Building User-Centric DPI: Practical Tools

Anir Chowdhury
Policy Advisor, a2i
ICT Division/Cabinet Division/UNDP Bangladesh

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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
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 spend $1.5 transport fare to collect the allowance from bank.

She needs to wait for hours in queue often in harsh weather conditions
Salma
36 years, mother of 3.

HH Monthly Income: BDT 70,200

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.
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

<table>
<thead>
<tr>
<th>Ministries</th>
<th>Social Safety Net Programs</th>
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| 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-enable 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

- Education and Skills
  - Primary
  - Secondary
  - Higher
  - Technical
  - Madrasa

- Tax & customs
  - Tax
  - VAT
  - Customs

- Immigration
  - Visa
  - Work permit
  - Passport

- Social services
  - Subsidy & Benefit
  - Public Health
  - Employment

- Public feedback
  - GRS
  - Citizen satisfaction

- Communities
  - Health
  - Social services

- Transportation
  - Vehicle registration
  - Driving licenses
  - Reservation
  - Traffic management

- Finance
  - Banking
  - Credit
  - Insurance
  - Financial market
  - Wealth management

- Land
  - Ownership
  - Transfer (mutation)
  - Deed registration

- Health
  - Ownership transfer (Mutation)
  - Deed registration

- Justice
  - Court List
  - Case management
  - ADR

- Last Person Access

- National Web Portal
  - 3K Digital Centres (7M/mon)

- MyGov Mobile App
  - 333 National Helpline (1-3M/mon)

- 2041 SMART BANGLADESH

- National Feedback (1-3M/mon)

- MyGov Mobile App (2.3M downloads)

- National Web Portal (30M/mon)
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