

## Develop your strategic roadmap on digital financial inclusion in 5 steps

### 1... Establish your starting point:

- Understand the community: Analyze financial behaviours, [needs and payment preferences](#), [barriers](#), socio-cultural norms, technological literacy, and digital service access, collect disaggregated data.
- Identify existing digital financial service providers, their costs, regulations, and market infrastructure.
- Evaluate internal capacity: Assess your organization's resources, and contracts, gaps.
- Map potential partners, including local organizations, NGOs, community leaders, UN clusters, government authorities, donors & private sector actors. Check for [National Financial Inclusion Strategies](#).

### 2... Develop a Strategic Action Plan

- Set clear objectives, short-term and intermediate outcomes for digital financial inclusion (e.g., access, usage, literacy) incl. [concrete measurements/indicators](#). Consider developing a [Theory of Change](#).
- Define population segments e.g., [women](#), [persons with disabilities](#), [minority groups](#), [children](#) - tailor supports!

### 3... Establish partnerships

- Partner with mobile money operators, banks, fintechs - contractualise training, negotiate reduced fees.
- Ensure [payment systems are interoperable](#) and compliant with national regulations.
- [Partner with private sector](#) that can provide supports – e.g. to procure/sponsor mobile devices, trainings.

### 4... Design and roll-out services:

- Work with financial service providers to select or develop user-friendly and inclusive digital financial products (e.g., savings, credit, payments). For more, check the Better Than Cash Alliance resources [here](#).
- Ensure services and support materials are tailored to local languages and cultural contexts.
- Implement strong [customer protection](#) and [support channels](#) – ensure people know their [rights](#).
- Promote Digital and Financial Literacy through [training programmes](#). Use various methods (e.g., SMS, social media, audio-sketches, radio) to reach diverse groups. Partner with community leaders to build trust.
- **Implement pilot projects** to understand 'what works'. Adjust based on feedback and pilot outcomes.
- **Scale** successful pilots to other regions or population groups.  
[Advocate for policy changes](#) with regulators.

### 5... Monitor, evaluate & adapt:

Establish a [monitoring and evaluation framework](#). Collect and analyze data on [key metrics](#) regularly. Adapt strategies based on lessons learned.

