

# MAP TOOLKIT SERIES

7

Completing the MAP Diagnostic: The diagnostic report, recommendations, and the roadmap



# 7

## TOOLKIT 7: Completing the MAP Diagnostic: The diagnostic report, recommendations and the roadmap

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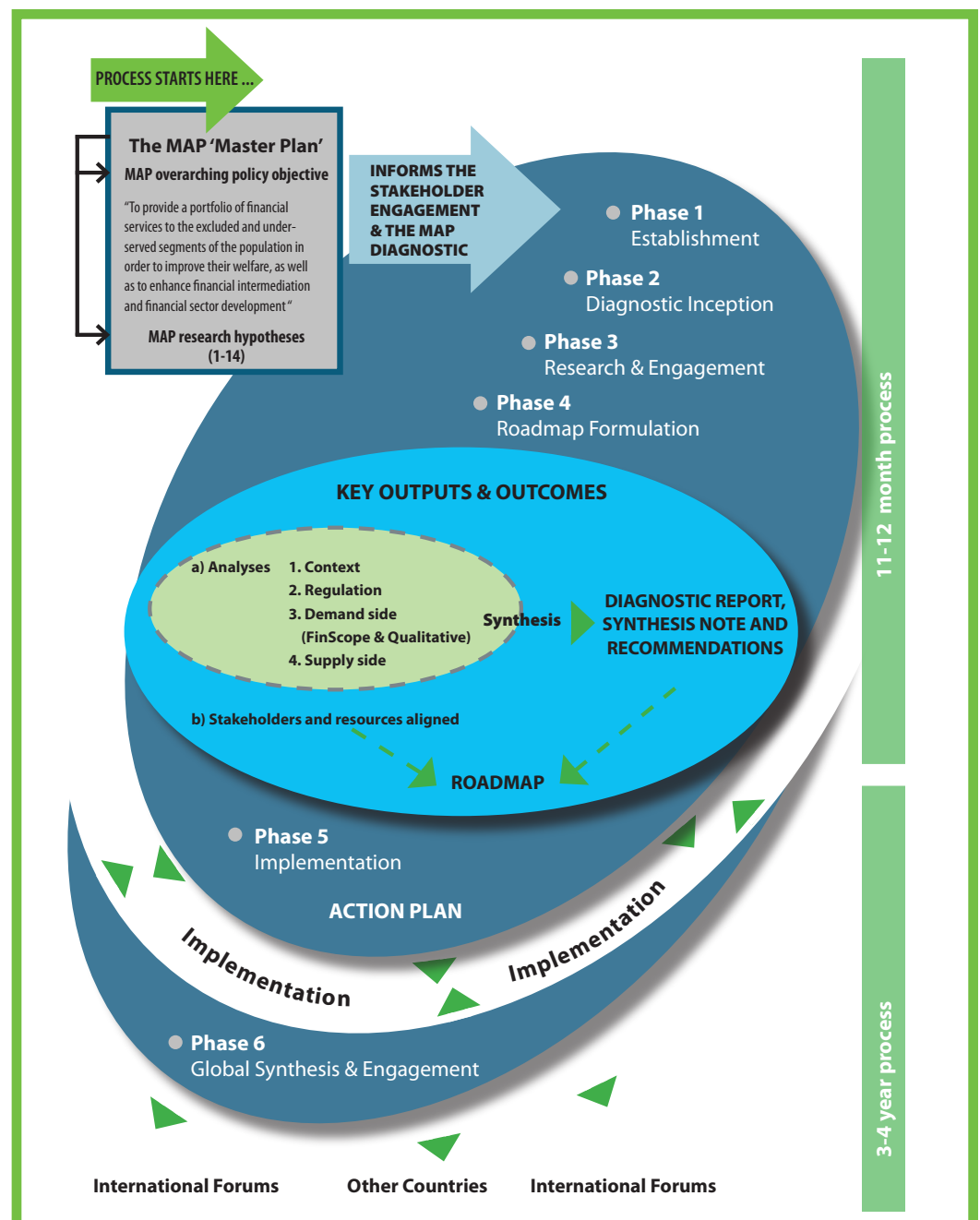
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# THE MAP PROCESS

## CONCEPTUAL OVERVIEW OF THE MAP PROCESS

### 1. Conceptual overview of the MAP process

The diagram below provides an overview of the MAP process. **Toolkit 7** focuses on producing the diagnostic report and synthesis note, and developing the roadmap and action plan.



# THE AIMS OF TOOLKIT 7

## INTRODUCTION

### 2. Introduction

Toolkit 7 provides instructions for synthesising the diagnostic findings into a single, coherent report with recommendations for strengthening financial inclusion in the country.

As **Toolkits 1** and **2** explained, MAP does not stop with the completion of the diagnostic report. The findings and the recommendations of the diagnostic serve as the basis for a stakeholder roadmap and action plan to crystallise strategic actions and implement them. This toolkit thus concludes with an overview on how to use the diagnostic findings to develop a roadmap and what an indicative roadmap structure could look like.

### 3. What are the aims of Toolkit 7?

Working through this toolkit should enable you to:

- Understand what is entailed in bringing together the MAP diagnostic findings and analyses into a single, coherent diagnostic report with recommendations for strengthening financial inclusion in the country;
- Understand how the roadmap and action plan are developed based on the diagnostic report and synthesis note;
- Confidently undertake the authoring of the MAP diagnostic report and recommendations, adapting the sample report provided in this toolkit to suit the particular country diagnostic findings; and
- Confidently participate in developing the MAP financial inclusion roadmap and action plan.

Something to think about

Mapping the total financial sector landscape in this way and synthesising the wide-ranging findings can be a daunting task. The diagnostic report should be guided at all points by the core organising principle as represented by the overarching policy objective underlying MAP.

# WHY FOCUS ON REGULATION?

## INSTRUMENTS THAT SHAPE MARKET DEVELOPMENT

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### 4. The synthesis exercise: what, why and how?

The synthesis exercise is the process of distilling key findings from the various aspects of the MAP analysis – context, regulation, the demand side and the supply side (credit, payments, savings and insurance) – in order to reach a meaningful set of conclusions and recommendations that can inform the MAP roadmap.

**WHY?** As set out in **Toolkit 1**, the overarching policy objective pursued through financial inclusion policies or strategies is:

**To provide a portfolio of financial services to the excluded and underserved segments of the population in order to improve their welfare, as well as to enhance financial intermediation and financial sector development.**

The synthesis exercise is designed to produce recommendations for achieving the public policy objective. Its ultimate purpose is therefore to inform the stakeholder roadmap process and the development of the resultant roadmap and action plan, which are also covered in this toolkit.

**HOW?** The synthesis process entails scoping the market potential based on the needs of the various target markets as identified through the target market segmentation exercise, comparing that to the current reach of the market, and identifying the challenges (related to access and usage barriers, as well as context-related factors and regulatory constraints) to meeting the priority target market needs. On this basis, the key priorities are identified for regulators and industry (in terms of types of institutions, distribution channels and product focus) to meet the key identified target market needs.

# SCOPE OF TOOLKIT 7

## OVERALL REGULATION FRAMEWORK

### 5. Getting going with the diagnostic report

Once the synthesis exercise is completed, a clear picture should emerge of the salient features of the financial sector, the various drivers of financial inclusion, and the burning issues to address in order to bridge the gap to the end-goal. The challenge is then to capture all of this in the diagnostic report – which will describe the financial access set-up of the country, analyse the data and information gathered, highlight the evidence that led to the conclusions that have been reached, and put forward meaningful recommendations.

#### The MAP diagnostic report: Generic table of contents

Executive summary
Introduction
Project objectives
Scope
Structure
Context-related drivers of market development
Target market overview
Target market context
Usage of financial services
Segmenting the market
Regulatory framework to promote access to financial services
Policy objective for financial inclusion
Regulatory framework
Provision of financial services
Provider overview
Distribution and financial sector infrastructure
Product markets
Market for savings
Market for payments
Market for credit
Market for insurance
Interplay between different product markets
Opportunities for and challenges to financial inclusion
Roadmap recommendations
Synthesis note



**TIP:** It will be important to develop graphics, tables and other conceptual tools to represent key aspects of the analysis. Such graphics or conceptual tools can be very powerful in 'breaking open' or synthesising the insights stemming from the diagnostic research.

How should the diagnostic report be structured and what elements should each section cover to ensure that this is the case?

### 6. An indicative diagnostic report structure

This section of the toolkit outlines an indicative document structure for the diagnostic report, which could serve as a guide in this regard. The generic table of contents below indicates the kind of structure that the diagnostic report could take. This is a sample structure only and you could – and indeed should – adapt it to cater to the particular characteristics and context of the country.

The remainder of this section of the toolkit elaborates on the structure set out on the left. The purpose and reasoning behind each section are described and high-level guidance is given in terms of content to include where applicable.

See **Toolkits 3** (country context), **4** (regulation), **5** (demand side) and **6** (supply side) for the details of the rationale for and aspects to cover in the various components of the analysis.

# SCOPE OF TOOLKIT 7

## OVERALL REGULATION FRAMEWORK

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### 6.1. Executive summary

The executive summary provides a brief overview of the document, summarising the key points for readers. The executive summary is of paramount importance as it may be the only part of the document that many readers read in its entirety and therefore it must summarise the key points, succinctly express the major insights and highlight the main conclusions and recommendations.

### 6.2. Introduction

The purpose of the introduction is to provide the background to the project and explain the scope and structure. Though the exact structure of the introductory section will depend on the specific study, the following elements are generally included:

**Project objectives:** This section should provide the background to the project as well as the objectives of the project in the particular country and how the project relates to the broader public policy objectives in that country. It includes a project engagement section to set out the history and context of the project in the particular country;

**Project scope:** The project scope includes what products and providers are covered (noting if anything is excluded from the scope and listing the reasons for such exclusions) and the various elements of the analysis (context, regulation, demand and supply); and

**Structure:** Conclude the introduction with a discussion on how the document is structured to reflect the scope and integrate the findings.

### 6.3. Context-related drivers of market development

The context section includes a number of sub-sections that together should provide an understanding of the overall economic and demographic context within which financial services are provided, covering the elements as set out in [Toolkit 3](#). Depending on the nature of the country context, it may also be important to highlight the context relating to the political economy, physical infrastructure, the nature of society, or key economic sectors such as agriculture or SMMEs. The purpose of the context section is not to provide a complete overview of each and every possible element of the context. Rather, the section must identify and describe the most important underlying factors that may impact on financial access in the



country and explain in what way these contextual factors shape the financial access landscape.

## 6.4. Target market overview

This section segments the total target population into specific target markets that portray similar characteristics, in order to identify gaps and opportunities relevant to specific individuals.

### 6.4.1 Target market context

This section of the diagnostic report incorporates both the qualitative and the quantitative (FinScope Consumer Survey) demand-side research findings, in order to ascertain the features of the broader population as an introduction to the specific target markets. Specific aspects to cover when describing the target market context include: (i) realities in terms of the following: the way that society functions and available societal support structures, income levels, main expenses, income-generating activities, risks and coping strategies, budget constraints, and household structure and financial responsibilities of individuals; and (ii) financial behaviour of the target market in terms of financial capability, levels of trust in and satisfaction with financial services, perceptions of financial services and service providers, and preferences around providers (formal or informal). This section should deal only with high-level behavioural drivers, as usage by provider category is covered below.

### 6.4.2 Usage of financial services

This section provides an overview of usage of financial services for the adult population as a whole. It considers how usage differs across product markets, between formal, informal and unintermediated financial services (with the latter category representing financial services via family and friends or by oneself – i.e. not intermediated by a group or institution), as well as across gender and urban/rural lines.

### 6.4.3 Segmenting the market

This section introduces the different target market segments that have been identified based on an analysis of the quantitative and qualitative demand-side data (see Toolkit 5 for an overview of the role

and method of segmentation). The section explains how the process of segmentation was done and then describes the characteristics and financial usage profile of each of the target markets. Each target market segment should be profiled in terms of its size, unique characteristics, realities and current financial service usage in order to conclude on key financial services needs.

## 6.5. Regulatory framework to promote access to financial services

The regulatory framework section of the diagnostic report should describe those aspects of policy and regulation intended to promote access to financial services for the target market, as well as regulatory measures that have an impact on financial inclusion (e.g. by impacting on the cost of provision). It can be positioned before or after the target market section, depending on where it fits best in the particular country study.

The section starts off by articulating the policy objectives for financial inclusion within the country context (not only in terms of access, but also in terms of the broader economic and social environment) and provides an overview of existing financial inclusion-relevant policies and strategies.

It then outlines the material details of the applicable legislation and subordinate legislation with a bearing on financial inclusion. In addition, it should describe the supervisory framework for entities that provide financial services to the target market, including the entities (such as cooperatives) that may be outside of the traditional ambit of financial sector regulators.

Lastly, the effectiveness, shortcomings or gaps in the regulatory framework as it relates to financial inclusion can also be discussed in this section.

**Note:** The focus here is on outlining the applicable framework – specific regulatory issues or constraints will be covered in the respective product market sections (as outlined below).

## 6.6. Provision of financial services

So far the project background, country context, target market and policy context for financial inclusion have been described. At this stage, the emphasis shifts to the supply of financial services. However, where relevant, demand-side information is woven into the supply-side analysis to inform supply-side findings.

## 6.6.1 Provider overview

This section provides an overview of the various types of providers (state, commercial and community-based; formal and informal) that comprise the financial services landscape, and assesses key provider elements or parameters (such as ownership structure, market structure, sustainability and profitability) at the institutional level that cut across product markets. The section should include a discussion of the relative importance of the different types of providers in the delivery of financial services to the target market.

## 6.6.2 Distribution and financial sector infrastructure

This section describes the distribution infrastructure and footprint of the financial sector – namely branch networks, mobile branches, ATMs, POSs, agents, brokers etc. It also deals with non-traditional distribution channels such as the footprint of retailers and mobile network operators. The section should furthermore assess the state of supporting financial sector infrastructure such as a consumer credit bureau, the payments system and the capital and foreign exchange markets.

## 6.7. Product markets

This section of the report dedicates a sub-section to each of the four key product markets covered by MAP, namely:

*Market for savings;  
Market for payments;  
Market for credit; and  
Market for insurance.*

Each of the four product market analyses follows a similar structure, covering:

- **Current usage:** Total uptake/client numbers for the product market, noting any particular usage trends and the level of cross-utilisation (clients that use more than one service of a particular kind). This sub-section should also outline the usage by the specific target markets introduced in the target market section of the report for the particular product market.

# TOOLKIT 7

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- **Drivers of use (also referred to as ‘use cases’):** This sub-section should highlight the major reasons why the target markets use the product (see **Toolkits 5** and **6** for an overview).
- **Providers or provider categories:** This sub-section focuses on the number and types of providers (by institutional type, ownership and formal/informal) for each product market and the extent to which each of the different types of providers offer products to the target market. This sub-section should start with a basic listing of providers across types, but should also include key supply-side performance indicators and issues in formal and informal provision, as well as key trends and challenges identified. It draws on consultations and analysis of regulatory and financial data, as well as secondary research.
- **Products:** As with the sub-section on providers, this can start with a basic overview of the current products being offered in the specific product market (both formal and informal), including their key features. It should also capture the key issues, trends and challenges for particular products.
- **Accessibility:** This sub-section is an application of the access framework to assess access barriers for the particular product market in terms of affordability, physical accessibility/proximity, appropriateness and eligibility requirements (as outlined in **Toolkit 6**).
- **Regulatory issues:** This sub-section outlines regulatory issues and constraints that impact on the delivery of financial services to low-income consumers in the specific product market.
- **Gaps and opportunities:** Each product market sub-section concludes with a section on the gaps and opportunities that arise from the foregoing analysis towards the overarching financial inclusion goal in the specific product market. As the point of departure, it considers the particular target market needs stemming from the segmentation exercise.

The analysis deals with the four individual product markets separately, but conclusions should also be drawn across product markets. Thus a fifth sub-section may be called for, namely:

- **Interplay between different product markets.** This sub-section

takes into account all four product markets in order to demonstrate the critical interrelationship of the provision of the four types of financial services and any specific manifestations of this in the particular country (e.g. how constraints in the payments market may impact on the insurance or credit market; or how people use savings or credit as a risk mitigation tool to substitute for insurance). It also explores how different financial services converge in certain channels (e.g. retailers or mobile network operators) and how the relationships can be used to improve access to financial services in the country.

## 6.8. Opportunities for and challenges to financial inclusion

In the light of the analysis above, this section draws together the key findings to conclude on the opportunities for and challenges to expansion of financial inclusion in the country. It should start off by summarising the key drivers of financial inclusion in the particular country relating to relevant aspects of the country context, the demand side, the supply side and the regulatory framework. It should then apply the key target market needs identified through the segmentation exercise as the point of departure to conclude on the gaps and opportunities across the product markets and providers to serve these needs. This will typically result in the identification of a handful of key financial inclusion priorities for the particular country. These priorities must relate back to the public policy objectives to be addressed in the particular country (notably consumer welfare and real economy linkages) and should consider consumer value (quality) and not just quantity of financial inclusion.

## 6.9. Recommendations

Based on the key opportunities and challenges identified, the document should draw out strategic recommendations towards the MAP overarching policy objective. Recommendations are stated according to the key financial inclusion priorities and should relate to actions for regulators and market players, respectively. Stakeholders can then use these recommendations in developing the roadmap, which is a core part of the MAP stakeholder/impact process (see [Toolkit 2](#)). The recommendations should stem from the findings and insights discussed above and should prioritise those roadmap

activities that would meet the most prominent target market needs, rather than simply stating a menu of possible regulatory and supply-side interventions. It should be clear which target markets will benefit from each recommendation, why and how.

## 6.10. Synthesis note

The MAP process also includes the development of a synthesis note, normally drafted by the MAP hub partners. It is drafted on the back of the diagnostic report as a summary of the main findings and recommendations. It is intended as a succinct, digestible and user-friendly document for those stakeholders without the capacity to read the full diagnostic report. It includes key bits of evidence, but cross-references the diagnostic report for the full evidence base.

## 7. Developing the roadmap and action plan

Ultimately, the diagnostic exercise and the diagnostic report are a means to an end: to identify the key drivers of financial inclusion in-country, and to provide the evidence base used to manage the in-country stakeholder engagement process, thereby facilitating collaborative development and implementation of a national financial inclusion roadmap and action plan.

The development of the roadmap falls under Phase 4 (Roadmap formulation) and the development of the action plan under Phase 5 (Implementation) of the MAP stakeholder engagement process, as set out in [Toolkit 2](#).

The MAP roadmap is a strategy document that details focus areas and recommendations for taking the financial inclusion stakeholder process forward in the country in question. The purpose of the roadmap is to present a clear vision and a strategy for increasing financial inclusion within a certain time period. The roadmap forms the basis for an action plan, which sets out specific activities for the attainment of the strategy, the associated costs, and the responsibilities and timeline for implementing them.

**Note:** At this time, if it is feasible and helpful, the MAP steering committee should establish a broader local working group (with sub-committees if required) consisting

of parties interested in developing the roadmap and its associated detailed action plan, and implementing actions emerging from the diagnostic exercise.

**WHO?** Developing the roadmap is the responsibility of the MAP steering committee or, where relevant, the working group/s with oversight and sign-off by the steering committee, and based on the recommendations of the diagnostic consultants. Inputs will be required by government counterparties and industry stakeholders (where not officially involved in the steering committee, working group or committees formed under it). Importantly, the process of developing the roadmap and action plan should be driven by local stakeholders, who should also lead the process of implementation.

**Note:** The roadmap and action plan form the main basis for facilitating MAP implementation – a process that takes several years.

## 7.1. Using the diagnostic report to develop the roadmap

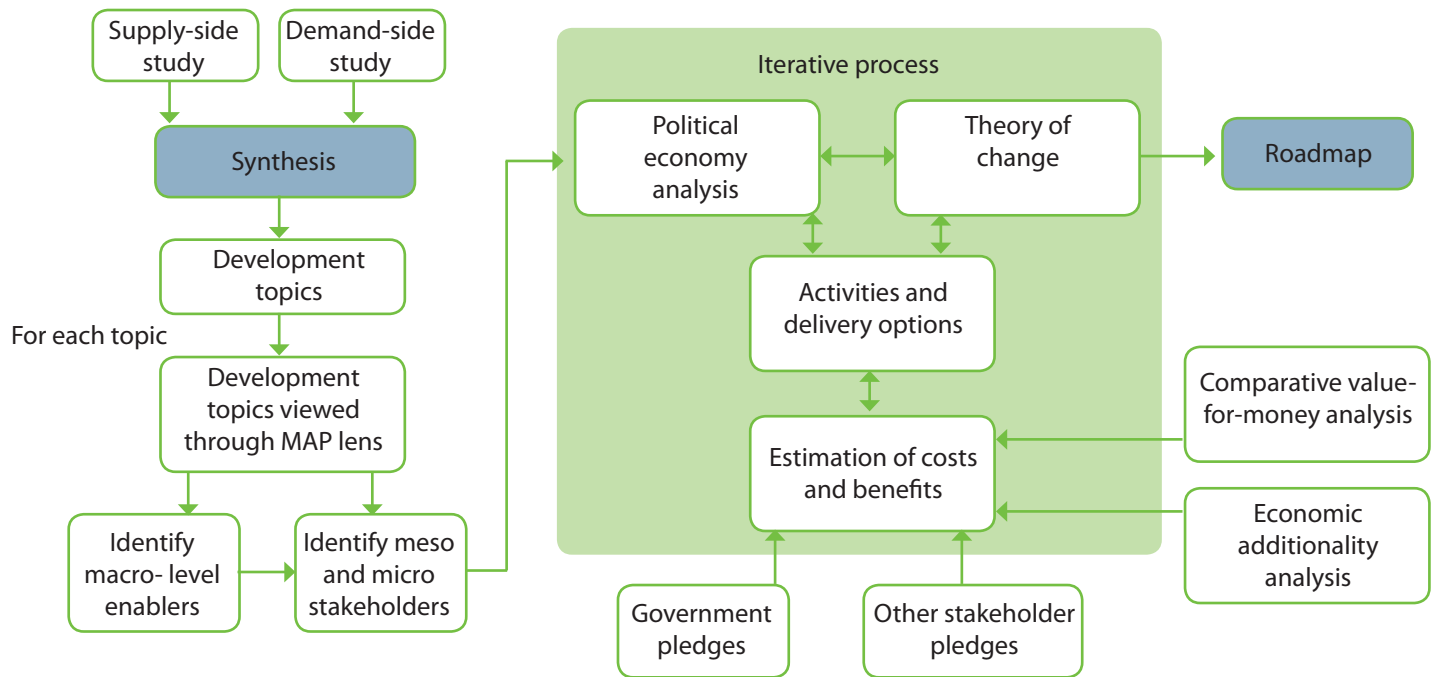
Schematically, the roadmap approach is shown in Figure 1, which represents how the demand-side findings and the diagnostic report feed into the roadmap.

The roadmap is founded on key areas arising from the diagnostic report, which was based on demand- and supply-side analyses. These areas represent gaps and issues in the market, each of which offers opportunities for further market development.

The interventions that are identified (to make the market work more effectively for the user of the product or service) might change the market by increasing inclusion or making inclusion more resilient. The interventions are adjusted or fine-tuned to take advantage of political opportunities, or adapted in the light of stakeholder feedback, to achieve a working solution. The key premise of the roadmap is that it is developed with a vision for financial inclusion, over the next 5–10 years, that stakeholders believe is relevant, achievable and can contribute to achieving the overarching policy objective.

# TOOLKIT 7

Figure 2. The MAP roadmap approach and how it flows from the diagnostic report



Setting a vision for financial inclusion upfront identifies the necessary implementation activities for the desired goal to be achieved. The implementation activities are discussed and agreed upon with stakeholders in-country to ensure that they are achievable and in line with what the country wants to achieve. In order to ensure that the implementation objectives are achieved, the underlying activities are also discussed and included in the roadmap. At each stage of the roadmap process:

- Proposed activity costs and target benefits are assessed and compared if there are alternative pathways or activity delivery mechanisms. The comparisons can be made based on cost-effective analysis, value-for-money analysis or economic additionality analysis;
- The assumptions that link the activity to the expected outcome are fleshed out;
- Evidence that supports the assumption is provided; and
- The political economy of the chosen pathways, assumptions and activities is retested.

The final stage of the process is to build consensus from the key stakeholders



## Roadmap: Example table of contents from Myanmar

1. Executive summary
2. Background
- 2.2 Roadmap approach and methodology
3. Myanmar financial sector context
4. Financial inclusion vision
5. Outcome 1 – Strengthened financial sector to better support financial inclusion
  - 5.1 Output 1.1 – Institutions critical to financial inclusion are created/strengthened
    - Supportive regulatory and structural environment
    - Strengthen and enable commercial banks to support financial inclusion
    - Enablement of MFIs and cooperatives
    - Establish a consumer credit bureau
  - 5.2 Output 1.2 – Market barriers across product categories are addressed
    - Increase credit supply
    - Mobilise savings
    - Introduce e-payments
    - Catalyse insurance sector development
    - Expand distribution footprint
    - Improve product design
6. Outcome 2 – Financial inclusion for priority segments
  - 6.1 Output 2.1 – Improved financial access in agriculture
    - Improve reach, quality and diversity
    - Enable multiple providers in agriculture
    - Agricultural value chain interventions
  - 6.2 Output 2.2 – Increased financial access for Ministry of Micro, Small and Medium Enterprises (MSME)
    - Support to current Ministry of Industry initiative
    - Support expansion of asset finance
    - Enable wider range of providers for MSME
  - 6.3 Output 2.3 – Financial inclusion and resilience for low-income households
    - Better enable actors in the low-income segment
    - Broader support for the low-income segment
7. Roadmap to reform
  - 7.1 Profile of initiatives
  - 7.2 Programme benefits, costs and funding
  - 7.3 Implementation and evaluation
  - 7.4 Measurement
  - 7.5 Key risks
8. Conclusions
9. Annexures
  - 9.1 Annexure 1: Cost assumptions

for the activities and to arrange the strategy into the roadmap format, luding responsibilities and accountabilities, activities and costs, timeframes and targets.

The table of contents example on the left indicates how a roadmap is compiled:

## 7.2. Using the roadmap to develop an action plan

Whereas the roadmap is the strategic document setting out the objectives and priorities of the implementation process, the action plan is the workplan detailing specific activities to pursue in order to operationalise the roadmap, as well as the roles and responsibilities, funding requirements and timelines attached to the roadmap. Action plan activities could include, for example:

- Further research: e.g. on distribution opportunities, or additional qualitative demand-side research on one or more angles emerging from the diagnostic report;
- Dedicated capacity assessment exercises among (certain) market players, as well as capacity-building initiatives such as seminars, training courses or workshops on specific topics identified;
- Creation of an industry code of conduct regarding customer/consumer treatment and value, or agreeing on key performance ratios to track in the low-income space;
- Technical assistance and/or dedicated committees working to support regulatory reform or to build supervisory capacity and systems; and
- Establishing private/public sector working groups on topical issues identified in the diagnostic or through subsequent engagements.

## Tips on conducting the roadmap activities

The purpose of the roadmap is to set out the key market and regulatory imperatives that require action, stemming from the diagnostic findings as contained in the diagnostic report and summarised in the synthesis note.

Be holistic: The roadmap should take into account all drivers of market development and financial inclusion, as well as key barriers and opportunities relating to each aspect of the analysis, namely context (see Toolkit 3), regulation (see Toolkit 4) the demand side (see Toolkit 5) and the supply side (providers, product markets and distribution channels etc. – see Toolkit 6).

Be strategic: While taking note of all angles, the roadmap should prioritise those areas of most significance to achieving the strategic objectives of MAP in the local context. It should also build in strategic sequencing: which areas of engagement should be pursued first and which are of a second-order priority?

Be local: Ensure that the roadmap activities reflect the priorities of local stakeholders and that the roadmap is fully owned by them, even in cases where aspects of the diagnostic findings contradict some stakeholder priorities. While a core group of stakeholders in the form of the MAP project steering committee and working group/s will take primary responsibility for developing and signing off on the roadmap, it is important to create feedback loops to the broader stakeholder base to ensure their ongoing buy-in and support in implementation.

## 8. Obtaining buy-in for the roadmap and action plan

It is important that the drafts for the roadmap are tested in-country with the key stakeholders and that they participate in the development thereof: for example, through a roadmap-development retreat attended by the steering committee members. The detailed action plan should be developed in-country, incorporating inputs from the key stakeholders. This is also important for the buy-in process and to ensure that the key stakeholders in-country will continue with the implementation subsequent to the diagnostic work.

Tracking performance is a key component of achieving the vision outlined in the roadmap. The working group will be responsible for coordinating implementation and tracking progress, reporting regularly to the stakeholders on progress on the lead indicators to measure progress towards the country's vision for financial inclusion. Targets may also need revision from time to time to ensure relevance over the implementation period.

## 9. Conclusion

**Toolkit 7** has outlined how to pull the rich and complex analyses on context, regulation, demand and supply into a single, coherent diagnostic report, and has indicated how the findings and recommendations of that document and its summarised version, the synthesis note, are then used with stakeholders to develop the financial inclusion roadmap and action plan.

The point is made once again that the diagnostic report is only a means to an end. Its purpose is to identify the key drivers of financial inclusion in-country and the key target market needs and opportunities, as well as to provide evidence that can be harnessed in developing the roadmap and action plan.

## Summing up the approach and actions needed in devising the MAP action plan:

- Be realistic
- Set baseline targets
- Actively fund-raise
- Keep momentum

## Summing up the values and emphases needed in developing the MAP roadmap:

- Be holistic
- Be strategic
- Be local

## TIPS ON CONDUCTING THE ROADMAP ACTIVITIES

### When devising the action plan:

**Be realistic:** The action plan needs to be realistic in terms of what can be achieved within the timeframe set for the roadmap. Take note of the 'low-hanging fruit' – the first-order opportunities identified in the diagnostic – as well as the medium- or longer-term options. Don't try to be too ambitious; rather implement a few core activities thoroughly.

**Set a baseline and targets:** An action plan needs to demonstrate measurable progress. One of the first activities could be to establish the baseline scenario and set realistic targets. Such targets are not necessarily quantitative uptake targets, but could relate to successful implementation of activities or specific elements of change to be witnessed.

**Actively fund-raise:** Ensure that all action plan activities can feasibly be implemented. This requires either upfront funding commitments by the MAP hub and in-country funder representatives, or fundraising as an explicit and first-order activity under the action plan.

**Keep momentum:** It is important to demonstrate early findings and successes so as to keep stakeholders committed to the process. There should also be periodic involvement of/dissemination of information to all stakeholders, not just those serving on the working group or other committees.



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