



■ Rethinking Financial Inclusion Impact Measurement Collectively

■ 16 November 2023

○ [Karina Nielsen, CGAP](#)

○ [Scott Graham, FINCA](#)

○ [Timothy Ogden, Financial Access Initiative, NYU-Wagner](#)

Agenda

15:45 - 15:55

Financial Inclusion 2.0 Initiative

15:55 - 16:15

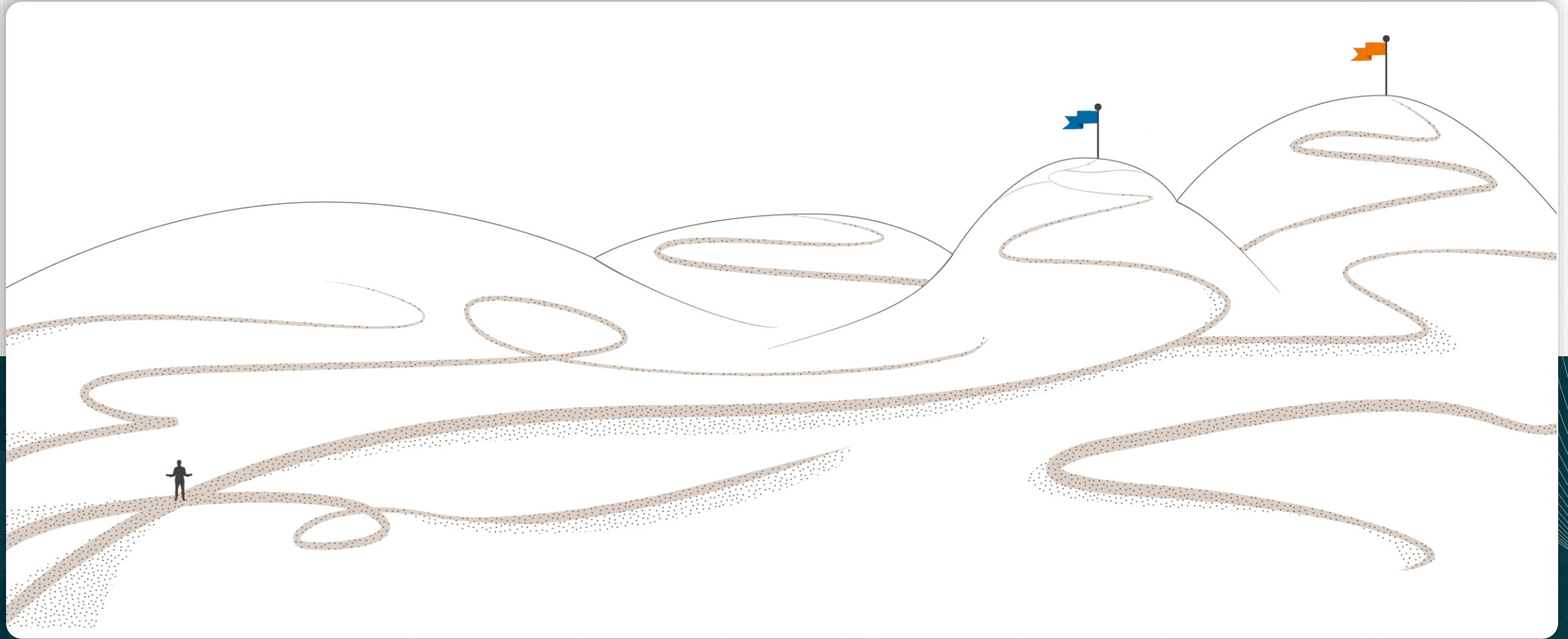
Rapid-fire Q&A with Scott Graham and Tim Ogden

16:15 - 16:30

Open discussion



There is a lack of consistent evidence around which outcomes are most important to aspire to and how to reach them



The financial inclusion sector still relies heavily on access and usage as proxies for outcomes

The percentage of adults with access to an account

2011

2021

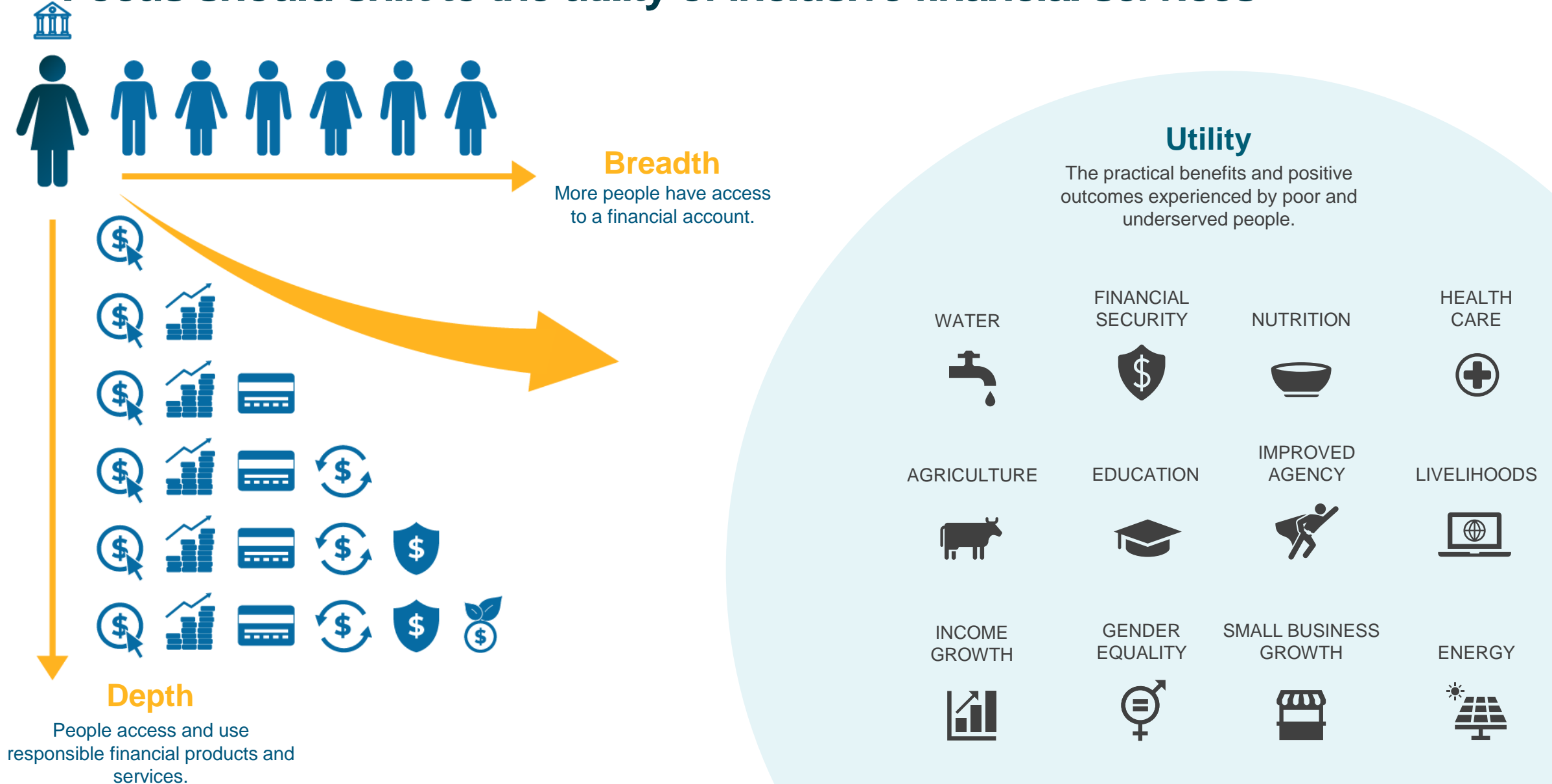


1 - 19 19 - 39 39 - 64 64 - 89 89 - 100 No Data

Note: Adults are individuals of more than 15 years in age

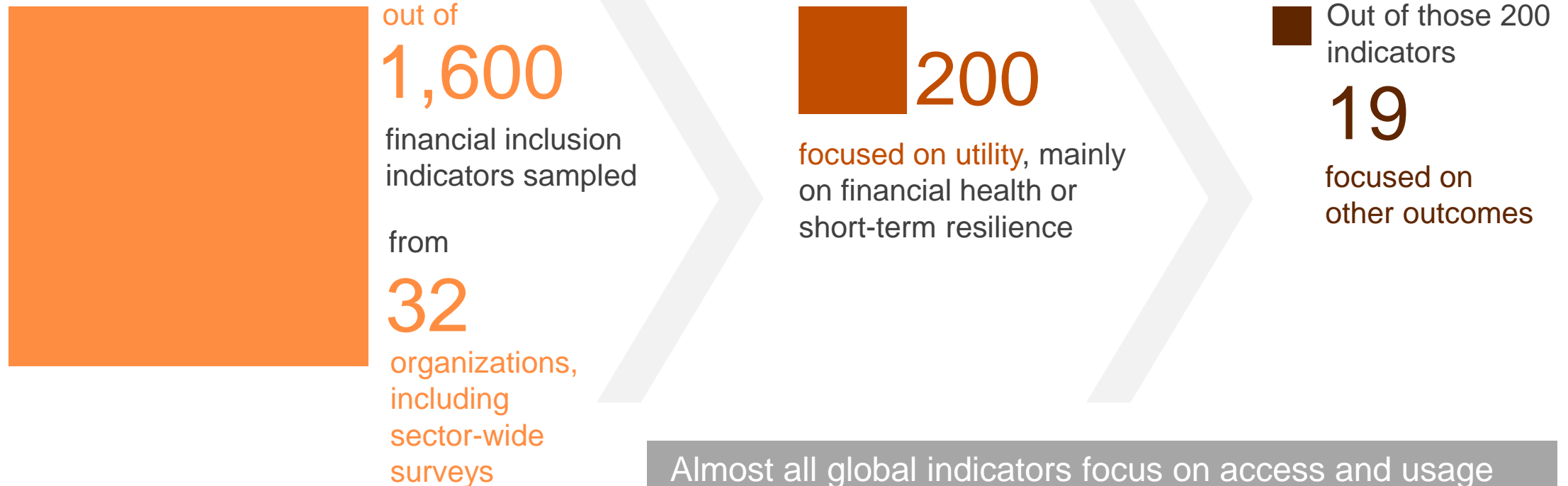
Source: Global Findex

Simply ensuring financial access and usage is not adequate today. Focus should shift to the utility of inclusive financial services

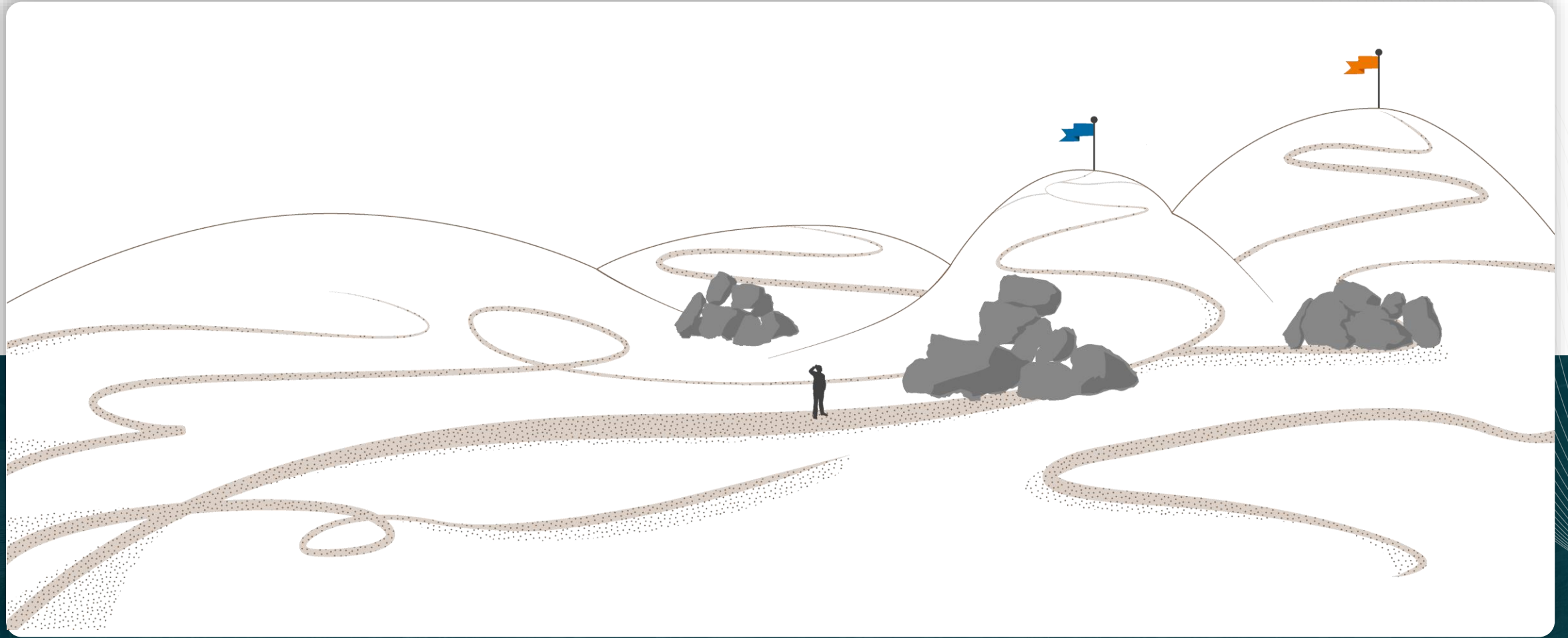


We don't have sufficient outcome indicators to guide the industry

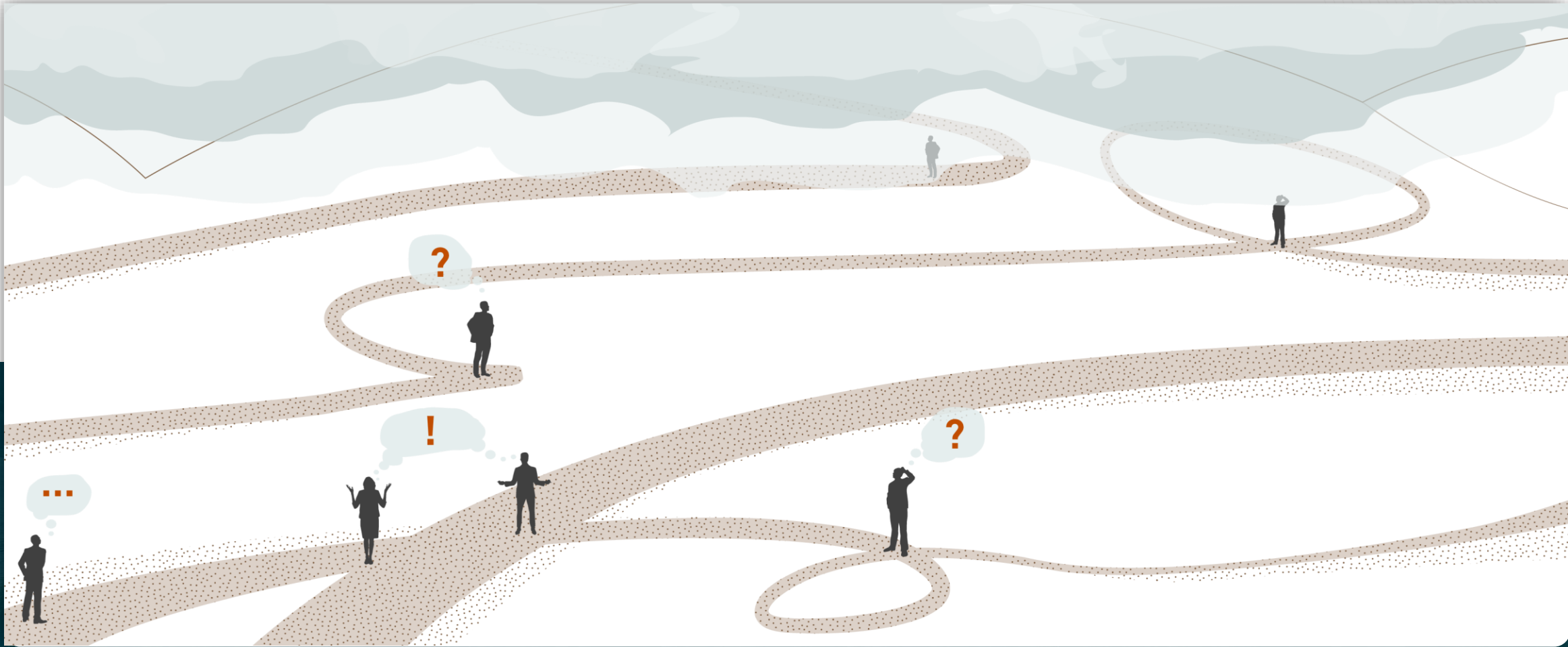
Despite demand for outcome indicators, few stakeholders are using them



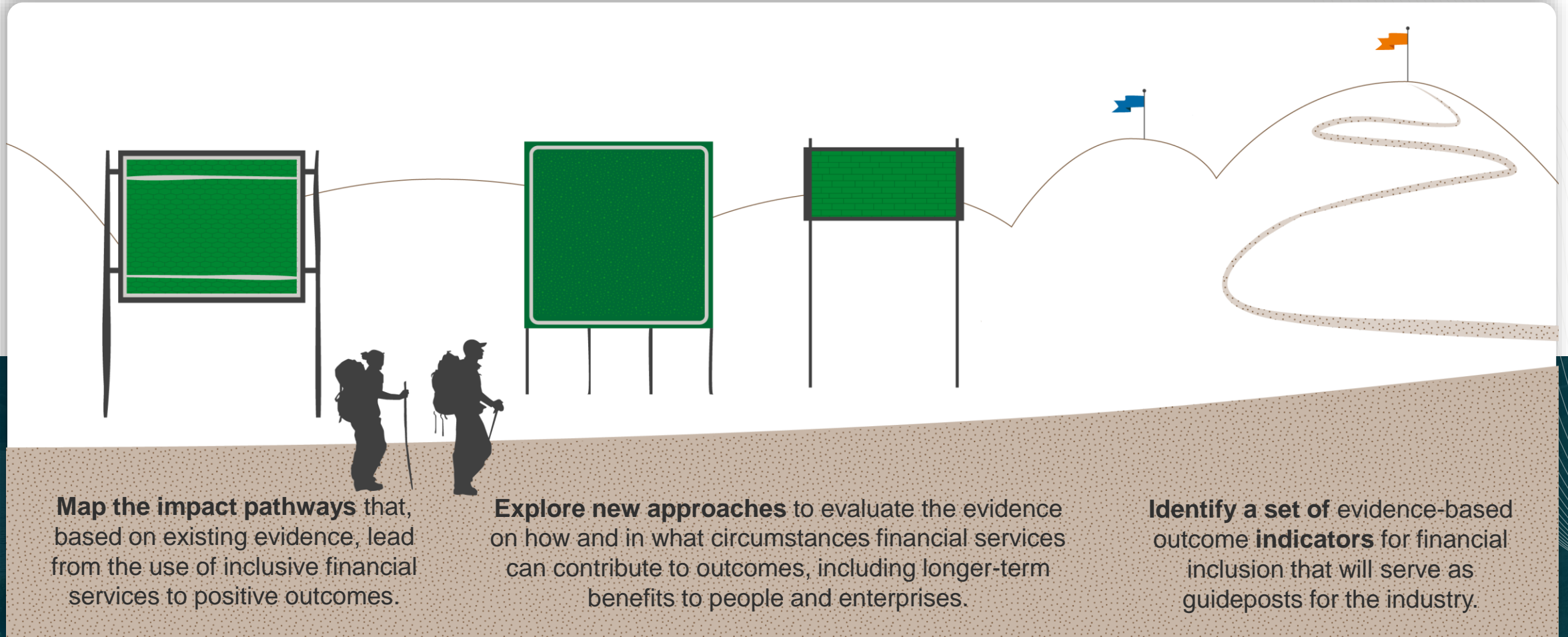
Actionable evidence and measurement of utility is needed but comes with challenges



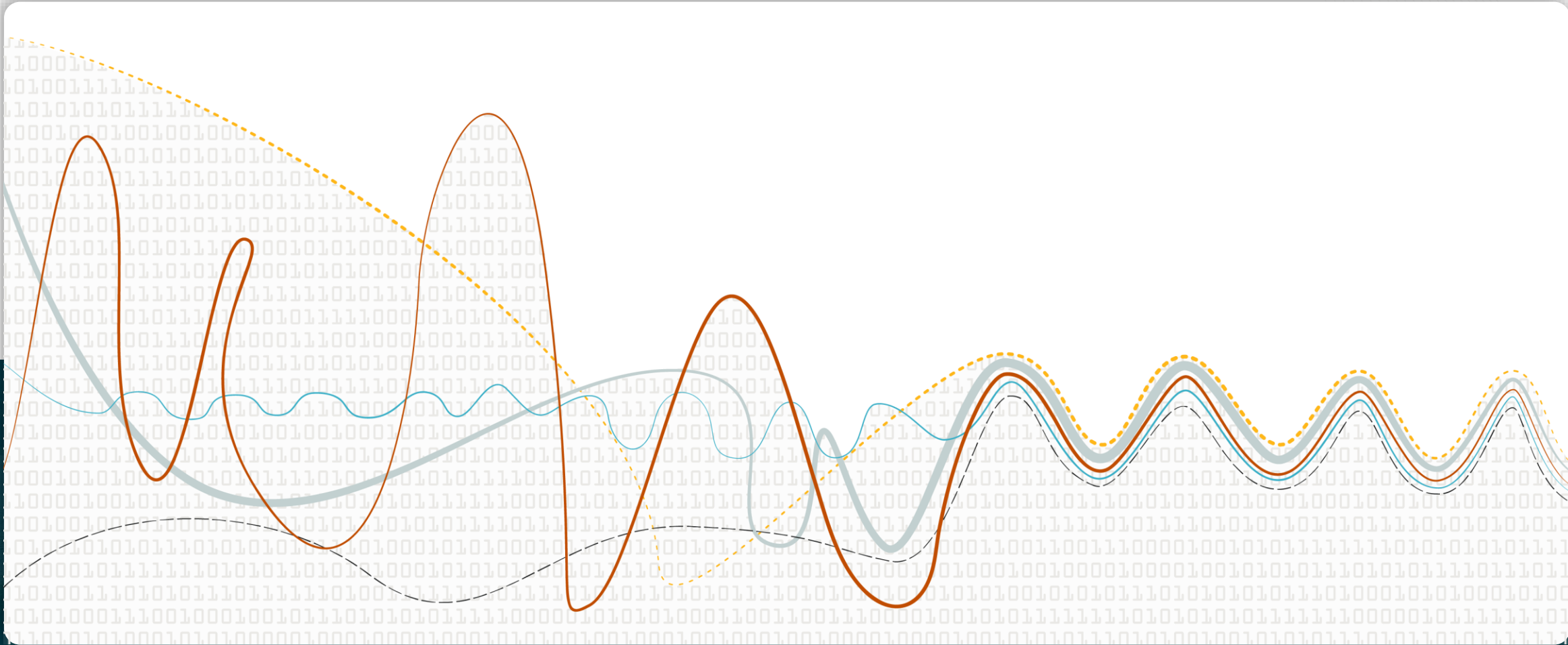
To illustrate, although there is no lack of studies of the impacts of microcredit, the evidence is confusing and not actionable enough



Financial Inclusion 2.0 aims to tackle these industry-wide challenges to guide the industry towards interventions with greater effectiveness



Fast developments in data, methods, and technologies, including ML and AI, will make this possible



Panel discussion

1. Based on your experience, what is driving this renewed interest in tackling knowledge gaps on how FI enables dev outcomes?
2. What tools, data and methods developed in recent years make addressing the complexity of knowledge gaps in FI now viable?
3. What do we as an industry need to do together to help shift our collective gaze to outcomes? Can you give us a specific example?

CGAP Members



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