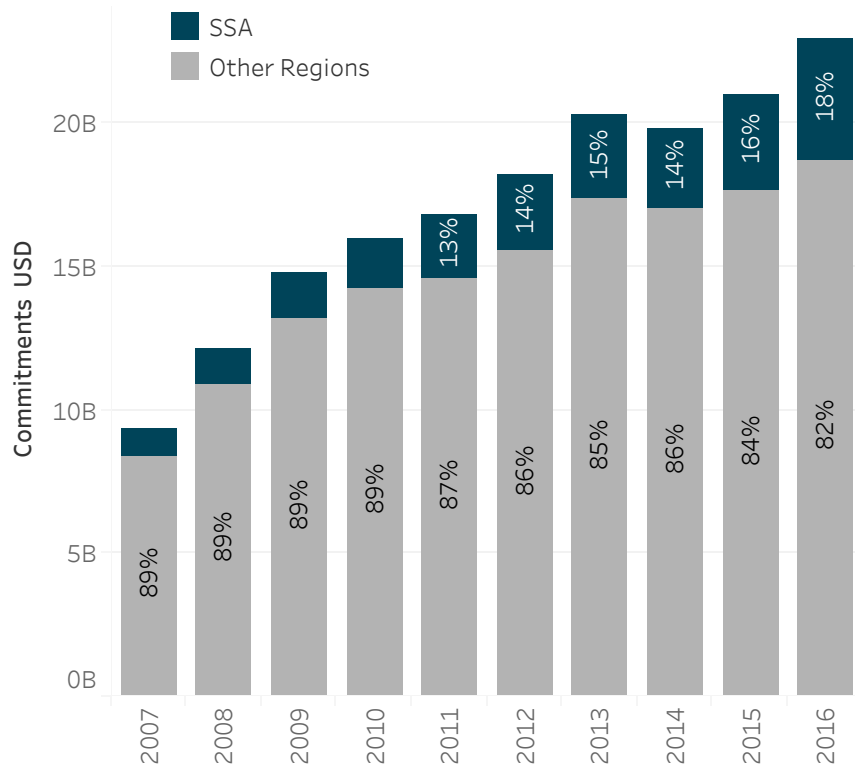
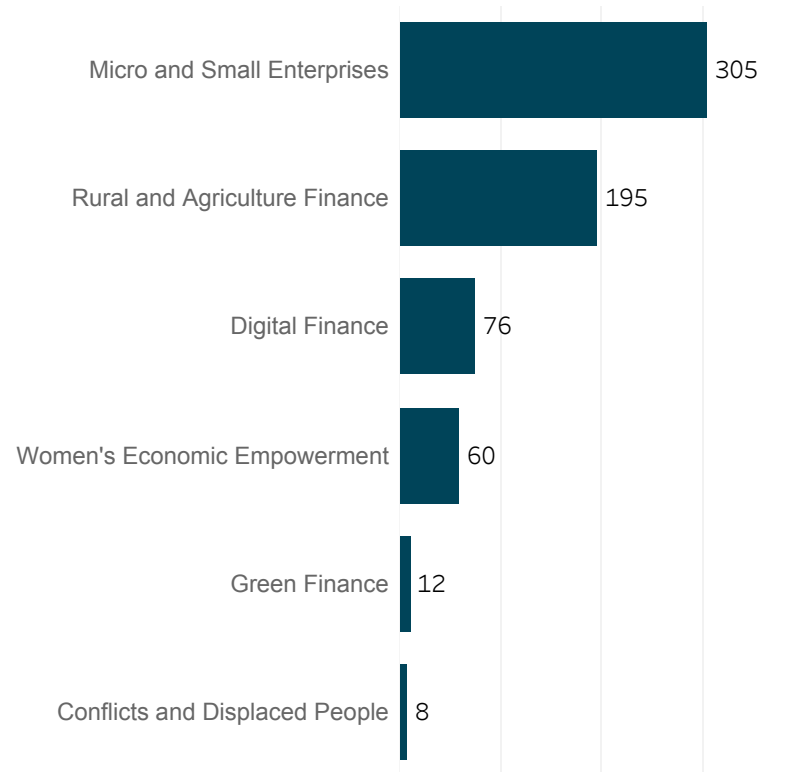


# Trends in International Funding for Financial Inclusion Sub-Saharan Africa

## Trends in Commitments



## Major Project Themes in SSA in 2016

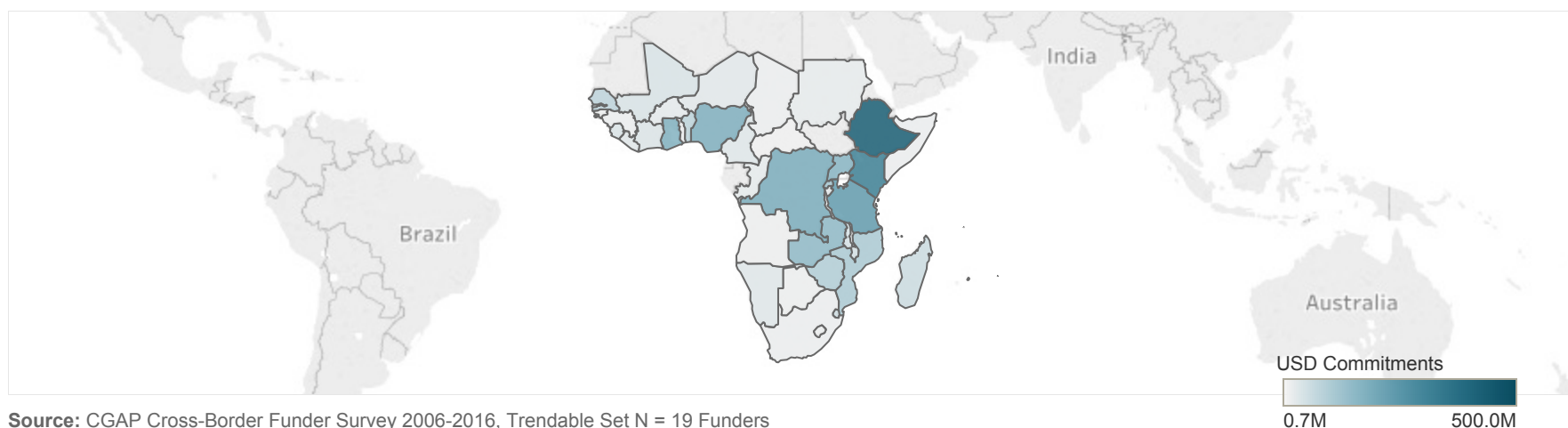


## Key Challenges for Funders active in SSA



# Geographic Reach

## Funding by SSA Country in 2016



## Active Funders by Country in SSA

Country	Commitments		Active Funders		Active Projects	
	2015	2016	2015	2016	2015	2016
Multicountry/Global	1,005M	1,627M	19	17	119	165
Ethiopia	228M	433M	8	9	11	18
Kenya	278M	328M	12	12	47	51
Tanzania	278M	267M	10	9	34	37
Congo, Dem. Rep.	206M	191M	8	10	25	26
Nigeria	180M	177M	10	11	32	37
Ghana	150M	177M	10	9	35	41
Uganda	159M	160M	10	11	26	32
Zambia	98M	147M	9	9	20	21
Mozambique	130M	126M	11	11	28	28
Rwanda	88M	114M	9	7	21	26
Zimbabwe	26M	91M	2	3	3	10
Senegal	66M	76M	9	9	25	30
Benin	49M	74M	6	6	10	16
Madagascar	46M	63M	6	6	24	29
Malawi	25M	49M	4	4	9	10
Côte d'Ivoire	41M	48M	8	8	16	19
Swaziland	7M	46M	3	4	3	12
Mali	29M	33M	4	6	5	12
Gambia, The	35M	33M	1	1	3	6
Sierra Leone	18M	30M	2	4	2	4
Burkina Faso	23M	28M	6	6	9	11
Cameroon	37M	24M	6	6	13	8
Namibia	16M	23M	2	3	6	7

Source: CGAP Cross-Border Funder Survey 2006-2016, Trendable Set N = 19 Funders

# Funding Channels and Instruments

## Funding Purpose in SSA in 2016

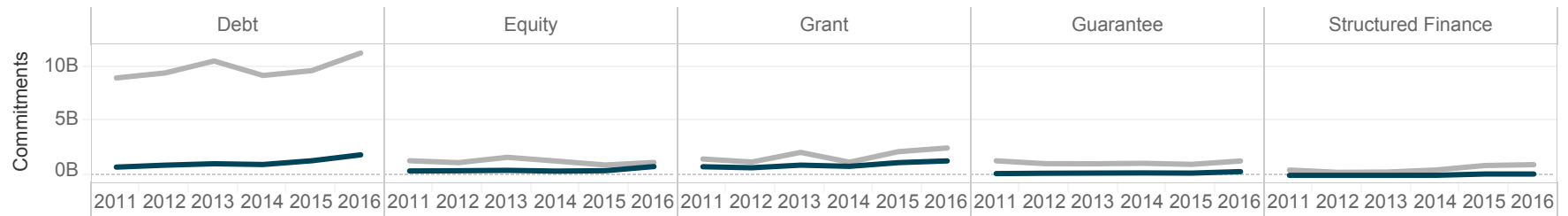


Source: CGAP Cross-Border Funder Survey 2017, Set N=20 respondents

### Funding Purpose



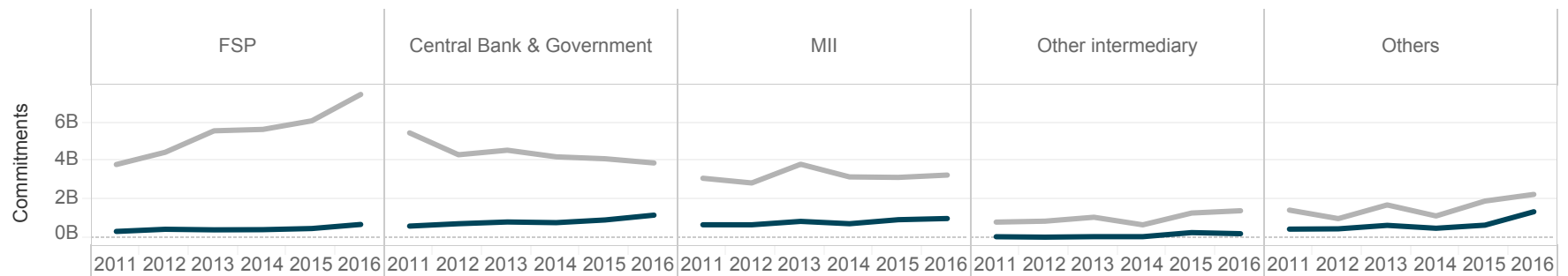
## Trends by Instrument



Source: CGAP Cross-Border Funder Survey 2012-2017, Trendable Set N = 19 Funders



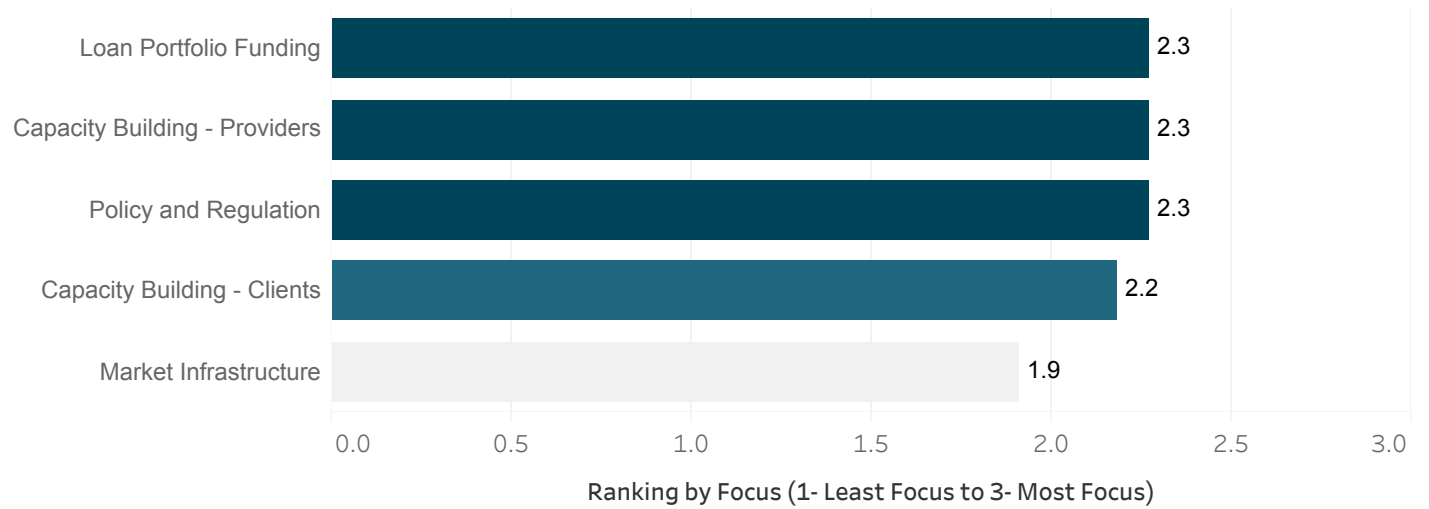
## Trends by Recipient



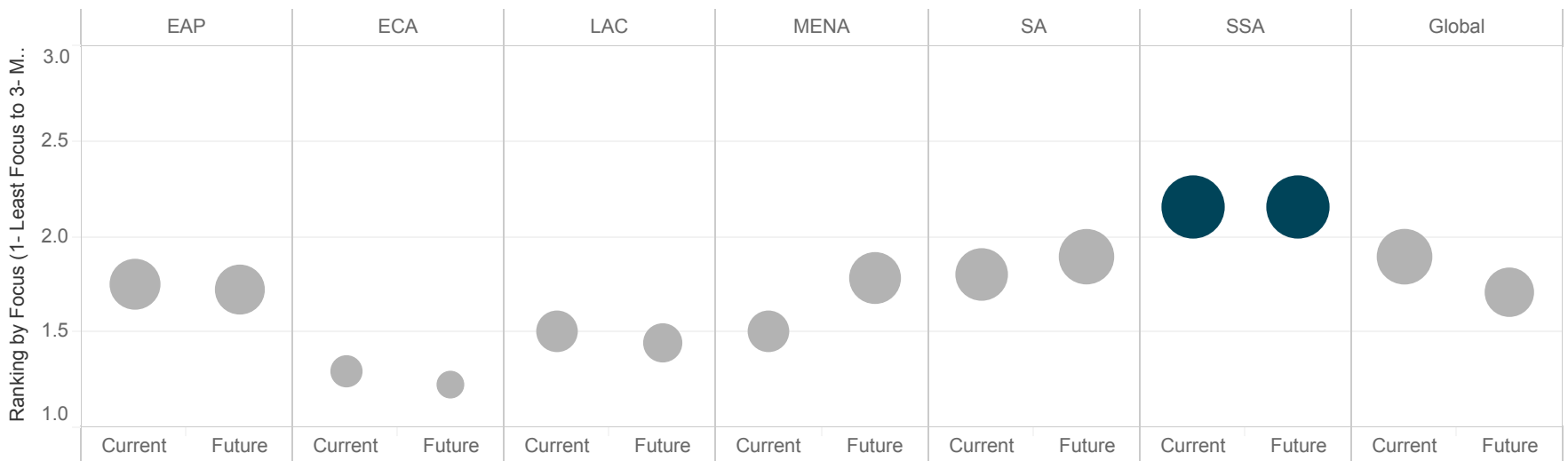
Source: CGAP Cross-Border Funder Survey 2012-2017, Trendable Set N = 19 Funders

# Looking Ahead

## Projected Focus for the Next 3 Years for Funders Active in SSA

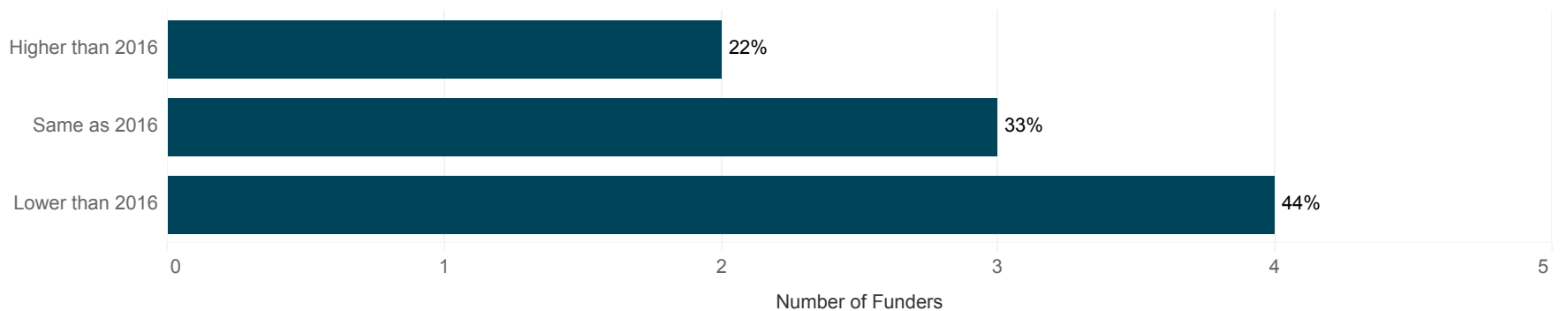


## Regional Shifts



Source: CGAP Cross-Border Funder Survey 2017, N = 20 Funders

## Projected financial inclusion portfolio size in the next three years for funders active in SSA



Source: CGAP Cross-Border Funder Survey 2017, N = 16 Funders

# Methodology

CGAP surveys the full set of more than 54 funders biannually. In 2016, the CGAP Funder Survey was implemented for the full set of international funders. In 2017, a sample consisting of the top 23 funders was surveyed. CGAP has conducted the survey since 2008, and since 2012, in partnership with MIX. Public funding includes commitments of development finance institutions and bilateral and multilateral development/aid agencies. Private funding includes commitments from foundations, private donors and investors, and microfinance investment vehicles' assets originating from high net worth individuals and other institutional investors.

## List of Participants

Bilateral	DFAT DFID GIZ JICA USAID
DFI	AECID AFD Proparco CDC DCA USAID EBRD EIB FMO IFC IIC KfW MIF IADB Obviam OPIC
Foundation	Gates foundation The MasterCard Foundation
Multilateral	AsDB EC IFAD World Bank
Other donor	Omidyar Network

- Apart from the funding volume, the analytical framework also **captures qualitative information at the project level** to allow for more granular analysis and better understanding of the funding purpose which cannot be easily deduced from data on commitments.
- Funders may tag a project with one or more themes that their project supports. Even though we were not able to tag 100 percent of projects, the themes provided u..

Digital Finance	Encouraging the delivery of financial services through technological platforms, including mobile money and branchless banking.
Disasters and Conflicts	Supporting stability-building efforts in post-conflict or post-disaster contexts through financial inclusion.
Essential Services	Expanding access to essential services for the poor in energy, water, education, and health through financial inclusion.
Financial Capability	Supporting consumers so that they develop knowledge, skills, attitudes and ultimately behaviors to make sound financial decisions and appropriate use of financial services.
Gender Equality	Encouraging and supporting the financial inclusion of women
Housing Microfinance	Expanding access to housing for the poor through financial inclusion.
Informal Finance	Supporting products and services delivered outside of the formal, regulated financial sector
Islamic Microfinance	Increasing financial inclusion of poor Muslim populations through products and services that adhere to certain Islamic principles.
Micro and Small Enterprises	Encouraging and supporting the financial inclusion of micro and small enterprises (MSEs).
Responsible Finance	Promoting and developing regulations and business standards to ensure that financial services are transparent, fair, safe, and likely to generate benefits for poor clients. These efforts include: client protection and social performance.
Rural and Agriculture Finance	Encouraging and supporting the financial inclusion of smallholders and agricultural MSEs.
Youth	Encouraging and supporting the financial inclusion of young people.