#ZeroDigitalDivide

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 INTERNATIONALICT INNOVATION (i³) FACILITY

From Bangladesh to support LDCs and Developing countries with triangular partnerships

The e-Quality Framework



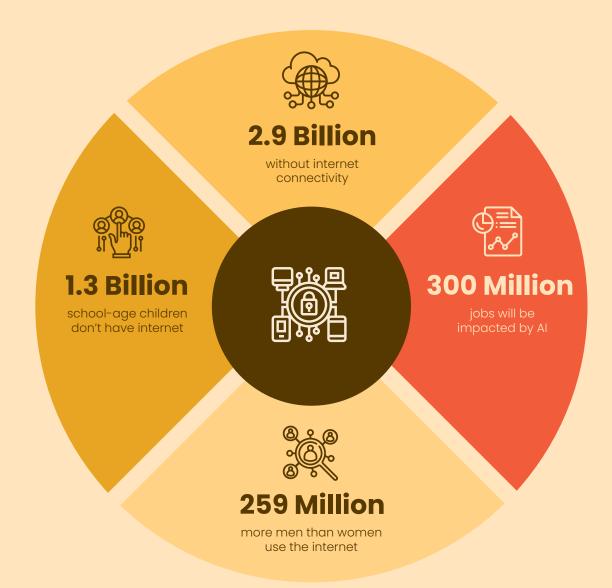
#ZeroDigitalDivide



The Global Campaign of **'#ZeroDigitalDivide'** was launched on 9th September 2023, in Dhaka with the presence of **Zunaid Ahmed Palak**, **MP**, Honorable ICT State Minister, Govt. of Bangladesh and **Kanni Wignaraja**, UN Assistant Secretary-General, UNDP Assistant Administrator and Director of the Regional Bureau for Asia and the Pacific.

What do the existing reports say about digital divide?

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





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 along with 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 centre 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





"As more countries are reaching out to Bangladesh for support and guidance, we are in the process of establishing the e-Quality Centre for inclusive innovation with a vision to ensure Zero Digital Divide for the world. The major focus areas of the e-Quality Centre are: digital solutions proven to transform underserved communities, international ICT innovation, matching funds from Bangladesh to support LDCs, to support digital divide research, standardized e-Quality Index strategies for addressing the most pressing digital divide issues."

Mr. Mohammed Shamsul Arefin

Secretary, ICT Division 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 2000 types of services that anyone can access within walking distance or 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, reduced 19 billion workdays and 13 billion visits.

Mr. Haoliang Xu

Under-Secretary-General and Associate Administrator of UNDP



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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



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"Implementation of the SDGs remains our overarching goal, and we all know that South-South and Triangular Cooperation can strongly accelerate the achievement of sustainable development. One of the objectives of the event is also to highlight how South-South Cooperation can be leveraged to reduce the digital divide through an e-Quality Centre for inclusive innovation, that unique model of digital inclusivity developed by Bangladesh."

H.E. Mr. Muhammad Abdul Muhith

Ambassador and Permanent Representative of Bangladesh to the United Nations in New York, Government of the People's Republic of Bangladesh



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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)



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We can learn from ourselves and from our counterparts. It's a two way street development of new cooperation mechanisms, zero digital gap, access to government services, technology, financing capacity needed

Mr. Anil Kayalar

First Counsellor, Deputy Permanent Representative, Permanent Mission to the United Nations, Republic of Turkiye



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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





I think those countries that have had in place digital public infrastructure, whether it was ID registries, data sharing, really saw a higher ability to respond more quickly and with higher coverage. Just connectivity alone is insufficient to bridge the gap. We need to address issues of digital literacy or affordable devices. We've been committed as a long standing partner to Bangladesh's digital transformation from the LICT project to the current end project, and we're going to be providing support going forward around digital public infrastructure and last mile connectivity.

Ms. Vyjayanti T Desai

Practice Manager ID4D and G2Px, The World Bank



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We can talk about digital inclusion, but they cannot be achieved unless we have digital rights. The whole notion of digital rights can be viewed from five perspectives or in other words, five W's. Digital rights for WHAT; Digital rights for Whom; Digital rights in WHAT areas; HOW can we ensure digital rights; WHEN we can ensure digital rights. Unless we can establish the digital rights of everybody, then all these digital transformations are going to create new inequalities and are going to accelerate inequality in society. Countries where digital rights are moving on, they're at different speeds and at different paces. So, therefore, the sounds of collaboration can also be a platform where there can be a kind of a united approach. There can be standardization of definition, standardization of services. Because in that way, we will have a more coordinated and coherent approach to digital rights

Dr. Selim Jahan

Former Director Human Development Report Office (HDRO),UNDP Lead Author of Global Human Development Report (HDR)





We must start with some very specific marginalized populations if we want to reduce the digital divide such as women, and third gender; persons with disabilities; the extreme poor; and the cottage, micro small and medium enterprises. To reduce the digital divide, we must consider: how we are designing services, whether we're designing for the poor, whether we're designing for the women, whether we're designing for the CMSMEs; whether we're designing for the persons with disabilities. So in the three areas of the centre, understand, solve and fund, we're hoping that the digital divide research that started from Bangladesh, with the leadership of Dr. Selim Jahan, and several other academicians from around the world, will continue with other countries and move forward with the e-Quality index

Mr. Anir Chowdhury

Policy Advisor, a2i Programme Government of Bangladesh & UNDP Bangladesh

Quotes from Dignitaries

at United Nations General Assembly (UNGA 78) Side Event



The inception of the e-Quality Centre is more than an institutional venture; it is the monument of our nation's aspirations and the symbol of our commitment to a world where technology is an equalizer and progress is collective.

H.E. Dr. A. K. Abdul Momen

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



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The importance of this platform cannot be over-emphasized; it is a must-have for us, and with your support, we hope to replicate this success story in The Gambia as well.

H.E. Ousman A. Bah

Minister, Minister of Communications and Digital Economy Republic of the Gambia



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The 'e-Quality Centre' aspires to be a global institution for promoting and committing to eliminate the digital divide and promote digital inclusion worldwide by promoting South-South and triangular technology transfer, funding initiatives, policy research, cross-sectoral dialogues and the sharing of global best practices.

H.E. Mr. Zunaid Ahmed Palak, MP

Minister of State, Information and Communication Technology (ICT) Division Government of the People's Republic of Bangladesh





The use of metrics, such as the TCV metrics (Time, Cost, and Visits), is crucial in measuring digital inclusion. Bangladesh has deployed some of the most people-centric metrics on its digital transformation journey, which serves as a valuable example.

Mr. Amandeep Singh Gill

Secretary-General's Envoy on Technology Office of the Secretary-General's Envoy on Technology





The e-Quality Index, for instance, is a crucial part of this process, and we must define the metrics for measuring and building this Index. We need to clearly define what we mean by equality, as highlighted by the USG and others. Gender equality in digital connectivity, political representation, income distribution, and income mobility are all areas we must continue to measure and understand better.

Mr. Joshua Setipa

Senior Director, Strategy, Portfolio, Partnerships and Digital (SPPD) Directorate, The Commonwealth Secretariat





UNDP is proud to have partnered with the Government of Bangladesh on the a2i initiative and many other programs over the last 15 years. We very much welcomed the announcement of the e-Quality Centre and the Equality Index, as well as innovative approaches to the challenge of digital inclusion.

Mr. Robert Opp

Chief Digital Officer United Nations Development Programme (UNDP)



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Bangladesh has digitized G2P payments, putting payments in women's hands, into accounts over which women have control. This drives Financial Inclusion and digital inclusion.

Ms. Ruth Goodwin-Groen

Managing Director, Better Than Cash Alliance United Nations Capital Development Fund



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The e-Quality Centre for Inclusive Innovation is a call for global action and an embodiment of the aspiration for a world with no digital divide - a world where the digital realm is an inclusive space accessible to all, regardless of socio-economic or geographic boundaries

Ms. Dima Al-Khatib

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





The next wave of the Internet can be one of Zero Digital Divide. As our incomes rise due to digital advancements, we can allocate some of those savings into community funds and sovereign wealth funds. Singapore has two of the top sovereign wealth funds globally, and these were established using people's own savings.

Ms. Mei Lin Fung

Chair & Co-founder, People Centered Internet





We believe in accelerating the growth of the digital economy, but the promise of the digital economy means nothing if it lacks inclusivity and sustainability. I am here today also because Bangladesh announced its decision to join the DCO last week. I look forward, along with other member states, to benefit from Bangladesh's experience with the new e-Quality Centre to understand, solve, and fund an inclusive digital economy that is valuable and available to all DCO member states and beyond.

Mr. Hassan Nasser

Chief of Global Partnerships, Digital Cooperation Organization (DCO)





We're very welcomed very happy to support the e-Quality Center for Inclusive Innovation in Bangladesh. And we wish and we hope that we will all continue to work together for a more equitable and inclusive digital future.

Mr. Gary Fowlie

ITU representative to the UN (Emeritus)



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Our goal is to demonstrate that while Universal Digital Inclusion is a daunting challenge, it is achievable and provides a platform to catalyze new partnerships that would not have come about otherwise. And also support partners in scaling existing digital inclusion initiatives and advancing their own digital inclusion goals.

Mr. Claude Dyer

Acting Head, Digital Inclusion The EDISON Alliance at World Economic Forum





I think the centre is going to transform the lives of those within Bangladesh, and also, given the ambition, I'm confident that the centre and this initiative of zero digital divide has the potential to truly transform the lives of the 7 billion people that inhabit this planet.

Mr. Shubh Soni

Head of Partnerships and Administration Observer Research Foundation





Starting from zero in 2017 to 30 million, all social safety net beneficiaries in Bangladesh get their payments digitally now. We started a south-south network for public innovation a few years ago. We now have 30 countries working together and 30 international organizations; we have seen 15 technology transfers taking place across different countries, many of them from Bangladesh.

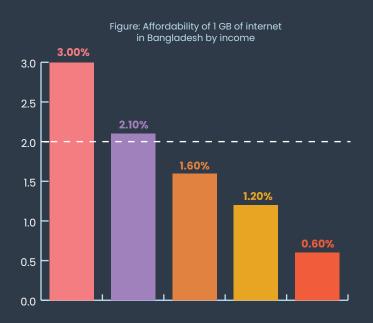
Mr. Anir Chowdhury

Policy Advisor, a2i Programme Government of Bangladesh & UNDP Bangladesh **REPORT SYNOPSIS**

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.



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 Banaladesh 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.

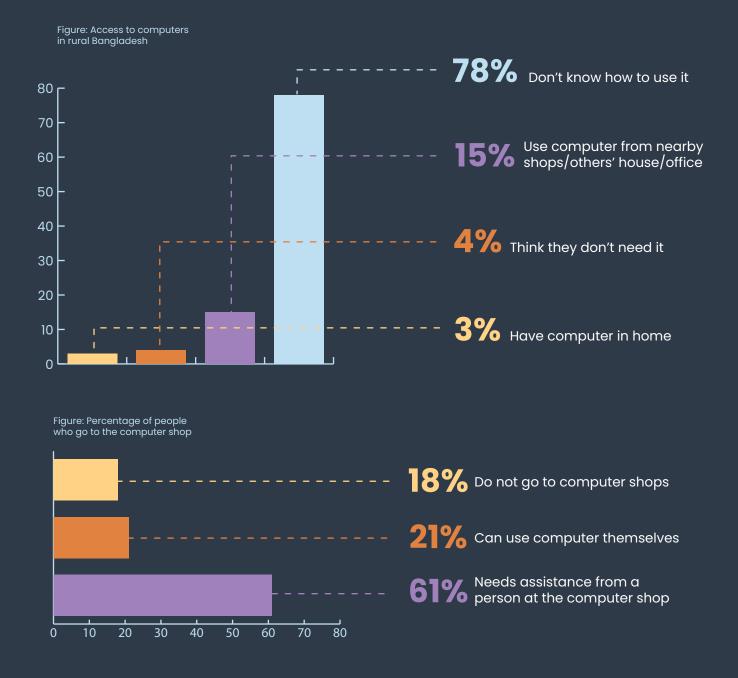


10.8%

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

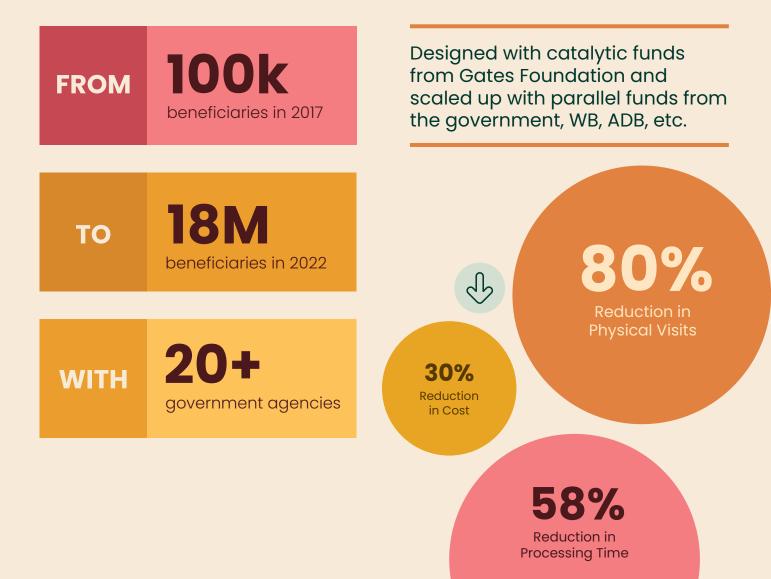
Status Quo of Digital Literacy

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.



FinLab: Revolutionizing Social Protection with Digital Payments

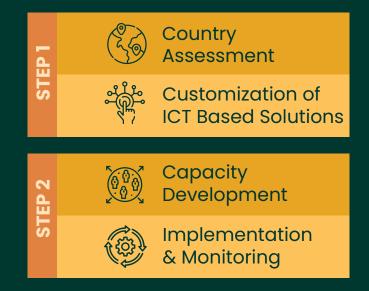
One of the most integral parts of e-Quality Centre is the FinLab; a catalytic force driving the advancement of digital financial services and fintech innovation. Through collaborative partnerships with government ministries and departments, esteemed development and technology allies, financial service providers, international organizations and donors, a 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.



The Government of Bangladesh, recognizing its potential as a knowledge and technical support exporter, aims to bridge the digital divide in least 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





Cost borne by Government of Bangladesh

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





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.

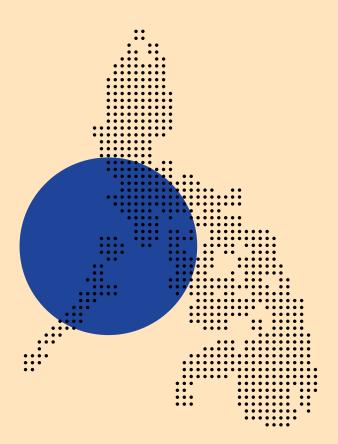




Jordan

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.



Fiji

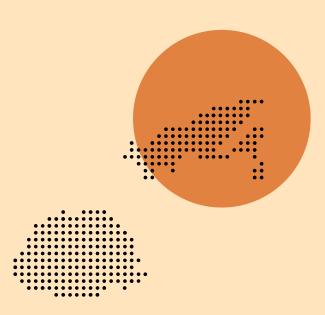
Fiji embarked on an e-governance transformation journey, harnessing technology to enhance government services, foster transparency, and engage citizens. The primary goal was to streamline administrative processes and improve public access to information and services. In pursuit of this goal, the Ministry 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.

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.





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.

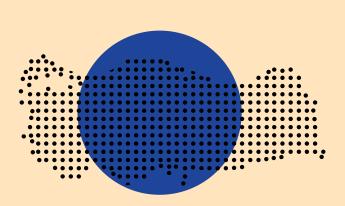
Its ongoing capacity development initiatives such as training and mentoring for entrepreneurs and assisting them to start their business on the platform, has empowered thousands of marginalized entrepreneurs with access to knowledge, technology, and skills.

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.





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.

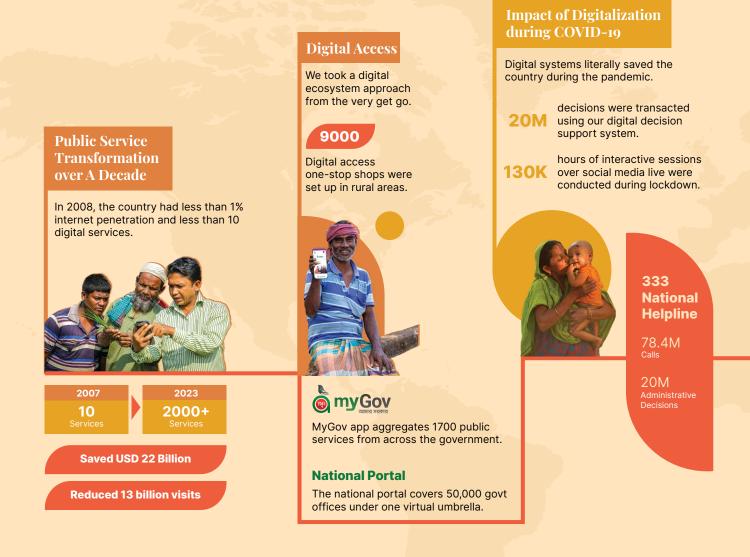
Dükkan serves as a consolidated freelance working platform, connecting supply and demand. It aims to provide digital livelihood opportunities for Arabic-literate refugees with basic and advanced computer skills. This single platform aggregates jobs from various freelancing sites, offering opportunities 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.

TO KNOW MORE



Transformation through Digital Empowerment

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



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.



As the year unfolds, 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 Networka 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

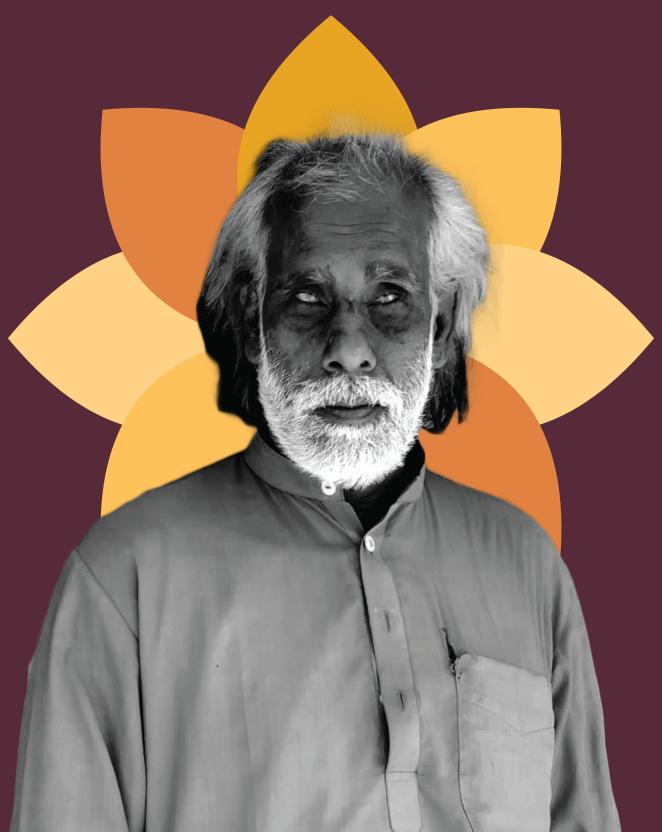
A guchcha gram (cluster village) is seen from a small bridge over the Bangshi River in Hajipur of Dhamrai Upazila of Dhaka. It is actually the abode of landless people. Septuagenarian Hasan Shikder is one of the residents of the village. The music-loving old man has been visually impaired since his childhood.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



'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. 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.

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