



The 2015 Brookings Financial and Digital Inclusion Project Report: Measuring Progress on Financial Access and Usage

John D. Villasenor, Darrell M. West, Robin J. Lewis

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The 2015 Brookings Financial and Digital Inclusion Project (FDIP) Report and Scorecard evaluate access to and usage of affordable financial services across 21 geographically and economically diverse countries.

The 2015 FDIP Report and Scorecard seek to answer a set of fundamental questions about today's global financial inclusion efforts, including: 1) Do country commitments make a difference in progress toward financial inclusion?; 2) To what extent do mobile and other digital technologies advance financial inclusion?; and 3) What legal, policy, and regulatory approaches promote financial inclusion?

John D. Villasenor, Darrell M. West, and Robin J. Lewis analyzed the financial inclusion landscape in Afghanistan, Bangladesh, Brazil, Chile, Colombia, Ethiopia, India, Indonesia, Kenya, Malawi, Mexico, Nigeria, Pakistan, Peru, the Philippines, Rwanda, South Africa, Tanzania, Turkey, Uganda, and Zambia. Countries received scores and rankings based on 33 indicators spanning four dimensions: country commitment, mobile capacity, regulatory environment, and adoption of traditional and digital financial services.

The authors' analysis provides several takeaways with respect to expanding financial inclusion across diverse cultural, economic, and political contexts:

- Country commitment is fundamental.
- Movement toward digital financial services will accelerate financial inclusion.
- Geography generally matters less than policy, legal, and regulatory changes, although some regional trends in terms of financial services provision are evident.
- Central banks, ministries of finance, ministries of communications, banks, nonbank financial providers, and mobile network operators play major roles in achieving greater financial inclusion.
- Full financial inclusion cannot be achieved without addressing the financial inclusion gender gap.

This year's Report and Scorecard are the first of a series of publications intended to provide policymakers, the private sector, nongovernmental organizations, and the general public with information that can help improve financial inclusion in these countries and around the world.

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