



# **MOMODa FOUNDATION**

(Non-Profitable, Non-Government, Non-Political, Voluntary and Charitable Organization)



## **Organisation Profile**

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## About Us:

MOMODa FOUNDATION is a research oriented development organization, the foundation has been working in both rural and urban Bangladesh since 2011 (registered as MOMODa FOUNDATION in 2016). Along with five on-going projects, it has successfully implemented several action research projects in association with world's renowned academic and research institutions and funding partners with active collaboration with local public and non-government organizations. MOMODa FOUNDATION has active network with experts from interdisciplinary background and professionals leading a dynamic team of enumerators, data entry operators, field supervisors and facilitators. The foundation has expertise in conducting experimental and quasi-experimental research, from designing the study and implementation to analysis and publication. Rigorous evaluation, capacity building training for development professionals, data management, software interface design, analysis of data using different statistical packages are among the expertise of the organization. Major projects that have been done by the foundation are in the field of migration, skill development, education, energy, micro-finance and financial inclusion, to name a few.

## Our Slogan:

“EVIDENCE, ADVOCACY, ACTION”

## Our Vision:

MOMODa FOUNDATION envision of making the world a better place for all in which people irrespective of cast, creed, sex, color and religion could live in a society with reduced poverty and inequality.

## Our Mission:

MOMODa Foundation's mission is to create a society with reduced poverty and inequality.

# MOMODa Objectives:

MOMODa FOUNDATION aims to build a better world by intervening in a comprehensive way. Listed below are the defined objectives of the foundation -

- To pilot, evaluate and scale-up innovative solutions to bridge the information, technology and product gap that exists in rural Bangladesh. To conduct experiments on social development activities and other social issues; and to rigorously evaluate the impacts of these activities and experiments.
- To establish, organize and conduct training facilities for skill enhancement and capacity building aiming for disadvantaged and under-privilege population of Bangladesh. To provide market and supply chain linkage to people and communities involve in farming and non-farming sector activities with urban retail channels ensuring fair price at both producers and consumers ends.
- Creating job-banks and skill-centres to provide quick and easy access of job openings to the skilled workers trained at the local areas. Facilitating and implementing support program for improving education and health sector of Bangladesh.
- Reaching-out to the people with relief and rehabilitation works during the time of man-made or natural disasters to ensure proper disaster management, right targeting with innovative and better incentivized products and services to make people reap the best during the time of crisis.
- Provide better and innovative solutions to ensure financial access and inclusivity for the unbanked population of Bangladesh.
- To generate employment for jobless youths.
- To establish women empowerment in the society and to establish dignity and rights of women in every sphere of social and economic life.
- To facilitate migration activities of future migrants to foreign countries by providing them required training to acquire skills, occupational health and safety information as well as job and wage related consulting and advocacy support to smooth the migration process.
- To provide consultancy service to local and international business and public entities on market linkage, strategic management, effective business solutions, market assessment and human resource related issues.
- To provide an effective platform for foreigners to initiate collaborative research, market and investment communication with local public, private and NGO communities by ensuring smooth and secured travel arrangements, scheduling business meetings and providing support for legal and administrative issues in Bangladesh.



The ongoing projects of  
**MOMODa Foundation**  
are:

**Project Name:**

## **Testing the impacts of Digital G2P Payments**



### **Principal Investigators:**

**Dr. Reshmaan Hussam**  
**Dr. Benjamin Roth**  
**Dr. Natalia Rigol**  
**Dr. Abu S Shonchoy**

### **Partner Organizations:**

**Bill & Melinda Gates Foundation**  
**Access to Information (A2I),**  
**Prime Ministers Office,**  
**Government of Bangladesh.**

### **Project Area:**

**Across the country, Bangladesh**

### **Project Description**

The project is part of the digitization process of the Government of Bangladesh. The project aims to test the effectiveness of digitalizing G2P payments. The social safety net payments under the program includes freedom fighter allowance, old age allowance, widow allowance, disable allowance etc. The project is being implemented by access to information (a2i) and Department of Social Services. MOMODa FOUNDATION carries out the research of this project. The project is being funded by Bill & Melinda Gates Foundation.

The study has three specific hypotheses related to digital G2P payments:

1. G2P payments can expand the payments network by guaranteeing transaction volume
2. Digital G2P payments encourage broader engagement with formal financial services
3. Digital payments to women can help close the gender gap in financial services

**Project Name:**

# **INCENTIVIZING SCHOOL ATTENDANCE IN BANGLADESH: A LOSS AVERSION CONDITIONAL CASH TRANSFER DESIGN**



## **Principal Investigators:**

**Dr. Abu S Shonchoy**  
**Dr. Tomoky Fujii**  
**Dr. Christine Ho**

## **Partner Organizations:**

**Singapore Management University (SMU)**

## **Project Description**

Conditional cash transfer (CCT) has emerged as an effective way to encourage households to send children to school. The idea behind the CCT is simple. Households receive some cash transfers conditional on the attendance of their children in school, giving households an incentive to send children to school. From the policy perspective, it would be ideal if the CCT program has a maximum impact on the attendance of children. This study aims to take advantage of the widely observed psychological trait of human being, where people tend to more strongly avert losses than the reduction of the same amount of gains. We expect that the CCT may potentially have a larger impact when combined with loss-aversion design.

The project is implementing in a partner association with Singapore Management University (SMU).

Targeting the 400 grade 6 & 7 student participants (50% male and 50% female) from 3 secular secondary schools in Gaibandha district in Northern Bangladesh, Dr.Abu S Shonchoy from IDE-JETRO, Dr.Tomoki Fujii from Singapore Management University (SMU) and Dr. Christine Ho from Singapore Management University (SMU) initiated to measure impact of Conditional Cash Transfer (CCT) combined with loss-aversion design on school attendance based on Randomized Control Trial (RCT) design.

Student participants along with their parents will be administered with baseline from early February, 2017 and end line from May, 2017 concurrently. Participants who are already being administered with baseline will be randomized into four treatment arms based on students gender, loss aversion parameter (low/med/high) computed from the loss aversion experiment conducted with the baseline survey and distance between school and residence.

The project is assumed to be phased out in June, 2017 with endline survey.

**Project Name:**

# **Training Program for RMG Sector: Long Term Impact**



## **Principal Investigators:**

**Dr. Abu S Shonchoy**  
**Dr. Christopher M Woodruff**  
**Dr. Tomoky Fujii**

## **Partner Organizations:**

**Singapore Management**  
**University (SMU)**

## **Project Description**

Vocational training programs aimed at rapidly growing sectors have the potential to reduce skills gaps and improve firm productivity. Training may also improve the livelihoods of individuals who are disadvantaged by various socioeconomic conditions. However, vocational programs enhancing skills have often been unsuccessful, because they are not driven by industry-demand and market-linkages, and because they are not well targeted. In a rigorous RCT-based impact study conducted by Shonchoy et al. (2015) show that a training-program offered to women and men from poor rural households in northwest Bangladesh has significant effects on employment in garment factories in the great Dhaka area. In the initial project, eligible individuals were randomly selected into four different treatment arms and a control: a group provided information about employment only; a group provided with information plus training in sewing; a group provided the second plus a stipend while attending training and a group provided the training, stipend and a month-long paid internship in a factory. Data from follow-up six months later shows a statistically significant and large employment effect of the training program when it is combined with the stipend or internship. Gaining learning from initial project Dr. Abu S Shonchoy from IDE-JETRO, Dr. Christopher M Woodruff from Warwick University and Dr. Tomoky Fujii from Singapore Management University (SMU) aim to expand that study into two important dimensions. First, the project will extend the previous study to measure the long-term impact of the training program on households and individuals. The current study will measure not only the impact on household food security, savings, and borrowing, but also the effect of industrial employment on individual physical and mental health and general well-being. In line with, a comprehensive survey will be conducted on the entire sample of the current study (2210 individuals) 30 months and 42 months following the initial intervention. This study will be conducted in the Gaibandha district of Bangladesh in collaboration with Gana Unnayan Kendra (GUK), an NGO based in northern Bangladesh. The project is being conducting in partners association with International Growth Centre (IGC), Singapore Management University (SMU) and Gana Unnayan Kendra (GUK). Using both family remaining in the villages of origin and mobile phone numbers, we expect to be able to resurvey substantially all of the initial participants.

**Project Name:**

# **REDUCING ULTRA POVERTY WITH PACKAGED MICRO-FINANCE, A FIELD EXPERIMENT**



## **Principal Investigators:**

**Dr. Seiro Ito  
Dr. Abu S. Shonchoy  
Dr. Kazushi Takahashi  
Dr. Takashi Kurosaki**

## **Partner Organizations:**

**IDE-JETRO  
Hitotsobashi University  
Gana Unnayan Kendra**

## **Project Description**

Growing Micro-Finance Institutions (MFIs) has been affecting the lives of poor population around the world in many ways. Observation shows that some people are using loans to meet their daily needs which otherwise, in most cases, are met by regular earnings. As ultra poor usually remain in cash crisis, they use the credit for the purposes other than mentioned one during applying at MFIs. Considering this hypothesis, the experiment intends to analyze the effectiveness of packaged micro-finance in lifting ultra poor out of poverty.

With an aim to experiment the effectiveness of packaged microfinance in reducing poverty the project titled "Reducing Ultra Poverty with Packaged Micro-finance, a Field Experiment" has started its journey from the beginning of 2013 with conducting Participatory Rural Appraisals (PRAs) at village level in different chars (river island) in Kurigram and Gaibandha districts of Northern Bangladesh. Initially 80 shamitees (borrower group) were formed in different chars with 20 members each. As continuous threat of erosion remains usually with char area, 11 of the initially selected chars dropped out. After this incidence 23 new Chars have been selected for conducting baseline survey.

The project has implemented in partners collaboration with IDE-JETRO & Hitotsobashi University, Japan and Gana Unnayan Kendra (GUK), Gaibandha.

After the baseline survey, package distribution has been started among different groups. Initially 10 members were selected to receive treatment by randomization. And the remaining members are receiving treatment gradually after the first randomization. So far we have distributed the credit among 1170 out of 1840 members in 92 shamitees. Among asset transfer groups 263 out of 404 members, among control (traditional credit) 295 out of 480 members, among large credit 333 out of 460 members and among large credit with grace period 279 out of 460 members we have distributed credit till October 2014.

Meanwhile, we have completed a one year period after delivering treatment. We have completed panel two data collection for entire sample.



**Project Name:**

# **MOBILE BANKING AND REMITTANCE AMONG MIGRANT WORKERS: EXPERIMENTAL EVIDENCE FROM BANGLADESH**



## **Principal Investigators:**

**Dr. Abu S. Shonchoy**  
**Dr. Jonathan Morduch**  
**Dr. Jean N. Lee**

## **Partner Organizations:**

**New York University**  
**SANEM**  
**IGC**  
**GUK**

## **Project Description**

The experiment, titled “Mobile Banking and Remittance among Migrant Workers: Experimental Evidence from Bangladesh”, is being conducting to understand impacts of mobile banking among urban migrant workers and their rural households in Bangladesh using field experiment.

MOMODa in a partners collaboration with New York University, South Asian Network on Economic Modeling (SANEM), International Growth Centre (IGC) and Gana Unnayan Kendra (GUK) implemented the project.

The aims of the project are to analyze the adoption behaviour of mobile banking service, and the impact of using the service on wellbeing and shock absorption capacity of the participants of the experiments.

From a pool of 2100 samples, we have finally randomized among 835 samples and divided into statistically identical two groups- treatment and control. These samples also have their urban counterpart working in different sectors. We have conducted a baseline survey for both rural households and urban migrant worker(s) from those households.

We have, then, trained our treatment group on how to open a mobile banking account and how to operate it. During provision of treatment we have divided treatment group into four subgroups to test peer effect and others. We are now conducting Willingness To Pay (WTP) survey to test the consumption behaviour of the treatment and control group with or without having mobile banking account.

After conducting a follow-up survey we will be analyzing the data and preparing for dissemination and policy dialogue.

## Project Name:

# Promoting Hygiene Practice Using a Mobile Phone Based Platform: The Case of Bangladesh



## Principal Investigators:

**Dr. Abu S Shonchoy**  
**Dr. Chikako Yamauchi**  
**Dr. Resmaan Hussam**

## Partner Organizations:

**Yale University**  
**GRIPS**

## Project Description

Improved hygiene practices have direct links with reduction of diarrheal incidents and other water-borne diseases (like impetigo). Simple practices of washing hands with soaps (especially after toilets and before meal), wearing footwear, avoidance of open defecation and proper water treatment and preservation have proven impacts on health outcome. But unfortunately, in Bangladesh like other developing countries this simple preventative health and hygiene habits are substantial, takeup is negligible. Very negligible percent of people showed by UNICEF 2011 who used these preventative measures to improve health outcome were only 54.7. This statistic is considerably lower in remote rural, such as River Island in Northern Bangladesh, locally known as 'Chars'. Many studies found, little to no effect of traditional hygiene campaigns on the hygiene related behavioral changes of people.

Lacking diversity and innovation of traditional hand washing movement, one potential way to design a more effective campaign that may induce large scale of behavioral changes through the use of mass communication visual media.

Considering the above issue, Dr. Abu S Shonchoy, Dr. Resmaan Hussam and Dr. Chikako Yamauchi is jointly conducting a research work in Northern Bangladesh based on Randomized Control Trial (RCT) design.

We in a partner collaboration with Yale university and National Graduate Institute for Policy Studies (GRIPS) implementing the project.

With the rise of cellular phone users in Bangladesh, the mobile phone based platform has become useful vehicle for providing various services to poorer and remote populations. One potential but untapped avenue of mobile phone is providing hygiene information through visual media.

In this study, researchers intend to imply mobile phone based platform to enable people to view digital contents of hygiene related awareness information in the midst of their desired entertainment videos directly on their mobile phones-in the form of cartoons, adverts, dramas and clippings.

The study proceeds in two stages: first, we establish a proof of concept of the impact of this innovative information delivery system on hygiene (particularly handwashing behavior; second, we explore (1) variation in the subsequent frequency (timing) and intensity of these media stimuli and (2) the use of existing social groups (microcredit groups, self help groups, neighbors and school classmate) to build upon lessons learned through initial media campaign.

**Project Name:**

## **Solar Boat Charged Project**



### **Principal Investigators:**

**Dr. Abu S Shonchoy**  
**Dr. Tasmiat Rahman**

### **Partner Organizations:**

**Southampton University, UK**

### **Project Description**

Kunderpara, a char area at Gaibandha district. It has no grid electricity connection to any house or bazar. People of the area are suffering from acute need of electricity. MOMODA FOUNDATION realizes solar energy as an alternative source of energy which is a suitable solution to the problem. We in collaboration with Southampton University UK, started Solar Boat Charged Project to replace the kerosene lantern as the lighting source in un-electrified char households. We have installed 800 Wp Solar Panel on the roof of a boat. Every day 60 power box is charging from the Solar Panel which is being distributed to the Char Household for lighting their houses and charging mobile phones. We have developed a social business model for distributing solar powered among the off-grid houses. The provision is cost effective, efficient and non-polluting lighting services to the rural poor as an important step in alleviating poverty. MOMODA FOUNDATION provides these services in an easy, flexible and installment based system. The social business model provides service and generates income.

**Project Name:**

## **Market Research in Bangladesh**



### **Principal Investigators:**

**Ms. Kate Glynn-Broderick**

### **Partner Organizations:**

**Women's World Banking**

### **Project Description**

**The study intends to work with the target community of all divisions of the country. The foundation will employ its best resources to complete target activities in selected locations.**

**The specific objectives of this study are to:**

- Identify the state of women in traditional banking and savings scheme.**
- Provide information for setting realistic and achievable targets for the project period**
- Identify key contextual factors and understanding of the situation, e.g. women economic empowerment, access to finance, work place facilities etc. in intervention areas**
- Assess the current status of women economic engagements in project location and width of these activities.**



## Project Name:

# Enhancing the Enforcement of Child Marriage Laws through Improved Birth Registration, Surveillance and Reporting



## Principal Investigators:

Dr. Abu S Shonchoy

Zaki Wahhaj

## Project Description

During the next 10 years, 14 million girls in different parts of the world are expected to experience child marriage – i.e. marriage before the age of 18 – each year. In developing countries, one in three women presently aged 20–24 were married or in a union before age 18 (UNFPA 2012).

In most countries, there are legal bans on marriage below a certain age. However, in poor countries, the laws are often ignored and rarely enforced. The enforcement problem is often exacerbated by the absence of a universal birth registration system which makes it difficult to verify the age of a potential bride in court, and the fact that marriages are contracted via customary rather than formal institutions.

Bangladesh is an example of a country where all of the patterns described above are common. It has one of the highest rates of female child marriages in the world (with two-thirds of women marrying before the age of 18), as well as high rates of female school drop-out and early pregnancy (NIPORT 2013).

Girls in Bangladesh, who are the victim of child marriage, face severe consequences. First, these girls become mothers at a very early stage of their lives, which is considered to be at especially high risk for maternal mortality and morbidity; roughly one-third of all deaths among females aged 15–19 in Bangladesh are due to maternal causes. Early marriage poses significant health risks to young women and girls through multiple pathways: maternal complications or mortality due to childbearing that occurs before these girls have physically and mentally being matured. Moreover, most of these girls from poor households are malnourished (or undernourished) and being pregnant in such a physical condition creates the risk of premature birth and neonatal (or infant) death. Early childbearing in poor households also associated with further infant malnourishment, higher total fertility, which lead to a long-term poverty trap for these households. Other immediate consequences are the low education achievement by girls, which obstruct girls to participate in the labor market and future income opportunities. Moreover, lower education achievement is associated with lower positions in the household, lower bargaining power in the family-level decision making, lack of empowerment, and victim of domestic violence.

**Project Name:**

# **Whether and How Role Model Encourages Female Labor Force Participation (FLFP)?**



## **Principal Investigators:**

**Dr. Abu S Shonchoy**  
**Dr. Momeo Makino**

## **Partner Organizations:**

**IDE-JETRO**

## **Project Description**

MOMODa FOUNDATION in co-operation with IDE-JETRO and Florida International University begins a RCT based experiment in Gaibandha on "Whether and How Role Model Encourages Female Labor Force Participation (FLFP)?". The objective of this study is to investigate whether the role model encourages FLFP in rural Bangladesh, and if so, how. For this objective, we conduct the randomized controlled trial (RCT). FLFP here means work outside of the home, typically in the factory (not necessarily in the garment industry). We include those jobs that Skill for Employment Investment Program (SEIP) trainees are placed after the training session. The survey villages are those that are already familiar with GUK/SEIP in order to assure the credibility of the treatment. Random sampling of 20 villages should be conducted with the pool of these villages. The treatment will be at the village-level.

Unmarried women aged 15-29 living with their parents or families in rural area. We focus on unmarried women because unmarried women face limited social barriers to FLFP simply due to norms/stigma/ and the like while married women face additional barriers, such as traditional responsibility for child and elderly care, and household chores. In this sense, we include divorcees and widows as long as they have no children and do not have any household responsibilities.

500 eligible participants based on the eligibility criteria will be collected from 20 villages with 25 households each village.

## A few of the completed projects are:

<b>Project Name</b>	<b>Project Details</b>	<b>Principal Investigators</b>	<b>Partner Organizations</b>
Flexible Micro-Credit: Role on Payment and Seasonality	Done on 72 Chars of Gaibandha and Kurigram, the project looks into the imbalance between credit repayments and income seasonality	Dr. Takashi Kurosaki Dr. Abu S. Shonchoy Dr. Tatsufumi Yamagata	IDE-JETRO GUK
The Demand for the Impact of Solar Lantern in Northern part of Bangladesh	From April 2013 with conducting rigorous school visit in the form of Participatory Rural Appraisal (PRA). Visit to 28 schools and meeting with School Management Committees (SMCs) and teachers have produced a pool of around 2500 population's short data set to choose potential samples among. Among 2500 population we have chosen 1292 sample to conduct a baseline survey	Dr. Abu S. Shonchoy Dr. Yuya Kudo Dr. Kazushi Takahashi	IDE-JETRO, Japan KOPERNIK, Indonesia GUK
Seasonal Credit for Tenant Share Cropping Farmer	Exploring the impact of the provision of seasonal credits on the production yield of farmers.	Dr. Abu S. Shonchoy Dr. Hisaki Kuno	IDE-JETRO, Japan Kyoto University Japan GUK
A Field Experiment on Mobile Cash Transfer to Vulnerable Populations in Bangladesh	Understand the economic conditions and well being in the isolated Char (island) areas of Gaibandha district	Dr. Abu S. Shonchoy Giorgia Barboni Parul Agarwal	IDE-JETRO, Japan Tokyo University Japan GUK
Lab-In-The-Field experiments for Product Demand and Group Aspects in Micro-Lending	Part of a larger project of an ongoing RCT this particular project focuses on the identification of credit features that are more desirable to the target people.	Dr. Abu S. Shonchoy Dr. Kristina Czura Dr. Simeon Schudy	IDE-JETRO, Japan Hitotsubashi University, Japan University of Munich, Germany GUK

# Our Services:

1

## PROJECT

- Project Design
- Project Implimentation
- Analysis and Dissemination
- Monitoring Toolkit Development



4

## TRAINING

- Leadership Training
- Managerial Capacity Building
- Vocational Trainng



2

## STRATEGIES

- Joint Research Development
- Incubation of Ideas
- Long-term Strategic Planning
- Technical Assistance
- Annual Report Assistance



5

## Field Services

- Field Visit Coordination
- Local Stake Holders Meeting
- Local Research Dissemination



3

## EVALUATION

- Formative Evaluation
- Impact Evaluation
- Outcome Evaluation
- Project End Evaluation



6

## DATA

- CAPI Interface Development
- Data Entry and Algorithms
- Data Cleaning: SPSS, STATA





## Some of the Partner Universities are:

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Yale University

Yale  
University, USA



NEW YORK UNIVERSITY

New York  
University (NYU), USA



University of  
Southampton, UK



東京大学  
THE UNIVERSITY OF TOKYO

University of  
Tokyo, Japan



Singapore Management  
University, Singapore



Ludwig Maximilian University  
of Munich (LMU), Germany



Hitotsobashi  
University, Japan



Kyoto  
University, Japan

## Some of the Partner Organizations are:

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IDE-JETRO

**IGC**  
International  
Growth Centre

IDRC  CRDI

**GLM LIC**  
Growth and Labour Markets in  
Low Income Countries Programme

BILL & MELINDA  
GATES foundation

  
GRIPS

  
d.light

 brac

**SANEM**  
South Asian Network on Economic Modeling



**KOPERNIK**  
SERVING THE LAST MILE



Women's World Banking

  
**CREATIVE**  
IT INSTITUTE