



USAID
FROM THE AMERICAN PEOPLE

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