WSBI 2ND WORKSHOP ON RURAL FINANCIAL INCLUSION

2 – 4 October 2018, Dhaka
Hosted by Bank Asia Limited, Bangladesh
About the WSBI Rural Financial Inclusion

The first WSBI Workshop on Rural Financial Inclusion, hosted by the Postal Savings Bank of China, concluded that challenges in rural finance are enormous while progress is continuing thanks to efforts by government and financial institutions and the advancement in digitalization.

Definition

ILO (International Labour Organization) refers to Rural Finance as the provision of financial services in rural areas that supports a wide range of economic activities and households of various income levels. It includes financial services that support agricultural as well as non-agricultural activities.

Rural finance is much more complex than SMEs financing, as the clientele pattern is diversified. Rural population has groups that earn income in different sectors, very small-scale business, informal employment, farming, etc. Providing financial services in rural areas is an indeed challenge as agriculture and other rural economic activities have unique characteristics of dependence on natural resources, long production cycles and vulnerability to multiple risks.

Scope of the 2nd Workshop

Challenges highlighted at the first workshop include: how to address rural finance accurately and precisely; how to address the gap of information asymmetry when it comes to credit and consumer protection; how to embed financial services into different life scenarios; how to address agent managements; how to leverage big data to create innovative products and services, etc.

The 2nd Workshop will build on the outcome of discussion at the first workshop and deepen the exchange on different challenges. It will be followed by a one-day interaction session and a field visit that aims to improve the understanding of rural finance thus to be inspired. It will mainly address:

- Financial products for rural micro-entrepreneurs;
- Agent management: agent selection, value proposition, branding, agent capacity building, risk management, liquidity, supervision, cross-selling opportunities;
- How data can help improve rural finance.

https://www.wsbi-esbg.org/Events/Rural2018
WORKSHOP

DAYS

09:00 AM – 09:30 AM REGISTRATION

10:00 AM – 11:30 AM INAUGURATION SESSION

10:00 AM – 10:15 AM Speech from Chair of WSBI Rural Financial Inclusion Working Group
Mr Ferry Sipahutar, Vice President, PT. Bank Tabungan Negara (Persero) TBK Indonesia

10:15 AM – 10:35 AM Opening Remarks
Mr. Md Arfan Ali
President & Managing Director
Bank Asia Limited

10:35 AM – 11:00 AM Formal Inauguration
Mr. Fazle Kabir
Governor
Bangladesh Bank

11:00 AM – 11:30 AM Keynote Presentation
Dr. Mustafa K Mujeri
Executive Director
Institute for Inclusive Finance and Development (InM)

11:30 AM – 12:00 PM COFFEE BREAK

12:00 PM – 1:30 PM PANEL ON MULTI-STAKEHOLDERS APPROACH TO ADDRESS RURAL FINANCE, FACILITATED BY ABDULLAH SAQIB, COUNTRY MANAGER, VIAMO

Mr. K Venkateswara Rao
Chief General Manager
NABARD India

Mr. Abdul Karim
Managing Director
Palli Karma Sahayak Foundation (PKSF), Bangladesh

Mr. Kamal Quadir
CEO & Founder
bKash Limited, Bangladesh

Mr. Serajul Islam
CEO
ERA Infotech
Q&A

1:30 PM – 2:30 PM  LUNCH & PRAYER BREAK

2:30 PM – 3:00 PM  CENTRAL BANK INITIATIVES FOR RURAL FINANCIAL INCLUSION
Mr. Md. Abul Basar
General Manager
Financial Inclusion Department
Bangladesh Bank

3:30 PM – 4:10 PM  DOWNSCALE: FROM SMALL BUSINESS FINANCE TO MICROENTERPRISE AND SELF-EMPLOYED FINANCE
Mr. D. Nageswara Rao
General Manager, Dept. of Financial Inclusion & Banking Technology
NABARD India

Dr. Toufic Ahmed Choudhury
Director General
Bangladesh Institute of Bank Management (BIBM), Bangladesh

Mr. Syed Abdul Momen
Head of SME
BRAC Bank Limited, Bangladesh

MicroSave

Q&A

4:10 PM – 4:30 PM  COFFEE BREAK

4:30 PM – 5:10 PM  THE USE OF DATA IN FURTHERING FINANCIAL INCLUSION FOR RURAL POPULATIONS
Mr. Abdullah Saqib
Country Manager, Bangladesh & Pakistan
Viamo, Pakistan

Mr. Mridul Chowdhury
CEO and Founder
mPower Social Enterprises, Bangladesh

Q&A

5:10 PM – 5:20 PM  CLOSING REMARKS
DAY 2

10:00 AM – 11:30 AM CUSTOMER CENTRICITY: DESIGN, PRICING AND MARKETING OF MICROFINANCE PRODUCTS

Ms. Debbie Watkins
Managing Director
APMEA at Fern Software

11:30 AM – 11:45 AM COFFEE BREAK

11:45 AM – 1:15 PM CUSTOMER CENTRICITY: DESIGN, PRICING AND MARKETING OF MICROFINANCE PRODUCTS (CONTINUATION)

Ms. Debbie Watkins
Managing Director
APMEA at Fern Software

01:15 PM – 02:15 PM LUNCH & PRAYER BREAK

02:15 PM – 03:00 PM AGENT BANKING IN BANGLADESH

Dr. Atiur Rahman
Former Governor, Bangladesh Bank

03:00 PM – 04:00 PM AGENT BANKING IN INDONESIA AND MALAYSIA

DFS AGENT NETWORK MANAGEMENT
Mr. Sarder Akhter Hamed
SEVP & Head of Channel Banking Division
Bank Asia Limited, Bangladesh

04:00 PM – 04:15 PM COFFEE BREAK

04:15 PM – 05:00 PM AGENT NETWORK MANAGEMENT (Continuation)

Mr. Sarder Akhter Hamed
SEVP & Head of Channel Banking Division
Bank Asia Limited, Bangladesh
FIELD VISIT

DAY 3

9:00 AM - 10.00 AM  BANK ASIA CORPORATE HEAD OFFICE VISIT

10:00 AM – 1:30 PM  FIELD VISIT TO BANK ASIA’S AGENT OUTLET IN RURAL AREAS

1:30 PM – 2:30 PM  LUNCH & PRAYER

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