

February 2016



GIS4FI Community of Practice¹ Knowledge-Sharing Session Summary

The following is a summary of the second GIS-focused community of practice knowledge-sharing session on 4 February 2016. In the previous call, community of practice members focused on ways to promote maximum usage of geospatial data and financial access maps by the private sector. The focus of this second session was on gis4FI country processes and the role of members in these.

Who was in attendance²?

1. Central Bank of Nigeria
2. FSD Kenya
3. FSD Uganda
4. FSD Zambia
5. insight2impact

Summary Notes

Main discussion points of the session:

1. Optimal-functioning gis4FI process

The 6-part gis4FI process was presented as per Figure 1 below. The components are presented in a non-linear way as the process does not unfold in a linear way. Each implementation partner can choose to emphasise a different aspect and each can start at a different point. The components of a well-functioning gis4FI process are:

1. **Sustainable collection of GIS data** – considerations include: what data is available, what is not available, which partnerships are required to collect this data and how will it be funded? Once data is available, how can it be

enhanced for ease of use and compatibility with other datasets?

2. **Dissemination of use cases** – identifying and documenting uses of geospatial data and showcasing these to a wider audience promotes awareness of the types of questions that can be answered with geospatial data, creating momentum in the system.
3. **Formulation of gis4FI strategy** – the development and adoption of a country GIS strategy requires buy-in and participation of local actors.
4. **Implementation of gis4FI strategy** – Implementation actions will include campaigning for, supporting and monitoring the standards and methods prescribed in the strategy.

1 The Data Quality Community of Practice is a grouping of technical data collection specialists within their organisations that are looking to identify innovation, best practice and challenges in data collection in order to improve the use of data for financial inclusion.

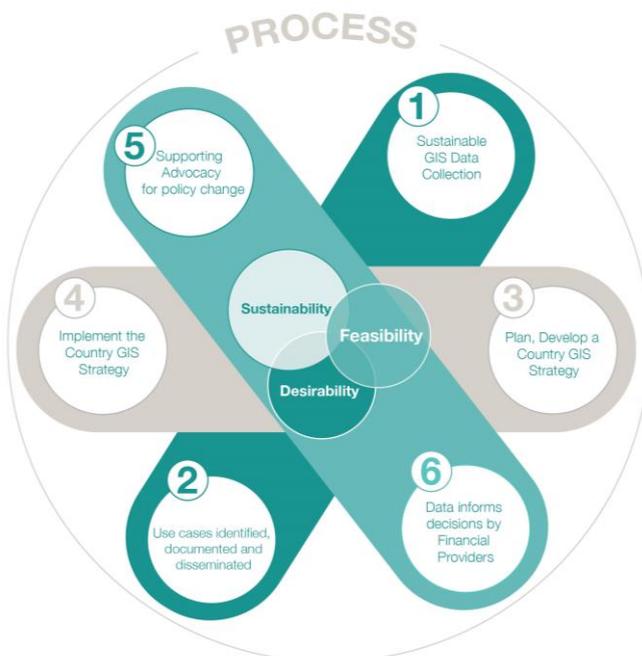
2 FSDMoç (Mozambique) and FSDT (Tanzania) could not participate, but shared updates via email.



5. **GIS data supports the policy process** – insights from geospatial data can be used to inform policy reforms as well as to monitor the impact of policy decisions.
6. **GIS data informs financial service provider decisions** – there are a number of private sector use cases from branch location to marketing and fraud detection. See [here](#)³ for more details.

This visual representation is a departure point for FSDs to consider the components of the GIS process in their respective countries, the gaps that may exist and how to bridge them, as well as the appropriate institutions and organisations to partner with in this regard.

Figure 1: gis4FI Process



2. Experiences related to data collection and sustainability

FSD Zambia recently completed the fieldwork of their first round of financial access point mapping. They shared the following lessons:

- Think carefully through access point collection objectives, definitions and what to include. It makes sense to exclude inactive mobile money agents when measuring current access. However, data on inactive agents and their locations could answer many questions such as opportunities to reactivate agents where gaps exist.
- Ensure that you have the right authorization letters for each area and industry. In some instances in Zambia, certain providers wanted local or district authorization letters in addition to those from the national authorities. A pilot exercise before the main fieldwork would be able to highlight where this could be a problem.
- Ensure access to key data layers timely, in order to avoid knock on delays in the process caused by waiting to secure shape files and other key layers from statistical authorities or other government departments.

For more on Zambia's experiences, see the gis4FI country process note available [here](#)⁴.

FSD Kenya spoke specifically to the sustainability aspect of data collection. They mentioned that although there are planned pilots to explore working with financial services providers to collect and self-report geospatial data on their own mobile money agent networks, there is a big gap between the ability of the private sector to collect the data and

³ De Villiers, L., Motsomi, A., & Berkowitz, B. 2015. "7 applications of GIS data by financial service providers", i2i. Available at: http://i2ifacility.org/Publications/i2i_brief_7%20application_s%20of%20GIS%20data%20by%20FSPs.pdf

⁴ See: <http://www.i2ifacility.org/Publications/> for more information on how FSD Zambia and others have conducted their GIS country processes



aggregating this data into a central repository. This is a challenge that still needs to be addressed.

3. Experiences related to formulating and implementing national gis4FI strategies

There has already been two rounds of financial access point mapping in Uganda. FSDU is using the existing data to create greater interest and use from the private and public sector. FSDU has also facilitated the creation of a GIS Strategy working group to consider how future rounds of data collection will be funded. The members of the working group represent a broader range of stakeholders; government departments, academics, regulatory and intermediary bodies. As a result, the working group has interests beyond just financial inclusion.

Similarly, in Mozambique the Ministry of Transport and Communications is developing an overarching GIS strategy for the country. Financial access point mapping will form part of that process. Although it could be argued that a process focused only on the financial sector could be implemented quicker, engaging with these national processes will provide financial inclusion stakeholders with the big picture and allow the gis4FI strategy to align with national priorities.

FSDMoç is supporting the Central Bank of Mozambique (BdM) in two ways to ultimately achieve gis4FI. Firstly, they are encouraging BdM to be an active contributor to the existing geo-mapping tool and secondly, to work with the Ministry of Transport and Communication's department on making the relevant datasets and dashboards available to the general public and FSPs in particular. This way, FSPs can identify opportunities for expansion and monitor progress, both their own and that of the broader industry.

In the case of FSDZ, they funded the data collection for the first round of financial access point mapping. They also included health, education and agricultural points, as additional

points of interest. These points are of interest to a number of government departments and other stakeholders and FSDZ are willing to share the data with those departments and help them to apply it within their own contexts.

All were in agreement, gis4FI does not exist in a vacuum, but that broader stakeholder groups have to be included in the process as well. It was also clear from the discussion that the broader the interest of the group involved in implementing data collection efforts, the longer the process is likely to take. While a strong argument can be made for aligning a gis4FI process with broader national geospatial priorities and plans (where those exist), FSDs advised each other to remain conscious of their mandate and scope (i.e. financial inclusion) and to ensure that this is communicated clearly to other stakeholders.

Underlying these choices and experiences are issues around limited resources, involvement of other organisations to establish buy-in and ways to tap into existing datasets, capacity and know-how. These differing experiences are instructive in thinking about, learning from and sharing best practices on managing processes with stakeholders.

4. Promising emerging use cases

The Central Bank of Nigeria related how the updated FSP Maps tool lead one of their stakeholders to request data on branded financial services outlets at district level – something that is currently not available through FSP Maps.

FSDT (Tanzania) hosted an event called [FinDisrupt](#) at the end of 2015. It brought together product development staff from a cross section of financial service providers. It focused on product development and how data and human centered design can be used to enhance the use cases and their applications.

i2i GIS specialist David Taylor shared a number of his initiatives and ideas:



- Creating branded outlet menus in GIS software in a manner echoing comments from Nigeria. This is something being explored in Kenya that may be rolled out to other countries.
- Geospatial mapping of the value chains of Fast-Moving Consumer Goods (FMCG) companies in the soft drink and beer markets could provide financial services companies with a view on how and where to target their various product offerings across various businesses along the value chain.

5. Introducing other i2i initiatives

The following i2i initiatives were briefly described by their respective owners: i2i open data portal (to be launched in May 2016), and financial inclusion demand-side surveys.

The main objective of the i2i portal that is currently under development is to provide open access to financial inclusion-related research, data and tools. The portal will host demand-side surveys (e.g. FinScope) as well as GIS datasets. It will also provide users with the analytical and visualisation tools to analyse and draw insights from the data. Keeping in mind the needs of different target audiences, the portal will aim to guide users to information and data that is most relevant to them. The first phase of the portal will be live by May 2016.

The i2i Data Quality team's focus is divided 50:50 between GIS/geospatial data and financial inclusion surveys (FIS). On the FIS

side, the focus is on nationally representative surveys of adult consumers. These surveys look at awareness, ownership, use of and attitudes to financial services and products, providers and channels and also cover other aspects of their livelihoods such as demographics, amenities and household structure.

Current FIS activities include a landscaping exercise, comparing the content across a number of FinAccess, FinScope, Financial Inclusion Insights (FII) and Findex surveys. The aim is to create a framework that could be used as building blocks for a modular approach to questionnaire design. i2i's Data Quality team is also looking at the potential to harmonise key measurements across FII and FinScope in two countries.

The i2i Data Quality team acknowledges, respects and seeks to support existing survey initiatives, led by FSDs and other FIS owners. They aim identify, share and encourage best practices and innovations across the FIS value chain through survey modules, notes, implementation guides and technical assistance. Current activities as well as future projects will be informed by engagement with FSDs and other key stakeholders, including through one-on-one meetings or calls, workshops and an FIS-focused community of practice.

About insight2impact

insight2impact | i2i is a facility advancing the use of data for financial inclusion. It was established by **FinMark Trust** (www.finmarktrust.org.za) and **Cenfri** (www.cenfri.org) in 2015 in response to a growing need among policymakers and providers for a platform to inform and support data initiatives in financial inclusion.

For more information see our website www.i2ifacility.org or contact i2i community of practice and partnerships manager Mari-Lise du Preez at mari-lise@cenfri.org