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# INNOVATION KEY FOR THE FUTURE

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## From digital to smart: Bangladesh on the growth path

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adopted various digital tools in order to transmit and resolve internal tasks and communication. Examples of these electronic tools include D-Nothi, a digital filing system that is used to send and file internal communication by government agencies, and the Integrated Budget and Accounting System (iBAS++), which is implemented in resolving the salaries of government service holders.

As a result of various digital tools, the disbursement of public service salaries and pensions in Bangladesh have mostly transitioned to electronic platforms. Most, if not all agencies, now have some form of established online presence and digital footprint, which, at least in theory, removes a certain aura of

Bangladesh's sustained growth has been largely fuelled by the government's unapologetic push for digitising all government services to citizens.

VISUAL:  
ZARIF FAIZ



The biggest thrust under the Digital Bangladesh programme and the current Smart Bangladesh initiative is none other than democratising access to citizen services and financial inclusion.

VISUAL: TEENI AND TUNI

inaccessibility that these organisations either deliberately or inadvertently used to foster. In certain regards, we have caught up to the other developing and developed countries in terms of consolidated services that are rightfully available to citizens from every economic stratum. On

December 12, 2017, the national emergency hotline was officially launched which has, since its inception, maintained a very active Facebook page that chronicles the various successful rescue activities facilitated by the service. This type of contextual framing of an easily accessible state service as a force for general good is exactly the type of communication that the government should emphasise, and these positive changes were buoyed by a concerted push for centralised digitisation.

Digitisation and the

**Digitisation and the adoption of technology has almost completely altered the landscape in the financial and entrepreneurial sectors.**

adoption of technology has almost completely altered the landscape in the financial and entrepreneurial sectors. A large

part of this change was driven by the meteoric growth and adoption of Mobile Financial Services (MFS) such as Bkash, Rocket, Nagad, and Upay. As a large part of Bangladesh's rural population are still not part of the banked and institutionally supported economy, the use of these MFS has brought a significant segment of the population into the digital fold. Transactions that would have previously been subject to lengthy and tedious procedures and potential harm from scammers have now become

seamless due to mobile banking. MFS and other similar services have also significantly bridged the gap between urban and rural spaces, as the transfer of information and funds can now be easily facilitated.

These digital conveniences are also no longer the realm of tech savvy youth groups, as even older and digitally illiterate people can use these services with relative ease all with the use of their own cell phones or authorised local agents.

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