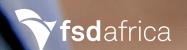


Working with financial service providers to develop innovative and successful financial products that are informed by datadriven evidence-based decision making.

Despite improvements in the provision of, and access to, formal financial services across sub Saharan Africa (SSA), financial exclusion still persists. The needs of low-income individuals, especially women and young people continue to be overlooked while for many customers living in peri-urban and rural areas, accessing financial services remains a challenge.

It is widely known that by using business data and customer insights, financial service providers (FSPs) can make better, evidence-informed decisions on the design of financial products and services that better address their customer's needs.

So how and where should they start?







About Data Management and Analytics Capabilities (DMAC)

DMAC is a two-year programme initiated by Financial Sector Deepening Africa (FSD Africa) in partnership with the International Development Research Centre (IDRC). DMAC is implemented in Sierra Leone, Tanzania and Zambia.

DMAC is designed to build capacity within FSPs in SSA to use data-driven evidence to design inclusive and affordable financial products and services that respond to the needs of their customers. It is implemented by Oxford Policy Management (OPM), in collaboration with Accion's Global Advisory Solutions and Master Data Management (MDM).

DMAC seeks to bring about meaningful financial inclusion by developing the business case for data-driven evidence-based decisions that inform the design and delivery of products and services that meet the needs of people presently unserved and underserved by the formal financial sector.

DMAC will fulfil this ambition by working closely with financial partners to enhance their capabilities to manage and analyse data, develop and innovate new business models and reflect and share the lessons about what they have found works and what doesn't. Over the duration of the programme, up to nine FSPs will be carefully selected and provided with the funding and technical assistance needed to develop, test and take these products to market.

To find out more,

visit www.opml.co.uk/projects/ deepening-financial-inclusion-in-subsaharan-africa

If you would like to be kept updated on our progress from time to time, please email dmac@opml.co.uk

What does DMAC do?

By improving capacity building on data management and analytics capabilities within the financial sector, the project aims to enable FSPs to become more responsive to the financial needs of their customers.



Up to **1.2 million** marginalised people, including women and young people, are expected to benefit from the DMAC programme.

Between 2017-2019, the programme aims to:

- Harness data to spur innovations that can help address the financial barriers that limit the potential of marginalised groups.
- Demonstrate the business case for investing in the use of data, by helping FSPs to use data-driven evidence to design and launch financial products and services that address the financial needs of the unserved and underserved market segments.
- **Build capacity for evidence-based decision making** within the FSPs engaged with the project, and within the local research and data analytics community (together local service providers) that provide input to the FSPs.
- **Promote product development and monitoring** that places customers at the centre and takes an iterative approach to product design that allows for adaptation.
- >> Provide market analysis, awareness raising, and market coordination, gather market information, conduct market analysis, identify barriers to and opportunities for financial inclusion, facilitate relationships and raise awareness about the programme and opportunities for linkage.
- >> Communicate programme learning by creating and sharing practical resources to ensure that lessons learned are used by other financial providers to develop sustainable products for marginalised customers in other SSA countries.





