

Innovations in

Digital Financial Services for *MSMEs* in Bangladesh



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Acknowledgement

Innovision Consulting Private Limited extends its gratitude to UNDP and a2i, for awarding us this assignment and for trusting us with our capacity to undertake this national representative survey to understand and usages of various financial services and different thematic areas of Digital Financial Services in Bangladesh. The purpose of the assignment was to measure and design the digital intervention scope in the Micro, Small and Medium Enterprise (MSME) sector in Bangladesh.

We acknowledge the support rendered by the one hundred and twenty survey respondents, thirty-four key informants, eight focus group discussion participants, respondents from non-working areas, market system actors, and other respondents. Without their time and cooperation, the survey would not be complete and evidential. Their contribution helped us to undertake an informative and rigorous study, which we believe will help determine a true reflection of the national representative study of Digital Financial Services in the MSME sector in Bangladesh.

Acronym

a2i	Access to Information
ASEAN	Association of Southeast Asian Nations
BoP	Bottom of Pyramid
COD	Cash on Delivery
DFS	Digital financial services
FGD	Focus Group Discussion
FI	Financial Institution
KII	Key Informant Interview
MFI	Micro Finance Institution
MFS	Mobile financial services
MoU	Memorandum of Understanding
MSME	Micro, Small and Medium Enterprise
NBFI	Non-Banking Financial Institution
NID	National ID
SME	Small and Medium Enterprise
SMEF	Small and Medium Enterprise Foundation
TIN	Tax Identification Number
ToR	Term of Reference
UNDP	United Nations Development Program

Executive Summary

According to the Ministry of Industry of the Government of Bangladesh, Micro, small and medium enterprises (MSME) are those businesses that have the amount of investment (Replacement cost & value of fixed assets, excluding land & factory buildings) from 10 lacs to 30 crore and the number of employees is between 1 to 300. There are several segregations within these amounts and number of employees.

“The National Representative Study to understand & usages of various financial services and different thematic areas of Digital Financial Service in Bangladesh” consists of four objectives. The goals of this study are to analyze the existing gaps to access different types of available services and opportunities for different alternative digital lending solutions for MSMEs in Bangladesh, to design a one-stop service hub model based on the current digital center infrastructure, to propose a pilot model design of different digital lending models for the MSMEs and lastly to conduct a financial literacy needs assessment for MSME sectors and propose a content outline for digital financial literacy platform for the MSMEs.

While analyzing the gaps and opportunities to access different types of services such as government services, market, skills and finances we identified the followings:

- **Government services:** Among the many available services offered by the government, the respondents were asked about 17 shortlisted services to know whether MSME owners availed of any of those. Only 11% of the respondents have utilized them. However, 19% of the respondents were unaware of the services available. This highlights the need for better awareness and outreach efforts. On the positive side, 33% of the respondents expressed interest in low-interest loan and grant options from the government and 22% expressed a desire for middle-man free, hassle-free, prompt services. These insights provide a clear direction for government, ministry and banks to enhance the services offered to MSME owners and support their growth.
- **Market:** While analyzing the market access of MSMEs, it was found that they have knowledge gaps regarding their suppliers and customers. A good 62% of the respondents have at least some knowledge about their suppliers, with 37% stating they know them well. Opportunities for MSMEs to access quality raw materials at competitive prices present a potential area for growth and expansion. However, timely supplies are still a challenge for MSMEs, but the good news is that efforts are underway to address this issue. On the demand side, it was found that MSMEs have the potential to expand their customer base and marketing/promotion efforts can help in this regard.
- **Finance:** The MSME sector has opportunities for growth in access to finance. Banks, non-banking financial institutions (NBFI), Micro financing Institutions (MFIs), and Mobile financial services (MFS) have the potential to better serve the needs of MSMEs. The study found that MSMEs have a desire for increased lending options. Additionally, there is room for growth in terms of financial literacy and understanding of available

financial products. 33% of MSMEs reported using MFS, demonstrating a willingness to embrace technology-driven financial solutions. While there is currently limited usage of Digital Financial Services (DFS), such as internet banking and fintech organizations, there is potential for growth as banking services in rural areas become more widely available and fintech companies expand their services to the MSME sector.

- **Skills:** Possessing necessary skills is imperative for the success and growth of MSMEs in the current global and technology-driven environment. The study reveals that there is a significant opportunity for skill development among MSMEs in Bangladesh, with 38% expressing a desire for personal and employee training, as well as work-related skill building. Additionally, 17% of respondents recognize the importance of enhancing their skills and indicate a willingness to engage in development opportunities, even if they are not yet able to clearly define their specific needs.

This study also intended to identify the opportunities for alternative digital lending solutions for MSMEs. The term *alternative lending* suggests a vast array of non-traditional loan options available to consumers and business owners. In other words, it refers to the practice of obtaining loans from non-banking institutions or other financial institutions that lack a full banking license. Currently, there are some available services and initiatives to cater to the specific needs of MSMEs such as Nano loan by bKash and City bank, PrimeAgrim app, eRin, Tallykhata, Dana Fintech etc. but there is a lack of awareness among the MSMEs about these services.

These gaps in the market can be addressed by facilitating a one-stop service that can fill up the gaps in skill, knowledge and various accesses. The need for a one-stop service hub is dictated by the MSMEs because of the varieties of services and the requirements to visit multiple locations to avail of the services which usually confuse and discourage the MSME owners increasing the complications. Hence this study proposed a redesigned one-stop service hub model guidelines for the MSMEs which can be aligned with the current 8,280 digital centers. The proposed business model of one-stop service hubs will be the same as digital centers. The entrepreneurs or the service recipients can avail services from the digital centers by paying a certain fee. A good reference for a similar portal can be *Champions* from India to upgrade the functionality guidelines of the one-stop service hub. This portal meets almost all the basic media needs of small entrepreneurs with clusters such as online registration for MSME. MSME-SAMPARK; MSME Samadan; MSME-SAMPARK; MSME database, etc. The Italian Chamber of Commerce's One Stop Shop for Digital Business (PID) plays a key role in this market, supporting their businesses, especially micro and small businesses (MSMEs). A well-designed one-stop hub supported with proper communication can be of extreme benefit to the promising MSME sector players.

The third objective of this study was to develop an innovative pilot model for digital lending solutions tailored to the unique needs of MSMEs in Bangladesh. Through extensive research, it was discovered that there are four areas of opportunity for improvement in the lending

landscape for MSMEs. These insights provide a roadmap for creating effective and impactful lending solutions:

1. The opportunity to streamline documentation processes
2. The need for lenders to explore alternative forms of collateral
3. The potential for prompt loan application responses
4. The chance to offer competitive interest rates

These four problems can be addressed via the proposed lending model through four levels of integration. First, a bookkeeping tool to train the users to digitize the transactions and create records of transactions helping in making business transactions history. In the second level, there will be an aggregator platform to bring all of the MSME applicable government services under one roof and then in the third level, fintech will generate the credit score for the MSME and then finally the MSMEs will get their lending from a suitable lender based on the credit score and transaction history. There will be challenges in implementing this e-model, however, no advancement can be made till the first step is taken.

The fourth objective of this study was to conduct a financial literacy need assessment for the MSME sector and propose a content outline to design a digital financial literacy platform for MSMEs. The importance of financial literacy cannot be overstated, as it enables better saving and investment decisions, offers protection against fraud, and promotes financial inclusion. Despite these benefits, our sample groups of MSMEs demonstrated a low level of financial literacy regarding financial products and services. This is an opportunity to increase awareness and understanding, and to build trust in financial services.

When creating the financial literacy content outline, multiple factors are taken into consideration to ensure an effective and comprehensive design. Those are the target audience, the difference in literacy level of MSME, awareness, accessibility and communication of content. A platform like Muktopaath can create relevant content to literate the MSMEs. This is a government-initiated platform that already has around 1.5 million active users and offers a wide range of courses. Apart from specific content on financial literacy, there should also be micro courses on the usage and benefits of smartphones, how to download & install apps and how to use the internet and smartphones to achieve more in day to day life.

To ensure better financial literacy, we recommend having a specialized focus on content for women entrepreneurs. The platform can introduce self development courses on various financial and business aspects (e.g. how to connect with agents from different platforms for business purposes, how to use available business platforms such as WSME PLATFORM FOR WOMEN ENTREPRENEURS etc.

Given that not everyone will have access to online literacy platforms, offline initiatives are a must to reach the mass. National television, radio, cartoon characters like MEENA etc. have played key roles at different times to create awareness on corona, dengue outbreaks,

children's vaccination etc. The same can be utilized effectively for creating financial literacy alongside other modes of communication. Youtube, Facebook, Tiktok, IMO etc. social media apps can also be used to promote this awareness campaign and can be the indirect parties to this literacy platform.

The study also suggests some additional steps to enhance the rate of financial literacy, they are

1. Include financial literacy in general education
2. Encourage financial institutes to invest in financial literacy
3. Using the current UGCs/centers more to offer financial literacy training programs etc.

Improving the financial situation of MSMEs requires a gradual, well-planned approach. By aligning the efforts of government agencies and implementing measures such as a unified credit scoring system and tax/VAT restructuring, the financial literacy and digitization of the MSME sector can be strengthened. The Central Bank can play a key role in ensuring effective lending, while the government can take steps to upgrade service platforms and improve financial literacy. With these efforts, the MSME sector in Bangladesh has the potential for significant growth and success.

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Chapter 1: Introduction

1.1 Background

More than 70 million micro, small and medium enterprises (MSMEs) exist within the Southeast Asia region, which is accountable for the employment of over 140 million people and, in percentage, 99% of all businesses in the region. In 2019, the Association of Southeast Asian Nations (ASEAN) Federation of Accountants proclaimed that small and medium enterprises (SMEs) are the "backbone" of the regional economy, accounting for most businesses active in the region¹.

In Bangladesh, about 90% of the industrial units are SMEs. (National Private-Sector Survey of Enterprises in Bangladesh, 2003). It is the country's largest economic sector. Together, MSMEs contribute 25% of Bangladesh's GDP and provide jobs for 87% of the country's civilian population.² Hence, the significance is clearly in a position where it is important to understand this sector in depth. Bangladesh has seen a great upsurge in digital financial account access and usage among the poor over the last six years. According to Findex 2021, the number of adults with financial accounts increased from 50 to 53% as the use of mobile financial services (MFS) grew rapidly, reaching 111 million clients by the end of 2021.

Despite this increased access, though, usage has remained rather constant. In 2017, Intermedia reported that three-quarters of Bangladeshis did not have an active full-service account. The gender divide is also widening. Furthermore, the number of digital financial services (DFS) available is limited, and the emerging fintech industry lacks incentives and capabilities to develop pro-poor financial products. While "digitization" efforts during the epidemic have expedited the acceptance of value-added services, both consumers and institutions still have a long way to go.

The usage and the uptake of the DFS among the MSMEs of Bangladesh is still not quantified and undiscovered. The usage of DFS for varied functions within the MSME business is vast yet as it is unknown, the report stands at this very point to study and understand the national scenario.

1.2 Defining MSMEs:

The study followed the definition of MSMEs as provided by the Small and Medium Enterprise Foundation (SMEF).³

Table 1: Definition of MSMEs¹

Sl	Types of industry		The amount of investment (Replacement cost & value of fixed assets, excluding land & factory buildings)	Number of employees
1	Cottage Industry		Below 10 lakh	number of workers not exceed 15
2	Micro Industry	Manufacturing	10 lakh to 75 lakh	1 to 25 or less
		Service	Below 10 lakh	number of workers not exceed 15
3	Small Industry	Manufacturing	10 crore to 15 crore	26 to 100
		Service	10 lakh to 2 crore	16 to 50
4	Medium Industry	Manufacturing	15 crore to 50 crore	121 to 300
		Service	2 crore to 30 crore	51 to 120
5	Large Industry	Manufacturing	More than 50 crore	More than 300
		Service	More than 30 crore	More than 120

1.3 Defining Sectors

From the SME cluster definition provided by SME Foundation on their report⁴, this study collected its sector definition largely. Mentionable that these MSME sub-sectors represent the whole MSME sector in Bangladesh.

- Light engineering and Metal Working
In the nation, 29 clusters related to light engineering and metal working have been located. They are spread over 18 districts. Out of these 31 clusters, 18 (58%) are auto and machinery parts manufacturers and repair shops. The remaining businesses produce bathroom fixtures, steel frames, assemble and fix automobiles, among other things. In these 31 clusters, there are about 7,390 businesses working together.



Figure 1: MSME Factors

¹ This definition is according to the updated National Industry Policy 2022

- **Educational Services**
The education service sector has only been divided into two groupings. There are coaching and foreign education service centers in both clusters; one is in Tangail and the other is in the Dhaka district. In these two clusters, there are reportedly 200 coaching and foreign education-counseling institutes in operation.
- **Electronics and Electrical**
This is a booster sector with only three identified clusters. All the clusters are in Dhaka, and the businesses that make up these clusters produce various electrical and electronic products. There are 286 businesses working in these clusters.
- **Knitwear and Readymade Garments**
In 14 different districts around the nation, there are 22 knitwear and RMG clusters. Seven of these clusters (or 32%) are involved in the manufacture of knitwear, while the remaining 15 clusters (or 68%) are home to businesses that primarily produce ready-made clothing of various types through tailoring.
- **Leather Making and Leather Goods**
It is another booster sector with 13 clusters that are dispersed across seven different regions of the nation. Seven of these 13 clusters are located in the district of Dhaka. One of these is involved in the production of leather goods and the processing of raw leather. To meet the needs of the local market, the remaining six clusters manufacture shoes utilizing leather and other raw materials that are readily available locally. It has been determined that these 13 clusters have 9,015 businesses on average.
- **Handicrafts and Miscellaneous Sector**
A total of 38 clusters were identified in the non-booster sector in 26 districts nationwide. Of the 38 clusters identified, 10 (27%) are wood furniture and lumber mills. Seven (19%) are potters. Six (16%) are engaged in bamboo and cane work. The four identified clusters produce a mat largely known as Sheetal patti. In total, an estimated 6,200 companies are active in sectors such as crafts.
- **Healthcare and Diagnostics**
A total of five clusters were identified in this SME booster area. Mymensingh, Tangail, Satkhira, Rajshahi, and Rangpur are five different districts where these clusters are located. Of the five, four (80%) are diagnostic centres and clinics and one is a medical bandage manufacturing cluster in Satkhira. There are approximately 455 companies operating in these five identified clusters.
- **Agro-processing/agri-business/plantation agriculture /specialist farming /tissue-culture**
The sector identified 34 clusters in 20 districts of the country. These 34 clusters have about 10,612 enterprises involved in processing various types of agricultural and food products. Of the 34 clusters identified, 22 (65%) are rice mill clusters, three (9%) are salt mills, two (6%) are oil mills, the rest are lentil mills, bread, confectionery, and dried fish, flower processing, Agor, Ator and Grain Mill respectively.

- Designer, aesthetically challenging, personal wear and effects
A total of 16 clusters have been identified in this SME booster sector, including jewellers, Jamdani sarees, etc. The clusters identified in this sector are located in 10 different districts of Bangladesh. About 4,900 enterprises are active in these clusters.
- Handloom and Specialized Textile
A total of 10 clusters were identified in these non-booster sectors in 10 different districts across the country. Most of them are hand woven making cotton sarees, lungi, three-pieces, silk fabrics, and specialty textiles such as bed sheets, pillowcases, blankets, nakshikata, etc. In the field of hand-woven and specialty textiles, there are about 7,890 companies.



Chapter 2: Methodology

2.1 Research Design

The study adopted a 'mix methods' approach and started with an extensive review of existing literature. The documents which are studied include project documents, reports, etc. by the United Nations Development Program (UNDP), and Access to Information (a2i). The literature review in essence involved a review of project documents in addition to any other source that provides insights into the financial inclusion situation of Bangladesh (specifically to the low-income population and women demographic of Bangladesh). Research instruments were drafted during this phase. Some preliminary Key Informant Interviews (KIIs) were also conducted alongside the literature review which assisted in adjusting and finalizing the research instruments for KIIs. a2i's input was incorporated in this phase as well. A structured questionnaire was drafted by Innovision in close coordination with a2i and sent to a2i for approval. The data were collected by using mobile devices which include Smartphones/Tablet computers. More details of the survey can be found in the survey implementation section. Findings from the survey, KII, and desk review allowed the team to identify case studies that capture success stories, failure stories, and best practices from local or international contexts. These case studies are of policies, people, organizations, or MSMEs. Few KIIs (with financial institutions (FIs), non-banking financial institutions (NBFIs), and FinTechs) were done based on the cases. This helped gather more insights as by then, the study team had adequate information from the survey which they can use to have more engaging KIIs. FGDs were gender-specific and each group contained 6-8 respondents. The final focus group discussion (FGD) list was decided upon consultation with a2i at the inception stage. FGD sampling strategy can be found in qualitative sampling. After conducting FGDs, all findings were triangulated, shared, presented, and validated through a validation workshop where key stakeholders (across DFS, FIs/NBFIs, MFS, microfinance institutions (MFIs), Agent Banks, Development Organizations, and Government Agencies) related to the study provided their input. The input of stakeholders was incorporated into the final reports.

2.2 Sampling Strategy

The sampling technique was a national representative random sampling and consisted of both qualitative and quantitative samples. The quantitative approach consisted of a sample survey whereas, qualitative sampling contained KIIs and FGDs.

1. Quantitative Sampling

As per the requirement of the Terms of Reference (ToR), the study must cover at least 5 out of 8 divisions of Bangladesh. According to the SME Cluster Map, initially Barisal, Dhaka, Chattogram, and Mymensingh were selected for the survey. However, Chattogram was then pre-empted as the handloom and specialized textiles are already extinct from the division. For this reason, these three divisions were selected for the survey.

For MSMEs, SME Foundation's SME Cluster Map¹² was referred and as per 12 broad category sectors, 11 upazilas are selected. From each sector 10 MSMEs were surveyed; a total of 120 MSMEs.

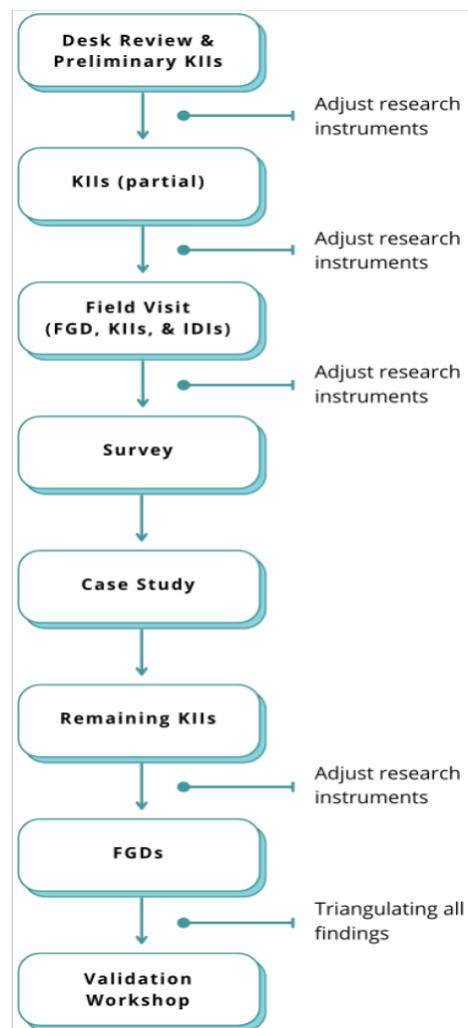


Figure 2: Sampling Strategy

Table 2: Sampling of MSME

Sl	Division	District	Upazila	Union	Sector	No of SMEs in the Cluster	Respondent
1	Barishal	Barishal	Barishal Sadar	Dokkhin Chawkbazar	Light Engineering and Metalworking	50	10
2	Dhaka	Dhaka	Tejgaon		Educational Services	50	10

3	Dhaka	Dhaka	Jatrabari		Electronics and Electrical	100	10
4	Dhaka	Dhaka	Mirpur		Knitwear and Readymade Garments	500	10
5	Dhaka	Dhaka	Lalbag		Leather Making and Leather Goods	3000	10
6	Dhaka	Dhaka	Chawkbazar	Chawkbazar	Plastics and Other Synthetics	1100	10
7	Dhaka	Jamalpur	Jamalpur Sadar	Jamalpur Sadar	Handicrafts and Miscellaneous Sector	110	10
8	Mymensingh	Mymensingh	Mymensingh Sadar	Mymensingh Sadar	Healthcare and Diagnostic	75	10
9	Dhaka	Narayanganj	Narayanganj City Corp.	Narayanganj City Corp.	Agro-processing/ agri-business/ plantation agriculture/ specialist farming/ tissue-culture	65	10
10	Dhaka	Narayanganj	Rupganj	Taraboo	Fashion	1364	10
11	Dhaka	Narayanganj	Rupganj	Murapara	Designer, aesthetically challenging, personal wear and effects	170	10
12	Dhaka	Tangail	Delduar	Pathrail	Handicrafts and Miscellaneous Sector & Handloom	2000	10

					and Specialized Textile		
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The questionnaire was designed intricately to capture all relevant information on MSME regarding their digital financial service usage. Following is the list of fields of investigation which were taken into account.

1. Qualitative Sampling

34 KIIs have been conducted across 13 categories to support the findings of this study. Depending on the requirements of the study and the unavailability of others, a few new names are added to the KII list, while a few others are changed. In deriving answers from the findings, the KIIs have been remarkably perceptive and navigating.



Figure 3: Field of Investigation

Table 3: Key Informant Information List

Sl.	Key Informant	Informant Category	Rational
1	Agent Banking (One Bank)	Agent Banks	Agent banks of Banks with a strong agent banking network
2	Dutch Bangla Bank Limited	Bank	Strong agent banking network, online banking features, forward-thinking, MFS component, large MSME portfolio
3	City Bank Limited		
4	Bangladesh Krishi Bank		
5	Prime Bank Limited		
6	BRAC Bank Limited		
7	Better Than Cash Alliance		
8	UNDP (a2i - ekshop, ekpay)		
9	UN Women		
10	UNCDF		
11	World Bank		
12	a2i Skill		
13	Gates Foundation	INGO	
14	10 Minute School	EdTech	Experience in digital and financial literacy
15	Dana Fintech	FinTech	Strong digital component

16	TallyKhata		
17	sManager		
18	Bangladesh Bank	Government	Relevant, Government Agencies
19	Microcredit Regulatory Authority		
20	Insurance Development and Regulatory Authority		
21	Ministry of Social Welfare		
22	SME Foundation		
23	Green Delta Insurance	Insurance Company	Top insurance companies and firms
24	Chartered Life Insurance		
25	Bkash	MFS	Leading MFS
26	Rocket		
27	Nagad		
28	Ok Wallet		
29	Grameen Bank	NGO/MFI	Leading MFIs, MFIs working with government, MFIs with a strong grasp of tech
30	Sajida Foundation		
31	BRAC Social Innovation Lab		
32	ShopUp	Business Startup	Merchant financing perspective
33	Delivery Tiger	Logistics Company	
34	Ajker Deal	Ecommerce Site	

FGDs with MSMEs were conducted in 4 divisions where MSME surveys took place. A total of 8 FGDs with MSMEs was conducted.

2.3 Limitations

The subject of this report is one of the most pressing subject matters of the present time. While designing a national representative study for the usage of various digital financial services for MSMEs, we tried to make it as comprehensive as possible fulfilling the scope and objectives of the assignments. However, we faced a few limitations while conducting the study, which are as following;

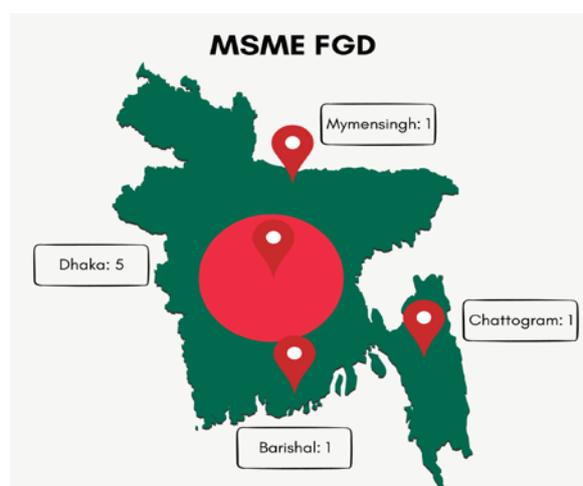


Figure 4: MSME FGD

1. Depth of the survey questionnaire

By definition, Micro, small and medium enterprises (MSMEs) are very small entrepreneurs who are into small businesses like weaving, nursery, shoe making, etc. most of the MSME owners are not very educated. As per the survey, the majority, which is, 30.80% are Secondary School Certificate (SSC) graduates. They have studied till grade 10 or below. For them, understanding an intricate questionnaire with unfamiliar terms and jargons regarding financial instruments was difficult. It's reflected in the survey where we have witnessed irrelevant answers in a few cases.

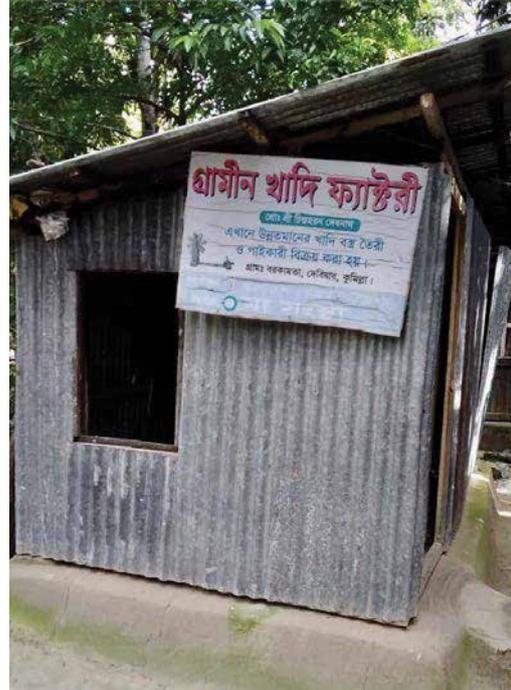


Image 1: Redundant handloom factory in Cumilla

2. Length of the questionnaire

To incorporate questions regarding Mobile Financial Services (MFS), bank, financial literacy, one-stop model, and so forth we had to design a questionnaire that had more than 300 questions. Answering such a big number of questions is time-consuming making it challenging for the enumerators to convince the MSME owners to spare so much time amidst their extremely occupied schedules as the main driver of their business. Fortunately, we had a team of very patient and persuasive enumerators who were finally able to complete the survey.

Availability of MSMEs

We selected the MSMEs based on the database of the SME Foundation. Accordingly, Cumilla was a survey destination because of their 'taat' handloom business. However, upon visiting the location, the enumerators figured that the business is extinct in the locality. We had to select another sector to replace the handloom business of Cumilla. Accordingly, the Cumilla handloom business survey was replaced by the handloom business of Tangail.

3. Lack of interest among the MSME entrepreneurs:

The MSMEs were very reluctant to participate in the surveys or the Focus Group Discussions (FGDs) as they claimed that many people visit them and talk to them, collect information, and show them hope about better days but eventually they do not see any impact or outcome. So, it took the enumerators extra effort to convince them for their input in the survey.

4. Natural disaster

The survey was conducted in early August when the northern part of the country was suffering from flood and river erosion. This created a big hindrance in conducting the survey.

5. Availability of information

While conducting the Key Informant Interviews (KII) it was found that the MSME sectors are not yet very structured and lack proper documentation. In many cases, there was minimal information available than expected from the relevant stakeholders. After the proposal was given, the National Industry Policy 2022 came across therefore the definition followed in the survey is according to the previous policy. Though the updated definitions are incorporated in this report in the methodology section.



Chapter 3: Current Status of the Study Population

Before scoping for the possible digital financial intervention for the MSME sector of Bangladesh that will bring them within the periphery of financial inclusion, it is important to understand the current dynamics of the sector. This will help in targeting the underlying cause of financial exclusion so as not to engage solutions/products that only address the symptom, leaving out the root cause. This chapter is dedicated to understanding the situation of digital financial services usage in the MSME sector of Bangladesh.

Part A: Demographic Status

3.1 MSME Demographic

The national representative study survey looked deep into the demographics of the MSME businesses to understand the underlying diversity within this sector. In this study, we have found that among the types of businesses, 45% are manufacturing businesses and then the majority (40%) are service-oriented businesses. A very little amount (15%) are trading-oriented businesses. It is to be noted that this study has surveyed one hundred and twenty (120) MSME businesses meticulously.

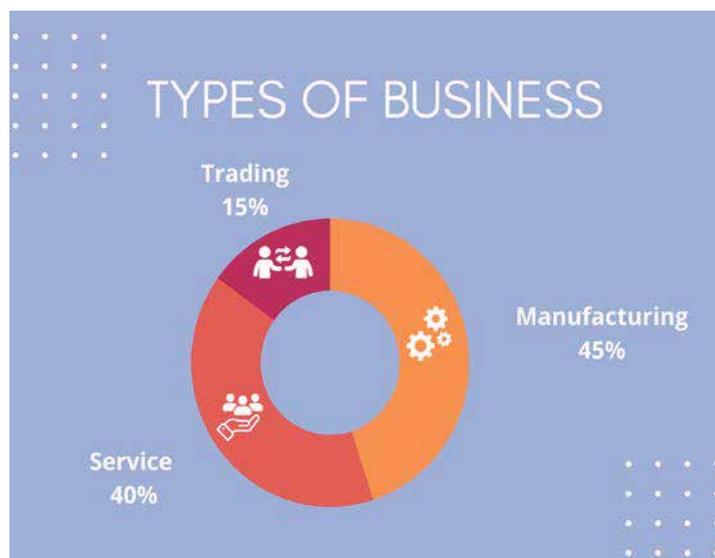


Figure 5: Types of Businesses

The survey indicated that out of 120 MSMEs in eleven defined industries, the designer, aesthetically challenging, personal wear and effects sector dominates with a 14.17 percent share. After this, the handicrafts and miscellaneous industry occupy the second-largest part of the MSME sector with 13.33%. Handloom and Specialized Textiles occupy the third position

with 10.83% of the market share among 120 enterprises. This industry holds 10.83% of the market share among 120 companies. Knitwear and Readymade Garments hold only 3.33 percent of the total market share, compared to the 8.33 percent held by the remaining sectors.

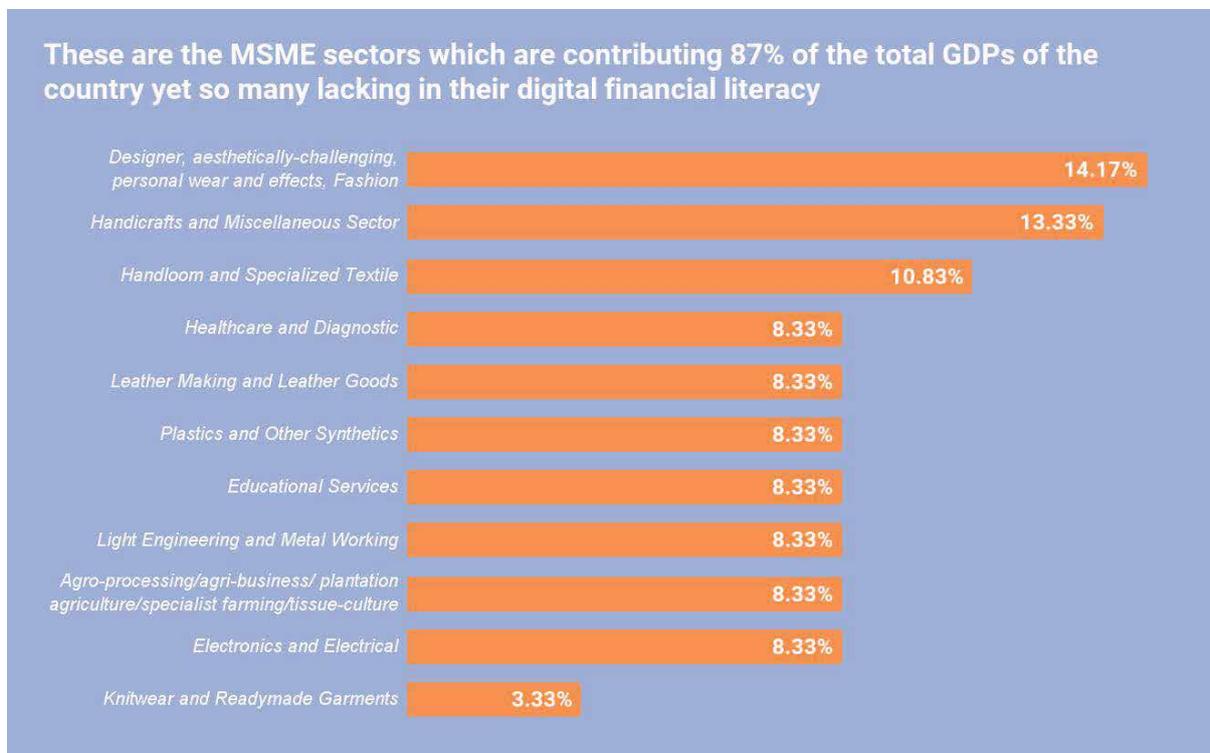


Figure 6: MSME sector market share

In terms of the amount of investment, 58.33% of respondents acknowledged that they have an investment of less than BDT 10 lac in their business. Almost 41% of respondents indicated that their business investment is between BDT 10 lac and BDT 75 lac, indicating that this proportion of companies is small businesses.



Figure 7: MSME investment share

The study found that among 120 businesses, 51.85% of manufacturing businesses belong to the small enterprises' segment and 48.15% belong to the micro segment. In the service oriented MSMEs, 31.25% belong to the small enterprises' segment and a big portion (68.75%) of this sector belongs to the micro sector. Only 15% of all business enterprises belong to

trading enterprises and among them, 61% belong to the small segment, and 33.33% belong to the micro sector.

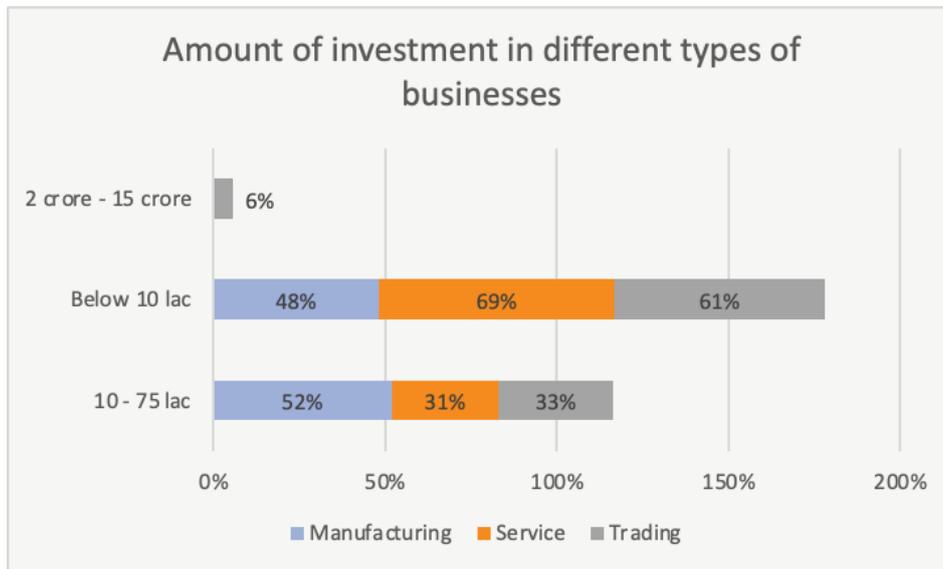


Figure 8: Amount of investment in different types of businesses ¹

Among 120 businesses only 6% business said it has an investment between 2 crore to 15 crore, and it is a trading-oriented business.

This national representative survey found that among 14.17% of all businesses that are partnership only 88% possess a trade license which means almost all of the partnership businesses have the trade license. The rest of this segment said they applied but did not get the certificate yet. Among the 78% of sole proprietorships, 72.34% said they have trade licenses and 21.28% responded negatively. 3.19% of sole proprietorships said that they don't have an updated license. Of the 5.83% of business owners who don't fall under any certification, all of them said they also don't have any sort of license. On the contrary, 100% of privately owned businesses (2 businesses among 120) said they have the license.

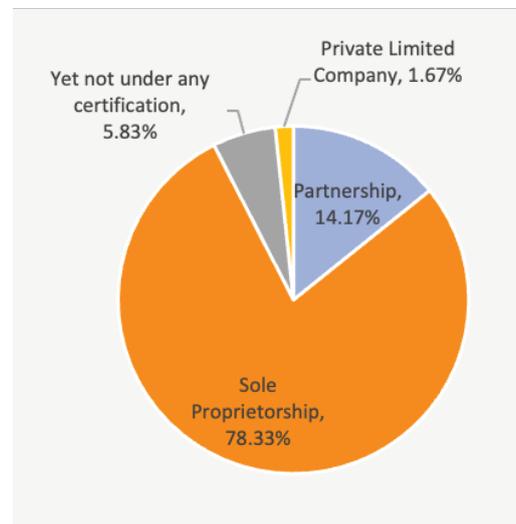


Figure 9:: Legal certification in different types of businesses

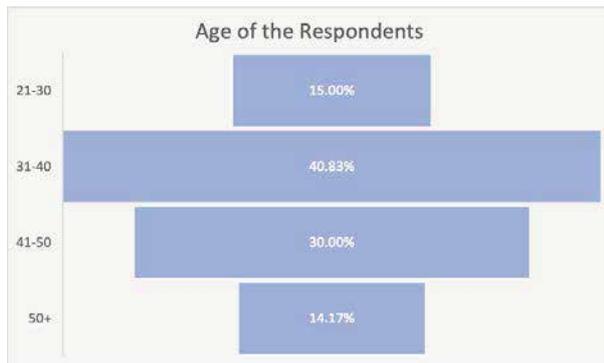
The national representative survey also looked for the affiliation with the associations from the business side. 87% of manufacture-oriented companies, 77% of service-oriented companies, and 83% of trading businesses said that they are not affiliated with any association. 17% of all businesses responded with some affiliation other than the listed association in the survey questionnaire. Most of them are local associations and some of them are very unpopular

Table 4: Affiliation with Associations

Associations Affiliation	Manufacturing	Service	Trading	Total
Not affiliated with any association	87.00%	77.10%	83.30%	82.50%
Women Entrepreneur Association of Bangladesh (WEAB)	1.90%	0.00%	0.00%	0.80%
Metropolitan Chamber of Commerce and Industry, Dhaka (MCCI)	0.00%	2.10%	0.00%	0.80%
Others	13.00%	22.90%	16.70%	17.50%
Total	45.00%	40.00%	15.00%	120

3.2 Entrepreneur Demographics

The national representative survey looked into the depth of the entrepreneur demography to understand the situation of several parameters that will lead the study into its specific objectives to achieve the goals. Age, gender, and education are the three broad parameters on which this part of the report will talk and analyze further.



Among 120 respondents, 15% belong to the 21-30 age group. The maximum number of respondents fit in the 31-40 age range (41%) and the second most frequent age group is 41-50 (30%).

Figure 10: Age range of the respondents

In this study, 90% of the respondents are basically male respondents and only 10% people are female. Out of 41% of 31-40 years, 87.76% are male and 12.24% are female. In addition, out of 30% of 41-50 years, 86% of the respondents are male and 14% are female. Many times, these businesses employ women or even are run by a woman but on paper and for external

communication, a male (mostly a family person-spouse/brother/father/son) is chosen for the job.

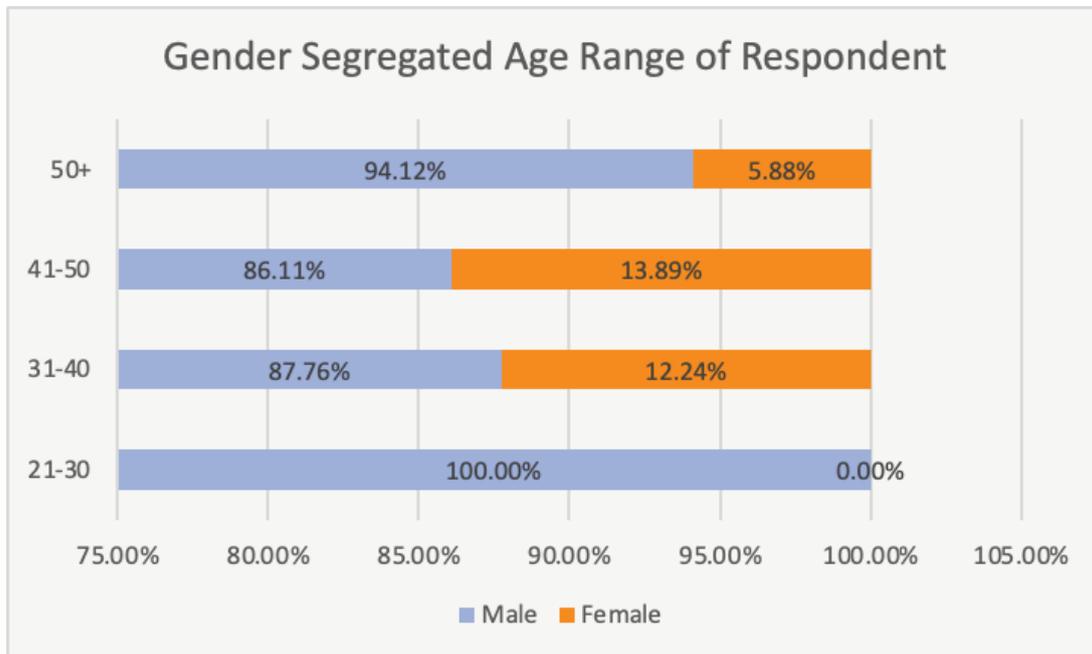


Figure 11: Gender segregated age range of respondent

In the education parameter, Illiterate (cannot read or write), Primary (Grade 5 or below), Secondary (Grade 10 or below), SSC or equivalent, HSC or equivalent, Honors or equivalent, Masters or equivalent, Technical/vocational, Adult/non-formal education (can read/write/sign) these nine level of education are considered in the survey instrument. The national representative survey found that 31% of the respondents said that they have a secondary level of education.

EDUCATION	PERCENTAGE
Secondary (Grade 10 or below)	30.83%
SSC or equivalent	16.67%
Primary (Grade 5 or below)	14.17%
Honors or equivalent	13.33%
Masters or equivalent	11.67%
HSC or equivalent	10.83%
Illiterate (cannot read or write)	1.67%
Technical/vocational	0.83%

Figure 12: Education level of the respondents

The Bangladesh MSME sectors have a very low illiteracy rate, but the degree of literacy is not much higher than the SSC or secondary education level. 48% of the overall population studied had either an SSC or secondary education.

In terms of the relationship between gender, age range, and educational criteria, the investigation has revealed a number of key discoveries. 12% of female MSME owners are between the ages of 31 and 40, and 33.33% of these women have an HSC or a comparable degree of education.

Age range	Honors or equivalent	HSC or equivalent	Masters or equivalent	Primary (Grade 5 or below)	Secondary (Grade 10 or below)	SSC or equivalent
31-40	0.00%	33.33%	16.67%	0.00%	33.33%	16.67%
41-50	0.00%	20.00%	40.00%	20.00%	0.00%	20.00%
50+	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Grand Total	8.33%	25.00%	25.00%	8.33%	16.67%	16.67%

Figure 13: Female education level percentage in comparison with the age range

100 percent of the 5.88% of females in the 50+ age bracket have honors or a comparable degree of educational eligibility. Forty percent of the population between the ages of 41 and 50 hold a master's degree.

In terms of male MSME proprietors, 48.39% of all male respondents possess a secondary education. 37.50% of responders aged 50 years and older have only an elementary education. The frequency distribution of the data indicates that over 32% of male respondents have only a secondary education, with the greatest proportion of those aged 21 to 30 years holding this level of education (39%).

Age range	Honors or equivalent	HSC or equivalent	Illiterate (cannot read or write)	Masters or equivalent	Primary (Grade 5 or below)	Secondary (Grade 10 or below)	SSC or equivalent	Technical/vocational
21-30	5.56%	22.22%	0.00%	11.11%	5.56%	38.89%	16.67%	0.00%
31-40	18.60%	6.98%	2.33%	9.30%	13.95%	27.91%	20.93%	0.00%
41-50	9.68%	3.23%	3.23%	12.90%	9.68%	48.39%	12.90%	0.00%
50+	18.75%	12.50%	0.00%	6.25%	37.50%	6.25%	12.50%	6.25%
Grand Total	13.89%	9.26%	1.85%	10.19%	14.81%	32.41%	16.67%	0.93%

Figure 14: Male education level percentage in comparison with the age range

Based on this demographic research, it can be shown that the MSME owners in Bangladesh have a relatively low level of education, yet are nevertheless able to run their businesses. It may be an underlying issue that they are still unable to absorb the needed financial literacy for their firm, as well as being unable to become digitally literate and being introduced to digital financial systems.

When asked whether they possess a National Identity Card (NID), nearly 100 percent of MSME owners responded affirmatively. But there is a small portion of people between 31-40 years of age who does not have a NID card. In total this group takes a 0.83% place in the survey, while looking for the reason for such a scenario, it is seen through the survey on this portion that it is not dependent on the education level or awareness rather it is a problem of the system for which this group could not avail their NID Card yet. In the FGDs, some of the

respondents said that they do not know when and where to go to register themselves for the NID card despite a very effective campaign from the government regarding the NID card.

Table 5: Availability of NID card

Age Range	No	Yes
21-30		100.00%
31-40	2.04%	97.96%
41-50		100.00%
50+		100.00%
Grand Total	0.83%	99.17%

Concerning smartphone availability among MSME owners, 5% of MSME owners do not own a smartphone. 3.33 percent of respondents reported using another person's smartphone. 33.33% of MSME owners continue to use feature phones, while the remaining MSME owners (58.33%) use smartphones.

Because of the gender-related analysis, this single parameter has two possible outcomes. 25% of all females do not have their own smartphone; instead, they use the smartphone of someone else, such as their husband, brother, or children. Despite the fact that 42% of females have their own smartphone, the majority of respondents (58%) stated that they either do not possess a smartphone, use someone else's smartphone, or use a feature phone.

Table 6: Smartphone availability for females

Age range	feature phone usage	other's smartphone usage	No (Uses feature phone)	Yes	Grand Total
31-40	16.67%	33.33%	16.67%	33.33%	100.00%
41-50	20.00%	20.00%	20.00%	40.00%	100.00%
50+				100.00%	100.00%
Grand Total	16.67%	25.00%	16.67%	41.67%	100.00%

Table 7: Smartphone availability for males

Age range	feature phone usage	other's smartphone usage	No	Yes	Grand Total
21-30	22.22%			77.78%	100.00%
31-40	34.88%		4.65%	60.47%	100.00%
41-50	41.94%		6.45%	51.61%	100.00%
50+	37.50%	6.25%		56.25%	100.00%
Grand Total	35.19%	0.93%	3.70%	60.19%	100.00%

In contrast, the situation for male MSME owners is entirely different. Less than one percent of male smartphone owners reported using the devices of others. 60% of male MSME owners have their own smartphones, while just 3.80% of male respondents in this study responded negatively to this question.

This gender gap in terms of simply owning a smartphone is a big indication that the country does not still adopt smartphone usage equally in all segments of people and it varies from age to age in people.

Part B: Digital Financial Services Basic Indicator Status

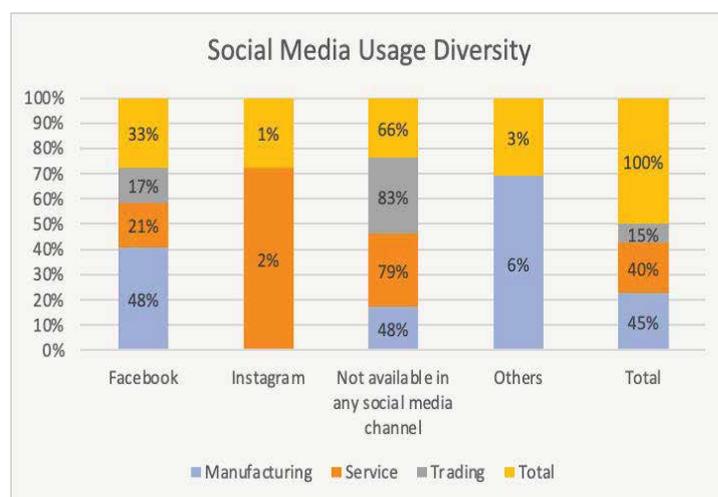
3.3 Uptake and Usage Status Quo

Non-Financial Digital Technologies

The National Representative Survey used a detailed questionnaire to gain a thorough understanding of people's use of non-financial digital technology. In this study, non-financial digital technologies consist primarily of social media, which are used by MSME owners for both company and personal objectives. According to the survey, most MSME owners make minimal to no use of social media for their businesses. Instead, they use social media for their own amusement and for no constructive objectives. Even according to FGDs, most MSME owners use Facebook and TikTok for leisure purposes.

Data analysis shows that 65% of the businesses said they don't have any F-commerce-based businesses. 33.30% of people said they have an F-commerce business and out of them, 48% of people from the manufacturing business said that they operate F-commerce business operations. There are less than 1% of businesses who said they are not fully F-commerce businesses but have F-commerce operations.

While looking for the diversity of usage of other social media for business purposes, the national representative survey asked the MSME owners about their availability on other social media platforms and the scenario is pretty much the same. 2.50% of responses are about others actually having no valid responses. Therefore, this group of responses is omitted.



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The purchasing habits of MSME owners are also heavily skewed toward clothing-related purchases. 56% of owners said that they exclusively purchase apparel online.

Figure 15: Social Media Usage Diversity

Table 8: Product Buying Behavior

	Percentage
Clothing	55.56%
Other products	22.22%
Gadgets	5.56%
A lot of products	11.11%
Food and clothing	5.56%
Total	100.00%

3.4 Perception and Literacy Status Quo

Non-Financial Digital Technologies

MSME entrepreneurs' perceptions about online sales i.e. e-commerce sales and social media oriented sales are also taken into account in this study as this question relates to the desire for the uptake of non-financial digital technologies.

Table 9: Perception of online sales

	Manufacturing	Service	Trading	Total
Bad	5.60%	0.00%	5.60%	3.30%
Excellent	1.90%	2.10%	0.00%	1.70%
Good	33.30%	25.00%	27.80%	29.20%
Neutral	16.70%	22.90%	5.60%	17.50%
No opinion	40.70%	50.00%	55.60%	46.70%
Very bad	1.90%	0.00%	5.60%	1.70%
Total	45.00%	40.00%	15.00%	100.00%

Table 10: Perception of social media sales

	Manufacturing	Service	Trading	Total
Bad	13.00%	2.10%	0.00%	6.70%
Good	22.20%	20.80%	22.20%	21.70%
Neutral	16.70%	25.00%	5.60%	18.30%
No opinion	46.30%	52.10%	66.70%	51.70%
Very bad	1.90%	0.00%	5.60%	1.70%
Total	45.00%	40.00%	15.00%	100.00%

The potential for online and social media sales among MSMEs in Bangladesh is significant. Based on the given data, it is evident that most MSME entrepreneurs have a good perception of online sales (29%). However, a significant portion of them have a neutral or no opinion on the matter (17% and 47% respectively) which indicates that they have never used the online sales services. Only a small percentage of them have an excellent (2%) or very bad (2%) perception of online sales. Similarly, in case of social media sales, majority (52%) expressed

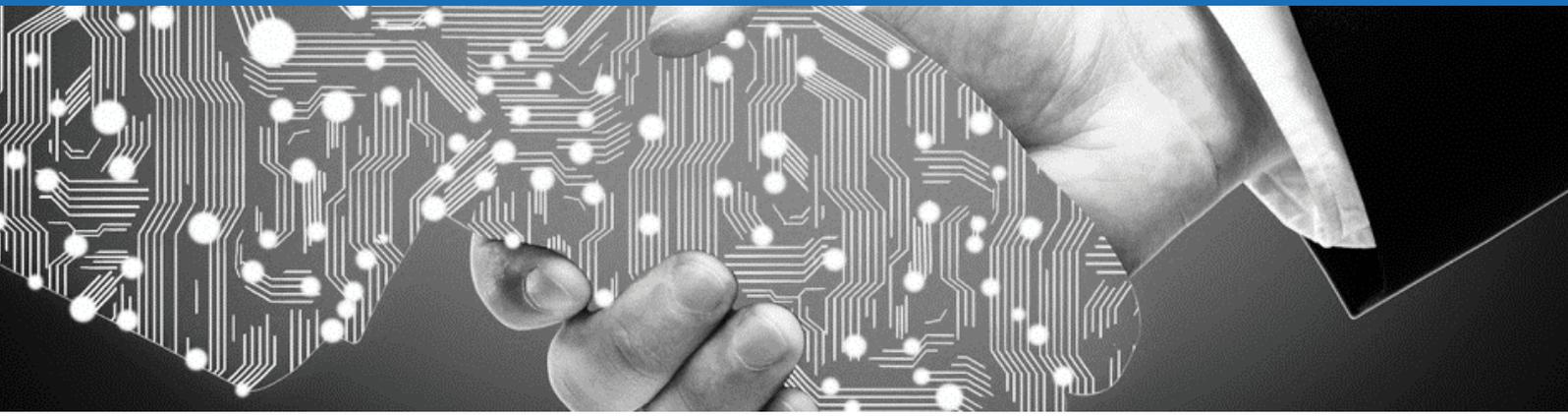
that they do not have any opinion regarding the subject matter, again indicating towards lack of such service utilization. However, a large number of micro merchants are yet to tap into the vast opportunities presented by e-commerce. This presents a unique opportunity for growth and increased revenue for these businesses.

Despite the significant growth of the e-commerce market in Bangladesh, valued at \$1,648 million in 2019 and anticipated to reach \$3,770 million in 2023, according to Statista, many MSMEs, particularly those in the Handloom and Specialized Textile business, still lack knowledge and understanding of how to engage in online sales. They cited inconvenience and a lack of knowledge as reasons for not participating in the e-commerce market.

Based upon the information reflected in the data, the following are suggested;

- Conduct surveys or focus groups to gather more information on the specific reasons for the neutral and no opinion responses, and address those issues.
- Provide training and support to help MSME entrepreneurs understand the benefits and ease of using e-commerce and social media for sales.
- Highlight successful cases of MSMEs that have adopted online sales and the benefits they have seen.
- Collaborate with e-commerce platforms and social media companies to offer special packages or promotions for MSMEs.

By taking these steps, the uptake of online sales among MSME entrepreneurs can be increased, resulting in increased revenue and competitiveness.



Chapter 4: Analysis of existing service gaps and opportunities

The MSMEs require assistance in order to grow and expand, acquire access to markets and funding, overcome regulatory obstacles, cut operating expenses, and expand their networks. Specifically, they lack the requisite skills, processes, and certifications for expansion and to take advantage of assistance programs. This component of the paper will assess the existing gaps in Government services, markets, skills, and finances.



Image 2: A group of FDG respondent with consultant

4.1 Access to Government Services

Government services are designed and produced to ensure the citizens' ease of access to basic rights and more. The Government of Bangladesh has been doing a lot to ensure this. They have taken the initiative of bringing all the online governments under one platform, namely, Shebakunjo (<https://services.portal.gov.bd/>). In the survey conducted for the national representative study, 120 MSMEs were asked about the Government services they need to run their business, their experience in availing the services, and their feedback.



Image 3: BSCIC giving access to Government Service

The respondents were asked if they have ever used any of the following services:		
Agricultural information and communication center (AICC)	Electronic money transfer service (EMTS) of Bangladesh Post Office	Online vat return
Call centers (333, 16123, 16122)	Forms portal	Postal cash card
Digital Center/One-Stop Service	Joyeeta	Services of Registrar of Joint Stock Company (RJSC)
e-Purjee	mygov/eksheba	Shebakunjo
Ekpay	Online tax services	SMEF Suppliers platform
Ekshop	Online trade license	

Approximately 89% of respondents, or 107 individuals, responded that they have never utilized any of the services. Those that utilized it did so sparingly. 19% of respondents indicated they are unaware of the availability of services, 9% said they attempted to obtain the services but were unsuccessful, and 10% complained about the difficulty involved with obtaining government services. Surprisingly, approximately 31% of respondents could not articulate the cause for their non-usage status quo. The cause was revealed in the Focus Group Discussion (FGD), in which the entrepreneurs' comprehension of topics beyond the essential legal needs to operate a business, such as obtaining a trade license and a Tax Identification Number (TIN) number, was revealed to be that of a layperson. They are extremely modest by nature and content to operate their firm with the most fundamental resources available. Regarding the operation of their firm, they are largely independent and manage all auxiliary needs. They may seek support from their friends and family, but they rely primarily on their own ecosystem. After describing the objective of government services, the entrepreneurs expressed interest in the services but appeared confused about how to get them.

Example of a respondent who uses Government Service

The survey respondent who used 'mygov' is an honors graduate and entrepreneur from Jamalpur's handicraft production industry. His experience with 'mygov' has been positive, as he can locate the information he needs. He stated, however, that the software requires an upgrade. He also utilized the 'Digital Center' service and stated that the associated charge should be disclosed before offering the service. Overall, he ranked the convenience of utilizing government services as poor because it is difficult to access them.

60% of respondents were unable to provide constructive input when questioned about the ease of government services usage. 20% of responses were favorable for hassle-free and easy-to-use service, the absence of a middleman, and the availability of different providers. The remaining 20% disagreed, citing that there is hassle and harassment, that the system is difficult to use or comprehend, that there is no service relevant to them, that the system is

flawed, etc. The balance of 20% positive and negative comments is healthy. However, the lack of constructive input from 60% of responders indicates a lack of understanding of the topic.

37% replied adversely to the question on the accessibility of government services, 26% responded neutrally, 22% responded that it is not easily accessible, and 15% responded favorably.

When asked if there are sufficient government services accessible for MSMEs, just 19 individuals responded, and their responses were not particularly useful. 79% of respondents responded neutrally, 11% responded positively, and 10% responded adversely.

Regarding the inability to obtain Government services, 38% of respondents claimed that it is impossible to do so without the assistance of a middleman/broker, 41% said they are unaware of the services, and the remaining 21% cited internet connectivity, location issues, bureaucracy, etc.

After examining the challenges and pain points of Government services availability and usage, MSME respondents were asked about the future business-beneficial services they would like to see implemented. 33% of entrepreneurs requested financial assistance in the form of low-interest loans and grants from the government. 22% of respondents requested prompt, trustworthy, middleman-free service. 13% of respondents sought training and development in the form of business consulting, service access, training, and illiteracy education.

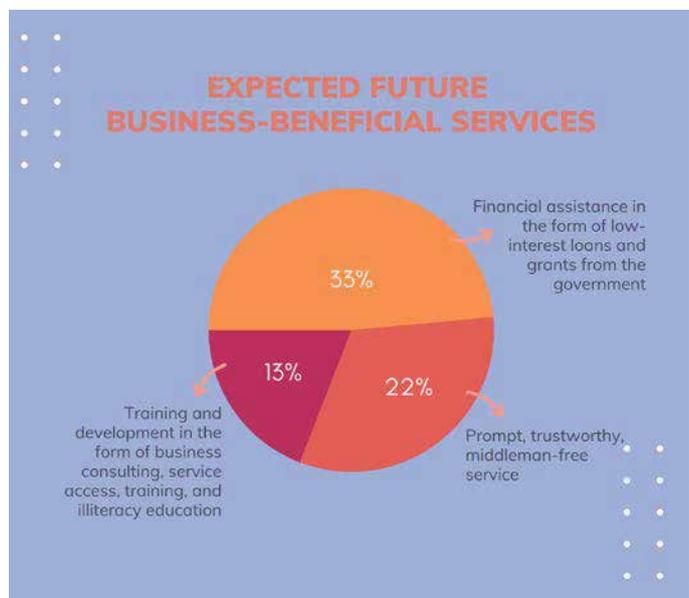


Figure 16: Expected Future Business-Beneficial Services

58% of respondents had never heard of the Digital Center, 17% have heard of it, and 25% have heard of it but do not know where it is located. Those who heard about it are from the divisions of Dhaka and Mymensingh. The remainder of the respondents is unaware of the Digital Center.

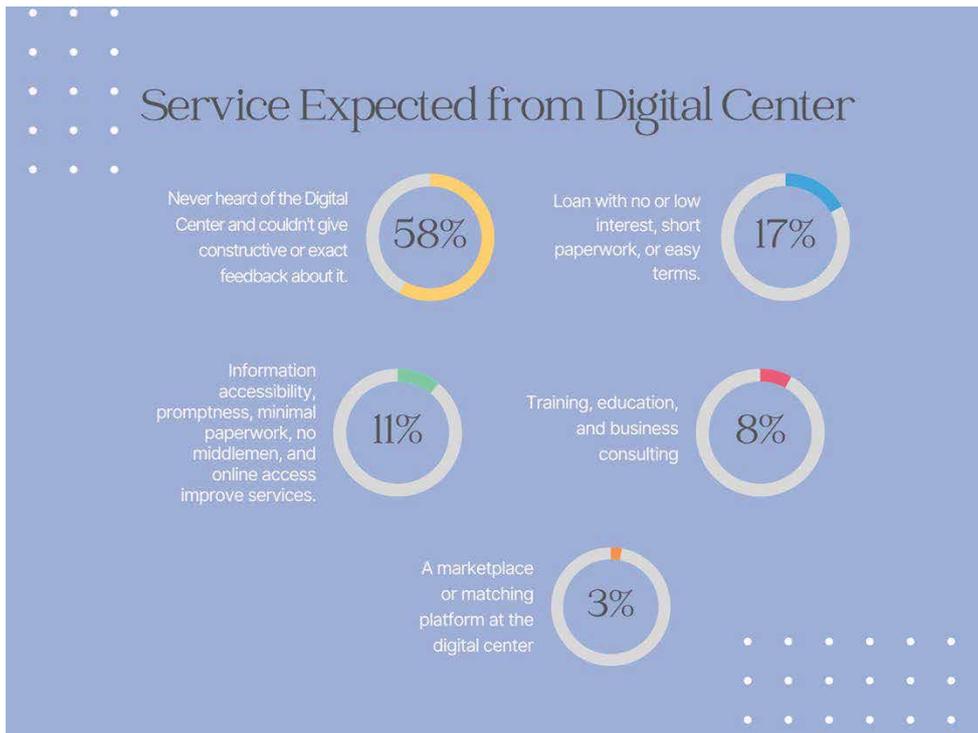


Figure 17: Service Expected from Digital Center

The respondents were asked about the type of service they expect from the Digital Centers, to which, 58% of the respondents who had never heard of the Digital Center were unable to provide a constructive or precise response when questioned about their perception and comprehension of it. 17% requested financial assistance in the form of an interest-free or low-interest loan, a rapid loan with minimal documentation, or a loan with easy terms. 11% wanted improved services in the form of information accessibility, promptness, reduced paperwork, the absence of middlemen, and online access. 3% of respondents stated that establishing a marketplace or matching platform at the digital center would be advantageous. 8% reported offering training, education, and business consulting.

4.2 Access to market

The 120 MSMEs were asked about their integration and access to the market. The findings are remarkably interesting.

The MSMEs were questioned about their familiarity with their suppliers. A crucial question as suppliers and sourcing are the backbone of a MSME enterprise. A staggering 38% shared that they don't know their suppliers at all. On the flip side, 37% said that they know their suppliers really well. 13% informed that they know their suppliers 'somewhat' well. Whether or not to keep a relationship with the supplier has



been a debatable topic for MSME owners, as seen by the survey responses. The dilemma was decoded during the FGD meetings.

Since he began his work, a light engineering entrepreneur has assigned the same supplier, but he was uncertain if he was receiving the best vendor rates and wanted to appoint a new supplier. His new supplier offered more affordable costs than his prior one, allowing him to offer competitive pricing. Therefore, he placed an order and informed the supplier that his mechanic would be picking it up the following morning. His mechanic arrived the following morning, but the order was not yet complete. The added time caused his work to fall behind schedule. Although it may appear that he made money as a result of the supplier's lower prices, he actually lost money owing to the delays. The best price, according to him, is a compromise among price, quality, service, and dependability. Not always will the lowest price prevail. The owner's relationship with their supplier may worsen if they continually negotiate for lower prices.

Interestingly, a portion of this group requested for match-making service availability at the Digital Center indicating that they look for better sourcing options.

As supply-side difficulties, 27% of respondents said that they do not receive their product on schedule, which appears to be indicative of a frequent commitment issue. There is a substantial positive association between not knowing the suppliers and late product delivery that may be traced back to the previous question. 20% opined that the price of raw materials is high and that product variation options are limited. 7% claimed they do not receive the desired product quality. 10% of respondents stated that suppliers do not offer favorable credit terms. 5% of respondents responded that transportation costs increase the cost of their final product. 2% indicated that financial assistance could have helped them better manage their supply side.

The results of the survey of 120 MSMEs regarding their demand side characteristics are fascinating. A significant portion of the respondents (31%) faced credit sales issues, with clients not paying on time. This concern was more prevalent among retail businesses (81% of respondents), as they are less equipped with credit knowledge compared to their suppliers. In focus group discussions, the entrepreneurs explained that credit sales are crucial for their business and without them, it is challenging to sustain the company.

Another challenge faced by the MSMEs was improved access to customer or product/service demand, which was cited by over 21% of respondents. A marketplace can be a solution to this problem as it provides a platform to connect with customers. 12% of respondents believed that better promotion can increase their business, while 3% felt that they do not receive a fair price for their sales. 2% of the respondents felt that having access to the most recent or anticipated market trends would be beneficial.

In a Key Informant Interview, a development partner mentioned that there are areas in Bangladesh where the ecosystem is not yet ready to adopt DFS. MSMEs may have an MFS account, but the absence of other enabling factors might render it useless. This highlights the

importance of having a complete ecosystem in place for DFS to be successful and to effectively serve MSMEs.

Story of online business from FGD

Miraj Hossain is a 26-year-old native of Shutrapur who has a retail electrical goods business. He conducts commerce online using Daraz and his Facebook page. His average monthly sales are between BDT 20,000 and 30,000. He chose internet commerce to avoid shop rent, associated utility, and "miscellaneous" charges. His only complaint is that Daraz cuts a 10% commission from his business, but other than that, he is quite pleased with his business platform. RedX deposits all of his Cash on Delivery (COD) sales into his bank account by the weekend. He claims he can charge less than other retailers because he does not have a physical store. He stores his goods at home, and now that his neighbors are aware of his business, they purchase from him to take advantage of his lower prices. He wished to know if he could obtain a bank loan to store goods worth BDT 5-6 lac in preparation for the approaching Eid. The interviewee was uncertain whether a traditional bank will be ready to invest in an online firm.

To understand the MSMEs market integration better, they were asked if they are affiliated with any association to which they answered as follows;

	Manufacturing	Service	Trading	Total
Not affiliated with any association	87.00%	77.10%	83.30%	82.50%
Women Entrepreneur Association of Bangladesh (WEAB)	1.90%	0.00%	0.00%	0.80%
Others	13.00%	22.90%	16.70%	17.50%
Metropolitan Chamber of Commerce and Industry, Dhaka (MCCI)	0.00%	2.10%	0.00%	0.80%
Total	54	48	18	120

Majority of the respondents across all three sectors are not affiliated with any association. The reason behind such non association was asked at the KII sessions to which the MSMEs replied that the existing associations does not provide the services that they need or look for, such as the following:

1. Representation and advocacy of their interests and needs
2. Access to financing and funding opportunities
3. Business development and training services
4. Networking opportunities with other businesses and government agencies
5. Market information and research services
6. Access to export and import services
7. Legal and regulatory support

8. Access to technology and innovation resources.

According to the respondents, business associations might not always meet the needs of their clients, and owing to a lack of ability and strategy, they may not adequately serve their specific businesses and sectors. The future of business development services largely depends on the role of associations in facilitating excellent services, encouraging a culture of company development, and facilitating the introduction of new competitive processes and products.

4.3 Access to finance



Financial services are those offered by the financial sector, which includes a wide range of companies that handle money management, including mobile financial service providers, credit unions, banks, credit card companies, insurance companies, accounting firms, consumer finance companies, stockbrokers, and mutual funds, as well as individuals'

personal wealth. provided with economic services. management and a few government-sponsored businesses. [Asmundson, Irena (28 March 2012). "Financial Services: Getting the Goods". Finance and Development. IMF. Retrieved 8 September 2015]

The national representative survey asked the MSME owners about their financial services using platforms. In Bangladesh, there are five large platforms for financial services and they are Banks/Non-bank financial institutions, MFS, MFIs/NGOs/Cooperatives, Informal channels (mohajons, somiti, etc) & FinTech organizations/Internet Banking (DFS). Here MFS means mobile financial services such as bKash, Nagad, Rocket, etc. mobile wallet-based services. MFI means a microfinance organization extends credit, much like a bank does. However, the loans are lesser in amount than those given by conventional banks. Microcredit is the term used to describe very few loans. Clients of an MFI are frequently micro-business owners who require financial assistance.

Table 11: Financial Service Usage on Various Platforms

	Percentage
MFS	32.91%
Bank/Non-bank financial institutions	27.22%
None	23.42%
Cooperatives	14.56%
Informal channels (mohajons, somiti, etc)	1.90%
Internet Banking, FinTechs Organization (DFS)	0.00%
Total	100.00%

In the survey, it is seen that 33% of MSMEs cited mobile financial services (MFS) as their primary source of financial services. 27% cited banks/NBFIs, 15% co-ops, and 2% informal channels. 23% cited that they don't reach out to any organization in times of financial need. When asked in FGDs regarding this, the respondents acknowledged that in times of financial hardship, they reach out to friends and family rather than an institution. According to them, obtaining loans from organizations is difficult since they require documentation and collateral and charge high-interest rates. In times of necessity, obtaining a loan from family and friends is easy, with reasonable interest rates and repayment terms.

Banks: This study considered two broad sectors as **traditional financial services**. One is Bank/Non-Bank financial institutions and the other is Micro-Financing Institutions (MFI). For Bank/Non-Banks usage, in the sample of the national representative survey, DBBL is the most popular bank (25.59%), followed by Pubali Bank (13.96%).

Table 12: MSME Bank Accounts

	Percentage
Dutch Bangla Bank	25.59%
Pubali Bank	13.96%
Islami Bank Bangladesh	11.63%
Sonali Bank	9.31%
Bangladesh Krishi Bank	6.99%
Rupali Bank	6.98%
Uttara Bank	6.98%
BRAC Bank	6.98%
Janata Bank	4.66%
United Commercial Bank	4.66%
First Security Islami Bank	4.66%

The survey replies showed that there is a tendency of using multiple bank accounts. The responses have been decoded to understand the position of the banks in terms of popularity. From FGDs, it is understood that MSME owners have the tendency to open bank accounts only in the nearest available banks, and therefore those who have bank accounts are from the nearest available banks. There is also a perception about Islami Bank Bangladesh Ltd. that it is halal banking and shariah based therefore a bias occurs towards this bank which is also visible in the survey (11.63%).

When it comes to product and service usage of conventional banks and non-banks, it is found that a huge number of customers (37.21%) are only using banking channels for their regular transactions and not for availing of other services i.e. either savings or loans. For savings, 26% of respondents use banking channels and 23% of people said they take loan products. The national representative survey found that there is a correlation between the usage of banking channels and age & gender.

Table 13: Usage of Services Provided by Bank/Non-bank

	Percentage
Loan products, Savings products	2.33%
Savings products	25.58%
Loan products	23.26%
Loan products, Savings products, Transactions	4.65%
Transactions	37.21%
Transactions, Savings products	4.65%
Transactions, Loan products	2.33%
Total	100.00%

The study found that those whose age is between 31-40 years have the drive to take part in the banking channels to avail of the products overall. Almost 54% of the respondents from this age group agreed that they avail the available services for business purposes. Those business owners whose age is either between 21 to 30 years or more than 50 years have very little interest in the banking sector's services.

Table 14: Usage of Banks/Non-bank Products in Relation to the Age Range

Products/ Age range	21-30	31-40	41-50	50+	Grand Total
Loan products	2.33%	11.63%	6.98%	2.33%	23.26%
Loan products Savings products		2.33%			2.33%
Loan products Savings products Transactions		2.33%			2.33%
Loan products Transactions Savings products		2.33%			2.33%
Savings products	2.33%	13.95%	4.65%	4.65%	25.58%
Transactions	6.98%	18.60%	11.63%		37.21%
Transactions Loan products		2.33%			2.33%
Transactions Savings products				4.65%	4.65%
Grand Total	11.63%	53.49%	23.26%	11.63%	100.00%

While taking gender as an added parameter in this matter, the scenario does not change at all. 16% of respondents are female and agreed in the survey that they use bank/non-bank financial services or products. The rest 84% are males. Out of all male respondents, 44% of usages are basically transaction based.

Table 15: Male Users' Response to Banks/Non-bank Product Usage in Relation to the Age Range

Products/Age Range	21-30	31-40	41-50	50+	Grand Total
Loan products	2.78%	5.56%	5.56%	2.78%	16.67%
Loan products, Savings		2.78%			2.78%

products					
Savings products	2.78%	13.89%	5.56%	5.56%	27.78%
Transactions	8.33%	22.22%	13.89%		44.44%
Transactions, Loan products		2.78%			2.78%
Transactions, Savings products				5.56%	5.56%
Grand Total	13.89%	47.22%	25.00%	13.89%	100.00%

When it comes to females, the only age group that is exposed to any kind of banking-related services at all are those whose age is between 31 to 50 years.

Table 16: Female Users' Response to Banks/Non-bank Product Usage in Relation to the Age Range

Products/Age range	31-40	41-50	Grand Total
Loan products	42.86%	14.29%	57.14%
Loan products Savings products Transactions	14.29%		14.29%
Loan products Transactions Savings products	14.29%		14.29%
Savings products	14.29%		14.29%
Grand Total	85.71%	14.29%	100.00%

Further in the study, a poll revealed that people who do not use banking channels to gain access to finances have no desire to do so. 32.47% of respondents were unable to identify why they do not utilize the services of banks or non-bank financial institutions. When spoken to the banks, the study figured that banks have a general inclination not to finance MSMEs since the procedure for obtaining loans is so difficult for tiny businesses. Documentation that is lengthy and complicated, mortgage guarantee terms, and a high-interest rate are always deterrents for micro businesses.

In a separate FGD, entrepreneurs at an electronics bazaar in Old Dhaka reported receiving bank loans in easy conditions and without substantial security from a private bank. The bank has just accepted two guarantors as loan approval collateral. A similar story was reported in a Chittagong informal clothing focus group.

Non-Banking Financial Institutions: Regarding MFI, 44% of respondents who claimed they utilize the services of an MFI, NGO, or cooperative said that they utilize Grameen Bank. The ASA association has 8.70% of its consumers located in this area. 21.74% of respondents were unable to identify their service provider NGO or MFI. Based on the FGDs, this study found that MSME owners who utilize the services of MFIs or NGOs tend to utilize the services of the nearest agent of any MFIs or NGOs.

Table 17: Services taken from MFI/NGO/Cooperative

	Percentage
ASA Association	8.70%
Grameen Bank	43.48%
BURO Bangladesh	4.35%
Could not answer	4.35%
Cooperative Society	8.70%
SDF	4.35%
Couldn't specify	21.74%
Golden Sanchay & Rindan Samabay Samity	4.35%
Total	100.00%

A very small percentage of MSME owners use this channel and while the study wanted to know the reason, a recognizable number of respondents (15.46%) said that the interest rate is too high thus they don't feel interested to use this channel to finance themselves. In FGDs, it is frequently seen that MSMEs, especially micro businesses, always try to get the necessary money for their businesses from close relatives or friends. The mode of lending from MFI is not even that helpful for them as the MFIs or NGOs actually lend in a weekly recovering mode. They found it problematic and contradicted their business model.

Digital Financial Services (DFS): Payments, credit, savings, remittances, and insurance are just a few of the financial services that fall under the umbrella term "Digital Financial Services" (DFS). Digital channels include the internet, mobile devices, ATMs, POS terminals, etc. [DIGITAL FINANCIAL SERVICES A CASE OF MALAWI By Linda Kambale, Malawi Communication Regulatory Authority]

The national representative survey focused on two areas of digital financial services (DFS) - FinTech Organizations services and Internet Banking - which are the most popular among the country's people. The survey aimed to assess the usage and adoption of DFS, but the results showed that none of the respondents used these services. Based on focus group discussions (FGDs), the study found that MSME owners find DFS services to be complex, leading to low usage among this segment of the population.

The FGDs and key informant interviews (KIIs) revealed several underlying causes for this behavior, including:

1. Low-income population being resistant to DFS
2. Unavailability of services in rural areas due to poor internet connectivity and limited branch networks
3. Lack of digital literacy among the lowest socioeconomic class
4. Limited range of products and services offered to MSME owners
5. Social barriers preventing MSME owners from utilizing technology.

The survey results indicated a lack of awareness and knowledge of DFS among the respondents, as nearly 32% stated that they did not understand the system. The low penetration of DFS in rural areas is partly due to the limited presence of banks and small scale

of MSME businesses. The poor internet connection in rural areas also limits the adoption of internet banking. The FGDs found that lack of knowledge and education was a significant reason for individuals not knowing how to use cards or ATMs.

Mobile Financial Services (MFS): 22% of the MSMEs that do not utilize MFS for business purposes do not use the system because they do not comprehend it. Also, a large proportion, similar to those who do not utilize banks/non-bank financial channels, were unable to explain why they do not use them. The FGDs found that MSME owners do not believe it to be particularly user-friendly, yet they use it regularly. Moreover, they do not prefer merchant accounts due to the hefty fees. They are also concerned that they may lose their money from MFS accounts. Additionally, there are firms that run with daily cash; therefore, they prefer cash on hand over mobile cash.

The study highlights the need for improvements in digital literacy and access to quality internet connectivity in order to increase the adoption of DFS and MFS, especially among MSME owners in rural areas.

Informal Financial Channels (Informal Mohajon): There is a great influence of informal financial channels such as local associations, Individual money lenders largely known as Mohajon in Bangladesh. But in the MSME segment, it is very insignificant. Only 1.67% of total respondents said they use Informal financial channels. In numbers, which is only three people. The spread of the informal financial channels is so little among MSME owners that the perceptions and literacy-related status are also very poor.

When it comes to usage, the current scenario is very much clear that there are hardly any people who prefer to take loans from such channels. Almost 32% of those who don't use this mode of finance said that the core reason is high-interest rates. In FGDs, MSMEs also said the trustworthiness of this channel is very low thus they do not prefer this channel.

Table 18: Reasons for not using Informal Channels

	Percentage
Do not need it	22.22%
Do not give loans on easy terms	0.85%
Couldn't specify	34.19%
No support is necessary	9.40%
High interest rate	28.21%
Did not take it	1.71%
Not Trustable	0.85%
Everyone takes interest	0.85%
I do not like interest	1.71%
Total	100.00%

Access to finance in terms of getting loans on easy terms, having quality savings products, and smooth transactions with ease in terms of learning and using is yet not assured for MSME owners, especially for micro enterprises.

To understand the MSMEs access to finance it was necessary to understand their level of knowledge when it comes to bookkeeping/recordkeeping because that's what leads to finance access. 57% of manufacturers, 50% of traders, and 44% of service providers responded affirmatively to the question.

From this whole discussion, it is understood that the 30% of total respondents who do not use any channels of financing the businesses face difficulties onboard themselves in those available channels. They find it difficult to either understand the system or to operate the system. Some of them still cannot remove their hidden insecurities about losing their money. Many people cannot afford smartphones thus they cannot avail of any digital services. The charges tied up with the digital channels are another reason to be discouraged. Women in some cases face problems to get the services for the underlying gender gaps.

4.4 Access to skill



We are currently residing in a human-tech age, which is gradually transforming into a machine age (massive machine penetration). This rapidly growing technology is placing enormous pressure on the survival and profitability of businesses, which has clear implications for how skilling and learning should be seen.

To grow sustainably, MSMEs also require access to non-financial services like knowledge, skills, mentoring, networks, markets, and business management technology.

At a KII, an insurance expert said that although youth cover half of the population in Bangladesh, there is a significant shortage in the skilled labor supply. This is the group of the population that is experiencing changes more than any other group. There are 11 million jobs in the US, and only 6 million people can do the job. But it's the opposite in the socio-economic scenario of Bangladesh. In our country, we have ample manpower but not adequate work. According to a survey, 46% of employers won't find relevant skill sets for new applicants. So, there is an evident gap here that needs work.

During the national representative study, 120 MSMEs were asked about the type of skill help they anticipate. In response, 38% wanted training; training for themselves, for their employees, and work-related training. This may be traced back to a KII in which a respondent who is an expert in skill development stated that because MSME work is so different, it is essential to tailor skill training to their individual requirements. In addition to training, 13% of respondents indicated that education will be of considerable benefit to them. Education in the form of knowledge of the most recent technologies or industry-specific updates. 6 percent of respondents indicated concern over skilled workers and stated that everything pertaining to labor skill development is essential for their industry. This worry was primarily voiced by entrepreneurs in the handloom and craft industries. Twenty of the 120 respondents acknowledged an interest in and need for skill development, but were unable to describe what would be most beneficial.

The ecosystem supporting entrepreneurship should offer services to the specifics of the COVID-19 epidemic and a post-COVID business climate. These can include the supply of advisory services via webinars and one-on-one meetings, as well as the creation and delivery of material such as online articles and organizational tools, etc. During the pandemic, for instance, the Development Bank of Nigeria (DBN) began providing free webinars to guide and inform Nigerian MSMEs on crisis management and business recovery.

4.5 Daily Business Dilemmas

A snapshot of the daily dilemma of the MSMEs was important to reflect the other associated struggle they face in order to operate their businesses. Nearly half of the business owners were concerned about their financial management, highlighting their reliance on loans and cash flows.

Surprisingly, 12% of entrepreneurs expressed a problem ensuring sales or withstanding the competition. This indicates a lack of business guidance and a deficient marketplace. Local hooligans and, to a lesser extent, unscrupulous government personnel continue to harass 10% of MSME respondents in this day and age, resulting in an embarrassing problem. The harassment manifests itself in the form of business licensing and legalization, a point brought up by 8% of respondents. The high cost of raw materials makes it difficult for MSMEs to survive. Without restriction on the costs of raw materials, it is difficult for SMEs to operate profitably exclaimed 8% of the respondents. Approximately 6% of respondents are concerned about credit sales because customers do not pay within the agreed-upon payback time, producing a cash flow imbalance. At 5%, the skilled labor crisis may appear to be a minor amount, however, this issue dominated the FGDs. Entrepreneurs said that it is difficult to retain competent workers due to the fact that the intelligent ones migrate abroad in search of better chances and there are few training choices for enhancing labor skills other than "on-the-job" training. 2% of respondents mentioned concerns regarding the lack of quality goods and late delivery of products/services.

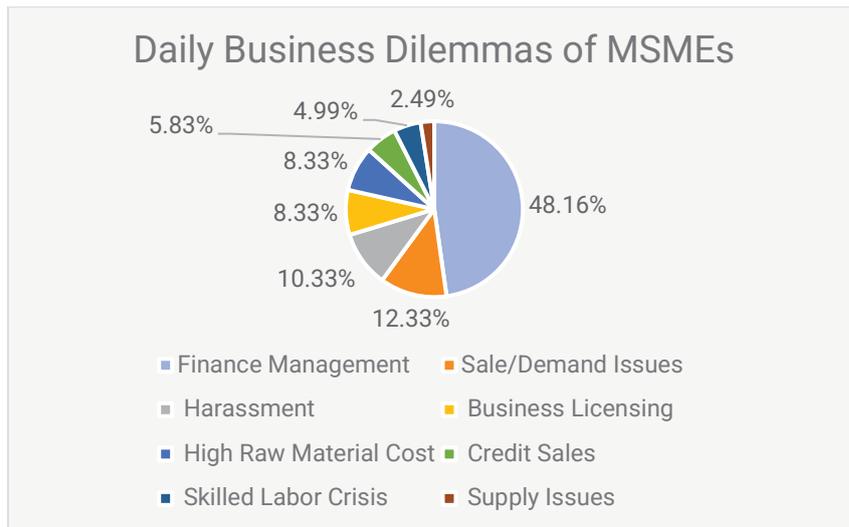


Figure 18: Daily Business Dilemmas of MSMEs

The entire value chain of MSME must be engaged in order to connect local businesses and enhance their capacity to meet local demands and expand into global markets if and when possible. Capacity building is crucial for the MSMEs to flourish along with the finance programs to promote the critical role of MSMEs in the development of the whole supply chain. This strategy increases the longevity of small enterprises and strengthens their consistency and dependability as local and global providers.

4.6 Opportunities of alternative digital lending solutions

Alternative lending refers to the vast array of non-traditional loan options available to consumers and business owners. In other words, it refers to the practice of obtaining loans from non-banking institutions or other financial institutions that lack a full banking license. As a result of the inability of traditional banks to provide financing to blue-collar workers, freelancers, and SMEs due to their limited credit history, alternative lending has exploded in recent years.

In nations like Bangladesh, a significant portion of the MSME population still obtains loans through archaic means. Entrepreneurs frequently visit 'mohajon' to deposit valuables and obtain loans. In other instances, they obtain loans from family and friends.

Alternative lending, also known as alt lending, received a boost during the pandemic, when small and medium-sized businesses around the world were severely impacted. Due to the lockdown, many businesses had to cease operations. Numerous smaller businesses went bankrupt, and many business owners lacked the funds to reopen once the lockdown was lifted. These small business owners lacked the credit history to qualify for a loan, and those with a history of bankruptcy had difficulty obtaining financing from a conventional bank.

Non-banking institutions are quickly filling this void by catering to the subprime unbanked population. Alternative lenders use technology to enter a market that was previously unexplored or didn't have the interest of the conventional banking systems.

Globally, there are multiple reasons why MSMEs prefer alternative lending. Not only can they provide loans to applicants with poor credit, but they also offer a superior customer experience compared to conventional banks. The rapid proliferation of digital lending platforms has simplified the loan application process. The borrower can rapidly upload the necessary documents and obtain instant pre-approval letters. The lending decision is made within a few days.

To cater the needs of the Bangladesh market, following are the alternative digital lending initiatives that are currently available in the country.

1. Nano loan by bKash and City Bank: The innovative program targets small borrowers, such as cottage, micro, small, and medium enterprises (CMSMEs), as well as individual borrowers. They are available to all bKash users, and the available credit ranges from BDT 500 to BDT 20,000, payable in three equal installments from their bKash accounts. Interest is levied at a rate of 9% per year. The loan recipient would only be required to pay interest until the debt is paid in full. The sooner they pay, the less interest they will accrue. As a launch incentive, there is no loan processing fee assessed on nano loans till further notice. Once announced, it will not exceed 0.5 percent of the loan's value.

2. PrimeAgrim app: PrimeAgrim is a collateral-free, immediate "Digital Nano Loan" program of Prime Bank for Bangladesh's blue-collar employees. A loan of up to 30% of a worker's pay is available to all workers within a certain wage range. This innovative program enables clients to apply for and receive loans in a matter of seconds via the PrimeAgrim App. This service is available 24 hours a day, seven days a week, regardless of bank hours, offering PrimeAgrim much-required instant financial support. The AI-driven digital nano financing platform of PrimeAgrim offers machine learning and alternative credit rating that enables instant loan approval.

DIGITAL LOAN THROUGH BKASH APP

Click the 'Loan' icon on bKash app 

Enter **desired loan amount** within the limit approved by City Bank 

Enter PIN ****

The amount will be instantly disbursed in bKash account 

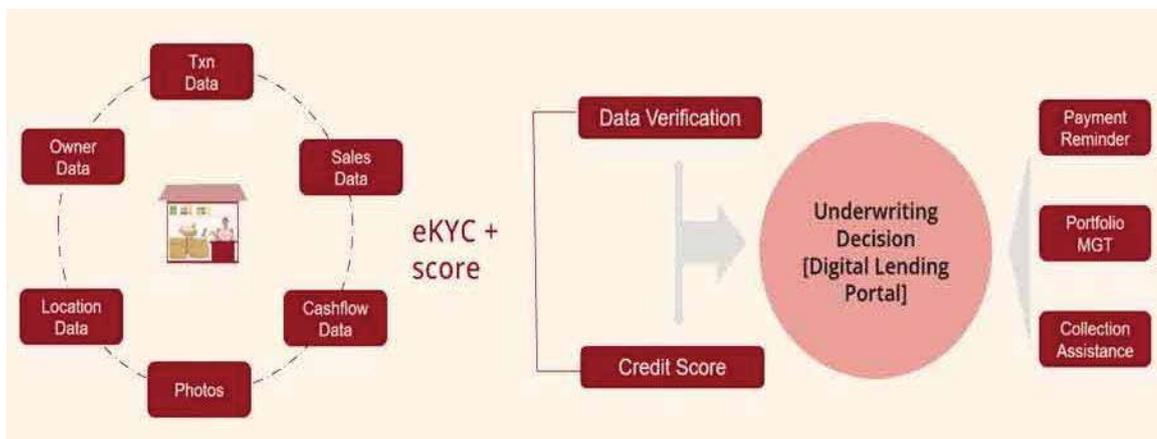
Loan can be repaid in 3 EMIs automatically deducted from bKash account on fixed due date 

One can initially get a loan of up to Tk10,000 through the app 

Courtesy: The Business Standard

3. eRin: Digital lending solution of Dhaka Bank. It intends to provide small loans between BDT 10,000 and BDT 3,000,000 without requiring paper documentation. The product isn't officially available in the market yet but soon to be launched.
4. TallyKhata: TallyKhata includes three essential elements for small businesses: the ledger, the wallet, and the loan. Ledger enables small businesses to record day-to-day transactions, gain visibility into profit-loss, and control the firm using the application. Through a TallyPay account, users can receive and send digital payments. Through TallyKhata, users will be able to obtain loans from banks staying at their establishments in order to build their businesses.

TallyKhata and Visa are partnering with a local bank to give users a digital credit solution. It is an end-to-end solution for digital credit. The borrower will receive a loan account and Visa card immediately. The loan amount will be utilized to purchase supplies using TallyPay from dealers and distributors.



Courtesy: The Financial Express

5. Dana Fintech: Dana is an embedded lending application programming interface (API) for lenders and digital platforms that permits financial institutions to offer digital loans through digital credit scoring algorithms. Dana's proposition is to enable banks, MFIs, NBFIs, and MFIs to offer digital loans to fast moving consumer goods (FMCG) merchants, micro retailers, factory workers, and underbanked individuals.



Courtesy: Dana Fintech

Dana struck a deal with Nagad, one of the most prominent mobile financial service providers, to increase digital lending to MSMEs. Customers of Nagad will have access to services, such as SME

Digital Loan, Buy Now Pay Letter (BNPL), and Earn Wage Proposition with the support of Dana integration.

Recently, Bangladesh Bank published a circular to encourage small digital loans (Digi-loans) in order to narrow the financing gap among underserved and marginal populations and accelerate inclusive and sustainable financial sector growth. Digi-loan refers to loans issued by scheduled banks through digital channels and digital processes end-to-end (such as Internet banking, mobile apps, MFS and electronic or digital wallets). In addition, Bangladesh Bank has established a BDT 100 billion refinancing fund for Digi-loan as an incentive for banks. Under this plan, banks will receive funds from BB at 1% interest, which they will then lend to clients at 9% percent. There's room for alternative digital lending to flourish in the Bangladesh market.



Chapter 5: One-stop Service Hub Model

5.1 Background

As MSMEs are one of the most important pillars of Bangladesh's ever-growing GDP, it is also understandable how rapidly the industry's dynamics are evolving. As the country moves toward becoming a digital nation, the dynamics of the MSMEs' service expectations are also evolving. In this long transition of demands, from the initial era's need for loans only to having digital services such as submitting tax and vat online and obtaining trade licenses digitally, MSMEs are now more mature, and the problems they face are even more complex, which should be addressed at a single point to reduce the time lost in this regard. This study comprehends the one-stop service hub model in the context of a worldwide search for such a solution, as well as the significance of this model hub.

The hub can be based on the 8,280 Digital Centers (DC) that have been established across the nation. These centers are operated by 15,000 entrepreneurs who, by 2021, will have given 60.50 billion services via digital centers. As a result of collaboration with DCs, the MSME service will be provided to individuals who are difficult to reach or disenfranchised. The hub aims to provide assistance in the form of legal services for establishing and operating micro and small businesses, as well as various lending and financing options, information regarding supply side connections, participations, skill training, monitoring system, e-participation, and marketing opportunities, among others.

Available models from around the world

The business model for One-stop service hubs will be the same as Digital Centers. The entrepreneurs or the service recipients can avail services from the digital centers by paying a certain fee. For example- paying 5000 BDT for e-TIN certificates etc. The obligation of sustaining the services' viability will fall to the entrepreneurs or the authority of the digital centers. Since the digital centers are typically situated every 3 KM, building the one-stop model based on these DCs can ensure reaching the services even to the marginalized groups.

The functions in the service hub can follow the activities of a one-stop service portal for MSMEs in India named 'CHAMPIONS2'. The portal has provision for almost all the basic needs of a medium of small scale entrepreneurs having clusters like- Online Registration for MSME; MSME SAMPARK; MSME SAMADHAAN; MSME SAMPARK; MSME Databank etc. Digital company one-stop shop (PIDs) of the Italian Chambers of Commerce plays a pivotal role to play in this market to support all enterprises, in particular, micro and small ones (MSMEs) ('Punti Impresa Digitale & PID (Digital company one-stop shops)', no date). Another one-stop SME information portal has been developed connecting ASEAN businesses to connect businesses to service providers in areas of distribution, transportation and logistics, market research, and consultancy on intellectual properties, laws and regulations, among others.

Current scenario:

The institutional regulation of MSMEs in its current state paints a dismal image. A strategic vision, an overarching policy framework, and adequate institutional coordination are all currently lacking in the support of MSMEs. The Ministry of Industries has taken the central stage among the three relevant line ministries, with its new industrial policy concentrated on the growth of SMEs in manufacturing in particular. The MOI oversees the majority of these specialized organizations. (Rahman and Khondkar, 2020) Besides, agro-based SMEs are on the rise. According to Bangladesh Bank, 28.03% SMEs are Agro-based SMEs along with 71.97% of other SMEs in manufacturing sectors. These industries are under the Ministry of Food and Agriculture while the Ministry of Social Welfare also has some programs on SMEs. Most of the frameworks and guidelines are prepared for the manufacturing enterprises which are under the MOI. SME Foundation, established in 2007, has their business guidelines mostly based on the manufacturing industry.

Challenges:

Access to Finance is the third most significant barrier for Small and Medium Firms. Informality is prevalent in the private economy and especially among small firms. According to the 2013 Enterprise Survey, only 27.5% of small businesses have bank loans or lines of credit, compared to 44% of large businesses. Small firms rely more on internal funds to finance investments. The government has worked to increase MSMEs' access to financing through various channels in line with its Vision 2021. The formal credit supply channels for MSMEs include public commercial and specialized banks, foreign banks, private commercial banks, NBFIs, Microfinance Institutions and a little contribution of insurance companies. Nonbank financial intermediaries (NBFIs), especially FinTech start-ups, TechFins, and BigTechs, are a crucial accelerator for digital payments, and MSMEs' access to credit. Directives have been issued by Bangladesh Bank to all banks/financial institutions to provide 30% of institutional loans to MSMEs by 2021. (Financing Solutions For Micro, Small And Medium Enterprises In Bangladesh, 2019) These offers are rarely being availed by the SME entrepreneurs especially in hard to reach areas due to lack of information. Connecting these financial institutions with the one-stop hub can increase the chance of getting finance support for more SME entrepreneurs. Other than these formal channels, there should be some alternate options when the government incentives and schemes are not serving the purpose. Crowdsourcing is one of them which might play a little role in that case. Recently, the US government has enhanced the limit of crowdsourcing financing for SMEs as a response to COVID-19. (CROWDFUNDING AS A VIABLE FINANCING OPTION FOR MSMEs, no date) Having a provision

²<https://champions.gov.in/Government-India/Ministry-MSME-Portal-handholding/msme-problem-complaint-welcome.htm>

for crowdfunding (in specific cases) in the MSME service hub can help similar funding models get implemented.

Legal/regulatory reforms is one of the four core areas of a standard MSME policy element. The important policy documents like SME Policy 2019, National Industrial Policy 2016 etc. There is a need for a combined framework concerning all modes of MSMEs. There is a general tendency in Bangladesh to do SME business without having formal registration, license, and taxpayer's identification number (TIN) and other formal documents. Through the survey of this study, it is also seen that 22% of the MSMEs.

This type of informal structure in which they do business often makes it difficult for enterprises to enjoy the exemptions and incentives. (Siddiqui, 2020) The service hub can be useful for carrying out various tasks, such as business registration, tax filing, getting E-TIN certificates, VAT registration, etc. For a reasonable cost, these services will be available in the digital service centers.

The service hub can also provide services like providing skill training for workers and entrepreneurs, documenting the list of skilled laborers in the region, a network for SME entrepreneurs in the region etc.

5.2 One Stop Service Model for MSMEs

The one stop hub will aggregate all the services required for a MSME entrepreneur. The digital centers will be the service providing hub. The recipients can avail the services from the centers nearest to their home. This will bridge the gap for people who are marginalized due to socio-economic conditions, lack of literacy etc.

A person from each service center will be held responsible for the functioning of the hub. The model will follow the procedures of the DCs. A subscription system can also be introduced. All the interested SME entrepreneurs have to apply for the service hub. They have to put the details of their business, their products, workers etc. in the application. This will also help create an updated dataset for the one stop service hubs

Potential services: Access to services and directives from Ministries, Regulatory authorities; Credit Supply Facilities; Legal Assistance; Building Skills and Knowledge; Access to Market

Potential Partners: MSME Business Owners Association, Service Providing Agencies, Lending Service Providing Agencies; Financial Institutions

Potential Stakeholders: MSME business owners, Line Ministries, Banks and other financial Institutions, Legal and Regulatory Authorities

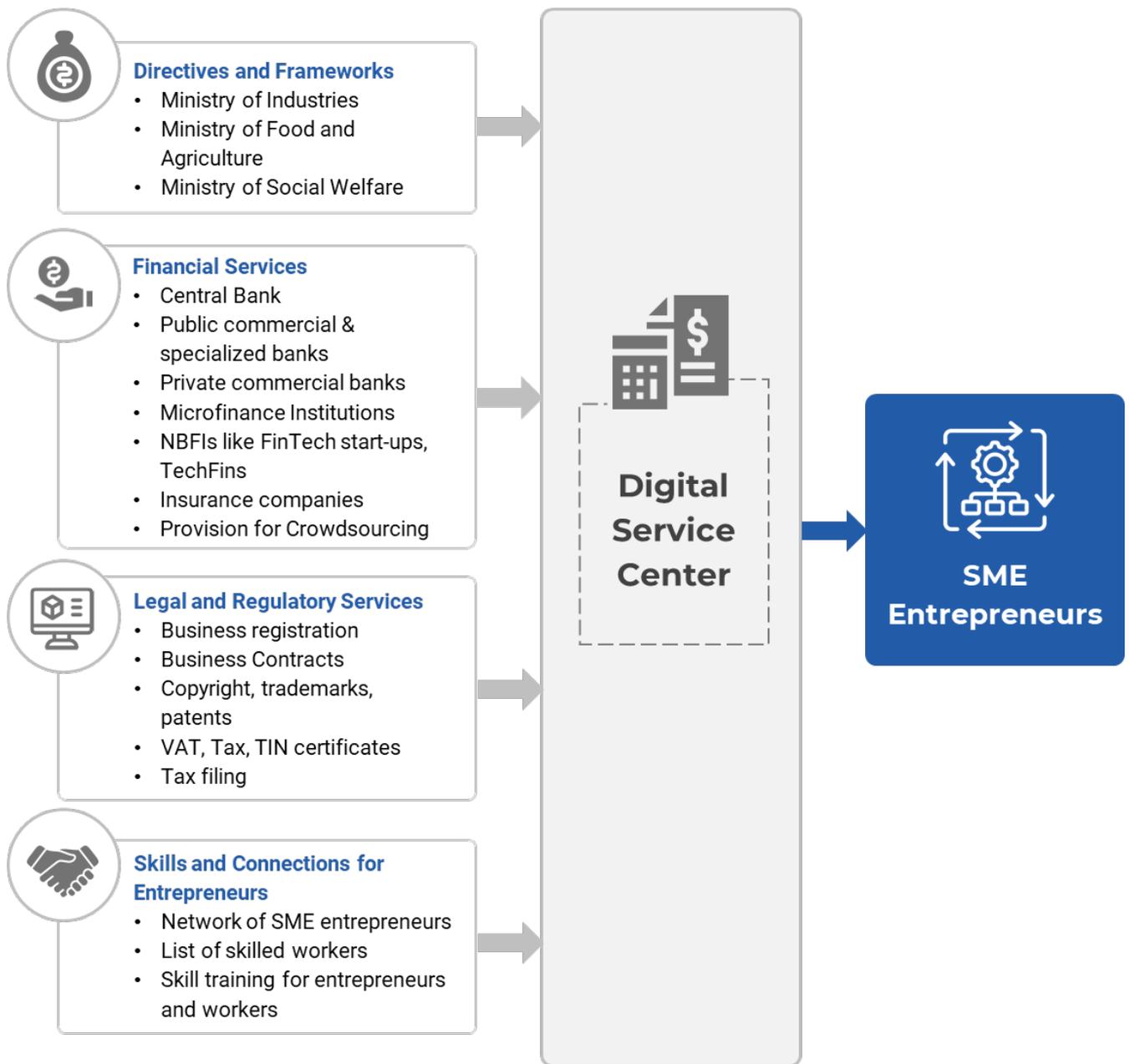


Figure 19: SME Entrepreneurs

5.3 Review and project aspects of innovative digital lending models for MSME

ADB's Promoting Innovative Financial Inclusion Program (PIFIP) (Asian Development Bank, 2020)

The programme prioritizes ensuring financial education, public property rights, intermediation facility and distribution channels, financial services in the government sector, and consumer protection through improved infrastructure and information technology. For its pilot program in Indonesia, it implements government policy reforms to organize, execute, and oversee all financial inclusion initiatives led by the Coordinating Ministry of Economic Affairs in partnership with thirteen other implementing agencies.

Highlights of the proposed reforms:

- The government will conduct thorough national and regional data collection activities, revise the National Financial Inclusion Strategy, and create a financial access map. This initiative will assist in the development of evidence-based policies that promote a holistic and coordinated approach to financial inclusion and enhance the infrastructure enabling it. These numbers will aid in identifying the requirements of the financially underprivileged population and permit more focused assistance projects depending on their needs. Furthermore, the government will establish a Payment System Blueprint integrating standard QR codes to improve interoperability and transaction efficiency in order to provide a more inclusive payment system.
- The government will construct a 5-year digital finance innovation strategy for increased use of technology in MSMEs. Within this framework, it will pilot test a national biometric identification (e-KTP) to enable e-KYC (know your customers) requirements, making it simpler for the unbanked and under-banked to create a bank account. It will also introduce a geospatial financial service app to help the unbanked and under-banked find branchless banking agents anytime.
- The government would implement steps to eliminate information asymmetry and permit potential lenders to assess the credit risk of MSMEs more accurately, enhancing the government's efforts to aid MSMEs impacted by COVID-19. In addition, a financial innovation lab will be established for regional development banks, in collaboration with the fintech industry, to explore and deploy more creative technological solutions that expand MSMEs' access. To enhance the flow of credit to small firms run by women, the government will implement a financial inclusion plan for women and create task forces for women entrepreneurs at the regional level. Innovative financial strategies would also be taken and promoted in universities and on social media to encourage youth entrepreneurship.
- In the second phase of the initiative, the government will establish laws mandating the adoption of alternative credit scoring systems in order to decrease the risk associated

with lending to MSMEs even more. The government will begin the operations of the financial innovation lab and increase its assistance to MSMEs. Finally, the government will adopt specialized financial inclusion programs for small MSMEs owned by women and youth, supported by particular tactics derived from the project's data analysis.

- In the first phase, the government will design a framework for regulatory technology adoption. Such supervisory technology will support data-intensive risk assessment, regulation, and change in policy making. The government will also improve fintech industry regulation by appointing a self-regulatory organization. It will help financial services authorities safeguard customers' digital transactions. Moreover, the government will consolidate dispute resolution facilities to improve consumer protection. This framework will be implemented in the second phase.
- Based on the success of the first two phases a third phase will be launched.

UNESCAP- MSME Access to Finance: The Role of Digital Payments (UNESCAP, 2022)

- Data and big data analytics focus on digitizing huge volumes of information in order to facilitate efficient payment and financial services and enhance the overall performance of financial systems. Big data is critical for MSME financing to overcome information asymmetries, especially credit scoring based on cash flows and transactional estimates. Using these data analytical techniques, cash flows can be viewed as credible alternatives for qualifying MSMEs for loans, particularly in the absence of physical property collaterals.
- The capacity to access massive amounts of data from servers worldwide in real-time makes cloud computing a simpler, more efficient, and comparatively less expensive choice for providing digital payments and financial services. As a result, more and more commonly, financial information is being kept in online data servers and localized silos run by third-party tech firms.
- Nonbank financial intermediaries (NBFIs), especially FinTech start-ups, TechFins, and BigTechs, are a crucial accelerator for digital payments, and MSMEs' access to credit. Non-banks offer financial services such as credit, investments, peer-to-peer lending, equity crowdfunding, online supply chain finance, deposit-taking, and payments. They operate beyond traditional financial institutions' expensive regulatory boundaries, providing cheaper services and faster financial solutions with fewer restrictions. The market-based financing operations of digital finance can have a favorable influence on the access to credit for financially excluded demographics, including MSMEs and other disadvantaged groups.
- International regulatory bodies have developed systems to protect consumer safeguarding and market integrity by enhancing customer criteria and payment verification procedures known as 'Know Your Customer' (KYC) and Customer Due Diligence (CDD) that require authentication of the identity of all concerned parties to guarantee transparency and prevent fraud. De-risking measures have had a

considerable influence on financial crime reduction, but they can potentially financially alienate a majority of low-income, unregistered vulnerable populations in developing countries with inadequate identity records. This obstruction affects small business owned by minorities and vulnerable people such as women in remote areas. To mitigate this, current approaches include integrating national identification into interoperable platforms, to lower the negative implications of CDD and KYC.

- Women-led MSMEs have a higher level of informality. They also encounter challenges due to a lack of educational qualifications and ownership of assets that may be used as loan security. To establish SME loan and investment platforms that incorporate sustainability and customer safeguards while avoiding algorithmic prejudice against women-owned MSMEs, innovation is required.
- The market-driven actions of private actors can assist in the problem of insufficient loans accessible to MSMEs. In India, Amazon Pay's ecosystem is one of the notable market-driven efforts to increase access to finance. Grab, TrueMoney, and Gojek provide collateral free digital credit, micro-payments, and money transfer to MSMEs and customers in the Asia-Pacific regions that lack access to traditional credit. These credit facilities rely on algorithms and large amounts of data for the automated loan assessments and distribution.
- The development of Unified Payments Interface (UPI) by the Indian government in 2016 has expanded financial inclusion among the population to almost 90%. Through such a state-owned payment platform, registered users can initiate and perform payments and other financial services across the nation without physically accessing conventional banks.

Financing Solutions For Micro, Small And Medium Enterprises In Bangladesh (Andrianaivo, Mihasonirina, Skamnelos, Ilias, Ndiaye, Aminata, 2019)

- Risk-sharing facilities (RSF) offer lenders with third-party credit risk mitigation by absorbing a percentage of the creditor's losses on loans provided to MSMEs in the event of default for a payment. RSF may help MSME financing in a market-friendly manner by sharing risks with financial intermediaries, easing collateral restrictions, and supporting the development of market specific ending and risk management tools. However, an RSF may be difficult in design and execution, and prone to moral hazard if it operates without good governance.
- Bangladesh previously attempted to implement guarantee schemes via a variety of state-owned banks (SOBs), but these initiatives have encountered serious governance issues as the banks and the SOBs failed to do enough due diligence, resulting in serious moral hazard and huge losses.
- Alternative financing pathways:
 - Factoring: By trading its accounts receivable at a discount to a specialized institution (factor), a business gets capital.

- Purchase order finance: On the basis of its purchase order and in exchange for agreed-upon fees and service costs, a business secures financing for order-fulfilling inputs.
 - Warehouse receipt finance: the loan is secured by commodities deposited at a certified warehouse, and the commodities cannot be released until the loan is repaid.
 - Leasing: By paying a rental price, a business obtains the right to utilize machinery and equipment for a set time period.
 - Securitization: MSME loans are bundled by a bank into a portfolio, which is then sold to capital market investors in order to lower risk and increase liquidity.
 - Crowdfunding: Similar to social marketing, a business generates capital from a huge number of people utilizing the Internet to solicit donations, equity, or loans.
 - Mezzanine finance: This process combines multiple financial instruments into a single entity for sale to the investor.
 - Venture capital: It operates through the equity investment of affluent individuals in firms that are deemed to have significant potential. Due to the high amount of risk assumed by the investor, the internal rate of return on investment is often quite substantial.
 - Business angels: This is a subtype of venture capital. Typically, a wealthy individual supports startup enterprises with equity financing in exchange for company shares.
- The most crucial condition for the success of these operations is a conducive atmosphere, which is not yet entirely guaranteed in Bangladesh. Launching these activities in Bangladesh requires an effective regulatory and legal framework, as well as accurate paperwork and digital recordkeeping.

MSME Digital Finance: Resilience and Innovation during COVID-19 (International Finance Corporation, 2021)

- Streamlining automation of credit approval process
 - Maybank (Malaysia) launched SME Digital Financing solution, an end-to-end online lending program for MSMEs where a client can obtain a loan within 10 minutes. Existing clients need little information and no paperwork.
 - The widespread use of digital services and software robots allows Swiss Banks to handle a maximum of 12,000 MSME loan applications per day.
 - The digital platforms Temenos and Lendio expedite Paycheck Protection Program (PPP) for loan applications of small enterprises in Switzerland and the United States, respectively.
 - Bottomline and Plaid are applications based in the USA that enable lenders to digitally collect all necessary data about their MSME clients.
 - Hokkoku Bank in Japan digitized a major certification procedure for small enterprises requesting for special credit guarantees, substantially reducing the time required to process documentation and issue the certificate from almost 5 hours per case to 1 hour and 53 minutes.
- Enhanced evaluation of MSME credit worthiness

- DenizBank A.. (Turkey) implemented a new robotized credit assessment method to pre-evaluate prospective loan clients by evaluating internal and external databases, such as personal and company credit ratings, tax information etc.
- Modefinance (Italy) co-developed an upgraded algorithm based on AI and macroeconomic factors to evaluate the impact of the COVID-19 pandemic on company performances (positive, neutral, and negative). The program predicts SMEs' creditworthiness and default risk which has been utilized by Banks and FinTechs.
- Introduction or extension of insurance plan
 - New digital products
 - ICICI Lombard (India) is an online business insurance platform for small enterprises that has improved essential insurance services, such as the purchase or renewal of goods, endorsement, and claim registrations. This platform is backed by AI, machine learning, and other modern technologies.
 - The German Corporation for International Cooperation (GIZ) has collaborated with a BigTech company to build a digital application that provides users with a complete risk management system. The program enables Businesses to submit data and generates a customized risk assessment and business continuity strategy.



Chapter 6: Digital Lending Mode I Pilot

1. Initial challenges in availing Lending: To design an optimum lending model, the question of MSMEs financial requirements needs to be addressed first and foremost. It's been mentioned earlier in the report that the MSME entrepreneurs avoid availing of lending services from any formal channel because of the hassle of documentation, collateral, turn around time and comparative high rate of interest. So, to support the MSMEs with an ideal lending solution the primary issues need to be addressed.

The lending facility needs to be available with **limited documentation, collateral-free** or **minimal collateral**, and **quick loan disbursement** at an **affordable interest rate**.

Resolution to the lending facility needs:

- The issue of limited documentation can be catered by incorporating electronic-Know Your Customer (e-KYC). This is accomplished by completing a digital form, taking a photo, and validating the individual's identification details from National ID (NID). The e-KYC policy has been approved by the Bangladesh Bank in Dec 2019 and the financial institutions are trying to incorporate it in their system.
- As per the Bangladesh Bank SME policy of 2010, banks and other financial institutions may issue collateral-free lending facilities up to BDT 250,000 against Personal Guarantee in exchange for a Personal Guarantee, in the MSME sector, particularly for small and female businesses. The study FGD found proof of loan disbursement by a few banks against personal guarantee. If necessary, Bangladesh Banks approves credit to be issued against the hypothecation of products and machinery. To assess collateral for credit facilities above BDT 250,000, however, Bangladesh Banks directs banks and financial institutions to follow their own norms and banker-customer relationship. In Jan, 2022, Bangladesh Bank approved collateral-free loans of up to Tk 5 million at a maximum interest rate of 7 percent for marginal entrepreneurs and low-income groups. The policy of collateral-free or minimal collateral already exists in the market but is rarely practiced.

- Loan processing turnaround time is still an issue for traditional financial institutions. They take around 20 to 30 days to approve and disburse a loan as was discussed at a fintech KII. However, this issue is resolved by MFS lending. bKash partnered with City Bank to disburse Bangladesh Bank approved digital nano loan. With the assistance of Alternative Credit Scoring (ACS) and e-KYC, bKash can disburse nano loans of BDT 500 to BDT 50,000 instantly.
- The digital nano loan is being lent at 9% interest rate which is a relatively low interest rate for MSME when they are mostly used to availing lending facilities at 24-40% from MFIs/Cooperatives/Unconventional lending.

Bangladesh Bank is implementing policies to make lending affordable for MSMEs. Proper application of the policies will bring benefit in the lending scenario of MSMEs.

2. Lending requirement: The lending should be able to cater the MSMEs business needs. It appeared in FGDs and KIIs that the majority of the lending services MSMEs get from Banks/NBFIs/MFIs/Cooperatives are in Term Loan format. A term loan is usually utilized for asset acquisition, when in reality, the MSMEs need lending facilities to support their daily business operation. A C-suite manager of a local leading bank and a business start-up catering to MSMEs mentioned in their KIIs that the MSMEs need purpose driven working capital financing.
 - MSME product purchase or raw material procurement should be financed instead of directly lending out money. Tenure of the loans should be decided based on the product/production cash cycle (from the time the product is purchased or produced till it's sold and converted into sales).
 - Apart from product financing, the MSMEs can be lent in the form of Overdraft (OD) and/or CC loan facility where the entrepreneur will be given the opportunity to avail the loan, in partial or full, at time of his needs. The tenure of an OD/CC loan is ideally one year which is revalued or reassessed on an annual basis.

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Product or production financing in the form of working capital or overdraft is possible for MSMEs. The product or production financing can be availed by submitting a pro-forma invoice against which the purchase can be made with the lend money. An overdraft lending facility can be availed based on some credit history. The biggest blockage depriving MSMEs from

availing lending facilities is the unavailability of a credit history/scoring. Credit scoring is a statistical study that lenders and financial institutions use to estimate the creditworthiness of an individual or a small, owner-operated firm³. Lenders use credit scores to determine whether or not to issue credit. Credit score is derived from financial information regarding the lender. In the case of MSMEs, the majority of them don't have any trackable financial data which can be utilised to generate credit scores. The existing traditional model of generating credit score is a manual process which is very lengthy and cumbersome. Thus, traditional lenders avoid lending MSMEs as the time, energy and money invested to derive credit score of an MSME is not worth the revenue generated from lending them.

The lack of a **credit history/score** is the primary obstacle preventing MSMEs from obtaining loans.

Resolution to the lending requirements:

- With the advancement of Bangladesh Bank's policy regarding Digital Financial Solutions (DFS) evolution many fintech organizations appeared in the Bangladesh market with ACS models. Everyone has their own unique way of determining the score. They partner with a financial institution who accept the credit scoring technique and lend the client based on it. Globally, there's no one standard methodology to determine the ACS yet. The scoring are mostly derived using artificial intelligence (AI), machine learning and data analytics based on a client's;
 - Alternative Data such as transaction SMS, device data, utility bills, psychometric data and such
 - Financial Data such as bank account health, earnings profile, spending behavior and such
 - Platform Data such as business data, professional information, salary data from employers, sales data from FMCG/ecommerce and such.

For the MSMEs, an ACS can be derived by employing a combination of conventional and non-traditional data sources to establish a borrower's creditworthiness and repayment ability, such as sales, revenue, income tax returns, books of accounts, the most recent cash flow statements, and pending invoices. Each data item can be viewed as a variable for credit evaluation and can be allocated different weights based on the nature of the firms within the MSME segment as a whole. Lenders use the resulting credit score to make decisions regarding the financing of loans, such as determining interest rates, loan amounts, repayment terms, and timeframes.

³ https://www.investopedia.com/terms/c/credit_scoring.asp

6.1 Model to Pilot Digital Lending for MSMEs

The ideal digital lending model for MSMEs will be a technology that will function like a one-point solution for all the accounting and financial needs.

The digital lending model will be one platform with four components. It will have a bookkeeping tool to record business transactions, an aggregator compiling all the online government service platforms, a fintech to derive the credit score from bookkeeping and aggregator data and a financial platform having MFS and financial institutions for conducting financial transactions.

It will be available in both web and mobile versions with online and offline features for ease of accessibility by all MSMEs irrespective of their financial and digital literacy level.

Bookkeeping Tool: It's been evident from the findings elaborated above regarding the national representative study that lending is primarily difficult for the MSMEs because of lack of documented business data. Therefore, the Bookkeeping Tool is the primary component suggested for the model to pilot digital lending for MSMEs.

A bookkeeping tool will help an MSME in keeping track of income, expenses, assets, and obligations that are essential to running a successful business. The proper accounting and bookkeeping application will boost efficiency, assist entrepreneurs in better managing their cash flow, and make tax preparation simpler. **Examples of successful bookkeeping tools available in the market are TallyKhata by Progoti Systems Limited and sManager by Sheba XYZ.**

The bookkeeping tool will be available in both offline and online versions for ease of usage. Somebody who wants to use the offline version can use it smoothly and effectively. They will

Digital Lending Model

WHAT TO DO TO GROW MSME BUSINESS

LEVEL 01 Bookkeeping Tool

An offline app to record business transactions



LEVEL 02 Aggregator Platform

All MSME applicable Govt. services under a tab - including Muktopath for financial and digital literacy content



LEVEL 03 Fintech

Deriving alternative credit scoring based on the bookkeeping and aggregator data



LEVEL 04 Digital Financial Platform

MFS and bank partners to provide financial services including lending based on the ACS



Figure 20: Digital Lending Model

only need to connect to the internet when they would want to avail the other features of the app.

Aggregator Platform: A content aggregator platform is a website that collects data from other sources around the internet and makes it accessible to users in a single location. The aggregator platform in this model will display all the online government services related to MSMEs. It has two purposes; 1) Make all the MSME relevant online government services that will assist in operating business, easily available and accessible. 2) The information available in the aggregator regarding the MSME entrepreneur will be utilized to generate credit scores of the MSMEs.

The aggregator will provide information or service ranging from issuing National ID to getting financial support. It will also have access to Muktopaath of Access to Information (a2i) Programme for financial and digital literacy. **The aggregator will generate its information from the myGov app, Bangladesh National Portal website, SME Foundation and such.** The platform will also be available in both online and offline versions. The offline version will showcase the basic relevant information and byte size literacy content, whereas, the online version will allow MSMEs to apply online for relevant government services.

Fintech: Fintech is the core connector in this model because that will derive the credit score necessary to obtain digital financial lending. With the help of artificial intelligence (AI) the fintech will extract data from the bookkeeping tool and the aggregator platform to design an alternative credit score for the MSMEs that they can use to avail any lending service. TallyKhata and sManager mentioned as bookkeeping tools, both have in-built credit scoring in their platform. **Dana Fintech is an independent platform that designs embedded lending application programming interface (API) for lenders and digital platforms.** Dana conducts scoring for network partners such as a2i in this case and provides digital underwriting engine support for financial institutions such as banks/MFIs/NBFIs. The ACS platform will be an online application in this model.

Digital Financial Platform: The aim of this report is to design innovative digital financial services (DSF) solutions for the MSME sector in Bangladesh. With the help of this digital lending model, it's possible to support the MSMEs with all of their financial needs. The platform will have partnership with MFS/banks/MFIs/NBFIs to support MSMEs with all sorts of financial support such as transactional support from MFS and lending service from the banks/MFI/NBFIs. Other services such as earned wage, buy now pay later can be made available for the MSMEs as well using this platform. Once Bangladesh Bank approves licensing of Digital Bank, they can be tagged in the platform too to provide all sorts of banking services to the MSMEs. The digital financial platform will be an online application in this model.

Access to the model: It will be accessible via online and offline versions, as well as web and mobile versions, to provide access to all. The MSMEs who have personal smartphones can operate the model/platform from their handheld device, themselves. The ones who use bar/feature phones can use the web version of the model from their nearest Sheikh Russel

Digital Lab or Bangladesh Computer Council Labs which can be brought under the periphery with partnership.

With only four components like the bookkeeping tool, aggregator platform, fintech and digital financial platform, a complete solution for all accounting and financial needs for MSME is possible. If initiated properly and executed successfully, this model can be a global solution to the MSME access to finance problem.



Chapter 7: Financial Literacy Model

Financial literacy and its importance

Financial literacy refers to the knowledge and skill of using financial products for personal and business purposes. According to Investopedia, financial literacy is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. Upgraded financial literacy and implementation of the know-how can help businesses address financial issues better.

The importance of financial literacy is gigantic, because:

- It helps in better saving in personal finance
- It helps in better investment decisions in personal and business finances regardless of the current economic state
- It helps people prepare for emergencies
- It gives everyone the opportunity to improve their finances ensuring greater financial inclusion in the society
- People who are more financially literate are less vulnerable to financial fraudulence ensuring better financial protection
- Financial literacy gives a person confidence

In a report done on OECD, it was mentioned that in the last couple of years, developed and emerging countries and economies have become increasingly concerned about the level of financial literacy of their citizens, particularly among young people.

Financial literacy is not only about the understanding, actually there are mainly two elements of financial literacy:

Why currently financial literacy has become more important is a separate issue in itself. There was a time when financial transactions meant only cash purchase/cash loan for buying assets like home or investing in business. But in the last 50 years so much has happened in the financial field and with the contribution of tech in the financial field, the level of complication has risen significantly. All these happened in order to create ease in the lives of people in the personal and business arena, but lack of awareness on the benefits and skills on how to use it rather have created unnecessary impediments and delay in spreading the benefits.

A classic example can be from Bangladesh's Mobile Financial Services. E.g. in Bangladesh BKASH was created so that even the lowest level of social paradigm can be reached financially. Sending money to an extreme remote area has never been easier, but unfortunately due to lack of understanding on how the system works, most are not able to use the benefits properly. On the other hand, a group of frauds used this naïve-ness of the consumers and businesses, ripping them off financially. Now they are afraid to deal in such platforms. If they had proper knowledge on how to use it in the first place, such incidents would not have happened.

Again, products like credit cards are just 25 years old in Bangladesh, debit cards are a little older. But still given the number of financial institutes compared to the population, the awareness and usage of the cards have been mostly limited to the urban population. The penetration of such cards is still very low in semi-urban and rural areas. People still feel comfortable going to banks and withdrawing cash using a physical Cheque. Electronic transfers are again more popular in urban areas compared to the rural market. The case is not only for personal clients but also for businesses.

The following is a glimpse of the negative impact created by lack of financial literacy:

Type of financial literacy required:

For a person, it is important to understand how to do budgeting for expenditure and savings, how time value of money works, how compound interest works, how insurance can be used, how to plan for retirement. For a business similar understanding is required but to a deeper level. A business, regardless of the size, needs to know how to calculate costing and compare it with revenue and other expenditure, how the tax system works, how the time value of money needs to be considered for business investments, how insurance can protect businesses and so on.

Literacy Need Assessment for the MSME:

DFL (Digital Financial Literacy) is an integrated multidimensional concept of financial literacy, financial capabilities and digital academic level. Financial literacy refers to the awareness and knowledge of essential financial concepts and products to manage personal finances, depending on the economic situation and social circumstances.⁴

The national representative survey already showed in its previous chapters about the status quo of financial literacy among the MSME. Among the MSME owners, a great majority of the respondents do not have any literacy about financial matters at all. This study measured literacy from a variety of aspects. For instance, it was asked through the survey for every product or service, what is the user experience of the MSME owners. Also in some specific demographic questions, it was also examined whether they have the basic literacy about digital financial literacy or not. It is found in this study KII, that everyone has financial literacy to some extent but the main failings lie in digital literacy.

⁴ AFI, DIGITAL FINANCIAL LITERACY

Many of the MSME owners yet to understand the MFS systems apart from their very basic usage of cash in, cash out and send money features.

Table 20: Usage pattern of MFS by MSME Owners

	Manufacturing	Service	Trading	Total
I use app only	60.00%	30.00%	14.30%	42.30%
I use both but use app more	4.00%	15.00%	14.30%	9.60%
I use both but use USSD more	0.00%	20.00%	57.10%	15.40%
I use USSD only	32.00%	25.00%	0.00%	25.00%
My MFS company do not have USSD	4.00%	10.00%	14.30%	7.70%
Total	48.08%	38.46%	13.46%	100.00%

As it is seen in the table, those who have smartphones use the apps for their regular MFS operation and it is a big number (42.30%). Now the problem is almost all of this group who uses MFS actually uses very basic features.

Table 21: Usage of MFS features by MSME

	Percentage
Send money	28.07%
Cash out	25.73%
Mobile recharge	19.88%
Cash in	11.70%
Bill payment	8.19%
Savings	2.92%
Make payment	1.75%
Add money (from bank)	0.58%
Others	0.58%
Promotions	0.58%
Add money (from card)	0.00%
Donation (NGO payment)	0.00%
EMI Payment	0.00%
Insurance	0.00%
Interest (Profit)	0.00%
Loan	0.00%
Providing Salary	0.00%
Remittance (payoneer, etc)	0.00%
Store Finder (Map)	0.00%
Transfer money (To Bank)	0.00%
Zakat Calculator	0.00%
Total Count	100.00%

This table shows that sending money is used by a maximum of the MSME owners (28.07%) while there are many more features which actually can help them in terms of businesses. Other most used features are cash out, recharge and cash in.

It is only MFS usage scenario. In this study, DFS usage is zero percent and the core reason behind this is the complexity of the system and awareness. In this study, in the previous chapter it is seen that 30% of the total users can not avail any facilities from any digital financial platform at all.

In this scenario for MSMEs, it is understood that the need for digital financial literacy is extremely big. The supporting proof is, while asking the questions about the knowledge about digital products available in the market for managing the financial matters to the MSME, it is seen that 23.42% of the respondents do not even use any platform available which indicates that their business is heavily dependent on the regular cash format. One thing to be noticed from the KII is that even concerned bodies like Bank/NBFIs also know the situation and there are some kind of policy gaps for which this pattern cannot be broken down easily. The ecosystem here also does not have the adequate elements to change the situation with the existing platforms as the ecosystem is not aligned, interoperable and also in the demand segment i.e., the MSME owners also find it difficult to use all the available platforms in their regular business process.

a content outline to design a digital financial literacy platform

The economy of Bangladesh has seen the digital platform inclusions in the financial sector in recent years. It is not far past while this booming developing economy of South Asian region was based on heavy cash and in fact the economy was not even thinking of going for a cashless society. A cashless society has so many blessings as well as achieving such a society is hectic while the smartphone penetration in the country is still very low and stands at only 48%.⁵ This study also finds the inadequacy of smartphone penetration as only 58% MSME respondents said they own their own smartphone. It is important firstly to make sure the maximum possible smartphone penetration clearly without which nobody can access any digital platforms available. People engaged with the MSME sectors are heavily dependent on cash based transactions due to several reasons which are revealed through the FGDs in different clusters and as well as through KIIs with several related parties such as development bodies, apex bodies, MFS, Banks. The reasons are,

- Insecurity about money
- Unsure about the process
- Unsure about the transactions
- Unaware about the system
- Basic literacy about digital platforms
- Fondness about the cash
- Mentality

These reasons as they are examined closely, it is clear from the extracted knowledge from KIIs & FGDs that the people from bottom of the pyramid (BoP) are not yet accustomed to the

⁵<https://www.thedailystar.net/business/telecom/news/smartphone-penetration-fast-approaching-50pc-3031216> [48% mobile phone customers in Bangladesh have a smartphone, Hasan. M]

cashless idea and for the underlying rigidness they do not have the interest to uphold the system easily. From the MFS perspective, the national representative survey understood that while working with the BoP community about literating them to accept mobile money in their businesses they usually do not respond positively. MSMEs especially the micro businesses which have a very low amount of investment can not essentially run their business with a late cash which can occur if they run their business through the mobile money. The reason is while they pay their suppliers, that portion does not accept the MFS based payment instead of cash. While everyone is talking about digital financial literacy, this study also felt the importance of digital financial acceptance. Digital financial acceptance from the suppliers also needs to be fixed. The tendency of avoiding digital financial platforms by the big suppliers for MSMEs is very common and it seems like the reason behind such tendency is to avoid the government payment or tax in some cases. For the local small suppliers, the problem is very common though the reasons are different. For this portion of suppliers, they are not happy with the commission amount offered from the MFS providers.

While designing the content outline for the digital financial literacy platform, several things were in concern.

- 1) **The target audience:** In the MSME sector, there are multiple types of groups of people in terms of age, education, gender, business types etc. An unified & unique content making was difficult for this reason and thus this content is made in such a way so that everyone can take the courses.
- 2) **Difference in Literacy level of MSME:** The literacy level of MSME owners in this study is different. It doesn't depend on the type of business so it is understood that the educational literacy and the digital financial literacy is not inter-dependable in every case because even with higher secondary level of education, many MSME owners could not operate the digital financial platforms easily. So the courses are designed in separate ways such as basic, intermediate and advanced courses.
- 3) **Awareness:** Awareness in terms of every aspect such as available products, services, knowledge about necessary needs and consciousness about the demand and supply of the businesses, knowledge about essential offices from which to avail the services etc was in concern. The lack of these knowledge among the MSME were taken in concern while designing the content outline.
- 4) **Accessibility:** Accessibility in terms of device accessibility also differs from MSME to MSME and thus the content is designed in such a way so that people can access the courses from own smartphone as well as from any places where they can access the internet such as Sheikh Russel Digital Lab (SRDL).
- 5) **Communication of content:** The group of people who are the target audience of this content outline, any big size of content can not bring the expected level of awareness and result. Therefore, the content aimed to be bite-size, easily understandable, compiled in a single platform and also easily accessible at any time from anywhere.

Digital Financial Literacy Platform:

Muktopaath:

The national representative survey is proposing the platform for the digital financial literacy for the MSMEs. The platform will be the existing one of the best outcome generating

government platforms MUKTOPAATH, the first government e-learning platform. This platform already offers 230 courses and already has around 1.5 million active users with 54 partners from across the industry,

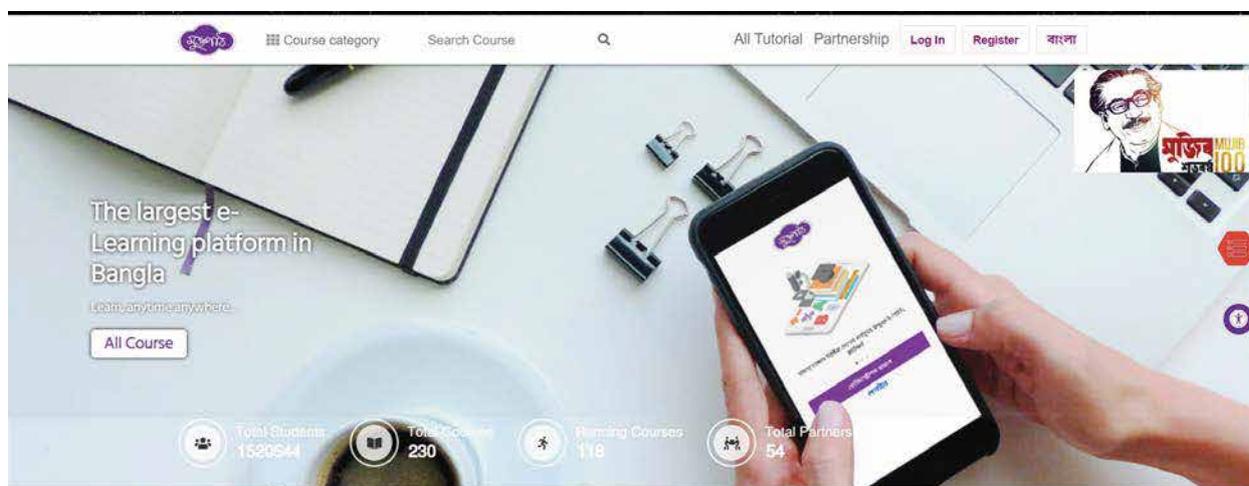


Image 4: Muktopaath platform's website

This platform can be the torch in the darkness in the mission of literating the MSME owners financially and digitally. The platform will collaborate with its own partners to introduce courses for financial literacy which will cater to the MSME. MSMEs' need for financial literacy is very limited. It is a hybrid need of business knowledge and financial knowledge. MSMEs lack the financial management skills as well as the business management skills. Many of the respondents frequently said about the inadequacy of their knowledge about the MFS, DFS, Internet banking etc. and through the FGDs it is understood that they also understand that they need to learn this skills for the future.

From Muktopaath, courses like 1) how to onboard on MFS, DFS platform, 2) how to understand the costing and pricing, 3) how to maintain e-ledger, e-balance sheet, 4) how to save digitally, 5) how to take services from banks with the help of digital platforms, 6) how to borrow money digitally from available platforms etc. Muktopaath can also introduce courses like how to use smartphones, how to download apps and install them for those who are illiterate. For the women entrepreneurs, Muktopaath can introduce some self development courses such as how to connect with the agents from different platforms for the business purposes, how to use available business platforms such as WSME PLATFORM FOR WOMEN ENTREPRENEURS etc. As this study found that women lack the ownership of smartphones, Muktopaath also can introduce some offline courses specifically for women.

For offline literacy platforms, it is understandable that television and radio is still relevant to light up the awareness for financial literacy. In the past, it was seen that these platforms' can generate a big number of awareness in any cases such as dengue outbreak, HIV awareness, vaccination for different purposes etc. Another biggest successful medium can be the MEENA cartoon, which is an initiative of UNICEF to make the BoP people aware differently with the visualization and animation for this particular purpose. MEENA created a large amount of awareness about many many serious matters such as usefulness of sanitary latrin, HIV, child

marriage, gender equity etc. The national representative study felt that this mode of communication can bring a good buzz among the MSMEs.

Youtube, Facebook, Tiktok, Imo etc. social media apps can be another good field to promote this awareness campaign and can be the indirect parties to this literacy platform.

A major objective of the study was to identify the level of financial literacy among the MSMEs of Bangladesh. In our one to one of 120 samples and eight KII (Key informant interviews), we thoroughly tried to identify the level of awareness and why there is any gap, if any.

How to increase financial literacy:

For an educated citizen group, access to financial know-how is relatively easier as they can read books and online/offline articles and relevant interviews, go through websites of financial institutions, attend relevant seminars/webinars etc. to gain knowledge. Implementation of the gained knowledge depends on personal agility, interest and intensity.

However the same will not be true for a population who are less educated, who have less access to knowledge repositories or have difficulty in understanding the knowledge unless it is part of their basic education.

Suggestion 1: Include financial literacy in general education

A long term approach is required to instill financial literacy among the younger generation of Bangladesh. The current curriculum does not focus on understanding the basics of finances. However if the basics of earning, savings and investment can be added from post primary level (e.g. class six), children will have better understanding in financial literacy.

Suggestion 2: Encourage financial institutes to invest in financial literacy

The Central bank should take separate initiatives to increase financial literacy. Many countries have taken initiatives centrally to increase financial literacy among consumers and businesses so that they can reap off the benefit of the financial system. The US Treasury created "The Financial Literacy and Education Commission" under the Fair and Accurate Credit Transactions Act of 2003. The Commission was tasked to develop a national financial education website (MyMoney.gov) and a national strategy on financial education.

The central bank can also encourage financial institutes to invest in financial literacy of the general customers for personal use and business purposes. This will be beneficial for their own sake- the better informed the consumers are, the better decisions and choices will be made by them in savings and investing, reducing the risk of their investment.

They can allocate a part of their marketing budget for this purpose in the following manner:

- a) Offering short term investment training for small businesses:
The business can be their clients or can register from outside. If we look at the findings of our study, we will see the gap in understanding among the MSMEs. They are afraid of investments from banks because either they do not understand the process or are not well acquainted with the paperwork or record keeping. Such small training can guide them on how easily they can create a track record for investment purposes.

b) Creating online contents:

FIs can create online/digital content to be promoted in YouTube, Tiktok, Facebook or other media which the MSMEs use the most in the current days. There can be collaborations among digital edutech companies in creating similar contents (e.g. Robi 10 Min School, Shikho etc.)

Suggestion 3: Using the current UGCs/centers more to offer financial literacy training programs

There are many organizations who are working for the development of SMEs and MSMEs. They provide various kinds of training. It is important to make it mandatory that each of these provide financial literacy training. A team of experienced finance professionals supported by business leaders can develop a curriculum that can be easily replicated throughout the nation. The existing government training centers, one stop centers, and various foundations can come forward in dispatching the training module for free or for a minimal fee.

Suggestion 4: Evaluate the current programs

SME Foundation provides various training programs on financial literacy to sectors/clusters. Similarly other organizations also run multiple training programs. However it is important to assess the impact of the current program and reevaluate their effectiveness. If the training is not proving to be beneficial, then the content and impactful-ness needs to be re-assessed and redesigned to create better impact.

Suggestion 5: Creating promotional campaigns for the MSMEs

Online promotional campaigns that attract the MSMEs and help them understand the basics of finances can be helpful in the long run. The campaigns can either create awareness on easy finance related topics or create awareness or attractiveness for training programs offered by UGCs or SME Foundation or similar organizations. An example can be promoting such activities through cartoons like MEENA, or village fun activities (e.g. doing field activation on village HAAT day).



Chapter 8: Recommendation

The MSME sector of Bangladesh is robust and agile, led by entrepreneurs who are hard working and adaptable. Their DFS uptake is positive despite the lack of usage. Fortunately, the surveys, FGDs and KIs collectively portray a promising scenario if the issues can be solved right. Mentionable that not all the recommendations are directly related to or can be executed by a2i, however, the implementation of the recommendations is vital to support the DFS uptake and usage of MSMEs. In this regard, a2i can support the recommendation implementation as aggregator, initiator and such.

- **Policy Level Strategy Recommendation:** a2i coordinate between government agencies, such as SME Foundation and BSCIC, to increase their operations to promote the development of SMEs is crucial. It can save duplication of efforts making the use of the platforms more efficient. For example, BSCIC has built a nation wide network, which, if shared with the SME Foundation, might assist MSMEs in resolving their numerous issues. On the other hand, SME Foundation has developed a women centric online sales platform which can bring together women entrepreneurs from all over Bangladesh.
- **Validated Alternative Credit Scoring:** Model validation is essential for ensuring that credit scorecards function as intended and that model utilization is consistent with business objectives and expectations. Regular model tracking and validation helps ensure that judgments based on models are consistent and optimal. It can also serve as an early warning system to identify when a modification may be required, such as an adjustment to a score cutoff method or a complete model redesign. Since alternative credit scoring is the prime lending deciding element for MSMEs, Bangladesh Bank should consider framing an approved alternative credit scoring model to ensure effective lending for MSMEs and a2i can approach the central bank with the proposal.
- **TAX/VAT Restructuring:** In the FGDs, it was revealed that the MSME entrepreneurs are reluctant to incorporate an automated/digital bookkeeping method. An automated/digital bookkeeping method is beneficial for an MSME entrepreneur to avail lending, more so, digital lending. When inquired about the reason, the majority of the entrepreneurs expressed their concern and dissatisfaction regarding the Tax/VAT bracket the MSME sector falls under. They claim that, given their business size, the

tax/VAT structure is high and difficult for them to comply with. A small restructure in the MSME tax/VAT bracket can change the scenario.

In this matter Bangladesh can follow the United Arab Emirates (UAE) example. This country has introduced a 5% flat VAT rate for every business to support the SME businesses to thrive in a competitive market. There is no income tax on profit for the SMEs. Implementing something similar by the regulatory authority of MSMEs in Bangladesh can ensure generation of a stream of revenue that is still untapped in the MSME sector. The collection of tax & vat should be also as simple as it can be and of course should be digital. A2i can request the NBR and propose a reform accordingly to support the MSMEs business development and eventual digital financial inclusion.

- **Upgrading the Government Service Platform:** The national representative study found that the government has a large scale of digital services providing platforms yet the usage of those platforms are in a very inconsiderable stage. The core reasons, as per the FGDs and KII, behind such a scenario is the lack of awareness among the MSMEs regarding the platforms, and technical glitch which makes many of the platforms frequently unavailable. Upgradation of the platforms is vital for effective functionality of the Digital Center that a2i operates for all, including MSMEs. Resolution of this issue is required to ensure growth in the MSME sector.
- **Literacy related actions:** The study revealed that the literacy of the MSMEs in terms of financial and digital financial services are not at a satisfying stage. A content outline is recommended in the report to support literacy of the MSME owners. Implementation of the suggestions by the relevant authority, including a2i will be beneficial for the growth and DFS integration of the MSME sector.
- **Bangladesh Bank policing to implement schemes:** It surfaced over multiple KIIs that policies are being made for the MSME sector but most of them lack execution. For eg., Bangladesh Bank has been trying to ensure access to financial services for the MSME sector for a while now. Many schemes have been introduced regarding the matter. However, due to lack of policing by the Bangladesh Bank, the schemes hardly succeed. Therefore, more integrated policing by the Bangladesh Bank is required to ensure effective application of the MSME schemes. A2i is requested to inform the Central Bank regarding the findings and take actions accordingly.
- **Lending permission to Agent Banks:** Agent Banking has ushered in a paradigm shift for MSMEs. However, a significant obstacle for agent banks is their incapacity to lend. The agent banks are the loan disbursement conduit for the parent banks; this mechanism tracks sales/profit for the SME division but not for the Agent banks. This serves as a disincentive for the agent banks. Instead, if the lending license had been granted directly to the agent banks, this would have improved the MSMEs' access to financial support.

Furthermore, detailed upazila level mapping for small and micro firms to identify clusters, improved financial products for various kinds of enterprises, and capacity building of financial

institutions to give loans to MSMEs are vital for MSME economy growth. All parties involved, including ministries, departments, associations, and trade organizations, should establish a time-bound action plan with clearly defined roles. In general, the development of MSMEs should support the "vertical expansion" of firms in addition to existing "horizontal expansion" tactics.

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Appendix

Financial Literacy Course Outline

THE CONTENT OUTLINE:

- Introduction: In this content outline, all of the courses are designed to literate the MSME owners about digital financial literacy. The fact that the literacy level about digital financial platforms are low which has been seen all over the study, reminding that this content offers a variety of courses for MSMEs and also this content will be relevant for the MSMEs for next 10 years as this content covered several topics for which there is a very little or zero digitization in the country for example insurance. This content consist of 28 courses with it's vast amount of topics covering and also the time length of each content is small to medium (17 minutes to 100 minutes) and have a completion period to minimum 2 weeks to maximum 4 weeks, to avail the certificate validation any MSME owners need to end the course within this timeline. But the MSME owners can access the course videos for lifetime.
- Course details: The course design is based on the three generic levels of literacy. Those who do not know anything about a certain topic he/she will start from the Basic courses and then after graduating from basic level, they will eventually go for the intermediary level or for the advance level.
- Course content: In the below table, all the courses, their learning outcomes, requirements, descriptions, topic areas, schedules, course time durations and assignment summary is given.

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Basic Smartphone Usage	- This course is designed to give a basic understanding of smartphone usage to those who never use the smartphone/ any phone - Through this course these segment of people will be able to operate smartphone efficiently after finishing this course	No Requirement except, - Should be a MSME Business Owner - Should be enthusiastic	This course will help the illiterate MSME owners to understand the importance of using smartphones and teach them how to operate a smartphones	- Maintaining a smartphone - Basic Smartphone functionality understanding - Opening e-mail - Keeping passwords secret & secured - Importance of password security	This course will end within 2 weeks (14 days)	60 minutes course.	Learning #1 - How to power on a smartphone (2 min) Learning #2 - How to make a call (3 min) Learning #3 - How to use camera (3 min) Learning #4- How to open email, set password, Understanding of password security (20 min) Learning #5 - Social Media Understanding (10 min) Learning #6 - MFS apps understanding, how to open account, setting password, how to use basic features (checking balance, changing password while needed, update app when necessary) (20 min) - Recap (2 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Intermediary MFS Usage	<ul style="list-style-type: none"> - This course is designed to give a intermediary understanding of MFS usage to those who only knows MFS through the previous course - Through this course these segment of people will be able to operate MFS' on a intermediary level efficiently after finishing this course 	<ul style="list-style-type: none"> - Previous course done - Should be a MSME Business Owner - Should be enthusiastic 	This course will help the illiterate MSME owners to use MFS platform in a level which is advanced than the basic usage of MFS which is covered in previous course.	<ul style="list-style-type: none"> - Using MFS' basic features - Send money, Cash in, Cash out, Mobile recharge 	This course will end within 2 weeks (14 days).	50 minutes course.	<ul style="list-style-type: none"> Learning #1 - Knowing about all features (10 min) Learning #2 - How to use send money features(8 min) Learning #3 - How to use cash in (8 min) Learning #4- How to use cash out (8 min) Learning #5 - How to use Mobile recharge (8 min) Learning #6 - Knowing about the daily & monthly limit (5 min) - Recap (3 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Advance MFS Usage	<p>- This course is designed to give an advance understanding of MFS usage to those who knows intermediary MFS usage through the previous course</p> <p>- Through this course these segment of people will be able to operate MFS' on an advance level efficiently after finishing this course</p>	<p>- Should finish previous intermediary course</p> <p>- Should be a MSME Business Owner</p> <p>- Should be enthusiastic</p>	<p>This course will help the MSME owners to use MFS platform in a level which is advanced usage of MFS</p>	<p>- Using MFS' advanced features</p> <p>- Make payment, bill payment, remittance, donation, transfer money to bank, interest, Discounts/Offer/Pr omotions, Providing Salary, Add money (from card), Add money (from bank)</p>	<p>This course will end within 4 weeks (28-30 days).</p>	90 minutes course.	<p>Learning #1 - Knowing about advanced features & their importance (10 min)</p> <p>Learning #2 - How to use make payment features(8 min)</p> <p>Learning #3 - How to use bill payment (8 min)</p> <p>Learning #4- How to use remittance (8 min)</p> <p>Learning #5 - How to use donation (8 min)</p> <p>Learning #6 -How to use transfer money to bank (8 min)</p> <p>Learning #7 - How to use interest (8 min)</p> <p>Learning #8 - How to use Discounts/Offer/Promotions (8 min)</p> <p>Learning #9 - How to use Providing salary (8 min)</p> <p>Learning #10 - How to use Add money (from bank & from card) (8 min)</p> <p>- Recap (8 min)</p>
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Basic Internet Banking Understanding	- This course is designed to give a basic understanding of internet banking usage to MSME owners - Through this course these segment of people will be able to operate internet banking on a basic level after finishing this course	No Requirement except, - Should be a MSME Business Owner - Should be enthusiastic	This course will help the illiterate MSME owners to understand the importance of using internet banking and teach them how to operate internet banking	- Maintaining an internet bank account - Basic internet banking fundamental understanding	This course will end within 2 weeks (14 days course).	50 minutes course.	Learning #1 - How to open an internet bank account (10 min) Learning #2 - How to set pin (5 min) Learning #3 - Internet banking components (10 min) Learning #4- Internet banking importance (10 min) Learning #5 - Internet bankings available features (10 min) - Recap (5 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Intermediary Internet banking Usage	<p>- This course is designed to give a intermediary understanding of internet banking usage to those who only knows internet banking through the previous course</p> <p>- Through this course these segment of people will be able to operate internet banking on a intermediary level efficiently after finishing this course</p>	<p>- Should finish the previous course</p> <p>- Should be a MSME Business Owner</p> <p>- Should be enthusiastic</p>	<p>This course will help the illiterate MSME owners to use internet banking platform in a level which is advanced than the basic usage of internet banking which is covered in previous course.</p>	<p>- Using internet banking basic features</p> <p>- Up-to-date account, check balance, ATM & bank locator, View account statements online</p>	<p>This course will end within 2 weeks (14 days course).</p>	<p>45 minutes course.</p>	<p>Learning #1 - Knowing about all features (10 min)</p> <p>Learning #2 - How to use up-to-date account (10 min)</p> <p>Learning #3 - How to check balance (5 min)</p> <p>Learning #4- How to use ATM & bank locator (5 min)</p> <p>Learning #5 - How to use View account statements online (10 min)</p> <p>- Recap (5 min)</p>

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Advance Internet Banking Usage	- This course is designed to give an advance understanding of internet banking usage to those who knows intermediary internet banking usage through the previous course - Through this course these segment of people will be able to operate internet banking on an advance level efficiently after finishing this course	- Should finish previous intermediary course - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to use internet banking platform in a level which is advanced usage of internet banking	- Using internet banking advanced features - Account-to-account transfer, Person-to-person transfer, Bank-to-bank transfer, Mobile deposit, Cleared check images, Online bill pay, Cards control services, Fraud alerts	This course will end within 4 weeks (28-30 days course).	95 minutes course.	Learning #1 - Knowing about advanced features & their importance (10 min) Learning #2 - How to use Account-to-account transfer (10 min) Learning #3 - How to use Person-to-person transfer (10 min) Learning #4- How to use Bank-to-bank transfer (10 min) Learning #5 - How to use Mobile deposit (10 min) Learning #6 -How to use Cleared check images (10 min) Learning #7 - How to use Online bill pay (10 min) Learning #8 - How to use Cards control services(10 min) Learning #9 - How to use Fraud alerts (10 min) - Recap (5 min)

● Rationale for courses:

- Basic Smartphone course only 58% MSME first course in the
- Intermediary MF course shows that only 82 course is in the
- Advance MFS U content.
- Basic Internet I

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Basic Fintech Understanding	- This course is designed to give a basic understanding of FinTech usage - Through this course these segment of people will be able to operate FinTech efficiently after finishing this course	No Requirement except, - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to understand the importance of using FinTech and teach them how to operate a FinTech account	- Maintaining a FinTech app and account - Basic FinTech functionality understanding	This course will end within 2 weeks (14 days course).	50 minutes course.	Learning #1 - How to open a FinTech account (10 min) Learning #2 - How to set pin (5 min) Learning #3 - FinTech components (10 min) Learning #4- Understanding FinTech importance (10 min) Learning #5 - FinTech's available features (10 min) - Recap (5 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary

Usage: As of the table for availability of smartphone shows, owners have currently, this course is therefore placed as the content

Usage: As the “ Usage of financial services on various” 01% MSME owners use the MFS platforms so therefore this content.

Usage: After the previous course, they will see this course in the

Learning Understanding: Zero percent of MSME owners do

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Intermediary Fintech Usage	- This course is designed to give a intermediary understanding of Fintech usage to those who only knows Fintech through the previous course - Through this course these segment of people will be able to operate Fintech on a intermediary level efficiently after finishing this course	- Should finish the previous course - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to use the Fintech platform in a level which is advanced than the basic usage of Fintech which is covered in the previous course.	- Using Fintech's basic features - Maintaining cash balance, regular cash flow calculation, receivable calculation	This course will end within 2 weeks (14 days course).	45 minutes course.	Learning #1 - Knowing about all features (10 min) Learning #2 - How to use maintain cash balance (10 min) Learning #3 - How to regular cash flow calculation (10 min) Learning #4 - How to use receivable calculation (10 min) - Recap (5 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
	- This course is designed to	- Should finish	This course will help the	- Using FinTech advanced features	This course will end	40 minutes course.	

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Advance Fintech Usage	<p>give an advance understanding of FinTech usage to those who knows intermediary internet banking usage through the previous course</p> <p>- Through this course these segment of people will be able to operate FinTech on an advance level efficiently after finishing this course</p>	<p>previous intermediary course</p> <p>- Should be a MSME Business Owner</p> <p>- Should be enthusiastic</p>	<p>MSME owners to use FinTech platform in a level which is advanced usage of FinTech</p>	<p>- Adding customers, Sharing their bill digitally, Generating inflow-outflow report, Mobile banking based payment</p>	<p>within 2 weeks (14 days course).</p>		<p>Learning #1 - Knowing about advanced features & their importance (10 min)</p> <p>Learning #2 - How to Add customers (10 min)</p> <p>Learning #3 - How to share the bill to customers/suppliers digitally (10 min)</p> <p>Learning #4- How to use Mobile banking based payment (10 min)</p> <p>- Recap (5 min)</p>
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Savings & Digital Savings Understanding	<ul style="list-style-type: none"> - This course is designed to give a basic understanding of savings usage - Through this course these segment of people will be able to operate savings efficiently after finishing this course 	No Requirement except, <ul style="list-style-type: none"> - Should be a MSME Business Owner - Should be enthusiastic 	This course will help the MSME owners to understand the importance of using savings and teach them how to do savings digitally	<ul style="list-style-type: none"> - Maintaining savings digitally - Basic savings functionality & components understanding 	This course will end within 2 weeks (14 days course).	45 minutes course.	Learning #1 - How to save money digitally (10 min) Learning #2 - Where to save digitally (10 min) Learning #3 - Savings components (10 min) Learning #4- Understanding savings importance (10 min) - Recap (5 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Digital Savings Components & platforms	<ul style="list-style-type: none"> - This course is designed to give understanding of savings components and platforms - Through this course these 	<ul style="list-style-type: none"> - Should finish the previous course - Should be a MSME Business Owner 	This course will help the MSME owners to understand the savings platforms and teach them how	<ul style="list-style-type: none"> - Maintaining savings digitally - Savings platforms - Adding bank account to digital platform, Cash out from the wallet, Take the interest timely dgitally 	This course will end within 2 weeks (14 days course).	40 minutes course.	Learning #1 - How to adding bank account (10 min) Learning #2 - Where to cash out from the wallet (10 min) Learning #3 - Take the interest timely digitally(10 min) - Recap (10 min)

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
	segment of people will be able to use savings platforms efficiently after finishing this course	- Should be enthusiastic	to do savings digitally in those platforms				
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Digital Savings products (DPS, FDR, Micro Saving, Nano Savings)	- This course is designed to give understanding of digital savings products - Through this course these segment of people will be able to use digital savings products efficiently after finishing this course	- Should finish the previous course - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to understand the digital savings products and teach them how to use them	- Maintaining savings digitally - DPS -FDR - Micro Saving - Nano saving	This course will end within 2 weeks (14 days course).	50 minutes course.	Learning #1 - How to use digital DPS (10 min) Learning #2 - How to use digital FDR (10 min) Learning #3 - How to use digital Micro saving(10 min) Learning #4 - How to use nano saving (10 min) - Recap (10 min)

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Saving digitally at MFS	<ul style="list-style-type: none"> - This course is designed to give understanding of savings at MFS - Through this course these segment of people will be able to operate savings efficiently at MFS after finishing this course 	<ul style="list-style-type: none"> -Should finish the previous course & MFS courses - Should be a MSME Business Owner - Should be enthusiastic 	This course will help the MSME owners to understand the importance of using savings and teach them how to do savings at MFS	- Maintaining savings at MFS platform	This course will end within 2 weeks (14 days course).	35 minutes course.	<ul style="list-style-type: none"> Learning #1 - How to save money at MFS (10 min) Learning #2 - Available MFS platforms to save money (10 min) Learning #3 - Taking interest from MFS savings (10 min) - Recap (5 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Saving digitally at Banks	- This course is designed to give understanding of savings at banks - Through this course these segment of people will be able to operate digital savings efficiently at banks after finishing this course	-Should finish the previous course & bank courses - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to understand the importance of using savings and teach them how to do savings at bank digitally	- Maintaining savings at banking (digital) platform	This course will end within 2 weeks (14 days course).	35 minutes course.	Learning #1 - How to save money at bank digitally (10 min) Learning #2 - Available digital bank platforms to save money (10 min) Learning #3 - Taking interest from bank (digital) savings (10 min) - Recap (5 min)
Understanding of Loan & Digital Loan	- This course is designed to give a basic understanding of loan & digital loan usage - Through this course these	No Requirement except, - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to understand the importance of using loan &	- Maintaining loan digitally - Basic loan functionality & components understanding	This course will end within 2 weeks (14 days course).	45 minutes course.	Learning #1 - How to take loan digitally (10 min) Learning #2 - Where to take loan digitally (10 min) Learning #3 - Loan components (10 min) Learning #4- Understanding digital loans' importance (10 min)

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
	segment of people will be able to operate loan & digital loan efficiently after finishing this course		digital loan and teach them how to take loans digitally				- Recap (5 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Digital Loan Components & platforms	- This course is designed to give understanding of loans components and platforms - Through this course these segment of people will be able to use loans platforms efficiently after finishing this course	- Should finish the previous course - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to understand the digital loans platforms and teach them how to take loans digitally from those platforms	- Maintaining savings digitally - Savings platforms - Adding bank account to digital platform, Cash out from the wallet, Take the interest timely digitally	This course will end within 2 weeks (14 days course).	40 minutes course.	Learning #1 - How to adding bank account to take loan (10 min) Learning #2 - How to deposit loan installment (10 min) Learning #3 - Deposit the installment timely digitally(10 min) - Recap (10 min)

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Digital Loan (Short term loan, Long term loan, Micro loan, Nano loan)	- This course is designed to give understanding of digital loan products - Through this course these segment of people will be able to use digital loan products efficiently after finishing this course	- Should finish the previous course - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to understand the digital loan products and teach them how to use them	- Maintaining loans digitally - Short term loan, -Long term loan, -Micro loan, -Nano loan	This course will end within 4 weeks (28-30days course).	100 minutes course.	Learning #1 - How to use digital loans (10 min) Learning #2 - How to use digital short term loan (20 min) Learning #3 - How to use digital long term loan (20 min) Learning #4 - How to use digital Micro saving(20 min) Learning #5 - How to use nano saving (20 min) - Recap (10 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Borrowing digitally from MFS	- This course is designed to give understanding of loans at MFS - Through this course these segment of people will be able to operate loans efficiently at MFS after finishing this course	-Should finish the previous course & MFS courses - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to understand the importance of using loans and teach them how to take loans from MFS	- Maintaining loans at MFS platform	This course will end within 2 weeks (14 days course).	35 minutes course.	Learning #1 - How to take loans from MFS (10 min) Learning #2 - Available MFS platforms to take loans (10 min) Learning #3 - Depositing installment timely at MFS (10 min) - Recap (5 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Borrowing digitally from Bank	- This course is designed to give understanding of taking loan digitally from banks - Through this course these	-Should finish the previous course & bank courses - Should be a MSME Business Owner	This course will help the MSME owners to understand the importance of using loans and	- Maintaining loans at banking (digital) platform	This course will end within 2 weeks (14 days course).	35 minutes course.	Learning #1 - How to save money at bank digitally (10 min) Learning #2 - Available digital bank platforms to save money (10 min) Learning #3 - Depositing installment timely at banks digitally (10 min)

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
	segment of people will be able to operate digital loans efficiently at banks after finishing this course	- Should be enthusiastic	teach them how to take loans from bank digitally				- Recap (5 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Understanding of Insurance & the digital components of Insurance	- This course is designed to give a basic understanding of insurance & digital insurance's usage - Through this course these segment of people will be able to operate insurance & digital insurance	No Requirement except, - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to understand the importance of using insurance & digital insurance and teach them how to take insurance digitally	- Basic knowledge about insurance - Basic insurance functionality & components understanding - MSME specific insurances	This course will end within 2 weeks (14 days course).	50 minutes course.	Learning #1 - What is insurance (10 min) Learning #2 - Importance of insurance & its benefits(10 min) Learning #3 - MSME sector specific available insurances (10 min) Learning #4 - Understanding digital insurance importance, components of digital insurance & from where/which company to avail a digital insurance (15 min) - Recap (5 min)

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
	efficiently after finishing this course						
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Availing insurance digitally	- This course is designed to give a knowledge about how to avail insurance - Through this course these segment of people will be able to avail digital insurance & also can do every detail works related to insurance efficiently after finishing this course	- Should end the previous course - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to avail digital insurance and teach them how to do insurance related every works digitally	- Advance knowledge about insurance availing - depositing premium digitally - Claiming the matured insurance digitally	This course will end within 2 weeks (14 days course).	45 minutes course.	Learning #1 - How to take insurance digitally (10 min) Learning #2 - From Where to take insurance digitally (10 min) Learning #3 - How to deposit the premiums digitally (10 min) Learning #4 - Claiming the matured insurance digitally at any banks through digital platforms(10 min) - Recap (5 min)

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Understanding Investment	- This course is designed to give a basic understanding of Investment - Through this course these segment of people will be able to get a basic knowledge on invest after finishing this course	- No requirements except - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to understand the detailed knowledge & importance of Investment and teach them how to make investment properly	- Basic knowledge about Investment - Basic Investment properties understanding - MSME related investment	This course will end within 3 weeks (21 days course).	65 minutes course.	Learning #1 - What is Investment (10 min) Learning #2 - Importance of Investment & its benefits(10 min) Learning #3 - MSME sector specific Investment (10 min) Learning #4 - Understanding Investment importance, components of Investment (15 min) Learning #5 - Investment opportunities (15 min) - Recap (5 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Understanding investment criteria & expansion of Business	<ul style="list-style-type: none"> - This course is designed to give a basic understanding of Investment criterias and calculation - Understanding about business expansion - Through this course these segment of people will be able to get knowledge about invest criterias after finishing this course 	<ul style="list-style-type: none"> - Should be done the previous course - Should be a MSME Business Owner - Should be enthusiastic 	This course will help the MSME owners to understand the detailed knowledge about Investment criterias & how and when to expand business to avoid risks properly	<ul style="list-style-type: none"> - Intermediary knowledge about Investment - Knowledge on business expansion - MSME related investment opprotunities 	This course will end within 4 weeks (28-30 days course).	100 minutes course.	<ul style="list-style-type: none"> Learning #1 - What are Investment criterias (25 min) Learning #2 - What is Risk (20 min) Learning #3 - Psychology of taking risk (25 min) Learning #4 - When to expand business (25 min) Learning #5 - Expansion oriented Investment opportunities (25 min) - Recap (5 min)
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Basic business starting elements	<ul style="list-style-type: none"> - This course is designed to give a basic understanding what elements are needed to start the businesses (Trade license, TIN certificate, BIN certificate, NID card, Chairman Certificate) - Through this course these segment of people will be able to get a basic knowledge on invest after finishing this course 	<ul style="list-style-type: none"> - No requirements except - Should be a MSME Business Owner - Should be enthusiastic 	<p>This course will help the MSME owners to understand the basic knowledge about business starting necessary elements and teach them how to make get them digitally</p>	<ul style="list-style-type: none"> - Basic knowledge about business starting elements - Helping of these elements - Getting them digitally - Paying for them digitally 	<p>This course will end within 3 weeks (21 days course).</p>	65 minutes course.	<ul style="list-style-type: none"> Learning #1 - What are business starting elements (10 min) Learning #2 - How these elements help a business (10 min) Learning #3 - How to get them digitally (25 min) Learning #4 - How to pay for them digitally (15 min) - Recap (5 min)

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Introduction to Government's Digital Services & Platforms and their purposes	<ul style="list-style-type: none"> - This course is designed to give the knowledge about available government digital services and platform - Through this course these segment of people will be able to get a basic knowledge about all digital services and platform and also can take services from these platforms digitally after finishing this course 	<ul style="list-style-type: none"> - No requirements except - Should be a MSME Business Owner - Should be enthusiastic 	This course will help the MSME owners to understand the basic knowledge about all digital services and platform and teach them how to get the services digitally	<ul style="list-style-type: none"> - Government digital services - Government digital platforms - Taking services from these platforms 	This course will end within 3 weeks (21 days course).	65 minutes course	<ul style="list-style-type: none"> Learning #1 - What are the available government digital services (10 min) Learning #2 - What are the available government platforms (10 min) Learning #3 - How to get the services from the relevant platforms digitally (25 min) Learning #4 - How to pay for them digitally (15 min) - Recap (5 min)

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Utilizing necessary government offices support	- This course is designed to give the knowledge about available government offices - Through this course these segment of people will be able to get detailed knowledge about all government offices, how these offices work, the location, purposes and also can take services from these offices	- No requirement s except - Should be a MSME Business Owner - Should be enthusiastic	This course will help the MSME owners to know about all government offices and teach them how to get the services from these offices	- Government offices - Taking services from these offices	This course will end within 3 weeks (21 days course).	60 minutes course.	Learning #1 - What are the available government offices (30 min) Learning #2 - How to get the services from the relevant offices (25 min) - Recap (5 min)

Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
	after finishing this course						
Course Name	What will the learners learn	Requirement	Description	Topic Areas	Schedule	Course time duration	Assignment summary
Introduction to Union Digital Centers (UDC)	- This course is designed to give the knowledge about UDC & its all functionality - Through this course these segment of people will be able to get detailed knowledge about UDC, the locations, purposes and also can take services from UDC after finishing this course	- No requirements except - Should be a MSME Business Owner - Should be enthusiastic	This course will help the owners to know about UDC and teach them how to get the services from UDC	- About UDC - Purposes of UDC - Taking services from UDC	This course will end within 2 weeks (14 days course).	17 minutes course.	Learning #1 - What is UDC (10 min) Learning #2 - What is the purpose of UDC (5 min) Learning #2 - How to get the services from the UDC (5 min) - Recap (2 min)

g #7 - How to use bill pay (10 min)
 g #8 - How to use control services(10 min)
 g #9 - How to use alerts (10 min) (5 min)

	this course		
Course Name	What will the learners learn	Requirement	Description

Rationale for courses:

- Basic Smartphone Usage: As of the table for availability of smartphone shows, only 58% MSME owners have currently, this course is therefore placed as the first course in this content
- Intermediary MFS Usage: As the “ Usage of financial services on various” shows that only 32.91% MSME owners use the MFS platforms so therefore this course is in the content.
- Advance MFS Usage: After the previous course, they will see this course in the content.
- Basic Internet Banking Understanding: Zero percent of MSME owners do internet banking. Thus this course is very important for them.
- Intermediary Internet banking Usage: Same as before
- Advance Internet Banking Usage: Same as before
- Basic Fintech Understanding: Same as before
- Intermediary Fintech Usage: Same as before
- Advance Fintech Usage: Same as before
- Savings & Digital Savings Understanding: According to the table “Usage of services provided by bank/non-bank”, a mere 26% of MSME owners save at banks, only 3% people use MFS for savings and thus it is important to teach them about savings & digital savings through this content.
- Digital Savings Components & platforms: Same as before
- Digital Savings products (DPS, FDR, Micro Saving, Nano Savings): Same as before
- Saving digitally at MFS: Same as before
- Saving digitally at Banks: Same as before
- Understanding of Loan & Digital Loan: According to the table “Usage of services provided by bank/non-bank”, it is understood that approximately 25% MSME owners use loan products therefore this course is added in the content to teach them about loan and digital loans.
- Digital Loan Components & platforms: Same as before
- Digital Loan products (Short term loan, Long term loan, Micro loan, Nano loan): Same as before
- Borrowing digitally from MFS: Same as before
- Borrowing digitally from Bank: Same as before
- Understanding of Insurance & the digital components of Insurance: From the study, it is understood that in MSME sectors the insurance penetration is almost non existing. Therefore teaching them about insurance is very important and thus this course is included in the content.
- Availing insurance digitally: Same as before
- Understanding Investment: Globally Investment is a very much discussed topic in the MSME sector, therefore though the national representative did not include this line of questions in the survey, this study suggests this relevant course for MSME owners.
- Understanding investment criteria & expansion of Business: Same as before
- Basic business starting elements: It is seen through the FGDs, KILs that many of the MSME don’t know about many basic elements of business such as Trade

license, TIN certificate, BIN certificate, NID card etc. Therefore the reason for including this content is very much relevant in the outline.

- Introduction to Government's Digital Services & Platforms and their purposes: The government of Bangladesh has introduced many digital services and platforms for MSMEs but as many of them do not know them properly and it is also found out in the table, "Online government service usage", 89% MSME owners do not know about any government services at all. Therefore this course is included in the content outline.
- Utilizing necessary government offices support: Many MSME owners agreed that they do not know about many government offices. So the relevance of this course is positive with the content outline.
- Introduction to Union Digital Centers (UDC): There are 8280 UDCs in Bangladesh which is a very helpful and necessary project of the Government of Bangladesh which provides services at the union level of the nation. But there are many reasons such as unavailability of UDC is the reason why people do not have awareness about UDC at a minimal rate. Thus this course is included in the content.
- Certification: After completion of any course, the MSME owners will have a certificate which can help them to get several services such as getting lending from bank at a lower rate, savings scheme at a higher rate, insurance benefit at cheaper premium, specific business related consultancy from government offices, technical assistance, etc. by showing this certificate as an added document at every relevant places.

Survey Instrument

Sl.	Question	Structure for response collection (description/comment in Italic)	Question	Structure for response collection (description/comment in Italic)
1	Full name	MUST BE written in English	পুরো নাম	ইংরেজিতে অবশ্যই লেখা উচিত
2	Age	Will be collected twice as: · Age in number · Date of birth Constraints should be added, if possible, to check if these two answers match	বয়স	দ্বিগুণ হিসাবে সংগ্রহ করা হবে: Number সংখ্যায় বয়স · জন্ম তারিখ এই দুটি উত্তর মেলে কিনা তা পরীক্ষা করার জন্য, যদি সম্ভব হয় তবে সীমাবদ্ধতা যুক্ত করা উচিত
3	Gender	1. Male 2. Female 3. Third Gender 99. Others (please specify)	লিঙ্গ	1. পুরুষ 2. মহিলা 3. তৃতীয় লিঙ্গ 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

4	Education	0. Illiterate (cannot read or write) 1. Primary (Grade 5 or below) 2. Secondary (Grade 10 or below) 3. SSC or equivalent 4. HSC or equivalent 5. Honors or equivalent 6. Masters or equivalent 7. Technical/vocational 8. Adult/non-formal education (can read/write/sign)	শিক্ষা	0. নিরক্ষর (পড়তে বা লিখতে পারে না) 1. প্রাথমিক (গ্রেড 5 বা তার নিচে) 2. মাধ্যমিক (গ্রেড 10 বা তার নিচে) 3. এসএসসি বা সমতুল্য 4. এইচএসসি বা সমতুল্য 5. সম্মান বা সমতুল্য 6. মাস্টার বা সমতুল্য 7. প্রযুক্তিগত/বৃত্তিমূলক ৮. প্রাপ্তবয়স্ক/অপ্রাতিষ্ঠানিক শিক্ষা (পড়তে/লিখতে/সাইন করতে পারেন)
5	Marital Status	1. Married 2. Unmarried 3. Separated 4. Divorced 5. Widow/ Widower	বৈবাহিক অবস্থা	1. বিবাহিত 2. অবিবাহিত 3. পৃথক 4. তালাকপ্রাপ্ত 5. বিধবা/ বিধবা
6	Contact Number	Constraints should be added to ensure only 11-digit responses will be accepted, otherwise error will be shown immediately	যোগাযোগের নম্বর/ ফোন নাম্বার	কেবলমাত্র 11-সংখ্যার প্রতিক্রিয়া গ্রহণ করা হবে তা নিশ্চিত করার জন্য সীমাবদ্ধতাগুলি যুক্ত করা উচিত, অন্যথায় ত্রুটি তাত্ক্ষণিকভাবে প্রদর্শিত হবে
7	Type of area	1. A village, hamlet or rural area (fewer than 3,000 people) 2. A small town (3,000 to about 15,000 people) 3. A town (15,000 to about 100,000 people) 4. A city (100,000 to about 1,000,000 people) 5. A large city (with over 1,000,000 people)	এলাকার ধরণ	1. একটি গ্রাম, হ্যামলেট বা গ্রামীণ অঞ্চল (3,000 এরও কম লোক) 2. একটি ছোট শহর (3,000 থেকে প্রায় 15,000 লোক) 3. একটি শহর (15,000 থেকে প্রায় 100,000 লোক) ৪. একটি শহর (১০,০০,০০০ থেকে প্রায় এক হাজার মানুষ) ৫. একটি বৃহত শহর (এক হাজারেরও বেশি লোক সহ)

8	Ward/ Village	MUST BE written in English, supervisors will be instructed to communicate correct spelling with the enumerators during training and before the data collection starts	ওয়ার্ড/ গ্রাম	ইংরেজিতে অবশ্যই লিখতে হবে, সুপারভাইজারদের প্রশিক্ষণের সময় এবং ডেটা সংগ্রহ শুরু করার আগে গণকদের সাথে সঠিক বানান যোগাযোগ করার জন্য নির্দেশ দেওয়া হবে
9	Upazila	Will be specified in KoBo/ SurveyCTO if possible. If not, MUST BE written in English	উপজেলা	সম্ভব হলে কোবো/ জরিপ সিটিওতে নির্দিষ্ট করা হবে। যদি তা না হয় তবে অবশ্যই ইংরেজিতে লেখা উচিত
10	District	Will be specified in KoBo/ SurveyCTO if possible. If not, MUST BE written in English	জেলা	সম্ভব হলে কোবো/ জরিপ সিটিওতে নির্দিষ্ট করা হবে। যদি তা না হয় তবে অবশ্যই ইংরেজিতে লেখা উচিত
11	Division	Will be specified in KoBo/ SurveyCTO	বিভাগ	কোবো/ জরিপ সিটিওতে নির্দিষ্ট করা হবে
12	Do you have NID? (only for adult)	1. Yes 2. No 3. Applied for it, didn't get it yet	তোমার কি এনআইডি আছে? (কেবল প্রাপ্তবয়স্কদের জন্য)	1. হ্যাঁ 2. না 3. এটির জন্য প্রয়োগ করা হয়েছে, এটি এখনও পেল না
13	Do you use a smartphone?	1. I use feature phone 2. Yes 3. No 4. I use other's smartphone	আপনি কি একটি স্মার্টফোন ব্যবহার করেন?	1. আমি ফিচার ফোন ব্যবহার করি 2. হ্যাঁ 3. না 4. আমি অন্যের স্মার্টফোন ব্যবহার করি
14	Name of Business		ব্যবসায়ের নাম	
15	Type of Business	1. Manufacturing 2. Service 3. Trading	ব্যবসার ধরন	1. উৎপাদন 2. সার্ভিস 3. ট্রেডিং

16	Sector	<p>1. Agro-processing/agri-business/plantation agriculture/specialist farming/tissue-culture</p> <p>2. Designer, aesthetically-challenging, personal wear and effects, Fashion</p> <p>3. Educational Services</p> <p>4. Electronics and Electrical</p> <p>5. Handicrafts and Miscellaneous Sector</p> <p>6. Handloom and Specialized Textile</p> <p>7. Healthcare and Diagonostic</p> <p>8. Knitwear and Readymade Garments</p> <p>9. Leather Making and Leather Goods</p> <p>10. Light Engineering and Metal Working</p> <p>11. Plastics and Other Synthetics</p> <p>99. Others (Please specify)</p>	সেক্টর	<p>1. এগ্রো-প্রসেসিং/এগ্রি-ব্যবসায়/বাগান কৃষি/বিশেষায়িত কৃষি/টিস্যু-সংস্কৃতি</p> <p>২. ডিজাইনার, নান্দনিকভাবে চ্যালেঞ্জিং, ব্যক্তিগত পরিধান এবং প্রভাব, ফ্যাশন</p> <p>3. শিক্ষামূলক সার্ভিস</p> <p>4. ইলেকট্রনিক্স এবং বৈদ্যুতিক</p> <p>5. হস্তশিল্প এবং বিবিধ খাত</p> <p>6. হ্যান্ডলুম এবং বিশেষায়িত টেক্সটাইল</p> <p>7. স্বাস্থ্যসেবা এবং তির্যক</p> <p>8. নিটওয়্যার এবং রেডিমেড পোশাক</p> <p>9. চামড়া তৈরি এবং চামড়ার প্রোডাক্ট</p> <p>10. হালকা ইঞ্জিনিয়ারিং এবং ধাতু কাজ</p> <p>১১. প্লাস্টিক এবং অন্যান্য সিনথেটিকস</p> <p>99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)</p>
17	Year of Establishment		প্রতিষ্ঠার বছর	
18	Number of Employees		কর্মচারীর সংখ্যা	
19	Amount of Investment	<p>0. If possible please specify</p> <p>1. Below 10 lac</p> <p>2. 10 - 75 lac</p> <p>3. 75 lac - 2 crore</p> <p>4. 2 crore - 15 crore</p> <p>5. 15 crore - 30 crore</p> <p>6. 30 crore - 50 crore</p> <p>7. Above 50 crore</p>	ইনভেস্টমেন্টের পরিমাণ	<p>0. যদি সম্ভব হয় দয়া করে নির্দিষ্ট করুন</p> <p>1. 10 লক্ষ নীচে</p> <p>2. 10 - 75 লক্ষ</p> <p>3. 75 লক্ষ - 2 কোটি</p> <p>4. 2 কোটি - 15 কোটি</p> <p>5. 15 কোটি - 30 কোটি</p> <p>6. 30 কোটি - 50 কোটি</p> <p>7. 50 কোটি উপরে</p>
20	Type of Legal Certification	<p>1. Sole Proprietorship</p> <p>2. Private Limited Company</p> <p>3. Yet not under any certification</p>	আইনী কাগজপত্রের ধরণ	<p>1. একমাত্র মালিকানা</p> <p>2. প্রাইভেট লিমিটেড সংস্থা</p> <p>৩. তবুও কোনও কাগজপত্রের অধীনে নেই</p>

21	Do you have trade license?	1. Yes 2. No 3. Yes but it is not updated 4. Applied but did not get the trade license yet	আপনার কি ট্রেড লাইসেন্স আছে?	1. হ্যাঁ 2. না 3. হ্যাঁ তবে এটি আপডেট হয় না 4. এপ্লিকেশন করা হয়েছে তবে এখনও ট্রেড লাইসেন্স পাননি
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22	Which association are you affiliate with?	<p>99. Others (Please specify)</p> <p>98. Not affiliated with any association</p> <p>1. The Federation of Bangladesh Chambers of Commerce and Industry (FBCCI)</p> <p>2. Bangladesh Garments Manufacturers & Exporters Association (BGMEA)</p> <p>3. Metropolitan Chamber of Commerce and Industry, Dhaka (MCCI)</p> <p>4. Bangladesh Organic Products Manufacturers Association (BOPMA)</p> <p>5. Bangladesh Knitwear Manufacturers & Exporters Association (BKMEA)</p> <p>6. Bangladesh Frozen Foods Exporters Association (BFEEA)</p> <p>7. The ICT Industry Association of Bangladesh I Bangladesh Computer Samity (BCS)</p> <p>8. Bangladesh Association of Software and Information Services (BASIS)</p> <p>9. Bangladesh Association of Pharmaceutical Industries (BAPI)</p> <p>10. Bangladesh Indenting Agents Association (BIAA)</p> <p>11. Bangladesh Freight Forwarders Association (BAFFA)</p>	<p>আপনি কোন এসোসিয়েশনের সাথে জড়িত?</p>	<p>99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)</p> <p>98. কোনও এসোসিয়েশনের সাথে জড়িত না</p> <p>1. ফেডারেশন অফ বাংলাদেশ চেম্বারস অফ কমার্স অ্যান্ড ইন্ডাস্ট্রি (এফবিসিসিআই)</p> <p>২. বাংলাদেশ গার্মেন্টস ম্যানুফ্যাকচারারস অ্যান্ড এক্সপোর্টারস সমিতি (বিজিএমইএ)</p> <p>৩. মেট্রোপলিটন চেম্বার অফ কমার্স অ্যান্ড ইন্ডাস্ট্রি, ঢাকা (এমসিসিআই)</p> <p>৪. বাংলাদেশ অর্গানিক প্রোডাক্টস ম্যানুফ্যাকচারারস অ্যাসোসিয়েশন (বিওপিএমএ)</p> <p>৫. বাংলাদেশ নিটওয়ার ম্যানুফ্যাকচারারস এন্ড এক্সপোর্টারস সমিতি (বিকেএমইএ)</p> <p>6. বাংলাদেশ ফ্রোজেন ফুডস এক্সপোর্টারস সমিতি (বিএফএফইএ)</p> <p>7. বাংলাদেশ কম্পিউটার সমিতি (বিসিএস) এর আইসিটি ইন্ডাস্ট্রি অ্যাসোসিয়েশন</p> <p>৮. সফটওয়ার অ্যান্ড ইনফরমেশন সার্ভিসেস বাংলাদেশ অ্যাসোসিয়েশন (ব্যাসিস)</p> <p>9. ফার্মাসিউটিক্যাল ইন্ডাস্ট্রিজের বাংলাদেশ অ্যাসোসিয়েশন (বিএপিআই)</p> <p>10. বাংলাদেশ ইন্ডেন্টিং এজেন্টস অ্যাসোসিয়েশন (বিআইএএ)</p> <p>১১. বাংলাদেশ ফ্রেইট ফরওয়ার্ডারস অ্যাসোসিয়েশন (বাফা)</p>
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		<p>25. Tour Operators Association of Bangladesh (TOAB) 26. Tourism Developers Association of Bangladesh (TDAB) 27. Bangladesh Association of International Recruiting Agencies (BAIRA) 28. Bangladesh Foreign Exchange Dealers Association (BAFEDA) 29. Bangladesh Insurance Association (BIA) 30. Bangladesh Shrimp and Fish Foundation (BSFF) 31. Bangladesh Mudran Shilpa Samity (BMSS) 32. Animal Health Companies Association of Bangladesh (AHCAB) 33. Women Entrepreneur Association of Bangladesh (WEAB)</p>		<p>24. বাংলাদেশের ট্রাভেল এজেন্টস অ্যাসোসিয়েশন (এটিএবি) 25. ট্যুর অপারেটরস অ্যাসোসিয়েশন অফ বাংলাদেশ (টোব) 26. ট্যুরিজম ডেভেলপারস অ্যাসোসিয়েশন অফ বাংলাদেশ (টিডিএবি) 27. আন্তর্জাতিক নিয়োগ সংস্থা বাংলাদেশ অ্যাসোসিয়েশন (বৈরা) 28. বাংলাদেশ বৈদেশিক মুদ্রা ডিলার্স অ্যাসোসিয়েশন (বাফেদা) 29. বাংলাদেশ বীমা সমিতি (বিআইএ) 30. বাংলাদেশ চিংড়ি এবং ফিশ ফাউন্ডেশন (বিএসএফএফ) 31. বাংলাদেশ মুদ্রান শিল্পা সমিতি (বিএমএস) 32. বাংলাদেশের অ্যানিমাল হেলথ সংস্থাগুলি অ্যাসোসিয়েশন (এএইচসিএবি) 33. মহিলা উদ্যোক্তা অ্যাসোসিয়েশন অফ বাংলাদেশ (ডারুএইবি)</p>
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23	What products/service do you sell?		আপনি কোন প্রোডাক্ট/সার্ভিস বিক্রি করেন?	
24	Who are your clients primarily?		আপনার ক্লায়েন্টরা মূলত কে/কারা?	
25	What is your approximate sales turn over (monthly)?		আপনার আনুমানিক টার্নওভার (মাসিক) কী?	
26	What is your average profit margin?		আপনার গড় লাভের মার্জিন কী?	
27	Who are your primary customers?		আপনার প্রাথমিক গ্রাহক কারা?	
28	How well do you think you know your customers?		আপনি আপনার গ্রাহকদের কতটা ভাল জানেন বলে আপনি মনে করেন?	
29	Who are your primary suppliers?		আপনার প্রাথমিক সরবরাহকারী/সাপ্লাইয়ার কারা?	
30	How well do you think you know your suppliers?		আপনি আপনার সরবরাহকারীদের কতটা ভাল জানেন বলে আপনি মনে করেন?	
31	What are the major challenges you face to run your business?		আপনার ব্যবসা পরিচালনার জন্য আপনি যে বড় চ্যালেঞ্জগুলির মুখোমুখি হন সেগুলি কী কী?	
32	What support do you need from supply side?		সাপ্লাই সাইড থেকে আপনার কী সমর্থন দরকার?	
33	What support do you need from demand (customer) side?		ডিমান্ড (গ্রাহক) সাইড থেকে আপনার কোন সমর্থন প্রয়োজন?	
34	Do you need credit facility/support for overhead expenses or to buy raw materials?		আপনার কি ওভারহেড ব্যয়ের জন্য বা কাঁচামাল কেনার জন্য ক্রেডিট সুবিধা/সমর্থন (লোন) দরকার?	
35	Are you a F-Commerce based business?	1. Yes 2. No 3. Not fully f-commerce based but have f-commerce operations 4. Others (please specify)	আপনি কি এফ-কমার্স/ফেসবুক ভিত্তিক ব্যবসা?	1. হ্যাঁ 2. না 3. পুরোপুরি এফ-কমার্স ভিত্তিক নয় তবে এফ-কমার্স অপারেশন রয়েছে 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

36	What is your website address?	0. Website Address (Please specify) 1. Do not have any website 2. Do not remember 3. Have domain but no website 99. Others (Please specify)	আপনার ওয়েবসাইট এড্রেস কি?	0. ওয়েবসাইট ঠিকানা (দয়া করে নির্দিষ্ট করুন) 1. কোন ওয়েবসাইট নেই 2. মনে নেই ৩. ডোমেন আছে তবে কোনও ওয়েবসাইট নেই 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
37	What percentage of your monthly sales come from website? (approx)		আপনার মাসিক বিক্রয়ের কত শতাংশ ওয়েবসাইট থেকে আসে? (প্রায়)	
38	In which digital outlets are you available in/sell to?	1. Facebook 2. LinkedIn 3. Instagram 4. Twitter 5. Tiktok 98. Not available in any social media channel 99. Others (please specify)	কোন ডিজিটাল আউটলেটগুলিতে আপনি প্রোডাক্ট বিক্রয় করেন?	1. ফেসবুক 2. লিঙ্কডইন 3. ইনস্টাগ্রাম 4. টুইটার 5. টিকটক 98. কোনও সামাজিক মিডিয়া চ্যানেলে উপলভ্য নয় 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
39	What percentage of your monthly sales come from Facebook? (approx)		আপনার মাসিক বিক্রয়ের কত শতাংশ ফেসবুক থেকে আসে? (প্রায়)	
40	What percentage of your monthly sales come from LinkedIn? (approx)		আপনার মাসিক বিক্রয়ের কত শতাংশ লিংকডইন থেকে আসে? (প্রায়)	
41	What percentage of your monthly sales come from Instagram? (approx)		আপনার মাসিক বিক্রয়ের কত শতাংশ ইনস্টাগ্রাম থেকে আসে? (প্রায়)	
42	What percentage of your monthly sales come from Twitter? (approx)		আপনার মাসিক বিক্রয়ের কত শতাংশ টুইটার থেকে আসে? (প্রায়)	
43	What percentage of your monthly sales come from Tiktok? (approx)		আপনার মাসিক বিক্রয়ের কত শতাংশ টিকটক থেকে আসে? (প্রায়)	
44	What percentage of your monthly sales come from 'Others'? (approx)		আপনার মাসিক বিক্রয়ের কত শতাংশ 'অন্য জায়গা' থেকে আসে? (প্রায়)	

45	Do you maintain financials/books of accounts?	1. Yes (Please specify what you maintain) 2. No 3. Others (please specify)	আপনি কি অ্যাকাউন্টগুলির হিসাবখাতা বজায় রাখছেন?	1. হ্যাঁ (দয়া করে আপনি কী বজায় রাখছেন তা নির্দিষ্ট করুন) 2. না 3. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
46	Do you use any digital technology/product for maintaining your financial accounts?	1. Yes 2. No 3 Others (please specify)	আপনি কি আপনার আর্থিক অ্যাকাউন্টগুলির হিসাব রাখার জন্য কোনও ডিজিটাল প্রযুক্তি/প্রোডাক্ট ব্যবহার করেন?	1. হ্যাঁ 2. না 3 অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
47	Which digital product do you use to maintain your financial accounts?		আপনার আর্থিক অ্যাকাউন্টগুলির হিসাব রাখতে আপনি কোন ডিজিটাল প্রোডাক্ট ব্যবহার করেন?	
48	Why do you use this digital product to maintain your financial accounts?		আপনি কেন আপনার আর্থিক অ্যাকাউন্টগুলির হিসাব রাখতে এই ডিজিটাল প্রোডাক্টটি ব্যবহার করেন?	
49	How have you benefitted from using this digital product?		এই ডিজিটাল প্রোডাক্টটি ব্যবহার করে আপনি কীভাবে উপকৃত হয়েছেন?	
50	What is your perception on using digital technologies to maintain financial accounts?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	আর্থিক অ্যাকাউন্টগুলির হিসাব রাখতে ডিজিটাল প্রযুক্তি ব্যবহার করার বিষয়ে আপনার উপলব্ধি/অনুভূতি কী?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
51	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
52	What is your perception on online sales/ecommerce?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	অনলাইন বিক্রয়/ইকমার্স সম্পর্কে আপনার উপলব্ধি কী?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
53	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	

54	What is your perception on social media sales/f-commerce businesses?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	সোশ্যাল মিডিয়া বিক্রয়/এফ-বাণিজ্য ব্যবসায় সম্পর্কে আপনার উপলব্ধি কী?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
55	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
56	Do you buy anything online?		আপনি কি অনলাইনে কিছু কিনেছেন?	
57	What products/services do you buy online?		আপনি অনলাইনে কোন প্রোডাক্ট/সার্ভিস কিনেছেন?	
58	From which of the following organizations/entities have you used financial services?	1. Banks/Non-bank financial institutions 2. MFS 3. FinTech organizations/Internet Banking (DFS) 4. MFIs/NGOs/Cooperatives 5. Informal channels (mohajons, somiti, etc)	নিম্নলিখিত কোন সংস্থা থেকে আপনি আর্থিক সার্ভিস ব্যবহার করেছেন	1. ব্যাংক/নন-ব্যাংক আর্থিক প্রতিষ্ঠান 2. এমএফএস 3. ফিনটেক সংস্থা/ইন্টারনেট ব্যাংকিং (ডিএফএস) 4. এমএফআই/এনজিও/সমবায় 5. অপ্রাতিষ্ঠানিক চ্যানেল (মহাজন, সমিতি ইত্যাদি)
59	For the purpose of your business, why did you not take any service from "Banks/Non-bank financial institutions"?		আপনার ব্যবসায়ের উদ্দেশ্যে, আপনি কেন "ব্যাংক/নন-ব্যাংক আর্থিক প্রতিষ্ঠান" থেকে কোনও সার্ভিস নেন নি?	
60	For the purpose of your business, why did you not take any service from "MFS"?		আপনার ব্যবসায়ের উদ্দেশ্যে, আপনি কেন "এমএফএস" থেকে কোনও সার্ভিস নেন নি?	
61	For the purpose of your business, why did you not take any service from "FinTech organizations/Internet Banking (DFS)"?		আপনার ব্যবসায়ের উদ্দেশ্যে, আপনি কেন "ফিনটেক সংস্থা/ইন্টারনেট ব্যাংকিং (ডিএফএস)" থেকে কোনও সার্ভিস নেন নি?	
62	For the purpose of your business, why did you not take any service from "MFIs/NGOs/Cooperatives"?		আপনার ব্যবসায়ের উদ্দেশ্যে, আপনি কেন "এমএফআই/এনজিও/সমবায়" থেকে কোনও সার্ভিস নেন নি?	

63	For the purpose of your business, why did you not take any service from "Informal channels (mohajons, somiti, etc)"?		আপনার ব্যবসায়ের উদ্দেশ্যে, আপনি কেন "অপ্রাতিষ্ঠানিক চ্যানেলগুলি (মহাজন, সমিতি ইত্যাদি)" থেকে কোনও সার্ভিস নেন নি?	
64	In which banks do you have bank accounts? (can be multiple)		কোন ব্যাঙ্কে আপনার ব্যাংক অ্যাকাউন্ট রয়েছে? (একাধিক হতে পারে)	
65	What product/service did you use/take from Banks/Non-bank financial institutions?	1. Savings products 2. Loan products 3. Transactions	ব্যাংক/নন-ব্যাংক আর্থিক প্রতিষ্ঠানগুলি থেকে আপনি কোন প্রোডাক্ট/সার্ভিস ব্যবহার/গ্রহণ করেছেন?	1. সেভিংস প্রোডাক্ট 2. লোন 3. লেনদেন
65. a	What is your perception about Islami Banking?	1. It is halal and very good 2. It is good 3. Religiously permitted so I support it 4. I opened because of the peer pressure 5. I don't know much about this 6. I only have the account but I don't operate it 99. Other (please specify)	ইসলামি ব্যাংকিং সম্পর্কে আপনার উপলব্ধি কী?	1. এটি হালাল এবং খুব ভাল 2. এটা ভাল 3. ধর্মীয়ভাবে অনুমোদিত তাই আমি এটি সমর্থন করি 4. সহকর্মীদের কারণে আমি এখানে একাউন্ট খুলেছি 5. আমি এই সম্পর্কে খুব বেশি জানি না 6. আমার কাছে কেবল অ্যাকাউন্ট আছে তবে আমি এটি পরিচালনা করি না 99. অন্যান্য (দয়া করে নির্দিষ্ট করুন)
66	Usually, for what purpose do you take the loan?		সাধারণত, আপনি কোন উদ্দেশ্যে লোন গ্রহণ করেন?	
67	How frequently do you borrow?	1. Every week 2. Every 2 weeks 3. Every 3 weeks 4. Every month 5. Every 2 months 6. Every 6 months 7. Every year 99. Others (please specify)	আপনি কত ঘন ঘন ধার/লোন নেন?	1. প্রতি সপ্তাহে 2. প্রতি 2 সপ্তাহে 3. প্রতি 3 সপ্তাহে 4. প্রতি মাসে 5. প্রতি 2 মাস 6. প্রতি 6 মাস 7. প্রতি বছর 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
68	For how long did you take the loan? (months)		আপনি কতসময়ের জন্য লোন নিয়েছেন? (মাস)	
69	What is your average loan amount?		আপনার গড় লোনের পরিমাণ কত?	

70	How much did you pay back/do you have to pay back?		আপনি কতটাকা ফেরত দিয়েছিলেন/আপনাকে ফেরত দিতে হবে?	
71	How many installments do you have to pay?		আপনার কতটি কিস্তি দিতে হবে?	
72	Were there any guarantors for your loan?	1. Yes (Please specify who was your guarantor) 2. No	আপনার লোনের জন্য কোন গ্যারান্টর ছিল?	1. হ্যাঁ (দয়া করে আপনার গ্যারান্টর কে ছিলেন তা নির্দিষ্ট করুন) 2. না
73	Were there any collateral for your loan?	1. Yes (Please specify what did you put as collateral) 2. No	আপনার লোনের জন্য কোন জামানত ছিল?	1. হ্যাঁ (দয়া করে আপনি জামানত হিসাবে কী রেখেছেন তা নির্দিষ্ট করুন) 2. না
74	Were there any notable terms of loan that you would like to highlight/mention? Terms that you would like to change or take note of?	1. No 2. Yes (Please specify)	আপনি হাইলাইট/উল্লেখ করতে চান এমন কোনও লোনের উল্লেখযোগ্য শর্তাদি ছিল? আপনি যে শর্তাদি পরিবর্তন করতে চান বা নোট নিতে চান?	1. না 2. হ্যাঁ (দয়া করে নির্দিষ্ট করুন)
75	Were there digital elements while repaying/processing your loan?	1. Yes, my loan was processed digitally 2. Yes, I received my loan digitally (via MFS) 3. Yes, I received my loan digitally (via DFS - internet banking) 4. Yes, I paid the installments digitally (via MFS) 5. Yes, I paid the installments digitally (via DFS - internet banking) 6. Yes, I was able to see the status of my loan digitally (via DFS - internet banking) 7. Yes, I only opened my account digitally 8. Yes, I was able to apply for the loan digitally 9. No, there was no digital element 10. Others (please specify)	আপনার লোন পরিশোধ/প্রসেসিং এর সময় কি ডিজিটাল উপাদানগুলি ছিল?	1. হ্যাঁ, আমার লোন ডিজিটালি প্রক্রিয়া করা হয়েছিল 2. হ্যাঁ, আমি আমার লোন ডিজিটালি পেয়েছি (এমএফএসের মাধ্যমে) 3. হ্যাঁ, আমি আমার লোনটি ডিজিটালি পেয়েছি (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিং) 4. হ্যাঁ, আমি কিস্তিগুলি ডিজিটালভাবে প্রদান করেছি (এমএফএসের মাধ্যমে) 5. হ্যাঁ, আমি কিস্তিগুলি ডিজিটালভাবে প্রদান করেছি (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিং) 6. হ্যাঁ, আমি আমার লোনের স্থিতি ডিজিটালি দেখতে সক্ষম হয়েছি (ডিএফএসের মাধ্যমে -

				ইন্টারনেট ব্যাংকিংয়ের মাধ্যমে) ৭. হ্যাঁ, আমি কেবল আমার অ্যাকাউন্টটি ডিজিটালি খুললাম ৮. হ্যাঁ, আমি ডিজিটালি লোনের জন্য আবেদন করতে সক্ষম হয়েছি 98. না, কোনও ডিজিটাল উপাদান ছিল না 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
76	How would you rate your experience with the digital elements?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে ডিজিটাল উপাদানগুলির সাথে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
77	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
78	What saving product did you specifically use?	1. Regular Savings Account 2. Fixed Term Deposit 3. Deposit Plus Scheme (DPS) 99. Others (Please specify)	আপনি কোন সংরক্ষণের প্রোডাক্টটি বিশেষভাবে ব্যবহার করেছেন?	1. নিয়মিত সেভিংস অ্যাকাউন্ট 2. স্থির মেয়াদ আমানত 3. আমানত প্লাস স্কিম (ডিপিএস) 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
79	What was the amount of your savings?		আপনার সেভিংস পরিমাণ কত ছিল?	
80	How much money did you get in addition to your principal amount?		আপনার মূল পরিমাণ ছাড়াও আপনি কত টাকা পেয়েছেন?	
81	For how long did you save?		আপনি কতদিন পর্যন্ত সেভিংস করেছেন?	

82	What do you (want to) use your savings for?		আপনি কিভাবে/কিসের জন্য আপনার সেভিংসগুলো ব্যবহার করতে চান?	
83	Were there any digital component to your savings?	<p>1. Yes, I was able to save digitally (via MFS)</p> <p>2. Yes, I was able to save digitally (via DFS - internet banking)</p> <p>3. Yes, I was able to see the status of my saving digitally (via DFS - internet banking)</p> <p>4. Yes, I only opened my account digitally</p> <p>5. Yes, I was able to apply for the savings account digitally</p> <p>98. No, there was no digital element</p> <p>99. Others (please specify)</p>	আপনার সেভিংসগুলোতে কি কোনও ডিজিটাল উপাদান ছিল?	<p>1. হ্যাঁ, আমি ডিজিটালি সংরক্ষণ করতে সক্ষম হয়েছি (এমএফএসের মাধ্যমে)</p> <p>২. হ্যাঁ, আমি ডিজিটালি সংরক্ষণ করতে সক্ষম হয়েছি (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিং)</p> <p>৩. হ্যাঁ, আমি আমার সংরক্ষণের ডিজিটালভাবে (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিংয়ের মাধ্যমে) স্ট্যাটাসটি দেখতে সক্ষম হয়েছি</p> <p>৪. হ্যাঁ, আমি কেবল আমার অ্যাকাউন্টটি ডিজিটালি খুললাম</p> <p>৫. হ্যাঁ, আমি ডিজিটালি সেভিংস অ্যাকাউন্টের জন্য আবেদন করতে সক্ষম হয়েছি</p> <p>98. না, কোনও ডিজিটাল উপাদান ছিল না</p> <p>99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)</p>
84	How would you rate your experience with the digital elements?	<p>1. Very bad</p> <p>2. Bad</p> <p>3. No opinion</p> <p>4. Good</p> <p>5. Excellent</p>	আপনি কীভাবে ডিজিটাল উপাদানগুলির সাথে আপনার অভিজ্ঞতাটি রেট করবেন?	<p>1. খুব খারাপ</p> <p>2. খারাপ</p> <p>3. কোন মতামত</p> <p>4. ভাল</p> <p>5. দুর্দান্ত</p>
85	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
86	Do you think using the banking product/service has impacted your business for the good?	<p>1. Not at all, no impact at all</p> <p>2. No, it did not impact</p> <p>3. Neutral</p>	আপনি কি মনে করেন যে ব্যাংকিং প্রোডাক্ট/সার্ভিস ব্যবহার করা ভালোর জন্য আপনার ব্যবসায়কে প্রভাবিত করেছে?	<p>1. মোটেও নয়, কোনও প্রভাব নেই</p> <p>২. না, এটি প্রভাব ফেলেনি</p> <p>3. নিরপেক্ষ</p> <p>৪. হ্যাঁ, এর কিছু প্রভাব ছিল</p>

		4. Yes, it had some impact 5. Absolutely, it had very high impact		৫. অবশ্যই, এটির খুব উচ্চ প্রভাব ছিল
87	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
88	How would you rate your experience with making banking transactions?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	ব্যাংকিং লেনদেন করার মাধ্যমে আপনি কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
89	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
90	What issues do you face while making transactions via bank?	1. I do not face any issue 2. Please specify	ব্যাংকের মাধ্যমে লেনদেন করার সময় আপনি কোন সমস্যার মুখোমুখি হন?	1. আমি কোনও সমস্যার মুখোমুখি হই না 2. দয়া করে নির্দিষ্ট করুন
91	What banking service would you like to see in the future?		ভবিষ্যতে আপনি কোন ব্যাংকিং সার্ভিস দেখতে চান?	
92	In your opinion, what topic is the most important for a person to learn about banking in general?		আপনার মতে, কোনও ব্যক্তির পক্ষে সাধারণভাবে ব্যাংকিং সম্পর্কে শিখতে কোন বিষয় সবচেয়ে গুরুত্বপূর্ণ?	
93	In which MFS firm do you have your account with? (multiple select)	1. bKash 2. Nagad 3. Rocket 4. Upay 5. SureCash 6. MyCash 7. mCash 98. Others (Please specify) 99. I do not use any mobile financial services	কোন এমএফএস ফার্মে আপনার অ্যাকাউন্ট রয়েছে? (একাধিক নির্বাচন)	1. বিকাশ 2. নগদ 3. রকেট 4. উপায় 5. সিউরক্যাশ 6. মাইক্যাশ 7. এমক্যাশ 98. অন্যকিছু (দয়া করে নির্দিষ্ট করুন) 99. আমি কোনও মোবাইল আর্থিক সার্ভিস ব্যবহার করি না

94	Do you use USSD or the MFS app?	<ol style="list-style-type: none"> 1. My MFS company do not have USSD 2. I use USSD only 3. I use app only 4. I use both but use USSD more 5. I use both but use app more 	আপনি কি ইউএসএসডি বা এমএফএস অ্যাপ্লিকেশন ব্যবহার করেন?	<ol style="list-style-type: none"> 1. আমার এমএফএস সংস্থার ইউএসএসডি নেই ২. আমি কেবল ইউএসএসডি ব্যবহার করি ৩. আমি কেবল অ্যাপ ব্যবহার করি ৪. আমি উভয়ই ব্যবহার করি তবে ইউএসএসডি আরও বেশি ব্যবহার করি ৫. আমি উভয়ই ব্যবহার করি তবে অ্যাপটি আরও ব্যবহার করি
95	What product/service did you use/take from MFS?	<ol style="list-style-type: none"> 1. Send money 2. Bill payment 3. Make payment 4. Cash out 5. Mobile recharge 6. Savings 7. Loan 8. Remittance (payoneer, etc) 9. Donation (NGO payment) 10. Transfer money (To Bank) 11. Insurance 12. EMI Payment 13. Zakat Calculator 14. Store Finder (Map) 15. Interest (Profit) 16. Discounts/Offer/Pro motions 17. Providing Salary 18. Add money (from card) 19. Add money (from bank) 20. Cash in 99. Others (please specify) 	আপনি এমএফএস থেকে কোন প্রোডাক্ট/সার্ভিস ব্যবহার/গ্রহণ করেছেন?	<ol style="list-style-type: none"> 1. টাকা পাঠান 2. বিল পেমেন্ট 3. মেক পেমেন্ট 4. ক্যাশ আউট 5. মোবাইল রিচার্জ 6. সেভিংস 7. লোন ৮. রেমিট্যান্স (পেওনার, ইত্যাদি) 9. ডোনেশন (এনজিও পেমেন্ট) 10. ট্রান্সফার মানি (ব্যাঙ্ক) 11. বীমা 12. ইএমআই পেমেন্ট 13. যাকাত ক্যালকুলেটর 14. স্টোর ফাইন্ডার (মানচিত্র) 15. সুদ (লাভ) 16. ডিসকাউন্ট/অফার/প্রমোশন 17. প্রোভাইডিং স্যালারি 18. অ্যাড মানি (কার্ড থেকে) 19. অ্যাড মানি (ব্যাংক থেকে) 20. ক্যাশ ইন 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

96	How would you rate your experience with the feature "Send Money"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"সেভ মানি" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
97	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
98	How would you rate your experience with the feature "Bill Payment"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"বিল পেমেন্ট" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
99	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
100	How would you rate your experience with the feature "Make Payment"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"মেক পেমেন্ট" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
101	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
102	How would you rate your experience with the feature "Cash out"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ক্যাশ আউট" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
103	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
104	How would you rate your experience with the feature "Mobile recharge"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"মোবাইল রিচার্জ" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল

				5. দুর্দান্ত
105	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
106	How would you rate your experience with the feature "Savings"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"সেভিংস" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
107	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
108	How would you rate your experience with the feature "Loan"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"লোন" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
109	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
110	How would you rate your experience with the feature "Remittance (payoneer, etc)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"রেমিট্যান্স (পেওনার, ইত্যাদি)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
111	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
112	How would you rate your experience with the feature "Donation (NGO payment)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ডোনেশন (এনজিও পেমেন্ট)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত

113	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
114	How would you rate your experience with the feature "Transfer money (To Bank)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ট্রান্সফার মানি (ব্যাংকে)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
115	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
116	How would you rate your experience with the feature "Insurance"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"বীমা" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
117	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
118	How would you rate your experience with the feature "EMI Payment"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ইএমআই পেমেন্ট" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
119	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
120	How would you rate your experience with the feature "Zakat Calculator"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"জাকাত ক্যালকুলেটর" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
121	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	

122	How would you rate your experience with the feature "Store Finder (Map)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"স্টোর ফাইন্ডার (মানচিত্র)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
123	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
124	How would you rate your experience with the feature "Interest (Profit)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ইন্টারেস্ট (লাভ)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
125	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
126	How would you rate your experience with the feature "Discounts/Offers/Promotions"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ছাড়/অফার/প্রচার" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
127	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
128	How would you rate your experience with the feature "Providing Salary"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"প্রোভাইডিং স্যালারি" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
129	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
130	How would you rate your experience with the feature "Add money (from card)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"অ্যাড মানি (কার্ড থেকে)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল

				5. দুর্দান্ত
131	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
132	How would you rate your experience with the feature "Add money (from bank)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"অ্যাড মানি (ব্যাংক থেকে)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
133	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
134	How would you rate your experience with the feature "Cash in"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ক্যাশ ইন" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
135	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
136	How would you rate your experience with the feature "Others"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"অন্যান্য" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
137	Do you have merchant account?	1. Yes 2. No 3. It is under process	আপনার কি মার্চেন্ট অ্যাকাউন্ট আছে?	1. হ্যাঁ 2. না 3. এটি প্রক্রিয়াধীন
138	On average, what is the volume of money that get transacted?		গড়ে, অর্থের পরিমাণ কী লেনদেন হয়?	
139	On average, how many transactions does your merchant account get?		গড়ে, আপনার মার্চেন্ট অ্যাকাউন্টটি কতগুলি লেনদেন পায়?	

140	How much do you have to pay as merchant payment commissions (on average, per month)?		মার্চেন্ট পেমেন্ট কমিশন (গড়ে প্রতি মাসে) হিসাবে আপনাকে কতটা দিতে হবে?	
141	Do you think the commission percentage is appropriate?	1. Not at all appropriate 2. No, not appropriate 3. Neutral 4. Yes, it is appropriate 5. Yes, fully appropriate	আপনি কি মনে করেন কমিশনের শতাংশ উপযুক্ত?	1. মোটেও উপযুক্ত নয় 2. না, উপযুক্ত নয় 3. নিরপেক্ষ 4. হ্যাঁ, এটি উপযুক্ত 5. হ্যাঁ, সম্পূর্ণ উপযুক্ত
142	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
143	Do you know about the "Send Money" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "সেন্ড মানি করুন" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না 3. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
144	Do you know about the "Bill payment" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "বিল পেমেন্ট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না 3. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
145	Do you know about the "Make payment" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "মেক পেমেন্ট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না 3. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
146	Do you know about the "Cash out" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ক্যাশ আউট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না 3. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

147	Do you know about the "Mobile recharge" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "মোবাইল রিচার্জ" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
148	Do you know about the "Savings" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "সেভিংস" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
149	Do you know about the "Loan" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "লোন" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
150	Do you know about the "Remittance (payoneer, etc)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "রেমিট্যান্স (পেপোনার, ইত্যাদি)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
151	Do you know about the "Donation (NGO payment)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ডোনেশন (এনজিও পেমেন্ট)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
152	Do you know about the "Transfer money (To Bank)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ট্রান্সফার মানি (ব্যাংকে)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
153	Do you know about the "Insurance" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "বীমা" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

154	Do you know about the "EMI Payment" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ইএমআই পেমেন্ট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
155	Do you know about the "Zakat Calculator" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "জাকাত ক্যালকুলেটর" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
156	Do you know about the "Store Finder (Map)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "স্টোর ফাইন্ডার (মানচিত্র)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
157	Do you know about the "Interest (Profit)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ইন্টারেস্ট (লাভ)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
158	Do you know about the "Discounts/Offers/Promotions" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ছাড়/অফার/প্রচার/প্রচার" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
159	Do you know about the "Providing Salary" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "প্রোভাইডিং স্যালারি" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
160	Do you know about the "Add money (from card)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "অ্যাড মানি (কার্ড থেকে)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

161	Do you know about the "Add money (from bank)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "অ্যাড মানি (ব্যাংক থেকে)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না 3. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
162	Do you know about the "Cash in" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ক্যাশ ইন" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না 3. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
163	Do you think using the banking product/service has impacted your business for the good?	1. Not at all, no impact at all 2. No, it did not impact 3. Neutral 4. Yes, it had some impact 5. Absolutely, it had very high impact	আপনি কি মনে করেন যে ব্যাংকিং প্রোডাক্ট/সার্ভিস ব্যবহার করা আপনার ব্যবসায়কে ভালোভাবে প্রভাবিত করেছে?	1. মোটেও নয়, কোনও প্রভাব নেই 2. না, এটি প্রভাব ফেলেনি 3. নিরপেক্ষ 4. হ্যাঁ, এর কিছু প্রভাব ছিল 5. অবশ্যই, এটির খুব উচ্চ প্রভাব ছিল
164	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
165	What MFS services would you like to see in the future?		ভবিষ্যতে আপনি কোন এমএফএস সার্ভিসগুলি দেখতে চান?	
166	In your opinion, what topic is the most important for a person to learn about MFS in general?		আপনার মতে, কোনও ব্যক্তির পক্ষে সাধারণভাবে এমএফএস সম্পর্কে শিখতে কোন বিষয় সবচেয়ে গুরুত্বপূর্ণ?	
167	How comfortable are you interacting the the MFS agents?	1. Not comfortable at all 2. Not comfortable 3. Neutral 4. Comfortable 5. Very comfortable	আপনি এমএফএস এজেন্টদের সাথে কতটা সহজে ইন্টারঅ্যাক্ট করছেন?	1. মোটেও সুবিধাজনক নয় 2. সুবিধাজনক নয় 3. নিরপেক্ষ 4. সুবিধাজনক 5. খুব সুবিধাজনক
168	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	

169	Which DFS did you use? (name of the firm)		আপনি কোন ডিএফএস ব্যবহার করেছেন? (ফার্মের নাম)	
170	What product/service did you use/take from FinTech organizations (DFS)?	<ol style="list-style-type: none"> 1. Send money 2. Bill payment 3. Make payment 4. Cash out 5. Mobile recharge 6. Savings 7. Loan 8. Remittance (payoneer, etc) 9. Donation (NGO payment) 10. Transfer money (Bank to Bank) 11. Transfer money (Bank to MFS) 12. Insurance 13. EMI Payment 14. Discounts/Offers/Promotions 15. Credit scoring products 16. Buy now pay later (BNPL) 17. Credit Card info 18. Stop Cheque 19. Cheque Book Issue 20. Account Statement 21. Limit Package Change 22. Passport Endorsement 23. Airport privileges 24. Salary Payment 25. Salary Receive 99. Others (please specify) 	আপনি ফিনটেক সংস্থা (ডিএফএস) থেকে কোন প্রোডাক্ট/সার্ভিস ব্যবহার/গ্রহণ করেছেন?	<ol style="list-style-type: none"> 1. টাকা পাঠান 2. বিল পেমেন্ট 3. মেক পেমেন্ট 4. ক্যাশ আউট 5. মোবাইল রিচার্জ 6. সেভিংস 7. লোন ৮. রেমিট্যান্স (পেওনার, ইত্যাদি) 9. ডোনেশন (এনজিও পেমেন্ট) 10. ট্রান্সফার মানি (ব্যাঙ্কে ব্যাংকে) ১১. ট্রান্সফার মানি (এমএফএসে ব্যাংক) 12. বীমা 13. ইএমআই পেমেন্ট 14. ছাড়/অফার/প্রচার 15. ক্রেডিট স্কোরিং প্রোডাক্ট 16. এখনই ক্রয় করুন পরে মেক পেমেন্ট (বিএনপিএল) 17. ক্রেডিট কার্ডের তথ্য 18. চেক বন্ধ করুন 19. বইয়ের সমস্যা পরীক্ষা করুন 20. অ্যাকাউন্ট বিবৃতি 21. প্যাকেজ পরিবর্তন সীমাবদ্ধ করা 22. পাসপোর্ট অনুমোদন 23. এয়ারপোর্ট প্রিভিলেজেস 24. প্রোভাইডিং স্যালারি 25. বেতন প্রাপ্ত 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
171	How would you rate your experience with the feature "Send Money"?	<ol style="list-style-type: none"> 1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent 	"সেন্ড মানি" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	<ol style="list-style-type: none"> 1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল

				5. দুর্দান্ত
172	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
173	How would you rate your experience with the feature "Bill payment"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"বিল পেমেন্ট" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
174	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
175	How would you rate your experience with the feature "Make payment"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"মেক পেমেন্ট" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
176	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
177	How would you rate your experience with the feature "Cash out"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ক্যাশ আউট" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
178	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
179	How would you rate your experience with the feature "Mobile recharge"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"মোবাইল রিচার্জ" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত

180	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
181	How would you rate your experience with the feature "Savings"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"সেভিংস" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
182	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
183	How would you rate your experience with the feature "Loan"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"লোন" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
184	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
185	How would you rate your experience with the feature "Remittance (payoneer, etc)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"রেমিট্যান্স (পেওনার, ইত্যাদি)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
186	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
187	How would you rate your experience with the feature "Donation (NGO payment)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ডোনেশন (এনজিও পেমেন্ট)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
188	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	

189	How would you rate your experience with the feature "Transfer money (Bank to Bank)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ট্রান্সফার মানি (ব্যাংকে ব্যাংকে)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
190	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
191	How would you rate your experience with the feature "Transfer money (Bank to MFS)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ট্রান্সফার মানি (এমএফএসে ব্যাংক)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
192	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
193	How would you rate your experience with the feature "Insurance"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"বীমা" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
194	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
195	How would you rate your experience with the feature "EMI Payment"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ইএমআই পেমেন্ট" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
196	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
197	How would you rate your experience with the feature "Discounts/Offers/Promotions	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ছাড়/অফার/প্রচারগুলি" ফিচারটি দিয়ে আপনি কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন "?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল

	"?			5. দুর্দান্ত
198	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
199	How would you rate your experience with the feature "Credit scoring products"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ক্রেডিট স্কোরিং প্রোডাক্ট" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
200	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
201	How would you rate your experience with the feature "Buy now pay later (BNPL)"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"বাই নো পে লেটার (বিএনপিএল)" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
202	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
203	How would you rate your experience with the feature "Credit Card info"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"ক্রেডিট কার্ডের তথ্য" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
204	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
205	How would you rate your experience with the feature "Stop Cheque"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"স্টপ চেক" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত

206	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
207	How would you rate your experience with the feature "Cheque Book Issue"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"চেক বুক ইস্যু" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
208	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
209	How would you rate your experience with the feature "Account Statment"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"অ্যাকাউন্টের স্টেটমেন্ট" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
210	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
211	How would you rate your experience with the feature "Limit Package Change"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"লিমিট প্যাকেজ চেঞ্জ" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
212	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
213	How would you rate your experience with the feature "Passport Endorsement"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"পাসপোর্ট এন্ডোর্সমেন্ট" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
214	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	

215	How would you rate your experience with the feature "Airport privileges"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"বিমানবন্দর সুবিধাগুলি" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
216	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
217	How would you rate your experience with the feature "Salary Payment"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"প্রোভাইডিং স্যালারি" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
218	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
219	How would you rate your experience with the feature "Salary Receive"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"বেতন প্রাপ্তি" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
220	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
221	How would you rate your experience with the feature "Others"?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	"অন্যদের" ফিচার এর ব্যাপারে কীভাবে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
222	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
223	Do you know about the "Send Money" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is	আপনি কি "সেন্ড মানি করুন" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না 3. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না

		4. Others (please specify)		4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
224	Do you know about the "Bill payment" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "বিল পেমেন্ট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
225	Do you know about the "Make payment" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "মেক পেমেন্ট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
226	Do you know about the "Cash out" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ক্যাশ আউট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
227	Do you know about the "Mobile recharge" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "মোবাইল রিচার্জ" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
228	Do you know about the "Savings" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "সেভিংস" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
229	Do you know about the "Loan" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "লোন" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

230	Do you know about the "Remittance (payoneer, etc)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "রেমিট্যান্স (পেপোনার, ইত্যাদি)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
231	Do you know about the "Donation (NGO payment)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ডোনেশন (এনজিও পেমেন্ট)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
232	Do you know about the "Transfer money (Bank to Bank)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ট্রান্সফার মানি (ব্যাঙ্ক টু ব্যাঙ্ক)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
233	Do you know about the "Transfer money (Bank to MFS)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ট্রান্সফার মানি (ব্যাংক থেকে এমএফএস)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
234	Do you know about the "Insurance" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "বীমা" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
235	Do you know about the "EMI Payment" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ইএমআই পেমেন্ট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
236	Do you know about the "Discounts/Offer/Pro motions" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ছাড়/অফার/প্রচার" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

237	Do you know about the "Credit scoring products" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ক্রেডিট স্কোরিং প্রোডাক্ট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
238	Do you know about the "Buy now pay later (BNPL)" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "এখনই বেতন পে (বিএনপিএল)" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
239	Do you know about the "Credit Card info" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "ক্রেডিট কার্ডের তথ্য" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
240	Do you know about the "Stop Cheque" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "স্টপ চেক" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
241	Do you know about the "Cheque Book Issue" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "চেক বুক ইস্যু" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
242	Do you know about the "Account Statement" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "অ্যাকাউন্ট স্টেটমেন্ট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
243	Do you know about the "Limit Package Change" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "লিমিট প্যাকেজ চেঞ্জ" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

244	Do you know about the "Passport Endorsement" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "পাসপোর্ট এন্ডোর্সমেন্ট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
245	Do you know about the "Airport privileges" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "বিমানবন্দর সুবিধাগুলি" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
246	Do you know about the "Salary Payment" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "স্যালারি পেমেন্ট" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
247	Do you know about the "Salary Receive" feature?	1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify)	আপনি কি "স্যালারি রিসিভ" ফিচার সম্পর্কে জানেন?	1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
248	Do you think using DFS products has impacted your business for the good?	1. Not at all, no impact at all 2. No, it did not impact 3. Neutral 4. Yes, it had some impact 5. Absolutely, it had very high impact	আপনি কি মনে করেন যে ডিএফএস প্রোডাক্টগুলি ব্যবহার করা আপনার ব্যবসায়কে ভালোভাবে প্রভাবিত করেছে?	1. মোটেও নয়, কোনও প্রভাব নেই ২. না, এটি প্রভাব ফেলেনি 3. নিরপেক্ষ ৪. হ্যাঁ, এর কিছু প্রভাব ছিল ৫. অবশ্যই, এটির খুব উচ্চ প্রভাব ছিল
249	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
250	What DFS services would you like to see in the future?		ভবিষ্যতে আপনি কোন ডিএফএস সার্ভিসগুলি দেখতে চান?	

251	In your opinion, what topic is the most important for a person to learn about DFS/Fintech/internet banking in general?		আপনার মতে, কোনও ব্যক্তির পক্ষে সাধারণভাবে ডিএফএস/ফিনটেক/ইন্টারনেট ব্যাংকিং সম্পর্কে শিখতে কোন বিষয় সবচেয়ে গুরুত্বপূর্ণ?	
251.a	Would you be interested about Shariah based DFS Solutions?	1. Yes 2. No 99. Others (please specify)	আপনি কি শরিয়াহ ভিত্তিক ডিএফএস সলিউশন/সমাধান সম্পর্কে আগ্রহী হবেন?	1. হ্যাঁ 2. না 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
252	From which NGO/MFI/Cooperative did you take service from?		কোন এনজিও/এমএফআই/সমবায় থেকে আপনি সার্ভিস নিয়েছেন?	
253	Does the NGO/MFI/Cooperative you took service from have an office?	1. They have an office space 2. They do not have an office space 3. I do not know 99. Others (please specify)	আপনি যে এনজিও/এমএফআই/সমবায় আপনি অফিস থেকে সার্ভিস নিয়েছেন তাদের কি অফিস রয়েছে?	1. তাদের একটি অফিস স্পেস আছে ২. তাদের অফিসের জায়গা নেই 3. আমি জানি না 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
254	Did you sign paperwork when provided the service?	1. Yes, I did 2. No, I did not 3. I do not remember 99. Others (Please specify)	সার্ভিসটি সরবরাহ করার সময় আপনি কি কাগজপত্রে স্বাক্ষর করেছেন?	1. হ্যাঁ, আমি করেছি ২. না, আমি করিনি ৩. আমার মনে নেই 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
255	Do you know if it is a formal institution? Or is it being coordinated by local people?	1. It is a formal institution 2. It is not a formal institution 3. I do not know 4. Others (Please specify)	আপনি কি জানেন যে এটি কোনও প্রাতিষ্ঠানিক প্রতিষ্ঠান কিনা? নাকি এটি স্থানীয় লোকেরা সমন্বিত হচ্ছে?	1. এটি একটি প্রাতিষ্ঠানিক প্রতিষ্ঠান ২. এটি কোনও প্রাতিষ্ঠানিক প্রতিষ্ঠান নয় 3. আমি জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
256	What product/service did you use/take from MFIs/NGOs/Cooperatives?	1. Loan Product 2. Savings Product	আপনি এমএফআইএস/এনজিও/সমবায় থেকে কোন প্রোডাক্ট/সার্ভিস ব্যবহার/গ্রহণ করেছেন?	1. লোন প্রোডাক্ট 2. সেভিংস প্রোডাক্ট
257	Usually, for what purpose do you take the loan?		সাধারণত, আপনি কোন উদ্দেশ্যে লোন গ্রহণ করেন?	

258	How frequently do you borrow?	<ol style="list-style-type: none"> 1. Every week 2. Every 2 weeks 3. Every 3 weeks 4. Every month 5. Every 2 months 6. Every 6 months 7. Every year 99. Others (please specify) 	আপনি কত ঘন ঘন borrow নেন?	<ol style="list-style-type: none"> 1. প্রতি সপ্তাহে 2. প্রতি 2 সপ্তাহে 3. প্রতি 3 সপ্তাহে 4. প্রতি মাসে 5. প্রতি 2 মাস 6. প্রতি 6 মাস 7. প্রতি বছর 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
259	For how long did you take the loan? (months)		আপনি কতক্ষণ লোন নিয়েছেন? (মাস)	
260	What is your average loan amount?		আপনার গড় লোনের পরিমাণ কত?	
261	How much did you pay back/do you have to pay back?		আপনি কতটা ফেরত দিয়েছিলেন/আপনাকে ফেরত দিতে হবে?	
262	How many installments do you have to pay?		আপনার কতটি কিস্তি দিতে হবে?	
263	Were there any guarantors for your loan?	<ol style="list-style-type: none"> 1. Yes (Please specify who was your guarantor) 2. No 	আপনার লোনের জন্য কোন গ্যারান্টর ছিল?	<ol style="list-style-type: none"> 1. হ্যাঁ (দয়া করে আপনার গ্যারান্টর কে ছিলেন তা নির্দিষ্ট করুন) 2. না
264	Were there any collateral for your loan?	<ol style="list-style-type: none"> 1. Yes (Please specify what did you put as collateral) 2. No 	আপনার লোনের জন্য কোন জামানত ছিল?	<ol style="list-style-type: none"> 1. হ্যাঁ (দয়া করে আপনি জামানত হিসাবে কী রেখেছেন তা নির্দিষ্ট করুন) 2. না
265	Were there any notable terms of loan that you would like to highlight/mention? Terms that you would like to change or take note of?	<ol style="list-style-type: none"> 1. No 2. Yes (Please specify) 	আপনি হাইলাইট/উল্লেখ করতে চান এমন কোনও লোনের উল্লেখযোগ্য শর্তাদি ছিল? আপনি যে শর্তাদি পরিবর্তন করতে চান বা নোট নিতে চান?	<ol style="list-style-type: none"> 1. না 2. হ্যাঁ (দয়া করে নির্দিষ্ট করুন)

266	Were there digital elements while repaying/processing your loan?	<p>1. Yes, my loan was processed digitally</p> <p>2. Yes, I received my loan digitally (via MFS)</p> <p>3. Yes, I received my loan digitally (via DFS - internet banking)</p> <p>4. Yes, I paid the installments digitally (via MFS)</p> <p>5. Yes, I paid the installments digitally (via DFS - internet banking)</p> <p>6. Yes, I was able to see the status of my loan digitally (via DFS - internet banking)</p> <p>7. Yes, I only opened my account digitally</p> <p>8. Yes, I was able to apply for the loan digitally</p> <p>98. No, there was no digital element</p> <p>99. Others (please specify)</p>	<p>আপনার লোন পরিশোধ/প্রসেসিংয়ের সময় কি ডিজিটাল উপাদানগুলি ছিল?</p>	<p>1. হ্যাঁ, আমার লোন ডিজিটালি প্রক্রিয়া করা হয়েছিল</p> <p>২. হ্যাঁ, আমি আমার লোন ডিজিটালি পেয়েছি (এমএফএসের মাধ্যমে)</p> <p>৩. হ্যাঁ, আমি আমার লোনটি ডিজিটালি পেয়েছি (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিং)</p> <p>৪. হ্যাঁ, আমি কিস্তিগুলি ডিজিটালভাবে প্রদান করেছি (এমএফএসের মাধ্যমে)</p> <p>৫. হ্যাঁ, আমি কিস্তিগুলি ডিজিটালভাবে প্রদান করেছি (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিং)</p> <p>Yes I হ্যাঁ, আমি আমার লোনের স্থিতি ডিজিটালি দেখতে সক্ষম হয়েছি (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিংয়ের মাধ্যমে)</p> <p>Yes I হ্যাঁ, আমি কেবল আমার অ্যাকাউন্টটি ডিজিটালি খুললাম</p> <p>৮. হ্যাঁ, আমি ডিজিটালি লোনের জন্য আবেদন করতে সক্ষম হয়েছি</p> <p>98. না, কোনও ডিজিটাল উপাদান ছিল না</p> <p>99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)</p>
267	How would you rate your experience with the digital elements?	<p>1. Very bad</p> <p>2. Bad</p> <p>3. Neutral</p> <p>4. Good</p> <p>5. Excellent</p>	<p>আপনি কীভাবে ডিজিটাল উপাদানগুলির সাথে আপনার অভিজ্ঞতাটি রেট করবেন?</p>	<p>1. খুব খারাপ</p> <p>2. খারাপ</p> <p>3. নিরপেক্ষ</p> <p>4. ভাল</p> <p>5. দুর্দান্ত</p>
268	Could you please provide some explanation on your score?/Why do you think so?		<p>আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?</p>	

269	What saving product did you specifically use?	1. Regular Savings Account 2. Fixed Term Deposit 3. Deposit Plus Scheme (DPS) 99. Others (Please specify)	আপনি কোন সংরক্ষণের প্রোডাক্টটি বিশেষভাবে ব্যবহার করেছেন?	1. নিয়মিত সেভিংস অ্যাকাউন্ট 2. স্থির মেয়াদ আমানত 3. আমানত প্লাস স্কিম (ডিপিএস) 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
270	What was the amount of your savings?		আপনার সেভিংস পরিমাণ কত ছিল?	
271	How much money did you get in addition to your principal amount?		আপনার মূল পরিমাণ ছাড়াও আপনি কত টাকা পেয়েছেন?	
272	For how long did you save?		আপনি আর কতক্ষণ বাঁচিয়েছেন?	
273	What do you (want to) use your savings for?		আপনি (চান) আপনার সেভিংসগুলি কী ব্যবহার করতে চান?	
274	Were there any digital component to your savings?	1. Yes, I was able to save digitally (via MFS) 2. Yes, I was able to save digitally (via DFS - internet banking) 3. Yes, I was able to see the status of my saving digitally (via DFS - internet banking) 4. Yes, I only opened my account digitally 5. Yes, I was able to apply for the savings account digitally 98. No, there was no digital element 99. Others (please specify)	আপনার সেভিংস কি কোনও ডিজিটাল উপাদান ছিল?	1. হ্যাঁ, আমি ডিজিটালি সংরক্ষণ করতে সক্ষম হয়েছি (এমএফএসের মাধ্যমে) ২. হ্যাঁ, আমি ডিজিটালি সংরক্ষণ করতে সক্ষম হয়েছি (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিং) ৩. হ্যাঁ, আমি আমার সংরক্ষণের ডিজিটালভাবে (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিংয়ের মাধ্যমে) স্ট্যাটাসটি দেখতে সক্ষম হয়েছি ৪. হ্যাঁ, আমি কেবল আমার অ্যাকাউন্টটি ডিজিটালি খুললাম ৫. হ্যাঁ, আমি ডিজিটালি সেভিংস অ্যাকাউন্টের জন্য আবেদন করতে সক্ষম হয়েছি 98. না, কোনও ডিজিটাল উপাদান ছিল না 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

275	How would you rate your experience with the digital elements?	1. Very bad 2. Bad 3. No opinion 4. Good 5. Excellent	আপনি কীভাবে ডিজিটাল উপাদানগুলির সাথে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. কোন মতামত 4. ভাল 5. দুর্দান্ত
276	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
277	Do you think using the MFI/NGO/Cooperatives product/service has impacted your business for the good?	1. Not at all, no impact at all 2. No, it did not impact 3. Neutral 4. Yes, it had some impact 5. Absolutely, it had very high impact	আপনি কি মনে করেন যে এমএফআই/এনজিও/সমবায় প্রোডাক্ট/সার্ভিস ব্যবহার করা আপনার ব্যবসাকে ভালোর জন্য প্রভাবিত করেছে?	1. মোটেও নয়, কোনও প্রভাব নেই 2. না, এটি প্রভাব ফেলেনি 3. নিরপেক্ষ 4. হ্যাঁ, এর কিছু প্রভাব ছিল 5. অবশ্যই, এটির খুব উচ্চ প্রভাব ছিল
278	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
279	What MFI/NGO/Cooperatives' service would you like to see in the future?		ভবিষ্যতে আপনি কোন এমএফআই/এনজিও/সমবায় সার্ভিস দেখতে চান?	
280	In your opinion, what topic is the most important for a person to learn about taking service from MFIs/NGO/Cooperatives in general?		আপনার মতে, কোনও ব্যক্তির পক্ষে এমএফআইএস/এনজিও/সমবায় সাধারণভাবে সার্ভিস নেওয়া সম্পর্কে শিখতে কোন বিষয়টি সবচেয়ে গুরুত্বপূর্ণ?	
281	From which informal channel/somiti/mohajon did you take service from?	1. Somiti (Please specify name) 2. Mohajon (Please Specify) 3. Relative (Please specify) 4. Somiti (Please specify) 99. Others (Please Specify)	কোন অপ্রাতিষ্ঠানিক চ্যানেল/সমিতি/মহাজন থেকে আপনি সার্ভিস নিয়েছেন?	1. সমিতি (দয়া করে নামটি স্পাইফাই করুন) 2. মহাজন (দয়া করে নির্দিষ্ট করুন) 3. আপেক্ষিক (দয়া করে নির্দিষ্ট করুন) 4. সমিতি (দয়া করে নির্দিষ্ট করুন) 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

282	Does the informal channel/somiti/mohajon you took service from have an office?	1. They have an office space 2. They do not have an office space 3. I do not know 99. Others (please specify)	আপনি যে অপ্রাতিষ্ঠানিক চ্যানেল/সমিতি/মহাজন আপনি অফিস থেকে সার্ভিস নিয়েছেন?	1. তাদের একটি অফিস স্পেস আছে ২. তাদের অফিসের জায়গা নেই 3. আমি জানি না 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
283	Did you sign paperwork when provided the service?	1. Yes, I did 2. No, I did not 3. I do not remember 99. Others (Please specify)	সার্ভিসটি সরবরাহ করার সময় আপনি কি কাগজপত্রে স্বাক্ষর করেছেন?	1. হ্যাঁ, আমি করেছি ২. না, আমি করিনি ৩. আমার মনে নেই 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
284	Do you know if it is a formal institution? Or is it being coordinated by local people?	1. It is a formal institution 2. It is not a formal institution 3. I do not know 4. Others (Please specify)	আপনি কি জানেন যে এটি কোনও প্রাতিষ্ঠানিক প্রতিষ্ঠান কিনা? নাকি এটি স্থানীয় লোকেরা সমন্বিত হচ্ছে?	1. এটি একটি প্রাতিষ্ঠানিক প্রতিষ্ঠান ২. এটি কোনও প্রাতিষ্ঠানিক প্রতিষ্ঠান নয় 3. আমি জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
285	What product/service did you use/take from informal channel/somiti/mohajon?	1. Loan Product 2. Savings Product	অপ্রাতিষ্ঠানিক চ্যানেল/সমিতি/মহাজন থেকে আপনি কোন প্রোডাক্ট/সার্ভিস ব্যবহার/গ্রহণ করেছেন?	1. লোন প্রোডাক্ট 2. সেভিংস প্রোডাক্ট
286	Usually, for what purpose do you take the loan?		সাধারণত, আপনি কোন উদ্দেশ্যে লোন গ্রহণ করেন?	
287	How frequently do you borrow?	1. Every week 2. Every 2 weeks 3. Every 3 weeks 4. Every month 5. Every 2 months 6. Every 6 months 7. Every year 99. Others (please specify)	আপনি কত ঘন ঘন ধার নেন?	1. প্রতি সপ্তাহে 2. প্রতি 2 সপ্তাহে 3. প্রতি 3 সপ্তাহে 4. প্রতি মাসে 5. প্রতি 2 মাস 6. প্রতি 6 মাস 7. প্রতি বছর 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)
288	For how long did you take the loan? (months)		আপনি কত দিনের জন্য লোন নিয়েছেন? (মাস)	
289	What is your average loan amount?		আপনার গড় লোনের পরিমাণ কত?	
290	How much did you pay back/do you have to pay back?		আপনি কতটাকা ফেরত দিয়েছিলেন/আপনাকে ফেরত দিতে হবে?	

291	How many installments do you have to pay?		আপনার কতটি কিস্তি দিতে হবে?	
292	Were there any guarantors for your loan?	1. Yes (Please specify who was your guarantor) 2. No	আপনার লোনের জন্য কোন গ্যারান্টর ছিল?	1. হ্যাঁ (দয়া করে আপনার গ্যারান্টর কে ছিলেন তা নির্দিষ্ট করুন) 2. না
293	Were there any collateral for your loan?	1. Yes (Please specify what did you put as collateral) 2. No	আপনার লোনের জন্য কোন জামানত ছিল?	1. হ্যাঁ (দয়া করে আপনি জামানত হিসাবে কী রেখেছেন তা নির্দিষ্ট করুন) 2. না
294	Were there any notable terms of loan that you would like to highlight/mention? Terms that you would like to change or take note of?	1. No 2. Yes (Please specify)	আপনি হাইলাইট/উল্লেখ করতে চান এমন কোনও লোনের উল্লেখযোগ্য শর্তাদি ছিল? আপনি যে শর্তাদি পরিবর্তন করতে চান বা নোট নিতে চান?	1. না 2. হ্যাঁ (দয়া করে নির্দিষ্ট করুন)
295	Were there digital elements while repaying/processing your loan?	1. Yes, my loan was processed digitally 2. Yes, I received my loan digitally (via MFS) 3. Yes, I received my loan digitally (via DFS - internet banking) 4. Yes, I paid the installments digitally (via MFS) 5. Yes, I paid the installments digitally (via DFS - internet banking) 6. Yes, I was able to see the status of my loan digitally (via DFS - internet banking) 7. Yes, I only opened my account digitally 8. Yes, I was able to apply for the loan digitally 98. No, there was no digital element 99. Others (please specify)	আপনার লোন পরিশোধ/প্রসেসিং এর সময় কি ডিজিটাল উপাদানগুলি ছিল?	1. হ্যাঁ, আমার লোন ডিজিটালি প্রক্রিয়া করা হয়েছিল ২. হ্যাঁ, আমি আমার লোন ডিজিটালি পেয়েছি (এমএফএসের মাধ্যমে) ৩. হ্যাঁ, আমি আমার লোনটি ডিজিটালি পেয়েছি (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিং) ৪. হ্যাঁ, আমি কিস্তিগুলি ডিজিটালভাবে প্রদান করেছি (এমএফএসের মাধ্যমে) ৫. হ্যাঁ, আমি কিস্তিগুলি ডিজিটালভাবে প্রদান করেছি (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিং) Yes I হ্যাঁ, আমি আমার লোনের স্থিতি ডিজিটালি দেখতে সক্ষম হয়েছি (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিংয়ের মাধ্যমে)

				<p>Yes! হ্যাঁ, আমি কেবল আমার অ্যাকাউন্টটি ডিজিটালি খুললাম</p> <p>৮. হ্যাঁ, আমি ডিজিটালি লোনের জন্য আবেদন করতে সক্ষম হয়েছি</p> <p>98. না, কোনও ডিজিটাল উপাদান ছিল না</p> <p>99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)</p>
296	How would you rate your experience with the digital elements?	<p>1. Very bad</p> <p>2. Bad</p> <p>3. Neutral</p> <p>4. Good</p> <p>5. Excellent</p>	আপনি কীভাবে ডিজিটাল উপাদানগুলির সাথে আপনার অভিজ্ঞতাটি রেট করবেন?	<p>1. খুব খারাপ</p> <p>2. খারাপ</p> <p>3. নিরপেক্ষ</p> <p>4. ভাল</p> <p>5. দুর্দান্ত</p>
297	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
298	What saving product did you specifically use?	<p>1. Regular Savings Account</p> <p>2. Fixed Term Deposit</p> <p>3. Deposit Plus Scheme (DPS)</p> <p>99. Others (Please specify)</p>	আপনি কোন সংরক্ষণের প্রোডাক্টটি বিশেষভাবে ব্যবহার করেছেন?	<p>1. নিয়মিত সেভিংস অ্যাকাউন্ট</p> <p>2. স্থির মেয়াদ আমানত</p> <p>3. আমানত প্লাস স্কিম (ডিপিএস)</p> <p>99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)</p>
299	What was the amount of your savings?		আপনার সেভিংস পরিমাণ কত ছিল?	
300	How much money did you get in addition to your principal amount?		আপনার মূল পরিমাণ ছাড়াও আপনি কত টাকা পেয়েছেন?	
301	For how long did you save?		আপনি আর কতক্ষণ বাঁচিয়েছেন?	

302	What do you (want to) use your savings for?		আপনি (চান) আপনার সেভিংসগুলি কী ব্যবহার করতে চান?	
303	Were there any digital component to your savings?	<p>1. Yes, I was able to save digitally (via MFS)</p> <p>2. Yes, I was able to save digitally (via DFS - internet banking)</p> <p>3. Yes, I was able to see the status of my saving digitally (via DFS - internet banking)</p> <p>4. Yes, I only opened my account digitally</p> <p>5. Yes, I was able to apply for the savings account digitally</p> <p>98. No, there was no digital element</p> <p>99. Others (please specify)</p>	আপনার সেভিংস কি কোনও ডিজিটাল উপাদান ছিল?	<p>1. হ্যাঁ, আমি ডিজিটালি সংরক্ষণ করতে সক্ষম হয়েছি (এমএফএসের মাধ্যমে)</p> <p>২. হ্যাঁ, আমি ডিজিটালি সংরক্ষণ করতে সক্ষম হয়েছি (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিং)</p> <p>৩. হ্যাঁ, আমি আমার সংরক্ষণের ডিজিটালভাবে (ডিএফএসের মাধ্যমে - ইন্টারনেট ব্যাংকিংয়ের মাধ্যমে) স্ট্যাটাসটি দেখতে সক্ষম হয়েছি</p> <p>৪. হ্যাঁ, আমি কেবল আমার অ্যাকাউন্টটি ডিজিটালি খুললাম</p> <p>৫. হ্যাঁ, আমি ডিজিটালি সেভিংস অ্যাকাউন্টের জন্য আবেদন করতে সক্ষম হয়েছি</p> <p>98. না, কোনও ডিজিটাল উপাদান ছিল না</p> <p>99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)</p>
304	How would you rate your experience with the digital elements?	<p>1. Very bad</p> <p>2. Bad</p> <p>3. No opinion</p> <p>4. Good</p> <p>5. Excellent</p>	আপনি কীভাবে ডিজিটাল উপাদানগুলির সাথে আপনার অভিজ্ঞতাটি রেট করবেন?	<p>1. খুব খারাপ</p> <p>2. খারাপ</p> <p>3. কোন মতামত</p> <p>4. ভাল</p> <p>5. দুর্দান্ত</p>
305	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
306	Do you think using the informal channel/somiti/mohajon's product/service has impacted your business for the good?	<p>1. Not at all, no impact at all</p> <p>2. No, it did not impact</p> <p>3. Neutral</p>	আপনি কি মনে করেন যে অপ্রাতিষ্ঠানিক চ্যানেল/সমিতি/মহাজনের প্রোডাক্ট/সার্ভিস ব্যবহার করা	<p>1. মোটেও নয়, কোনও প্রভাব নেই</p> <p>২. না, এটি প্রভাব ফেলেনি</p> <p>3. নিরপেক্ষ</p> <p>৪. হ্যাঁ, এর কিছু প্রভাব ছিল</p>

		4. Yes, it had some impact 5. Absolutely, it had very high impact	আপনার ব্যবসায়কে ভালোভাবে প্রভাবিত করেছে?	৫. অবশ্যই, এটির খুব উচ্চ প্রভাব ছিল
307	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
308	What informal channel/somiti/mohajon's product/service' service would you like to see in the future?		ভবিষ্যতে আপনি কোন অপ্রাতিষ্ঠানিক চ্যানেল/সমিতি/মহাজনের প্রোডাক্ট/সার্ভিস 'সার্ভিস দেখতে চান?	
309	Do you need loan to run your business?	1. Yes 2. No 3. Depends 4. Sometimes	আপনার ব্যবসা পরিচালনার জন্য আপনার কি লোন দরকার?	1. হ্যাঁ 2. না 3. নির্ভর করে 4. কখনও কখনও
310	For what purpose do you need loan?		কোন উদ্দেশ্যে আপনার লোন দরকার?	
311	How much loan do you need?		আপনার কত লোন দরকার?	
312	Who decides on taking loans?		কে লোন নেওয়ার সিদ্ধান্ত নেয়?	
313	How do you make this decision?		আপনি কীভাবে এই সিদ্ধান্ত নেবেন?	
314	If you were given loan digitally, would you take it?	1. Yes 2. No 3. Not sure 4. Have to see the details 99. Others (Please specify)	যদি আপনাকে ডিজিটালি লোন দেওয়া হয়, আপনি কি এটি গ্রহণ করবেন?	1. হ্যাঁ 2. না 3. নিশ্চিত না 8. বিশদটি দেখতে হবে 99. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

315	Did you use any of the following government services?	<ol style="list-style-type: none"> 1. Ekshop 2. Ekpays 3. mygov/eksheba 4. Digital Centre/One-Stop Service 5. Shebakunjo 6. Online trade license 7. Online tax services 8. Online vat return 9. Forms portal 12. SMEF Suppliers platform 11. Joyeeta 12. e-Purjee 13. Call centers (333, 16123, 16122) 14. Agricultural information and communication centre (AICC) 15. Electronic money transfer service (EMTS) of Bangladesh Post Office 16. Postal cash card 17. Services of Registrar of Joint Stock Company (RJSC) 99. Other government services that might be relevant to you as a businessman (Please specify) 	আপনি কি নিম্নলিখিত সরকারী সার্ভিসগুলির কোনও ব্যবহার করেছেন?	<ol style="list-style-type: none"> 1. একশপ 2. একপে 3. মাইগভ/একসেবা 4. ডিজিটাল কেন্দ্র/ওয়ান-স্টপ সার্ভিস 5. শেবাকুনজো 6. অনলাইন বাণিজ্য লাইসেন্স 7. অনলাইন ট্যাক্স সার্ভিস 8. অনলাইন ভ্যাট রিটার্ন 9. ফর্ম পোর্টাল 12. এসএমইএফ সরবরাহকারী প্ল্যাটফর্ম 11. জয়িতা 12. ই-পার্জি 13. কল সেন্টার (333, 16123, 16122) 14. কৃষি তথ্য ও যোগাযোগ কেন্দ্র (এআইসিসি) 15. বাংলাদেশ পোস্ট অফিসের ইলেক্ট্রনিক মানি ট্রান্সফার সার্ভিস (ইএমটিএস) 16. পোস্টাল ক্যাশ কার্ড 17. সার্ভিসেস অফ রেজিস্ট্রার অফ জয়েন্ট স্টক কোম্পানি (আরজেএসসি) 99. অন্যান্য সরকারী সার্ভিসগুলি যা আপনার ব্যবসায়ী হিসাবে প্রাসঙ্গিক হতে পারে (দয়া করে নির্দিষ্ট করুন)
316	For the purpose of your business, why did you not take any form of government service?		আপনার ব্যবসায়ের উদ্দেশ্যে, আপনি কেন কোনও সরকারী চাকরি নেন নি?	
317	How would you rate your experience with "Ekshop"?	<ol style="list-style-type: none"> 1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent 	আপনি কীভাবে "একশপ" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	<ol style="list-style-type: none"> 1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত

318	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
319	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
320	How would you rate your experience with "Ekipay"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "একপে" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
321	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
322	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
323	How would you rate your experience with "mygov"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "মাইগভ" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
324	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
325	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
326	How would you rate your experience with "Digital Centre/One-Stop Service"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "ডিজিটাল সেন্টার/ওয়ান-স্টপ সার্ভিস" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
327	What services did you avail from "Digital Centres/One-Stop Service" hubs?		"ডিজিটাল সেন্টার/ওয়ান স্টপ সার্ভিস" হাবগুলি থেকে আপনি	

			কোন সার্ভিসগুলি গ্রহণ করেছেন?	
328	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
329	Do you have any recommendations in regards to "Digital Centres/One-Stop Service" hubs?		"ডিজিটাল সেন্টার/ওয়ান-স্টপ সার্ভিস" হাবের বিষয়ে আপনার কি কোনও সুপারিশ রয়েছে?	
330	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
331	How would you rate your experience with "Shebakunjo"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "সেবাকুঞ্জ" এর সাথে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
332	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
333	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
334	How would you rate your experience with "Online trade license"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "অনলাইন ট্রেড লাইসেন্স" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
335	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
336	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন

337	How would you rate your experience with "Online tax services"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "অনলাইন ট্যাক্স সার্ভিস" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
338	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
339	What do you think should be changed/altere d/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
340	How would you rate your experience with "Online vat return"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "অনলাইন ভ্যাট রিটার্ন" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
341	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
342	What do you think should be changed/altere d/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
343	How would you rate your experience with "Forms portal"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "ফর্ম পোর্টাল" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
344	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
345	What do you think should be changed/altere d/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন

346	How would you rate your experience with "SMEF Suppliers platform"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "এসএমইএফ সরবরাহকারী প্ল্যাটফর্ম" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
347	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
348	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
349	How would you rate your experience with "Joyeeta"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "জয়তা" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
350	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
351	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
352	How would you rate your experience with "e-Purjee"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "ই-পার্জি" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
353	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
354	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন

355	How would you rate your experience with "Call centers (333, 16123, 16122)"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "কল সেন্টারগুলি (333, 16123, 16122)" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
356	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
357	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
358	How would you rate your experience with "Agricultural information and communication centre (AICC)"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "কৃষি তথ্য ও যোগাযোগ কেন্দ্র (এআইসিসি)" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
359	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
360	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
361	How would you rate your experience with "Electronic money transfer service (EMTS) of Bangladesh Post Office"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "বাংলাদেশ পোস্ট অফিসের বৈদ্যুতিন মানি ট্রান্সফার সার্ভিস (ইএমটিএস)" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
362	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
363	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন

364	How would you rate your experience with "Postal cash card"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "পোস্টাল ক্যাশ কার্ড" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
365	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
366	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
367	How would you rate your experience with "Services of Registrar of Joint Stock Company (RJSC)"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "সার্ভিসেস অফ রেজিস্ট্রার অফ জয়েন্ট স্টক কোম্পানি (আরজেএসসি)" এর সার্ভিসগুলির সাথে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
368	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
369	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
370	How would you rate your experience with "Other government services that might be relevant to you as a businessman"?	1. Very bad 2. Bad 3. Neutral 4. Good 5. Excellent	আপনি কীভাবে "অন্যান্য সরকারী সার্ভিসগুলি যা আপনার ব্যবসায়ী হিসাবে প্রাসঙ্গিক হতে পারে" দিয়ে আপনার অভিজ্ঞতাটি রেট করবেন?	1. খুব খারাপ 2. খারাপ 3. নিরপেক্ষ 4. ভাল 5. দুর্দান্ত
371	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
372	What do you think should be changed/alterd/added ?	1. Nothing, it is fine as it is 2. Please specify	আপনি কি মনে করেন কী পরিবর্তন/পরিবর্ধন/যুক্ত করা উচিত?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন

373	Overall, how easy do you think government services to use?	1. Not easy at all 2. Not easy 3. Moderate level 4. Fairly easy to use 5. Very easy to use	সামগ্রিকভাবে, আপনি সরকারী সার্ভিসগুলি ব্যবহার করার জন্য কতটা সহজ মনে করেন?	1. মোটেও সহজ নয় 2. সহজ নয় 3. মাঝারি স্তর 4. ব্যবহার করা মোটামুটি সহজ 5. ব্যবহার করা খুব সহজ
374	Could you please provide some explanation on your score?/Why do you think so?		আপনি দয়া করে আপনার স্কোর সম্পর্কে কিছু ব্যাখ্যা দিতে পারেন?/আপনি কেন এমনটি মনে করেন?	
375	What do you think should be changed/alterd/added to make these services easier?	1. Nothing, it is fine as it is 2. Please specify	এই সার্ভিসগুলি আরও সহজ করার জন্য আপনার কী পরিবর্তন/পরিবর্তন করা/যুক্ত করা উচিত বলে আপনি মনে করেন?	1. কিছুই না, এটি যেমন ঠিক আছে 2. দয়া করে নির্দিষ্ট করুন
376	Do you think the government services are easily accesible?	1. Not at all 2. Not easily accessible 3. Neutral 4. Yes, they are easily accessible 5. Yes, absolutely, very easily accessible	আপনি কি মনে করেন যে সরকারী সার্ভিসগুলি সহজেই অ্যাক্সেসযোগ্য?	1. মোটেও না 2. সহজেই অ্যাক্সেসযোগ্য নয় 3. নিরপেক্ষ 4. হ্যাঁ, এগুলি সহজেই অ্যাক্সেসযোগ্য 5. হ্যাঁ, একেবারে, খুব সহজেই অ্যাক্সেসযোগ্য
377	Do you think there are enough government services for MSMEs?	1. Not at all 2. No, there are not enough services 3. Neutral 4. Yes, there are enough services 5. Yes, absolutely there are more than enough services	আপনি কি মনে করেন এমএসএমইগুলির জন্য পর্যাপ্ত সরকারী সার্ভিস রয়েছে?	1. মোটেও না 2. না, পর্যাপ্ত সার্ভিস নেই 3. নিরপেক্ষ 4. হ্যাঁ, পর্যাপ্ত সার্ভিস রয়েছে 5. হ্যাঁ, একেবারে পর্যাপ্ত সার্ভিসগুলির চেয়ে বেশি কিছু রয়েছে

378	Since government services exist but you cannot access them, why do you think you cannot access them?	<ol style="list-style-type: none"> 1. Need to have an insider (person for reference) for easier access 2. Need middleman/brokers but they are expensive 3. Distance is a major issue 4. Internet connectivity is an issue 5. Access to data is an issue 6. Access to smartphones is an issue 7. Services are there but the process is very bureaucratic and stringent 8. Services are there but the government representative are not accomodative 9. Services are there but I do not know how to get it (digital literacy) 10. Services are there but I do not have adequate knowledge on them (service literacy) 11. Others (please specify) 	যেহেতু সরকারী সার্ভিস বিদ্যমান তবে আপনি সেগুলি অ্যাক্সেস করতে পারবেন না, আপনি কেন মনে করেন যে আপনি সেগুলি অ্যাক্সেস করতে পারবেন না?	<ol style="list-style-type: none"> 1. সহজ অ্যাক্সেসের জন্য একটি অন্তর্নিহিত (রেফারেন্সের জন্য ব্যক্তি) থাকা দরকার ২. মধ্যস্থতাকারী/দালালদের প্রয়োজন তবে তারা ব্যয়বহুল ৩. দূরত্ব একটি প্রধান সমস্যা ৪. ইন্টারনেট সংযোগ একটি সমস্যা ৫. ডেটা অ্যাক্সেস একটি সমস্যা M. স্মার্টফোনে অ্যাক্সেস একটি সমস্যা 7. সার্ভিসগুলি আছে তবে প্রক্রিয়াটি খুব আমলাতান্ত্রিক এবং কঠোর ৮. সার্ভিসগুলি রয়েছে তবে সরকারী প্রতিনিধি আবাসিক নয় 9. সার্ভিসগুলি আছে তবে আমি কীভাবে এটি পেতে পারি তা জানি না (ডিজিটাল সাক্ষরতা) 10. সার্ভিসগুলি আছে তবে তাদের সম্পর্কে আমার পর্যাপ্ত জ্ঞান নেই (সার্ভিস সাক্ষরতা) ১১. অন্যরা (দয়া করে নির্দিষ্ট করুন)
379	What government service would you like to see in the future that might benefit your business?		ভবিষ্যতে আপনি কোন সরকারী সার্ভিস দেখতে চান যা আপনার ব্যবসায়ের উপকার করতে পারে?	
380	Have you heard of Digital Centres/One-Stop Services?	<ol style="list-style-type: none"> 1. Yes 2. No 3. I have heard of it but do not know what it is 4. Others (please specify) 	আপনি কি ডিজিটাল কেন্দ্র/ওয়ান-স্টপ সার্ভিসের কথা শুনেছেন?	<ol style="list-style-type: none"> 1. হ্যাঁ 2. না ৩. আমি এটি শুনেছি কিন্তু এটি কী তা জানি না 4. অন্যকিছু (দয়া করে নির্দিষ্ট করুন)

381	<p>*If did not hear, explain concept of digital centres*</p> <p>What kind of services do you think could help your business?</p>		<p>*যদি না শুনে থাকেন তবে ডিজিটাল কেন্দ্রগুলির ধারণাটি ব্যাখ্যা করুন*</p> <p>(সাক্ষাৎকারগ্রহণকারীর জন্য নির্দেশনা)</p> <p>কী ধরনের সার্ভিসগুলি আপনার ব্যবসায়কে সহায়তা করতে পারে বলে আপনি মনে করেন?</p>	
382	<p>What financial service (particularly lending services) do you want to see from Digital Centre/One-Stop Services?</p>		<p>আপনি ডিজিটাল সেন্টার/ওয়ান স্টপ সার্ভিসগুলি থেকে কোন আর্থিক সার্ভিস (বিশেষত ঋণ সেবা) দেখতে চান?</p>	
383	<p>What skill based (particularly lending services) do you want to see from Digital Centre/One-Stop Services? For example trainings, connecting to skilled labour, etc.</p>		<p>আপনি কোন দক্ষতা ভিত্তিক (বিশেষত ঋণ সেবাগুলি) আপনি ডিজিটাল সেন্টার/ওয়ান-স্টপ সার্ভিস থেকে দেখতে চান?</p> <p>উদাহরণস্বরূপ প্রশিক্ষণ, দক্ষ শ্রমের/শ্রমিকদের সাথে সংযোগ স্থাপন ইত্যাদি</p>	
384	<p>What market based services (particularly lending services) do you want to see from Digital Centre/One-Stop Services? For example matchmaking, information of demand-supply, etc.</p>		<p>আপনি ডিজিটাল সেন্টার/ওয়ান-স্টপ সার্ভিসগুলি থেকে কোন বাজার ভিত্তিক সার্ভিসগুলি (বিশেষত ঋণ সেবা) দেখতে চান?</p> <p>উদাহরণস্বরূপ ম্যাচমেকিং, চাহিদা-সরবরাহের তথ্য ইত্যাদি</p>	