Highlights of the discussion

Using ICTD4D to engage stakeholders
23 May 2017

This brown bag is part of a knowledge-sharing series that the DER Project Communication group regularly conducts for staff. Project leaders share practical strategies on how communication strategies can be effectively designed and used to engage stakeholders, change behavior, and mitigate risks - for better project results.

Case presentations and speakers:

- Safetipin: Shruti Mehta and Lee Lambert, NGOC's Youth for Asia (YfA)
- PHI Cloud Technology for Core Banking and GEO Using Digitally Enabled Models and Tools for Financing: Lotte Schou-Zibell, Technical Advisor (Finance), SDSC
- SRI Skills Sector Enhancement Program (SSEP): Ryotaro Hayashi, Young Professional, SAHS

Key takeaways

- Building ways to provide feedback when crowdsourcing data can lead to improvements in underlying apps/surveys; stakeholders are shifted from just users of information to creators of relevant content and technology
- Assumptions about ownership, access to and penetration of ICT must be tested as there are social and behavior barriers that inhibit the successful use of technology
- Pretesting audiences for telephone surveys can ensure correct languages, times are chosen for calls
- Sustainability calls for review and integration of existing apps, centralization of databases and ensuring information reaches all key stakeholders

Safetipin: Engaging the youth to collect and use information about pedestrian and road safety in areas surrounding universities

- NGOC's YfA used Safetipin, an established map-based mobile phone app that collects information to improve the security of cities. While it could be used by any demographic, ADB used the app for young people to make safer decisions in using public spaces and transportation in areas most relevant to them – around universities
- To mobilize young people, YfA conducted the following:
    - Awareness raising and capacity building for college students to appreciate their role as stakeholders in pedestrian safety and train them on the use and key features of Safetipin as a social accountability tool
    - Mobilization of 144 youth volunteers
        - Nightly (7-10 p.m.) audit walks for three months collected 1,946 audits of identified sites in four areas
    - Crowdsourced feedback from users to improve app

- **Communication lessons from the pilot**
    - The assumption that university students in urban areas are digital natives is accurate, thus, the choice of technology fits the competency of app users. Accessibility of content (i.e., results of audits) is another issue.
    - More than the technology, however, awareness-building was necessary to build value on the youth's role as stakeholders in keeping streets safe and understand how ICT can be a tool for social accountability
    - Mobile phone use is not ubiquitous as ownership for young people is not always 1:1.
        - YfA was able to mobilize members of the Girl Scouts of the Philippines but a buddy system had to be installed as not all of them solely owned or had sole use of their phones
    - Social media created awareness about the importance of pedestrian safety and the youth's use of ICT to respond to their urgent issues but it was not enough to spur action
        - Facebook platforms allowed for discussions about issues surrounding safety in streets and public transport but only five students responded to calls for volunteers
        - The youth's networks (formal and informal) were still the most effective platforms for recruitment and mobilization of volunteers
    - Feedback from app users allowed developers to improve the Safetipin app – crowdsourcing for ICT puts stakeholders in the position where they are not just passive receivers of information but also creators of tools and content
    - The results of the audits were disseminated to the end users – young people who walk around the schools and use public transportation – to make informed decisions on safer street behavior. The findings, however, were not communicated to other critical stakeholders, such as local governments, traffic enforcers, police and quick responders -- to make them accountable and respond concretely.
    - Sustainability issues still need to be addressed – interest is high at the start but surveys have to continue and be done regularly; apps need to be upgraded to remain relevant to all stakeholders and be integrated with other existing apps
    - ADB would have to systematize its ICT-based interventions as there are many apps already used in the Bank which can be used across sectors and themes, and results can be anchored in a centralized database that staff can use to cross-reference

Financial inclusion through ICT innovations

- Pilot projects in four countries to increase financial inclusion to those at the base of the pyramid: Philippines, Georgia, Mongolia and Sri Lanka
- "Fintech" or use of technology has been used to promote financial inclusion or making financial services appropriate, affordable and accessible. More than the technology, the pilot projects focus on how ICT is used, how it will benefit those who are unbanked or underserved, and how it offers concrete solutions.
    - ICT can bring financial services to people and businesses more conveniently and faster but technology works only if and when people use it to solve a specific problem for them
    - The pilot projects need to invest effort and resources in understanding what ICT would work from a client's perspective
- Philippines Cloud Technology for Core Banking:
    - The objective is to catalyze digital transformation by migrating banks' core banking processes to a cloud-based software.
    - Loan officers will increase access in remote, rural areas by expanding the limitation of physical banking – bringing with them mobile devices such as tablets or smart phones to better meet demands of clients with low mobility. These can be used online as well as offline to collect client information that is stored on the device while in the field and synched with the banks' core banking system once online. This would allow real time consolidation of accounts and effectively extend business hours through work load efficiency and eliminate end-of-day processing
    - Clients will have digital access to their accounts for better control and instant access over finances lowering operational costs
    - Centralization of information will improve banks' efficiency through effective monitoring and control. Outsourcing to the cloud can mitigate operational and associated IT risks – freeing resources to invest in improved service delivery to poorer sectors
- Georgia Using Digitally Enabled Models and Tools for Financing (still at design stage)
    - The objective is two-fold: to enable a selected microfinance bank to reach smallholder farmers and small and medium-sized enterprises to use digital models and tools; and to promote cashless transactions
    - Tablet computers (available online and offline) to digitize operations of field officers capture data for financial and non-financial activities. This grows customer base and loan portfolio as potential clients are provided with financial literacy on-the-ground.
    - Integrate biometric technology for personal identification with the microfinance bank's (with whom ADB already has a project with) operations. Microfinance bank has partnerships with agroshops that function as an agent bank providing credit so clients can purchase goods, crop insurance, etc.
    - The pilot project will also integrate with (i) third party platforms such as credit bureaus; and (ii) the banks' core banking system, which will allow the entire process, including credit analysis, to be digitized.

- **Communication lessons from the pilot**
    - Fintech should consider client's specific needs for financial services, and should first be tested in a safe environment (i.e., regulatory sandbox) before deployment
    - With many existing technologies already institutionalized in banks' processes, it is necessary to consider the integration of various apps and databases

- Long-term ICT solutions for financial inclusion require biometrics/IDs which many developing countries still do not have; validation of identification still has to be done physically and face-to-face

SRI Skills Sector Enhancement Program:

- The project, using results-based lending, sought to improve the employability of Sri Lankan youth who graduated from ADB-supported technical and vocational education and training (TVET) programs to 52% in 2016.
- Interactive voice response (IVR), a digital technology using automated phone calls was used to verify whether TVET graduates are currently employed
  - engageSpark was commissioned to customize its existing technology to fit the survey requirements
  - Questions were recorded in advance and respondents are asked to push buttons (1,2 or 3) with corresponding choices to answer
- With mobile penetration in Sri Lanka reaching 115% in 2015, IVR was deemed a good fit with the assumption that the TVET graduates, being young, are adept at mobile phone use
  - Graduates were also spread all over the country and traditional surveys may take a long time to reach a dependable sample of respondents

- **Communication lessons**
  - Structure and deployment:
    - Questions had to be simple and short, the entire survey had to be within 3-5 minutes only otherwise, respondents will just hang up
    - With two languages used in Sri Lanka, the respondents' mother tongue was pre-identified through their profiles registered in the database so that they would hear the questions in their language
    - Pilot tests showed that the best time to deploy the IVR was in the evenings before dinner time to ensure that respondents will mostly likely answer and will have the time to answer the questions
  - Social and behavioral barriers for consideration in future IVRs
    - With the high mobile penetration rate, the project assumed that young people owned at least one mobile phone each. In reality, the graduates shared their phones with other members of the family such that during the survey, other people, not the targeted respondents answered the questions
    - Respondents were wary of answering calls from unknown numbers; prior notifications and training regarding the survey would have primed the respondents to expect and answer the calls
    - Though incentives were offered for respondents who would complete the survey, respondents did not push the buttons to answer fearing that they would be charged for doing so
    - Perceptions persist that "official" surveys should be done over landlines as there are many mobile phone-based scams
  - IVRs were good for one-way information dissemination when used in this manner; adequate capacity building support and promotional notifications need to complement IVRs when stakeholder feedback is needed
  - ICT-based surveys that fit the local context should be institutionalized in the government's system to ensure regularity as the employment rates change over

time, and sustainability to ensure that TVET monitoring systems are used as tools to improve programs