

Savings at the Frontier (SatF)

A Mastercard Foundation partnership with Oxford Policy Management

Thematic focus: Proximity

Lack of proximity has long been identified as an obstacle to sustained take-up – and sustained use – of formal financial services.

Early in the SatF programme, it became clear that failing to address the proximity gap was a major factor behind widespread failures of past efforts to link ISMs to savings and loan products from FSPs. It was equally clear that a large part of this was due to a shortage of useful, timely, and practical insights about the scale and nature of the gap to be bridged at specific locations targeted for linkage. Since then, SatF has been working closely with partners to identify low-cost practical approaches and tools that FSPs can use to address the proximity challenge.

Our work

BLOG: [Finding and serving the savings frontier](#)

Work by the SatF team shows how the growing availability of satellite imagery, population and infrastructure data and free geo-location tools can help financial service providers (FSPs) close the proximity gap between clients and agents – without having to invest in substantial skills development or new software. (Content based on Focus Note below)

FOCUS NOTE: [Getting closer – Expanding outreach and increasing usage through better placement of touchpoints](#)

Introducing low-cost, practical methods that SatF and its partner FSPs have developed to make outreach to clients in underserved areas viable. These methods build on the increasing availability of satellite images and publicly available geo-tagged data, as well as the growing ease and affordability of collecting geo-coordinates.

REPORT: [Moving proximity from critical issue to addressable challenge: Possible approaches and tools](#)

This report describes a mixed desk and field research approach that helps define the proximity challenge in ways that are designed to help FSPs to practically address proximity and improve reach.

WEBINAR: [Mapping it out: Practical tools for reaching remote clients](#)

This how-to webinar led by SatF introduces some of the approaches and tools (such as geolocation and data maps) that FSPs can use to address proximity and includes live demonstrations and testimonies from FSPs who have tried and tested them.

WEBINAR: [SEEP Innovation Challenge 2020](#)

Mbinya Mutiso presents SatF's work on proximity and Roland Nouebissi from SatF partner Emergent Payments demonstrates their Maximus product at SEEP's Innovation Challenge 2020.