



NEWSLETTER

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Editor's Corner

'March' is a shining part of the self-sacrifice and glory of the Bengali nation. Now it is also the traditional struggle-culture of this country. Because as a Bangladeshi, we have already passed 50 years of independence. The independent existence and liberation of a territory is crucial for the positive transformation of its people with its cultural identity and developing high taste. In March 1971 lit up our dreams of liberation. However, half a century later, we have not been able to achieve our desired development in the economy, education, and culture. But we think that the map obtained in exchange for blood will one day make the new generation of this country very bright in the world assembly. Although the golden jubilee of Bangladesh's independence and the end of Mujib's year is March 31, the remnants of this festival will remain for a long time to come. The MOMODa FOUNDATION equally participates in this achievement and celebration of Bangladesh. MOMODa has been continuing its efforts to take the society forward to engage women in employment through various training since 2016. It also continues research activities on education, child marriage, Health and Hygiene, Nutrition, Social Safety-Net, and various social aspects. It is our expectation that the MOMODa will move towards its own goal with a new initiative and proper working plan. At the same time, keep trying to meet the challenges of a changing world and new realities with a sense of responsibility. May the great Independence Day awaken in the minds of all and let new hopes be cut off. Bangladesh moves forward in its own glory by overcoming all disasters and obstacles.

Editor
Jahangir Alam

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The Key Challenges of Giving Information Nudges to The Students

Under the project "Information Nudges to Prevent Learning Decay During Covid-19 in Bangladesh" funded by J-PAL (The Abdul Latif Jameel Poverty Action Lab), MOMODa FOUNDATION started to send the weekly text SMS and voice call to the student's or their parents over the Mobile phone from November 2021 since they can overcome the Learning Gap and Learning Decay that generated during the school closing more than 500 days for COVID-19. In this project, there are 1200 students from 4 schools are receiving the SMS or/and quizzes. Out of 1200 students, 600 of them received the weekly text SMS and voice call each week. The weekly text SMS and voice calls are related to (a) sharing their subjective teacher's mobile number since they can communicate with their teachers and can solve their subjective problems by calling or sending an SMS to their mobile phone, (b) Sharing the education-related contents link from Facebook, YouTube and etc. (c) sharing some findings of previous research that encourages the students to go to the schools, and (d) sharing the Sangshad TV's education program schedule as the grade. Except for the weekly text SMS and voice call, all the 1200 students have been received the quiz SMS each month since December 2021 on English Grammar and Mathematics from their textbooks. The purpose of sending the text SMS, voice call, and quizzes is to continue their learning and reduce the dropout rate from the education. The main challenges are to reach the SMS and Quiz to students are:

- (1) In Some cases, students are unknown to use the mobile phone.
- (2) Parents are not handy to use the mobile phone.
- (3) Some of them are used feature phones that is not allow some calculation of mathematics.
- (4) Feature phone doesn't show the SMS at a glance, sometimes the partial SMS missing from their feature phone.
- (5) Students aren't following the instructions of reply quiz SMS of correct answer format of the quiz.
- (6) Parents continuously change their mobile operator, and sending credit aren't received because of their unknown operator.
- (7) Some feature phone doesn't support the Bengali font.

It is a sign of hope that schools have opened and students have started going to school. Our SMS will inspire the students to back their class and they will be regular. This will make it possible to reduce the learning gap and learning decay.



MOMODa Research

Financing Virtual Migration for High-growth Microentrepreneurs

The northern region of Bangladesh is not well-connected largely with the urban labor markets of capital city, and has the lowest participation rate in the labor market. Bringing employment growth and entrepreneurial creation to this area, MF (MOMODa FOUNDATION) intend to give emphasis especially to female candidates, who have few job opportunities, particularly in rural areas, given patriarchal social norms, and family obligations that hinder active labor force participation.

MOMODa thinks an online freelancing platform can enable many females to enter entrepreneurship, with the freedom to work from home and access global clients to earn a competitive wage. In this sense, a six months long training program (three months training program and internship) on graphics design only for female is being conducted by the MF in collaboration with the Sarah Institute of E-Generation, a renowned IT training institute in northern Bangladesh, under the supervision of researchers from Oxford University and Florida International University to learn more about the experience of individuals who have had training in freelancing or graphics design skills. Female of rural areas with minimum educational qualification of SSC or equivalent are targeted in this project to finance the relatively high



An open session of the graphic design course was held with the female participants initial cost of an online freelancing training program, using different microfinance contract structures that we randomly assign. Following this wave (36 female participants in 1st phase), in this project considers an innovative new microfinance product, based on the principles of equity financing, in which promising potential entrepreneurs in Bangladesh are provided with capital, training and mentorship to help them become online freelancers. MOMODa feel confident now implementing this exploratory project, given the previous experience and strong local partner.

Transforming Households with Refraction and Innovative Financial Technology (THRIFT)

Background of the Project:

MOMODa FOUNDATION has been selected as a partner organization for conducting the trial of 'Transforming Households with Refraction and Innovative Financial Technology' (THRIFT) of ENGINE studies to understand the impact of eyeglasses on expanding financial inclusion for older adults, particularly through mobile banking. This trial will examine the impact of free reading glasses to support the use of smartphone banking apps in Bangladesh among elderly recipients of Government Old Age Allowance payments. The study will capitalize on Bangladesh Government's plan to digitize all social safety net payments to the elderly. Along with MOMODa the THRIFT study will be implemented by Vision Spring, Good Business Lab, University of Michigan, Florida International University, BRAC James P Grant School of Public Health, Queen's University of Belfast, BRAC University, and University of Dhaka. Remarking this research initiative as a testament to the collaborative spirit of the eye-care sector, the researchers expect the THRIFT results will shape financial inclusion and health policies that facilitate older adult's participation in mobile banking and associated safety net programs.

Carrying Out the Project

THRIFT capitalizes on the Bangladesh Government's plan to digitize all social safety net payments to the elderly by providing free glasses and training to help older adults use smartphones and improve their financial independence. The idea behind THRIFT is simply to provide glasses and basic smartphone training to elderly recipients of old age payments in Bangladesh. The trial will then compare the financial independence of people who receive a smartphone alongside glasses and training with a control group who receive a smartphone alone. The study also tests the hypothesis that, by improving access to online banking, participants will experience improvements in many areas of their life, including food security, COVID-safe behaviors, and financial security. The ultimate aim of the program is for vision care to be included as an integral part when Bangladesh's innovative program of online banking for the elderly is replicated throughout the world.

Key Features of the Project

Objectives: To measure the impacts of free vision corrected reading glasses combined with digital financial services (DFS) training to support the adoption and use of mobile banking in Bangladesh, who are recipients of digitized government OAA benefits and WA benefits.

Sample Size: 400 participants who are the recipients of government digital Old Age Allowance/Widowed-Allowance payments.

Outcome: This research will shape financial inclusion and health policies that facilitate older adult's participation in mobile banking and associated safety net programs.

Project Period: From July 2022 to December 2023

Funding authority:

The Wellcome Trust, United Kingdom;
The Chen Yet-Sen Family Foundation, Hong Kong;
The Clearly Initiatives, United Kingdom; and
University Belfast, United Kingdom.

Co-Investigators

1. Dr Atonu Rabbani, The Mushtaque Chowdhury Professor of Health and Poverty, James P Grant School of Public Health (JPGSPH), BRAC University & Associate Professor of Economics, University of Dhaka.
2. Dr. Abu S. Shonchoy, Associate Professor of Economics, Florida International University (FIU)

The project is now at preparatory phase. In this phase, several meetings have been conducted among the parties to clarify the idea of the projects and to understand the role and responsibilities of each party involved in this multi-stakeholder research. MOMODa FOUNDATION has already developed a social screening protocol and shared it with other parties for finalization.



Salinity & Productivity: Is There a Link? Impact of Climate Change in Coastal Areas of Bangladesh

The objective of this study is to understand the public health and economic effects of salinity intrusion. The study may help us to explore the consequences better—facilitating appropriate planning for adaptation and mitigation of climate change in the coastal areas of Bangladesh.

Project Background: Globally about 600 million people are dwelling in low-elevated coastal zones, those will soon be a victim of progressive salinization—due to climate change-induced sea-level rise. We know from available research that sea level may be elevated by a meter or more by the end of the twenty-first century—potentially making one billion people vulnerable. While climate change research predominantly focused on inundation and damages from surges and hurricanes, slow and steady threats like salinity from seawater intrusion could be another vital terror worth consideration. Groundwater salinity has important consequences on livelihoods and could potentially create public health hazards through its impacts on agriculture, aquaculture, infrastructure, coastal ecosystems, and the availability of freshwater for household and commercial use.

Methods: Multi-methodology has been designed for this study. These are quantitative & qualitative data collection, and salinity measurement in a scientific method.

Description: MOMODa FOUNDATION collected drinking water salinity data from 20 Jutes mill from Khulna & Bagerhat districts. MOMODa also collected salinity data from 80 households of jute mill workers in the same areas and also obtained permission from the Bangladesh Jute Spinners Association (BJSa) to conduct the study to their affiliated factories. Besides, MOMODa obtained positive consent from six jute mills to conduct the study at their factories.



According to the plan to conduct a year-round comparative study to measure the variation of productivity and health status in comparison to salinity MOMODa also randomize (RCT) 600 jute mill workers from six jute mills and collect high frequent health data and water salinity data for the research.

Research Area: Climate Change

Donor Agency: J-PAL (K-CAI) and PEDL

Geographical Location: Khulna, Bangladesh

Timeline: April 2022 to June 2023

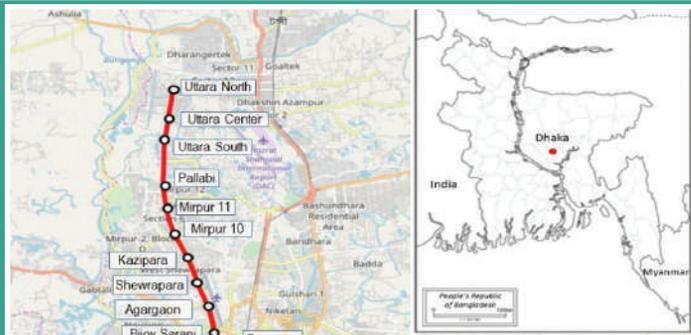
Status: Ongoing (Preparatory stage)

Principal Investigator:

Dr. Abu S. Shonchoy of Florida International University (FIU)

Findings: The research project is now at the preliminary stage; we will publish the findings time to time.

Economics and welfare impact of Dhaka Mass Rapid Transit System (Metro Rail)



The objective of this study is to comprehensively evaluate the impacts of the Dhaka Metro Rail (DMR) for distribution of socioeconomic activities and mobility within the city. More specifically this study will be conducted to quantify how the welfare gains are distributed across space and different socioeconomic groups and examine the channels through which these gains transpire (e.g., faster travel, transit-oriented development, and job agglomeration economies).

Project Background: In Dhaka, one of the fastest growing cities in the world, Dhaka Metro Rail (DMR) is going to be the first inner-city rail transit service, and its first line, MRT Line 6, is due to open by December 2022. The DMR is expected to ease endemic traffic congestion and poor mobility within Dhaka. As we know that large-scale mass transit projects like the DMR affect travel conditions in the entire city, and not just along their routes. They also have citywide impacts on housing markets, air pollution, gender equality, labor market informality, population decentralization, and the city's long-term growth among others. However, a comprehensive

assessment of a transportation infrastructure project is rarely undertaken by governments or donors despite its importance for sustainable development.

Methods: Multi-methodology has been designed for this study. These are quantitative & qualitative data collection, air and sound pollution measurement in a scientific method.

Description: Data will be collected from the different sources. A baseline survey before the start of the operation of MRT Line 6 around July 2022 and an endline survey after the start of the operation around February 2023 will be conducted for collecting the data from total 2000 Households. Besides data will be scraped from the different websites such as Google Maps (GM). Second, we will obtain office and residential property market data such as location and asking rental or sales prices by scraping major real property websites in Bangladesh. Third, we will obtain labor market information such as job title, sector, wage range, and company location. We will also use remotely sensed data such as the World Bank Light Every Night data. Estimated pollution data from NASA's Earth Data website also be gathered. At the ward level, we will collect pollution and economic activity data. Finally, once Metro Line 6 is in operation, we collect ridership data.

Research Area: Livelihood

Donor Agency: Singapore Management University (SMU) & International Growth Center (IGC)

Geographical Location: Dhaka, Bangladesh

Timeline: March 2022 to June 2023

Status: Ongoing (Preparatory stage)

Principal Investigators:

Dr. Abu S. Shonchoy of Florida International University

Dr. Tomoki Fujiji of Singapore Management University

Findings: The research project is now at the preliminary stage, we will publish the findings time to time.



The MOMODa Research Team took part in a workshop on "Good Clinical Practice Guidelines in Research"

The research team of MOMODa FOUNDATION participated in the two-day long international workshop on 'Good Clinical Practice Guidelines in Research' on January 19–20, 2022 via Zoom platform under the project "Transforming Households with Refraction and Innovative Financial Technology" of the ENGINE study. The workshop has been jointly organized by the Suven Clinical Research Centre, L V Prasad Eye Institute, CTU, and CTQUEST LLP. In this workshop, different topics have been covered related to GCP overview and principles, informed consent, the research investigators' responsibilities and commitments as outlined in ICG GCP section 4, quality in research, etc. Besides the MOMODa team, researchers from different countries in Asia, and the African continent also participated in this workshop. All the participants received a certificate of participation after the workshop. Note that GCP is an international ethical and scientific quality standard for the design, conduct, performance, monitoring, auditing, recording, analyzing, and reporting of clinical trials. It also serves to protect the rights, integrity, and confidentiality of trial subjects. Across the globe, the ICH-GCP guidelines are used in clinical trials with the main aim of protecting and preserving human rights.

Telephonic survey challenges of Virtual Job Fair and Job Preference Signaling in ICT Sector:

The telephone surveys are a means of gathering information from individuals, families, or other units of interest where potential respondents answer a question asked by an interviewer on the telephone. These studies have shown that data collected in telephone interviews is as valid as data collected by other survey methods (questionnaires, face-to-face interviews). However, a researcher considering a telephone survey should be aware of the specific limitations of this method of data collection. Telephone surveys can be very successful if the survey is planned accordingly. In the COVID-19 situation, MOMODa FOUNDATION conducted a telephonic survey for the "Data collection surveys for a virtual job fair for the ICT sector in Bangladesh" under the project of Asian Development Bank (ADB). In this project MOMODa FOUNDATION successfully completed 2411 jobseeker phone survey, in this period, MOMODa faced some technical challenges between respondents and enumerators:

Challenges to deal with respondents:

1. In most cases, respondents do not want to take the survey seriously as they are not answering face to face.
2. Sometimes respondents show a lack of concentration while answering the survey question. They do not put enough thinking into answering the question. Sometimes they just give random answers.
3. Sometimes it is very hard to convince them to talk over the phone for a long time.
4. Convincing female respondents to talk over the phone for a long time is very challenging for enumerators, especially for male enumerators. Sometimes respondent's husband does not allow them to talk over the phone.
5. According to IRB policy, respondents have the right not to participate or not to answer any particular question, sometimes they use this advantage for not participating in the survey.
6. Sometimes fake person answer questions instead of a real person

Challenges for Enumerators:

1. It is hard for the enumerator to judge respondent whether he/she is answering seriously or not.
2. Enumerator has to repeat the same question several times.



3. Explain mathematical questions over the phone several times.
4. In face-to-face surveys, enumerators can influence respondents by judging their gender, age, qualification, etc. Which is not possible for a Telephonic survey in some cases?

Technical Challenges:

1. Call drops and balance end in the middle of the survey.
2. A weak network causes unclear voice.
3. Some of the respondent use phone which is old or not in good condition. This type of phone causes interruption on the survey.

The telephone surveys play a vital role in social research in the COVID-19 situation and constantly improving through advances in the methods and techniques used to contact the social survey instruments. However, we have been faced with many challenges including telephone coverage, nonresponse, etc. In many cases, the changes have contributed to continuing declines in response rates and increasing costs of conducting telephone surveys. Cell phones have made communication an even greater part of the everyday culture and could make the potential responses even more accessible to social researchers.

MOMODa Events

MOMODa FOUNDATION celebrate International Women's Day (IWD) 2022



On March 8, 2022 International Women's Day 2022 has been celebrated by MOMODa FOUNDATION with the theme "Gender Equality Today for a Sustainable Tomorrow". This day is celebrated in recognition of the achievements of women, regardless of race, religion, language, culture, economic or political differences. A discussion meeting was held on the occasion at 4 pm on Tuesday at the Gaibandha project office. The speakers highlighted the context of Women's Day and discussed why gender equality is important for ensuring sustainable development and how gender equality can be ensured. On this day, everyone is made aware of women's rights, gender equality. Besides, strengthening the fight for equal rights of women is one of the objectives of this day. It also called upon all to play a responsible role in maintaining a healthy environment for women at home and at work. At the beginning of the program, the female employees of the FOUNDATION were greeted with flowers. Every year, MOMODa FOUNDATION celebrates this day with due respect.

MOMODa FOUNDATION participated at “Inclusive Digital Model (IDMODEL) Project Concluding Conference”

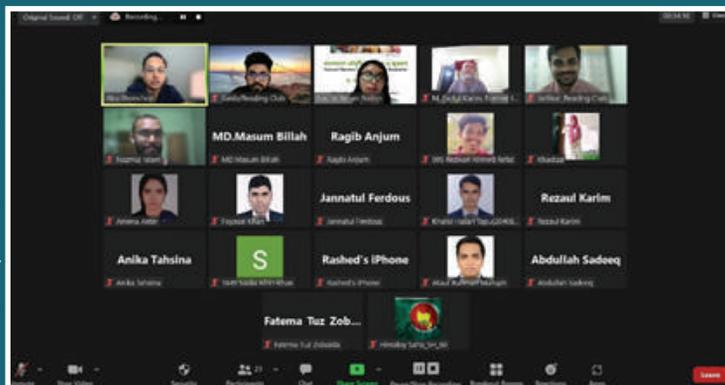


The Technology and Management Centre for Development (TMCD) at Oxford Department of International Development (ODID) organized the Economic and Social Research Council Global Challenges Research Fund (ESRC GCRF)-funded Inclusive Digital Model (IDMODEL) project global high-level conference on Friday 25th February 2022 via Zoom. The Nobel Peace Prize Laureate Professor Muhammad Yunus addressed the event. Other prestigious speakers were from the United Nations,

the Commonwealth Secretariat, Bangladesh, Columbia, China, Europe and the UK. It was attended by more than 43,000 people worldwide. Dr. Foyasal Khan, Research Coordinator of MOMODa FOUNDATION attended in the webinar on behalf of the organization. For details about the event, please visit this link: <https://www.oxford-tmcd.org/news/idmodel-project-research-results-shared-more-43000-people-worldwide>

Lecture of Dr. Abu S. Shonchoy in Reading Club Trust on ‘Seasonal Migration and Microfinance in Bangladesh’

Reading Club Trust, a common platform for serious readers and young scholars to create a knowledge-based society in Bangladesh, organized its 454th Weekly Public Lecture via zoom on "Seasonal Migration and Microfinance in Bangladesh" on Saturday, March 19, 2022. Dr. Abu S. Shonchoy, Associate Professor of Economics at Florida International University (FIU) delivered the keynote address in this webinar. Dr. Foyasal Khan, Research Coordinator of MOMODa FOUNDATION attended at the webinar on behalf of the organization.



IDE-JETRO Country Representative visits MOMODa FOUNDATION



MOMODa FOUNDATION shares its decade-long experience in development research when a courtesy call was made on 17 January 2022 by Mr. Yuji Ando, Country Representative of International Development Economics-Japan External Trade Organization (IDE-JETRO), Dhaka Office. Mr. Jasim Uddin, the Chairperson, welcomed Mr. Ando.

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