



ICT for Rural Economic Development

Berlin, Germany

November 18 – 19, 2010

Working Group 4: Access to Financial Services

Thursday 18, 2 pm – 4.45 pm

Issue to be addressed: **How can ICT improve access to financial services in rural areas?**

Moderator: **Johannes Majewski (GTZ)**

Background

Access to financial services is crucial to start a business, build assets and manage risks in rural areas. New technologies, such as mobile phones and software programs for microfinance institutions significantly reduce transaction costs and thus facilitate access to financial services. Hence, ICT based access to finance has the power to foster rural economic development.

Guiding Questions

Against this background the workshop aims at addressing the following questions:

- What are the challenges and critical success factors in introducing ICT-based access to finance in rural areas?
- How to ensure a fruitful cooperation between all the relevant stakeholders (governments, the private sectors and development cooperation organizations)?
- How to ensure the scaling up of successful projects and the transfer of best practices?

Structure of the Working Group

The working group is structured as follows:

- In the first part international experiences will be presented.
- In the second part moderated discussion will address the guiding questions.



Working Group Schedule:

02:00 pm

First Session: Welcome by Pierre Lucante (GTZ)

Presentation I

Banking Beyond Branches in Rural Areas – Two Case Studies of Ghana and Senegal

Karl von Klitzing (KfW)

Presentation II

Mobile Banking for Rural Areas – Linking Banks and Mobile Network Operators in Indonesia

Ashok Malkarnekar (GTZ)

Presentation III

Microbanking Software for Micro Finance Institutions in Rural Areas – Two Case Studies in Nepal and Thailand

Yadab Pradhan (MicroBanker)

Questions and Discussion

03:20 pm

Coffee and tea break

03:40 pm

Second session

Work on guiding questions

04:45 pm

End of Working Group