BUILDING INCLUSIVE ECONOMIES

Advancing the research agenda

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Financial Inclusion is a means to an end

- Smoothing volatile income / consumption patterns
- Enabling sustainable access to critical services like energy, water, health care, education
- Providing pathways to asset building and productive investments
- Instilling transparency and efficiency into public sector spending and collections
USAID’s Role

• Digital payment systems have emerged as the foundational layer of inclusive economic infrastructure
  – reducing the systemic costs of transacting
  – bolstering the commercial case for un/under-served segments
  – fostering investment in relevant products and services

• Re-thinking market supervision
  – catalyzing RegTech approaches

• Focus on the enablers
  – connectivity
  – ID systems
  – financial capability