

IDENTIFYING A NEED, INCITING ACTION

The Financial Inclusion Insights Program: Inspired by a desire to change the world

Launched in 2013, the three-year, eight-country consumer survey tracking program captures demand-side attitudes and behaviors, yielding information and insights to shape program implementation, consumer advocacy, regulation and policy.

DESIRE

Much of the developing world is without formal financial services. Increasing access and ownership means that consumers can:

- Save money someplace other than a hiding place in the home.
- Transfer funds without travelling long distances carrying cash.
- Have a means to recoup losses from theft, natural disaster or other financial shocks.
- Pay school fees and other bills without having to walk for miles.

NEED

Rigorous data is needed to help stakeholders strategize so that:

- Implementers can target vulnerable populations that need the most help.
- Policymakers can focus on interventions that work.
- Advocates' arguments are grounded in demand-side perspective.
- Program leaders can monitor the progress of their programs by tracking metrics year over year.
- Service providers can produce products that better meet consumers' needs.

PLAN

Background research | Contemplation | Convening | Testing

RESEARCH PROGRAM

Eight countries, once a year | Large-scale quantitative assessments | Targeted qualitative studies

FIELDWORK

Face-to-face with the consumer | In homes | With individuals | Alongside families | Walking roads | Through monsoons | In the face of reality ... to capture behavior



FINDINGS

Economic vulnerabilities | Financial behaviors | Mobile phone use | Financial services use | Gender, income, geographic divides | And more

IMPLICATIONS

Learning | Developing | Building | Influencing

CHANGE LIVES

Programs | Policy | Implementation