has ensured transparency in distributing the allowances and stopped fake beneficiaries from getting the allowance.

"Sometimes, the bank would have closed when my turn came after spending almost the whole day in a queue amid rain or sun with starvation. And I had to bear this suffering for another day."

– Shikder

Trishna Dio stays at home and earns

After obtaining a Master of Business Administration (MBA) degree in 2019 from the Asian University of Bangladesh, Trishna joined the human resources department of an organization in Dhaka. But she returned to her ancestral home at Kakarkandi village in Nalitabari Upazila of Sherpur as she could not adapt herself to the job. She was submitting resumes regularly to various institutions but didn't get any response.

At that time, Trishna got advice from an acquaintance about earning through freelancing. Wasting no time, she got enrolled in a graphic design course, which relieved her from the struggle of finding jobs. Meanwhile, she got a job in an Australian company. But she rejected the job following her father's advice, "If you can earn money staying at home, why should you go to Australia?". This freelancer from the Garo community is now earning through outsourcing staying at her village.

Though her average monthly income is now about Taka 60,000, she earned Taka 86,000 in July 2022. Since her village regularly faces power rotation for hours every day, a laptop or desktop can't be run for long, even using IPS. So, if uninterrupted electricity would be ensured, her monthly income would be increased up to Taka 2 lakh.

Initially, she got work for US$86 after six months of completing her training. As the quality of her work was good, she got seven more works through that customer. Currently, she is doing designs of various types of posters, business cards, social media campaigns, identity cards, and restaurant menus.

Some people in the village used to gossip about her even though she was working as a freelancer staying at home. "My current success gave a befitting reply to them," said Trishna.

Some people in the village used to gossip about her even though she was working as a freelancer staying at home. "My current success gave a befitting reply to them," said Trishna.

eKpay simplifies haor people's lifestyle

Md Abdur Rahman of Pandargaon union under Dowarabazar upazila of haor district Sunamganj had to travel miles to pay utility bills like gas and electricity, and fees for different services through Sonali Bank, which was the only designated bank for receiving utility bills. Since there were no banking services except in upazila town, he had to cross a river to avail any service. Usually, it takes more than 30 to 40 minutes to reach the upazila and costs about Taka 50 to 100. Besides, people had to stand in a long queue to even pay electricity bills. Rahim is now very happy as he doesn't need to cross the river to pay bills as the digital payment aggregator platform of a2i, "eKpay" brings the bill payment service to his doorstep.

"We are now availing services like paying various bills and fees through eKpay from our nearby UDC [Union Digital Centre]. It has relieved us from the hassles of going to upazila and standing in queues for a long time to get a service," Rahim said. Since the rural people hardly use smartphones and have little access to information technology, the people avail the services through the UDC, which built a bridge between the rural people and technology.

Since the inception of eKpay, over 1 crore people across the country have used the platform, while about Taka 1,600 crore so far has been transacted through it. The digital platform is facilitating its users with 46 services. People can pay any utility bill easily using a wide range of payment methods, including credit and debit cards, MFS, and e-banking— instantly, anytime, and from anywhere.

"We are now availing services like paying various bills and fees through eKpay from our nearby UDC. It has relieved us from the hassles of going to upazila and standing in queues for a long time to get a service."

– Rahim

'Four Wheel Banking' enables Mohua Paul to withdraw disability allowance within 5 minutes

Mohua Paul, a resident of Sylhet city, has been receiving the disability allowance since 2004.

She became handicapped from Typhoid fever when he was 4, with both his legs no longer functioning. She recalled her previous bad experiences of withdrawing disability allowance from banks— Mohua often would have to go home back without money after spending the whole day in a queue in front of the cash counter. And the next day, it would happen again.

But gone are the days of Mohua's sufferings, thanks to the 'Four Wheel Banking' service. It delivers the allowance to her doorstep, enabling him to withdraw the money within four to five minutes. Fifty-year-old Mohua now receives an SMS about depositing money, and subsequently, she goes to an agent and withdraws the money. She runs her seven-member family with allowance and assistance from others.

Joynal Abedin, an entrepreneur of Sylhet District Council Digital Centre, launched the initiative 'Four Wheel Banking' on August 12, 2020, to deliver those receiving disability, elderly, and lactating mother allowances to the doorsteps of people. About 22,000 service receivers have already joined it. Apart from regular banking service, Joynal disburses loans to small and medium businessmen, including providing farmers agricultural loans at 4 percent interest for purchasing livestock. Bank Asia Limited is helping Joynal in this regard.

Eleven people are now working with Mohua Paul. The 'Four Wheel Banking' played a vital role in delivering financial services to the doorsteps of people during the Covid-19 pandemic during the lockdown period. About 200 agents, including one from each ward of the city corporation area and union of the Sadar Upazila, joined the service, and is gaining more popularity. The people can receive any sort of financial services from the agents.

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