

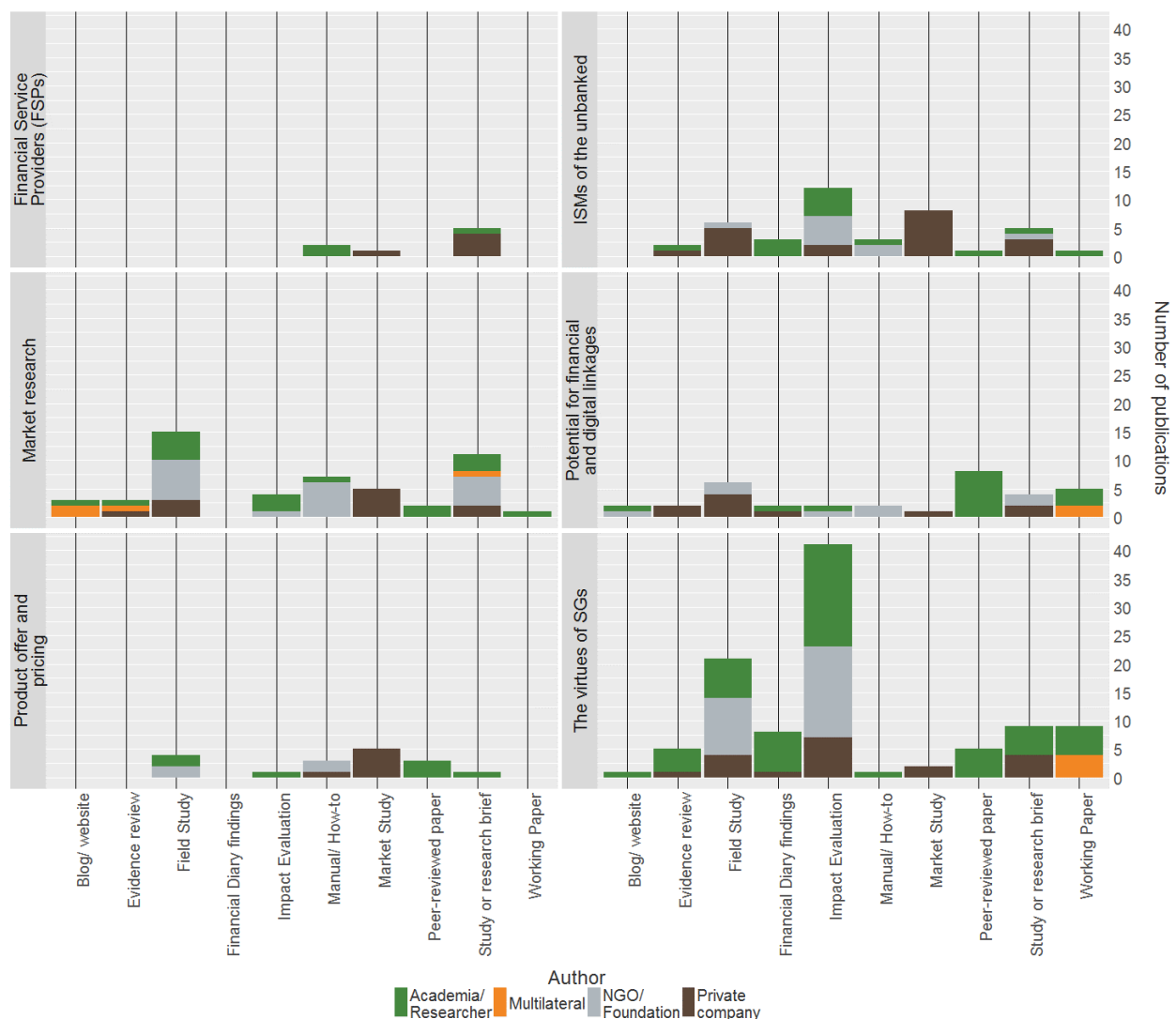
Savings at the Frontier

Evidence visualisation: linking users of informal financial services with formal financial services

SatF is a five and a half year (2015-2021) partnership between The MasterCard Foundation and Oxford Policy Management to improve the financial inclusion of low-income individuals and communities in sub-Saharan Africa. The programme is working directly with and funding selected financial service providers (FSPs) in our three focus countries – Ghana, Tanzania and Zambia.

SatF has been examining the evidence on the demand for, and supply of, formal financial services for users of informal savings mechanisms (ISMs), including savings groups (SGs), in order to discover which services and channels are most valued by the financially disadvantaged and what drives the business case for providers to serve them. To find out more, read the [full report](#) and accompanying [briefing note](#).

This evidence visualisation shows the sources of evidence we reviewed, by type of author and evidence, and provides an indication of the gaps in evidence that might be filled by future research.



In the course of our evidence mapping, we reviewed over 120 documents and 45 websites and this visualisation maps which areas each covered. The overall objective of the evidence mapping exercise was to review the available literature about linking users of informal financial services with formal financial services for practitioners seeking to work in this market, but also to encourage researchers to address the gaps in evidence that have been identified. For example, the visualisation demonstrates that a lot of research has been undertaken about the virtues of savings groups (particularly by academics/ researchers, and through impact evaluations) but very little research has been undertaken about FSPs with regards to ISMs. We hope that this visualisation will encourage further research in the areas where little research has been undertaken, in order to fill the evidence gaps identified.

About the SatF consortium

This programme is being implemented by OPM in collaboration with Bankable Frontier Associates, MicroSave, PSD Consulting, Development Pioneer Consultants and Kadale Consultants.

For more information – and to read the full SatF strategy – visit www.opml.co.uk/projects/savings-frontier



The MasterCard Foundation

The MasterCard Foundation works with visionary organisations to provide greater access to education, skills training and financial services for people living in poverty, primarily in Africa. As one of the largest private foundations its work is guided by its mission to advance learning and promote financial inclusion to create an inclusive and equitable world. Based in Toronto, Canada, its independence was established by MasterCard when the Foundation was created in 2006. For more information and to sign up for the Foundation's newsletter, please visit www.mastercardfdn.org. Follow the Foundation at @MastercardFdn on Twitter.



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