

Making Access Possible

# Developing frontier markets through inclusive finance

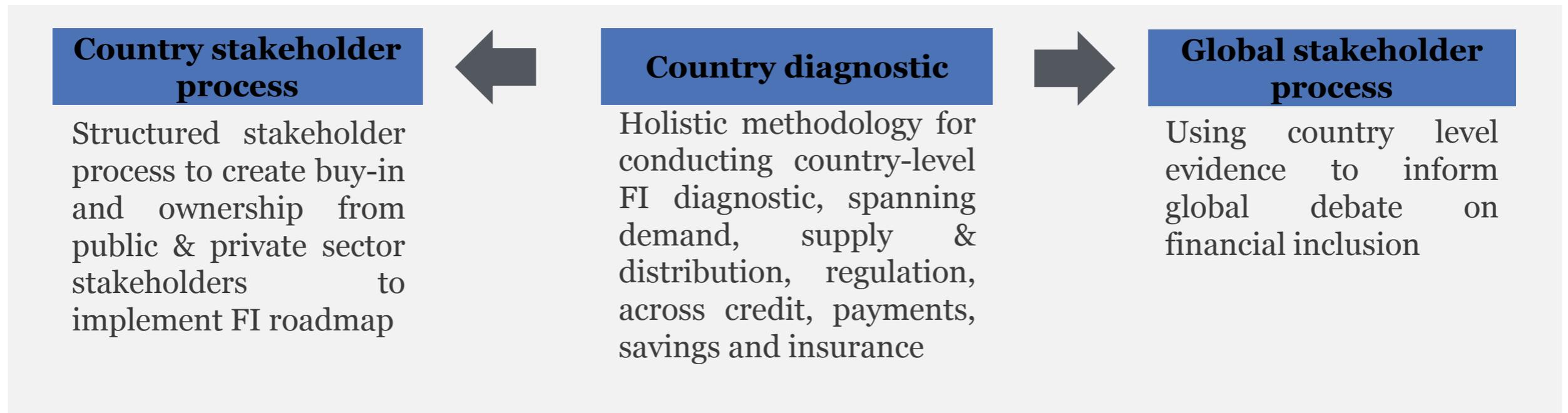
European Microfinance Conference

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# Making Access Possible (MAP) – A holistic approach to financial inclusion

Making Access Possible (MAP) is a global diagnostic and programmatic framework to support expanding access to financial services for the underserved and unserved population to conduct financial lives more efficiently, increase income, manage risks and build up wealth over time to improve welfare and impact upon the real economy. It spans three areas of activity:



**MAP is a partnership between UNCDF, FinMark Trust and Cenfri**

# Advancing financial inclusion in societies under stress to solve problems

 **Maps completed:** Lesotho, Malawi, Mozambique, Myanmar, Swaziland and Thailand

 **Maps in progress:** DRC, Zimbabwe, Botswana, Lao PDR, Nepal



**Weak states**



**Poor macro-economic conditions**



**Impoverished adult populations**



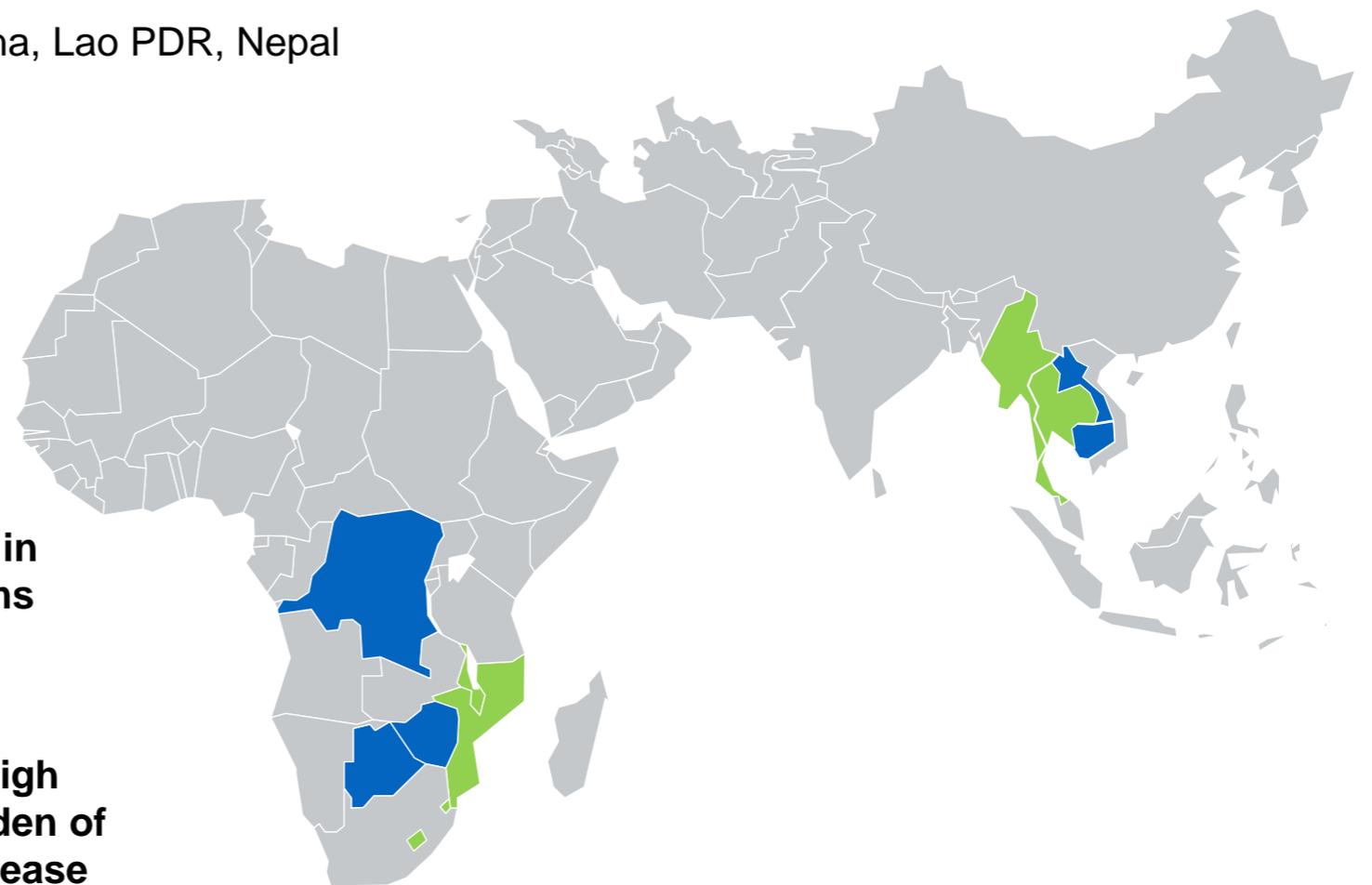
**Inequality in many forms**



**Increasingly vulnerable population**



**High burden of disease**

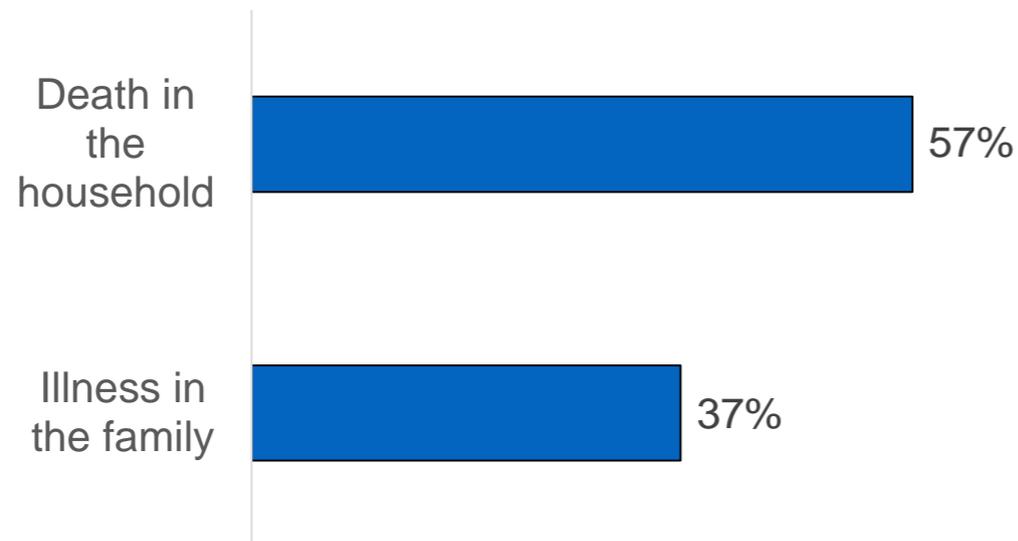


# High burden of disease: Risk mitigation behavior in Swaziland

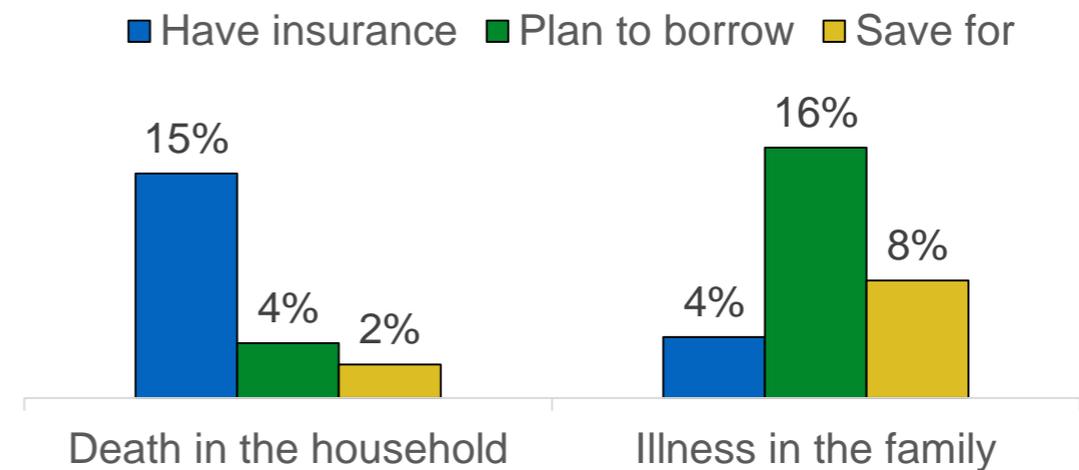


Swaziland has the highest HIV/AIDS infection rates in the world and a life expectancy of only 49 years of age (compared to 60 in the 1990s)

**% of adult population experienced risk in past year**



**% of adult population using the following mechanisms to respond to risk events**



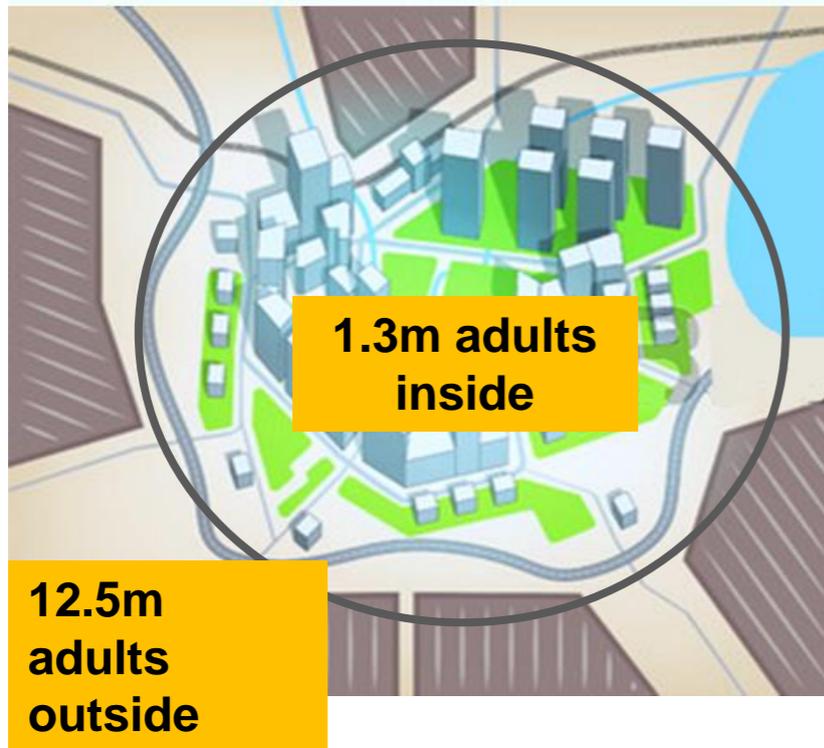
**Can health financing mechanisms at household level address the burden of disease common in most developing countries?**

# Inequality and government intent in Mozambique: The Citadel Economy

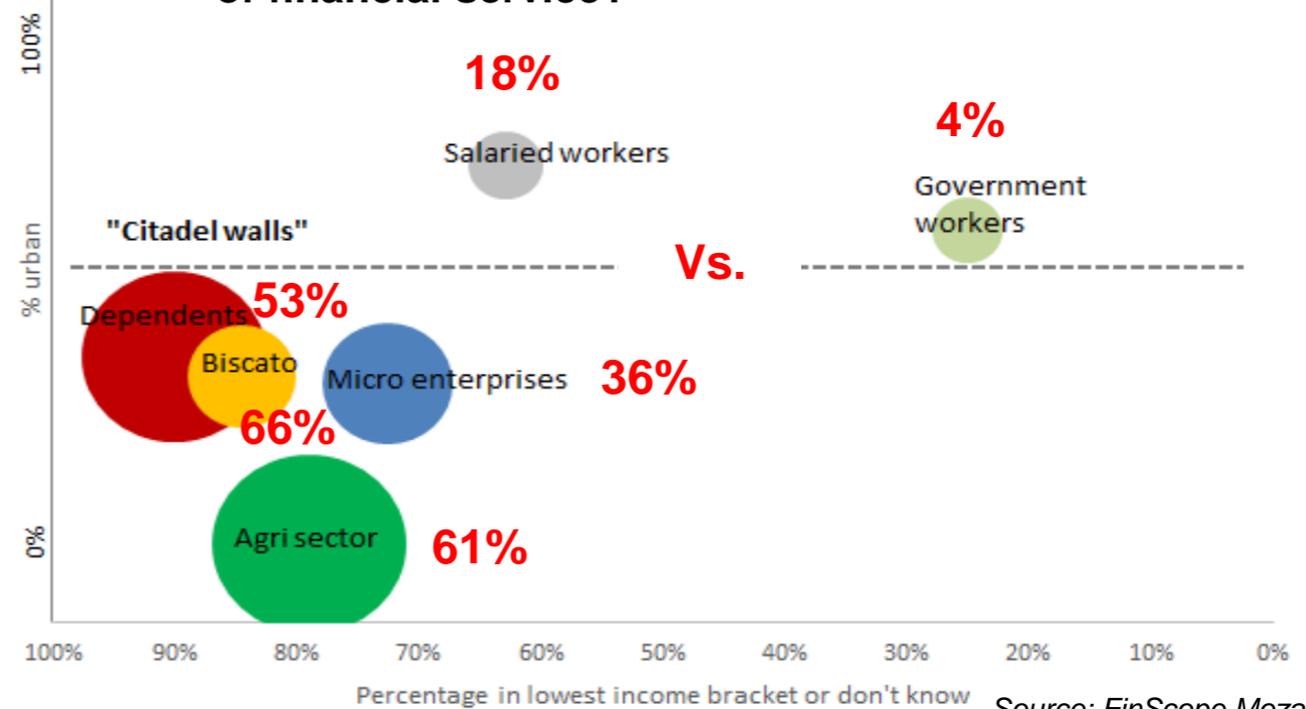


Mozambique has recorded unprecedented growth rates in recent years, but the gains of economic growth are not shared by the majority of Mozambicans

## The Citadel Economy

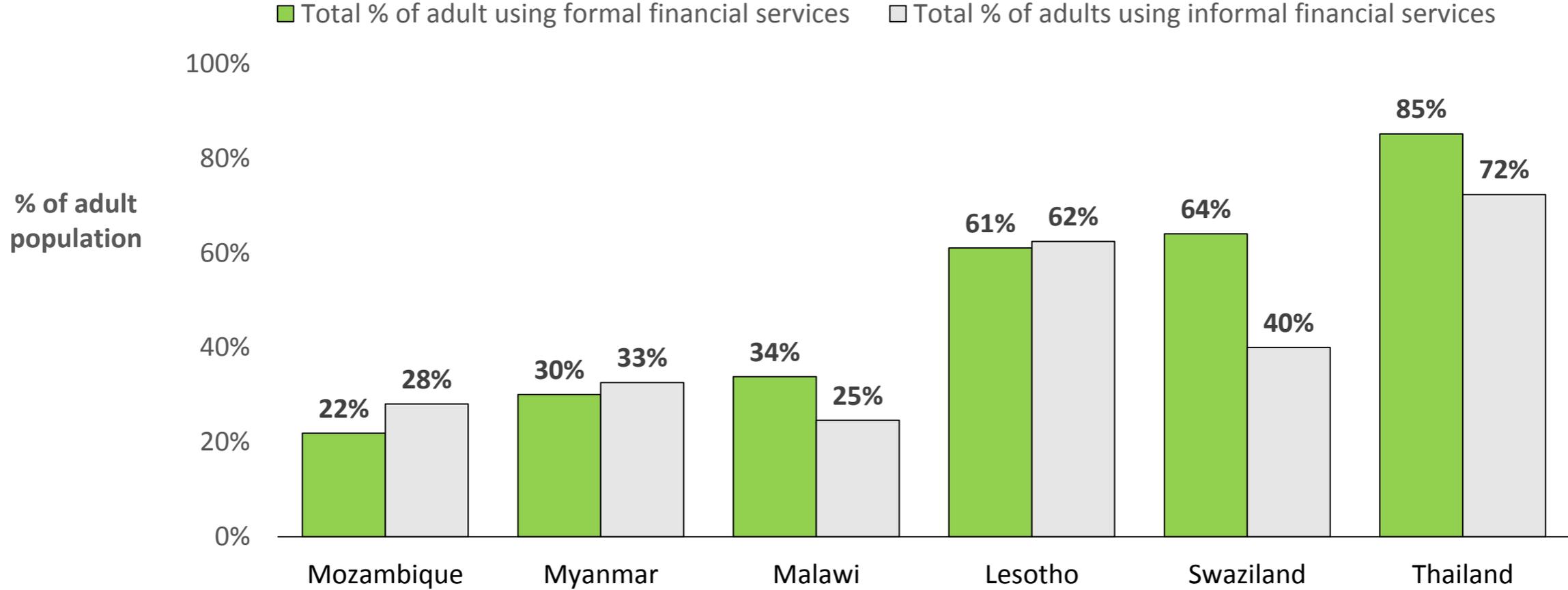


% of group **financially excluded** from any type of financial service?



How can you build inclusive markets and extend growth beyond the traditional elite?

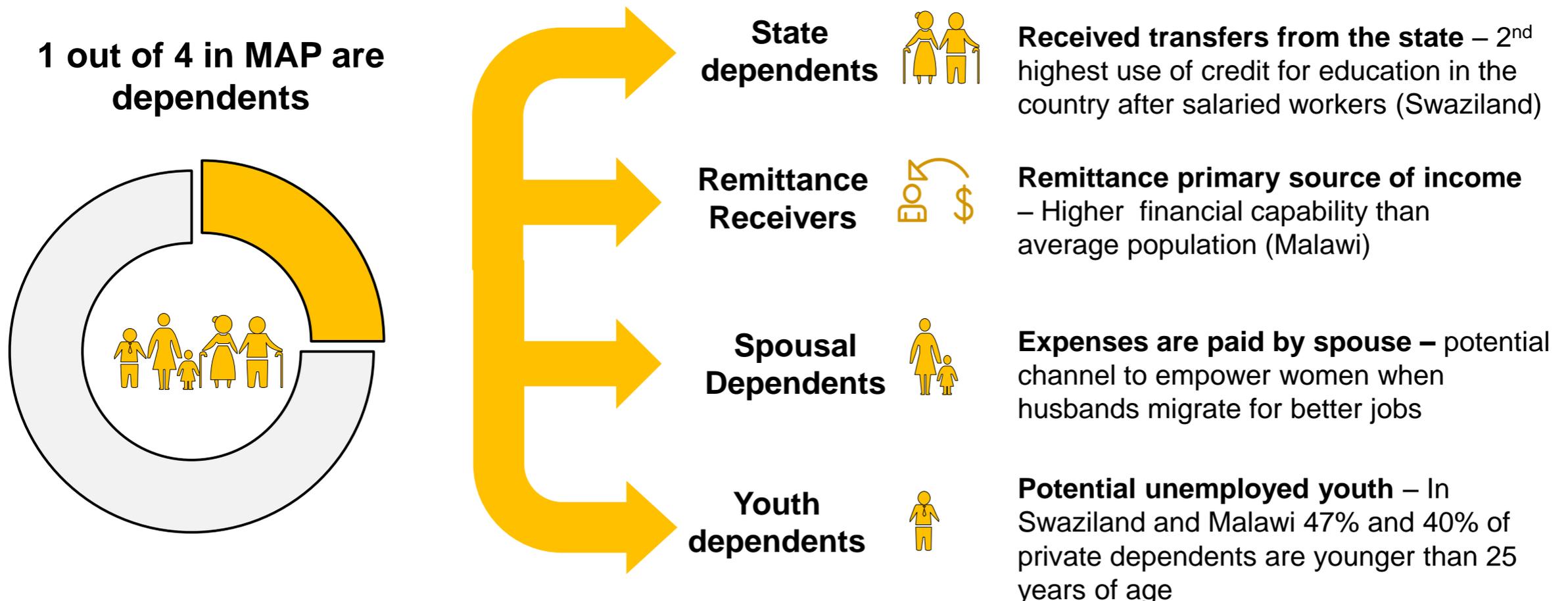
# Locally delivered financial service providers: Informal vs. Formal usage across MAP countries



Source: FinScope Consumer Surveys, 2009-2014; UNDP, 2014

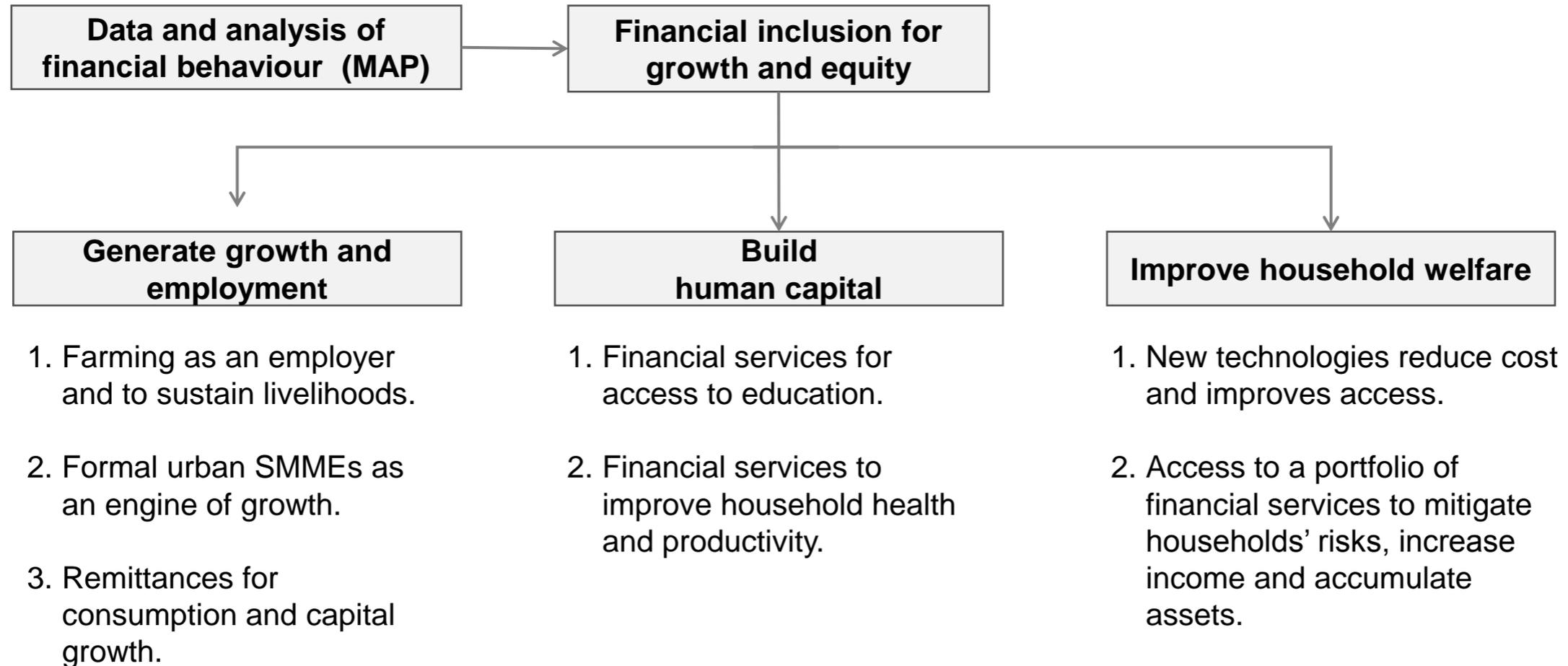
**Most countries have functioning informal markets that the private sector is unable to serve**

# Identifying new target markets: Disaggregating dependents for broader policy objectives



**UNCDF is identifying new markets and opportunities in the low-income segment**

# Post-2015 Development World: The New Financial Inclusion Agenda



## Making Access Possible

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