EVALUATION REPORT

Mid Term Evaluation of
Aspire to Innovate (a2i) Programme

Mid Term Evaluation of Aspire to Innovate (a2i) Programme Bangladesh

Authored & Presented by

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Project Information	
Project/outcome title	Aspire to Innovate (a2i) Programme
Atlas ID	00098086
Corporate outcome and output	<u>Project Outcome</u>: Culture of citizen-centric innovation institutionalized and accountability improved to accelerate SDG achievement in Bangladesh ***Contributing to:*** <u>CPD Outcome</u>: Develop and implement improved social policies and programmes that focus on good governance, reduction of structural inequalities and advancement of vulnerable individuals and groups. <u>Strategic Plan Outcomes</u>: (1) Advance Poverty Eradication in all its forms and dimensions; and (2) Accelerate structural transformations for sustainable development
Country	Bangladesh
Region	Asia and the Pacific Region
Date project document signed	17 November 2019
Project dates	**Start**	**Planned end**
	01 January 2020	31 December 2023
Total committed budget	**USD 70.261 Million**
Project expenditure at the time of evaluation	**USD 27.141 Million**
Funding source	UNDP Bangladesh, Government of Bangladesh, Gates Foundation, UNICEF, UNFPA, Action Aid and others
Implementing party[1]	Cabinet Division and ICT Division, Government of Bangladesh; UNDP Bangladesh

Evaluation information	
Evaluation type	Project Evaluation
Final/midterm review/ other	Mid Term Evaluation
Period under evaluation	**Start**	**End**
	01 January 2020	30 June 2022
Evaluators	Naimur Rahman, Prof. Ferdous Arfina Osman & Prof. Asif Sahan
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Evaluation dates	**Start**	**Completion**
	24 July 2022	10 December 2022

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[1] This is the entity that has overall responsibility for implementation of the project (award), effective use of resources and delivery of outputs in the signed project document and workplan.

Acknowledgements

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Acronyms and Abbreviations

4IR	4th Industrial Revolution
a2i	Aspire to Innovate
ACPIS	Anti-Corruption for Peaceful and Inclusive Societies
ANIK officer	Grievance Redress Officer
APA	Annual Performance Agreement
BCP	Business Continuity Plan
BSCIC	Bangladesh Small and Cottage Industries Corporation
BTB	Bangladesh Tannt board
BTCA	Better than Cash Alliance
CGAP	Consultative Group to Assist the Poor
CMSME	Cottage, micro, small and medium enterprise
CPD	Country Programme Document
CS2041	Civil Service for 2041
DBID	Digital Business ID
DC	Deputy Commissioner
DFS	Digital Financial Services
DGHS	Directorate General of Health Services
DSHE	Directorate of Secondary and Higher Education
DSS	Department of Social Service
FGD	Focus Group Discussion
G2P	Government to Person
GDP	Gross Domestic Product
GPS	Global Positioning System
GRS	Grievance Redress System
ICT	Information and Communication Technology
IEC	Information & Education Campaign
IEDCR	Institute of Epidemiology, Disease Control and Research
JDPC	Jute Diversification and Promotions Council
KII	Key Informant Interview
LDC	Least Development Country
LNOB	Leaving No One Behind
MIS	Management Information System
MTE	Mid-Term Evaluation
NCTB	National Curriculum and Textbook Board
NGO	Non-Government Organization
NID	National Identification Number
NISE	National Intelligence for Skills, Education, Employment and Entrepreneurship

O2O	Offline to Online
P2G/P2B	Person to Government/Person to Business
PMO	Prime Minister's Office
PP	Perspective Plan
PSM	Public Service Motivation
PwD	Persons with Disabilities
RMS	Report Management System
SDG	Sustainable Development Goals
SESP	Social and Environmental Screening Procedure
SME	Small and Medium-Sized Enterprises
SSN	Social Safety Net
SSN4PSI	South-South Network for Public Service Innovation
SPS	Service Process Simplification
SROI	Social Return on Investment
SSPS	Social Security Policy Support
TCV	Time, Cost, Value
TIN	Tax Identification Number
UBID	unique business identities
UDC	Union Digital Center
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
UNO	Upazilla Nirbahi Officer
UNSDCF	United Nations Sustainable Development Cooperation Framework
VAT	Value Added Tax
WB	World Bank
YPs	Young Professionals

EXECUTIVE SUMMARY

Aspire to Innovate (a2i) Programme, the flagship digital transformation initiative of Government of Bangladesh, is in real sense the 3rd phase of *Access to Information (a2i) Programme* which was launched in 2007 under the aegis of the Prime Minister's Office with the objective of reducing inefficiencies in citizens' access to basic public services and to improve public sector effectiveness. Leveraging the capabilities and benefits of information and communication technologies, together with local knowledge and global best practices, the project worked as innovation intermediary to facilitate realisation of the goal of Digital Bangladesh, Vision 2021 – Perspective Plan of Bangladesh, the 7th Five Year Plan and the attainment of SDGs. It also served as an important enabler of the three-pronged strategy identified in the United Nations Development Assistance Framework (UNDAF) to address the deficits of public administration and public service delivery in Bangladesh. Fundamental progress was made during first phase of a2i program in improving access to public services. At the same instance, the programme implementation experience demonstrated the criticality of expanding the breadth and depth of such citizen centric service delivery reforms.

Building on the lessons learned from the first phase of a2i, the second phase of the project was launched in 2012 with the aim of increasing transparency, improving governance, and reducing the time, difficulty and costs of obtaining government services by citizens. The programme delivery perspectives were expanded from just bringing government services closer to citizens to developing capacity of public service agencies and officials to innovate and reengineer service delivery processes and to having policy support initiatives.

Successful accomplishments of Phase I & II of a2i programme encouraged Government of Bangladesh to initiate the new Aspire to Innovate (a2i) Programme to serve as catalyst for citizen-centric culture of public sector innovation with 'whole-of-government' approach that facilitates advancement of vulnerable individuals and societal groups by way of equitable access and efficient delivery of public services. The present a2i Programme, with support from UNDP, Bill & Melinda Gates Foundation, UNICEF and a consortium of sponsors, also intends to usher in deliberate systemic changes with conducive policy impetus and programmatic interventions for translating the aspirational goal of 'Smart Bangladesh 2041' into reality. The theory of change posits that the project will contribute towards realisation of national aspirations and priorities by way of simplification, digitization and need based integration of public services to enable citizens and businesses to access them more quickly, affordably and reliably through inclusive physical, online, mobile and voice platforms. To achieve these ambitions, the Aspire to Innovate Programme has been structured around three component / outcome areas: (1) *institutionalizing Public Service Innovation and improving accountability*; (2) *catalysing Digital Financial Services and Fintech innovations*; and (3) *incubating private sector-enabled Public Service Innovation*. The project contributes to realization of CPD Outputs 2.1 & 2.3; and Strategic Plan Outcomes of advancing poverty eradication and accelerating structural transformations for sustainable development.

Summary of Findings

The present Mid Term Evaluation, which has been commissioned to assess project performance, finds impressive evidence of achievements across multiple initiatives in all Outcome areas; and the

initiatives often complement each other demonstrating intrinsic coherence in achieving overall outcome.

For instance, a citizen today can apply for license and registration, receive certificates and attestations, obtain grants and loans, access microfinance and banking services, or access social safety net benefits through myGov Portal (or myGov App). Until June 2022, the platform has provided access to more than 3.3 million users. More than 2.4 million applications for different services have been made on myGov, and of these 2.2 million+ applications have been resolved. Together with 333 National Helpline, the myGov service access gateway saved more than 12 billion workdays for citizens; and services are now accessible across multiple channels: Digital Centres, Websites & Apps and even through feature phones by way of 333 National Helpline. At the same time, it must be pointed out that programmatic efforts to institutionalize innovation have been limited; incentive and support structures are yet to be developed to scale-up and sustain service delivery innovations. While digitisation and process simplification have made services quick, affordable and reliable for citizens, the Project still needs to do a lot in improving standard of services by empowering people.

The ambitious and future oriented Mission Civil Service 2041 (CS2041), which aims at setting the tone of a civil service that is empowered and committed to institutionalizing innovation, can be a game-changer for governance reform. Whereas having immense potential, the evaluation team has found out that the project is at the very early stage of implementing CS2041 initiative. The reason behind the delay in launching the initiative is- the project took careful steps and consulted with all the relevant actors to ensure ownership of the initiative. The a2i project is now working on developing training modules to build the capacities of the government officials under the CS2041. Going forward, the interventions relating to CS2041 should gradually move beyond training and capacity building; and focus more systems and processes to usher in civil servants' behavioural and attitudinal change, as well as enforcement of citizen centric answerability. The project can also think about mechanisms under CS2041 that would instil professional accountability within the civil service which will work as 'inner-check' and strike a balance between purpose and autonomy. Efforts could also be pursued to mainstream systemic initiatives of a2i by integrating those within the existing administrative mechanisms and tools (e.g., APA)

The initiatives of Outcome 2 are aims at building a citizen-centred, secure and interoperable digital financial eco-system that deepens financial inclusion; and offers innovative pro-poor financial services that are accessible, affordable and reliable. Here too, the evaluation could find impressive accomplishments, with regard to in developing digital payment technical architecture for payment digitization as well creation of payment platforms. Number of underserved / vulnerable citizens receiving digital SSN service has increased significantly to more than 25 million beneficiaries. An integrated payment channel, ekPay has been established for bill and fee payments across government agencies and private sectors with the aim of reducing TCV. Noticeable upward movement of ekPay transactions over the years. Ek shop/Rural assisted e-commerce has managed to attract the rural people as the number of rural entrepreneurs engaged with Ek shop and their transactions have grown over the years. The number of service points has also seen a slight increase in 2022 when compared to that in 2020; but the project's achievement in this regard has been below par. The CMSMEs having access to digital market has increased from 6,000+ in 2020 to more than 10,000 in 2022. But the rate of growth during past two years is sluggish, as against spectacular performance in 2020.

In the context of Outcome 3 initiatives, the a2i programme has managed to put together the foundations of an adaptive national system to respond to 4IR induced challenges and opportunities. Drawing upon the commissioned Future Skills study, the Future of Work Lab has devised strategies and initiatives to prepare for and cope with 4IR influenced profound shift in the nature of work, workforce and workplace over next two decades. Concurrently a2i is working to leverage the opportunities emerging out of the fusion of next generation technological breakthrough. The unique NISE platform has managed to generate reasonable traction with 1500+ industrial entities getting registered with the platform; and more than six hundred twenty-five thousand young job-market entrants have subscribed to its skill development and employment facilitation services across 207 occupations. Of the total NISE registered subscribers, 35% are young women. Around a quarter million NISE registered young job-entrants have graduated programmes on high demand vocational skills; and around 12% of these vocational skill graduates secured decent gainful employment through unique match-making facilitation by NISE platform.

a2i Programme has set in motion pioneering digital innovations, such as architecting of transformative innovation: 'Bangla Digital Stack' and preemptive disaster response through AI assisted 'Forecasting based Financing (FbF)'. These involve combining disparate technology components, frameworks and products on the bedrock of unique national identity, payment platforms, and innovative interoperable use of data to help deliver seamless services in multiple sectors and to usher in smooth user experience. Successes of these ventures do have far-reaching implications on enabling seamless digital access to services by citizens and social protection benefits by the poor. Towards realization of these intent, a2i should intensify the scale-up efforts of these initiatives so that tangible SROI (Social Return on Investment) could be derived within remaining two and half years of this programme cycle.

Innovation ecosystem that a2i programme has put together was repurposed to be in the forefront of Bangladesh's response to Covid pandemic induced challenges. Contributions in tacking this national emergency were multidimensional – from strengthening healthcare delivery with in-country provisioning of live-saving medical devices to identification of Covid hotspots by way of near real-time epidemiological analysis to facilitating expansion of social protection measures towards mitigating familial distress among or helping establish nation-wide Digital Classroom to mitigate learning loss of an entire cohort of students. The National COVID-19 Intelligence Platform integrating datasets of individual dashboards covering all aspects of medical management of Covid. Additionally National Socio-Economic Dashboard was developed deploying machine learning tools and AI for informed and responsive decision making to better support the management of health and different socio-economic sectors.

Key Findings

To summarize, the MTE could record an impressive body of evidence on the progress and achievements of Aspire to Innovate (a2i) programme.

> ► In its implementation journey of past 30 months, the programme has served as harbinger of innovative initiatives – from myGov platform for integrated multi-channel access of 1500+ public services to building secure and interoperable digital financial ecosystem for pro-poor financial services to getting the population, especially the youth, prepared for 4IR challenges

and opportunities. The ambitious and future oriented Mission Civil Service 2041 initiative of the project, which aims at setting the tone of a civil service that is empowered and committed to institutionalizing innovation, can be a game-changer for governance reform.

► The project, under the aegis of Outcome 2, has established an interoperable, ubiquitous alternative payment channel or aggregator for bill and fee payments across government agencies, private sectors and citizens. An innovative institutional mechanism to serve as facilitator across the digital financial services ecosystem has also been established.

► Within the context of Outcome 3, the has managed to put together the foundations of an adaptive national system to respond to 4IR induced challenges and opportunities; and unique NISE platform has managed to establish the principles and protocols of matching employability skills vis-à-vis occupational demands from Industry.

► In the context of Outcome 3 initiatives, the a2i Programme is drawing upon the commissioned Future Skills study, the Future of Work Lab has devised strategies and initiatives to prepare for and cope with 4IR influenced profound shift in the nature of work, workforce and workplace over next two decades.

► Concurrently a2i is working to leverage the opportunities emerging out of the fusion of next generation technological breakthrough. The unique NISE platform has managed to establish the principle of matching employability skills vis-à-vis occupational demands from Industry; and the approach with operational know-how have already been adapted by other countries to address their developmental challenges.

► The a2i Programme has also set in motion pioneering digital innovations, such as architecting of transformative innovation: 'Bangla Digital Stack' and pre-emptive disaster response through AI assisted 'Forecasting based Financing (FbF)', which involve combining disparate technology components, frameworks and products on the bedrock of unique national identity, payment platforms, and innovative interoperable use of data to help usher in smooth user experience and deliver seamless services across multiple sectors. Successes of these ventures do have far-reaching implications on enabling seamless digital access to services by citizens and social protection benefits by the poor. At the same time, it must be pointed out that programmatic efforts to institutionalize innovation have been limited; incentive and support structures are yet to be developed to scale-up and sustain service delivery innovations.

► a2i programme has evolved substantially in last two and half years, expanding its programmatic footprint in response to Covid related national emergencies as well as to meet the enhanced national ambition on innovation and digital transformation. This has necessitated revisiting the original Results Framework of the programme; and by way of an extensive process of consultation a2i team has embarked on the task of internally revising programmatic Outputs and output indicators. MTE does strongly feel that the revamped set of outputs and output indicators provide more realistic matrices for measuring accomplishments and effectiveness of a2i performance.

Key set of recommendations presented by MTE, on the basis of its findings and conclusions, are as below:

• Revisit the original Results Framework that was finalized during project design stage to

incorporate suitable amendments that allow reasonable assessment of programme's performance on vastly expanded portfolio of initiatives. The programmatic Outputs and output indicators set forth in the proposed results measurement matrix developed internally by the team could be considered its formal adaptation as Project Result Framework, subject to appropriate adjustments.

- Concurrently the project should take steps to measure the level of satisfaction of citizens about different initiatives, especially under Outcome 1; and collect information on citizen's satisfaction level about both the offline and online GRS.

- The influence of different a2i introduced initiatives on the civil services' overall organization culture needs to be examined. Efforts should also be pursued to mainstream a2i initiatives by integrating them within the existing administrative instruments and/or mechanisms, such as Annual Performance Agreement (APA).

- The Mission Civil Service 2041 is extremely important and potential game changer for responsive governance; and is the glue that binds all the outputs related with empowering and incentivizing the civil servants. In institutionalizing public service innovation practices within the civil service, the new generation bureaucrats should be capacitated on the CS-2041 approaches. Additionally, the project can think about introducing mechanisms to instill motivation and professional accountability within the civil service; and there could be indicators that reflect incremental but systemic changes in motivational level of civil servants.

- The Endline Evaluation of a2i – Phase 2 had recommended organizational, operational management and regulatory strengthening of Union Digital Centres for these to become unified and effective channel for delivering digital service and products, including for the delivery of digital financial inclusion initiatives. It will be worthwhile for a2i project to consider investing certain degree of intellectual efforts to help frame a financially viable business model for UDCs to function as one-stop-shop for electronic delivery of all important citizen centric services.

- The publicity campaigns and strategic communication interventions are required to mitigate the prevailing information deficit about the services, and specifically DFI services available at the UDC. The Media and Communication team could be advised to move beyond their branding-oriented communication strategy and make effort to disseminate key programme related actionable information to citizen recipients of digitally delivered services.

- The existing learning and communication platforms of a2i programme, as well as mobile phone based social media channels could be utilized to help improve financial literacy of the rural poor towards enhanced access of pro-poor financial services. A formalized government policy on financial inclusion with clear goals and outcomes is crucial to catalyse the effort of financial literacy programs carried out by government bodies, financial service providers and other stakeholders. a2i could also consider working with DSHE to get topic on financial literacy included in the higher classes of school education curriculum.

- a2i has set in motion pioneering digital innovations like 'Bangla Digital Stack' and pre-emptive disaster response through AI assisted 'Forecasting based Financing (FbF)' with far-reaching implication of unlocking economic potential, as well as enabling seamless digital access to services by citizens and social protection benefits by the poor. Towards realization of intended potential, a2i should intensify the scale-up efforts of these initiatives so that tangible SROI (Social Return on

Investment) could be derived within remaining two and half years of this programme cycle.

- Efforts also need to be directed towards ensuring coordination and integration of different initiatives. a2i has been taking a lot of new initiatives continuously, which are mostly disconnected and being implemented from different platforms. Challenge of a2i is to integrate and connect the dots of different platforms and see how each platform would link each other and contribute to the achievement of the broader objective of the project. In this process, prioritization of initiatives should be given emphasis.

CHAPTER 1: BACKGROUND AND INTRODUCTION

1.1. Purpose and Scope of the Mid Term Evaluation

The Mid Term Evaluation of a2i programme has been commissioned with the primary purpose to assess project operation and progress since inception, in line with the implementation strategies mentioned in the ProDoc; and their realignment in the context of Covid 19 induced health emergencies, as well as redefined development priorities of Bangladesh. The evaluation looked at programmatic interventions to determine whether the programme has been running effectively, efficiently, relevantly and sustainably; strived to capture and demonstrate evaluative evidence of achievements on all three components; and documented lessons learned. Since its inception, a2i Programme primarily focused on the sensitization of bureaucrats regarding the simplification and digitization of services for citizens. It is praiseworthy that considering both the visible and invisible strong partnerships with public agencies, a2i Programme has capacitated and developed skills among public officials for the adoption of innovation for introducing public services. Based on its findings and conclusions, the MTE proposed way forward for the project to help streamline its future strategies and implementation modalities, including development of business models, so that a2i project realizes its stated objectives and outcomes. The evaluation covers the period from January 2020 to 30 June 2022; and focuses on six key evaluation criteria: relevance, efficiency, effectiveness, impact, sustainability and coherence following the OECD evaluation criteria.

The Scope of the Mid Term Evaluation includes the entirety of Aspire to Innovate (a2i) programme initiatives and activities and covers interventions funded by all sources, including core UNDP resources. It also includes activities from the previous programme cycle which provide foundational building block of the present a2i programme. More Specifically the scope of the evaluation includes,

- Assessment of project performance in terms of the implementation processes, outputs and indicators, assumptions and risks specified in the Results Framework matrix and in the M&E Plan;

- Evaluating the relevance, effectiveness, and efficiency of the project in influencing and contributing to shaping the national policies, plans, and programs in implementing national priorities and SDGs; and how this would be sustained beyond the end of this project;

- Assessing project's challenges and opportunities, including external factors and environment, as well as COVID-19 pandemic which have helped and/or hindered the growth in attaining the results of the project;

- Collecting useful and evidence-based information on Covid induced interventions and check their relevance and effectiveness in line with the objectives of the project, document accompanying lessons learned and provide recommendations to help the project to make strategic changes in the context of 'new normal';

- Review and address the knowledge gap on what worked and what have not worked in terms of sustainability and replication of project activities to scale up effective actions;

- Document lessons learned, good practices, and identify action-oriented recommendations to improve several aspects of the implementation during remaining period of the project;

- Assess measures, approaches, and initiatives already taken along with the commitments stakeholders and partners made regarding gender and mainstreaming of 'living no one behind' (LNOB) and provide recommendations to integrate those in the planning and implementation of the project.

The primary audiences of the Mid Term Evaluation are UNDP Bangladesh Country Office, the Regional Bureau for Asia and the Pacific, ICT Division and a2i, Cabinet Division, other Government of Bangladesh Ministries, donors/ sponsors of initiatives within a2i, development partners, and other relevant stakeholders.

1.2. Aspire to Innovate (a2i) Programme – An Abridged Narrative

Aspire to Innovate (a2i) Programme, the flagship digital transformation initiative of Government of Bangladesh, is in real sense the 3rd phase of *Access to Information (a2i) Programme* which was launched in 2007 under the aegis of the Prime Minister's Office with the objective of promoting a responsive, transparent and efficient system of public service delivery. The first phase of a2i project was implemented with support from UNDP and USAID; and it leveraged the benefits of information and communication technologies and global best practices to enhance public sector effectiveness. Studies reveal that fundamental progress was made during first phase of a2i program in improving access to public services through electronic means. At the same instance, the programme implementation experiences demonstrated the criticality of expanding the breadth and depth of such service delivery reforms to counter the impact of outdated manual processes, staff resistance to change, and a lack of transparency that still impedes citizens' access to public information and government services. Building on the lessons learned from the first phase of a2i, the second phase of the project was launched in 2012 with the aim of increasing transparency, improving governance, and reducing the time, difficulty and costs of obtaining government services by citizens. A2I phase II thus broadened its focus from bringing government services closer to the citizens to developing capacity of public service agencies and officials to innovate and reengineer service delivery processes and to having policy support initiatives.

The accomplishments of Phase I & II of a2i programme encouraged Government of Bangladesh to initiate the new Aspire to Innovate (a2i) Programme to serve as catalyst for citizen-centric culture of public sector innovation with 'whole-of-government' approach that facilitates advancement of vulnerable individuals and societal groups by way of equitable access and efficient delivery of public services. The theory of change posits that the project will contribute towards realisation of national aspirations and priorities by way of simplification, digitization and need based integration of public services to enable citizens and businesses to access them more quickly, affordably and reliably through inclusive physical, online, mobile and voice platforms. The present a2i programme, with support from UNDP, Bill & Melinda Gates Foundation, UNICEF, and a consortium of sponsors, also intends to usher in deliberate systemic changes with conducive policy impetus and programmatic interventions for translating the aspirational goal of 'Smart Bangladesh 2041' into reality. To achieve these ambitions, the project is gradually establishing institutional mechanisms that incentivize, sustain and scale innovations to attain sustainable impact; has started involving the private sector in this innovation

process; and bringing in commensurate innovation in financial services to support public service innovations.

Accordingly, the Aspire to Innovate (a2i) programme has been structured around three component / outcome areas:

1. **Institutionalizing Public Service Innovation and Improving Accountability**
   Simplifying, digitizing, and integrating government services to enable citizens and businesses to access them more quickly, affordably and reliably through inclusive physical, online, mobile and voice platforms. Incentivizing and empowering civil servants, nurturing institutional mechanisms to enable continuous innovation of citizen centric services, maturing a data-enabled policy environment, and promoting a culture of integrity and accountability are integral part of this endeavour.

2. **Catalysing Digital Financial Services and Fintech Innovations**
   Catalysing the development of secure, citizen centred and interoperable digital financial eco-system with business processes in place that deepens financial inclusion and offers innovative, accessible, affordable and reliable pro-poor financial services.

3. **Incubating Private Sector-enabled Public Service Innovation**
   Incentivize private sector-enabled social innovations and entrepreneurship to identify and tackle public service delivery challenges by way of incubating and accelerating social enterprises. In addition, there would be focus on strengthening policy process to institutionalize innovations; and scaling up successful social enterprises through policy advocacy and appropriate commercialization venture.

The project contributes to realization of CPD Outputs 2.1 & 2.3; and Strategic Plan Outcomes of advancing poverty eradication and accelerating structural transformations for sustainable development.

Within months of the project's implementation inception in January 2020, the whole world got engulfed into the unprecedented event of Covid pandemic. The resulting public health exigencies, lockdown induced disruption of economic activities and corresponding job losses, and closure of educational institutions had impacted lives and livelihoods and future aspirations of ordinary citizens and especially the poor and marginalized. With the assistance of the government and other stakeholders, a2i project realigned and repurposed and aliened its activities significantly, ushering-in novelties in its digital platforms to help retard the spread of the pandemic, mitigate its adverse effects and help citizens to cope with new realities. The project enabled rollout of digitally assisted new initiatives to meet the demands of preventive and curative healthcare delivery, helped create dashboards and data systems for evidence-based decision making, redesigned the national hotline to facilitate food aid delivery to extremely needy, and repurposed / enabled digital platforms and means for targeted mitigation Covid lockdown induced adverse effects on people. None of these new interventions were envisaged in the original ProDoc; but the project could demonstrate its agility and rise up to the occasion.

CHAPTER 2: EVALUATION APPROACH AND METHODS

2.1. Evaluation Methodology

Mixed-Method Evaluation approach, as enunciated in the Inception Report, was employed for the MTE to assess the efficacy of a2i interventions and policy engagements by analysing progress made towards the achievement of the expected outputs, and the extent to which these outputs contributed to the intended outcomes, as defined in the Result Framework. It would be important to mention here that the original Result Framework, as delineated in the ProDoc was found to be insufficient to justify the diverse range of a2i's work, which got vastly expanded during Covid pandemic and also in post-Covid context. The Mid Term Evaluation team therefore decided to follow as reference the expanded Result Framework that the project team uses to track programmatic results.

A judicious mix of both qualitative and quantitative research methods were applied to collate relevant information on the performance and results of diverse a2i initiatives; data was collected both from primary and secondary sources. For primary source, techniques like - In-depth Interview, FGD, Consultation meetings, and KII of Govt. officials, were applied for qualitative data collection. For secondary source a bunch of internal and external documents were reviewed. To get a quantitative analysis dashboard data was massively reviewed and analysed. This was the extent possible, attempts were made to triangulate the gathered information for the purpose of affirming the integrity of evaluation findings. Hybrid approach of virtual remote interviews, together with face-to-face interactions and in-person field engagements was adopted in conducting the evaluation. More than 100 interviews with a2i staff across all functional units and external stakeholders, including service recipients were conducted.

The conversational interviews and FGDs were conducted through a flexible set of questions within the defined framework of Evaluation Matrix[2]. Adequate care was taken to look at issues holistically, so that the respondents' views could lead to framing of rounded perspectives for finding answers on specific evaluation question. Every effort has been made to: (i) seek answers on the key evaluation questions delineated in the Evaluation Matrix to develop evidence-based evaluative insight on programme performance; (ii) ascertain whether the transversal aspects of gender equality and application of LNOB principles have adequately been considered within programmatic strategies and interventions; (iii) validate key programmatic contributions and accomplishments at outcome level; and (iv) reflect upon what worked well, what have not worked well and why.

These efforts were supplemented with iterative desk review of strategic and programme documents, monitoring reports, dashboard datasets, research papers, other related publications, and information accessed online. Data from document reviews were complemented with information available online and this allowed gaining further insights on the effectiveness of programme interventions and outcomes, and to identify the strengths of a2i interventions as well as areas for improvement.

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[2] The Evaluation Matrix is available an Annex 2 of the report

Attention was given to integrate a gender-responsive evaluation approach to data collection and analysis. Gender-disaggregated data, where available, were collected and assessed against programme outcomes. Gender marker data were used to assess the level of commitment to gender equality and women's empowerment. Attempts have also been made to apply the rubric of five step approach[3] to assess integration of LNOB principles in the programme.

The methodological approach also involved Outcome Harvesting[4] interactions in virtual mode to better understand, along with key members of a2i team, the efficacy of change interventions. The exercise was conducted in two principal segments. At the first stage, the members working in three Outcome areas deliberated among themselves to formulate result descriptions at a systemic level. Relationships, connections and entities that might have supported / impeded the achievement of results were also deliberated. The result descriptions were then analytically interpreted to understand: (i) what enabled the achievement of results; (ii) the contributions of counterparts and other stakeholders/change agents in achieving the results; and (iii) the importance of the Result Descriptions for realising strategic objectives a2i programme. The emerging consensus were used as additional stream of evidence / insight to determine the contribution of a set of interventions in the change efforts.

2.2. Evaluation Challenges and Limitations

Barring field visit to only three of Bangladesh's 64 districts, the MTE team had to conduct most part of the evaluation remotely, adapting its methodology to rely more on desk reviews of available material and conducting online and telephone consultations. To mitigate these challenges, the evaluation team broadened the scope and depth of its secondary data review by including external reviews, assessment and evaluations, as well as extensive use of programme dashboard of a2i, to cross-reference the data and validate findings. Even the consultation period had to be prolonged to accommodate these mitigation measures.

The insufficient quality of the original result framework of the programme too affected the evaluation process to fully assess the achievement of programme objectives at a level higher than the output. Even quarterly monitoring reports were not always available; and owing to data quality standards, establishing single source of truth was not always feasible. Notwithstanding these challenges and accompanying delays, the Mid Term Evaluation was still able to guarantee the respect of evaluation norms and professional standards.

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[3] As suggested in the UNDP Official Guidance paper on operationalizing LNOB
[4] Outcome Harvesting methodology collects evidence of what has changed; and then determines how an intervention has contributed to these changes. The approach is inspired by Outcome mapping and informed by the Utilization-Focused Evaluation developed by Ricardo Wilson-Grau.

CHAPTER 3: FINDINGS

3.1. Relevance of A2I Programme

The Aspire to Innovate (a2i) program builds on the Government of Bangladesh's broader development agenda to build a citizen-centric culture of innovation in civil service to improve public service delivery and make services more inclusive, affordable, reliable and accessible for all including the poor and disadvantaged. The program intends to promote inclusion in financial services and involve the private sector in the process of innovation in public service delivery. The current section examines the relevance of the objectives of the a2i program with national and international priorities.

3.1.1. Adherence to National Development Priorities

Bangladesh's national development priorities have been echoed in various policy documents, which are as follows:

i)   Perspective Plan (2021-2041)

The second Perspective Plan 2021-2041(PP 2041) has evolved with a promise of transforming Bangladesh into a developed and poverty free nation by 2041. The PP 2041 reflects two long-term development visions of the government of Bangladesh: i) Bangladesh will become an Upper Middle-Income Country by 2031 and a high-income country by 2041 ii) eradicating extreme poverty by 2031 and zero poverty by 2041. Both the visions and some of their accompanying strategies are very much relevant to the objectives of the a2i program. The table below provides the details of the relevance of the a2i program with the PP 2021-2041.

Table: Relevance of a2i program with the Second Perspective Plan (2021-2041)

National Priorities	Goals/Strategies having relevance with a2i	Relevant a2i Objectives
Second Perspective Plan (2021-2041)	Goal 1: (a) Bangladesh will be a developed country by 2041 fully in tune with the digital world Strategy: Transformation of the rural agrarian economy to a primarily industrial and digital economy	The very objective of the a2i project is to transform Bangladesh into a developed nation through public service digitization and institutionalizing citizen centric public service innovations geared to this. Digitizing rural economy and bringing the rural poor into the mainstream financial activities using digital platform is one of the key focuses of the project.
	Goal 2: eradicating extreme poverty by 2031 and zero poverty by 2041 Strategy: The transformation—can be realized through a process of rapid inclusive growth	Inclusiveness is the prime focus of a2i. It intends to make digitized services accessible to the entire citizen.

i)   **SDG Goals:**

Accelerating the achievements of global development agenda called the "Sustainable Development Goals" (SDG) is one of the expected outcomes of a2i. Almost all the seventeen SDG goals have some relevance but some of them are directly linked to the program goals.   To be specific, SDGs 1, 4, 5, 8, 9, 16, 17 and some of their specific targets have direct relevance with a2i. Table below provides the details.

Table : Relevance of a2i with the SDGs

SDG Goals	Targets having relevance with a2i	Relevant a2i Objectives
Goal1: End poverty in all its forms everywhere	1.3 Implement social protection systems and by 2030 achieve substantial coverage of the poor and vulnerable	a2i aims to contribute to the eradication of poverty by increasing access to digitized social safety net services by the poor and vulnerable.
Goal 3: Ensure healthy lives and promote well-being for all at all stages.	3.8 Achieve universal health coverage, including financial risk protection, access to quality essential health care services and access to safe, effective, quality and affordable essential medicines and vaccines for all. 3.d Strengthen the capacity of all countries, in particular developing countries, for early warning, risk reduction and management of national and global health risks.	During covid-19 pandemic a2i repurposed its activities to tackle the emergency imposed by COVID-19 pandemic. For instance, the national helpline 333 was repurposed by including several services based on citizens' demands including healthcare services, COVID-19 information, e-commerce services, etc.
Goal 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	Targets 4.3 and 4.4 pledge for ensuring equal access for all men, women and youth to affordable and quality technical, vocational and tertiary education and youth to have technical skills for employment and entrepreneurship. 4.a pledge for providing inclusive learning environment for all including women, disables and children	Leveraging 4IR technologies a2i aims to promote equal access for all to technical, vocational and tertiary education and to offer the unemployed youth and young women various skills training, career counselling and apprenticeship opportunities. The programme also aims to create an inclusive environment for education facilities by taking some innovative steps for the disabled students.
Goal 5: Achieve gender equality and empower all women and girls	5.a: Undertake reforms to ensure women's access to financial services 5.b: Enhance the use of ICT to promote the empowerment of women	-While gender equality and empowerment of women is a cross cutting issue of the program, Components 2 and 3 of the programme have a focus on facilitating women's access to financial and digital services.
Goal 8: Promote sustained, inclusive and sustainable economic growth full and productive employment and decent work for all	8.3: Promote policies that support decent job creation, entrepreneurship, innovation and encourage growth of small and medium enterprises and access to financial services	-The programme aims to offer, pro-poor financial services with a specific focus on encouraging the growth of small and medium enterprises The programme attempts to engage the unemployed youth and young women in appropriate work by

SDG Goals	Targets having relevance with a2i	Relevant a2i Objectives
	8.6: reduce the proportionate of youth not in employment, education and training	providing technical and vocational training in various trades.
Goal 9: Build resilient infrastructure, promote inclusive and sustained industrialization and foster innovation	9.c significantly increase access to ICT and strive to provide universal and affordable access to the internet	The overarching goal of a2i is digitization of social as well as financial services and ensuring increased access to them by the entire citizen
Goal 16: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels	16.6 Develop effective, accountable and transparent institutions at all levels	Ensuring inclusiveness in accessing the digitized service is the core objective of a2i. It also aims to institutionalize ICT led innovations and integrity culture in government to ensure accountability and transparency in the public sector.
Goal 17: Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development	17.6 Enhance North-South and triangular regional and international cooperation and access to science, technology and innovation and enhance knowledge sharing on mutually agreed terms	Global partnership, specifically South-South and triangular cooperation has been the core agenda of the programme in order to exchange knowledge, experiences, and expertise to harness innovations in public service delivery.

i)   **The Eighth Five Year Plan (2020-2025**):

The Eighth Five Year Plan (2020-2025), with a key focus of "Promoting Prosperity and Fostering Inclusiveness" centers on six core themes, which include: i) rapid recovery from COVID-19 ii) GDP growth acceleration, employment generation, and rapid poverty reduction with a broad based strategy of inclusiveness iii) a sustainable development pathway resilient to disaster and climate change; iv) sustainable use of natural resources and successful management of the inevitable urbanization transition v) development and improvement of critical institutions, and vi) attaining SDG targets and coping up with the impact of LDC graduation. Objectives of a2i have relevance with various goals and strategies of the Eighth Five Year Plan (See the Table below).

Table : Relevance of the a2i program with the Eighth Five Year Plan

National Priorities	Goals/Priorities having relevance with a2i	Relevant a2i Objectives
Eighth Five Year Plan (2020-25)	i) Rapid poverty reduction with a broad-based strategy of inclusiveness ii) Development and improvement of critical institutions iii) Attaining SDG targets and coping up with the impact of LDC graduation.	a2i aims to contribute to the overarching national goal of poverty reduction and achievement of SDGs through introducing a citizen centric culture of innovation in public service delivery through digitization and by making services inclusive and easily accessible to the people at the last mile. The project intends to provide support to establish institutional mechanisms that incentivize, sustain and scale innovations to attain sustainable impact.

3.1.2 Alignment with UNDP Goals

In recent years, UNDP priorities are demonstrated in the United Nations Sustainable Development Cooperation Framework (UNSDCF), Country Policy Document (CPD), and Strategic Plan. The Results Framework mentions that the program contributes to the achievement of UNSDCF outcomes and also to some specific targeted outputs of other documents. Table below provides the details.

Table: Relevance of a2i with UNDP Goals

UNDP Policy Documents	Outputs/Outcome having relevance with a2i	Relevant objectives of a2i
UNSDCF Outcome # 1	By 2026, more people in Bangladesh, particularly the most vulnerable and marginalized from all gender and social groups and those from lagging districts, benefit from sustainable livelihoods and decent work opportunities resulting from responsible, inclusive, sustainable, green and equitable economic development.	a2i aims to address the development challenges by making public service inclusive through innovations in addressing the needs of the financially and socially disadvantaged people and rural women creating opportunities for promoting access to financial services by socially disadvantaged groups.
Country Policy Document (CPD) Output	Output 1.1 The Government is supported to design and implement conducive policies, regulatory framework and SDG financing governance mechanism to attract investment from diversified sources in labor-intensive, responsible and green economic sectors.	The project will promote collaboration between government and private sector to create a well-developed social innovation and entrepreneurship ecosystem in Bangladesh that leverages 4IR technologies and empowers initiatives for acceleration of SDG achievement.
	Output 1.2: Women and youth, especially those who own cottage, small and medium-sized enterprises, benefit from market-driven skills development, access to financial and non-financial services to adopt appropriate technologies, innovative business models driving to improved productivity, competitiveness, resilience and sustainability of enterprises and jobs.	To empower rural women a2i aims to create a rural e-Commerce platform called ekShop, develop an electronic database called CMSME (cottage, micro, small and medium enterprise) through which women micro-entrepreneurs will create their own platforms. Besides, the project also aims to provide various skills and training to women and youth to transform them into market ready human resources.
	Output 1.3: Policy and regulatory frameworks enabling greater access to and utilization of inclusive, gender-responsive and resilient basic social and protection services are strengthened.	The programme will support various government agencies to frame necessary policy and legal reform through creating an enabling environment for advocacy to facilitate experimentation with various innovations for making inclusive, gender responsive services.
Strategic Plan Outcomes	Outcome 1 – Advance poverty eradication in all its forms and dimensions	The a2i programme aims to contribute to eradication of poverty and inclusive economic growth through identifying the innovative alternatives for accessing financial and social services by all including the vulnerables specifically the rural women and the socially disadvantaged.

3.1.3 Relevance of Programme Logic

The theory of change of a2i suggests that the programme will contribute towards the national priorities including simplification and digitization of public services in rural areas and strengthening good governance in line with the aspirations and plans of establishing a Digital Bangladesh by 2021,

SDGs by 2030 and Vision 2041 with an 'Innovative Bangladesh' global brand. Theory of Change is to be actualized in the course of three inter- related components of programmatic interventions:

1. **Institutionalizing Public Service Innovation and Improving Accountability:** This component has two aspects to it. The first is concerned with simplifying, digitizing and integrating government services to enable citizens and businesses to access them more quickly, affordably and reliably through inclusive physical, online, mobile and voice platforms, with the addition of a Grievance Redress mechanism. The second, is about incentivizing and empowering civil servants, and having institutional mechanisms introduced to enable continuous innovation of sustainable, citizen-centric services and maturing of a culture of integrity.

2. **Catalyzing Digital Financial Services and Fintech Innovations:** This component of the project is based on the theory of change that assumes that a citizen-centered, secure and interoperable digital financial eco-system with business processes in place deepens financial inclusion and offers innovative, pro-poor financial services that are accessible, affordable and reliable.

3. **Incubating Private Sector-enabled Public Service Innovation.** This component is about orchestrating a holistic collaboration between government and non-state stakeholders including private sector, academia, and civil society to create a well-developed social innovation and entrepreneurship ecosystem in Bangladesh that leverages 4IR technologies and empowers initiatives that improve public service delivery.

3.2. Programmatic Coherence

Understanding Coherence

The ProDoc mentions that the "Aspire to Innovate (a2i) Programme builds on the Government of Bangladesh's efforts to introduce a citizen-centric culture of innovation in civil service to **improve public service delivery and make services more inclusive, affordable, reliable and easier to access**." At the same time, "…the project will contribute towards other national priorities including simplification and digitization of public services in rural areas and strengthening good governance in line with the aspirations and plans of establishing a Digital Bangladesh by 2021, SDGs by 2030 and Vision 2041 with an 'Innovative Bangladesh' global brand". To that end, the project focuses on achieving specific goals in three components and they are-
- Institutionalizing Public Service Innovation and Improving Accountability
- Catalyzing Digital Financial Services and Fintech Innovations
- Incubating Private Sector-enabled Public Service Innovation

The overall goal of the project is – "Culture of citizen-centric innovation institutionalized, and accountability improved to accelerate SDG achievement in Bangladesh".

The discussion on coherence takes under consideration the goals, objectives and components stated in the ProDoc and evolves around two issues-

- Internal coherence, where the focus is to understand whether the components or initiatives developed under the project complement each other in achieving the overall outcome.

- External Coherence, where the objective is to explore whether the project outcome is in alignment with the Government of Bangladesh's development priorities and whether the achievement of project outcome would contribute towards Bangladesh's development journey.

<u>Internal Coherence</u>

First of all, the project has introduced different initiatives under the three components. These initiatives often share a common platform or services under one component is delivered through using the platform established under another component. For instance, under component 1 a single digital platform myGov has been established and this platform provides access to all the initiatives taken or developed under components 2 or 3. Similarly, whereas digital centres have been set up under component 1, this center has eventually become a physical hub for supporting citizens to gain access to different services initiated under component 2. Furthermore, technological advancements achieved under component 3 are being utilized by components 1 and 2 for achieving their goals. Another example of interdependence between different components is the initiation of CS2041. In this case, the initiative (CS2041) under component 1, utilized the South-South network to learn from the experiences of other countries and exhibit their products to countries like Maldives, Somalia, Ghana, Nigeria and others.

Secondly, the three components also complement each other in different ways. For instance, during Covid-19, under component 1, initiatives were taken to identify Covid hot zones. Hot zones were identified through epidemiological analysis of the telco-based syndromic surveillance or self-reporting data, websites and app-based GPS services and field-based community surveillance data of C-19 respondents. Expatriate epidemiologists in partnership with DGHS and IEDCR supported the analysis of this data. In this case, the activities of component 1 was supported and complemented by component 3. At the same time, as component 1 focuses on improving and innovating new mechanisms to improve public service delivery, it has introduced an initiative called 'Service Innovation Fund' to open up 'an unprecedented opportunity to incubate solutions from both government and non-government actors. In 2022, around 7,853 proposals were submitted for this fund and around half of these were coming from the private sectors and NGOs. In this way, initiative under component 1 is utilizing and embracing the core principle of component 3- Incubating Private Sector-enabled Public Service Innovation

<u>External Coherence</u>

While exploring the alignment between a2i's goals and objectives and the Government of Bangladesh's development priorities, it is important to understand that in Bangladesh, the government has developed a distinctive development narrative, as explained through the country's key planning documents- the Perspective Plan 2021-2041 and the 8th Five Year Plan 2020-2025. These planning instruments have highlighted the achievements made by the government and provided a bold vision for the future. For instance, the Perspective Plan aims at eliminating extreme poverty and reaching Upper Middle-Income Country Status by 2031 and reaching to High-Income Country Status

by 2041. It envisions that the country's per capita income will rise to USD 12,500 (in today's prices) by 2041 whereas within the same period, extreme poverty will decline to less than 1 per cent and overall poverty rate will decline to less than 3 per cent.

Whereas the perspective plan provides a long-term vision, the 8th FYP outlines the country's strategy for the next five years. In doing so, it has taken under consideration the targets set by the Perspective Plan It has outlined four priority areas-

- The necessity of building stronger institutions where it has emphasized institutions like local government, the urban institutions, land administration, National Board of Revenue and Public-Private Partnership. It has also mentioned that efforts to strengthen the democratic institutions like the Judiciary and the Election Commission will continue;

- Enhancing the implementation capacity of public institutions and ministries so that they can implement different programmes more efficiently and become more responsive while providing services to the people;

- A stronger policy focus in the area of income inequality; and,

- A strong focus on implementing the Delta plan so that strong implementation of the Bangladesh Delta Plan for "…ensuring the sound management of water resources, climate change, natural disasters and other environmental hazards".

If we consider the four priority areas, it can be argued that components and initiatives introduced under a2i is contributing in achieving three of these priority areas. The second priority area, 'enhancing the implementation capacity of the public institutions' is strongly related with component 1 and under this component, a2i has indeed introduced different initiatives to improve the capacity of the government organizations and is trying to build a civil service which will be more responsive to citizen's needs. Similarly, the third priority area, i.e., stronger policy focus in the area of income inequality is closely related with component 2, where different initiatives have introduced to catalyse digital financial services to support the poor and marginalized groups. Finally, component 3 of the project can directly contribute to priority area 3 as the under this component initiatives have been taken to use technological innovation to better prepare the country to deal with climates changes.

An interesting thing to note about the 8th Five Year Plan and the Perspective Plan is - both of them have emphasized building strong institutions and providing services to the people. In fact, the Perspective Plan has declared that "Institutions Matter" and "…rapid and inclusive development of societies is driven by strong and effective institutions". In particular, the Perspective Plan has specifically focused on the Political institutions and argued that the political institutions "…determine how political power will be distributed and how economic institutions will be shaped along the road to progress." The planning document has highlighted that Bangladesh's efforts to achieve the Vision 2041 would depend on the performance of four institutional pillars "…that will be harnessed by the people, who are the principal drivers of growth and transformation." These four institutional pillars are-

- Governance- defined as "to ensure that an increasing number of people are benefitted by the government and the quality of the services which they receive continue to get better

- Democratization, i.e. "all adult citizens are freely allowed to express their choice regularly regarding how the country will be run and who will run it on their behalf"

- Decentralization- "people in lower levels of the administrative structure (Divisions, Districts, Upazilas and Unions, in addition to City Corporations and Municipalities) are given more authority (power) and resources (money) to adhere to the needs of their jurisdictions"

- Capacity building defined as- "increasing the capabilities of those working for different relevant organizations in order make them work better

Of these four institutional pillars, three are again closely related with a2i's activities and different initiatives taken under Component 1 is assisting the government to achieve the goals identified in the Perspective Plan. For instance, output 1 of component 1, where the focus is on ensuring quick, affordable and reliable access of the citizens to simplified and digitized public services, is completely aligned with the third institutional pillar 'governance'. Output 5 component 1 which talks about empowering citizens will contribute towards the third pillar 'decentralization' and output 6 and 7 of component one is closely related with the fourth institutional pillar.

3.3. Efficiency

The efficiency of project initiatives designed and implemented under the a2i programme have been analysed in terms of the results achieved out of these programmatic interventions vis-à-vis resources invested within the programme, as well as the quantum of additional resources that partner Ministries/ Divisions allocated for the purpose. The appraisal also looked at how efficiently the human resources have been managed and the resulting TCV gains for service recipients.

The total project budget for Aspire to Innovate programme is USD 70.26 million, with Government of Bangladesh contribution accounting for 58% of the overall project funding. According to TCV study conducted by the Project, this catalytic investment over five-year period has translated into savings of over USD 16 Billion for common citizens of Bangladesh, in terms of reduced direct cost (to the tune of 75%) for accessing the services; and indirect opportunity cost of time and expenses incurred to visit the government offices multiple times.

The share of budgetary allocation is substantially high for Outcome 1 initiatives and activities, which are aimed at institutionalizing public service innovation and help improve accountability towards citizens' easy and affordable access of digital public services. The following chart depicts component wise share of a2i project budget over the 5-year period.
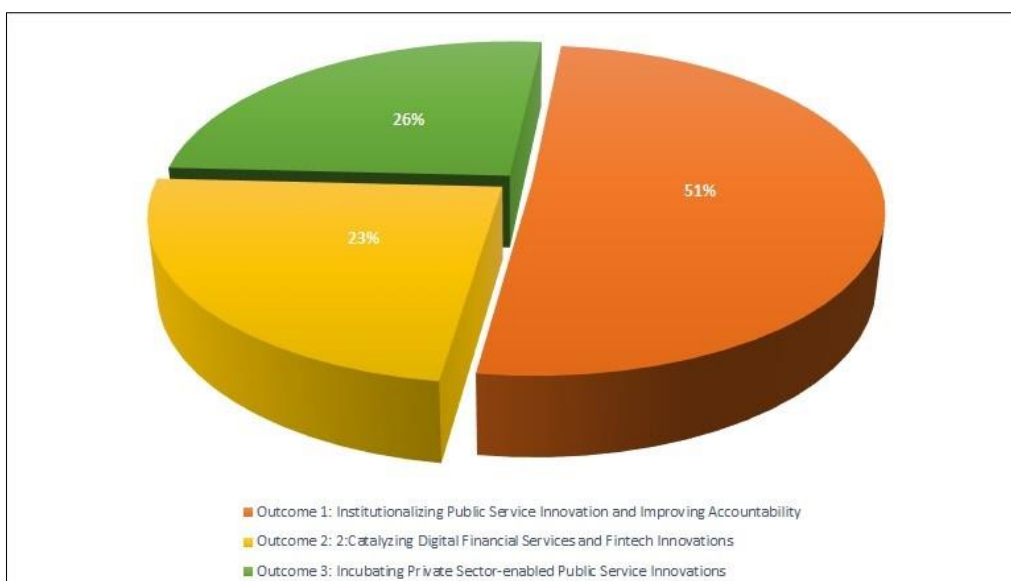
Figure: Outcome Specific Share of a2i Project Budget

The cumulative utilization of project fund at the Mid Term, i.e. for the 30-month period of January 2020 to June 2022, stands at 39% of the approved budget; and is fairly harmonized across all the three outcome areas:

Outputs	Output Indicators	Baseline (Baseline Year)	End of Project Target (December 2025)	Achievement at Mid Term (till June 2022)	% Achievement at Mid Term (till June2022) against the EOP Target	Expenditure during period January 2020 – June 2022 as % of total Estimated Budget		
						Budget amount hUSD	Expenses amount in USD	% of Financial Progress
Outcome 1: Institutionalizing Public Service Innovation and Improving Accountability– Government continues innovation of sustainable citizen-centric services at national level for citizens to access simplified and digitized public and private services in a quicker, more affordable and reliable way.								
1.1: Government services simplified and digitized to enable citizens to access them more quickly, affordably and reliably.	1.1. # of services simplified anddigitized for the citizen	370	2,500	1,782	71%	8,531,260	2,251,020	26%
1.2: Choice of access options (physical, online, voice, smartphone) diversified to offer citizens greater convenience and control.	1.2.a: # of service access points tooffer services to the citizen	5,830	12,000	8,741	73%	3,554,692	2,300,258	65%
	1.2.b: # of times citizens received services through voice platform 333 National helpline (in thousand)	238	10,000	3,389	34%	2,843,753	727,007	26%
	1.2.c: # of new services integrated with333 national helplines	5	30	20	67%	2,132,815	1,372,889	64%
	1.2.d: # of offices connected at NationalPortal	32,000	36,000	33,833	94%	2,488,284	2,137,381	86%
1.3: Addressed/fulfilled industry demand for 4IR technology enabled workforce as required ensuring qualityand productivity and created enabling environment regarding 4IR based Future skills in Bangladesh	1.3.a: # of 4IR-related projectsimplemented by Govt. Offices	50	300	66	22%	1,777,346	248,129	14%
	1.3.b: # of officers sensitized	190	10,000	2,070	21%	1,066,408	168,878	16%
	1.3.c: # of Competency Standard/Curriculum developed	5	110	42	38%	1,421,877	458,503	32%
1.4. Introduced a clear support structure at organizationallevel for continuous initiation and nurturing of innovative practices	1.4.a: # of innovative ideas funded	240	310	272	88%	2,132,815	1,747,755	82%
1.5 Improved the effectiveness of government functionalities through initiating capacity development efforts to equip civil servants with citizen-centric innovation, change management, leadership and data-enabled policy making skills.	1.5.a: # of module developed throughCS2041 initiatives	-	70	1	1%	1,777,346	28,129	2%
	1.5.b: # of civil servants gained knowledge on citizen-centric innovation,change management, leadership and data-enabled policy making skills	10,000	50,000	35,000	70%	2,488,284	1,713,381	69%
1.6 Facilitated experimentation and developed platforms on data, including data interoperability standards, to solvesocial and policy problems towards SDG acceleration	1.6.a: # of data experiments supported	-	83	31	37%	1,421,877	348,503	25%
	1.6.b: # of govt. offices have dashboards with intelligent analyticsand visualization developed	-	180	93	52%	1,777,346	818,129	46%

Outputs	Output Indicators	Baseline (Baseline Year)	End of Project Target (December 2025)	Achievement at Mid Term (till June 2022)	% Achievement at Mid Term (till June2022) against the EOP Target	Expenditure during period January 2020 – June 2022 as % of total Estimated Budget		
						Budget amount in USD	Expenses amount in USD	% of Financial Progress
	1.6.c: # of individuals (govt., private sector and academia) gained knowledgeon data literacy, data standards, science, analytics and visualization	150	5,000	2,017	40%	2,132,815	757,755	36%
Total Outcome 1:						**35,546,918**	**15,077,719**	**42%**
Outcome 2: Catalyzing Digital Financial Services and Fintech Innovations –A citizen-centered, secure, and interoperable digital financial ecosystem that deepens financial inclusion and offers innovative, pro-poor financial services								
2.1: Technical architecture and business process developed for digital payments	2.1.a: # of underserved citizens received digital G2P payments (inmillion)	1	26	12	45%	4,137,857	1,128,360	27%
	2.1.b: # of rural assisted e-commerceservice points established	3,200	36,300	11,304	31%	3,641,314	946,956	26%
2.2: Developed and launched awareness campaigns to increase citizens' understanding of digital payments	2.2.a: # of unions covered under the awareness campaigns on digitalpayments	1,000	5,000	3,207	64%	6,620,570	3,485,375	53%
2.3: Facilitated the growth of CMSMEs and creating an enabling environment resulting on positive impact on community level economy Established Fintech Innovation Hub	2.3.a: # of SMEs access to digitalmarket	-	80,000	10,308	13%	2,151,685	232,747	11%
Total Outcome 2:						**16,551,426**	**5,793,438**	**35%**
Outcome 3: Incubating Private Sector-enabled Public Service Innovations- Creation of a private-sector enabled social innovation ecosystem to improve public service delivery								
3.1: Supported social innovators and entrepreneurs tostrengthen their ability to open businesses and secure investment	3.1.a: # of social innovations receivingcommercialization support	15	195	17	9%	2,724,482	158,065	6%
	3.1.b: # of support provided to deviceinnovations	1	20	10	50%	1,997,954	957,138	48%
	3.1.c: Research Innovation Center established for device standardization	-	1	-	0%	363,264	45,361	12%
3.2 Ensured considerable amount of evidence in education system to provide strategic direction for all education sub- sectors, ensure that all key elements and enabling factors of blended education are considered during planning and implementation and to generate educational solutions for all learners through an effective combination of high-tech, low-tech and no-tech educational modalities.	3.2.a: # of officials (teachers, trainers, educators) capacitated on blended education	60	1,000,000	60	0%	726,529	5,011	1%
	3.2.b: # of blended education experimental projects initiated on exploration of different problems and solutions for blended education		20	-	0%	1,089,793	-	0%
	3.2.c: # of policy /strategy/ guideline/ manual developed for ensuring blended Education for all		10	-	0%	1,089,793	-	0%
3.3: Ensured data driven policy planning by bridging the gap between supply & demand side regarding skills, Employment & Entrepreneurship through matchmaking platform.	3.3.a: # of youths registered (in thousand)	220	1,500	620	41%	726,529	289,768	40%
	3.3.b: # of officers (public & Private) sensitized	-	1,600	800	50%	908,161	457,138	50%
	3.3.c: # of skills Service Providers integrated	-	1,000	250	25%	1,634,689	378,569	23%
	3.3.d: # of job linkage occurred	300	80,000	22,000	28%	1,271,425	332,426	26%
3.4 Through 360° communications platforms, expanded awareness and participation of the youth in forming social enterprises to improve public service delivery	3.4.a # of times youths engaged over social media on identifying and addressing social challenges (in Million)	120	1,200	800	67%	1,453,057	952,851	66%
3.5 Addressed the needs of Global Southern Countries and Communities leveraging best practices, knowledge and advisory support of Bangladesh	3.5.a: # of international events (Matchmaking Workshops/ conference/ webinars) organized	12	45	30	67%	1,089,793	702,851	64%
	3.5.b: # of good practices published	26	120	78	65%	908,161	580,280	64%
	3.5.c: # of partnerships/collaborations occurred for knowledge sharing	35	100	70	70%	1,271,425	867,994	68%
	3.5.d: # of best practices replicated in global southern countries	3	15	9	60%	908,161	542,566	60%
Total amount Outcome 3						**18,163,216**	**6,270,018**	**35%**
Grand Total Amount						**70,261,560**	**27,141,175**	**39%**

Even though the pace of fund utilization is slow during first half of the project, and especially so for the initiatives under Component 2 & 3, the realization of intended output targets for most of output indicators has been satisfactory, as could be seen in the detailed table presented below; and in many scenarios, the achievements have far exceeded the intended result at the mid-point. For example, more than 70% of EoP target has been achieved with regard to simplification and digitization of 2,500

citizen centric services; and establishing additional 6000+ service access points. Likewise, 94% of 36,000 government offices have so far been connected at National Portal; and almost two-third of the Unions have been covered under the awareness campaigns to increase citizens' understanding of digital payments.

The high degree of programmatic performance and accomplishments with reasonably modest implementation cost are in real term the manifestation of programmatic efficiency of a2i initiatives. At the same time, it must be recognized that accomplishments in certain interventions, such as creating 360^0 communication platforms as enablers for sensitizing government and other stakeholders on emerging 4IR technology related demands and opportuinities, were not very encouraging, and would perhaps require reflective introspection to better understand the issues at play, including internal ways-of-working of a2i functional units together with their learning and leadership development needs – so that performance efficiency of the weaker aspects could also be enhanced.

3.4. Programme Effectiveness

The collective results and evidence emerging from the outputs under all three outcome areas, the cross-cutting criteria of gender equality and social inclusion, as well as transversal issues of special focus such as Covid response and innovation do portray effectiveness in the design and delivery of project endeavours and engagements.

Effectiveness of Outcome 1 initiatives and Salient Accomplishments

As per the ProDoc, the expected outcome for component 1 is to *institutionalize public service innovation and improving accountability* means that "Government continues innovation of sustainable citizen-centric services at national level for citizens to access simplified and digitized public and private services in a quicker, more affordable and reliable way". This particular outcome has two interrelated dimensions. At one end, it aims at ensuring citizen's access to simplified digitized public private services in a "quicker, more affordable and reliable way through improved physical, online, mobile and voice and grievance redress platforms". For this particular dimension, three specific outputs have been identified and they are-

1. Government services simplified and digitized to enable citizens to access them more quickly, affordably and reliably;

2. Choice of access options (physical, online, voice, smartphone) diversified to offer citizens greater convenience and control;

3. Standard of services improved by empowering citizens with means for redress of grievances against citizens' charter.

On the other hand, the second dimension of the outcome focuses on building a civil service where the government servants are "…incentivized, empowered, with a strong sense of integrity and institutional mechanisms introduced to enable continuous innovation of sustainable citizen-centric services that have national level impact". To that end, the ProDoc has identified four outputs-

1. Multiple incentive models developed to fit into different organizational structures within government.

2. Introduced a clear support structure at organizational level for continuous initiation and nurturing of practicing innovation and integrity.

3. Facilitated experimentation and developed platforms on data, including data interoperability standards, to solve social and policy problems towards SDG acceleration.

4. Initiated capacity development efforts to equip civil servants with citizen-centric innovation, change management, leadership and data-enabled policy making skills.

At the same time, it is important note that to achieve these outputs and different dimensions of the outcome, under component 1, several initiatives have been introduced under the project. These initiatives include national portal (myGov), Digital Service Design Lab, Service Process Simplification, e-Nothi (while aiming to transform it into d-Nothi), e-judiciary (which include judicial portal, virtual court, online cause-list etc.), e-mutation, Grievance Redress System (GRS), 333 hotline, digital centres, CS 2041 (Civil Service for 2041), my Constituency, and several other initiatives to deal with Covil-19 pandemic (including but not limited to volunteer doctor's pool, Maa Tele Health Care). The linkage among the initiatives, outputs and outcomes is shown in the table below-

Table: Linkage between Outcome, Output and Initiatives

Overall Outcome	Government continues innovation of sustainable citizen-centric services at national level for citizens to access simplified and digitized public and private services in a quicker, more affordable and reliable way		
Dimension	Outputs	Indicators	Initiatives Linked with the Output/ Indicators
Dimension 1: Ensure Citizen's Access to digitized public and private services	Government services simplified and digitized to enable citizens to access them more quickly, affordably and reliably.	a: # of services simplified and digitized for the citizen	Service Process Simplification, myGov, e-mutation, e-judiciary, Maa Tele Health Care, 333 Hotline
	Choice of access options (physical, online, voice, smartphone) diversified to offer citizens greater convenience and control.	b. # of service access points to offer services to the citizen	Digital Centers, 333 Hotlines, Volunteer Doctor's Pool
	Standard of services improved by empowering citizens with means for redress of grievances against citizens' charter.	# of civil servants received training on grievance redressal	Online GRS, 333 Hotline
		b: # of offices covered under grievance redressal system	
Dimension 2: Institutionalizing Innovation Culture in Government	Multiple incentive models developed to fit into different organizational structures within government.	a: # of incentive models tested/piloted	Digital Service Design Lab, CS 2041
	Introduced a clear support structure at organizational level for continuous initiation and nurturing of practicing innovation and integrity.	a: # of innovative ideas funded	Digital Service Design Lab

Overall Outcome	Government continues innovation of sustainable citizen-centric services at national level for citizens to access simplified and digitized public and private services in a quicker, more affordable and reliable way		
Dimension	Outputs	Indicators	Initiatives Linked with the Output/ Indicators
	Facilitated experimentation and developed platforms on data, including data interoperability standards, to solve social and policy problems towards SDG acceleration.	a: # of data experiments supported	e-Nothi, e-judiciary, myGov, e-mutation, My Constituency, SDG Tracker
		b: # of govt. offices have dashboards with intelligent analytics and visualization developed	
		c: # of individuals (govt., private sector and academia) gained knowledge on data literacy, data standards, science, analytics and visualization	
	Initiated capacity development efforts to equip civil servants with citizen-centric innovation, change management, leadership and data-enabled policy making skills.	a: # of civil servants gained knowledge on citizen-centric innovation, change management, leadership and data-enabled policy making skills	CS 2041

While appraising the effectiveness of Outputs under Component 1, efforts have been taken to understand how the project has performed in relation to the 7 outputs mentioned above. While doing so, the role of the initiatives in influencing the outputs have also been explored. Based on the performance of the outputs, an overall observation has been made that explains the project's achievement in realizing the overall outcome.

Ensuring Citizen's Access to Simplified and Digitized Government Services

Over the years, different initiatives have been taken by the project to simplify services provided by the government. The idea of 'Service Process Simplification' (SPS) is the core principle that guides a2i's endeavor of enabling citizens' easy and simplified access to services. Digital delivery of simplified services was the next logical progression; but initially there was no single platform for citizens' unified access to digitized services. This was addressed with the introduction of myGov platform in 2020, which now serves as a single point of entry for getting access to all the services that have been digitized. Through this portal or on myGov App, a citizen can apply for license and registration, receive certificates and attestations, obtain grants and loans, access microfinance and banking services, get social safety net benefits and others. Until June 2022, 1,782 services have been digitized and of these 1,550 are available through myGov.[5] During this timeframe (i.e., up to June 2022) the platform has povided access to more than 3.3 million users. Through this platform more than 2.4 million applications for different services have been made and of these, more than 2.2 million applications have been resolved.

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[5] myGov and DSDL jointly provides access to 1,782 services.

The table below shows that in the baseline year (2019) the total number of simplified and digitized services were 370 and over the years, that number has increased significantly. In fact, performance on this count has exceeded the annual target consecutively for last three years:

Table: Number of Services Simplified and Digitized

Number of Services Simplified and Digitized						
Output Indicator	2020		2021		2022 (up to June 2022)	
	Target	Achievement	Target	Achievement	Target	Achievement
# of services simplified and digitized for citizens	670	730	1070	1121	1230	1782

In addition to the myGov portal, there are other options available to the citizens to get access to the government services. People who are not able to use the portal, may visit the digital centers established at the Union Level to gain access to different services. In fact, the evaluation team's FGDs with the beneficiaries of Union Digital Centers (UDC) have revealed that services like applications for social safety net programs, passports, licenses, *porcha,* overseas employment programs are available digitally at these centers. The simplification and digitization of these services have indeed made them accessible, affordable and reliable.

For instance the FGD participants, during their conversation, apprised the Evaluation Team on the use of digital centers to apply for social safety net programs like the Vulnerable Women Benefit, Elderly Allowances, to pay land development tax, to apply for e-Porcha, land mutation and other purposes. According to them, this has made their lives easier. For instance, one of them informed us that, by availing the digitized service, he can get e-Porcha within two working days by paying a nominal fee whereas in the past it would require 5 to 11 days which included two visits to the Upazila Land Office and a bribe to the *Tahshildar.* Similarly, E-Mutation now can be done within 29 working days after paying BDT 1700 whereas in the past it was extremely complicated, and no one knew when they would be able to get it done.[6] There are several other digitized services which have made people's lives easier.

However, the evaluation team also found that few obstacles are still there- first of all, interlinkage among different digitized services has not been completed yet. For instance, even though a service recipient can apply for passport online, s/he still cannot make online payment through the passport application platform. Secondly, in one specific case, digitization has actually increased the number of total visits to the service centers. In case of birth registration, which is the most popular service in the UDCs, the introduction of a new software in 2020 now requires that the service recipients have to visit the office of the UNO to get the birth certificate or to make correction in the existing records. This was previously done within the UDCs. Thirdly, even though services are made accessible and affordable to the citizens, awareness about these services are still lacking in the rural areas. Their level of awareness largely relies on the initiatives taken by the UDC entrepreneurs. From this perspective, if the UDC entrepreneurs remain uninterested in introducing new services like ekShop, trainings or passport/ overseas employment application, the citizens remained unaware about these services.

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[6] Findings from FGD

Diversification of Choice of Access Options

Whereas the project has made significant efforts to bring government services at the doorsteps of the citizens, a key concern has always been there, i.e., whether these services are equally accessible to all. From this perspective, simplification and digitization of services are not enough unless and until these services are provided through access points that are within reach of all the citizens of the country. In fact, for a country like Bangladesh, where access to internet and smartphones is still quite limited, services will remain beyond reach of a large group of population if the services are not made available through voice-based interaction using an ordinary mobile phone (feature phone) or a hybrid offline to online (O2O) tools or a physical infrastructures such as Digital Centre. 'Diversification of choice of access options', therefore, means creating opportunities or options for the citizens so that they can get access to their desired public (or private) services through whatever means available to them. Efforts in this direction have been introduced during the current programme cycle of a2i that would allow the citizens to receive services even when they lack access to apps or internet.

If the issue of diversification is considered, services are currently being provided through the following means:

Digital Service Centers: Whereas UDC has been in operation since the early days of the a2i, the project has taken steps to ensure that all the initiatives introduced over the years are readily available at the digital centers for the citizens. This has eventually become the 'physical access points' for the citizens who either lack digital literacy or do not have access to internet required for receiving services. As mentioned above, citizens can come to digital centers for almost all of their needs. They can also receive cash support through these centers and pay land development tax. Increasing the number of digital centers, therefore, play a critical role in connecting people with the government. At present, there are 8,741 digital centers all over the country and through these centers, 355 types of services are provided. People have received services through these centers more than 780 million times and most importantly, it has generated important employment opportunities for the UDC entrepreneurs. The evaluation team have learned from the UDC entrepreneurs that on average, they earn between BDT 20,000 and 30,000 a month.

The table below shows that number of digital centers have increased over time, in case of this particular indicator, by mid-term, the project has exceeded expectations-

Table: Number of Service Access Points

| Number of Service Access Points						
	2020		2021		2022 **(up to June 2022)**	
Output Indicator	Target	Achievement	Target	Achievement	Target	Achievement
# of service access points to offer services to the citizen	6500	7001	7300	8,363	8000	8,741

Website & App: Different services offered by the government are also available through website or apps. For citizens who have relatively better knowledge about technology and are better equipped with necessary tools, these websites and apps have appeared as an alternative source of access to

services. The key website or platform for receiving services is of course myGov but in addition to that different initiatives have their dedicated platforms or apps.

At the same time, there are some specific services which are not available at the digital centers but can be accessed through websites or apps. One example of this is the judicial portal which provides information and services for both the judicial officials and service recipients. Under the Road to E-Justice System initiative, digital filing was introduced in 2021, and up to September 2022, 102 cases have been filed through the digital filing system. The online cause list management system was introduced on June 2022, and as of June, 2022, 8 districts have been covered through this initiative allowing the service recipients to track the progress of their cases. Furthermore, MyCourt app has also been developed so that citizens can access different services provided through the judicial portal by using their cell phones.

Mobile Phone (Feature Phone): During the current project period initiatives have been introduced for the citizens who do not have smart phones so that they can get access to services by using their feature phones. Accordingly, a national helpline 333 was introduced. Any citizen can dial 333 and ask for supports which include food or medical support, support regarding accessing government services, support in preventing child marriage or other social problems and they can even call to collect information about governments services or offices, medical help or lodge complaints. The goal was to ensure accessible and prompt services including healthcare services, e-commerce services etc. for every citizen. The pre-existing national helpline was repurposed during Covid-19 pandemic and several Covid related services were incorporated based on citizen's demands. It was simplified and shortened to make it more citizen-friendly, facilitating more calls from citizens during COVID-19. New information such as COVID-19 vaccine, emergency food aid, Social Safety Net payment & queries, Education services, etc. were also included in the helpline. At the height of the pandemic, over 8 million telemedicine calls from citizens received on COVID-19 concerns, seeking clarifications, medical advice at National Helpline 333. The helpline was merged with other telehealth services such as COVID-19 Telehealth center to ensure the sustainability of the services and utilization of resources. The Figure below reflects the popularity of the helpline which continues after the effect of the pandemic subsided-

Figure: Number of Beneficiaries Using 333 Help Line
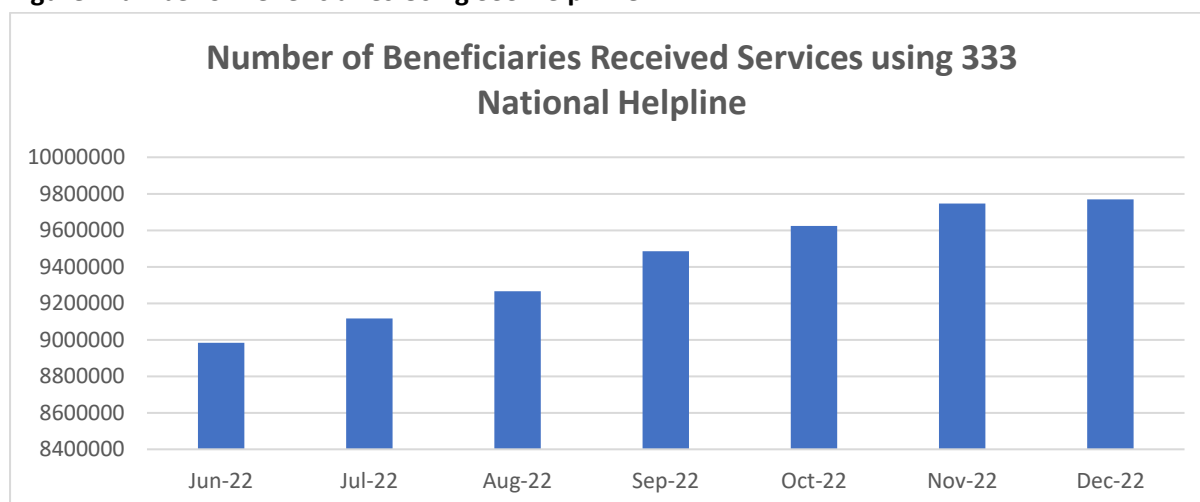
Furthermore, to support the pregnant and lactating mother and children so that they can receive necessary health care services and guidance from healthcare experts during the pandemic, Maa Telehealth care centre was established. Linkage between the national helpline 333 and this centre was created, and the health care centre was also connected with community clinics, community support teams and specialist doctors of renowned hospitals to ensure effective delivery of maternal health services. Critical patients who visit their local community clinics were able to avail the telehealth services of the National Telehealth Centre with the help of the Community Clinic Service Expert team.

Whereas access points for providing services have indeed diversified, the evaluation team's field visit, FGD with beneficiaries and key informant interviews have identified three remaining challenges-

First of all, offline physical access points or services that can be received through helplines have still remained quite limited. However, it should be acknowledged here that the national helpline has been designed to provide specific emergency services and it cannot be utilized for providing other services. This is where the UDCs can step up to connect citizens with the government. While visiting the UDCs, the evaluation team found that citizens especially those belonging to the vulnerable and marginalized groups have remained unaware about many services provided through the UDCs. Whereas they are aware about birth registration, social safety net programs, or land related services, in most cases, they are not aware of passport related or job-related services and they also have very limited to no knowledge about services like Ekshop. In other words, even though diversified options have been created, citizen's understanding and knowledge about services they should receive from the digital centres have not improved significantly.

Secondly, this lack of awareness or knowledge indicates that there is a lack of advertising regarding services provided through the Digital Centers. In most cases, types of services that are readily available at the Digital Centers rely on the interest or initiatives taken by the UDC entrepreneurs. Interestingly, in all the sites visited by the evaluation team, 'word of mouth' has been found as the key instrument that facilitated the knowledge and awareness of the citizens about different services. The opinions of the citizens about the services they require or would love to get from the centres are rarely sought and even though elected representatives claimed that they always tell the citizens to come to the UDCs to receive services, the FGDs with the beneficiaries show that the elected representatives are not that interested in promoting services provided through the UDCs. Moreover, they are also not aware of the relatively new services like ekShop or digital finance initiatives. The evaluation team have found that the UDC is not recognized as a government service centre and instead it is identified as an office of the entrepreneur. This tendency of identifying UDCs with the entrepreneurs, to some extent, allows the entrepreneur to decide what services to provide.

Thirdly, in several FGDs and KIIs, the evaluation team have heard about electricity shortage and network troubles that hinder citizens' access to services.

Improving Service Standard by Empowering Citizens through Grievance Redress System

Grievance Redress System (GRS) is a widely used tool that allows the citizens to provide feedback on delivered services which eventually allows the governments to take corrective measures to improve

the quality of services. In Bangladesh, the Cabinet Division with support from the a2i started to develop an online GRS in 2015 which aimed at introducing a citizen-centric social accountability tool. The GRS allowed the citizens to lodge complaints and track actions of the relevant authorities encouraging government to improve service standard. In 2016, a study was conducted by the Social Security Policy Support (SSPS) programme under UNDP Bangladesh and it reported the ineffective implementation of GRS across Government offices and underutilization by citizens due to lack of awareness and inconsistent functionality across platforms. Based on the lessons learned, under the current phase, a pilot project was introduced in Satkhira in July 2021. This project is conducted by a2i with the collaboration of UNDP and Anti-Corruption for Peaceful and Inclusive Societies (ACPIS) under the advisory support by the Cabinet Division. The project aimed to provide some ICT solutions, spearhead a wider campaign and strengthen institutional capacity of different departments and offices for making GRS more functional and effective. Later, in order to make the service more accessible to citizens, GRS was integrated with the 333 National Help Line and the national one-stop public service platform, myGov. Through using these platforms, a citizen can lodge a grievance calling into 333/through myGov Platform/GRS which takes the grievances of the citizen to the ANIK officer (Grievance Redress Officer) and as soon as the grievance is lodged, the citizen receives a notification through SMS. The ANIK officer resolves the grievance within 30 Days (if needs any investigation another 10 days will be added in this process) and sends response to the citizen through SMS/ App. If the citizen is satisfied with the solution the case gets closed. But if the citizen doesn't feel satisfied with the action, he/she can appeal. The Appeal officer disposes the appeal within 20 days. Then the appeal officer again takes action addressing the grievance of the officer and gets back to the citizen with final results of actions.

The proposed project is being implemented in 7 districts in the Khulna Division, a highly vulnerable to climate change and one of the lagging regions of Bangladesh. There are 36 Upazilas under the 7 districts, which amounts to 440 government offices that will be targeted for GRS technical improvement, implementation, operationalization, and citizen sensitization. On November 2021, this project was inaugurated at the piloting area - Satkhira District with the 10 Public services of 7 Ministries. However, as the project started on November 2021, it eventually did not succeed in achieving its targets in the first year. Even though the project is supposed to train 530 civil servants by 2022, up to June 2022, it has provided training to 240 officials. Similarly, whereas the project initially planned to cover 300 offices by June 2022, 141 offices in Satkhira has been covered through GRS. In other words, delayed start did not allow the project to achieve its mid-term targets.

Table: Improving Service through GRS

Output Indicator	Total Target	2021 (Jun-Dec 2021)		2022 (Jan-Dec 2022)		2023 (Jan-Dec 2023)	
	July 2021-Dec 2023	Target	Achievement	Target	Achievement	Target	Achievement
# of civil servants received training on GRS	900	159	0	371	240	371	N/A
# of offices covered under GRS	440	100	0	200	141	140	N/A

Whereas the project has partially met the mid-term targets especially in terms of establishing GRS system in some government offices, it is important to note that the evidence that use of these services has improved the quality of service delivered is still not clear. At the early stage of the project, the a2i

conducted a baseline survey in Satkhira to understand the current state of people's knowledge about GRS. A successive Citizen Satisfaction Survey conducted in August of 2022 knowledge about GRS has not improved significantly and women and elderly population were not using the system. Moreover, a significant number of surveyed citizens mentioned that they did not receive any remedy after using this service.

Furthermore, the evaluation team have interviewed 6 (six) individuals who lodged complaints using the 333 hotline. Unfortunately, the result is not that different. Out of these six, only one mentioned that he was satisfied with the service and his grievances were redressed in time. He called the hotline seeking support to receive Covid Vaccination and his issue was resolved within the stipulated time. Moreover, he also pointed out that he also received a follow-up phone call two months after lodging the complaints that asked him whether his problems were resolved. However, the remaining five were not that fortunate. None of them received any remedy for their complaints. One of them mentioned that he lodged a complaint because he was facing difficulty while applying for passport and he received no responses in two months. According to him, "I did receive a call after two months, but who would have waited that long to solve an issue. It was not helpful at all".

The study results and the evaluation team's efforts indicate that the existing online GRS has not been effective in redressing the grievances of the citizens. However, to its credit, a2i is well-aware of these problems and based on the feedback received from the satisfaction survey, a2i trying to improve its implementation strategies which would hopefully allow it to achieve project targets.

Outputs Related with Incentivizing and Empowering Civil Servants

During the first phase of a2i, efforts were taken to support the civil service in being responsive to the citizens through empathy training and in line with that, initiatives were also introduced to build the capacity of the civil servants so that they can utilize their discretionary power to come up with innovative solutions to address the challenges faced by the citizens. The building of a culture of innovation was promoted and innovation lab was introduced to support the civil servants and to identify and promote the best practices.

During the second phase, emphasis has been placed on institutionalizing the emerging culture of innovation within the civil service while acknowledging that in order to achieve the vision spelled out in Perspective Plan 2041 and to become a developed country by 2041, the country would require a new civil service which would understand the evolving and emerging development challenges, would have the capacity to scan, analyze and understanding the changing service delivery landscape and would have the necessary entrepreneurial capacity to come up with the solutions to address new challenges to be faced by the country. This requires incentivizing and empowering the civil servants and institutionalization of innovation culture within the government. The current program, to this end, essentially concentrates on achieving four specific outputs-

- Addressing/ fulfilling industry demand for 4IR technology enabled workforce as required while ensuring quality and productivity and creating enabling environment regarding 4IR based future skills in Bangladesh
- Initiating capacity development efforts to equip civil servants with citizen-centric initiatives, innovation, change management, leadership and data-enabled policy making skills

- Introducing clear support structure at organizational level for initiating and nurturing innovative practices;
- Facilitating experimentations and developing platforms on data to solve social and policy problems;

Creating a 4IR Technology Enabled Workforce and Creating Enabling Environment

During this second phase, different initiatives have been taken by a2i to create a 4IR technology enabled workforce within the government service. By June 2022, 66 4IR related projects have been implemented by the government offices and 2,070 government officers have been sensitized about this issue. The evaluation team have found that up to mid-term major efforts have been directed at creating an enabling environment and this has been done mostly by reaching out to the government offices. For instance, in 2022 alone (up to June), 20 day long workshops have been organized where 756 officials from 267 organizations participated. Moreover, workshops were organized with every ministry/departments for identifying challenges and scopes for 4IR in their working area. A2i is supporting these ministries through knowledge sharing. At the same time, in future a2i is planning to support the ministries/ departments to take more 4IR related initiatives in future and to that end, will provide financial support through its innovation fund so that the government agencies can introduce impactful 4iR related initiatives.

It is, however, important to note that in this particular area, the project has a mixed performance. In different indicators (e.g., 4IR related projects implemented by government offices, number of officers sensitized and number of competency standard/ curriculum developed), the project has not reached its mid-term targets.

Initiating Capacity Development: The Significance of Mission Civil Service for 2041 (CS2041)

A2i has rightly pointed out the necessity of capacity development to transform the civil service of the country so that it can function through an institutionalized innovation culture and to that end, has introduced an important initiative called Mission Civil Service for 2041 (CS2041). CS2041 is an idealistic, future oriented mission that makes an effort to explain and explore how the civil service should look like in 2041 to help the country in achieving its developmental goals. CS2041, therefore, is an umbrella initiative combining different visions which aims at setting the tone of a civil service that is empowered, incentivized, and committed to institutionalizing innovation.

The evaluation team's discussion with the CS2041 team indicates that this initiative is closely linked with institutionalizing innovative practices which means that the goal is no longer to simply produce and implement new innovative approaches and instead CS2041 talks about significant changes in bureaucratic culture of the government organizations and motivational level of the bureaucrats. It pushes the bureaucracy to move beyond risk aversion and encourages it to take initiatives by embracing data driven problem solving techniques. Further, the initiative envisions a transformation within the bureaucracy where the civil servants would take the leadership role by inventing and utilizing digital service delivery tools while dealing with a constantly changing governance environment. CS2041 also encourages the civil service to play an autonomous role by utilizing its inherent discretionary power which would eventually enhance the public service motivation (PSM) level of the civil servants; but this intention of using autonomy or discretion is guided by a 'purpose'.

From this perspective, the civil servants of the future will be interested in influencing the policy, will work in public interest and will be compassionate in identifying and solving problems.

It is important to understand that the outputs identified in the ProDoc that would contribute to the achievement of the outcome – institutionalization of innovative practices in civil service- are closely linked with different aspects of CS2041. Essentially, CS2041 is the glue that binds all the outputs and leads them towards achieving the outcome. For instance, creation of incentive structure and presence of support system to promote innovation will contribute towards creating an entrepreneurial spirit within the government and facilitate designing of actionable insights. To a large extent, this will enhance the autonomy of the bureaucracy and encourage it to work within a purpose. Similarly, the focus on data driven policy making and capacity building will contribute towards building the overall capacity of the civil service to perform its responsibilities in and effective and efficient manner. The following figure shows the connection among the outcome, outputs and CS2041 initiative.
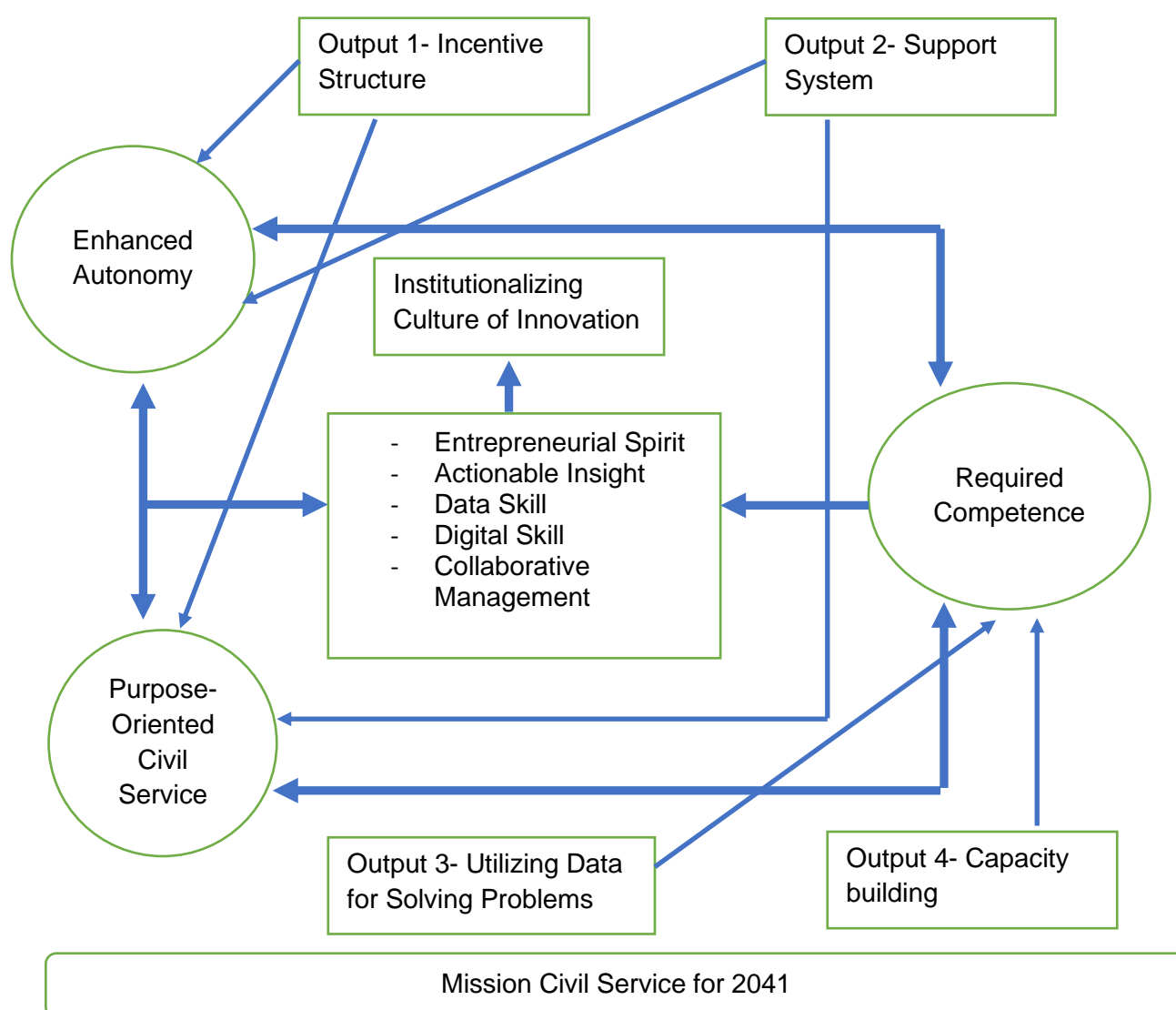
Whereas CS2041 has immense potential, the evaluation team has found out that the project is at the very beginning of implementing the initiative and it was launched in June 2022. The reason behind the delay in launching the initiative is- the project took careful steps and consulted with all the relevant

actors to ensure ownership of the initiative. However, since CS2041 is considered as the key for institutionalization of innovative practices, it is likely that in absence of this initiative, the outputs will not achieve the desired result. Whereas these outputs may contribute in improving the service delivery system or enhancing the efficiency of the government offices, there is a possibility that these outputs would not function in an integrated way towards achieving the outcome. The evaluation team's findings regrading effectiveness of the outputs are briefly discussed below:

Creating Support Structures with Organization

Since the beginning of the second phase, a2i has taken different initiatives to support the civil servants so that they respond to citizen's demands in an effective, efficient, and innovative way. The scope of e-Nothi system which was introduced in the earlier phase has been expanded aiming at supporting the government officials in improving their efficiency. In the second phase, steps have been taken to introduce Report Management System (RMS) which would digitize the data collection, presentation and report submission system while significantly improving the capacity and efficiency of the government officials.

However, whereas different digital technology-based tools have been introduced to support the officials, the evaluation team have found that the performance of these different initiatives in promoting innovation or increasing efficiency of government functions varies significantly. Whereas some national and local level government organizations have embraced these initiatives and implementing them enthusiastically, others are falling behind. As per the observation of the team, the difference in performance is occurring mostly because of the presence or absence of the support structures available within the organization.

For example, the experiences of the government offices regarding the use of e-Nothi can be considered. Nothi or e-File is an electronic document management system which provides documentation and decision-making services to government offices ranging from the field level to ministry offices. The e-Filing system was introduced in 2016 and it became popular during the lockdown of Covid-19 in 2020. According to the officials the evaluation team interviewed the use of this system almost doubled during this time indicating the adaptation by more government offices to conduct official activities. In 2022, e-Nothi system migrated to Digital Nothi or D-Nothi system for system upgradation and better usage experience. 11,281 govt. offices and 114 thousand users are now connected to the platform.

However, in case of fully utilizing the e-Nothi system within the government offices, significant challenges are still there. There are concerns about server and network issues which eventually discouraged many offices to use e-Nothi properly. At the same time, there exists an understanding within the government offices that not all files can be disposed within time stipulated in the system and in case of files that deals with financial issues or requires consultation within offices, the e-nothi system is not helpful. However, the evaluation team have found that these hesitation and reluctance can be overcome in the districts, Upazila or government offices where the top leadership is committed to this initiative. On the other hand, if the top leadership lacks commitment to the initiative or is hesitant in using e-Nothi, that sends a clear signal to the officials and encourages them not to fully utilize the initiative.

The role of top leadership in encouraging innovation or introducing new initiatives is indeed significant. For instance, the evaluation team have found that compared to the other ministries/ divisions, the digitization effort at land ministry is continuing quite smoothly mostly because of the commitment of the Secretary to the digitization effort. Similarly, in the districts and Upazials, the team have found that when the UNO or the DC is interested and committed about an initiative, it has a better chance of implementation and institutionalization.

The problem with person-centric push is- in most cases, the success or effectiveness of the initiatives are short-lived. With a change in personnel, the support for change also disappears which significantly jeopardize its effectiveness. Systematic efforts to create a support structure is still lacking.

Facilitation of Experimentations and Development of data-based platforms to solve social and policy problems

In this particular area, the project has introduced different initiatives to support the government officials. As mentioned earlier, e-Nothi system has been introduced to simplify the documentation process. In the judicial sector, e-judiciary has been introduced to support the judicial officials. More importantly, the e-judiciary dashboard has also established a monitoring mechanism allowing the superiors to track the progresses made in disposing cases. There are several other initiatives that are serving the same purposes.

In addition to that, a2i has also taken initiative to redesign and improve the data dashboards by incorporating analytics and data visualization. This essentially gives the offices that are using the dashboards idea about the service users, their specific needs and the challenges they face. Using this data, these initiatives can be improved and moreover, this may also help the officials to come up with new ideas or policies to solve problems. For instance, the GRS online platform now provides data on the users including their demographic characteristics, the purposes they used the platform for, and also provided information about the status of complaints lodged. Moreover, it also provides information on their level of satisfaction with the experiences. These information and analytics have the potential to help the offices to design an improved GRS if necessary. At the same time, the GoB has introduced dashboards and apps like SDG Tracker and myConstituency apps and these provide specific data on socio-economic indicators of a specific area of the country. This eventually allows the officials and policy makers to focus on evidence-based policy making.

Capacity Building on Citizen-Centric, innovative and evidence-based policy making

This is essentially a continuous effort taken by the project to make the civil service more innovative, citizen-friendly so that they can introduce innovative practices or play leadership role in driving changes. Over the years, the project has provided training to thousands of officials on public service innovation with the expectation that this will essentially encourage them to identify and solve problems in an innovative manner and also will create a sense of ownership about the a2i initiatives. From this perspective, the project expected that once the initiatives were handed over to the relevant Ministry/ Division or government offices, they would 'own' that initiative, improve it if necessary and implement it solve public problems. However, the evaluation team's field visits and interviews with

officials indicate that these capacity building initiatives have produced mixed result. At one end, there are offices and officials who genuinely learned the techniques, utilized different digital tools and even improved the existing initiatives to better serve the people. On the other hand, in several cases, once the initiative was handed over, the implementing ministry did not monitor how it was being utilized in improving delivery of services or whether these were used for their intended purposes. In other words, there were a clear lack of ownership in part of the agencies which indicate that the training did not serve its purpose as it did not encourage the officials to design, develop or implement citizen-centric, innovative, and evidence-based service delivery or policy mechanisms.

Our interviews identified the following reasons behind this-

First of all, it is extremely difficult for an official to bring about necessary changes within the organization or in the service delivery or policy making domain unless and until s/he is allowed to perform in a favorable organizational environment. The role of top leadership in these organizations eventually determine the extent of autonomy or discretion enjoyed by an official who received training and in the absence of a supportive environment, s/he can rarely use his new skills.

Secondly, several of our interviewees suggested that one possible way of creating ownership or creating opportunities for the newly trained officials is to incorporate that initiative-related activities within the government system. For instance, the Government of Bangladesh has introduced a performance-based system where the agencies are required to develop and implement activities identified in Annual Performance Agreement (APA). If the initiative is included within the APA, then it creates an opportunity for the trained officials to play an effective role. For instance, the government organizations now have to set target and implement activities to digitize the documentation system and this has improved the implementation speed of e-Nothi initiative.

Effectiveness of Outcome 2 initiatives and Salient Accomplishments

As stated in the project document, component 2 of the project aims to develop *"a citizen centered, secure and interoperable digital financial ecosystem with business processes in place that deepens financial inclusion and offers innovative, pro-poor financial services that are accessible, affordable and reliable"*. The ProDoc states that the objective of this component would be achieved through four inter-linked outputs:
  i)   Technical architecture, platforms and business processes developed for digital payments
  ii)   Developed technical and coordination capacity of regulators, financial service providers and government agencies
  iii) Developed and launched awareness campaigns to increase citizens' understanding of digital payments and digital financial services
  iv)   Established Fintech Innovation Hub

The Results Framework being adhered by a2i team has adopted three interrelated outputs with targets for achieving the above-mentioned objectives of Component 2; and the evaluation examined the extent to which the project has been effective in achieving these outputs:

  i)   ***Technical architectures and business processes developed for digital payments***

Under the Component 2, a2i in collaboration with government ministries, private commercial banks and development partners has developed a digital payment architecture to facilitate the transition towards an inclusive digital payment system to make the services simplified, accessible, affordable, reliable and inclusive. Broadly, the digital payment platform of a2i is composed of four initiatives: a) digitization of Social Safety Net (G2P) payments; b) last mile financial access points through agent banking; c) ekPay-integrated payment platform; and d) rural assisted e-Commerce.

Figure: a2i's digital payment platforms

a) **Digitization of Social Safety Net Payment/G2P**

With support from Bill & Melinda Gates Foundation, CGAP/WB and Better than Cash Alliance (BTCA), a2i in collaboration with the Department of Social Services under the Ministry of Social Welfare, the Ministry of Finance, and Bangladesh Bank has piloted the digitization of Social Safety Net (SSN) payments or Government to Person (G2P) digitization in 2018 to make services accessible, more efficient and affordable. Currently, a2i's DFS lab provides support to three Ministries of the Government of Bangladesh: Ministry of Liberation War, Ministry of Women Affairs, Ministry of Social Welfare (Dept of Social Service) to develop a digitized payment architecture for SSN services. The project has done it through ensuring the technological readiness of the ministries and developing a management information system (MIS) required for digitized payment of SSN allowances and developing capacity of the central and field level workers to implement the MIS.

G2P payment digitization allows the beneficiaries to get their allowance in their account directly transferred from the government treasury. Earlier beneficiaries had to receive their payments from the government specified banks and there was no scope for them to choose cash out points. The current payment architecture offers a range of flexibilities for the beneficiaries. Beneficiaries by providing their NID & Biometrics can withdraw their allowance from the nearest cash points anywhere in the country and can choose their preferred financial service providers and service types such as bank, mobile financial services, post office, agent bank. Our field visit found that such flexibility has significantly reduced time, cost and visit of allowance receivers, which corroborates the assumption

of an earlier study conducted by the a2i (2018)[7] showing that digitization of these safety net payments can reduce the time (58%), cost (32%) and visit (80%) respectively of allowance receivers.

The table below demonstrates a significant increase of almost all the selected indicators of digitization of SSN payment from 2020 to 2021 but when the progress is compared between 2021 and 2022 it looks rather slow. The reason behind this sluggishness has been discussed later in this chapter.

Table: Progress on Digitization of Social Safety Net Payments from January 2020 to June 2022

Indicators of SSN Payment Digitization	2020 (Jan)	2021 (Dec)	2022 (June)
No. of SSN Programs included into Digital Payment (G2P) System	5	14	14
Account created for SSN beneficiary (million)	1.750	10.258	11.71
Cash out points established for SSN beneficiaries at the union level	750+	200000	350000
Beneficiaries sensitized on financial services	350,000	5,00,000	5,50,000

Source: a2i Dashboard

The table below demonstrates that in the baseline year 2020 the number of underserved citizens received digital G2P payments was 3.7 million while the project target as per the results framework was 5 million. In the next year the number of beneficiaries saw a significant increase to 10.25 million but in 2022 it has slightly increased to 11.71 million against the target of 17 million. Thus, although the number of beneficiaries increased over the years but there remained a significant gap between the target and its achievement, the reason behind this has been discussed later in this chapter.

Table: Number of Beneficiaries of SSN Payment from 2020-2022

Number of Beneficiaries of SSN Payment from 2020-2022						
	2020 (Dec)		2021 (Dec)		2022 (June)	
Output Indicator	Target	Achievement	Target	Achievement	Target	Achievement
# of underserved citizens received digital G2P payments (in million)	5	3.7	10	10.25	17	11.71

Source: a2i Dashboard

b) Agent Banking Network

The majority of the rural poor lack access to the basic financial services they require. To reach the last-mile people, a2i has intervened with Union Digital Center (UDC) based *agent banking* model. The agent-led banking model is an ingenious approach for financial service providers to take their banking services to places where establishing a bank branch is not economically feasible. The model has enabled the entrepreneurs of digital centers to become bank agents to offer financial services to the rural people and thus, agent banking helps include the unbanked rural population into the formal banking system. Currently, fourteen private Banks are partnering with a2i in this regard.

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[7] IFG G2P Digitization, Nov, 2018, a2i, ICT Division.

Digital centers, located at the union level- the lowest tier of government administration, are one-stop access points for obtaining a wide range of public and private services. The UDC entrepreneurs acting as the agents, equipped with a biometric identification device and banking software, can look after the basic banking requirements of the rural population in the locality. Agent banking services from digital centers has made a breakthrough in promoting financial inclusion by including a large number of unbanked rural population into the banking system. Through agent banking, rural poor are being able to open bank accounts, save money, take loans, deposit and withdraw cash, receive remittances, pay utility bills and receive government social safety net payments.

During the field visits the evaluation team has observed that agent banking has made the digital centres vibrant through making multiple financial services accessible from a one stop service point. Entrepreneurs of digital centers are now being able to boost their earnings by delivering financial services adding to their existing portfolio. Some of the entrepreneurs were seen to even recruit employees to adapt with their increased workload.

From the beneficiary side also, it was found that many marginalized rural people have been included into the formal banking system through agent banking. Rural women reported to have been receiving remittances with great ease, particularly in terms of reduced travel time, cost and number of visits. The table below also demonstrates a trend of improvement in all selected indicators of accessing financial services delivered through agent banking.

Table: Progress of Agent Banking Services from 2020 to 2022

Indicators	Dec-20	Dec-21	Jun-22
No. of digital centres providing agent banking services	4370	4493	4524
No. of transactions (in Million)	11+	20.5+	25.1+
Amount of transactions (in BDT billion)	141+	265+	335+
Accounts opened from Agent banking Points (in million)	2.37+	3.53+	3.88+
Deposit collected (in billion BDT)	10+	16.9+	NA
Remittance received (in Million BDT)	14.41+	29.79+	NA

Source: a2i Dashboard

C) ekPay

The DFS lab has brought P2G/P2B payments under digitization through creating an integrated bill payment platform called ekpay platform. It is an interoperable, ubiquitous alternative payment channel or aggregator for the bill payments across government agencies, private sectors and citizens reducing TCV. Currently, around 65 e-Service providers and billers have been integrated under the ekPay platform while more than 35 different kinds of payment mode are connected to the platform. ekPay is a one-stop payment platform through which, citizens can pay utility bills (electricity, water, gas, telecom), institutional fees (school/college/education board fees, traffic prosecutions) and other services including holding taxes, municipality or city corporation certificates, automated property management and e-Trade license facilities.

As of June 2022, total number of transaction made at the ekPay platform is more than 7.5 Million while the amount of total transaction stands more than 11,416 million BDT. At present, monthly around .6 million digital transactions are being done through ekPay. Under the ekPay platform people are getting quicker and hassle-free services due to its aggregator role. This one-stop payment platform provides an interoperable "anytime anywhere bill payment service" easily accessible through online and network of agents to all customers across Bangladesh with convenience, reliability and secure mode of transactions. On the other hand, financial service providers like banks, mobile financial services and fintech organizations can easily connect with ekPay platform in the backend through API and provide bill payment solutions to their customers. This opportunity to integrate enables financial service providers to be connected with several billers right away. The table below demonstrates a trend of bill payment digitization through ekPay since 2020 both in terms of number of transactions and the total amount of transactions.

Table : Bill Payment Digitization through ekPay from 2020 to 2022

Year	No. Of Transactions	Transactions Amount (in million BDT)
2020 (Dec)	880,073	1949663626
2021 (Dec)	4405,245	7578949364
2022 (June)	7506,245	11416096133

Source: a2i Dashboard

The figure below shows a sharp increase of transactions through ekPay platform in 2022 compared to that in 2020.

d) Rural assisted e-commerce/ekShop:

Launched in 2019, ekShop aimed to establish a rural assisted e-Commerce ecosystem where thousands of UDCs acted as "eCommerce agents" nationwide. The core purpose of "ekShop" was to improve the lives of the rural poor through connecting them to the wider digital economy as both consumers and producers / traders. It aimed to promote the usage of electronic /online financial products / services by the people who were currently unbanked/underserved. The rural e-Commerce ecosystem has been developed through utilizing the inclusive digital payment architecture developed by a2i and leveraging the network of 2685 Digital centers till Oct 2022. The eco system assists the rural poor, who do not or cannot use the internet, to open up market for them through partnering with popular online market places and digitizing Bangladesh post office to deliver last mile logistic services. ekShop established API connectivity with all major eCommerce platforms, so that, once a product is uploaded in ekShop it is automatically indexed in other national platforms. EkShop does not sell any product rather it aggregates other business partners like daraaz, BSCIC, Anondo mela. Promising achievement of ekShop is that it is being replicated in South Sudan, Turkey, Yemen and Somalia (in progress).

However, during covid, when the country came to a standstill and the logistics ecosystem broke down, the country saw explosive growth of Digital commerce across the board. Although ekShop played a pivotal role in creating the business continuity plan (BCP) for the logistics and supply chain of the country, the learning was equally shocking. It was seen that people were no longer choosing UDCs to order as they became more or less active online on the one hand and the UDCs were facing difficulty connecting local producers or merchants into the platform on the other.

Given this, ekShop made a crucial decision to modify its model from an e-commerce aggregator to a network PaaS service provider. The vision was, rather than becoming an aggregator for merchants through assisted model, ekShop would become the backend infrastructure for the whole ecommerce ecosystem in the country. With that view, ekShop established partnerships with major government and non-government CMSME organizations. Table below presents the details of this partnership.

Table: Partners of ekShop and the Number of Entrepreneurs

SI	Organization	Platform	Entrepreneurs
1	BSCIC (Bangladesh Small and Cottage Industries Corporation)	www.bscicemarket.com	1,20,000
2	SME Foundation	www.smemelabd.com	12,000
3	Joyeeta foundation	www.e-joyeeta.com	9000
4	Sena Kalyan Sangstha		1700
5	Jute Diversification and Promotions Council (JDPC)	www.jdpc.gov.bd	2500
6	Bangladesh Tannt board (BTB)	www.digitalpolli.com	13000
7	Digital Haat (Dhaka North City corporation and all municipalities)	www.digitalhaat.net	60,000
8	Bangladesh Post Office	www.bpodelivery.com	12000

SI	Organization	Platform	Entrepreneurs
9	Women in eCommerce	www.wedelivery.net	4000
10	Nijer Bolar moto ekti golpo foundation	www.nijerdelivery.com	1200
11	National Consumer Rights Protection bureau	www.ccms.gov.bd	1800
12	Befaqul Madrasatul Arabia	www.qawmiuddokta.com	87,000
13	UNDP SWAPNO and WING Project	www.anondomela.shop	8000
14	IDEA project, ICT Division	www.foodfornation.gov.bd	5900
15	Digibox delivery network	www.digibox.gov.bd	560

Source: Concerned platforms

The partner organizations own entrepreneur pools, on which they run their communications and their authoritative control is vested under the ekShop domain. ekShop now aggregates the country's largest CMSME entrepreneur pool available for digital trading. For this, ekshop has created the supporting platforms for payments (www.buy-now.biz) and logistics (www.ekshopdelivery.com) and a complete Escrow Account[8] system for financial security as well as access to finance. For capacity development, ekShop partnered with UNCDF and launched www.academy.ekshop.gov.bd to provide 100000 entrepreneur trainings and could attain impressive results.

As ekShop could reach many more customers as well as merchants through these different platforms, the need for the assisted network is not considered pivotal for the growth of SME industry anymore. Rather with the current modality, within 48 months, ekShop became the largest online e-commerce merchant aggregator. Such repurposing of ekShop has however caused a negligence of rural assisted e-commerce service points established in rural areas. Table below shows the slow growth of the number of rural assisted e-Commerce / ekShop service point. In the baseline year (2020), the number of rural e-Commerce service points was 6,247 which was well below the Results Framework target of 11,200. In 2021 and in 2022 the number of service points saw a slight improvement from 2020 to 9,678 and 11,304 respectively leaving a wide gap between the targets and their achievements in both years.

Table: Growth of rural assisted e-Commerce service points from 2020-2022

Progress of rural assisted e-commerce from 2020-202						
Year	2020		2021		2022	
Output Indicator	Target	Achievement	Target	Achievement	Target	Achievement
No. of rural assisted e-Commerce service points established	11,200	6247	19,200	9,678	27,200	11,304

Source: a2i Dashboard

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[8] Escrow is a legal concept describing a financial agreement whereby an asset or money is held by a third party on behalf of two other parties that are in the process of completing a transaction. Escrow Accounts are managed by the escrow agent. The agent releases the assets or funds only upon the fulfilment of predetermined contractual obligations or upon receiving appropriate instructions.

The table below demonstrates that the engagement of rural entrepreneurs with ekShop has significantly increased in 2022 when compared to that in 2020 although the engagement of digital centers, producers and buyers with ekShop sees slow growth during the same period. The reason behind this slow growth is that instead of being assisted ecommerce platform leveraging the UDCs ekShop expanded into other networks mentioned in the above table. ekShop expanded exponentially in Paas and SaaS domains and has launched 34 different platforms and now aggregates entrepreneurs from BSCIC, Joyeeta Foundation, SME Foundation and other entities numbering well over 20,000.

Table: Engagement of individual/entities with ekShop

|	2020 (Dec)	2021 (Dec)	2022 (Oct)
No. of digital centers doing ekShop transactions	2,013	2,013	2685
Other affiliated centers	2,134	6,074	7332
No. of producers	6,189	6,216	6,820
No. of rural entrepreneurs	9,935	12,887	23,767
No. of buyers	705,716	835,813	895,158

Source: A2i Dashboard

Table below shows that ekShop has been able to attract the rural people significantly. In 2022, 89.14% of total orders received in ekShop was from rural areas while the remaining was from urban areas and in rural areas 80.36% of the orders were delivered which was also higher than it was in 2020 (76.77%). The major portion of orders are being received from rural areas meaning increased access to financial service by the rural people. Moreover, the number of orders received from rural areas has remained high since the baseline year (88.14% of the total order in 2020 and 89.14% of the total order in 2022).

Table: Transactions in ekShop from 2020-2022 (in million)

Transactions at ekShop	2020 (Dec)	2021 (Dec)	2022 (Oct)
Total no. of orders received (urban and rural)	950,157	1,229,991	1,406,974
Orders received from rural areas	837,558	1,097,291	1,254,188
Order delivered in rural areas	643,067	881,428	1,007,954
Total amount of transactions	1,61,830,328	4,52,738,433	7,62,270,568

Source: a2i Dashboard

Figure below shows a significant increase in engagement of rural entrepreneurs at ekShop in 2022 compared to that in 2020.

Figure: No. of Rural Entrepreneurs at Ek shop

9,935	12,887	23,767
2020	2021	2022 (Oct)
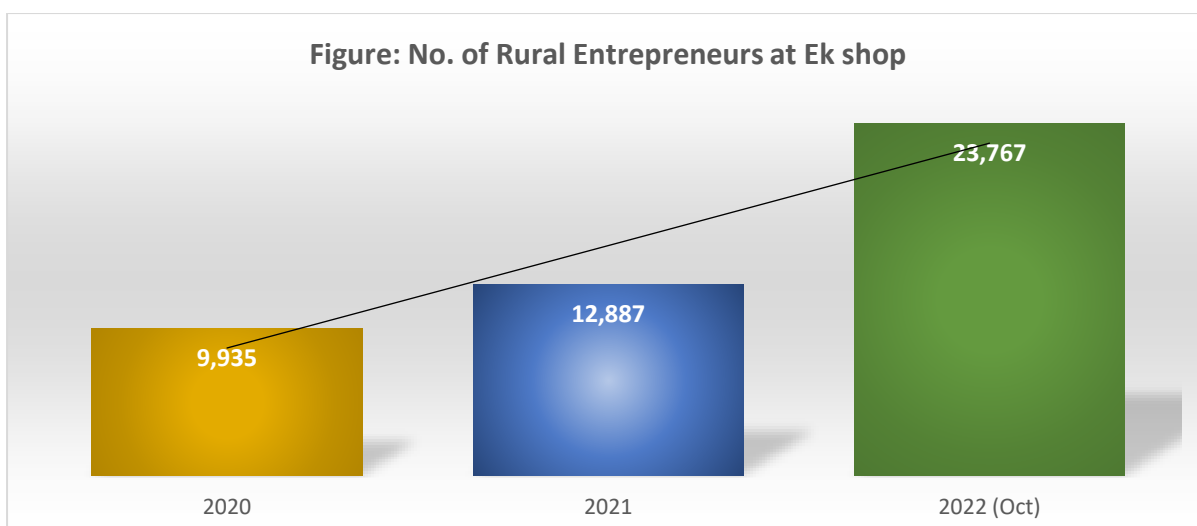
Thus, it has been seen that despite the modification of goal from being a rural assisted e-commerce aggregator to being the backend infrastructure for the whole ecommerce ecosystem, ekShop has been able to ensure financial accessibility of the rural entrepreneurs to the wider digital market.

ii) Developed and Launched awareness campaigns to increase citizens' understanding of digital payments

To sensitize the poor and underserved about digital payments and financial services a2i has organized awareness campaigns and conducted FGDs with the rural poor. As part of the awareness campaign, a2i, more specifically the DFS team has organized a financial literacy week, and also conducted financial literacy campaign in 1000+ unions in coordination with DFS team, Digital center entrepreneurs and Bank representatives. Table below demonstrates that in 2022, coverage of unions under the awareness campaigns has not seen any improvement from 2020. Although the target was increased each year, but achievement remained stalled.

Table: Coverage of Unions under the Awareness Campaigns on Digital Payments

Awareness campaigns on digital payments from 2020-2022						
Year	2020		2021		2022	
Output Indicator	Target	Achievement	Target	Achievement	Target	Achievement
# of unions covered under the awareness campaigns on digital payments	1500	3207	2500	3207	3500	3207

Source: a2i Dashboard

In order to increase awareness among the rural women about financial services, a2i has developed a network of women entrepreneurs of digital centers called the Shaathi network, which has conducted two awareness campaigns on financial services since its formation in March 2022. Each of the campaigns continued for a minimum of seven days. During the field visits, the evaluation team was informed that during the campaigns many women opened bank accounts and the best campaigners were rewarded for their performance.

iii. Facilitated the growth of CMSMEs and creating an enabling environment resulting on positive impact on community level economy

Despite the fact that the Cottage, Micro, Small and Medium Enterprises (CMSME) sector[9] is the largest segment of the national economy accounting for 25% of our GDP and creating employment for 7.8 million people directly[10], the CMSMEs sector especially in rural settings face several challenges to access finance and other facilities to grow. Addressing these challenges a2i has undertaken steps to create an enabling environment to facilitate the growth of CMSMEs through introducing: i) challenge fund to support Fintech startup for CMSME and ii) digital center based CMSME service hub to facilitate the access of SMEs to the wider digital market.

a2i has formed a challenge fund to support Fintech startup with innovative digital solutions which will increase accessibility of CMSMEs in the formal financial system, increase the share of CMSME financing to help grow the sector and reduce the operational cost of the CMSME financing by addressing the challenges that are typically faced by CMSMEs, especially cottage and micro-enterprises in rural settings. So far, one challenge fund on CMSME has been launched very recently.

Starting from September 2022, the digital centre based CMSME service hub, in collaboration with SME Foundation, serves as a one-stop service point to provide a variety of services and information to the small and medium entrepreneurs and new startups. The service hub will be a resource point for the micro and small entrepreneurs where they can get necessary information (banking and financial/market) related to their business needs, avail various government (G2B) services (trade license, TIN certificate, VAT certificate, unique business identities (UBID), access to market, access to finance through proper collaboration with banks and other financial institutions. The one-stop service point provides support to the CMSME in their capacity development through training, financial literacy and other skills development. Currently, 30 digital centers provide this one-stop service to the CMSME entrepreneurs on pilot basis although divisional level training of UDC entrepreneurs on services to be provided to the SME entrepreneurs was started from January 2022. a2i has a plan to scale it up across the country soon.

The results framework has targeted to measure the extent to which the project has facilitated the growth of CMSMEs by creating an enabling environment for them to access to digital market resulting in a positive impact on community level economy. Table below demonstrates a trend of improvement in the access of SMEs into digital market since 2020. In 2022, the number of SMEs having access to digital market is 10,308 while it was only 6067 in 2020. However, although the access of SMEs to digital market has seen a sharp rise in 2022 compared to that in 2020, the project could not achieve its target in last two years. Requirement for having a commercial address (physical) to get a trade license by the CMSMEs was one of the significant factors that hindered its access to digital market and for the nonachievement of the project target over the last few years. However, to address this sluggishness ekShop has undertaken a corrective measure by advocating for a Digital Business ID (DBID) and got it accepted by Ministry of Commerce, now any CMSME can access to the formal digital

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[9] The total number of CMSMEs in Bangladesh is estimated to be 79,00,000 establishments. Of them, 93.6 percent are small and 6.4 percent are medium.
[10] Light Castle partners (2021) Digital Financial Services in Agriculture and MSME Sectors

business domain through registering with DBID. It is expected that this arrangement will facilitate the growth of CMSMEs into digital market in 2023 onwards.

Table: Access of SMEs to Digital Market

| Access of SMEs to Digital Market from 2020-2022						
Year	2020		2021		2022	
Output Indicator	Target	Achievement	Target	Achievement	Target	Achievement
No. of SMEs access to digital market	500	6067	10,000	9052	15,000	10308

Source: a2i Dashboard

Finally, in terms of effectiveness, overall, Component 2 has achieved moderately satisfactory results. Most of the initiatives under the component are progressing although the programme is yet to reach its target. Performance of component 2 can be summarized as follows:

- In case of SSN payment digitization, an institutional mechanism for customer-friendly innovations to serve as a coordinator and facilitator across the digital financial services ecosystem has been established. As a result, the number of underserved citizens receiving digital SSN service has significantly been increased although there remains a wide gap between the project target and its achievement (in 2022).

- An interoperable, ubiquitous alternative payment channel or aggregator has been established in the name of **ekPay** for the bill and fee payments across government agencies, Private sectors and citizens reducing TCV.

- Rural assisted e-commerce/ekShop has repurposed itself from being an aggregator for merchants through assisted model to being the backend infrastructure for the whole ecommerce ecosystem in the country. This has affected the achievement of ekShop as per the Results Framework.

- Although to some extent the project has been able to sensitize the rural poor about digital and financial literacy through its campaigns but the performance of the awareness campaigns on digital payments has been quite poor in terms of their coverage of unions. Over the years the project has increased its target unions for the coverage of awareness campaigns, but its achievement remained static.

- The number of SMEs having access to digital market has increased significantly but the project could not achieve its target during the past two years.

In an FGD with the concerned project officials, the initiatives of component 2 were rated using a 4-point scale[11] while 1 being the lowest meaning poor/not achieved/unsatisfactory and 4 being the highest meaning excellent/achieved/satisfactory. Figure below presents the findings of the FGD. It shows that performance of SSN payment digitization was satisfactory as it scored 4 while performance of other initiatives including: ekPay, ekShop and agent banking are moderately satisfactory with some limitations scoring 3. On the other hand, another objective of the Component 2 to establish fintech innovation hub scored 2 meaning modest performance. Establishing fintech innovation hub could not progress well due to some challenges discusses later in this chapter.

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[11] A four-point rating scale is used, with 4 being the highest and 1 the lowest rating.

Figure: Performance of the initiatives of Component 2 in a 4-point Rating Scale
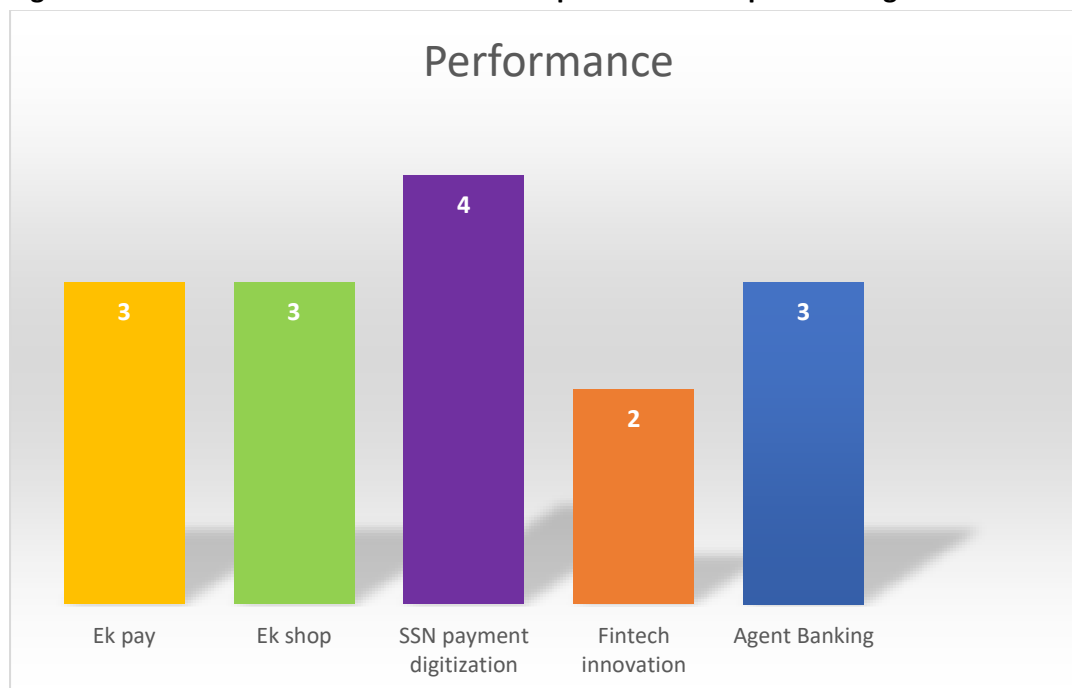
Effectiveness of the Digital payment Infrastructure during COVID-19

During pandemic, harnessing the digital financial ecosystem established by the DFS lab, around 1 million people were brought under the digitization services. Since people already had NID, around 84% of the population use mobile phone and digital payment infrastructure was already there, opening electronic account for service was easy for all. Digital Business Identification (D-BID) was introduced as an alternative to trade license for those engaged in e-Commerce.

Food for Nation and Phone-E-Nittoponno: Under the a2i's ekShop initiative a public-private coordination group was set up and a logistic network was established coordinating 116 e-Commerce and logistics companies, e-CAB and Dhaka Divisional Administration, 1000 pharmacies and more than 1 lakh registered points/shops including grocery stores. ekShop delivery was launched, and daily commodity services were delivered to the citizens through the number 3335 (Phone-E-Nittoponno). The helpline received orders for about 50,000 essentials of daily life, of which 60% were delivered. In coordination with the Ministry of Agriculture, marketing of agricultural products of local farmers was also initiated across the country through the 'Food for Nation' platform. A digital transaction platform for women, called 'anondomela' was created to sell the products of women entrepreneurs. Women entrepreneurs could sell their livestocks through Digital Haat.

ekDesh: The country's first Crowd-funding platform 'Ekdesh' was launched to facilitate Zakat and/or donations distribution for people, easily from anywhere anytime through banking channels. The technology based 'EkDesh' platform was launched to ensure financial assistance and social security to the underprivileged people and small businesses affected by the Corona crisis.

What the Component 2 of the project could not achieve yet?

The key objective of DFS was to develop an inclusive digital payment architecture and platform, which the project has already achieved. But it is yet to develop an efficient business process and ensure inclusiveness. Overall, the component is yet to achieve its targets as stated in the Prodoc, which are as follows:

- *As an integrated bill payment platform ekPay has not yet been emerged as a popular business process.* Integrating more partners in ekPay is still in the process. Due to a lack of digital literacy of the people, particularly the rural poor, ekPay is yet to become popular among the citizen at large.

- **CMSME one stop service centre has started its operation very recently**. Therefore, it is too early to evaluate the performance of this initiative. The country has around 80 lakhs SMEs and the project is yet work with all the SMEs.

- *SSN payment digitization has the following challenges:*
  -The field level officials are yet to attain technical knowledge and expertise required for SSN payment digitization. A majority of the field officials of SSN programs are not competent enough to cope with the advanced technologies associated with payment digitization.
  - SSN beneficiaries were not found to be adequately informed about the grievance redressal mechanism available. The FGDs found that the rural poor have many grievances about the SSN services received from UDC but they were not found to be informed about the existence of any mechanism for the redressal of their grievances. It is worth noting here that GRS has been integrated with 333 and also with My Gov but the rural poor are yet to be informed about these opportunities.
  -In case of SSN services for the poor, payment digitization has been done but targeting has not yet been digitized.
  -FGDs informed that in case of SSN payment, cash management is a hassle for the UDC entrepreneurs.

An entrepreneur typically deals with a large amount of cash during the fund disbursement phase which typically lasts 1-3 days when nearly 70% of the beneficiaries withdraw their allowance. Therefore, at that time, cash handling turns out to be a major complication for them.

- **Inadequate campaigning:** Awareness campaigns to increase citizens' understanding of digital payments and other financial services were found to be quite inadequate. During the field visits, it was found that the SSN beneficiaries are hardly aware of the grievance redressal mechanisms available and various services available at UDC. Even though the UDC entrepreneurs talked about the availability of e-commerce services at ekShop and women's involvement in this initiative, the FGD participants of the same union, however, seemed to have limited knowledge about these initiatives or trainings offered to women through UDCs. FGDs found that for rural people, 'word of mouth' has been the key source of information about the services rather than the awareness campaigns.

- **Lack of access to information by the people living in hard-to-reach areas:** Despite the fact that inclusiveness is one of the core objectives of Component 2 but during the field visits the evaluation team found that access to information and thus service is difficult for people who live in hard-to-

reach areas. They usually do not receive much information about services offered and do not get information even from the elected representatives. They have to rely on word of mouth only for the information about services.

- **Establishing Fintech Innovation Hub is still in progress**: The initiative was launched two years after the third phase of a2i started. As of now, the midterm evaluation team has found that only two nine-month period innovation challenge funds are in the process. The objective of one of the challenge funds is to reduce gender gap in financial service while the objective of the other is to include the MSMEs under digital financial services.

Factors contributing to achievement or non-achievement of intended Results.

Achievement of Stated Outputs in Outcome 2

In recent years, access to digital financial services– particularly to mobile financial services in Bangladesh has seen a significant progress. A2i has been successful in influencing several advances in DFS regulation, especially in the range of permitted services offered through mobile and online platforms. All the concerned government agencies adopted the policy to facilitate digital payments.

DFS lab's idea of digitization of bill payments through a single platform has influenced various government billers to change their mode of payments.   To reduce gender gap DFS has developed a network of digital center woman entrepreneurs as a policy advocacy forum, which identifies necessary policy measures to address the problems related to access to financial services by rural women. In addition, A National Steering Committee led by the Prime Minister's Office with a2i as the member secretariat has been established to prioritize policy reforms and actions in the area of digital financial services. To implement the reforms, the DFS lab has also created multiple taskforces (on G2P, P2G, payment architecture, national financial inclusion) under the PMO.

a2i has been able to develop aggregated marketplaces with e-Commerce and digital business facilities for CMSMEs capacitating the rural entrepreneurs. The position of Bangladeshi eCommere in the world ranking has progressed from 88 to 46 during this period where ekShop played a pivotal role. With strong policy advocacy voice, (ekShop is a participant in drafting eCommerce policy in 2018, 2020 and Cross border eCommerce policy) as well as with ekShop's footprint in global south south connectivity (ekShop replication in Turkey – www.dukkan.work , South sudan - www.dukaanye.com and yemen www.yemenidukaan.com) ekShop's progress was accoladed .

In case of SSN payment, DFS has developed capacity of the concerned ministries so that they themselves can provide digitized service. Department of Social Service (DSS) can be cited as an example. DSS is now providing digitized payment services on its own.

Factors contributing to the achievement of the project outputs

- *Policy adaptation:* Under the Digital Bangladesh agenda the government embraced digital solutions to make government services fast, accessible and affordable and during the pandemic this gained new impetus. All the concerned government agencies adapted the policy to facilitate digital payments in order to make services faster and safer. a2i's initiative for developing technical

architecture and platforms for payment digitization could successfully match with the appetite of the government and hence, be implemented.

- **Strong and clear project focus:** Developing an inclusive digital financial payment architecture was the significant achievement of the component through which payment digitization as well as various payment platforms could be created. Strong prioritization for digitization of payments and other financial services in order to make financial services accessible, available and affordable by the citizen especially the rural poor acted as the driving force for achieving this target.

- **Willingness and Support from the highest level:** One of the most visible achievements of the Component 2 was digitization of Social Safety Net payments. Payment of 14 SSN programmes implemented by three ministries has been digitized. It is claimed by certain quarters that this is one of the largest payment services of its kind in the world. The development of the database of these largest beneficiaries was possible due to the government's willingness and support from the highest level. In the Financial year 2022-23, SSNPs account for 16.75% of government's total spending and reflects the high priority accorded by the government to this aspect of the social development policy.

- **Partnership:** Partnership with the government ministries, banks and private mobile financial service providers and other entities has acted as an important driving force for developing the digital financial ecosystem through creating an enabling environment by sharing innovative ideas, knowledge, technology, resources and policy support with each other.

Factors contributed to the nonachievement of the outputs

- *Repurposing the project initiatives during Covid*: The mid-term evaluation found that the overall progress of the initiatives under component 2 was slow due to Covid. The project repurposed many of its initiatives to tackle covid imposed national emergencies and addressed covid related citizens' needs, which in turn, weakened/changed many of the original focus of the project. Rural assisted e-commerce initiative is an example of it. The whole idea of "assisted e-commerce" turned obsolete due to the usage of multiple online platforms by the SME entrepreneurs during the pandemic. As a result, a2i's DFS lab focused on the creation of digital platforms/ infrastructure for digital transactions by the SME entrepreneurs rather than creating the service points to assist them.

- *Lack of clear guideline in the ProDoc*: At the initial stage, the ProDoc did not provide the full details of DFS initiatives, which caused delay in launching some of its initiatives.

- *Resource Scarcity:* Due to the scarcity of both human and financial resources crisis, DFS could not progress well. "DFS is an endless work, a big area. As per the ProDoc 15-16 people were supposed to work for this component whereas only 5/6 people are working. Thus, DFS has not received 50% of the required support", stated a concerned official of a2i. "Resource availability could improve the project achievements manifold", commented the official. Many good initiatives could not be scaled up due to resource scarcity. ekDesh can be cited as an example of this. During the pandemic country's first crowdfunding initiative called 'ekDesh' was launched where people from different walks of life across the country can pay Zakat or small financial donations to selected government and non-government organizations, including the Prime Minister's Relief Fund and the Islamic Foundation to contribute to a national crisis or for social reconstruction. But it could not be scaled up due to the nonavailability of resources. Absence of any policy guideline from government and

trust deficit were also other important factors that hindered the implementation of ekDesh. Finlab Innovation Hub could also not function well due to fund shortage. ekShop could also perform better if it had more budgets to train more women entrepreneurs.

- **Lack of Digital Literacy:** Although UDC entrepreneurs are provided with digital financial literacy training and awareness campaigns are organized for making the rural poor aware about digital payments, the evaluation team found that the providers as well as the beneficiaries still lack digital literacy required to make digital transactions especially through ekPay. Besides, in general, digital literacy of the rural people particularly of the rural women is very poor, which has been creating a constant barrier for achieving the objective of digital financial inclusion of the rural poor.

- **Lack of financial literacy:** Rate of financial literacy among the rural poor is very low. Most of the rural poor lack basic knowledge on accounting and banking operation, which discourages them to open accounts with agent banking and run the transactions.

- **Complicated administrative procedure of UNDP:** Launching innovation challenge funds has to follow the complicated administrative procedure of UNDP, which discourages many private entrepreneurs to work with a2i. This might be one of the reasons for slow progress of launching the FinTech innovation hub.

- **Absence of business strategies:** ekShop has not yet been emerged as a business model. Although the key objective of ekShop is to assist the rural poor to access to the wider market, business strategies and market competitiveness have not yet been given due consideration. To make a product market ready, good pictures are necessary. Since the majority of the rural people don't have smart phone, they can't send good pictures of their products to the market. Packaging of products is another challenge. Rural people are less aware of the business strategy of making the packages attractive. There is no standardized design for packaging the products.

- *Lack of campaign and publicity:* Many DFS initiatives of a2i are underperforming because of the lack of publicity and campaigning. Rural poor are yet to be aware of the financial services available from the UDC. Lack of adequate campaigning and publicity also causes misunderstanding and confusions about the services offered. For instance, with regard to the digitized SSN payments, citizens often get confused about the biometric authentication issue and in some cases, they are found to be unaware about the relevant charges and fees and the date of payment.

- **Poor economic condition**: Despite the fact that agent banking has been able to include many unbanked rural poor into formal banking system but due to poor economic condition, the rural poor find it difficult to keep the account active.

Effectiveness of Outcome 3 initiatives and Salient Accomplishments

Activities and initiatives under Outcome 3 of a2i programme: *Incubating Private Sector-enabled Public Service Innovations* are aimed at incubating (and supporting) holistic collaboration between government and non-state stakeholders ((private sector, academia, and civil society) to create a well-developed social innovation ecosystem to prepare for emerging challenges of Fourth Industrial Resolution, and at the same time leverage 4IR technologies in building innovative state-of-the-art solutions for improved public service delivery. Three inter-linked outputs were delineated in the ProDoc towards achievement of the objectives of this component, which have now been expanded / enhanced to 5 Outputs:

Output Result Areas as in ProDoc	Outputs expanded / redefined by the Project
3.1: Incubated private sector-enabled initiatives that prototype solutions using combinations of 4IR technologies to improve public service delivery	3.1: Supported social innovators and entrepreneurs to strengthen their ability to open businesses and secure investment
3.2: Supported social innovators and entrepreneurs to strengthen their ability to open businesses and secure investment	3.2. Ensured considerable amount of evidence in education system to provide strategic direction for all education sub-sectors, ensure that all key elements and enabling factors of blended education are considered during planning and implementation and to generate educational solutions for all learners through an effective combination of high-tech, low-tech and no-tech educational modalities.
3.3: Through 360° communications platforms, expanded awareness and participation of the youth in forming social enterprises to improve public service delivery	3.3: Ensured data driven policy planning by bridging the gap between supply & demand side regarding skills, Employment & Entrepreneurship through matchmaking platform.
	3.4. Through 360° communications platforms, expanded awareness and participation of the youth in forming social enterprises to improve public service delivery
	3.5 Addressed the needs of Global Southern Countries and Communities leveraging best practices, knowledge and advisory support of Bangladesh

Of the three original output result areas of Component-3, the ones relating to encouraging youth in forming social enterprises and providing support to these social innovators and entrepreneurs in nurturing their business investments have been incorporated in the widened Output framework, which also emphasizes on bridging supply and demand side gap regarding skills & employment, educational achievements through blended learning, and cooperation between countries of Global South. In addition, the spirit of private sector incubated social innovations contributing to improved public service delivery is discernible across all the outputs of this component. In light of their comprehensiveness the Mid Term Evaluation has decided to refer to these widened set of Outputs in appraising performance of Component 3 initiatives and engagements.

<u>4IR and Future of Work</u>

Over past 30 months, the a2i programme has managed to put together the foundations of an adaptive national system to tackle 4IR[12] induced anticipated challenges, especially in terms of jobs at risk over next two decades; and at the same time prepare the institutions and people of Bangladesh to leverage the opportunities emerging out of the fusion of technologies that increasingly has blurred the lines between the physical, digital, and biological spheres. On the basis of finding and recommendations of a2i commissioned expansive research[13], the Future of Work Lab has devised strategies and initiatives to prepare for and cope with profound shift in the nature of work, workforce and workplace, by way

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[12] Fourth Industrial Revolution – the fusion of next generation technological breakthroughs: artificial intelligence, blockchain, IoT, robotics, quantum computing, genetic engineering, biotechnology to improve quality, efficiency and productivity.
[13] Future Skills - Finding Emerging Skills to Tackle the Challenges of Automation in Bangladesh
International Job Market Demand Analysis – Bangladesh Context

of skills development and promoting entrepreneurship to mitigate the 'job at risk' challenges and ensure gainful employment. This includes evidence-based policy support and advisory assistance to Ministries and Divisions to help make informed decisions, capacitating private and public sector stakeholders on the advantages of 4IR, piloting innovation and prototype development, and guidance on scaling up of promising pilots. In addition, the Lab is working on organic development of a data driven adaptive system for skills and employment in Bangladesh.

Problem identification and solution development workshops, involving government organizations under 18 Ministries had helped generate 47 skill development and technology-oriented ideas, which are reported being pursued as micro projects in respective Ministries / Agencies[14]. The Future of work team had also conducted a series of workshops to explore adaptation of 4IR based technologies, in collaboration with the education and skill development agencies of the government, private sector and civil society partners, training providers and international experts, and select development partners. These translated into identification of 4IR based emerging occupations with competency standards skill certification; and development of sectoral roadmaps for 4 prime economic sectors: Readymade Garment & Textile, Agro-Food, Tourism & Hospitality, Light Engineering. Workshops were organized in association with Singapore Polytechnic and Temasek Foundation; and these investments resulted in the adaptation of 50 4IR based projects which presently are being implemented by the Ministries of Government of Bangladesh, Industry Associations, and Public Universities.

Applying the same approach internally, a2i teams developed plans of leveraging 4IR enabling technologies: Data Analytics & Machine Learning, NLP, AR & VR, IoT et. al. to further enhance programmatic efficacy. For example, the Civil Service 2041 team is contemplating Civil Service Innovation Lab (CiSIL) featuring 4IR Technology Stack, as well as Sandbox environment for safe piloting of citizen centric innovation. Similarly, the DFS team is reimagining virtualization of Digital Centres using smart IoT devices and robotics technologies to get products and services, even at the intersection of physical and digital realms, accessible at the grassroots. These forward-looking innovative ideas are at nascent stage now; and reasonable advancements, at least to early prototype stage are expected during second half of this project period.

Simultaneously, a2i has been providing intellectual leadership to the 4IR related efforts of different organizations within government and private sector; and are now in the process of launching innovation challenges to design Blockchain based traceability solution that maps out and integrates all actors of existing supply chain of Agro, Leather and Pharmaceutical industries of Bangladesh. The other innovation challenge fund is targeted towards developing IoT based health monitoring solution that can continuously track vital parameters of pregnant women during all three stages of prenatal care; and provides early warning in case of potential cause of concern.

<u>National Intelligence for Skills, Education, Employment and Entrepreneurship (NISE)</u>

An estimated 2 million young men and women join the work force in Bangladesh every year. Most of these new entrants do not have access to reliable information on high demand vocational skills in domestic and international job market; and merely pursue the courses on vocational skills offered by

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[14] The implementation status of these micro-project could not however be ascertained.

13,000 Skills Service Providers (SSPs)[15]. And on most occasions, the skills service providers find it difficult to identify the skills in demand and design courses to suitably capacitate the job-market new entrants in absence of up-to-date data on market-driven occupation trends and job forecasting intelligence. Even when vocational courses catering to high-on-demand skills get designed, many a time the skill service providers fail to identify the right target groups for their courses. Consequently, employers often cannot find rightly skilled workers who match their requirements, despite investing considerable time and resources in lengthy recruiting procedures. Lastly, data-driven decision on skill and employability by relevant government ministries and departments is difficult, since their information bases are compartmentalized and are mostly stored in manual paper-based files and registers.

Launched in partnership with the National Skills Development Authority and implemented in association with ILO, Action Aid and a range of Decent Employment & Employability oriented organizations , NISE is a unique one-stop data platform that seeks to balance employment related information asymmetry among job-market entrants, public and private skills service providers, industries, and the government; and match demand for industry / sector specific skills against their availability in the work force to help enable the youth of Bangladesh secure decent gainful employment. Skill service providers are encouraged to use digital instructional contents hosted on the platform to initiate market demand-driven skills training; and the participants of these programs are automatically added to a central youth database. Access to the youth database is allowed to the industries and business entities registered with NISE, together with linkages with skill service providers, so that the employers can directly place demand for skilled human resources to specific skills service providers. The NISE platform also serves as integrated job recruiting platform for public and private sector job providers, automatically filtering for suitable candidates. NISE is also bringing together decision makers of government departments responsible for skill development and youth employment. For the decision-makers, the platform is geared to generate near real-time data for decision makers to help devise data-driven policies to address employability and skills related supply-and-demand disconnect.

Over last two and half years, NISE has managed to generate reasonable traction with 1500+ industrial entities getting registered with the platform; and more than six hundred twenty-five thousand young job-market entrants have subscribed to its skill development and employment facilitation services across 207 occupations. Of the total NISE3 registered subscribers, 35% are young women; and as could be noted from the illustration below, there has been healthy growth in the proportion of NISE registered youth successfully graduating the skill development programme. These youths have been connected with approximately 200,000 job opportunities.

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[15] Of these Skills Service Providers, 7000 are in public sector under 32 Departments of 23 Ministries; and another 6000 are private SSPs.

NISE Performance at a Glance

Gender Breakdown of Youth Registered on NISE

2020	2021	2022
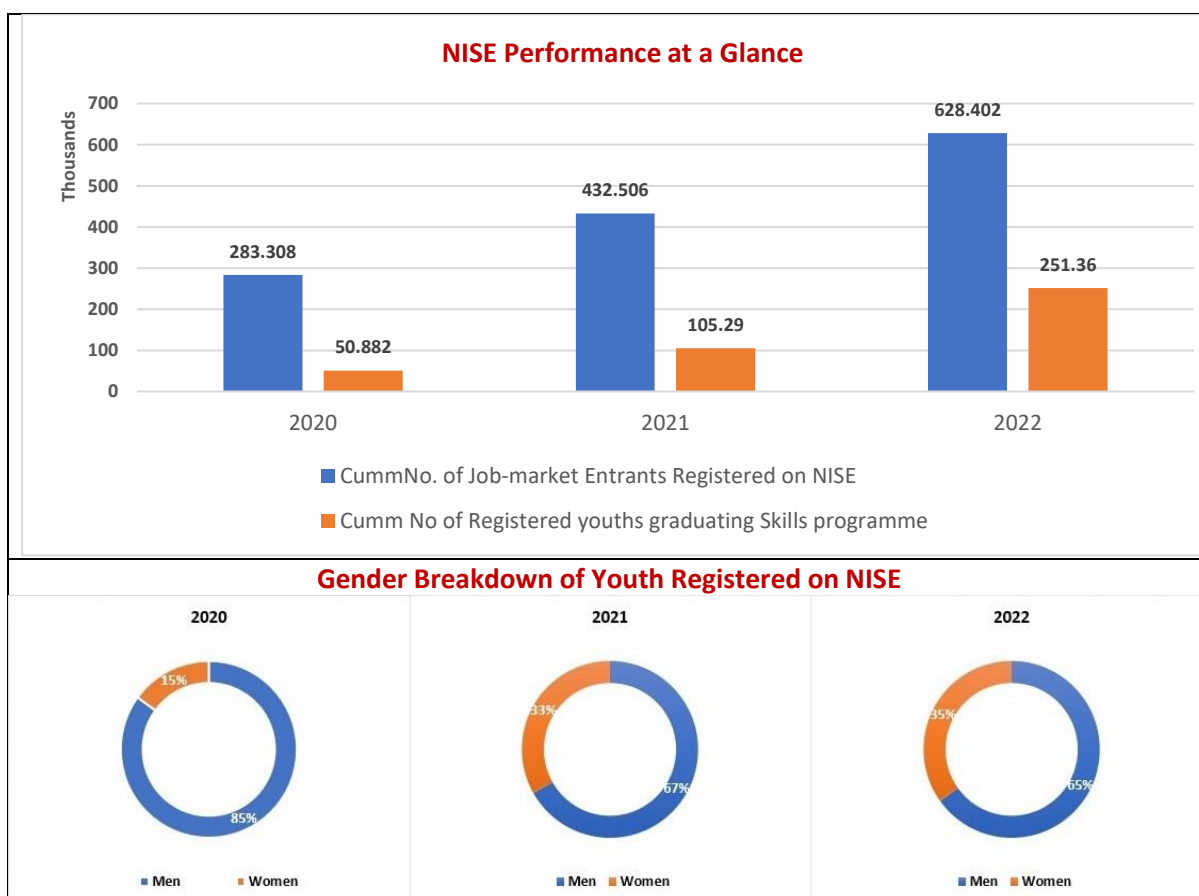
More importantly, around 10% of NISE subscribers could secure employment through its unique match-making facilitation; further tens of thousands migrant workers were oriented on the platform. However there is still a long way ahead given that only a few skill development options, such as the ones relating to computer aided applications[16], food packaging, lathe machine operation, welding, sewing machine operation, care giving etc. get pursued more by the job market entrants. Also very few BTEB registered training organizations have presently adopted this one-stop data platform; and it does present substantial opportunities of getting on-ground implementation of this initiative upscaled as the go-to address for job-aspirants to secure decent employment. The other sets of key challenges that NISE is presently navigating through include

- Frequent change in leadership at Govt. Ministries/ Departments and industry associations makes it incredibly challenging to maintain the flow of execution.

- Each stakeholder has their own set of requirements which makes the process of mapping out data a difficult one and this leads to rising complexities in the development of the common framework.

- Due to lack of campaign activities at sub-district level, mostly in rural areas, youths are not aware of the facilities provided by the platform. Also, youths in remote areas do not have enough access to digital devices, internet facilities which makes it challenging for them to access services from NISE platform.

- Often, the stakeholders feel that the process of including their previous analogue data to the system is very tedious and time-consuming.

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[16] Back end and front-end developers, digital marketing, web design, graphic design, content creation et. al.

The evaluation however did not come across any evidence of NISE3 dataset and insights[17] emerging thereof influencing policy in skills and employment domain, even though government departments relevant to skills development and employment under various Ministries are key stakeholders on NISE3; and more than 17,000 officers have so far been oriented and sensitized on the issues skills and decent employment that NISE3 concentrates on. Policy advisory and assistance are indeed areas where the programme could consider directing its attention during remaining period of this programme cycle.

Owing to its innovative match-making approach for enabling access to decent employment and impressive early results, countries of Global South have started looking to replicate it in their contexts. UNDP Jordan, in collaboration with the Ministry of Digital Economy & Entrepreneurship (MODEE) Jordan, is currently replicating the NISE3 platform as "Digi Maharat" to help provide skills development and employment provisioning support to 2.8 million youths. The Chief Digital Officer (CDO) of UNDP, who in 2021 declared NISE3 as a global best practice, has supported its adaptation as "Shaqo Abuur" for enhancing skill and employability of 5.32 million youths in Somalia. Other southern countries: Bhutan, Maldives, Nepal, Nigeria, São Tomé and Príncipe, Ethiopia and Moldova too are contemplating its replication with technical guidance from a2i. These are excellent examples of south-south cooperation and knowledge exchange.

Owing to its inherent uniqueness, NISE has received multiple global recognition. NISE platform was declared as a Good Practice by the UN Office for South-South Cooperation in 2022; and was featured in the Digital X Solution Catalogue by UNDP CDO in 2022. Recognizing its open architecture and high relevance for attainment of SDGs, NISE has been nominated for inclusion in DPG (Digital Public Goods) Registry and is being assessed against established DPG Standards.

Incubating Innovation in i-Lab

Anchored jointly with the Ministry of Science and Technology, the i-Lab or Innovation Lab is the focal point for nurturing the culture of innovation to unlock latent creativity at all levels: individuals with ground-breaking ideas, students and young people, teachers, government officials, and Startups. The intent is to incubate and accelerate technology mediated innovations: intelligent and low-cost electro-mechanical devices, 4IR enabled appliances, renewable energy solutions et. al. – to tackle development, environmental or social challenges in Bangladesh and other countries of Global South. Promising innovations could further access seed-funding from an innovation fund and support in product design phase: mentorship by experts from the industry and academia, exposure to design thinking and device improvement methodologies, access to Maker Lab, prototype-to-product development and standardization guidance, as well as backstopping assistance and advisory for ensuring IPR protection. i-Lab also makes relevant contribution towards commercialization by way of help in framing Business Model and accessing finance for scaled rollout.

Over last three years, i-Lab projectized around 250 innovative ideas, of which more than 60 had matured to prototype stage. Scaled up commercial rollout has happened for 14 of these prototypes;

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[17] For example, the district level disaggregation of NISE datasets clearly demonstrates very pronounced mismatch between job-demand and jobs-in-offer, especially in districts in the hinterland; and there could be intra-district variations as well. This is an area which certainly calls for proactive policy action.

and service of these have been availed by more than 235,000 users. Notable among these commercially launched Made-in-Bangladesh products and services are Biodiesel from Used Cooking Oil, Central Nebulizer System, Instant Soil Testing Kit, Multimedia Classrooms with Off-Grid Solar Power in Hill Districts, and 4-wheeler EV suitable for entire country including rural Bangladesh. Bicycles made of jute composite fibre is another interesting frugal innovation, which might change the agrobusiness landscape in the country, given that jute is produced in abundance in Bangladesh. The low-carbon supply chain of this product has attracted attention of manufacturers in the recent Dubai Expo 2020 who had shown interest to jointly introduce this product in Europe Market. Simultaneously, i-Lab initiated work on policy domain in collaboration with key government institutions and has made reasonable progress to improve standardization, testing and certification process in automotive sector and especially EV subsector. Concurrently, knowledge support to policy process was extended in ICT Division's framing of national strategies on Artificial Intelligence, Robotics, Internet of Things (IoT), as well as on deploying large-scale Blockchain enabled applications for public good.

On the approach of leveraging cutting-edge technological opportunities that are emerging with the Fourth Industrial Revolution, a series of visioning workshops were conducted with almost all the Ministries and key government institutions. These workshops helped identification of around 800 services and/or areas of work where this emerging technological ecosystem can meaningfully be leveraged; and the actualization efforts are now being taken forward by respective / cluster of Ministries with backstopping assistance from i-Lab.

Beyond these, i-Lab has nurtured a number of path-breaking frugal innovations: fuel from plastic waste, smart White Cane[18], portable infant incubator, dual system refrigerator, low-cost ambulance, off Grid solar powered multimedia classroom[19] in Chittagong Hill Tracts area – to name a few. And during early days of Covid pandemic national emergency and complete disruption international supplies, i-Lab had risen to the occasion with in-country development of ventilators, manufacture of Oxygen concentrator and High Flow Nasal Cannula, as well as enabling large-scale production of PPE kit for health workers.

The process incubating innovation also features guidance for young innovators. Innovation Hubs, academia-based platform for students and mentors designed to expand the technology research and innovative activities, have been established in 138 public and private universities; and progressively being extended to cover colleges and equivalent educational institutes, polytechnics, and research hubs to nurture next generation of disruptive ideas on health-Tech, renewable energy, blue economy and progressive manufacturing through future Technopreneurship.

Even though the "*Forecasting based Financing* (FbF)" was not an i-Lab initiative, this preemptive social safety net innovation which a2i had piloted with Bangladesh Water Development Board (BWDB), Google AI and Crisis Response Team, Social Security Policy Support SSPS Programme, Mobile Telecom Operators and UNDP Projects (Logic, SWAPNO, EALG) demonstrates the potential of high-impact crisis-response with technology during floods, an annual recurrence in Bangladesh. Prior identification of poorest people in usually flood affected geographies using datasets from telecom operators with cross verification by UNDP Projects, whitelisting of mobile numbers of targeted recipients allowed

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[18] It uses ultrasonic sensor to detect obstacles for advanced alert to visually impaired users
[19] Capable of imparting technology mediated education for 3 hours every day for 7 days at full charge

transfer of small online payments on issuance of AI based early warning on targeted areas of inundation along with extent and depth of flooding; and these preemptive SSN payment allow households to take preventive mitigation actions in-advance and better prepare for flood induced devastation, asset loss and shocks. This indeed is hugely relevant for flood affected communities; a2i should capitalize the experiential learning of this pilot and help develop a programme for effective and preemptive disaster response due to flood (and possibly cyclone in coastal areas).

Bangla Digital Stack

On experimenting with new innovation architecture and ecosystems, MTE would like to place on record its appreciation on the progress that a2i has accomplished within a limited period, and especially on the ambitious initiative of Bangla Digital Stack. Combination of disparate technology components, frameworks and products are being architected and piloted for integration of services on common platform – on the bedrock of unique national identity, payment platforms, and innovative interoperable use of data for citizens' hassle-free access of services – to help deliver seamless services in multiple sectors, and also to usher in smooth user experience for citizens. Architecting digital artefacts and flows for seamless user journeys has already been piloted in specific areas: payment of income tax, health information flow, and development of technology stack to access myriad of financial inclusion and social protection services, and for farmers across agricultural value chain. Tangible forward movement in this direction will keenly be watched, especially in areas such as integration of land-ownership transaction services by end of this project cycle.

Future of Education

The education related digital initiatives and services: Muktopaath, Konnect, Teachers' Portal and Multi-media Classroom (MMC) of a2i programme, developed in earlier phases, have suitably been enhanced and repurposed within the Future of Education vertical to offer a consolidated way forward to translate into reality the futuristic vision on digital education ecosystem enabling enhanced learning opportunities for all. And there has been impressive accomplishments in each of these initiatives. As on date, the Muktopaath, has become the largest e-learning platform in Bangla, for skills and professional development for diverse audiences right now hosts almost 7,850 digital content developed in collaboration with 55+ government and private training partners that facilitate offering of 230 online courses to more than 17,75,000 registered learners; with net enrolment more than 30,86,500 and around 18,66,000 certificates were acclaimed by these participants as of December 2022. During national emergency of Covid pandemic, the Muktopaath platform was extensively used to remotely train more than 300,000 Doctor & healthcare professionals on medical management of Covid pandemic induced public health exigencies. The Muktopaath platform was also utilized during this period to remotely orient judges, lawyers and court-room professionals on how to conduct virtual hearings and other relevant aspects; DPE has offered online training to more than 187,000 mathematics teachers and DSHE conducted online curriculum dissemination training on this platform to capacitate teachers on the National Curriculum Framework 2021, where nearly 300,000 secondary level teachers were oriented with the new curriculum with a completion rate of 97.6%

Teachers' Portal, the professional network of the teachers has now grown into a country-wide collaborative learning-exchange platform of more than 590,000 teachers with an average 44,000 users

accessing Teachers' Portal every month. It also can take pride of being the largest online storehouse of educational content and classes in country with reportedly more than 230,000 digital content and more than 200,000 online classes being made available on this platform, even though it is unclear what proportion of the hosted content are teacher generated teaching-learning materials or peer-to-peer capacity development resources. The other concerning aspect is its fairly low usage – only around 7.5% of the teachers registered on the portal this valuable learning-exchange platform on regular basis. Further, it must be noted that while the Teachers' Portal has been in existence for more than a decade, and the extensive usage does imply its efficacy, there has not been adequate research to enquire / investigate the causal link between the Portal facilitated teachers' professional development and improved learning outcome of children in school. Similarly, there has not been any objective appraisal on MMC's contribution in assuring improved educational outcomes, even though Multi-Media Classrooms have been established in more than 33,000 schools and these are actively functioning in 96% of the schools. The Multimedia Classroom Monitoring System (MMCMS) developed by a2i has been handed over to Monitoring & Evaluation Wing of DSHE and being repurposed and scaled with features to enable all other types of monitoring including teaching-learning activities, infrastructural monitoring, qualitative monitoring and has been rebranded as Digital Monitoring System. Going forward, the FoE team should consider pursuing these research agenda with DSHE, so that the next country wide learning achievement study factors-in relevant research questions to better understand the contribution of Teachers' Portal and MMCs in overall improvement of the quality of education delivery in Bangladesh.

At the same time, it must be recognized that the existence of these pre-existing EdTech platforms and facilities had helped minimize the learning loss of an entire cohort of students, when Covid pandemic forced closure of schools indefinitely. With children forced to stay at home, online learning was an obvious alternate choice. Teachers used the pre-existing Konnect platform to share pre-recorded video lessons, which often featured instructional videos, simulations and diagrams. Konnect was developed in 2018 to provide students and youths with access to online learning materials in edutainment format – an entertaining content delivery approach to keep young users engaged ensuring accomplishments of their learning objectives. More than 1,200 curriculum-aligned content are hosted on Konnect; and are being used by more than 25,00,000 students registered on the platform. However, access to the video lessons on Konnect during Covid induced disruption could be afforded by a small fraction of children students, given that around 35 percent of secondary school students and less than 20 percent of primary school students have access to the internet in Bangladesh.

To avoid a scenario, where majority of the students remained deprived of any education, TV was conceptualized as an effective education content delivery mechanism, reaching students in tens of millions. The Sangsad TV, which had substantial spare capacity in terms of both content production and broadcasting, was repurposed within a period of just 6 days to serve as nation-wide online classrooms – broadcasting thousands of lessons for primary, secondary, madrassa, and vocational education. This indeed is a commendable accomplishment; the FoE and FoW team of a2i together with DSHE and the teachers deserve a huge round of applause for making this happen in the midst of a national public health emergency.

The Covid pandemic forced the Education practitioners and policy makers to adopt multiple pathways using digitally enabled remote means so that students are not severely affected, and their learning journeys continue, albeit with varying degree of success. These experiences of imparting curriculum aligned courses during pandemic, but personalized to students' context, offer important lessons for the policy makers aspiring beyond the existing linear approaches of education delivery in Bangladesh. In order to retain and formalize these educational innovations even when the school functioning becomes normal, the FOE team supported DSHE and the inter-ministerial taskforce in framing the National Blended Education for All (BEFA) Masterplan 2022-2041, which has submitted to the Prime Minister's Office. The objective of the Masterplan is to provide strategic direction for all education and skill development sub-sectors to extend options for learning beyond the confines of geography and time. The blended learning ecosystem would leverage an effective mix of digital technology in high-tech and low-tech mode, while maintaining the benefits of teaching-learning processes in a physical classroom; and also place sufficient emphasis on continuous assessment as well as prior learning recognition to track learning achievement of students. This is an ambitious transformational agenda; and the MTE recognizes the key contribution of a2i programme in shaping this innovative policy direction.

South-South Cooperation

The a2i programme, over the years, has played pivotal role in Bangladesh's contribution in catering the knowledge needs of countries in Global South with sharing of experiences and know-hows, advisory support and exchange of ideas on reimagining public service. Bangladesh had proposed the South-South Network for Public Service Innovation (SSN4PSI) as multistakeholder collaborative learning platform for Southern countries; and a2i has been serving as the Secretariat of SS4NPSI right from its launch in 2017.

The SSN4PSI provides a platform for its members to embark on peer-to-peer learning journeys through a range of events including Matchmaking workshops, webinars etc. Matchmaking workshop is a flagship activity of the network where knowledge receiver and donor explore common development challenges and one best practice from one country/ organization is customized and replicated in another country, based on need and demand. As part of the entire replication process, country context assessment, product customization, learning/ field visits, capacity building etc. are conducted. Partnership and collaboration with Governments in different countries, INGOs, Development partners, UN agencies are also among the core activities of the Network.

Under the aegis of SSN4PSI, countries of Asia, Middle East and Africa could learn novel a2i solutions for addressing public service challenges and adapt these to their local context. To cite an example, the knowledge and experience facilitation under South-South Cooperation and with active support from UNDP Country Offices in Bangladesh and Philippines, the Ministry of the Interior and Local Government (MILG) of BARMM replicated myGov initiative of a2i as Digital Bangsamoro to offer a variety of public services on a single e-service delivery platform. In Turkey, the aggregated e-commerce model of ekShop has been repurposed as Dukkan to encourage Arabic-speaking Syrian refugee freelancers earn livelihood online, overcoming the restrictions on the nationality, job competition, and the risk of social tension between refugees and local host community. Likewise, SSN4PSI facilitated the replication of NISE in Somalia as "Shaqo Abuur" and in Jordan as "Digi Maharat"

for skills development, decent employment and entrepreneurship. According to a2i interlocutors, all the trans-national knowledge / programme replication endeavors are highly successful; and the replication of NISE3 had benefited more than 5 million youngsters in Jordan and Somalia. However, in absence of meaningful information on programme performance in the recipient countries, the ground truthing of these claims could not be triangulated. It is also worthwhile to note that in almost all the reported instances of South-South cooperation, a2i only served as one-way provider of knowledge and expertise; and there is little evidence of SSN4PSI mediated cross-country learning exchanges contributing to the programmatic design of a2i initiatives either in terms of imbibing breakthrough ideas or ushering in 21st century state-of-the-art solutions.

3.5 Program Performance in the Context of Covid Pandemic

The innovation ecosystem that a2i programme has put together over past years was leveraged and repurposed effectively to be in the forefront of Bangladesh's response to Covid pandemic induced challenges. Contributions of the programme in tacking this national emergency were multi-dimensional – from strengthening healthcare delivery with in-country provisioning of live-saving medical devices including ventilators and personal protection equipment for health-care workers to identification of Covid hotspots by way of near real-time epidemiological analysis of telco-based syndromic surveillance data as well as cases self-reported through national helpline to enabling expanded social protection measures towards mitigating familial distress among the poor. Details of all these initiatives have been narrated in previous sections of this report and are not being repeated here, except that the repurposed 333 National Helpline catered on an average more than 3 million calls every month with citizens' request for food assistance and distress mitigation relief.

The National COVID-19 Intelligence Platform integrated datasets of 4 individual dashboards covering all aspects of medical management of Covid to make all necessary data available at once place for ease of decision making the policy makers. Additionally National Socio-Economic Dashboard was developed deploying machine learning tools and AI for informed and responsive decision making to better support the management of health and different socio-economic sectors of Bangladesh. It strives to ensure that the most vulnerable groups are protected, and the country can make a sound recovery and continue its progress towards its development goals, including Agenda 2030.

The other significant intervention was continuing education activities to prevent academic loss of an entire cohort of students, when Covid pandemic forced closure of schools indefinitely. In collaboration with the Secondary and Higher Education Division, Technical and Madrasah Education Division and the Ministry of Primary and Mass Education, a2i conceptualized the use of terrestrial TV as effective education content delivery mechanism. The spare content production and broadcasting capacity of Sansad TV was repurposed within a period of just 6 days to serve as nation-wide digital classroom. More than 2000 TV classes and over 200 digital classes of primary, secondary, madrasah and technical level were delivered through countrywide broadcast. More than 11 thousand teachers directly contributed the process of developing and refining digital educational content with technical backstopping and advisory support from a2i updating; and was immensely beneficial to millions of students in providing an alternative channel of continued learning during Covid pandemic induced educational disruptions. Students could also view these digital learning resources on Web and social media channels (YouTube & Facebook) for remedial learning.

3.6. Sustainability of Project Initiatives and Outcome

The question on sustaining the project generated capabilities and outcomes has been examined from institutional, financial and policy perspectives for making an objective assessment whether the positive changes enabled by a2i programme initiatives could be pursued through 'Whole-of-Government' approach within country's development trajectory. This appears to be immensely achievable, given that a2i has strategically forged strong institutional collaboration with all pertinent Ministries, Divisions, other National Agencies, Universities, district and sub-district administration, and local governance institutions on distinct result-oriented innovation agenda; and in recent years has incubated niche private sector engagements. All these collaborative engagements are fully aligned with medium- and long-term national priorities of building strong institutions and providing services to the people as enunciated in 8th Five Year Plan 2020-2025 and the Second Perspective Plan (2021-2041) for making Vision 2041 a reality. Within the ambit of these national level goals, the institutional partners in the government have made additional budgetary provisions as well as non-monetized resources to reinforce, supplement and scaleup change interventions initiated with project investments. Further a2i has been working as a think tank to help usher-in policy level transformative changes across multiple Ministries; these will continue to provide conducive policy environment and legislative framework for advancing the digital development and innovation. The a2i deployed initiatives: Civil Service 2014 for public service innovation, Digital Service Design Lab to ease citizens' access to services, digitalization of government decision process with e-Nothi, incubating and scaling social innovation through i-Lab, digitization of social safety net payment, technology mediated rural branchless banking, Blended Education Masterplan, preparing workforce for 4IR challenges and opportunities, NISE3 to match skills and employment for the youth, and the path-breaking Bangla Digital Stack provide a clear roadmap for getting the Ministries and agencies future ready; and will certainly be carried forward.

In recognition of a2i's critical role of fostering an adaptive, national system for collective strategizing, planning, action and learning to champion the cause of 'digital equity', Government of Bangladesh has already taken concrete steps to transform a2i Programme into the establishment of a Statutory Authority of Bangladesh: Authority to Innovation (a2i) under a proposed Act of the Parliament. The objective and mandate of this proposed Authority including framing of rules and gazette notifications, governance and management arrangements, staffing rights, financial power and audit norms, provisions of budgetary allocations etc. of this proposed 'Authority to Innovation (a2i)' have already been detailed out in the draft legislation. These legislative spadework, in real terms, reaffirms GoB's commitment to sustain the achievements and gains a2i programme over last one and half decade, and build further on these accomplishments.

3,7. Appraisal on Identified Risks at Mid Term

The risk analysis conducted during project design identified a total of 8 risks associated with Aspire to Innovate project; and 75% of these risks were identified as high and medium impact:

High Impact (Risk rating: 5)

1. Resource mobilization is an emerging challenge as Bangladesh graduates from least developed country status
2. Broadband connectivity not reaching rural areas severely impacting programme's ability to deliver more sophisticated services
3. Frequent transfer and staff turnover, particularly in key positions

Medium Impact: (Risk rating: 4 & 3)

4. Preventing corruption and reducing fiduciary risks require strengthening quality control mechanisms for cash transfers, undertaking assessments of the financial management capacities of implementing partners, and implementing spot checks and closer monitoring, including audits and evaluations.
5. If e-Services grow in uncoordinated manner, may create duplication, waste and lack of interoperability
6. Lack of ownership to project initiatives at government level can affect sustainability, scale-up and replication

The risk mitigating countermeasures and management responses enlisted as part of the risk analysis appears to be pursued at right earnest, and none of the above cited risks impacted project performance. In fact the evaluation team could not find manifestation of risks relating to resource mobilization and lack of ownership to project initiatives. In turn, the Programme could effectively respond to the need of Government Ministries and Institutions to help achieve national ambitions and priorities; and the multi-dimensional contributions in tacking Covid pandemic related national priorities were widely appreciated. There are also evidences of the project pursuing rounded approach to effectively avoid the occurrence of SESP identified risks; however more could possibly be done to improve participation of women in design and implementation of project initiatives; and help enhance capacities of women at the grassroots to access project enabled opportunities and benefits.

3.8. Programme Performance Ratings

Key parameters	Rating[20]	Remarks / Justification
1. RELEVANCE	4	

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[20] The Ratings will provide an overview of the performance of a2i programme, using the five internationally agreed evaluation criteria: relevance, coherence, efficiency, effectiveness, and sustainability, and a set of parameters for each of the criteria. A four-point rating scale is used, with 4 being the highest and 1 the lowest rating.
• 4 = Excellent/Achieved/Satisfactory. A rating of this level means that outcomes exceed expectations/ All intended programme outputs and outcomes have been delivered, and results have been (or likely to be) achieved time of evaluation.
• 3 = Good/Mostly achieved/Moderately Satisfactory. A rating of this level is used when there are some limitations in the contribution that prevented an 'Excellent' rating, but there were no major shortfalls. Many of the planned programme outputs/outcomes have been delivered and expected results (likely to be) achieved. Overall, the assessment is substantially positive, and problems were small relative to the positive findings.
• 2 = Modest/partially achieved/Moderately Unsatisfactory. A rating of this level is used when significant shortfalls are identified, but there were also some positive findings. Only some of the intended outputs and outcomes have been completed/achieved. Overall the assessment is less positive.

Key parameters	Rating[20]	Remarks / Justification
1.A. Adherence to national development priorities	4	The a2i programme is closely relevant to the national policy documents including the Perspective Plan (2021-2041), the 8th Five Year Plan (2020-2025) and also to the development priorities laid out in a good number of SDG goals and their targets. The programme contributes to the achievement of UNDP priorities demonstrated in the United Nations Sustainable Development Cooperation Framework (UNSDCF), Country Policy Document (CPD), and Strategic Plan.
1.B. Alignment with UN/UNDP goals	4	
1.C. Relevance of programme logic	4	
		The theory of change of a2i suggests that the programme will contribute towards the national priorities including simplification and digitization of public services in rural areas and strengthening good governance in line with the aspirations and plans of establishing a Digital Bangladesh by 2021, SDGs by 2030 and Vision 2041 with an 'Innovative Bangladesh' global brand. Theory of Change has been actualized in the course of three inter- related components of programmatic interventions.
2. COHERENCE	4	The program's coherence has been analysed from two perspectives- internal and external. Internally, the program's different initiatives complement each other and they often use other initiative's platforms to achieve their targets. In other words, in the mid-term the program has managed to achieve internal coherence. Similarly, in terms of external coherence, the program is closely linked with the government and UNDP's overall developmental goals and is contributing towards achieving these goals. Therefore, in the mid-term, the program is externally coherent and overall rating is excellent.
2.A. Internal programme coherence	4	
2.B. External programme coherence	4	
3. EFFICIENCY	3	There have been significant slippages with regard to design and deployment of initiatives across all three outcome areas. While this could partially be attributed to Covid pandemic induced disruptions; and repurposing of priorities, there are still delays in realisation of intended outcomes.
3.A. Timeliness	3	
3.B. Management efficiency	3	The programmatic organisation of a2i continues to be rather flat with 15 Functional Units reporting to 2 Joint Programme Directors; and simultaneously to the Programme Advisor, who also directly oversees another 11 Units under supervision of National Project Director. This agile way of working has allowed flexibility of entrepreneurial functioning, which was needed during initial years of a2i operation. At the same time the Evaluation team has noted limitations of such ways-of-working, which in some ways has restrained its performance, especially on occasions when there is a need of cross-functional and inter-disciplinary approaches at the institutional level. This also seems to have impacted the programme level operational data-system of a2i operation. The Evaluation team had to make several rounds of iterative requests before the project could collate

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• 1 = Poor/not achieved/Unsatisfactory. A rating of this level means that the contribution of the UNDP programme faced severe constraints and the negative assessment outweighs any positive achievements. There has been limited or no achievement of planned programme outputs/outcomes.

Key parameters	Rating[20]	Remarks / Justification
		and present all information relevant for carrying out the evaluation mandate, a2i Dashboard has been redesigned with enhanced analytics and visualization to facilitate evidence-driven policy making.
4. EFFECTIVENESS	3	Outcomes in component 1 covers two dimensions- ensuring citizen's access to digitized services while making the services affordable, quick and reliable and institutionalizing an innovation culture within the civil service. For dimension 1, there are three outputs and of these three, the program is on track in achieving two output targets. However, in case of improving service quality through GRS, the program is facing some challenges and output targets have not been achieved. However, to its credit, the program has identified the problems and limitations and is taking actions to rectify them. Considering that the program is on track in achieving targets (2 out of 3) and is taking action to address challenges in case of other targets, the overall rating for dimension one is 4. However, in case of institutionalizing public service innovation, the program's overall performance is not satisfactory. Out of 4 outputs targets, only 1 is on track and in case of the others, targets have only been partially met. As a result, the rating for dimension 2 is 2. And on average, for program effectiveness in component 1, the rating is 3 ((4+2)/3). In terms of effectiveness, programme performances of Components 2 and 3 have substantially been positive. Despite some challenges in establishing fintech innovation hub, inadequate campaiging, the weakness in communication interventions, many of the planned programme outputs/outcomes have been delivered and expected results likely to be achieved.
4.A. Achieving stated outputs and outcomes (component 1)	3	
4.B. Programme inclusiveness (especially those at risk of being left behind	3	
4.C. Prioritizing gender equality and women's empowerment	**3**	
		Despite some limitations programme performance with regard to inclusiveness is moderately satisfactory. Although accessibility to services varies depending on age, income, education and remoteness but in some cases, disadvantaged poor can have easy access to services (SSN). A good number of programme initiatives have given special emphasis on the disadvantaged population. In addition, the project has some focussed initiatives targeted towards Persons with Disabilities. With regard to gender focus, programme performance can be rated as moderately satisfactory/good. a2i can be called a gender responsive programme in terms of budgetary allocation and programmatic interventions although the programme's staffing pattern and working environment has still some shortfalls to be fully women friendly.
5. SUSTAINABILITY	4	The issue on sustainable capacity immensely achievable, given that a2i has strategically forged strong institutional collaboration with all pertinent Ministries, Divisions, other National Agencies, Universities, district and sub-district administration, and local governance institutions on distinct result-oriented innovation agenda; and in recent years has incubated niche private sector engagements. All these collaborative engagements are fully aligned with medium-
5.A. Sustainable capacity	4	
5.B. Sustenance of a2i enabled positive changes	4	

Key parameters	Rating[20]	Remarks / Justification
5.B. Financing for development	4	and long-term national priorities of building strong institutions and providing services to the people. In recognition of a2i's critical role of fostering an adaptive, national system for collective strategizing, planning, action and learning to champion the cause of 'digital equity', Government of Bangladesh has already taken concrete steps to transform a2i Programme into the establishment of a Statutory Authority of Bangladesh: Authority to Innovation (a2i) under a proposed Act of the Parliament. The objective and mandate of this proposed Authority including framing of rules and gazette notifications, governance and management arrangements, staffing rights, financial power and audit norms, provisions of budgetary allocations etc. of this proposed 'Authority to Innovation (a2i)' have already been detailed out in the draft legislation.

CHAPTER 4: GENDER MAINSTREAMING AND APPLICATION OF LNOB PRINCIPLES

4.1. Achievement of Gender Equality Objectives

Across the components of the a2i project gender equality remains at the core of all its initiatives. Design of the a2i (Aspire to Innovate) project is closely aligned with the United Nations Development Assistance Framework (UNSDCF) Outcome 1 (Marginalized and gender responsive economic development), CPD Output 1.2 ("Promote women's access to financial and non-financial services and market driven skills development"), gender concerns elaborated in the 8th Five-Year Plan of Bangladesh and Sustainable Development Goal (SDG)-5 (Gender Equality and empowerment of women). The Gender Marker of a2i 2022 has termed the project as gender focused in terms of its all criteria including: project output, outcome, resource allocation, partnership, staff knowledge about gender issues etc.

The MTE has done a comprehensive analysis of the gender responsiveness of the a2i Programme based on four pillars for advancing gender equality and women's empowerment: i) internal project procedure, ii) programmatic interventions, iii) institutional behavior change; and iv) partnership.

i)   Internal Project Procedures.

It refers to that the internal project procedures integrate approaches and actions that assure equal opportunities for male and female staff within women-friendly working environment. This can be examined through the following *three* lenses:

a) ***Resource allocation:*** While designing interventions, the project prioritized gender specific concerns and gender equality which has been reflected in its budgetary allocation. On average, 5.01% of the total programmatic budget will be expanded covering core gender interventions while component 1 has allocated 4%, component 2 has allocated 9% and component 3 has allocated 7% of the project budget respectively. The a2i Gender marker, 2022 considers this sufficient; but on the basis of international good practices, there is still space and requirements for better targeting of gender responsive budgetary allocation.

b) ***Gender Action plan/Strategy:*** Gender Strategy for a2i has been developed but it is still in draft form, but the project has a Gender Action Plan, and it is getting updated every year. The Gender Action Plan 2022 pronounces its expected outcome as "ensuring women's full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life". In order to achieve this outcome, the Plan also specifies three outputs and their related activities:

- Gender equality Issues will be identified and incorporated in all programmatic action plans

- Ensuring gender friendly working environment for all

- Creating enabling environment for gender responsive service delivery mechanism through sensitization and different stakeholders

The Gender Action Plan 2022 demonstrates that among its three above mentioned outputs, so far, the project has been able to make a satisfactory achievement with regard to the third output only i.e. gender responsive service delivery. The project has developed a good number of e-learning contents on digital literacy for women through Muktopaath, organized a good number of capacity development programmes on digital literacy, awareness-building sessions and training on IT skills to increase the number of female entrepreneurs in Bangladesh and develop their capacity. On the other hand, the project is yet to do a lot with respect to the other two outputs including: guaranteeing gender equality in all programmatic actions and ensuring gender friendly working environment.

c) **_Women friendly working environment and the staffing pattern of a2i._** With respect to staff recruitment in a2i, the principle of equal opportunity for men and women has been ensured but at senior management level, most of the positions are held by men. At the entry level, around 90 Young Professionals (YPs) are there, majority of whom are competent young women but at the senior management level, male staff outnumbers the female staff. Besides, the project does not offer any special facility like creche and day care centre for the children etc., which indeed could improve women friendly working environment. Moreover, due to the varying types of modalities of appointments of the project staff coming from different offices of a2i and also from other government and private organizations, a generic, standardized human resource management policy for a2i has not yet been emerged. For instance, the policy of maternity leave is not applicable for women Young Professionals (YPs) who work on 'no work no pay' basis – forcing them to go on unpaid maternity leave while the female staff coming from government organizations enjoy six months maternity leave as per government rule. Thus overall, "although gender equality is ensured but equity is yet to be ensured and for that a2i needs to work more", commented of a project official during interview.

Although as per the Gender Action Plan 2022 the project is supposed to organize gender awareness sessions every quarter but as of now only one such workshop has been organized with the senior management team. In addition to this, to make female staff participate more actively in policy formulation, only one strategic leadership programme for 20 female staff has been arranged so far. Thus, overall, one kind of sluggishness has been observed in case of making working environment women friendly.

ii) **Programmatic Interventions**:
It refers to the strategy to integrate all women and men, girls and boys, regardless of ethnicity, disability and indigenous status with the project interventions. The project, in its journey has initiated several programmes to ensure better integration and mainstreaming gender in all its initiatives. Specifically, Component 2 of the Programme clearly states that it is the priority of the project to bring rural women into the mainstream financial services and to reduce gender gap in accessing financial services. Gender Marker 2022 has identified various interventions of the Programme having candid gender focus, which include: Union Digital Centre, ekShop, Teacher's Portal, G2P payment, 333, Agent Banking, CMSME, Muktopaath, Maa Telehealth centre, e-Nothi, Sathi Network, SheMeansBusiness, EkShop Academy, Future of Work Lab. Common focus of all these interventions is to develop capacity and awareness of women to increase the number of female entrepreneurs in Bangladesh.

Women entrepreneurs of digital centers arrange financial literacy campaign, workshops and FGDs for rural women. During January 2020-June 2022, two trainings on IT skills and digitized services for female entrepreneurs of Union Digital Center (UDC) were organized through which 3500+ female entrepreneurs and 100 special female entrepreneurs from the Sathi network received training.

Sathi is a digital center-based women-led Agent Network launched in March 2022, to increase awareness and knowledge about financial services among rural women. Women entrepreneurs call themselves as the "Sathi" (companion) of thousands of rural women as the rural women feel comfortable to come to them for any kind of assistance instead of going to the male entrepreneurs. The network members -the women entrepreneurs provide financial literacy to women mainly through campaigning and conducting FGDs. Financial literacy campaign for marginalized rural women has been launched through the members of the Sathi agent network in the 100 areas of Bangladesh. Currently, the members of the network have been increased to 125 from the initial 100. At the national level, Sathi works to reduce gender gap in accessing financial services by ensuring doorstep financial service (banking, MFS) to the marginalized women and increasing their financial literacy.

In case of SSN/G2P services, female beneficiaries (61%) outnumber the male beneficiaries (39%). Among the elderly allowance beneficiaries 51% are female while 49% are male, and obviously all recipients of widow allowance are women. However only 39% of disability allowance beneficiaries are women, as against 61% men. Women are also participating in various e-learning platforms like Teachers' Portal and Muktopaath; but their participation is only around 30%. According to the a2i Gender Marker Report as of June 2022, the share of women trainees in Muktopaath is 28% (348,725 female trainees out of total 12,59,947 trainees); and in Teachers' Portal, out of total 600,000+ teachers, 192,745 are women teachers.

The Gender Marker 2022 also reports that in 2021, the National Information Hotline, 333 had total calls of 7,379 from females regarding child marriage remedy. Women are also increasingly being encouraged to use banking services. As of June 2022, out of total 38,81,988 account holders in agent Banking, the number of female account holders is 2,080,325 (Gender Marker Report 2022).

> *"Earlier women did not deposit their savings in banks. Members of 'Sathi' network advises rural women about the benefits of savings with banks. 'Sathi' encourages women to save however small the amount is. Even if it is Tk 10 women can save it in agent bank. Women, who rely on rearing ducks, pottery for their livelihoods, are also encouraged to save as much as they can." –A member of 'Sathi' network during FGD.*

ekShop and CMSME, SheMeansBusiness promote rural women entrepreneurs, ekShop Academy builds female entrepreneurs' capacity to use digital tools to support and develop their businesses. According to the Gender Marker 2022, ekShop Academy has 2,000 female entrepreneurs as its trainees. Anondomela, an online marketplace of the United Nations Development Programme (UNDP) which is assisted by a2i ekShop for entrepreneurs, has started capacity building training for 3,000 women from 40 districts in Bangladesh. Future of Work Lab, another initiative of a2i also undertakes measures for skills development of female youth to make them future market-ready human resource. Capacity Development workshop has been organized for 134 women from civil

service, private sector and education sector for developing 28 Curriculum on 4IR (a2i Gender marker 2022). Thus, many of a2i initiatives of a2i has a gender focus and they are making contributions to entrepreneurship development of women and improving their access to financial services. Table below demonstrates the progress of outputs of some gender focused initiatives from 2020 to 2022.

Table: Progress of Outputs of a Few Gender Focused Initiatives During 2020-2022

Women centered Initiatives	2020 (Dec)	2021 (Dec)	2022 (June)
No. of women entrepreneurs in Digital Centre	4555	5200	5272
Women opened their account through agent banking	13,31906	19,79,783	2,080,325[*]
Female teachers registered into Teachers' Portal	1,68,874	190,345	1,92,745
Female learners enrolled in Muktopaath	142,1823	156,231	1,62,972

Source: a2i Dashboard; [*] a2i Gender Marker 2022.

### iii)   Institutional Behavior Change.

It refers to the facilitation/creation of an enabling environment for behavioural change of the institutions and increased women leadership among government officials as well as other partners. In addition to the gender focus of various interventions, various skills training, workshops and awareness campaigns are organized for developing skills and awareness of women. These initiatives tend to facilitate sensitization of different stakeholders about gender responsiveness and thus contribute to the creation of an enabling environment for behavioural change of institutions in a wider scale. However, the MTE could not trace evidence/study on the impact of these skills training and workshops on changing institutional behaviour and increasing female leadership.

iv)   Partnerships:

It refers to developing partnership across a wide range of stakeholders with Government, political leaders, private sector, civil society, academia, media and other donors to ensure that the project efforts are coordinated and promotes gender equality and women empowerment. The project has considered partnership of different stakeholders including the private sector, public sector specifically the key government ministries, non-profit organizations, think tanks and academia as a prerequisite for the implementation of its initiatives. When designing an intervention, it tries to incorporate the interests of the partners which are often related to gender equality. Project's female supported programs have enabled private sector-enabled social innovations and entrepreneurship to deal with the public service delivery challenges experienced by women. ekShop's support to Anondomela, Joyeeta foundation can be cited as the case examples of it.

FGD with the project officials rated gender responsiveness of the project in a 4-point scale as presented in the Figure below. The Figure shows that resource allocation has been rated 4 indicating it as satisfactory while partnership and programmatic interventions have been rated 3 meaning the performance is moderately satisfactory. On the other hand, women friendly working environment and institutional behavior change have been rated 2 meaning their performance is moderately unsatisfactory indicating their significant shortfalls despite some positive findings.

Figure: Gender Responsiveness of a2i in a 4 Point Scale
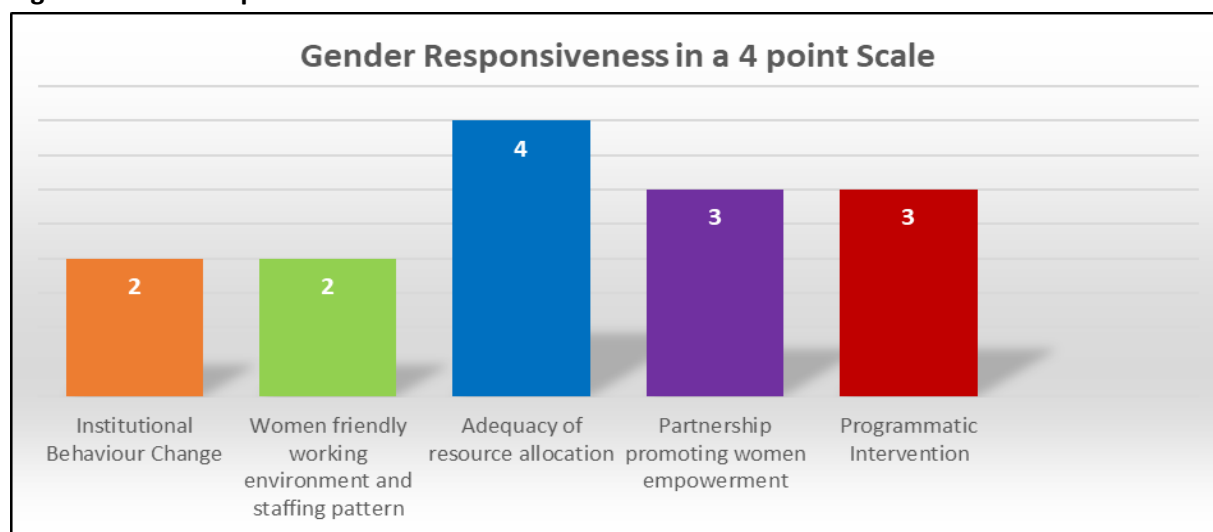
Source: FGD with the concerned officials

Thus, based on the overall programme performance across the four above mentioned pillars, a2i can be called a gender responsive project. However, in some of the gender related aspects, the programm's performance is still less than expected. Women friendly working environment and staffing pattern is one of such issues which still lacks serious attention from the programme. Institutional behaviour change is another issue, which also lacks adequate initiatives.

Satisfaction of Women about the Services they Receive

The evaluation team found that in general, access to the services by rural women has improved. Women can access to different SSNP and agent banking services through the UDCs but no study has yet been conducted to be informed about the level of their satisfaction about the services.

From FGDs with rural women who receive services from UDCs, a mixed reaction was found. Some of the female beneficiaries expressed satisfaction over the services they receive in terms of availability, accessibility and attitude of the entrepreneurs. During the pandemic in particular, food assistance became a major service provided from the UDCs. "Anyone who made a call to the number 333, received food assistance and it was delivered to their house", informed a female beneficiary during FGD. On the other hand, in some FGDs, marginal women expressed sheer dissatisfaction about the attitude of the UDC entrepreneurs. "We don't go there. They don't consider us human beings" --said a woman with sheer anger in a union of Shariatpur district. Some expressed dissatisfaction about agent banking referring to the lack of privacy. "Receiving remittance from agent banking is a risky job. Everyone sitting there can see the amount of money I receive, which is a security hazard".

Aklima, a 40 years old poor women living in Bijhari union under Shariatpur district shared her agony caused from using agent banking service, "*My son works in Saudi Arabia. I used to receive money sent from him from agent bank. But two months back my house was robbed after I received remittance. Now I feel insecure receiving money from here (UDC). Had there been a branch of a regular bank in my locality, I would have opened an account in a regular bank*"

4.2. Barriers for women to have access to the digitized services:

(i) <u>Lack of financial literacy</u>: Majority of the female beneficiaries are not digitally literate to operate neither a mobile phone efficiently nor mobile banking. In general, rural women have poorer financial knowledge than men and are less confident in making decisions. A female entrepreneur noted, "after being convinced to open account in agent banking in the morning, women may change their decision in the afternoon with the excuse that their husbands won't allow them to do this".

(ii) <u>Socio-economic and cultural barriers</u>: In addition to the lack of financial literacy, a culture of apathy, mistrust and fear of unknown prevails among the rural women about opening bank accounts and getting engaged with financial activities. In general, rural women don't feel encouraged to open bank account. In addition to this cultural lag, due to their low income also, women are largely concerned about maintaining their livelihood with their daily earnings. Some women say, "While we can't manage three meals a day, how can we open bank account?"

(iii) <u>Social and Religious restrictions</u>: Due to social and religious restrictions women are also largely discouraged to attend public gatherings. Specifically, financial literacy programs are largely unattended by women due to social restrictions. As a result, a large portion of rural women remain outside the reach of financial literacy campaign.

(iv) <u>Lack of relevant information</u>: FGDs informed that many women do not get information about the services available at Digital Centers. By and large, the women depend on the local ward members of the Union Parishad (and their husbands), and word of mouth for information.

4.3. Application of LNOB[21] Principles

Inclusiveness or Leaving No One Behind (LNoB) is at the core of all initiatives of a2i. The project is aligned with the Second Perspective Plan (2021-2041) (inclusive growth) SDG- 2 (eradication of poverty through inclusive growth), SDG-4 (inclusive and equitable education), SDG-8 (promote sustained, inclusive economic growth) and SDG-16 (inclusive societies). The current evaluation has analyzed the inclusiveness of LNOBs of the project through the following UNDP (2022) [22] suggested five step approach:

- STEP 1: Who is being left behind? Gathering the evidence

- STEP 2: Why? Prioritization and analysis

- STEP 3: What? What should be done

- STEP 4: How? How to measure and monitor progress

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[21] In LNOB categories (UNDP Corporate Planning System): People living in peri-urban areas; People living in rural areas; People living in slums of urban areas; Internally displaced persons; Migrants; Persons directly affected by natural disasters; Persons negatively affected by armed conflict or violence; Refugees; People living in poverty; PLHIV; Minorities; Persons with disabilities (PwD); Women; Youth.

[22] UNDP (2022) Operationalizing Leaving No One Behind Good Practice Note for UN Country Teams, United Nations Sustainable Development Group 2022

- STEP 5: Advancing accountability for LNOB

Step 1: Who is being left behind? Gathering the evidence

a2i started its journey with the objective of reaching services to the last mile citizens. One of the core objectives of the project is to promote inclusive development through addressing the concerns of LNoBs. To materialize this objective, it is imperative to identify first who the people are being left behind? UNDP (2018)[23] suggests that to understand who is being left behind and why, five key factors should be assessed: discrimination, geography, governance, socio-economic status, shocks and fragility. Box below provides the details of the five factors of deprivation. In practice, most people face more than one kind of deprivation and/or disadvantage. Those experiencing deprivations and disadvantages related to all five factors are the most likely to be among the furthest behind.

Box: Five factors of deprivation
- Discrimination: What biases, exclusion or mistreatment do people face based on one or more aspect of their identity including gender, ethnicity, age, class, disability, sex, religion, nationality, indigenous, migratory status etc.
- Geography: Who endures isolation, vulnerability, missing or inferior public services, transportation, internet or other infrastructure gaps due to their place of residence
- Governance: Where do people are less or unable to gain influence or participate meaningfully in the decisions that impact them due to ineffective, unjust, unaccountable or unresponsive institution
- Socio-economic status: Who faces deprivation or disadvantages in terms of income, life expectancy and educational attainment
- Shocks and fragility: Who is more exposed and/or vulnerable to setbacks due to the impacts of climate change, natural hazards

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Most of the beneficiaries of the project face deprivation related to more than one factors and sometimes all the factors. People lack access to services due to their identity (i.e., gender, elderly, disable, poor), their place of residence (in char/ haor/coastal/remote areas), governance factors (unaccountable and unresponsive institution), socio- economic condition (income, education), and natural shocks (pandemic). Low-income people, rural women, persons with disabilities (PWDs) and those live in remote areas are likely to experience more than one of the deprivations and disadvantages among the five factors.

During FGDs with the rural people, the evaluation team was informed that the UDC services have become easily accessible to the poor and marginalized people over time. However, the FGD participants also agreed that level of income, age and level of education do impact people's knowledge about services available at the UDCs and thereby access to services. For the poor and marginalized, word of mouth is the key source of information about the availability of services. Another FGD with the rural people informed, "Access to information and thus service is difficult for people who live in char area. They usually do not receive much information about services offered and do not get information from the elected representatives. They have to rely on word of mouth".

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[23] UNDP (2018) What Does It Mean To Leave No One Behind? A UNDP discussion paper and framework for implementation July 2018.

The evaluation team found that services like skills training or organizing workshops for women are less available in the remotely located UDCs. Tepa Modhupur Union under Rangpur district can be cited as an example of this. It is a remotely located union where it was found that only the basic services like registration, photocopying and application for various services were being provided from UDC. Initiative to empower women through providing skill training or organizing workshops is largely non-existent there.

Although the stated outcome of Component 2 of the project is to deepen financial inclusion the current evaluation and also various studies conducted by a2i have found that there is a lack of uptake or low use of financial services by the low income and marginalized people. In the FGDs conducted with the digital centre entrepreneurs and also with the rural poor, only less than 10% of the poor were referred to have used the ekShop or ekPay services.

Access to digitized services by Persons with Disabilities: Although a2i, at its design phase, did not consider the concerns of Persons with Disabilities to make digitized services accessible to them but in course of time, the Programme has undertaken various initiatives for ensuring digital accessibility for Persons with Disabilities. Earlier, national helpline 333 and national portal were not disable friendly but currently, they have been made so. "In recent times, a2i has created some level of awareness of digital accessibility among the Persons with Disabilities although there is no reliable study on this", informed a project official during interview.

Currently, seven initiatives of a2i facilitate digital accessibility for Persons with Disabilities, which include: Muktopaath, ekShop, National Portal, myGov, 333, e-Nothi and SSN. Digitization of SSN has helped increase access of the PwDs to safety net services. Under the Muktopaath initiative, two e-learning courses for the PWDs titled, "Rights of Persons with Disabilities" and "Human Rights for the disabled students" have been introduced. Under ekShop, more than 200 Differently Abled entrepreneurs have so far been trained on market driven skills of which 50 are women and many of the trained women have enrolled in ekShop. e-Nothi has also been made disabled friendly.

In addition to these measures, a2i has also undertaken some disability specific initiatives, which are as follows:
  i)   Multimedia Talking Book: It is one of the most successful initiatives of a2i. It is being used by Persons with Disability since 2014. During Covid more than 10,000 Differently Abled students used this and it was found very useful. Since 2015, NCTB Braille Book has been introduced.
  ii)   Inclusive University: Piloted at the University of Chittagong in 2019 which has 150 students. 150 books suitable for the disables have been provided.

iii) Accessible Dictionary: Following the Bangla Academy guideline four accessible dictionaries have been prepared targeting the Persons with Disabilities but in practice, persons without disabilities also use it. So far around 50 lakhs people have used these dictionaries.

iv) Digital Accessibility Auditors: a2i has introduced digital accessibility auditors and 25 PWDs including both male and female were trained for auditing.

v) Policy advocacy: a2i does policy advocacy on making national web accessible for Persons with Disabilities.

STEP 2: Why? Prioritization and Analysis

Looking across the five factors, it was found that the poor/low-income people, rural women, disables and the people living in hard-to-reach areas experience severe or multiple deprivations in having access to digitized services. These groups of populations have been facing compounding sources of vulnerability from one or more sources of discrimination, exposure to shocks, multidimensional poverty, lack of voice and influence in decision-making, and geographic isolation. While the immediate cause of this deprivation is their identity, the underlying causes of this vulnerability include governance issues meaning lack of accountability and responsiveness of the programme and the providers to the needs of the disadvantaged groups. The deep-rooted or structural causes of deprivation is that in a broader landscape, institutions are yet to be poor and disadvantaged friendly, which has an impact on program designing and the nature of service delivery. In addition to this, the poor, people living in hard-to-reach areas, women and the disables in general, lack access to education, information and income. While the poor, disables and the people living in hard-to-reach areas primarily lack physical and economic accessibility to services women are inhibited by various sociocultural barriers to have access to services.

To address this the project may undertake steps to make the interventions as well as the service providers more focused towards these disadvantaged groups. At the same time, the capacity gaps of the providers (lack of digital education and technical knowledge, awareness of the needs of the disadvantaged) and the beneficiaries (lack of digital literacy/information about services) need to be addressed.

STEP 3: What should be done?

a2i Programme needs to undertake actions and interventions to address the capacity gaps. Possible areas include advocacy to undertake disadvantaged friendly interventions at the project level, enabling environment for institutional behavior change through arranging dialogues/ workshops for the service providers on building awareness of the needs of the disadvantaged (specifically, of the needs of the poor, women, disables and the people living in hard-to-reach areas) and organizing awareness campaigns for the community at large. Currently, the project has already taken many of these steps, but they need to be intensified further.

STEP 4: Measuring and Monitoring Progress

Having a clear overview of data on the accessibility to services by the disadvantaged and a plan for monitoring the progress is an important precondition for ensuring inclusiveness. Currently, the

evaluation team found very little data on the access to the services by the disadvantaged population. Although the initiatives like agent banking, 333 target the disadvantaged and marginal people, no disaggregated data is available on the disadvantaged population receiving these services. However, an FGD informed, "Around 50% of the account holders of agent banking belong to the vulnerable group of the community". The table below presents the available data on the progress of access to only two services by only two groups of disadvantaged people from 2020 to 2022.

Table: Access to Services by the Disadvantaged Population

Categories of Disadvantaged people	Type of Service	Access to service in 2020 (Cumulative)	Access to service in 2022 (Cumulative)
Elderly citizens (Old age allowance Beneficiaries)	Digitized SSN Payment	50,052	57,01,000
People living in hard-to-reach areas	Products were delivered by ekShop	643,067	1,007,954

Source: a2i Dashboard

Ensuring inclusiveness of LNOBs requires tracking progress through making the disaggregated data available and monitoring disparities and inequalities between groups and individuals over time, which the team could not manage to find.

STEP 5: Advancing Accountability for LNOB

Despite the fact that the sole objective of a2i is to reach the last mile citizens but surprisingly, no mechanism has been established for the programme to make it accountable for LNoB outcomes and processes. The project needs to set practical targets at first to ensure access to digitized services by the people who have been left behind and then to allow for feedback loops so that the initiatives not achieving their targeted outcomes can be revised.

CHAPTER 5: CONCLUSIONS

The Mid Term Evaluation could record an impressive body of evidence of progress and achievements. Working as a think-tank with entrepreneurial orientation of Start-up, the a2i Programme could effectively respond to the stated (and many a time unstated) need of Government Ministries and Institutions to help achieve national ambitions and priorities; and this positioned itself as a trustworthy partner organisation of choice for innovation-oriented policy formulation and rollout. In these implementation journeys, a2i Programme has served as harbinger of multiple innovative initiatives – from myGov platform for integrated multi-channel access of 1500+ public services to building secure and interoperable digital financial ecosystem for pro-poor financial services to getting the population, especially the youth, prepared for 4IR challenges and opportunities. At the same time, it must be pointed out that programmatic efforts to institutionalize innovation have been limited; incentive and support structures are yet to be developed to scale-up and sustain service delivery innovations. While digitisation and process simplification have made services quick, affordable and reliable for citizens, the Project still needs to do a lot in improving standard of services by empowering people.

The ambitious and future oriented Mission Civil Service 2041 (CS2041), which aims at setting the tone of a civil service that is empowered and committed to institutionalizing innovation, can be a game-changer for governance reform. Whereas having immense potential, the evaluation team has found out that the project is at the very early stage of implementing CS2041 initiative. The reason behind the delay in launching the initiative is- the project took careful steps and consulted with all the relevant actors to ensure ownership of the initiative, which indeed is a pragmatic approach. However going forward, the interventions relating to CS2041 should gradually move beyond training and capacity building; and focus more systems and processes to usher in civil servants' behavioural and attitudinal change, as well as enforcement of citizen centric answerability.

By and large, the Outcome 2 initiatives of the Project have achieved moderately satisfactory results. An interoperable, ubiquitous alternative payment channel or aggregator has been established in the name of ekPay for the bill and fee payments across government agencies, private sectors and citizens reducing TCV although lack of digital literacy among the rural poor acts as a hindrance for the wide usage of the platform. In case of SSN payment digitization, an institutional mechanism for customer-friendly innovations to serve as a coordinator and facilitator across the digital financial services ecosystem has been established. Most of the initiatives under the component are progressing reasonably well, although they are yet to reach their desired targets at mid-term, mainly due to repurposing the programme initiatives during the pandemic, lack of clear guideline in ProDoc in some cases, resource constraints, as well as lack of digital and financial literacy among the rural poor and inadequate IEC endeavour.

In the context of Outcome 3 initiatives, the a2i Programme has managed to put together the foundations of an adaptive national system to respond to 4IR induced challenges and opportunities. Drawing upon the commissioned Future Skills study, the Future of Work Lab has devised strategies and initiatives to prepare for and cope with 4IR influenced profound shift in the nature of work, workforce and workplace over next two decades. Concurrently a2i is working to leverage the

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opportunities emerging out of the fusion of next generation technological breakthrough. The unique NISE platform has managed to establish the principles and protocols of matching employability skills vis-à-vis occupational demands from Industry; and the approach with operational know-how have already been adapted by other countries to address their developmental challenges.

a2i Programme has set in motion pioneering digital innovations, such as architecting of transformative innovation: 'Bangla Digital Stack' and pre-emptive disaster response through AI assisted 'Forecasting based Financing (FbF)'. These involve combining disparate technology components, frameworks and products on the bedrock of unique national identity, payment platforms, and innovative interoperable use of data to help deliver seamless services in multiple sectors and to usher in smooth user experience. Successes of these ventures do have far-reaching implications on enabling seamless digital access to services by citizens and social protection benefits by the poor.

The evaluation did not manage to gather sufficient evidence with regard to programme level emphasis of a2i on gender-specific targets; and there is an urgent need of taking corrective and affirmative measures for achieving different goals of a2i's gender strategy. To begin with, the gender strategy needs internalization and appreciation among a2i staff. The Gender Task Force, which was created in 2015 should be made functional. The programme could consider using the Gender Results Effectiveness Scale (GRES) of IEO to assess the quality and level of gender-related results achieved by the programme in the different Outcomes.

Adjustment to Project Results Framework

The Aspire to Innovate (a2i) programme, in last two and half years, has evolved substantially expanding its programmatic footprint, while remaining aligned to the spirit of Theory of Change (ToC) that espouses incentivizing continuous innovation and improvement of government services. This programmatic expansion is partially influenced by the demonstration of a2i's ability in responding to Covid related national emergencies. At the same time, the national ambition on innovation and digital transformation too has grown manifold as part of Vision 2041, a2i has accordingly widened and deepened its programme portfolio. This in turn necessitated revisiting the original Results Framework of Aspire to Innovate programme; and programmatic Outputs and output indicators were suitably revised by an extensive process of internal consultation. The yearly targets for each of the output indicators have also been assigned.

Outputs	Output Indicators
Outcome 1: Institutionalizing Public Service Innovation and Improving Accountability– Government continues innovation of sustainable citizen-centric services at national level for citizens to access simplified and digitized public and private services in a quicker, more affordable and reliable way.	
1.1: Government services simplified and digitized to enable citizens to access them more quickly, affordably and reliably.	1.1. # of services simplified and digitized for the citizen
1.2: Choice of access options (physical, online, voice, smartphone) diversified to offer citizens greater convenience and control.	1.2.a: # of service access points to offer services to the citizen
	1.2.b: # of times citizens received services through voice platform 333 National helpline (in thousand)
	1.2.c: # of new services integrated with 333 national helplines

Outputs	Output Indicators
	12.d: # of offices connected at National Portal
1.3: Addressed/fulfilled industry demand for 4IR technology enabled workforce as required ensuring quality and productivity and created enabling environment regarding 4IR based Future skills in Bangladesh	1.3.a: # of 4IR-related projects implemented by Govt. Offices
	1.3.b: # of officers sensitized
	1.3.c: # of Competency Standard / Curriculum developed
1.4. Introduced a clear support structure at organizational level for continuous initiation and nurturing of innovative practices	1.4.a: # of innovative ideas funded
1.5 Improved the effectiveness of government functionalities through initiating capacity development efforts to equip civil servants with citizen-centric innovation, change management, leadership and data-enabled policy making skills.	1.5.a: # of module developed through CS2041 initiatives
	1.5.b: # of civil servants gained knowledge on citizen-centric innovation, change management, leadership and data-enabled policy making skills
1.6 Facilitated experimentation and developed platforms on data, including data interoperability standards, to solve social and policy problems towards SDG acceleration	1.6.a: # of data experiments supported
	1.6.b: # of govt. offices have dashboards with intelligent analytics and visualization developed
	1.6.c: # of individuals (govt., private sector and academia) gained knowledge on data literacy, data standards, science, analytics and visualization

Outcome 2: Catalyzing Digital Financial Services and Fintech Innovations –A citizen-centered, secure, and interoperable digital financial ecosystem that deepens financial inclusion and offers innovative, pro-poor financial services

2.1: Technical architecture and business process developed for digital payments	2.1.a: # of underserved citizens received digital G2P payments (in million)
	2.1.b: # of rural assisted e-commerce service points established
2.2: Developed and launched awareness campaigns to increase citizens' understanding of digital payments	2.2.a: # of unions covered under the awareness campaigns on digital payments
2.3: Facilitated the growth of CMSMEs and creating an enabling environment resulting on positive impact on community level economy Established Fintech Innovation Hub	2.3.a: # of SMEs access to digital market

Outcome 3: Incubating Private Sector-enabled Public Service Innovations- Creation of a private-sector enabled social innovation ecosystem to improve public service delivery

3.1: Supported social innovators and entrepreneurs to strengthen their ability to open businesses and secure investment	3.1.a: # of social innovations receiving commercialization support
3.2: Supported social innovators and entrepreneurs to strengthen their ability to open businesses and secure investment Policy support	3.2.a: # of support provided to device innovations
	3.2.b: Research Innovation Center established for device standardization
3.3 Ensured considerable amount of evidence in education system to provide strategic direction for all education sub-sectors, ensure that all key elements and enabling factors of blended education are considered during planning and implementation and to generate educational solutions for all learners through an effective combination of high-tech, low-tech and no-tech educational modalities.	3.3.a: # of officials (teachers, trainers, educators etc) capacitated on blended education
	3.3.b: # of blended education experimental projects initiated on exploration of different problems and solutions for blended education
	3.3.b: # of policy/strategy/guideline/manual developed for ensuring blended Education for all
	3.4.a: # of youths registered (in thousand)

Outputs	Output Indicators
3.4: Ensured data driven policy planning by bridging the gap between supply & demand side regarding skills, Employment & Entrepreneurship through matchmaking platform.	3.4.b: # of officers (public & Private) sensitized
	3.4.c: # of skills Service Providers integrated
	3.4.d: # of job linkage occurred
3.5 Through 360° communications platforms, expanded awareness and participation of the youth in forming social enterprises to improve public service delivery	3.5.a # of times youths engaged over social media on identifying and addressing social challenges (in Million)
3.6 Addressed the needs of Global Southern Countries and Communities leveraging best practices, knowledge and advisory support of Bangladesh	3.6.a: # of international events (Matchmaking Workshops/ conference/ webinars) organized
	3.6.b: # of good practices published
	3.6.c: # of partnerships/collaborations occurred for knowledge sharing
	3.6.d: # of best practices replicated in global southern countries

MTE does strongly feel that the revamped set of outputs and output indicators provide more realistic matrices for measuring accomplishments and effectiveness of a2i performance; and has therefore referred to the new result descriptions in its appraisal of programme initiatives. MTE would also like to recommend adaptation of these updated set of Outputs and Output indicators in the Project Result Framework. At the same time, the MTE recognizes its lack of wherewithal to examine and validate the targets assigned to each output indicators and would recommend that the Country Office realistically reviews these yearly targets to consider their inclusion in the updated Results Framework.

CHAPTER 6: RECOMMENDATIONS

The Mid Term Evaluation team, on the basis of its assessment of the performance and accomplishments of a2i programme, as well as identified weaknesses and concerns would like to would like to recommend the following:

1.   The a2i programme has been successful in reimagining its mandate, within the boundaries of agreed Theory of Change, to respond to the emerging national priorities and ambitions. This translated into a vastly expanded programme portfolio, as against the one finalized during project design stage. This indeed is a welcome development but necessitated revisiting the original Results Framework. The evaluation is of the view that the programmatic Outputs and output indicators set forth in the proposed results measurement matrix developed consultatively by the Functional Units of a2i Project provides a better framework for assessing programme performance; and would therefore recommend considering its formal adaptation as Project Result Framework, subject to appropriate adjustments that have been recommended later in this section. Also the output indicator specific targets will require another round of review and approval by UNDP and Government of Bangladesh.

2.   Concurrently the project should take steps to measure the level of satisfaction of citizens about different initiatives under component 1 introduced over time, since most of these initiatives were not designed by consulting with the service recipients. Efforts should be taken to collect information on citizen's satisfaction level about both the offline and online GRS and based on that necessary corrective actions could be taken.

3.   The Mission Civil Service 2041 is extremely important and potential game changer for responsive governance; and is the glue that binds all the outputs related with empowering and incentivizing the civil servants. In institutionalizing public service innovation practices within the civil service, the new generation bureaucrats should be capacitated on the CS-2041 approaches. Concurrently the project should take necessary initiative to introduce and implement measures to make sure that Component 1 Outputs aimed at incentivizing and empowering the civil servants with due rigour of accountability are mutually responsive and their combined contributions help reshape the citizen centric behaviour of Civil Servants. Within the context of CS-2041, the project can think about introducing mechanisms to instil motivation and professional accountability within the civil service which will work as 'inner-check' and strike a balance between purpose and autonomy.

4.   Lack of ownership often creates a problem especially in institutionalizing the initiatives introduced by a2i; and there are numerous examples of person-centred drive for changes which eventually are not sustainable. Efforts should therefore be taken to mainstream a2i initiatives by integrating them within the existing administrative instruments and/or mechanisms, such as Annual Performance Agreement (APA), which was introduced to encourage result oriented institutional efficiency, as well as transparency and accountability in official functions.

5.   Certain Output indicators under Component 1 of existing Result Framework, do not show perceptible linkages between output and outcomes; and in some cases input indicators have been

introduced as output indicators. The revised Results Framework needs to address such infirmities; and to the extent feasible Output indicators for capturing the demand side's perspectives should be incorporated. Efforts should also be taken to explore the influence of different a2i introduced initiatives on the civil services' overall organization culture; and there could be indicators that reflect incremental but systemic changes in motivational level of civil servants.

6.   The Endline Evaluation of a2i – Phase 2 had recommended organizational, operational management and regulatory strengthening of Union Digital Centres for these to become unified and effective channel for delivering digital service and products, including for the delivery of digital financial inclusion initiatives. Not much progress seemed to have happened on this front; and the UDC entrepreneurs now face additional challenges of dwindling earning opportunities owing to digitalization success in the country and changing business environment. It will be worthwhile for a2i project to consider investing certain degree of intellectual efforts to help frame a financially viable business model for UDCs to function as one-stop-shop for electronic delivery of all important citizen centric services. UDCs could further be utilized to provide services like submitting application, MIS data entry, data validation and grievance filing by all SSN programs implemented by different ministries; this will enhance income opportunities and sustainability of the UDCs. Training of entrepreneurs needs to be streamlined in order to address the challenges of capacity deficit caused from the drop out of entrepreneurs.

7.   Efforts should be invested to make digitized payment of SSN services more accessible for the poor. An easily accessible and simplistic grievance redressal mechanism with system-level integration across schemes is required to be implemented for SSN beneficiaries.

8.   The publicity campaigns and strategic communication interventions are required to mitigate the prevailing information deficit about the services, and specifically DFI services available at the UDC. Many people living in hard-to-reach areas were found to be unaware about the digitized SSN services available at UDC, which is indicative of an ineffective communication strategy. To address this, it should be ensured that the communicated messages do reach the community, clearly conveying the benefits of digitization and increasing awareness of the beneficiaries about the digitized system. The Media and Communication team could be advised to move beyond their branding-oriented communication strategy and make effort to disseminate key programme related actionable information to citizen recipients of digitally delivered services.

9.   The existing learning and communication platforms of a2i programme, as well as mobile phone based social media channels could be utilized to help improve financial literacy of the rural poor. Lack of financial literacy has been a serious impediment for rural poor, particularly the women, in accessing financial services. To improve financial literacy following measures can be taken:

→ A formalized government policy on financial inclusion with clear goals and outcomes is crucial to synergise with the efforts of financial literacy programs carried out by government bodies, financial service providers and other stakeholders. The absence of a policy guideline and a collaborative approach to sensitize citizens have been inhibiting the process of financial inclusion.

→ To make financial literacy campaigns and training more user friendly various unconventional methods of communication like storytelling, process card, making presentations ppt. can be adopted.

→ Target audience of financial literacy training/campaigning should include the teachers, religious leaders, NGO workers, students, farmers, small business entrepreneurs, SSN beneficiaries, women, marginal population and youth.

→ a2i could consider working with DSHE to get topic on financial literacy included in the higher classes of school education curriculum.

10.   a2i has set in motion pioneering digital innovations like 'Bangla Digital Stack' and pre-emptive disaster response through AI assisted 'Forecasting based Financing (FbF)' with far-reaching implication of unlocking economic potential, as well as enabling seamless digital access to services by citizens and social protection benefits by the poor. Within a short period of time, these initiatives could demonstrate the transformative potential of their deployment at scale. Towards realization of intended potential, a2i should intensify the scale-up efforts of these initiatives so that tangible SROI could be derived within remaining two and half years of this programme cycle.

11.   Efforts also need to be directed towards ensuring coordination and integration of different initiatives. a2i has been taking a lot of new initiatives continuously, which are mostly disconnected and being implemented from different platforms. Challenge of a2i is to integrate and connect the dots of different platforms and see how each platform would link each other and contribute to the achievement of the broader objective of the project. In this process, prioritization of initiatives should be given emphasis.

12.   Recommendations relating to Gender and LNOB.

− Generating evidence on women's' access to digital services. As of now, no evidence has been generated on women's access to services, level of their satisfaction about the services they receive and its impact on their personal and social lives. Such information would be important for improving project's gender strategy and action plan towards gender responsiveness in program interventions.

− Strengthening focus on making gender friendly working environment. Efforts to ensure gender friendly working environment needs to be intensified through offering equal opportunities for women at all levels of project management and organizing increased number of capacity development and leadership training for women.

− Making disaggregated data on the access to services by the disadvantaged population available: to learn who have been left behind and to what degree, so that appropriate affirmative measures can be designed and deployed within the ambit of a2i programme initiatives.

− To ensure inclusiveness attain the SDG goal of "leave no one behind", the project may consider being clear and specific in targeting the disadvantaged population and it has to have a plan to monitor the progress of access to services by this group of population. For this, setting quantitative and qualitative indicators will be necessary for measuring commitments, processes and outcomes related to access to services by the disadvantaged people.

Chapter 7: Lessons Learned

7.1. What Worked?

Digitized and accessible citizen services have been established due to strong political commitment of the government. As indicated in the ProDoc, component 1 aims at institutionalizing public service innovation and improving accountability and it has two components- at one end, the focus is on continuing innovation of citizen centric services at the national level so that citizens can access services in a more effective and efficient way and on the other hand, it emphasizes on empowering and incentivizing the civil servants so that they can continue innovative practices. Of these two dimensions, the project has largely succeeded in continuing innovation to ensure access of the citizens to digitized public services and this has happened mostly due to the fact that the ruling government has shown strong political commitment towards improving service delivery. This commitment has been reflected in the successive five-year plans and the latest perspective plans and improving service delivery is a key component of the current government's governance agenda. The alignment with government priorities has supported s2i to provide necessary supports in ensuring citizen's access to digitized public services.

Availability of existing service infrastructure (UDCs) has made access easier. In phase 2, the project has introduced several new initiatives including e-porcha, e-mutation, ekShop, ekPay and the project could rely on the existing available physical infrastructure to reach out to the citizens. These services were made available through the UDCs which essentially made delivery of services easier.

Trust of citizens on UDC entrepreneurs have enhanced the effectiveness of service delivery mechanism. Since UDC has been in operation since 2010, its functions and activities are quite familiar to the citizens. They are well-aware of its role and functions, and they also know the entrepreneurs quite well. The continuous interaction with the UDCs have encouraged them to trust the people who work there. This trust in the UDC entrepreneurs has created opportunities for the citizens to avail new, innovative services.

Pre-emptive efforts to ensure the buy-in of high-level government officials has created an opportunity for successful implementing CS2041. In the earlier phase, One of the critical problems faced by the projects, in several cases, innovative practices were not properly owned by the government agencies and when the project decided to hand over an initiative to the relevant ministry, the ministry either failed to implement it properly or did not monitor its progress. From this perspective, the initiation process of CS2041 is quite different. Learning from the past, the project officials started working with the government officials from the very beginning. The linkage with the Cabinet Division was established and the a2i officials worked under the leadership and guidance of the Cabinet Division in determining the mission, vision and strategies of the CS2041. Consequently, there is a strong buy-in within the government of the initiative and the project is now working on developing training modules to build the capacities of the government officials under the CS2041.

Integration of 333 hotlines within Maa Tele Health Care, GRS and other services is ensuring access of marginal groups. Under component 1, in order to diversify service delivery access points, the

project decided to provide services through national hotline- 333 and this decision significantly increased access to services for several marginalized and vulnerable population groups. More importantly, the project showed significant flexibility and adaptability during Covid 19 as services like the hotline or Maa Tele Health care was redesigned to address the need of people facing challenges due to Covid. Later, the hotline was integrated with other services (e.g., GRS). The project's ability to adapt with changing needs played an important role in increasing access to services.

Digital Financial Ecosystem could be established due to high level government support and effective public private partnership. As per the ProDoc, the prime target of Component 2 of the a2i project was to support the development of a technical architecture and platforms for digital payments, which the project has been able to achieve. This has been fuelled by strong policy support and commitment of the government and also by effective partnership with government ministries, private banks and mobile financial service providers and development partners.

Accessibility to financial services has been improved due to the creation of multiple access points. The core objective of G2P was to reach services to the citizen. DFS lab has taken various steps to ensure technology solution/ making payment services accessible and citizen friendly. Multiple access points have been offered to make services easily accessible to the people. As a result of which, access to digitized SSN payment services has improved.

Goal Clarity in the ProDoc led to the development of a technical architecture and platforms for digital payment a success. The project could successfully develop a technical architecture and platforms for digital payment due to the goal clarity of this initiative in the ProDoc. Out of the four initiatives under component 2, the project could achieve this initiative so far with little deviations from its target due to its goal clarity.

7.2. What did not work

Output indicators were not properly designed. Whereas the project aimed at improving citizen's access to services and improve service delivery standards by incorporating citizen's feedback, surprisingly, the project's result framework did not reflect these goals. Output indicators mostly focused on capturing improvements made in supply side and demand side indicators have largely remained absent. For instance, in case of diversification of access points, the output indicators have tried to measure a gradual increase in number of digital centers while making no effort to understand whether or how the digital centers are responding (or not responding) to citizen's demands. In case of 'incentivizing and empowering the civil servants', in several cases, the outputs indicators have no connection with the outputs or outcomes. For instance, one output emphasizes on creating support structure to facilitate innovative service delivery, but the output indicator simply tries to measure the number of innovative ideas funded while making no effort to explore whether support structure has been created. At the same time, even though the outcome of component 1 talked about institutionalizing innovation and improving accountability, none of the output indicators makes any effort to measure change in organizational culture or motivational level of the civil servants. In effect, the output indicators are not properly linked with the outcome.

Lack of efforts to measure level of satisfaction of the citizens. Even though under component 1, output 1.4 talked about improving 'standard of services by empowering citizens with means of redress grievances against citizen's charter', no efforts have been taken in the result framework to understand and explore the efficacy of GRS. Moreover, no effort has been taken to measure the level of satisfaction of the citizens regarding services delivered to them.

Lack of interest of the elected officials about UDCs. The evaluation team have observed that the elected local representatives are rarely involved with the digital centers. None the chairman of the UP interviewed by the evaluation team had seen the UDC guideline prepared by the GoB and most of them had no idea about their roles and responsibilities in facilitating the functions of the UDCs. This has one important negative consequence- the lack of interest of the elected representatives about the UDCs' functions discourages them to let the citizens know about the services available at the digital centers which negatively affects citizen's access to services.

Fintech innovation hub did not go well due to a lack of clear guideline in the ProDoc. At the initial stage of the project, the ProDoc did not provide the full details of DFS initiatives, which caused delay in launching some of its initiatives. Fintech innovation hub can be cited as an example of it. Out of the four initiatives under component 2, three initiatives have not shown any promising result since most of their goals are not clearly laid out in the ProDoc.

Inadequate campaigning and publicity led to poor access to information about services. Many DFS initiatives of a2i are underperforming because of the lack of publicity and campaigning in rural areas. People living in remote areas lack access to information about the services available at UDCs and in some cases they have misconception about the services available due to the inadequate publicity and campaigning.

7.3. Constraints and Challenges

Inadequate effort to transform the civil servants into 'principled agent'. One of the key goals of the program is to empower and incentivize the civil servants so that they can proactively take initiative to identify social and policy problems and make effort to solve them. To that end, the program aims at enhancing the autonomy of the civil servants by allowing them to utilize their inherent discretionary powers instead of controlling them. While empowering the civil servants is important to improve the service delivery mechanism and to institutionalize a culture of innovation within the civil service, it may also create problems if efforts are not taken to devise accountability mechanisms side by side while empowering the bureaucrats. Without a proper accountability set up, the civil servants are free to utilize their discretionary power whatever way they want which may weaken the democratic governance structure. It is, therefore, necessary to focus on building the professional accountability of the civil servants so that they can perform as 'principled agent' while embracing the values associated with public interest.

Lack of effort to introduce systemwide reform initiative. As discussed in the effectiveness section, the success or failure of different initiatives introduced to institutionalize public service innovation so far largely depends on the attitude, perception and interest of the top leadership. In this person-centric approach, an organization's possibility to achieve programmatic goals remains uncertain and

with the change in personnel, the organization's understanding of the significant of programmatic goals also shifts. This makes the goal attainment difficult. To that end, tools and approaches available to the government should be utilized so that the achievement of program's goals becomes part of organizations routine responsibilities. For instance, Annual Performance Agreement has appeared as a useful tool to integrate programmatic goals within organization's regular activities and efforts should be taken to utilize tools like these so that programmatic goals can be achieved.

Lack of a training plan for the UDC entrepreneurs. DFS initiatives are largely UDC centric but in some cases, UDC entrepreneurs lack the required digital knowledge to perform their function. For instance, in some UDCs visited, it was informed that the entrepreneurs find it difficult to making bill payment through ekPay. Entrepreneurs are imparted training at the Divisional level but selection of entrepreneurs for training does not follow any standard criteria. It seems that there is no training plan for the UDC entrepreneurs. "Often same individual is imparted several trainings and invited for attending numerous workshops while some are left untrained or less trained", alleged some entrepreneurs during interview. This kind of imbalance in imparting training to the UDC entrepreneurs has been a challenge for the effective functioning of UDCs.

Agent Banking initiative has some challenges

- Agent banking has enabled underserved citizens to have access to limited scale transactions through their accounts, but constant usage/operation of those accounts has been a significant challenge due to their poor economic conditions.

- Agent banking involves cash transaction through smart phone instead of the outlet. Some UDCs have more than one crore taka deposit and the entrepreneurs lack the required training on banking operation to manage and transact this huge fund through mobile phone. Rural poor also lack knowledge about the efficient use of mobile phone such as, SMS receipt and bill payment.

- In general, the rural people have an apathy and unknown fear about digital financial services. Changing the mind-set of the rural people towards banking services is a challenge.

Poor access to smart phone. Despite the fact that currently, in rural Bangladesh, mobile phone access has been high (around 84% of the population owns or can borrow a mobile phone) but most people use basic or feature phones instead of smartphones. This makes access to and use of internet and mobile financial service difficult.

Lack of Digital and Financial literacy. Low level of digital and financial literacy among the rural people has widely been recognized as one of the major challenges to ensure inclusive digital financial services. Largely, rural women lack basic knowledge of financial concepts and do not have the minimum education or decision-making skills beneficial for economic well-being. In some cases, despite being educated, female entrepreneurs also lack the required level of financial literacy. The education system of the country does not equip the students with the basic skill set and knowledge required for taking financial decisions.