

MAP Global Insights Series
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Inclusive data for a world that counts

Enabling multisectoral collaboration for challenging exclusion



The MAP Global Insights series – Volume 3

Making Access Possible (MAP) is a multi-country initiative to support financial inclusion through a process of evidence-based analysis feeding into a financial inclusion roadmap jointly implemented by a range of local stakeholders.

MAP was initiated by the United Nations Capital Development Fund (UNCDF) and developed in partnership with FinMark Trust and the Centre for Financial Regulation and Inclusion (Cenfri). In each country, MAP brings together a broad range of stakeholders from within government, the private sector and the donor community to create a set of practical actions aimed at extending financial inclusion tailored to that country.

The volumes in the MAP Global Insights series consolidate and synthesise the learnings from the MAP programme across MAP programme countries.

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About the cover

Data can be and has been a powerful catalyst for change. But it can also lure decision-makers into complacency because data in itself does not live – and it is easy to make decisions based on cold data, regardless of the possible impact. Data, in and of itself, doesn't necessarily reflect the lived experiences of the people it is created to represent. The realities faced by individuals, families and communities are not reflected in the flashing blips of a stock market tracking screen, in transactional data, or in the new world of big data that threatens to continue to limit voices to those with access. When we peel back the veneer of the data we traditionally use to gauge success, we find a different narrative. And these are the stories that inclusive data is able to interpret and influence, in order to make a positive difference in the lives of people.

Data for inclusive societies

That which is not...

Data is not neutral. Survey questions and the stories data tells reflect the underlying agendas of stakeholders, with their assumptions, aspirations and inherent value systems.

MAP's financial inclusion work over more than a decade has brought home very powerfully that much of the power and the potential of *financial* inclusion lies in its ability to expose and challenge *economic* and *social* exclusion. A detailed and accurate understanding of people's livelihoods and how they negotiate trade-offs between different needs, using a portfolio of means at their disposal, helps governments, the private sector and the development community connect low-income individuals, households and small businesses with resources and opportunities, thereby boosting inclusive growth and supporting communities and society to become more inclusive over time. In the longer term what is needed for reducing poverty and increasing inclusion is to grow a country's economy through increased access to resources (such as education, healthcare, and basic services and infrastructure), and opportunities (in the form of jobs, entrepreneurship), while increasing the supply of these where needed.

As a poverty-reduction mechanism, financial inclusion is effective at the micro level of improving individual and household livelihoods, well-being, levels of self-determination and access to resources and opportunities. At the macro level, too, financial inclusion supports countries to realise their inclusive growth aspirations, increase self-determination as nations and increase their economic inclusion and clout on the world stage. Financing and capacity gaps are greatest in the countries with the least ability to close them. MAP's data provides evidence that increased financial inclusion supports increased social and economic inclusion (as demonstrated in the previous three notes in this volume). The programme's financial inclusion work is congruent with the insistence in the UN Sustainable Development Goals (SDGs) on support to the poorest and most vulnerable – whether nations or segments of their populations – being prioritised in the interests of leaving no one behind.

The foundation of all of MAP's financial inclusion efforts is data that is inclusive in design – both methodologically and socially by bringing in multiple stakeholder voices, participation and perspectives. The programme's inclusive data emphasis and consumer commitment make it possible to shine a light on the most economically, socially and financially excluded population groupings within and across countries. Accurately identifying these most vulnerable population segments makes it possible to start identifying pathways out of poverty.

In-country, MAP's inclusive data is gathered through sampling a representative portion of the population on the basis of the MAP livelihoods framework and helps reveal the totality of consumers' activities and the multitude of mechanisms they use, and how they decide to change those activities when faced with new challenges/opportunities/risks. The programme gathers data on all segments of society in terms of their daily livelihoods activity and financial services engagement – formal and informal. While the conventional focus for most comparable development initiatives is the formal sector and its institutions, and poor consumers' income levels, MAP's research and data gathering, being first and foremost about the consumer, encompasses informal financial service providers, real-economy activity and the informal sector – the context in which the majority of the population in the UNCDF MAP countries earn a livelihood. Against a global backdrop of increasing inequality and growing urgency to achieve the SDGs, MAP increasingly sees that its existing data is relevant for the purposes of exploring and tracking not only financial inclusion impacts but also a broad set of SDGs in enabling inclusive growth.

The dearth of data in least developed countries (LDCs) is an obstacle to forming an accurate picture of levels of inclusion and exclusion, however. Policymakers are by definition far removed from the lives and realities of their country's poor, who are often uncounted largely as a result of the lack of data and research on those on the peripheries of the market (formal and informal). In fact, MAP's financial inclusion efforts in countries have highlighted a persistent data problem: a scarcity of individual-level data generation of source and level of income, ability to sustain individual and communal livelihoods, consumption and savings behaviour and the drivers of risk. Where such data is absent, identifying pathways out of poverty becomes almost impossible for market expansion, development work and policy implementation.

Whole-of-market data gathering and policymaking. Inclusive data provides line of sight of the entire market activity in a particular country, in the process helping to accurately map the landscape of exclusion: complex relationships between formal and informal market activity are highlighted, consumers' choices and behaviour as they strive for better livelihoods are detailed, and barriers to inclusion are brought into sharp relief. MAP is able to provide governments with granular market data on current consumer behaviour, salient issues in terms of specific segments and pockets of particularly high levels of vulnerability/exclusion. Reliance on high-quality, representative data for decision-making and action increases the relevance of the resulting policies and interventions.

The MAP focus on low-income consumers' needs, behaviours and challenges in relation to their economic and financial activities provides a clear picture of the multidimensionality of the real economy in LDCs and its linkages to the programme's work in tackling the many dimensions of poverty and exclusion in support of inclusive growth.

The need for more socially connected data tools. While Note 3 provides detailed discussion of the complexities of unequal access to opportunities in the form of jobs or entrepreneurship, this note focuses on the findings from the application of MAP's vulnerability indicators relating to unequal access

to resources (in particular, education, healthcare, and basic services and infrastructure in the form of energy). It unpacks key issues facing low-income individuals and households in their daily lived realities as they make plans to access such resources, striving to create their own pathways out of poverty. The programme already supplements its target market segmentation focus with disaggregation of the data in terms of the cross-cutting factors of gender, age and geographic location, to identify the most vulnerable: those historically excluded or marginalised, those living in poverty and those falling into poverty. The programme is committed to continuing to develop data and analytical tools that are more *socially connected* as a way of continuing to fine-tune the inclusive agenda from the bottom up.

Inclusive data – who benefits?

Inclusive data is fair and representative. In a data-saturated world, consumers have come to expect personalised service and an informed understanding of their lives by politicians and commercial entities alike. Accurate quantification and segmentation build public trust in data and in the institutions of government and society. Seeing their realities reflected rather than simply seeing ‘averages’ gives the public hope of improving their prospects for the future. In turn, inclusive data is instrumental in helping governments and the private sector deliver improved consumer protection and value.

Inclusive data makes the ‘invisible’ visible. This allows for targets to be set and the public to hold government accountable. Inclusive data provides transparency and consequences to government decision-making, with interventions to improve the situation being monitored and taken seriously, and with corrective action where



necessary. Inclusive data thus plays a harmonising role in terms of people’s perception and experience of being included.

Inclusive data ‘counts people in’. When inclusive data is harnessed to improve people’s inclusion in resource provision, their ability to ‘be counted’ also improves because data is usually skewed towards the formal sector (i.e. those that are already socially included), which leaves the majority – those in the informal sector – locked out.

Inclusive data supports stakeholders in co-shaping markets. Inclusive data affords governments, providers, investors and the development community full insight into market demand, and helps quantify the addressable market for selling services –

both financial services and real-economy services such as health, education and energy – as a business proposition. This provides an understanding of the potential for national businesses to scale within this context, while allowing insight into the business cases (for providers) and infrastructure investment requirements (for governments and investors) to expand supply to meet market demand.

Inclusive data helps reveal how people invest in meeting their own needs. Consumers, including the poor, spend their own money on increasing their social mobility and improving their prospects for the future: they start small businesses (entrepreneurship) in order to access opportunity, and they use financial mechanisms, whether formal or informal, to access resources in the form of education, healthcare, and basic services such as electricity, water, communications and the like. In other words, at the micro level people self-fund increased access to resources, in the process contributing to government’s achievement of these macro-level objectives.

The revealing power of inclusive data and segmentation

Representative livelihoods surveys are key to inclusive policymaking and inclusive private-sector delivery. In some of the MAP countries, the programme has provided the first, or one of very few, up-to-date, nationally representative livelihoods datasets; such datasets either did not exist before, or were very thin.

The emphasis is on livelihoods data because it focuses on the key bread-and-butter issues impacting consumers. Though originally developed for poorer households, the MAP livelihoods framework is by design applicable to any household: rural or urban, in poorer or wealthier economies. Combining a nationally representative sample with detailed understanding of consumer issues yields a rich, inclusive picture of the real-economy context in which consumer behaviour, needs, priorities and values are playing out. The foundation of the MAP information-collection process is, therefore, a rigorous, nationally representative household demand-side survey on financial inclusion. The FinScope Consumer Survey, emphasising both livelihoods and market accessibility, allows for a detailed exploration of population characteristics and behaviour, ad hoc segmentation of the market to explore new topics (such as social exclusion), and developing a holistic understanding of each segment in terms of financial lives and needs.



FinScope, a nationally representative survey of adult consumers' perceptions of financial services in their country, is based on a comprehensive questionnaire that makes it possible to draw out, compare and consolidate insights related to consumers. The questionnaire is customised based on financial inclusion stakeholders' understanding of the unique country context and livelihoods realities. The tool is very robust in terms of

its ability to provide in-depth, nationally representative data on individuals: their life stages, attitudes, incomes and financial livelihoods sources. This, combined with a comprehensive stakeholder and sampling approach, yields a very large dataset, which can be analysed along a number of dimensions and unpacked in fine detail, allowing for nuanced understandings from market and human-behavioural perspectives alike.

Hiding in plain sight – the opacity of the real economy to policymakers. In the MAP countries, most people derive their living from the informal sector, either through self-employment or earning a wage. The informal sector is also the most data-deficient sector, however, in terms of allowing estimates of overall magnitudes and of understanding the behaviour, needs and financial mechanisms used in this part of the real economy. Without comprehensive overview and insight data, the informal sector would remain entirely opaque to policymakers.

A need for data that is contextually relevant. The livelihoods focus (including MAP's needs and usage framework with a strong psychological dimension – see Note 2), yields data on the exclusion issues relevant within a particular country at a particular point in time. Exploring underlying individual, household and group realities allows for a deeper understanding of exclusion as it applies to access to resources and opportunities framed by particular contexts. For instance, an unemployed person in a village in which unemployment is very rare is in a different position – exclusion wise – from a person whose neighbours are all unemployed. Zooming out further to position the same unemployed villager in a wider regional or national context will yield yet another picture of exclusion.

The majority are excluded. In the MAP countries, poverty affects the majority of the population. Most people work in the informal sector, or are excluded from decent formal employment, most people only have a primary education (or fail to complete secondary), and there is generally little social protection to alleviate the effects of economic and social marginalisation over the short term; these realities are often coupled with high levels of financial exclusion. The majority of the population is, as such, economically, socially and financially excluded.

Disaggregation as a tool for representation. However, countries differ in terms of precisely how exclusion shows up. Middle-income countries, for instance, have vast segments of people that remain poor, unemployed and generally left behind by their countries' progress. Conversely, LDCs and fragile states have majority poor populations but substantial portions of the population that are not destitute.

Decision-making about inclusion across the spectrum of a country's stakeholders (government, donors, private sector, civil society) requires appropriately disaggregated data, or risks missing the daily realities and driving needs of large portions of the population.

Disaggregation and segmentation highlighting stark realities on the ground

Increasing data availability is a valuable first step but must be accompanied by segmentation based on accurate and helpful disaggregation. Governments gain a more sophisticated understanding of specific market segments and inclusion obstacles and opportunities in the market in relation to these segments.

Making the invisible visible. The MAP segmentation methodology developed from a recognition that people and their needs must feature at the centre of everything from policymaking to the design of financial products and services.

Country populations are segmented into the following target market segments by livelihood: farmers, self-employed, irregular earners, salaried workers, and dependants. The inclusive data enables accurate and nuanced segmentation that draws in those that would otherwise remain invisible to policymakers. For instance, the target market segmentation lens highlights that certain segments – e.g. farmers, irregular earners – are more vulnerable than others.

However, exclusion rarely happens on the basis of income source alone. While income source is useful for identifying broad groups that have similar demographic and financial characteristics and needs, the MAP inclusive data early on also pointed to differences *within* target market segments, as well as similarities across segments. In other words, within and across the five target market segments, a number of factors play a significant role in determining people's lived realities and their levels of inclusion/exclusion. Deep disparities, inequality and marginalisation exist – on the basis of wealth and background but also due to pervasive and persistent issues such as discrimination, racism and sexism, which reduce people's social mobility, impede their productive participation in the economy and undermine their likelihood of contributing to or sharing in the benefits of growth. This is in addition to demographic shifts such as increasing urbanisation, and a growing youth population, which also contribute to and deepen exclusion.



AGE



GENDER



LOCATION

The role of age, gender and geographic location in deepening exclusion. In other words, differences in demographic characteristics such as gender, age, geographic location, place of residence, disability, race, ethnic background, religion, migration status, nationality and socio-economic status are often the basis for exclusion. All of these factors are significant and should ideally be taken into account in terms of how cross-cutting/intersecting inequalities are impacting on identified market segments. In many of the MAP countries, for example, the programme is able to identify the disabled based on grant recipients, and also to provide nationality or migrant status data. The programme's in-country geographic location data provides detailed pictures of rural–urban splits, ecological zones in some countries, provinces, districts, and even enumerator areas, which potentially makes it possible to consider factors like actual place of residence (the nuance being that urban people that live in the same province, and even city, can and do have vastly different life trajectories/access to resources based on 'which side of the tracks' their abode is situated).

On a less disaggregated level, however, the three topline indicators the programme uses for disaggregation – gender, age and geographic location – are considered the most critical demographic indicators for exclusion.

The aim of inclusive data and analysis is not only to disaggregate the data in order to more accurately reflect differences between unique segments in terms of access to resources but, more importantly, to explain *why* those differences exist. Segmentation in this sense should move from a tendency to be used as a predetermined analytical lens (applied, for instance, to explain differences in levels of financial inclusion between segments) to being used as a tool for identifying vulnerable and excluded groups; that is, to identify exclusion itself.

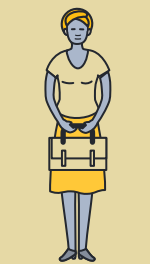
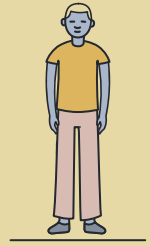
Using the MAP vulnerability indicators for access to resources (which include people skipping a meal, and people forgoing medical and educational access, due to a shortage of money), the data drawn from 16 participating countries points overwhelmingly, despite country-specific variations, to youth, the elderly, women, and rurally based adults being the most excluded – in other words, four groups that are more vulnerable and excluded than other segments of the poor. This is demonstrated by the example of eSwatini (FinScope 2018):

- **Youth and elderly are most excluded.** One of the biggest drivers of poverty is age, and two different age groups in particular are affected: the youth and the elderly:
 - **Youth:** Youth generally earn far less income than older adults, especially those youth younger than 25 (earning less than half the average), and more so for those 18 years or younger (earning only around a third of the average). As a result, the majority of youth could be considered to fall below their national poverty lines. Although poor in terms of income, however, the youth are not necessarily more vulnerable than older age groups (the middle aged) – even compared to the highest-earning age groups. This is likely because this group is for the most part still living in households where they are not the household head, and they are still studying or dependent on others to provide their basic needs.
 - **Elderly:** The elderly (those aged 65 plus), earn incomes that are only around 40% of those of the highest income groups. Vulnerability in the elderly age group is more concentrated; that is to say, compared to other age groups, where vulnerabilities do not overlap as much, the same elderly individuals experience *multiple* vulnerabilities.
- **The rural population is also more excluded.** The second-biggest factor impacting on poverty and income is geographic location – particularly whether target market segments are urban or rurally based. On average, adults in rural areas in eSwatini earn almost half of what their urban peers do; as a result, around half of rural adults live below the international poverty line, compared to just over a quarter of urban adults. In terms of the vulnerability indicators for access to resources, compared to urban adults those in rural areas are twice as likely to skip a meal, forgo required medical expenditure and/or be unable to afford to send a child to school.
- **Gender significantly deepens social exclusion.** The average monthly income of women in eSwatini is only 65% of that of men. More women therefore live below the poverty line (43%) than men do (39%). Women score higher than men on vulnerability indicators such as skipping meals, forgoing required medical expenditure and being unable to afford to send a child to school. Lower proportions of women than men agree that they are in good health and do not require special medical treatment, and lower proportions of women make use of private doctors/hospitals.

eSwatini



CLUSTER 3



Leaving no one behind – deepening our understanding of exclusion. Taking data on additional exclusion factors – i.e. gender, age and geographic location – and overlaying it on the target market segments (which are based on income source) highlights that vulnerability is not limited to specific segments. While some segments such as farmers and irregular earners are characterised by generally high levels of vulnerability, it shows up in the other segments in vulnerable *sub-groups*. Employing a demographic lens allows for identifying vulnerable people across the population, no matter the target market segment, and also zooming in on segments that are already known to be more vulnerable, in the interests of unpacking the complexities that different demographic groups within vulnerable segments face (see Figure 1).

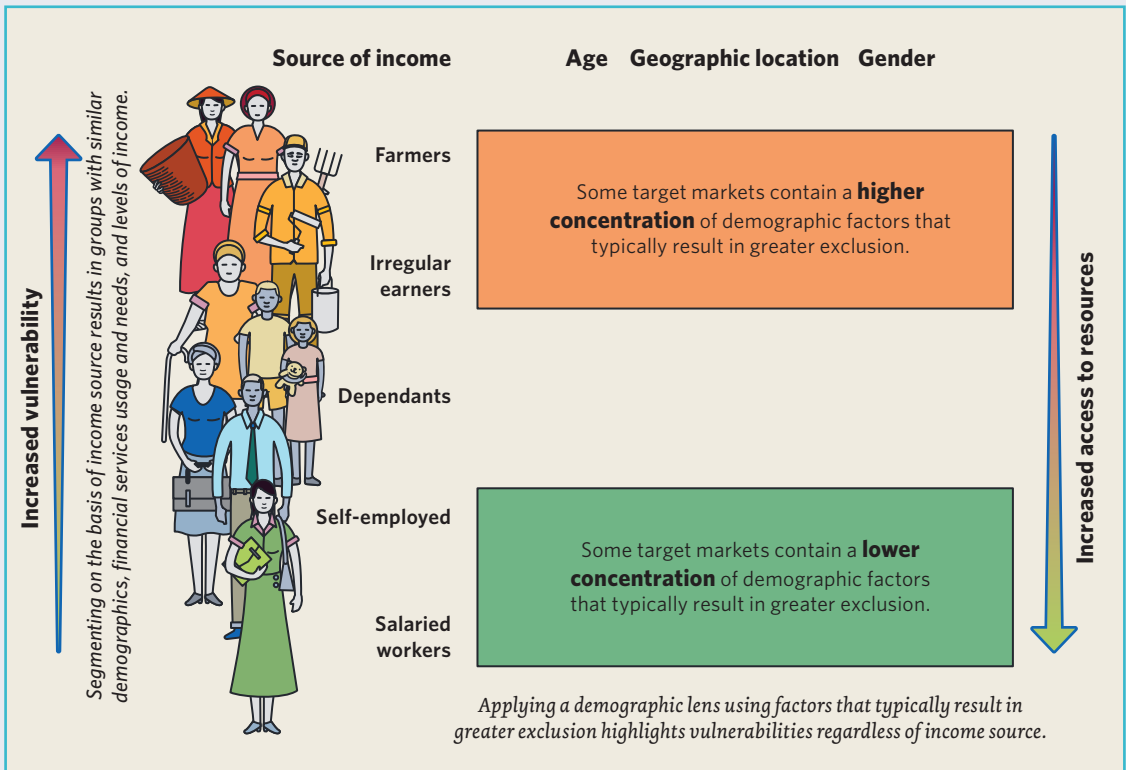


Figure 1: Demographic indicators highlight vulnerabilities within target market segments

Source: Authors.

Next-generation segmentation – for action. Segmentation and disaggregation are invaluable tools for highlighting the country-specific nuances of exclusion. Identifying vulnerable groups can only take us so far, though, which is why the rationale for inclusive data is to enable accurate understandings *as the basis for action* – the basis for engagement and collaboration with government and other financial inclusion stakeholders on practical improvements.

Gendered barriers to access across and within MAP countries. Across the MAP countries, the programme’s inclusive data reveals that in general the odds are stacked against women in terms of access to employment and resources: women are more excluded than men from access to formal, stable income sources (jobs);

women are also more educationally excluded – i.e. consistently only manage to obtain lower levels of qualification, which contributes to discrepancies in earning power and income; and even where women are similarly educated to men, they earn less on average than men. Inclusive data is first and foremost data that is contextually relevant so that it is interpreted in the light of the context/s in which people operate. The MAP country-specific data contributes to nuanced understandings of the gendered nature of poverty and vulnerability, including how cultural norms, widely accepted notions about gender, and differential power relations in households influence what exclusion looks like in a particular country context.

eSwatini

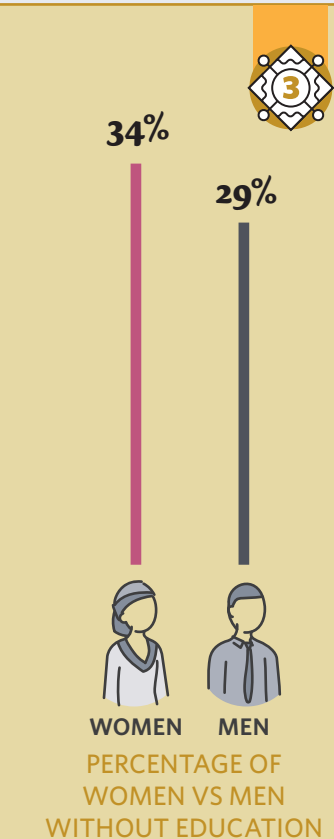
eSwatini context – how gendered exclusion from resource and opportunity access shows up

Women are less educated but earn less even for similar levels of education. In eSwatini, 34% of women have no education or only primary education versus 29% of men, and only 10% of women have a higher education qualification compared to 15% of men. A difference in the levels of education between men and women, therefore, clearly would also drive a difference in average income. Yet, even for the same levels of education, women consistently earn less. This ranges from men with no education earning almost double that of women with no education, to men with a higher education earning almost 40% more than women with the same. Similarly, even if one accounts for age (an indicator of experience) women consistently earn less than men.

Women’s life trajectories differ from those of men. The dynamics around marriage and life stage, including starting a family, imply a different life trajectory for women – who also

bear the brunt of childcare. Lower proportions of women than men have never been married or lived together (48% vs 59%), likely because women tend to get married at an earlier age. This, in turn, affects women’s ability to complete or further their education. In the MAP countries (and poorer countries in general) the cultural norm is for females to stay with their parents until marriage; therefore, there is financial gain for families in getting their daughters married sooner rather than later. Once married, men tend to be the head of the household; 67% of married men say they are the head of the household compared to 26% of married women.

More women are widowed – and are more vulnerable than widowed men. Women are more than twice as likely as men to be divorced, separated or widowed, and those that are tend to report high levels of vulnerability, and much lower levels of income compared to their married peers. The largest proportion of this vulnerable group are widowed women, likely because women tend to outlive their husbands in terms of age. In addition, a larger



proportion of widowed women than widowed men report being the head of the household (87% vs 62%); in other words, widowed or divorced men are more likely to move in with their children (21% vs only 7% for women). Women that used to be married are, therefore, more vulnerable than men that used to be married, and greater in number.

Differential access to resources entrenching exclusion

Where access to resources is denied or limited, the status quo of inequality and exclusion is upheld. A deep, evidence-based understanding of the dynamics that preserve and promote historical privilege and exclusion through denying access to resources (and to job or entrepreneurship opportunities – see Note 3) is a prerequisite for designing policies and interventions for inclusive market-based systems and inclusive capitalism. Within the context of the values and vision of the SDGs, such an understanding of the vulnerable is also critical in ensuring no one is left behind.

MAP's inclusive data provides a clear picture of society's most vulnerable groups and their levels of access to specific resources, particularly the crucial ones of education, healthcare, and basic services and infrastructure.



Education

Rural adults and women report less satisfaction with and agency over their education. In almost all of the MAP countries, access to education is by no means guaranteed; and even where education is fee-free, it can be costly to send a child to school – because of costs such as transport and uniforms or because of the opportunity cost of a child being in school when they are needed to help out with the household.

The data indicates that in the MAP countries youth are generally better educated than other adults, and youth are also the happiest with their level of education (while the elderly are the least happy with theirs). But regardless of age, rural and female adults are both less educated and less happy with their education than urban and male adults are. The research finds this is partly influenced by whether children were afforded the opportunity of going to school and remaining in school, as well as the level of choice children experienced regarding their elective school subjects.

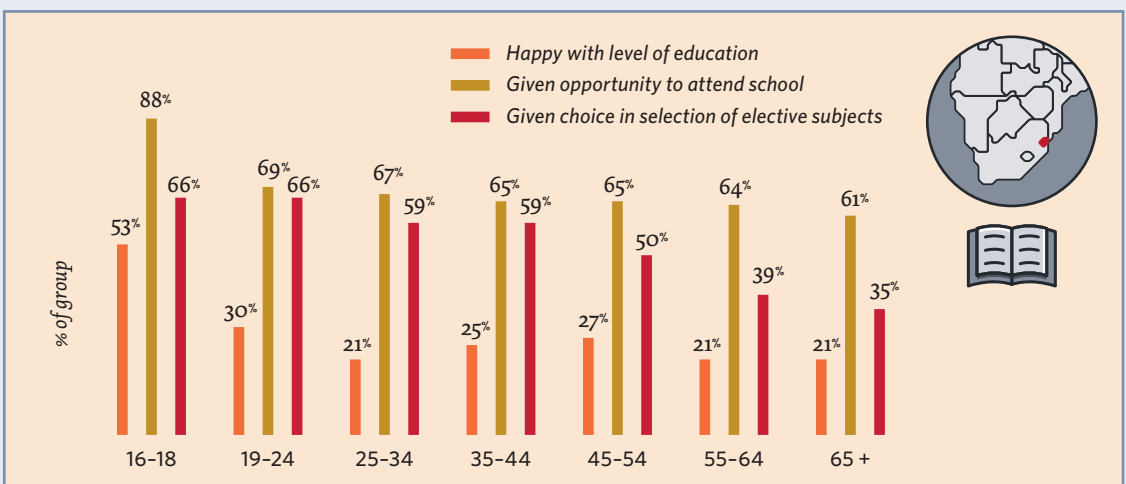


Figure 2: Satisfaction and choice with education in eSwatini, by age

Source: FinScope Eswatini 2018.

For instance, in eSwatini the youth are most likely to have been given the opportunity to attend school as well as the freedom to choose their study subjects (see Figure 2). While urban and male adults are not much more likely to have been given the opportunity to go to school, they are more likely to have had the freedom to choose their elective subjects: 63% of urban adults and 58% of men said they had been given a choice, compared to 54% and 56% of rural adults and women.

Healthcare

Health bigger reported risk for vulnerable, who use public health services more.

Across all age groups, geographic locations and genders, illness is consistently reported as the biggest risk affecting finances. The indicator of 'experiencing health risks' is defined as the proportion of people reporting actual illness in their households that caused financial difficulties in the previous 12 months. However, probably unsurprisingly, the elderly are the group reporting the highest health risks; of those aged 65 and over in eSwatini, 69% disagree that they are in good health and do not need special medical treatment, compared to between 19% and 48% for age groups between 16 and 64 (increasing over age). Women also report being more in need of special treatment than men do (37% vs 26%), and rural adults more than urban adults (35% vs 24%). The actual incidence of experiencing health risks is also higher for these three groups – viz. the elderly, women, and rural adults – and in the same order of importance. What is more, these very same groups report lower usage of private healthcare facilities (doctors and hospitals), which usually offer better quality of service than public healthcare facilities (in MAP countries).



Basic services and infrastructure (energy)

Access to energy (and by extension infrastructure in general) integrally tied to geographic location. In the course of the past 10 years, many countries have extended the reach of their public electrical grids; nevertheless, large numbers of people, especially in rural or peri-urban areas, still lack access to electricity. For instance, the average level of access to electricity across all 16 MAP countries was 48% in 2016, up from 32% in 2006. In rural areas, though, the 2016 average level of access was 34% (World Bank 2019).

Particularly in the countries MAP has grouped into Cluster 1 (see more in Note 1), though, a very pronounced urban–rural divide exists in terms of access to electricity. Malawi and Mozambique are good examples of this, as is Madagascar. In that country, access to electricity is tied to the location of the fractured and limited electricity grid and the locations of mini-grids; that is to say, the grid is fragmented – effectively, three separate grids – and concentrated around only three urban areas, with the balance of provision supplied by more than 100 mini-grids. The result is that electricity access in urban areas is 75%, while access in rural areas is only 17%. The data at a more granular level (e.g. regional or district level) highlights the difference even more. As Figure 3 indicates in relation to the 6 provinces and 22 regions of Madagascar, discrepancies in access are highly geographically concentrated.



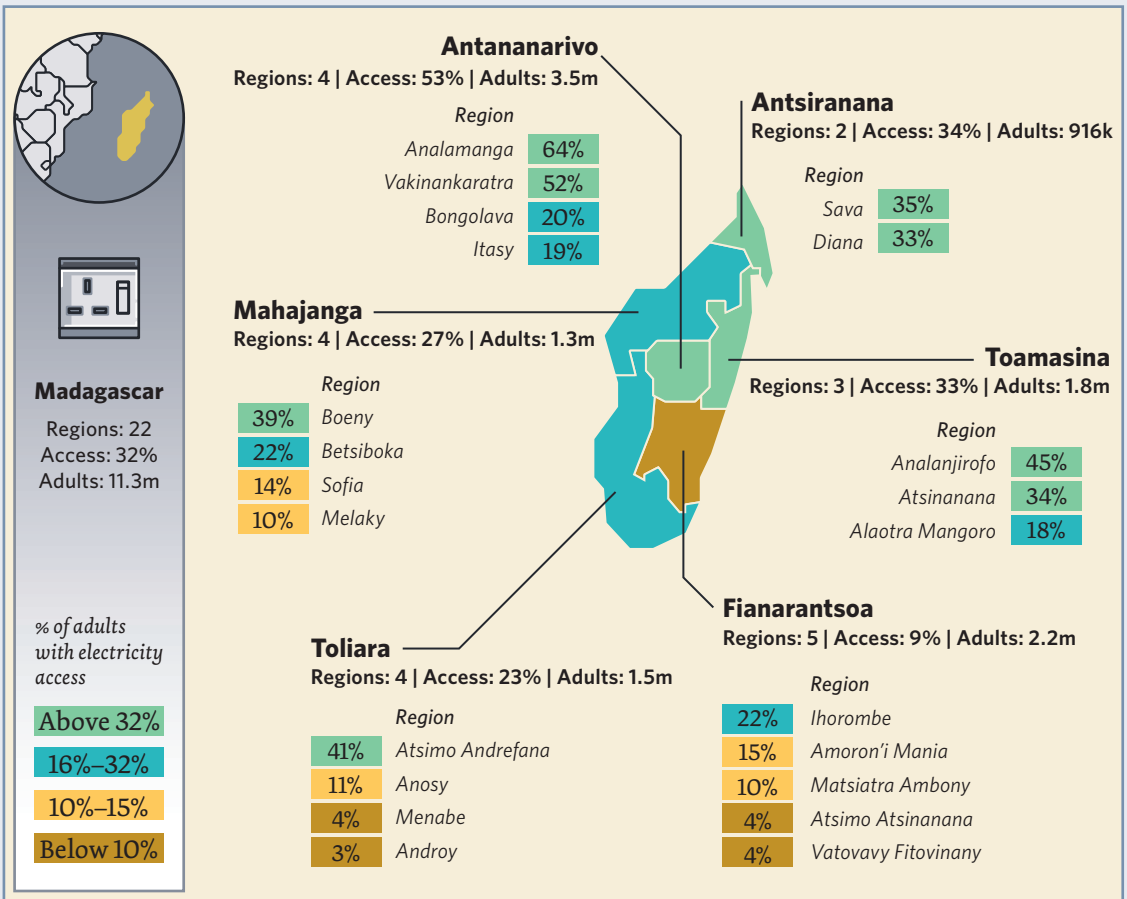


Figure 3: Access to electricity in Madagascar, by region

Source: FinScope Madagascar 2016.

Governments' single biggest lever?

Access to resources and access to opportunities are perhaps the only real 'levers' over which governments and development institutions have direct and shorter-term control. Broadening access to resources for the most excluded of the excluded – such as youth, the elderly, rural adults, and women – can, especially given the large numbers of people involved, deliver a range of benefits beyond simply the immediate and individual.

In LDCs, investment in improved social outcomes, as it relates to access to resources, to a large extent implies investment in physical infrastructure because access to education, healthcare and energy all require proximity to such infrastructure (e.g. schools, hospitals and clinics, electricity grids). While these countries do have infrastructure, it is usually more concentrated and better developed in urban areas (as in Madagascar, for instance). Given the large proportions of adults residing in rural areas in MAP countries, disaggregating by geographic location is crucial, and infrastructure investment in rural areas is perhaps *the single biggest lever* these governments have to influence access to resources for vulnerable groups.



Funding inclusion

— how the vulnerable make plans to access resources

The data clearly demonstrates that vulnerable groups have less access to resources than their peers. This has the effect, among other things, of impeding their access to entrepreneurship or a job (see Note 3) and, in turn, their level and stability of income – which further undermines their access to resources. Where access to resources is inequitable, the individuals, households, small businesses and communities concerned face complex and multi-layered barriers to social mobility.

It is no wonder, then, that 'the four crucial needs' identified in Note 1 – basic services and infrastructure, education, healthcare, and entrepreneurship – are exactly the areas of spending that low-income individuals and households commonly prioritise; they are investing in the ability to access opportunities. The disadvantaged and marginalised do not simply forgo all access to resources as a result of their poverty; rather, as Note 2 demonstrates, people find a way to meet their needs, regardless of the limited means at their disposal.

The following data and analysis look more closely at the daily struggles of the poor to access resources, which also illustrates the drive among those excluded to exercise agency over their lives and circumstances and actively seek pathways out of poverty.



Education



Who pays for children's education? The poor tend to spend a smaller proportion of their income, as well as smaller absolute amounts, on education. This is not only because, compared to wealthier households, the poor need to allocate much more of their income to immediate and urgent necessities such as groceries and healthcare, but also because their overall spending power is just far less. However, across demographic groups (which include vulnerable groups), a more nuanced picture emerges:



By age: In eSwatini, across demographic groups, people spend between 3% and 9% on accessing education. The biggest burden, in terms of proportion of income as well as absolute amount spent, is carried by middle-aged adults, and middle-aged women spend the highest (8.7%). Even the elderly help carry educational costs, spending 3.7%–5.5% of their monthly income on accessing this resource, although men 65 and older spend the lowest (3.5%).



By geographic location and gender: There is less of a difference when the data is disaggregated by location and gender: all four groups (rural, urban, men, women) therefore spend around the average that all adults do, which is 6.6% (in eSwatini). However, the absolute amounts spent by women and rural adults on accessing this resource are much lower than the expenditure by their urban counterparts, due to the spending power of women and rural adults being lower.



The more accurate picture is women shoulder more responsibility for paying for children's education. The parity between men and women on average hides the more accurate picture in eSwatini, which comes into focus when age and gender data are combined: women over the age of 24 consistently spend a larger *proportion* of their income on education (but a smaller *absolute amount*). Similarly, those that are the head of the household's spouse/partner (which women report far more likely to be) spend by far the highest proportion of their income on education (8%), compared to the heads of households at second highest (6.5%). It is therefore clear that, except where they are young enough to still be cared for by their parents, women carry the largest burden when it comes to footing the bill for children's education; and that because the absolute amounts they can afford to spend on education are smaller than those of men, the quality of education they can access is also lower.



People overwhelmingly use cash to pay for educational expenses. In the eSwatini data, only 44% of people report spending any money on education. Of these, 96% pay their educational expenses in cash. The remaining 4% mainly use bank/mobile phone/online transfers, while less than 1% report using a debit or credit card. Only 0.2% report using mobile money to pay. The overwhelming preference is therefore for cash. But this is not necessarily cash from their monthly cash flow. Of those that report using cash to pay educational expenses, 25% also report saving, borrowing, or sending/receiving remittances for educational expenses. The majority of this, however, is from savings (22% of adults that pay for education), followed by borrowing (10% of adults that pay for education). Sending and receiving money from relatives (remittances) to help cover these expenses account for around 3% each.

Healthcare



The vulnerable spend more on healthcare proportionally. As demonstrated, vulnerable groups – the elderly, women, and rurally based adults – are more exposed to health risks. However, given the correlation between these groups and poverty, they also spend a higher proportion of their income on healthcare/medicine each month, even though they have less money to spend on the required medical treatment and medicine. For instance, in eSwatini those aged 65 or older spend 7% of their monthly income – the highest of any age group – on healthcare. And rural adults and women spend 5%, compared to 4% for urban adults and men. Despite this, the elderly spend less in terms of absolute value than those between the ages of 35 and 64, and rural adults and women spend less than urban adults and men in terms of the absolute value (see Figure 4).

Low reliance on insurance to mitigate health risks. Despite high risk exposure to illness, most adults in MAP countries do not have medical insurance. For instance, in eSwatini, only 1.6% of adults report having medical insurance, and only 1% report having health cover for a doctor (either by themselves, or through someone else). The main driver of low reliance on health insurance is most likely the overall low insurance penetration in MAP countries – ranging from between 4% and 9% in Cluster 1 and 2 countries, to around 25% in Cluster 3 and 4 countries. Adults in these countries therefore rely very little on insurance when experiencing a risk, and instead cut down on expenses to cope, or use credit and savings (whether formal or informal). A substantial proportion are also left unable to take any action. In addition to overall low insurance demand in MAP countries, low health insurance usage might be partly influenced by the existence of public healthcare systems in most MAP countries; that is, people might have less of a need for health insurance.

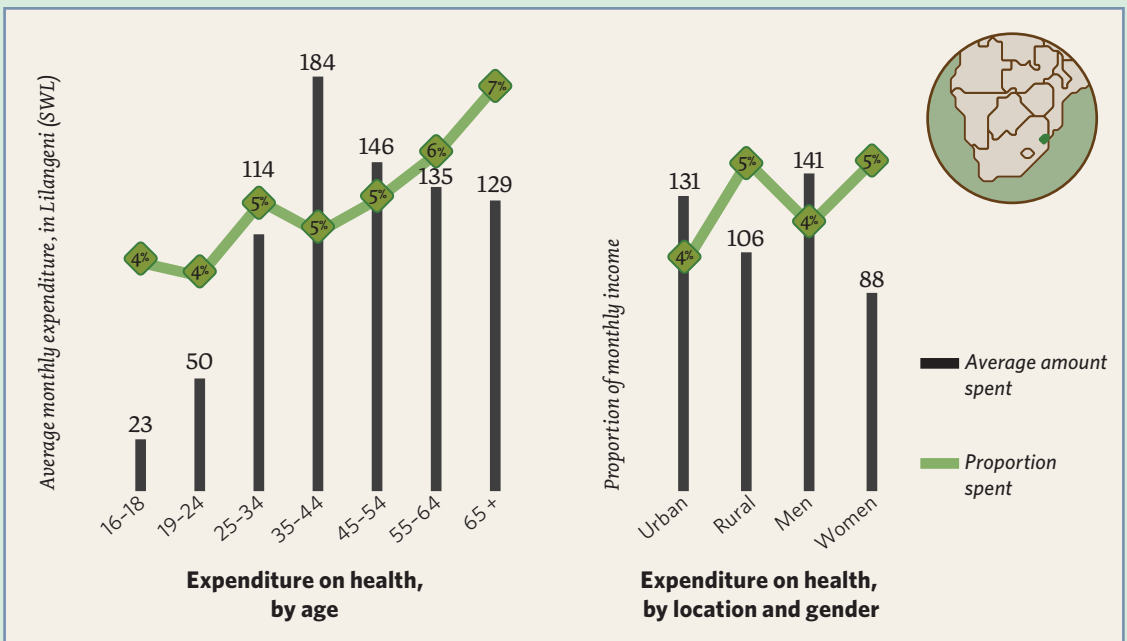


Figure 4: Expenditure on health (proportion and absolute value), by age, location and gender (eSwatini)

Source: *FinScope Eswatini 2018*.

The vulnerable use health insurance even less. Although health insurance penetration is low for everyone, the data indicates that the vulnerable are even less likely to have medical insurance or health cover. For instance, in eSwatini, those in urban areas are more than three times as likely to have medical insurance (3.2% vs 0.9% for rural), while men are almost twice as likely as women to have medical insurance (2.1% vs 1.2%). Age is also a factor to some extent: only 1.2% of those 65 years and older have medical insurance compared to 1.6% for everyone else (see Figure 5).

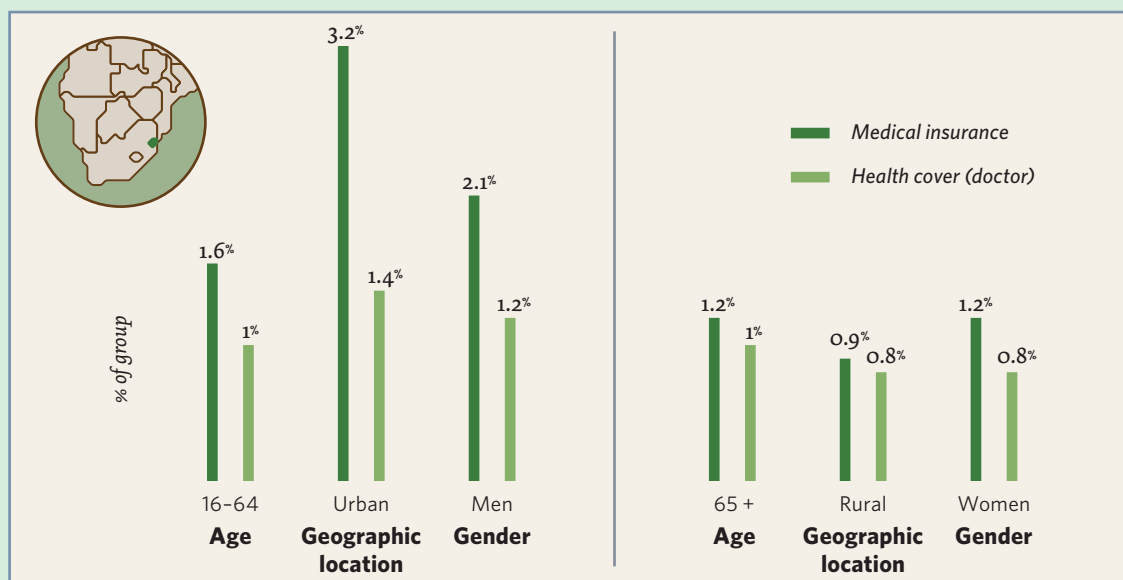


Figure 5: Proportion of adults with medical insurance and health cover, by age, location and gender (eSwatini)

Source: FinScope Eswatini 2018.

Savings and credit used as alternatives to health insurance. These vulnerable groups (the elderly, rurally based adults, and women) therefore have to pay ‘out of pocket’ medical expenses more than the rest of the population; or worse, are left unable to obtain medical care. For out of pocket expenses, people rely on savings or get credit, if they want to avoid selling something, or adjust their budgets (cut back on expenses).

The vulnerable use savings and credit differently. In MAP countries, people are in general more reliant on savings than on credit, and this is also the case when it comes to mitigating health risks. But, importantly, the data suggest that the vulnerable tend to engage differently with these services compared to their peers. For instance, in eSwatini, the elderly save and borrow far less in general, yet a greater proportion of the elderly that save do so for medical expenses, while relying less than their peers on credit to meet medical expenses. Rural adults are more comparable to urban adults when it comes to the proportion that save and borrow (being only slightly less); but in their case, a higher proportion than urban adults borrow for medical reasons. Women, on the other hand, save more than men do, while borrowing at similar levels; but the proportion of women that save and borrow for medical reasons is very close to the proportion of men that do so.

Energy

Vulnerable groups more likely to use alternative sources of energy.

People meet their energy needs based on available energy sources and the affordability of these in relation to alternative sources of energy. People that are poor purchase less electricity than those that are not, and are more likely to use other sources of energy such as biomass (firewood, charcoal) or modern fuels (e.g. LPG). Firewood in most cases, especially in rural areas, can be obtained for free to use for cooking and heating, while charcoal, a costlier option, is used widely by those that can afford it. Similarly, candles and paraffin lamps are less costly alternatives to electricity for lighting.

The MAP data shows that poor people rely more on modern fuels than electricity for lighting. In eSwatini, the highest use of modern fuels for lighting (instead of electricity) is by the elderly, followed by the youth. Rural adults are also more likely to use modern fuels for lighting, although not by much more. However, for cooking, which uses much more energy, there is a much clearer trend in switching to more affordable alternatives for the poor. The biggest contrast is between urban and rural areas, where biomass is perhaps more widely and freely available: 79% of rural adults use biomass vs 19% of urban adults. The elderly are also the most likely to use biomass, followed by the youth, but women have a much smaller contrast with men (64% vs 59%) in this regard (see Figure 6).

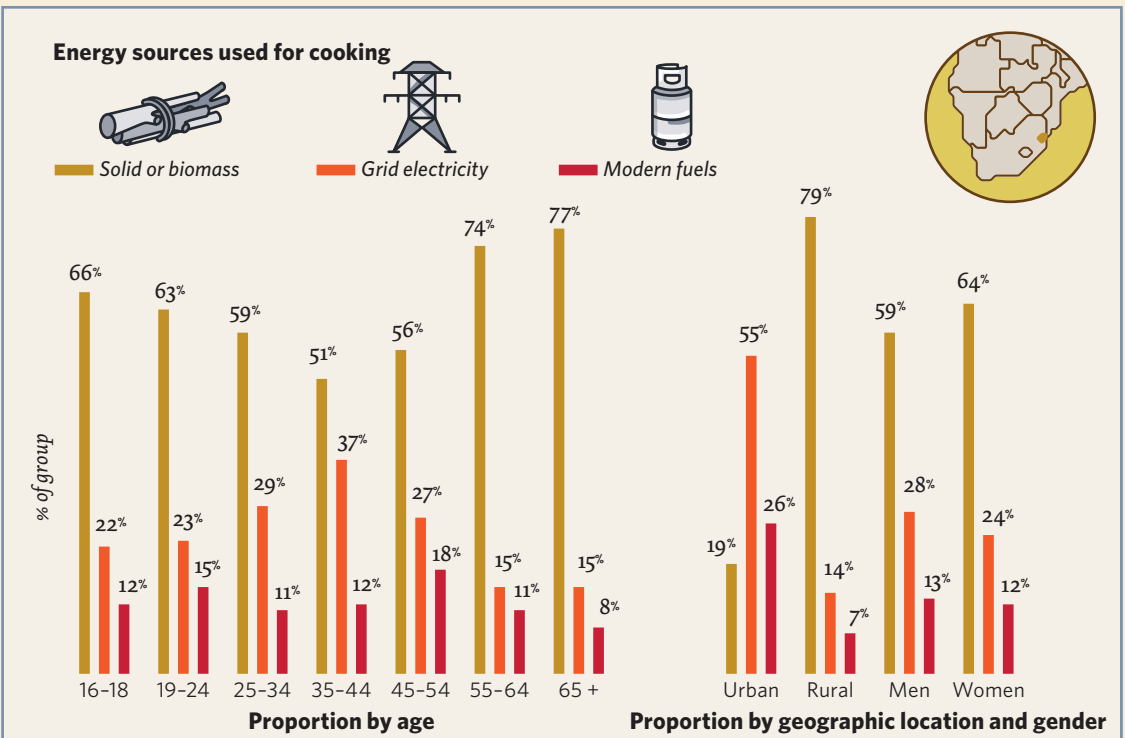
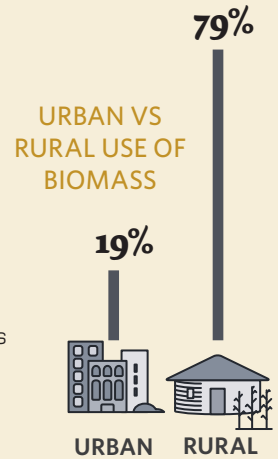
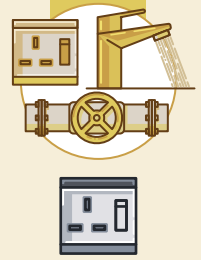


Figure 6: Energy sources used for cooking, by age, location and gender (eSwatini)

Source: FinScope Eswatini 2018.

For energy, the poor pay more but get less. The poor spend a higher proportion of income on electricity, but a lower proportion of the poor make this expenditure, and the absolute amount spent is less. Given the correlation with income, as well as their household status, the youth are the most constrained in terms of expenditure on electricity (both in terms of proportion that spend and proportion of income involved). Although a higher proportion of the elderly spend a higher proportion of income on electricity, their low absolute incomes mean they spend around the same absolute amounts as youth (see Figure 7). Those in rural areas as well as women spend less in absolute terms compared to men and those in urban areas. Proportionally, though, women actually spend more of their income on electricity than men do.

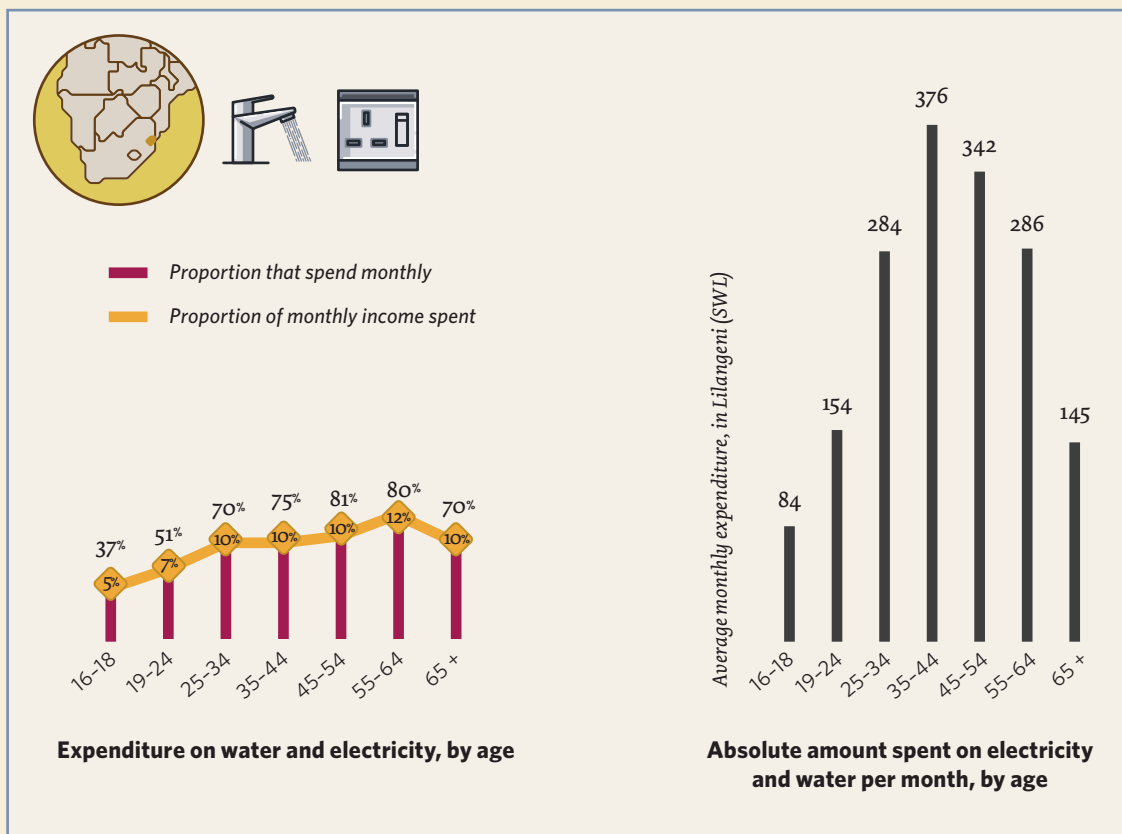


Figure 7: Expenditure on water and electricity, by age (eSwatini)

Source: FinScope Eswatini 2018.

Other sources of energy viewed as more critical by households. People also prioritise energy, and in particular other sources of energy (i.e. sources that are not grid electricity), quite highly – perhaps because this is linked to the ability to cook (and eat) food. For instance, in Madagascar, energy that is not grid electricity seems to constitute the most important monthly expenditure for all people, with 22% of adults (highest) reporting that (excluding food and groceries) they will spend money on energy (excluding electricity) first if they have financial difficulties. Water and electricity, on the other hand, is only the fourth most reported expenditure, at 11% of adults.

People's money – influencing and impacting the local and global financing agendas

The MAP data clearly demonstrates that vulnerable and excluded consumers 'make a plan' to access required resources, even though this is not easy and they access resources less than their less-vulnerable peers. Often, they pay more and get less; sometimes they pay less and get less. They use what they can – different financial services, formal and informal – to access what they need.

Ultimately, consumers are in control of their finances (even if they sometimes need to resort to less-than-optimal financial mechanisms to meet their needs). As is evident in this note (as well as in Notes 1 and 2), consumers already spend money on the crucial resources of education, healthcare and basic services (e.g. energy) in the pursuit of opportunities relating to employment and income-earning. While people's money thus greases the wheels of the national and global financing systems, in developing markets consumers are far removed from the financing system because they are more likely to be operating on the margins and in the informal sector. Thus, their contribution or ability to contribute is often not recognised.

Small amounts count. At a household or individual level, this expenditure is also not enough to expand infrastructure. Households, in general, are not able to build a new school or clinic – and poor households even less so. However, as Note 1 argues, on aggregate this expenditure adds up to substantial amounts. For instance, in the case of Myanmar, total aggregate expenditure by households and individuals on the four crucial needs was calculated to be around US\$10.7 billion per year, including around US\$2 billion a year just on energy. Although currently most of this expenditure is informal (i.e. people relying on informal financial services to meet these needs and the spending occurring in informal markets), such expenditure, if formally mobilised, can be leveraged as a mechanism for growth.

Citizen-centric financing. Increasing populations' access to resources obviously requires governments, providers, investors and donors to make additional investment in service infrastructure such as education, healthcare and basic services (including energy). But evaluating viable and sustainable business cases for leveraging *existing* household spend can help governments fund investment using local financial systems. Citizens increasingly want control over their financing, though; their decisions will therefore influence and impact both the local and national financing agendas.

People’s money in eSwatini and Madagascar



eSwatini – despite high amounts of energy expenditure, much is informal.

eSwatini, a much smaller country than Myanmar (at just over a million people vs Myanmar’s 54 million), reports spending around US\$142 million a year on water and energy combined. Adjusting for population size, this is almost four times as much as Myanmar spends on the same. Although a large portion of this would already be formally reticulated – given high levels of electricity access – 45% of adults cannot afford a basic consumption package of electricity for lighting (and are therefore using alternative energy sources for lighting), while an additional 36% can

afford energy for lighting but still do not use electricity for cooking. This means that a substantial proportion of such consumers’ energy expenditure is diverted to other sources of energy and spent in informal markets such as buying charcoal or firewood from informal traders (when it could actually be spent on energy sources that are both cheaper and cleaner).



Madagascar – could the market for electricity be drastically expanded?

In Madagascar, people report spending US\$626 million on energy sources annually (see Table 7), which can be split between three categories: electricity, gas and other sources. This is, therefore, less than people on aggregate spend on energy in Myanmar, but more than people in eSwatini

spend. However, per capita, people in eSwatini actually spend more. Furthermore, most of this expenditure does not actually go to electricity: only 38% is spent on electricity (US\$238 million), while 58% is spent on other, climate-inefficient energy sources, such as charcoal, oil or candles (US\$364 million). As explained, given affordability issues it would not be easy to convert the users of these alternative sources to electricity. Yet the amounts that are expended give an indication of the magnitudes of funding that are potentially available if this spending can be formally reticulated.

When small is big. As Table 7 demonstrates, while average monthly expenditure per capita involves small amounts of money, these add up: on aggregate people’s money certainly counts. Making the invisible visible in this way amplifies the importance of increasing formal inclusion.




Energy source	Aggregate annual expenditure (US\$)	Proportion of total annual expenditure	Average monthly expenditure (US\$)
 Gas	23,743,740	4%	0.2
 Electricity	238,308,735	38%	1.8
 Other (e.g. charcoal, oil, candles)	363,954,372	58%	2.7
ALL energy	626,006,847		4.6

Table 7: Annual total expenditure on electricity and other energy sources in Madagascar
 Source: FinScope Madagascar 2016.

Fine-tuning an inclusive agenda

— from the ground up

Disaggregation of the MAP inclusive data and segments on the basis of gender, age and geographic location confirms society's deep disparities and unequal access to opportunities and resources, and helps highlight the most excluded of the excluded. Designing policies, interventions and investments to target vulnerable populations for improved access to resources requires a consumer-centric data approach, which delivers understanding not only of consumers' challenges and needs but also their real-world workarounds for meeting those needs.

While the SDGs call for extensive data, investment in social outcomes, and a new way of partnering and collaboration to achieve such investment, insights from MAP's inclusive data, specifically relating to access to resources, shine a light on salient issues and approaches.

Out of the shadows. The data clearly shows the 'shadow' role played in financing systems by consumer spending in local informal sectors on accessing resources. A better understanding of these significant flows of money within communities as they relate to national financing can, therefore, contribute to the economic resilience of communities and help bolster national economies. Taking a citizen-centric approach to financing, within the ambit of an inclusive data approach, can become an empowering force for good, giving countries and their citizens the ability to better spend and allocate their money, better contribute to the financing system, and better participate in formulating the policies and decisions that will impact their economic and financial well-being.

The MAP inclusive data makes it possible to identify opportunities for market investments, based on the activity on the ground and more closely linked to consumer needs. It is in civil society and the real economy that a country's consumers live, work, and self-fund access to resources as pathways out of poverty. Through bringing national statistical data, provider data and civil society data closer together, inclusive data will increasingly contribute to improved understandings of the existing parameters and effects of citizen-centric financing and its potential for co-shaping markets.

Need for data agenda itself to be increasingly inclusive, to leave no one behind.

The data agenda itself needs to continue to evolve in terms of how data is collected and made available and how development stakeholders partner and collaborate to achieve this. National statistics offices (NSOs) have traditionally been the source of public data for the public good (e.g. the national census, administrative surveys, nationally representative household surveys); as such,

they have been the guardians – sometimes gatekeepers – of country-level population data. However, in this time of technological innovation, and given the ubiquity of consumer data in its myriad forms, new institutions, actors, ideas and partnerships are needed to combat the challenges of data silos and information gaps and realise the true potential of public-sector delivery.

To adequately fulfil their role in this new data world, NSOs need to transform how they work. Beyond their role of survey implementer, they need to engage with a wide range of participants, including multiple government departments, policymakers, the private sector and civil society institutions, in shared, multi-stakeholder conversations on the future of the country, based on the concrete evidence on the dimensions of poverty and exclusion.

Beyond beguiling buzzwords. At the same time, innovation must continue in terms of how consumer data can be collected and used. Within the context of ongoing and accelerated technological change, big data and the increasing availability of vast datasets, in theory it becomes possible to provide governments and policymakers with not only the current comprehensive country-level survey findings but also more frequent updates at improved cost effectiveness; this would allow evidence-based decisions to be made closer to real time, which in turn would improve the usefulness of the data for local decision-makers, empowering them to fulfil their commitments and objectives. Different data sources have always been available, however; the trick has been and will continue to be accessing alternative data that is sufficiently comprehensive. This will require innovation in terms of both supplementing the existing inclusive data approaches and identifying more affordable survey methodologies.

An evolving inclusive data agenda, in the service of human rights, equity and equality, and in the service of increased access to opportunities and resources, will use the data revolution as a means of bridging the digital divide rather than widening it – and this is especially the case in gathering, analysing and making available data for the bottom billion, which is also where most of the vulnerable groups identified by the MAP inclusive data are to be found.

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MAP GLOBAL INSIGHTS SERIES VOLUME 1

The MAP Global Insights series Volume 1 consolidates and synthesises the learnings from MAP across the six MAP pilot countries. Volume 1 was the first of the MAP Global Insights products, and comprises five thematic cross-country notes, based on the initial round of findings from the country diagnostic studies, which were conducted in Thailand, Myanmar, Swaziland, Mozambique, Lesotho and Malawi.



NOTE 1 unpacks the target market segmentation approach that is central to the MAP methodology of putting the client at the core of the analysis. Note 1 provides a window into the emerging cross-country segments, and the implications for providers, policymakers and donors in this regard.



NOTE 2 explores the shift in financial inclusion measurement away from focusing solely on access to more closely match the realities of how adults live their financial lives and explores the policy implications of moving away from a linear, one-dimensional view of financial inclusion.



NOTE 3 looks at the nature of informal financial services. It shows that it is the local nature of these financial services, rather than their informal nature, that makes them valuable for the majority of consumers in these countries.



NOTE 4 considers the gap between ownership and usage of bank accounts. The note queries whether bank accounts are always the appropriate product for increasing customer welfare, and argues the need for a paradigm shift away from focusing on ownership to a focus on usage in the context of a wider, systems approach.



NOTE 5 focuses on cash as a payment instrument to explore the largely undiminished popularity of cash. The different payment needs of consumers are introduced, analysed and compared with regard to the use of cash versus digital instruments.



NOTE 6 draws together the findings from this volume of the Global Insights series. It shows that the MAP evidence calls for a rethink of conventional financial inclusion assumptions, based on a consumer decision-making framework that emphasises economic incentives, cost and value.

MAP GLOBAL INSIGHTS SERIES VOLUME 2



The MAP Global Insights series Volume 2 looks at the thinking, strategies and processes that have enabled national delivery in financial inclusion, and codifies the operational approach taken in the 18 'MAP countries', including 9 where the programme has been working with governments to implement the national roadmap on financial inclusion. Key learnings using the country-specific consumer data drive the national implementation approach at country level.



NOTE 1: More bread on the table: The promise and the potential of financial inclusion. In a changing and uncertain global order, financial inclusion – with its close linkage to the real economy – promises to become a means of supporting growth and contributing to poverty eradication. Using detailed consumer data, this note demonstrates the potential for financial inclusion to play a stronger role in lessening vulnerability to poverty, keeping up with shifting national demographics, nurturing small business growth and addressing food security challenges, among others.



NOTE 2: Humanising data: The MAP toolbox for fine-tuning and calibrating national metrics and optimising consumer delivery. Applying the MAP data analysis tools to the extensive consumer data gathered in-country enables accurate understanding of actual consumer behaviour and needs, both country-specific and in terms of patterns identifiable across developing countries. Findings from the use of the MAP tools have challenged a few of the conventional financial inclusion assumptions, in the process contributing to the global pool of financial inclusion metrics. The tools are central to supporting government and stakeholders in evidence-based decision-making towards smart, consumer-focused solutions.



NOTE 3: 'Begin at the beginning': Giving development initiatives political teeth and boosting government capacity to deliver on the SDGs. The single greatest challenge facing development is turning research and strategies into implementable solutions: improvement initiatives that deliver a positive impact. This note unpacks how the MAP programme is working with governments and development partners to boost countries' capacity for self-determination and delivery on the national financial inclusion roadmap vision and promises, in the process accelerating inclusive growth and making progress towards the UN 2030 Agenda for Sustainable Development.



NOTE 4: There and back again: Harnessing data, developing collaborative platforms and enabling governments to deliver on the SDGs. This concluding note pulls together the power of the consumer data, its role in driving improvement interventions at country level and the importance of the MAP platform in bringing together country governments and stakeholders in evidence-based decision-making. Picking up on the key findings from the consumer data in other notes in Volume 2, this note also provides insight into the systematic operational approach of the global MAP programme and reiterates the efficacy of the MAP approach in working with governments to deliver on the SDGs.

MAP GLOBAL INSIGHTS SERIES VOLUME 3

The MAP Global Insights series Volume 3 explores the role of financial inclusion in the context of an inclusive growth agenda, using inclusive data as evidence base. The volume explores the linkages between financial inclusion at the micro level of individuals, households and small businesses, and macroeconomic growth. The evidence demonstrates the crucially important intermediation role of financial inclusion, along with its role in firming the social contract, towards inclusive growth.



NOTE 1: Financial inclusion through an inclusive growth lens. This note presents MAP’s five ‘country clusters’, derived from countries’ ranking on a set of inclusive growth indicators. Financial inclusion helps formalise the large proportion of informal expenditure while increasing consumer access to resources and opportunities, thereby supporting governments’ responsibility for boosting inclusive growth while demonstrating progress on the UN SDGs.



NOTE 2: Next-generation segmentation: Building inclusive societies based on differentiated consumer needs and values. In pointing out that peoples’ economic needs, and how they go about meeting them, reflect their personal values in the wider context of social and societal values, the note argues the role of inclusive financial services in increasing economic inclusion (especially of those in the informal sector of the real economy) and social mobility.



NOTE 3: The millions and billions...and the 1%: Targeting funding to spark the real economy’s engine. The MAP MSME methodology, informed by the need for a longer-term productivity and growth emphasis, argues for a more active role by country governments in supporting the small pool of SMEs with the potential to grow and become engines of the real economy, creating better linkages with the larger financing system.



NOTE 4: Inclusive data for a world that counts: Enabling multisectoral collaboration for challenging exclusion. Inclusive data highlights how a lack of access to resources – particularly basic services and infrastructure, education and healthcare – preserves the status quo of inequality and exclusion, making it harder for vulnerable groups to access opportunities and chart pathways out of poverty.



NOTE 5: Cracking the code: Opening up pathways out of poverty. In pointing out that peoples’ economic needs, and how they go about meeting them, reflect their personal values in the wider context of social and societal values, the note argues the role of inclusive financial services in increasing economic inclusion (especially of those in the informal sector of the real economy) and social mobility.

About UNCDF

UNCDF is the UN's capital investment agency for the world's 47 least developed countries (LDCs). With its capital mandate and instruments, UNCDF offers 'last mile' finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. This last mile is where available resources for development are scarcest; where market failures are most pronounced; and where benefits from national growth tend to leave people excluded.

UNCDF's financing models work through two channels: savings-led financial inclusion that expands the opportunities for individuals, households, and small businesses to participate in the local economy, providing them with the tools they need to climb out of poverty and manage their financial lives; and by showing how localised investments - through fiscal decentralisation, innovative municipal finance, and structured project finance - can drive

public and private funding that underpins local economic expansion and sustainable development. UNCDF financing models are applied in thematic areas where addressing barriers to finance at the local level can have a transformational effect for poor and excluded people and communities.

By strengthening how finance works for poor people at the household, small enterprise, and local infrastructure levels, UNCDF contributes to SDG 1 on eradicating poverty with a focus on reaching the last mile and addressing exclusion and inequalities of access. At the same time, UNCDF deploys its capital finance mandate in line with SDG 17 on the means of implementation, to unlock public and private finance for the poor at the local level. By identifying those market segments where innovative financing models can have transformational impact in helping to reach the last mile, UNCDF contributes to a number of different SDGs and currently to 28 of 169 targets.




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