

# IDENTIFYING A NEED, INCITING ACTION

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

*Launched in 2013, the six-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 traveling 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

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