Show me the data!

Fresh Insights on Financial Inclusion Data From the Pacific

Pacific Microfinance Week, Sept 2015
Where do Pacific countries fit into global data sets?
What is the ongoing data landscape in the Pacific?
Demand Side Surveys (DSS) of the Pacific

GOAL

Understand citizens’ needs
Explore barriers for access
Establish baseline

Nationally Representative
Conducted by Central Banks and Statistics Offices
Published last week, yesterday, and soon!
**People lack access because:**
- They don’t have an ID
- They live too far – time and expense to great (19.08 USD in SOI)
- They don’t know where to go (one-third across the Pacific)
- They don’t have enough money
- Lack of trust minimal (in banks)
GENDER GAP IN BANK ACCOUNT OWNERSHIP

- **Insights on gender and account ownership**
  - Samoa slightly greater for women than men
  - Fiji and Solomon Islands more disparate between men and women
  - Financial behavior not significantly different
### Insights on Mobile Financial Services:
- **Cash is King**
- **Even among mobile account holders, usage is negligible**
- **Those who know of mobile wallets, do not trust (Samoa)**

#### Chart: Use of Mobile Financial Services

<table>
<thead>
<tr>
<th>Country</th>
<th>Mobile Money Account Among Population</th>
<th>Mobile Banking Clients Among Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fiji</td>
<td>7%</td>
<td>6%</td>
</tr>
<tr>
<td>Solomon Islands</td>
<td>0%</td>
<td>10%</td>
</tr>
<tr>
<td>Samoa</td>
<td>3%</td>
<td>3%</td>
</tr>
</tbody>
</table>

- Mobile money is not yet available in Solomon Islands.
Our Panelists

- **Mr. Denson Denni**, Senior Financial Inclusion Analyst, National Financial Inclusion Unit, Central Bank of Solomon Islands
- **Ms. Duri Buadromo**, Manager Financial Inclusion, Reserve Bank of Fiji
- **Mr. Amarnath Samarapally**, Financial Inclusion Lead, MIX
- **Mr. Eliki Boletawa**, Head, Policy Programs & Regional Initiatives, Alliance for Financial Inclusion
THANK YOU!