

## Why measure progress on digital and financial inclusion?

- Measuring progress and demonstrating results to tell how digital financial inclusion activities have made a difference to people's lives can be done through both **quantitative and qualitative data collection**- we need both!
- It allows policymakers, financial providers, and humanitarian/development actors to **create better programmes**, track progress, and identify gaps. Without measurement, efforts to improve inclusion may be ineffective and lack focus.
- **Where can you find relevant macro data?** Discover insights on where financial inclusion efforts work best, for whom, and how by using these two key data sources:

### Index survey data (World Bank)

Index is the definitive source of financial inclusion data, published every 3 years.

### Impact Pathfinder Platform (CGAP)

Explore the role of financial services in driving development outcomes

## Quantitative data collection: How to measure progress towards digital & financial inclusion?

Here are key metrics you could track:

### Access and ownership metrics:

1. % of the population with a financial account (bank, mobile money, digital wallet)
2. Number of financial access points (e.g., bank branches, ATMs, agents, mobile banking)
3. Internet/mobile phone penetration rates (%)
4. % of women who report managing the account that they own independently

### Usage metrics:

1. % of people who have made a digital payment in the last 3 months
2. % of the people who saved money in a digital account
3. Number of people who completed digital and financial literacy trainings
4. % of women who report asking for help the last time they made a financial transaction

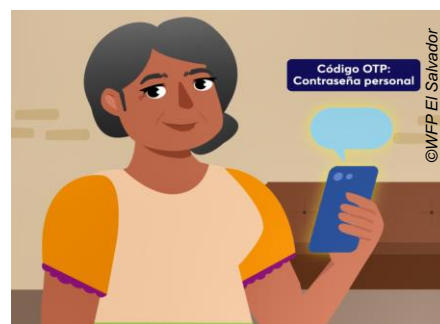
### Quality and affordability metrics:

1. User satisfaction and trust in financial services (%)
2. Costs of transactions and financial services relative to income (%)
3. % of people accessing financial products and services from marginalized groups, including persons with disabilities and indigenous populations
4. % of people who know their customer rights and risks (data privacy) as users of financial products and services

## What about qualitative data?

Qualitative data collection is highly effective in capturing firsthand accounts from individuals who have received direct assistance, allowing them to share the impact it has had on their lives.

This can be achieved through [written blogs](#) featuring direct quotes or through [video testimonials](#).



## Tools to help you track progress:

- CGAP: [How To Measure Women's Economic Empowerment in Financial Inclusion: A Menu of Indicators](#)
- WFP: [Digital Financial Inclusion and Women's Economic Empowerment Indicators](#) [WFP internal]