

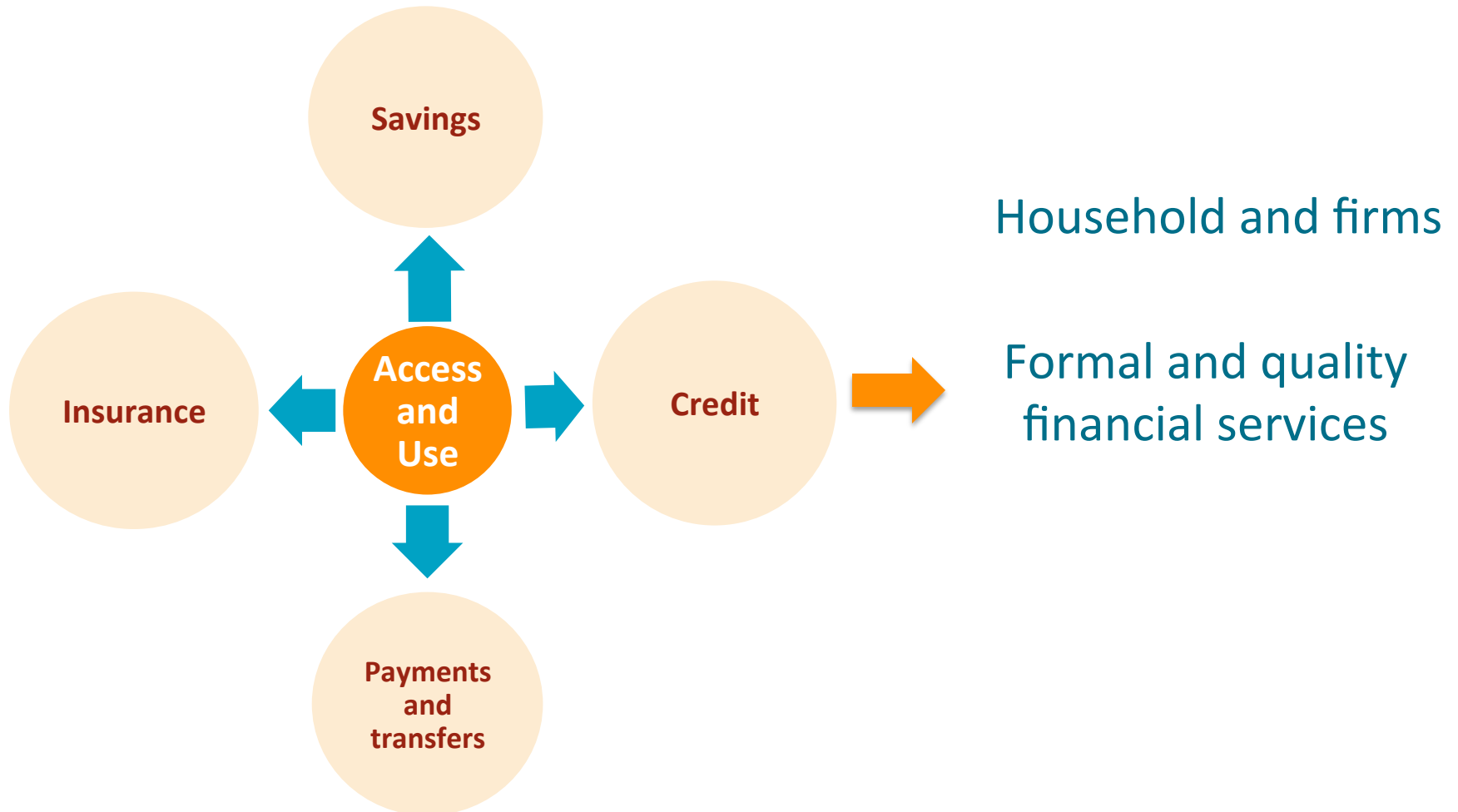


Financial Inclusion

Comprehensive Program to Support Financial Inclusion Strategies



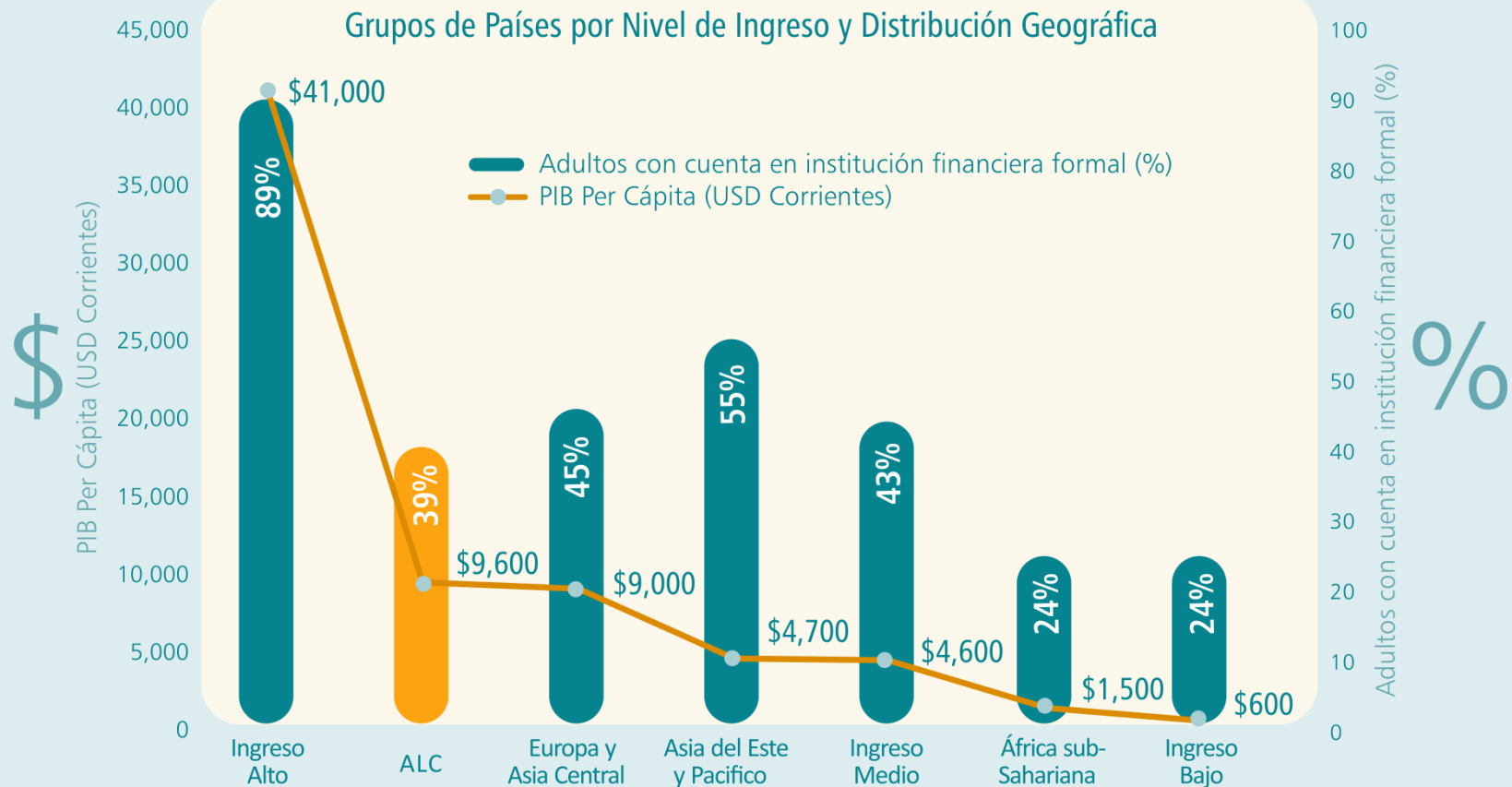
Financial Inclusion



Financial Inclusion in LAC



PIB Per Cápita (USD) y Acceso a Servicios Financieros Formales (%) 2011



Fuente: Encuesta Global FINDEX, Cálculos Propios, 2013



Uso

+

Diversos Servicios

+

Grupos Particulares

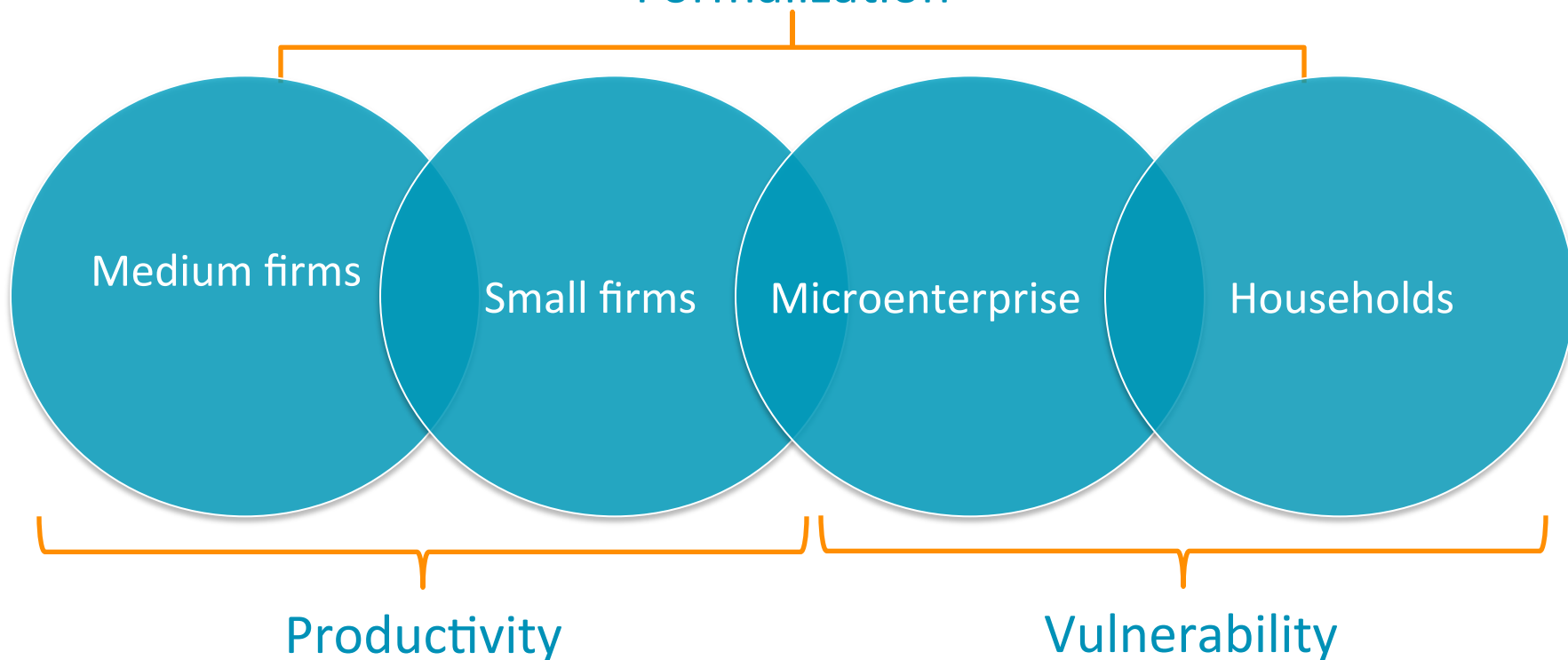
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Aún menor IF

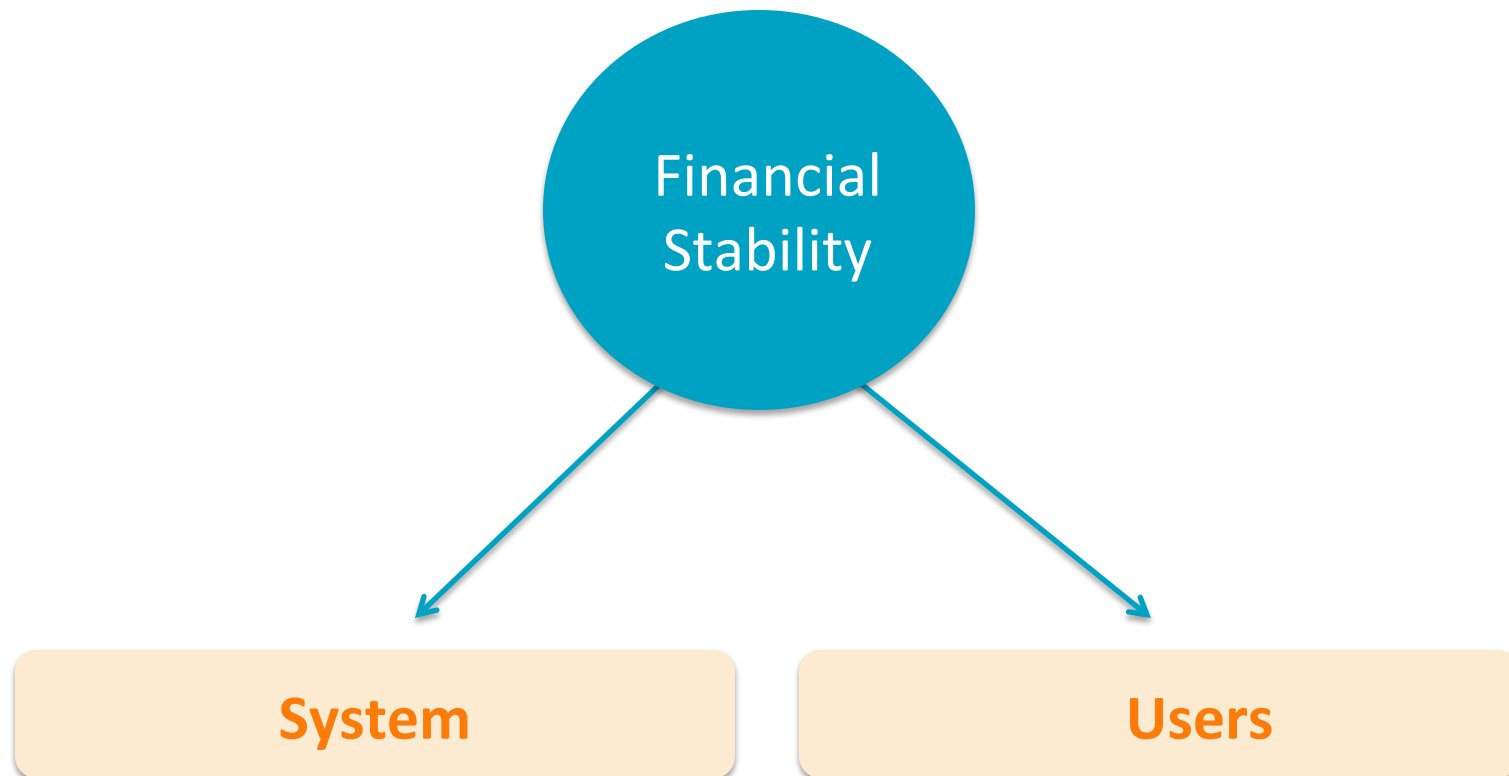
Why Financial Inclusion?



Formalization



Why Financial Inclusion?



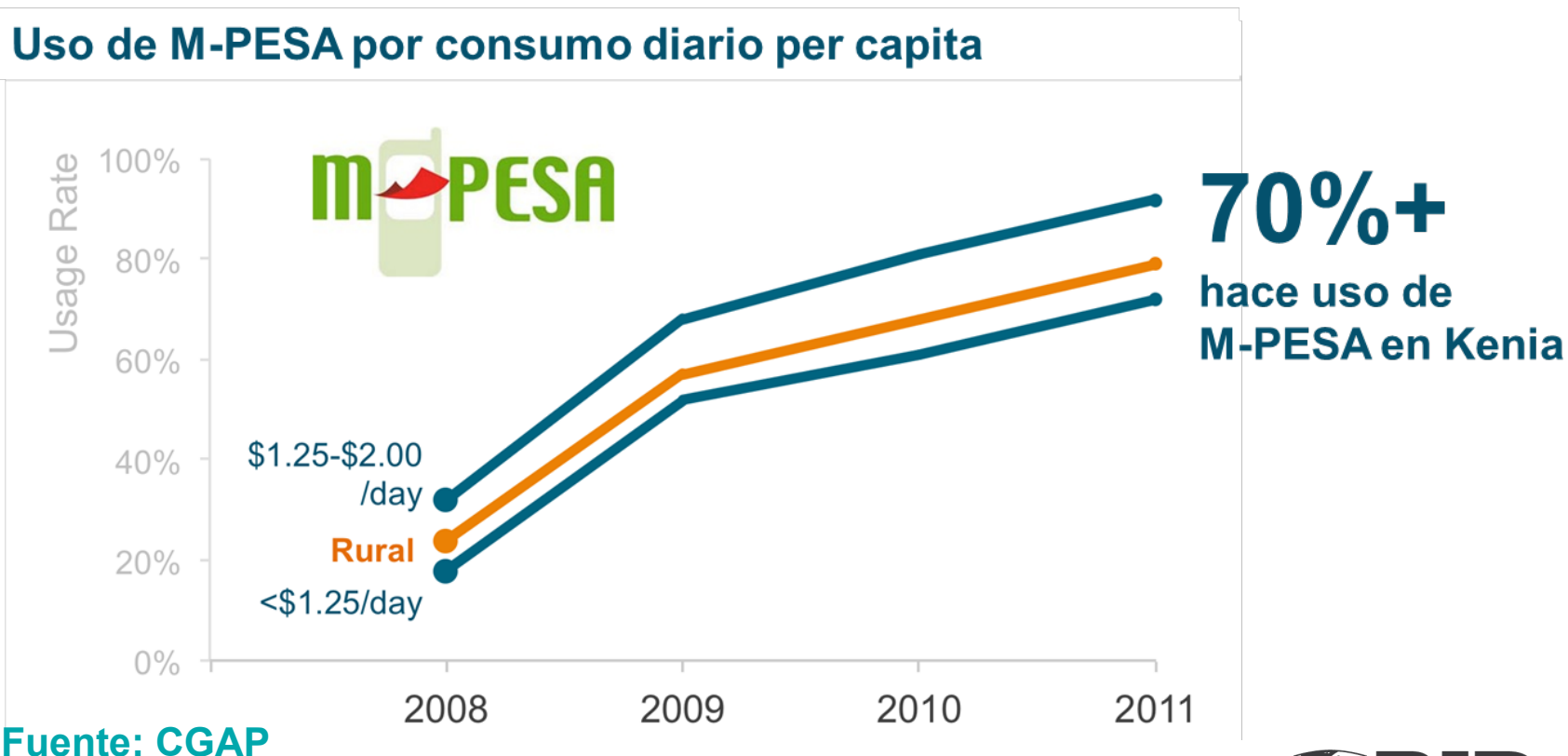
Why haven't we made more progress?



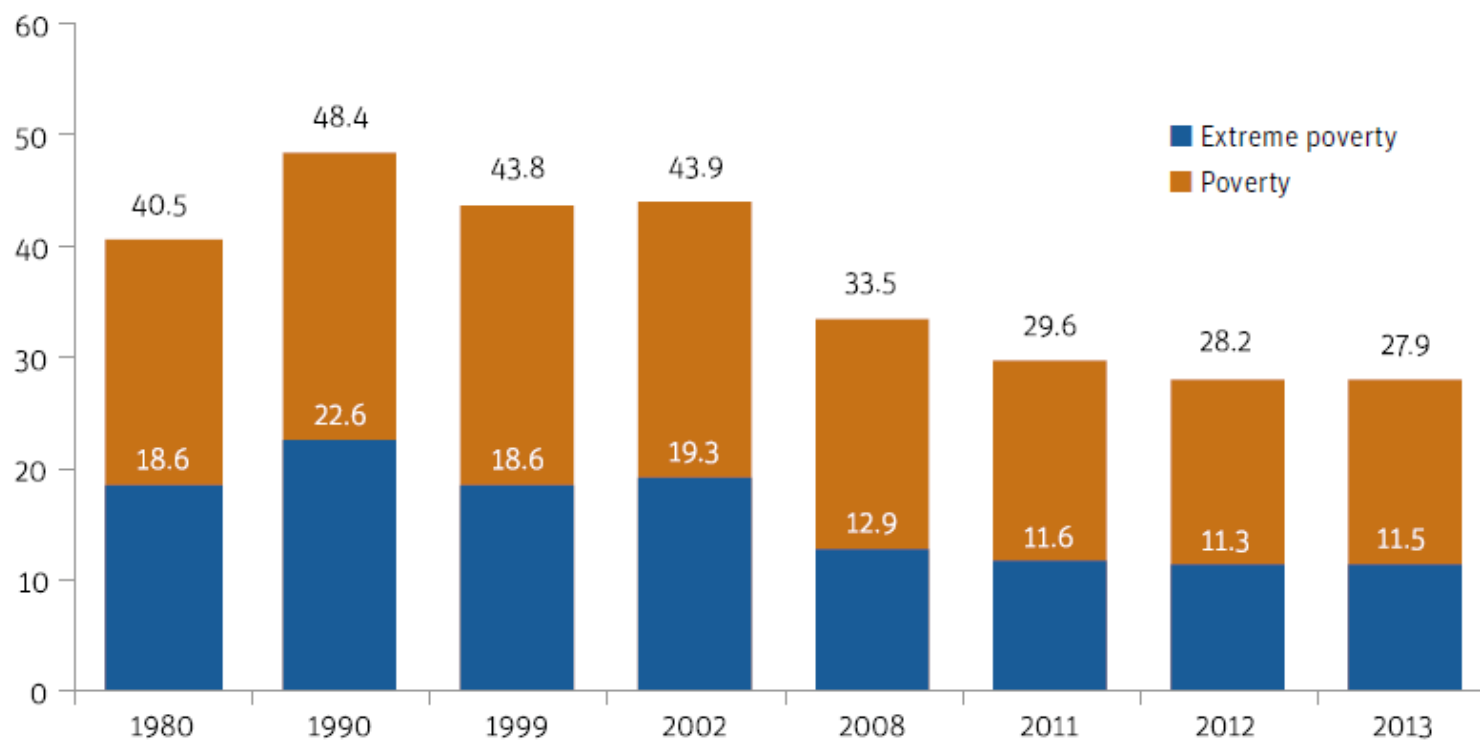
Potential: Technological innovations and new business models



Potential to reach poor very quickly



Potential: Viable market



Source: ECLAC

Potential: Government action



Payment systems

Simplified
accounts

Electronic
payments

Financial education

How do we get there?



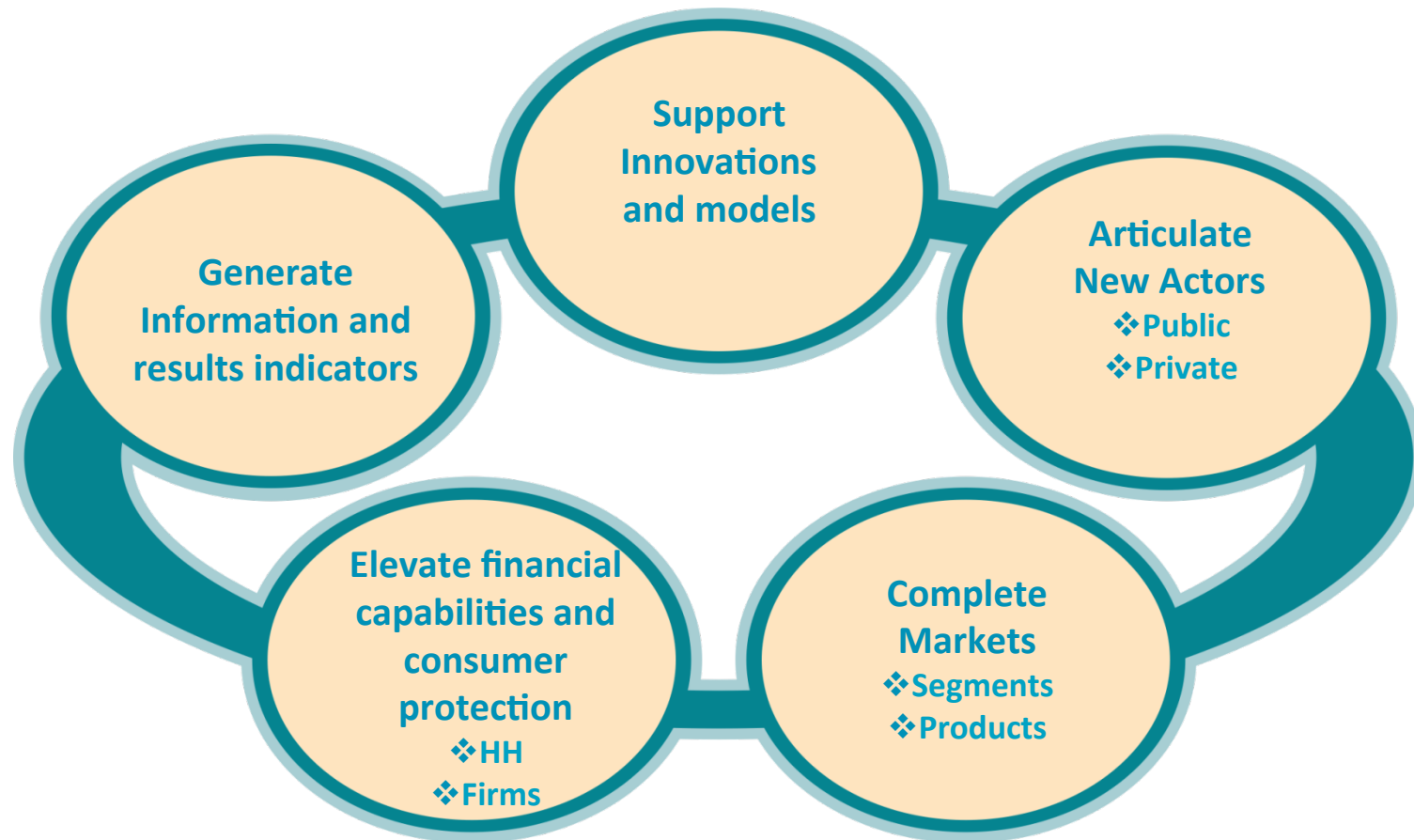
We need a fundamental change in public policy in order to advance



Comprehensive
National Strategies

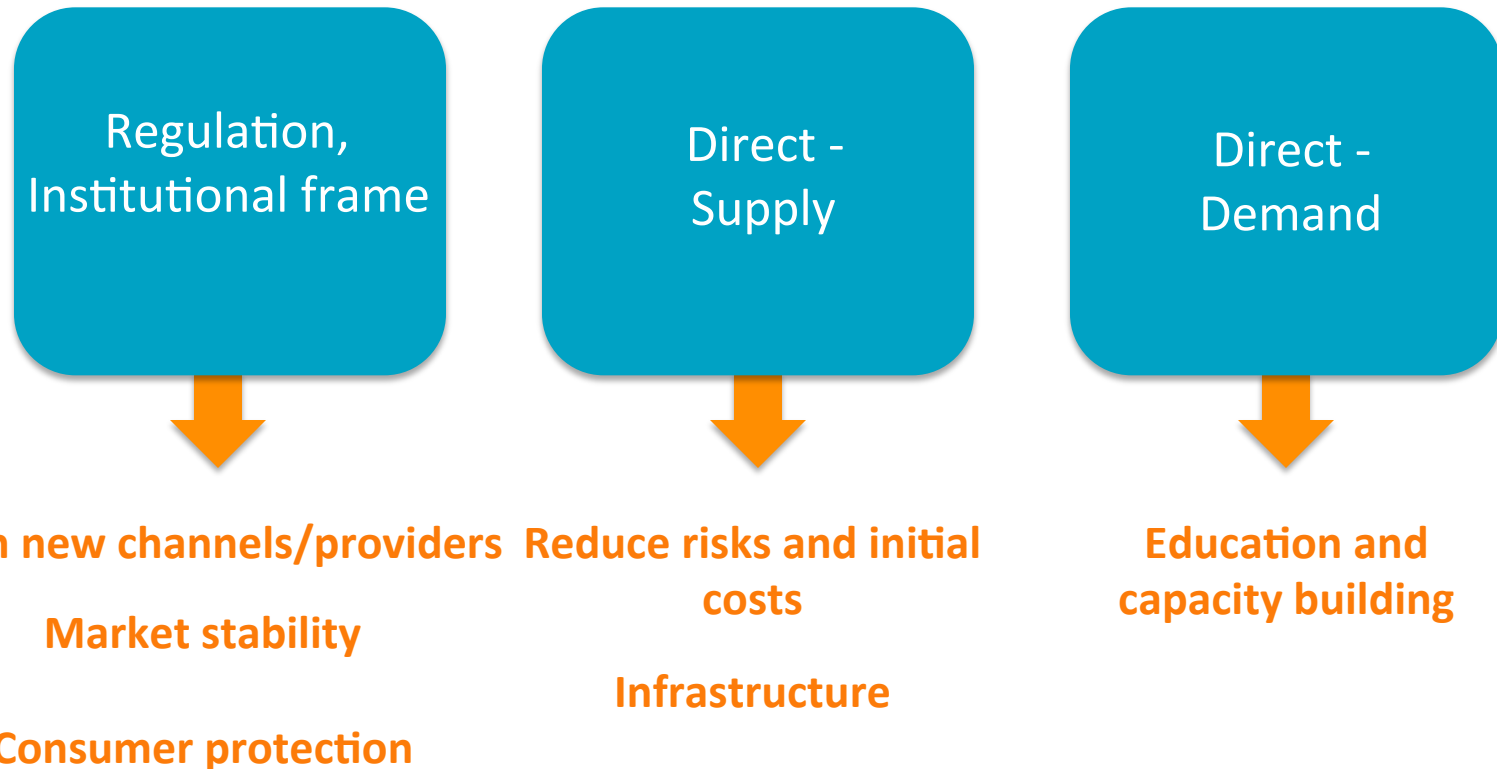
Effective
Sustainable

Why national strategies?





Types of Government Interventions



Conclusions



- i. Different instruments for different segments and policy objectives
- ii. Understand the market, promote new models
- iii. Effective capacity building and at low cost is difficult: access vs user friendliness
- iv. Effective inter-institutional coordination, and with private sector

