



# Building User-Centric DPI: Practical Tools



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# Service at Doorsteps: Union Digital Centres – 16 Years of Evolution

2007 -2008



Spent more than a year determining what makes sense to citizens

**2 Centres**  
**1 Service**

2008 -2023



**9K+ Centres**  
**350+ Services**  
**7-10M Delivered/month**  
**800M+ Total**

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## Financial Inclusion: Unbanked Ultra Poor



Sarbati  
Above 90 years, Widow .



HH Monthly Income: Only allowances that she receives from Govt.

### Reality:

She needs to be accompanied by a member of the family to collect the allowance

She has to spent \$1.5 transport fare to collect the allowance from bank.

She needs to wait for hours in queue often in harsh weather conditions

## Financial Inclusion: Partially Banked



Salma  
36 years, mother of 3 .

### Reality:

If she uses mobile money to receive remittances, she has to go 3 times a month because of daily limits.

So, she has to deposit into a DPS savings scheme in a traditional bank account 8km away.

MFS has reach but not the required product variety

” Housewife, husband sends remittance from Malaysia  
HH Monthly Income: BDT 70,200

## Financial Inclusion: Visually Disabled



Vashkar  
36 years,  
Development worker,  
Innovator

” Bank account holder

Banks refuse to give debit or credit cards because of visual disability

So, he applied to National Human Rights Commission for remedy

## FinLab: Revolutionizing Social Protection with Digital Payments

Ministries	Social Safety Net Programs
Department of Social Services	- Old Age Allowance - Disability Allowance - Widow Allowance
Department of Disaster Management	- Employment Generation Program for the Poorest
Ministry of Liberation War Affairs	- Freedom Fighters Allowance
Ministry of Women & Child Affairs	- Maternity & lactating mother Allowance
Ministry of Education	- Secondary edu stipend



### Case Study: Social Protection Digitization in Bangladesh

- Scaled up from a pilot with 100K beneficiaries in 2017 to 30M in 2022 with 20+ government agencies (16.75% of budget; 2.55% of GDP)
- Reduced 82% time, 91% cost, and 90% visits
- Modeling Smart targeting with AI-enabled big data analysis of cell phone usage data

## Gender Inclusion Lab: Engendering Digital Interventions

- **Gender-parity** in last-mile Digital Centers: 9K
- **Pregnancy monitoring** challenge competition

**Sathi:** women financial agents going door to door in marginalized communities

- #agents: 300+
- #accounts: 160K+
- Total deposits: \$8.5M
- Partnership: Central Bank, 13 Banks, 3 MFS



### Case Study: 333 Helps Prevent Child Marriage

- **Asma Akhter, a 15-year-old girl** from Syednagar village in Faridganj upazila, called helpline number 333.
- Officials from the upazilla **administration promptly responded** and foiled the marriage attempt.
- **A mobile court fined Asma's father** and obtained a written undertaking to prevent any further attempts to marry her off early.
- **Police and local authorities were present during the intervention** to ensure a successful outcome.

## Disability Innovation Lab: Catalyzing Breakthroughs

- **Multimedia Talking Books (MTB)** for all visually impaired K-12 students: 300K total
- **MuktoPaath**, largest e-learning platform in Bangla, accessible to students with disabilities: 6K registered
- **National Intelligence for Skills, Education, Employment and Entrepreneurship (NISE3)** registered 13K disabled youth and 2.7K employed through job fairs.



### Case Study: Accessible Digital Financial Services

- Vashkar Bhattacharjee, a visually impaired person **faced discrimination** when a private **bank refused him a credit card**
- Seeking help from the NHRC, the bank was directed to issue a credit card, initiating the journey toward **accessible digital financial services**.
- **4 banks** are currently working to make their digital services accessible.

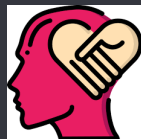


## Developing Institutional Capacity For User-Centric Innovation and Digitization within Government



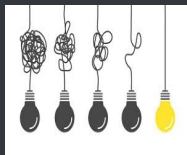
### Innovation Officers and Teams

5,000  
Chief Innovation Officers supported by Innovation Teams in every Ministry/Directorate/District/Sub-district



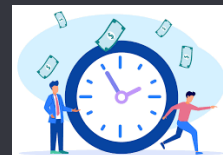
### Empathy Training

Design Thinking to 35,000 Civil Servants to Redesign Services through the Citizens' Lens



### Service Process Simplification

Simplification to every government agency – nearly 1000 services simplified



### TCV Measurement

Measuring Impact through Time, Cost and Number of Visits (TCV) for Digital Transformations



### Augmenting Civil Service

Creating an extension of Civil Service with 16,000 Grassroots Last-mile Service Delivery Agents

# Addressing Digital Divide Using Innovations and Whole-of-Government DPI



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# Deepening the Understanding of Digital Divide

## DIGITAL RIGHTS

### Marginalized Communities

Gender, Disability, Extreme Poor, CMSME

### Access

Affordable  
connectivity

### Capabilities

Digital literacy

### Service Design

Health, Edu, Employment,  
Finance, Public Services

Information  
Asymmetry

Power  
Asymmetry

Adverse Digital Incorporation

Equality Through e-Quality

EQUALITY

#ZeroDigitalDivide