



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.



WORKSHOP

DAY 1

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 <i>Mr Ferry Sipahutar, Vice President, PT. Bank Tabungan Negara (Persero) TBK Indonesia</i>
10:15 AM – 10:35 AM	Opening Remarks <i>Mr. Md Arfan Ali President & Managing Director Bank Asia Limited</i>
10:35 AM – 11:00 AM	Formal Inauguration <i>Mr. Fazle Kabir Governor Bangladesh Bank</i>
11:00 AM – 11:30 AM	Keynote Presentation <i>Dr. Mustafa K Mujeri Executive Director Institute for Inclusive Finance and Development (InM)</i>
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
	<i>Mr. K Venkateswara Rao Chief General Manager NABARD India</i>
	<i>Mr. Abdul Karim Managing Director Palli Karma Sahayak Foundation (PKSF), Bangladesh</i>
	<i>Mr. Kamal Quadir CEO & Founder bKash Limited, Bangladesh</i>
	<i>Mr. Serajul Islam CEO ERA Infotech</i>



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