



# frugal innovation forum



# OUTCOME REPORT



# The Future of Development in a Post-Pandemic World

The COVID-19 pandemic led to a major shift in how we approach development work. As a result, the new normal in a post pandemic world requires us to reconsider the fundamental pillars of development and how we define and measure our impact.

Bearing this in mind, BRAC hosted the seventh edition of the Frugal Innovation Forum from October 11-13, with the theme of ‘The Future of Development in a Post-Pandemic World’ after a 3 year hiatus. The forum kicked off with a field visit in Manikganj, followed by two days of thought-provoking dialogues, networking sessions, and co-creating workshops between partners and stakeholders.

Bringing together over 230 global practitioners, thinkers, researchers, innovators, policymakers, and ecosystem partners from across the Global South, the forum created a space to discuss learnings from the pandemic and ideate sustainable solutions that can be scaled frugally for the new normal.



# 5 Key Takeaways from FIF 2022

**Cross-sectoral collaboration and partnerships among the private and public sectors can lead to inclusive solutions for all**

**Keeping climate at the heart of development initiatives can help prevent the next global pandemic**

**Systemic barriers in different sectors (healthcare, education, financial services, etc.) should be addressed to ensure that innovations do not add to existing disparities**

**Solving the skills mismatch in the workforce through life-long learning and skill(s) building models can prepare the people of the global south for the digital challenges of future**

**The ultimate power lies in the sharing of frugal and scalable solutions across the Global South countries**

# Engaging with the Grassroots

In the field visit at Manikganj, participants received an overview of BRAC's Microfinance programme and the Health, Nutrition and Population Programme (HNPP). They had the opportunity to speak with programme organisers and beneficiaries to understand their everyday experiences, perceptions of gaps in services and goals for the future of different initiatives under these programmes. They visited the Ayesha Abed Foundation and met the artisans and craftspeople working relentlessly as the local manufacturers of products sold in Aarong.

## Top 3 learnings from the field:

**Learning from the Village Organisation (VO) model:** Community engagement and empowerment is at the forefront of BRAC's change initiatives

**Women's role in community services** like healthcare (as frontline workers) is key to reaching our solutions to the last mile

**Fostering women's entrepreneurial skills** will lead to collective economic and social transformation



# Message from Asif Saleh, Executive Director, BRAC Bangladesh



*FIF 2022 is taking place with the backdrop of COVID-19, changing the world on so many levels. People around the world, especially those living in poverty have suffered from the shocks of the pandemic. Significant disparities surfaced between countries and communities, in multiple sectors of health, education, etc.*

*To rise from the shock of the pandemic, current shocks such as natural disasters and those of the future, we need to do more with less. Resource crunch is high. Innovated and far-reaching collaborations and partnerships are necessary to bring in the changes we want to see. We have to engage, collaborate and get to work to build back better in the next normal.”*



# SESSIONS



# Development in the next normal: The after COVID-19 era

In this keynote discussion panelists explored the future of climate change, financial inclusion, healthcare, diversity and inclusivity in the sector while building collective readiness and resilience, through frugal innovations and sustainable solutions.

## Lessons Learnt

A **human-centered perspective of development** will take into account complex interrelations rooted in people's culture, values and collective will.

Lockdown placed during the pandemic led to an increase in learning poverty for **children in developing economies**.

Digital financial service (DFS) friendly policies have resulted in improved **financial inclusion** of women.

## Way Forward

Without addressing the existing **systemic barriers in education and healthcare**, we can not digital transformation will not have any positive impact

Integrate **climate lens in development initiatives** to prepare for future crises

Prioritise the **creation and expansion of digital financial products** to financially empower the people living in poverty.

# Development in the next normal: The after COVID-19 era

*To make meta-transformations, the world of policy and private organisations or individuals cannot speak in different languages.*

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**Dr Hossain Zillur Rahman,**  
Chairperson, BRAC Bangladesh

*Gender gap in financial services has reduced from 9.26% to 6% during the pandemic in the developing economies. Although it is not a lot, it is something to celebrate in the industry.*

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**Hillary Miller-Wise,**  
Deputy Director, Global Growth & Opportunity, Bill and Melinda Gates Foundation



# Financial Inclusion

## Session: Financial Inclusion in a time of COVID: Lessons and Experiences

The effects of climate change, including floods, droughts, and other weather-related disasters exacerbate the risks for already vulnerable households. Evidence suggests that well-designed financial products and services can increase low-income families' resilience by helping them be prepared for risk, reduce risk, increase investment, and respond when a shock occurs.

In this session panelists discussed lessons learnt about digital financial products in contexts of last mile communities where access and lack of confidence and trust have always been a monumental challenge.

### Session Highlights

The pandemic has highlighted how the use of digital technology to support resilience among people living closer to the poverty line has been less successful in countries which lack key enablers such as robust digital identity schemes, widespread account access, and interoperable payment systems. The adoption of digital finance also includes risks that include those related to consumer protection.

Identifying the right demands and designing and catering financial products to the right segment of population builds the base of financial inclusion.

Digitisation of finance is crucial but we need to make sure that technology leaves no one behind. Meaningful inclusion requires going past account opening rates and showcasing the use cases of digital finance.

# Financial Inclusion

Session: Financial Inclusion in a time of COVID: Lessons and Experiences

*Financial institutions need to create products which are good, which are affordable, and which can be delivered responsibly*

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**Shameran Abed,**  
Executive Director, BRAC International

*We are developing new products for our digital clients but we must also ask ourselves whether our marginalised customers can utilise them. That is a key challenge that must be addressed.*

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**Faheem Ali,**  
Chief Technology Officer, Elite Digital Solutions

# Financial Inclusion

## Session: Financial inclusion - Pathway for resiliency

With a world inexorably changing - for instance due to globalisation, digitisation, climate change or even the COVID-19 pandemic; people living closer to poverty line are constantly buffeted by blows that threaten to erode any gains they have made and throw their lives into disarray. The biggest priority for the global development community today is to help rebuild a world that is inclusive, greener, and more resilient. Financial inclusion is an indispensable part of the solution.

This plenary discussion revolved around experiences of how access to finance has proven to be a foundational platform for enhancing response and development activities. We revisited the readiness discussion in terms of access to technology, digital and financial literacy as well as consumer confidence in using DFS solutions in the Global South

### Session Highlights

Ensuring women's access to finance requires a holistic approach—access to appropriate tools, services and information, breaking social barriers, and most importantly designing financial products keeping women's needs in mind.

Digitised finance must be linked with essential services like education and healthcare to achieve overall financial empowerment

An inclusive financial infrastructure would require financial products and services being readily available and accessible, practically in the next door.

# Financial Inclusion

## Session: Financial inclusion - Pathway for Resiliency

*Aside from channel specific initiatives, the market linkage, product design, product innovation, are the most important factors in connecting the people living closer to the poverty line.*

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**Arinjoy Dhar,**  
Senior Director, BRAC Microfinance

*Addressing the gender divide, digital divide and even regional divide between urban and rural areas in terms of access, opportunity and information need to be at the core of any service delivery model that we have been implementing and want to implement in the future.*

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**Snigdha Ali,**  
Bangladesh Programme Officer, Financial Services  
for the Poor, Bill and Melinda Gates Foundation

# Healthcare

## Session: Lessons from the pandemic - Frugal models for inclusive healthcare systems

The COVID-19 pandemic caused unprecedented disruptions, prompting a wide range of responses from governments and communities across the globe. In the Global South, the use of frugal technologies as platforms helped governments to strategise and make decisions to fight the pandemic and effectively respond to this crisis, encouraging the rest of the world to learn.

Hundreds of thousands of community healthcare workers risked their lives to ensure healthcare was accessible at the grassroots level during times of lockdown and when the existing healthcare system faced unforeseen challenges. The collaboration of the private sector like telecom and DFS providers showed how public-private partnerships in enacting public health measures can be transformational in times of crisis.

### Session Highlights

Disseminating evidence-based, accessible, and reliable information in an easy-to-understand manner during a health crisis should be the top priority of all sectors.

Arrange for telemedicine health services, along with screening and early detection mechanisms, well-trained community health workers, and vaccination during outbreaks of infectious diseases

We need to be mindful of how we reach people with lack of access to smartphones, digital technology, and those living in relatively harsher realities especially during times of crisis. Health communication efforts have to adopt a hybrid model combining online and in-person modalities to best reach people living in hard to reach areas.

The accumulated learnings from the pandemic has given rise to data collaboration which shows how we can capitalise on using data to provide better medical care to people. Data collaboration between government, telcos, healthcare workers and the private sector can be a powerful way to for the Global South to create its own knowledge base.

# Healthcare

## Session: Lessons from the pandemic - Frugal models for inclusive healthcare systems

*“ Global north was late to wear masks as a preventative measure, whereas the south or countries which had previous experience with cases of flu were quite quick. So, quickly adopting policies that work and then researching to show that it actually works can help position the Global South to the Global North ”*

**Dr Tasnim Jara,**  
Shohay

*“ I think the global south frugal innovation was the proper and timely utilisation of community health workers and thoroughly investing in prevention, rapid vaccination, working with governments, as well as the simultaneous early screening and detection along with the rise of telemedicine services-- all of these worked really well. Building on these could be lessons for the global north. Prevention is the best policy for all sorts of communicable diseases which every country should invest in ”*

**Dr Morseda Chowdhury,**  
Director, Health, Nutrition and Population  
BRAC

# Healthcare

## Day 2 Panel: COVID-19 and Healthcare - Challenges and Progression for a sustainable future

The pandemic demonstrated intrinsic problems which include failure to detect the early spread of the virus, public hospitals being overwhelmed with the number of patients, and a dire shortage of personal protective equipment. Locally led, decentralised and last mile field-based healthcare systems emerged as alternatives as responses to centralised system failures.

The session explored the dynamics around what the sustainable future of healthcare will look like. The conversation revolved around the need for innovative, specialised, and targeted health care systems and also tackle the reality of systemic challenges which still exist in terms of the ability of the sector to adopt and use these innovations effectively.

### Session Highlights

Growing the capacity of researchers and building a research-friendly environment is crucial for the Global South: If we can start developing scientists' capacities, having more collaborations, developing capacities and research in industries and academia, have continuous ambition to innovate, future can be better for all. Investment, vision from government needs to develop regulations, lots of collaborations, are key.

Research support within the government can be mobilised further, not just the academia but also industrial research, with support of the government

Power of biotechnology needs to be capitalised on. If we're looking at what kind of threats and diseases are ahead of us, the future lies in biotechnology. Nurturing scientists and collaborating with experts can make the future more hopeful. Moreover, sustained efforts of the government to use innovative measures have to continue and more work has to be done on the frontiers of health financing.

Existing challenges of healthcare systems can be addressed by harnessing the power of using a blend of technology, problem-based research, public-private partnerships, capacity building of healthcare practitioners and frugal innovations

# Healthcare

Day 2 Panel: COVID 19 and Healthcare - Challenges and Progression for a sustainable future

*Collating available data between ministries became real during the pandemic. The possibilities of using data for good is immense and we could leverage that.*

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**Anir Chowdhury,**  
Policy Advisor, Government of  
Bangladesh/UNDP

*Biotechnology can bring patient-centered, data-driven, digitally-enabled and affordable healthcare to everyone. If we look at what kind of threats are ahead of us and what kind of diseases that will be affecting us, the future lies in biotechnology.*

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**Sadaf Saaz Siddiqi,**  
Founder and CEO, EskeGen



# Inclusivity

## Session: Leaving no one behind - Designing for inclusion

From disproportionate job losses to heightened risk of violence, the pandemic has further exacerbated systemic challenges for women, girls and peoplegender, ethnic and socio-economically marginalised minorities. But analysis shows that many COVID-19 response plans have failed to meet this need: only about 40 percent of national-level policy measures are designed to respond to gender-specific risks and challenges.

This session focused on how we can better design platforms and services with an 'inclusion first' mindset. Multi-pronged and integrated solutions that support long term behavior change and socio-economic gains for the people living closer to the poverty line are the bedrock for development in the Global South.

### Session Highlights

Evidence suggests, during the lockdown, violence against women increased across Bangladesh. However, due to their multiple and intersectional identities, indigenous women faced additional challenges, resulting in increased violence against them.

Structural discrimination towards people living in poverty led to food insecurity and lack of healthcare services during the lockdown.

Sharing success stories of different manners that worked well in dealing with big crises can be of a great help in designing behavioural nudges and inclusive interventions in the future.

# Inclusivity

Session: Leaving no one behind - Designing for inclusion

*“ For indigenous people, collective rights are as important as indigenous rights. So we don’t talk about what I believe, we talk about what we believe*

”

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**Rani Yan Yan,**  
Chakma Rani (Queen),  
Chittagong Hill Tracts

*“ There always is a strong temptation to draw evidence from easily accessible or available people as democracy leads by majority. So, having access is not the same as having been included in the process.*

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**Heng Hwee Koh,**  
Senior Advisor, The Behavioural Insights Team

# Future of Work

## Day 1 Panel: CEOs Speak - Fostering cross-sector collaboration for greater impact

This session gave us the opportunity to hear directly from a panel of leading CEOs of some of the biggest organisations in Bangladesh. The discussion explored how the pandemic impacted their businesses and customers, what kind of smart strategies they undertook to deal with the challenges and how a collaborative approach was key for collectively acting against the pandemic.

### Session Highlights

Now more than ever, we need to be resilient, be able to listen to the need of customers and be able to collaborate with them. Whether it's in business or with customers, power lies in collaboration

Evaluating business contingency plans and having sustainable business plans are necessary to stay afloat in crisis situations

There is a growing need for dynamic leadership to uptake collaborative approaches and create highly impactful results during situations of crisis.

As leaders of businesses and organisation leaders, we must remember that while we might all be fighting the same storm, we are not all on the same boat. So we must reflect on those differences and discrepancies in our decision making.

As we have seen time and time again, prioritising employee's well-being is a key strategy to surviving in the harshest conditions. In order to serve customers better, employees needed to be served well first.

# Future of Work

## Day 1 Panel: CEOs Speak - Fostering cross-sector collaboration for greater impact)

*The power lies in collaboration. We need to collaborate with our customers and business*

**Zaved Akhtar,**  
Managing Director & Chief Executive Officer,  
Unilever Bangladesh Ltd

*To use the best of the finite resources, the organisation came forward to collaborate in every possible channel and agency and made sure to maintain proper communication to give better customer service*

**Md Mahbub ur Rahman,**  
CEO, HSBC Bangladesh

*As the insurance industry is still following the outdated manual system, the pandemic was a massive hit for many organisations. The overall industry faced a loss of 500 crore taka. We knew there was no other option but to digitise our entire systems to survive as an industry*

**Farzanah Chowdhury,**  
CEO, and MD, Green Delta Insurance Company Limited

*In the telecommunication business, it was difficult to work from home yet, the industry have fine-tuned many services by interacting with 44 thousand people overnight to serve their customers better*

**Yasir Azman,**  
CEO, Grameenphone Ltd

# Future of Work

## Day 2 Session: Future of work in Global South - Preparing for the challenges of tomorrow

The twin forces of technological change and globalisation are reshaping the global economy in multiple and important ways. While considerable attention has been devoted to analysing and anticipating changing patterns of employment and wages in advanced economies, very little has been done to understand the implications for emerging economies.

The pandemic has pushed policy-makers globally to draw up plans to address the future of work from the perspectives of inequality, skills, social protection, gender and the role of human labour in the 21st century.

This session aimed to explore ways in which we can prepare the workforce of the Global South to face challenges and competition in the wake of automation, robotics and AI.

### Session Highlights

There will be more opportunities in the low-wage scales where more people will crowd in and possibly resulting in a decline in wage rates, and therefore creating increased vulnerability for people working in that space. On the other hand, the current workforce isn't upskilling fast enough to attain higher paying wages.

Work is expected to be much more precarious and unstable, and this particular challenge of automation in the global south will be magnified by the other existing challenges, such as, low quality education, outdated systems, and gender norms.

# Future of Work

Day 2 Session: Future of work in Global South - Preparing for the challenges of tomorrow

*Predictable, moderate level wage employment opportunities will be hollowed out, bringing opportunities which is more polarised. We need to prepare for these changes early on.*

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**Imran Matin,**  
Executive Director, BIGD

*We can not stop automation, because most of the industries need it. We can no longer design the capacity building platforms with mere generic knowledge skills.*

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**Minh Huy Lai,**  
Europe COO, Generation.org

# Outlook for the future

It is important that, looking ahead over the next period of building back better, the future is built from the learnings of the COVID-19 pandemic response and upon the successes of grassroots movements, frugal innovations and multi-sectoral partnerships. We also need to focus on how technology can act as a medium to ensure that people get better access, delivery and experience of the service provided to them.

This session saw thought-leaders from various disciplines sharing their suggestions and hopes for the future with development practitioners of the Global South.

## Session Highlights

We need to think holistically about climate change. Protecting wildlife and restoring forests aren't limited to planting trees. We must cater to the complex biodiversity consisting of different components in order to protect the species that are protecting our world.

We must ensure that in our efforts and interventions, the SDG goals reach people at all levels.

While designing and amending policies, including voices of marginalised communities should be prioritised.

# Outlook for the future

*In belief and by commitment we are supporting the private sector very much, and that is one of the big reasons that we are doing well (as a country). We are creating collaboration between the private sector and the government.*

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**Dr. Shamsul Alam,**  
Honourable Minister of State,  
Ministry of Planning

*The way you cooperate with a middle income country is very different from what we used to do 50 years ago with Bangladesh. For us and for Bangladesh, the future has to be about advocacy coalitions and transformational change.*

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**H.E. Dr. Lilly Nicholls,**  
High Commissioner of Canada to Bangladesh, Dhaka



# IMPACT TALKS



# Tackling misinformation in a Global Pandemic

In this talk, Dr. Tasnim Jara, whose health information videos on youtube were watched more than 1 billion times during the pandemic talked about how accurate health information coupled with 'boring science' has a chance to pass the right messages. She shared how while tackling misinformation during the Covid-19 pandemic, she was inspired to create a strong platform for health communication using social media. Through collaborations with organisations such as BRAC, GP, 10 MS, and Red Cross, her organisation “Shohay” was able to reach communities in the last mile by leveraging frontline workers who had access to remote locations across the country.

## Key Insights from Dr. Tasnim Jara

Identifying the rumours and myths that are being spread in close and open circles, is the first step to debunking myths and unhealthy practices

The older generation is just as susceptible to inaccurate information as the younger generation.

Social media can lead to an increased spread of panic and misinformation if health-related information is not vetted by health professionals and community leaders.

# Leveraging Grassroots & Responding with Acts of Kindness

In this Impact Talk, Sudhan Gurung, President, Hami Nepal shared how acts of kindness and leveraging grassroots movement can lead to successful interventions during emergencies. Uniting the youths, Hami Nepal led the biggest youth protest in Nepal and successfully launched the first plasma bank in the country.

## Key insights from Sudhan Gurung:

The greater power of social media lies in bringing people together. In times of crises, social media can be a vital tool in bringing about a positive change, by helping communities come together and collaborate.

Be brave enough to take the first step toward the change we want to see in society. Every little step can help create a great impact.

Transparency is essential while working to bring positive change, as it helps in building trust. That very trust can encourage communities to support these causes and help in their sustainability, for a better future. It helps sustain projects we run for a better future.

By collaborating with other organisations we can create platforms for change seekers.

# Frugal models for inclusive healthcare systems

Yale University Professor, Dr. Ahmed Mushfiq Mobarak spoke about leveraging the collaborative approach between healthcare providers, researchers, governments, volunteers, community leaders, and the community at large to create a welcoming environment for interventions.

Dr. Mushfiq Mobarak presented a randomised-control trial that he and his colleagues conducted in Sierra Leone about how to ensure vaccine delivery at the last mile. Their research questions centered around addressing access barriers for people living in poverty, and people across communities at large and identifying the most cost-effective intervention to increase vaccination rates. In those remote areas, people faced difficulties in going to vaccination centers as the cost was high per person. Through a Randomised Control Trial, it was found that bringing vaccines to the people, communicating directly with the communities, and ensuring door to door community mobilisation, worked in their favor- it increased vaccination rates compared to the control group which had no intervention.

# Frugal models for inclusive healthcare systems

## Message from Dr. Ahmed Mushfiq Mobarak:

*When you have tremendous, acute access problems, when we see that it looks like vaccine hesitancy, people are not showing up. But people aren't showing up because the vaccines are nowhere close to them. It's not convenient at all. Access challenges are real and these are the problems we need to address"*

## Key Insights from Dr. Ahmed Mushfiq Mobarak:

Research in remote areas as sampling frame will reveal the specific set of health challenges people living in remote villages face.

Reaching people at the last mile for healthcare delivery has to be cost-effective, with a well-identified access method.

Leveraging the collaborative approach between healthcare providers, researchers, governments, volunteers, community leaders, and people across the communities can create a welcoming environment for interventions.

# Make it local: digital fabrication for pandemic response

In this Impact Talk Richa Shrivastava, Director, Maker's Asylum, spoke about the importance of open community makerspace in building capacity and community resilience. With the M19 Initiative, Richa and her team made over 1 million face shields for front-line and essential workers in 49 days during the first lockdown in 2020, by enabling makers to use their open source designs in 42 cities, towns and villages across India.

## Key insights from Richa Shrivastava:

Hosting various educational events on current pressing issues can be a great opportunity to invest in the future generation. These initiatives will encourage the next generation to be frugally innovative.

The biggest learning from the COVID-19 pandemic is “Doing better with less”. During times of crises, prototyping a solution, requires good research and a positive mindset to capitalise on existing materials.

Through collaboration and partnership, we can create various sustainable ecosystem hubs in different locations to immediately address urgent situations.

The future of learning is evolving and alternative spaces will be significant in customising people's learning journeys.

# Challenges for the underbanked: Mainstreaming financial services for all

In this Impact Talk, Arinjoy Dhar, Senior Director, BRAC Microfinance, elaborated on how BRAC Microfinance has supported people living in poverty during the pandemic and how it plans to reach the last mile in the future.

## Key Insights from Arinjoy Dhar:

Social norms prohibiting women's financial inclusion cannot be changed overnight. Actors working in this area must identify the existing social norms to better understand the lives of women and effectively include them in the solutions designed for them.

Challenges of onboarding women in the space of financial inclusion were abundant: starting from a socially constructed lack of individual recognition to reduced access to financial services and information - all systemically prevent women from taking charge of their financial lives.

Rural communities will be better included when they are connected with marketplaces.

Digital financial inclusion will enhance when services relevant to our daily lives such as education and health are connected to it.

# Immersive Learning Experiences





# Innovation in learning: Unlocking the remote learning puzzle

This workshop was led by Shakil Ahmed, Country lead in Bangladesh, EdTech Hub; Safi Rahman Khan, Director, Education, Skills Development, and Migration, BRAC and, Amreen Bashir, Director of Partnership Development & Resource Mobilisation, Teach for Bangladesh.

## Highlights:

Participants reflected on multiple dimensions of remote learning (and by extension, blended learning) to improve it for effective delivery at the last mile.

They were exposed to use-cases of remote learning across multiple sectors.

They brainstormed on innovations that can capitalise on emerging opportunities and address the challenges of remote learning for all learners.

They agreed that collective action is required to unlock the remote learning puzzle.

# The art of Jugaad (Frugal Innovations)

This workshop was a hands-on live prototyping workshop which encouraged participants to use everyday items and materials to transform and communicate their ideas through physical models. Richa Shrivastava, Director, Maker's Asylum led the the participants to identify problems in their everyday lives and guided them to find ways they could upcycle waste objects to solve those problems. The art of Jugaad is to innovate frugally, a common technique used by last mile communities.



# Changing behaviour through nudges

A nudge is a subtle prompt that can alter human behaviour. According to International Training Centre (training arm of International Labour Organization) nudges alter people's behaviour in a predictable way without forbidding any options or significantly changing their economic incentives.

During COVID-19, when infections grew exponentially in 2020, behavioural nudges presented a possible route to controlling the virus, particularly in the absence of vaccines and evidence-based treatments.

In this workshop The Behavioural Insights Team took the lead to engage the audience on how to identify and incorporate various behavioural nudges to subtly change the behaviours of clients and users to achieve improved individual outcomes from their projects and initiatives.



# Educating through board games

One of the main highlights of FIF 2022 was the creation of a unique board game. Throughout the two days of the conference, speakers and participants networked in a fun and compelling way while playing the board game.

## About the board game:

The game titled “মাটি থেকে মুঠোফোন” (Clay 2 Cell) is a motor-function and dice based game where players roll a dice on the board to earn coins equal to the numbered region of the board where it lands multiplied by the number on the dice, and can save that money into their mobile wallet for aspirational goals such as buying books, setting up ice-cream businesses, and saving up for travelling to name a few. By saving in their digital wallets, players can make their money secure - provided they protect their PIN numbers and promptly reset them when leaked. First to cash-in in 5 total categories wins the game!

## The goal:

**To teach 4 crucial elements of digital financial services to students of grade 8 to 10 through :**

1. Cash can be lost in numerous ways. Mobile money, if protected by keeping one's PIN safe, can be kept from being lost.
2. Savings protect us against shocks
3. Investments help us earn more money
4. PINs can be easily reset and they should be provided if you suspect someone has found out yours or if you manage to get your account blocked

# Educating through board games

## How did it come to be:

BRAC Social Innovation Lab (SIL) has worked extensively in the space of women's digital financial inclusion which served as the inspiration for the board game. By integrating SIL's experience in human-centered and behaviourally-informed design and Kraftz's (a Bangladeshi board game design company) expertise in game design, the first iteration of the game came to life.

K R  O S



## Message from KAM Morshed, Senior Director, BRAC

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*Facing such a global crisis has and will require continued resilience, persistence, creativity, empathy, collaboration and smart-work if we are to break the roots of poverty, inequality and hunger. This, we cannot do alone.*

*The impact of the pandemic on livelihood, economy, health, and education is known to all of us. On a brighter note, this FIF showed us that, we learned from the multifarious devastating effects of the pandemic. And we see the possibility of improvement to design a better future, where we can be more prepared.*

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# Thank you for joining FIF 2022!

