

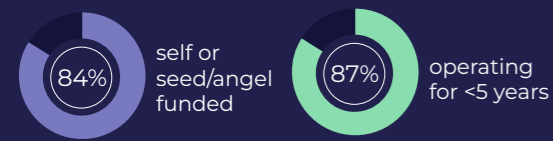
INCLUSIVE FINTECH

50 | powered by Center for Financial Inclusion

INSIGHTS FROM THE 2022 INCLUSIVE FINTECH 50 COMPETITION

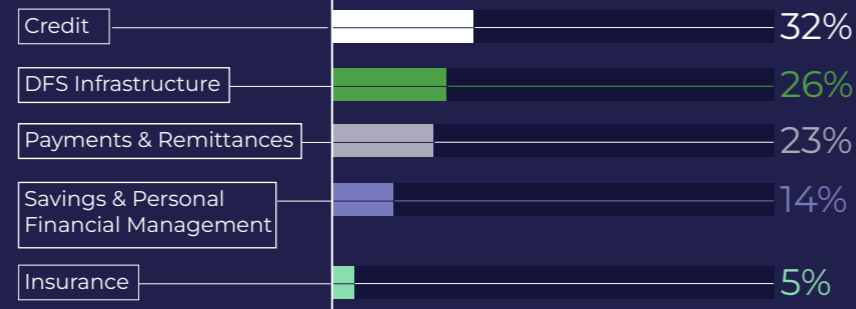
257 early-stage inclusive fintech applicants

Reaching 54M PEOPLE IN 101 COUNTRIES

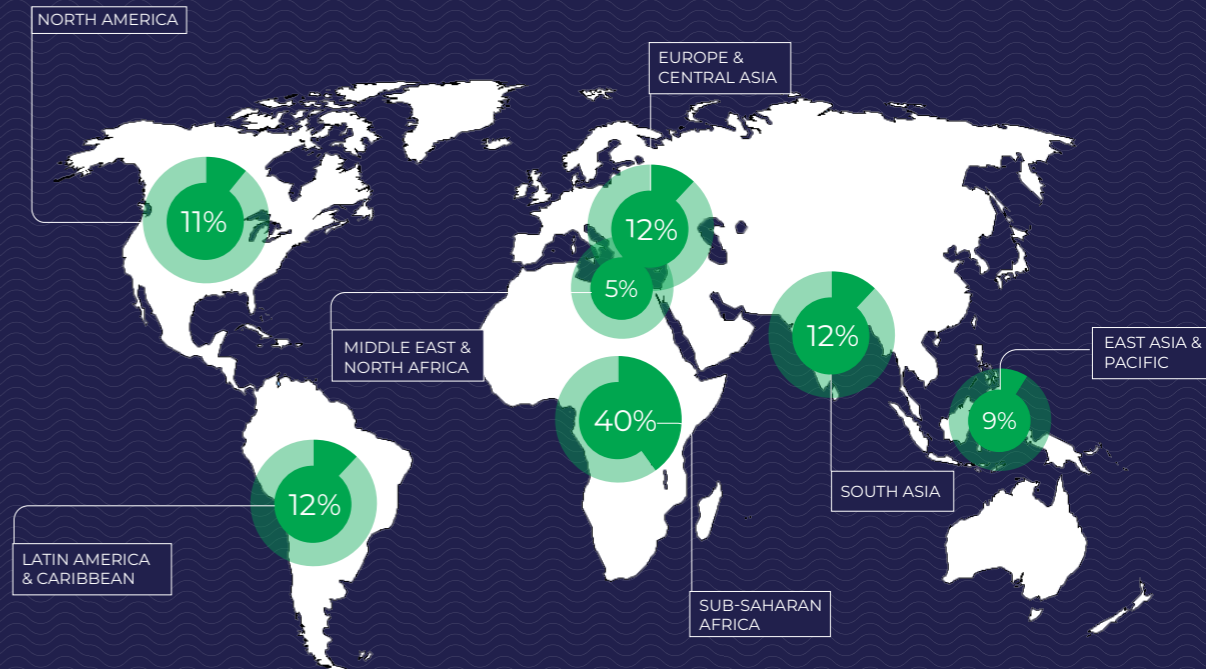


APPLICANTS

by Product Category

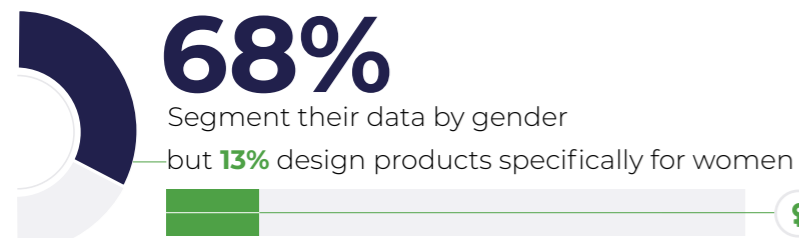


IF50 APPLICANTS BY LOCATION OF HEADQUARTERS



WHO INCLUSIVE FINTECHS REACH

While most target consumers based on **livelihood**

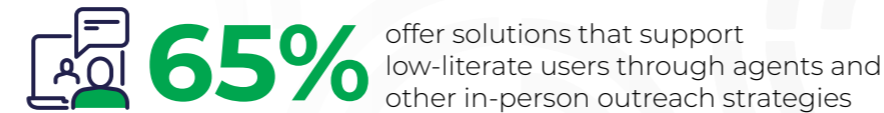


RECOMMENDATIONS

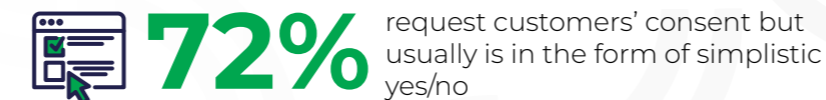
- Fintechs should design and deliver products and services for women customers, regardless of the fintech team's gender composition.
- Investors should encourage fintechs to consider gender when designing products and delivery channels.

HOW INCLUSIVE FINTECHS WORK

Reaching vulnerable customers through tech/touch



Consent mechanisms need to be more robust



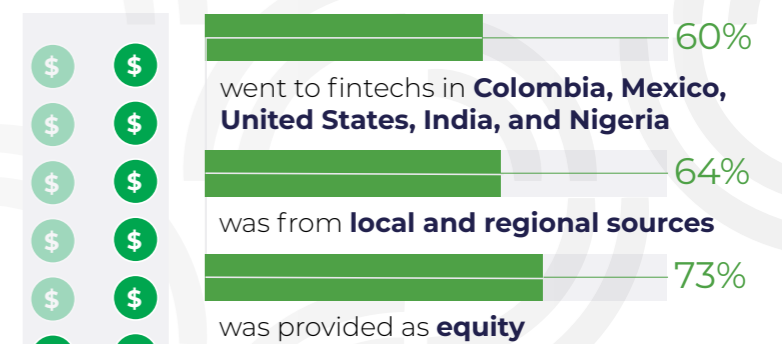
Measuring impact



- Fintechs and Investors should empower consumers by prioritizing more privacy options for consumers that go beyond yes/no consent.
- Fintechs and Investors should use customer data for both product delivery and understanding client outcomes.

HOW FUNDING FLOWS

4% of fintechs received 58% of the \$700M raised



Fintechs with women in leadership received **6x less funding**

- Investors should look for opportunities beyond the usual geographic markets and operationalize gender-lens investing.

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