



**UNDP Management Response Template  
MID TERM EVALUATION OF  
MAKING ACCESS POSSIBLE (MAP)**

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**Overall comments:** Management welcomes the findings and recommendations from the Mid Term Evaluation Report and is committed to evolve the MAP program based on those recommendations.

Management welcomes the evaluation's assessment that MAP was a timely and significant initiative - at a time when there was strong international and regional endorsement of developing national financial inclusion strategies (NFIS) - highlighting UNCDF's forward-looking approach to market development. The combination of the constituents of the MAP approach - a comprehensive diagnostic incorporating a robust evidence base (in-depth demand and supply side data) combined with broad based stakeholder engagement and consultation to build local relevance and buy-in, as well as government ownership - was new and distinct, continuing to be relevant today. Management also acknowledges that the environment in which the MAP program was developed has also considerably changed, with the acceleration of digital finance solutions.

The evaluation is quite useful and important for UNCDF to examine our diagnostics within the context of our "Leaving No One Behind in the Digital Era" strategy as well as the forthcoming report of the Digital Financing of the SDGs Task Force. We're at a very exciting and daunting moment as digital is transforming the financial sector as well as the data and diagnostic tools available. The evaluation provides the opportunity to be forward looking as we consider our wider vision of digital economies and the range of tools in the rapidly evolving data and diagnostics space. When MAP started, it filled an important gap that existed at the time. Now, as the space has moved, we need to be more agile, and also have more tools and options to respond quickly to the shift countries are managing at any given point in time.

**Evaluation Recommendation 1:** At this stage of MAP, with the current ProDoc due to complete in 2020 depending on the resources that become available, the main context for these recommendations is FIPA’s evolving strategy and how MAP fits within this: The new opportunities in West Africa and with the Myanmar refresh will be a good area to seek to apply the lessons from this evaluation (next sub-section). In Myanmar there is funding available, in West Africa look at linkages with BCEAO. Specifically, the programme needs to work on in-country communication/dissemination, stakeholder processes, supporting government capacities and monitoring. And ensure there are the skills within UNCDF to do this. In Nepal too, a strong and interactive engagement with the World Bank to maximise the programmatic implications of the new household survey would be beneficial. [FIPA management, MAP hub]

**Management Response: Agree**

UNCDF Team to develop a 2020 Annual Work Plan (AWP) to capture the opportunities noted above as well as next phase (MAP) Data and Diagnostic programming that incorporates the findings and recommendations from the MTE that is primarily forward looking. This pivot will create the ability for UNCDF’s work in data and diagnostics to be more agile, responsive with more options to respond to where countries are at any given point in time and how quickly shifts are happening. Next stage design will focus on helping LDC countries be able to understand the shifts taking place and respond quickly. The data and diagnostic work will be fully integrated within UNCDF’s “Leaving No One Behind in the Digital Era” strategy and structure.” These specific opportunities noted in the recommendation will be examined in that context.

Key Action(s) (description activities, then specifics as needed)	Time Frame	Responsible Unit(s)	Tracking*	
			Status	Comments
1.1. MAP Programme Manager and FIPA Team to develop a 2020 AWP to address the opportunities noted above. As part of 2020 AWP, MAP team to review how use MAP funding to increase support (both on data / diagnostic and stakeholder engagement processes) in key LDC countries with less capacity e.g. DRC, Malawi, Madagascar, Benin, Togo, and provide a plan to the UNCDF to enable implementation.	March 2020 AWP developed and approved  Q2 2020 First Draft  Q3 2020 Second Draft for IC and revised draft based on comments	MAP Programme Manager, FIPA		
1.2. MAP Programme Manager and FIPA Team to develop the successor arrangement / programmatic document for next phase of Data and Diagnostic work	Q4 2020 Third Draft for PAC and final draft based on comments			

<p>1.3. FIPA Investment Committee reviews and endorses the new programmatic document</p> <p>1.4. UNCDF PAC reviews and endorses the new programmatic document.</p>				
<p>1.5. Define role of programme after roadmap adoption more clearly:</p> <p>1.5.1. FIPA Team and MAP Programme Manager to review the range of tools deployed in other UNCDF programmes (DFS working groups (MM4P); National Financial Sector Strategy working groups (PFIP) as well as learnings from MAP evaluation and develop a range of options for LDCs for stakeholder engagement.</p> <p>1.5.2. To capture opportunities mentioned above, strike (better) balance between diagnostic and implementation; the number of countries and in-country implementation activities; the sample size (representativeness) and the frequency of data collection and refreshes; the costs and time of data collection and the institutionalization and data usage capacity-building needs among LDC stakeholders, FIPA's in-house coordination capacity and reliance on external stakeholder engagement.</p>	Q3 2020	FIPA, MAP Programme Manager		
<p>1.6. Decide which tools to be deployed for MAP refresh diagnostics and follow up activities (including on the basis of the analysis mentioned under 1.5.1). Refresh diagnostics to also examine the challenges around implementation of national strategy and the inhibiting factors within Government which will inform the operational</p>	Q3 2020	MAP Programme Manager		

approach to strengthen policy implementation;				
1.7. FIPA to identify current skill set within FIPA and fully leverage FIPA's digital policy accelerator and data and research teams to support policy implementation work at country level.	Q3 2020	FIPA		
<b>Evaluation Recommendation 2:</b> Build transparency around costs within the programme – and monitor costs more closely, including parallel funding. Technical partners should be required to share full cost details, even if work is not commissioned directly by UNCDF.				
<b>Management Response: Agree</b>				
The Programme has noted the recommendation and has started gathering detailed costs and will incorporate this going forward.				
Key Action(s)	Time Frame	Responsible Unit(s)	Tracking	
			Status	Comments
2.1. Demand-side data collection methodology updated to include new technology, lowering costs further experiment with over-laying and linking demand and supply side data. 2.2 Require technical partners to share full cost details, including parallel funding received from other development partners, even if work is not commissioned directly by UNCDF. Amend current agreements as needed.;	Q2 2020  Q2 2020	MAP Manager  MAP Manager		
<b>Evaluation Recommendation 3:</b> Commission a separate study to examine and try to benchmark the costs of national market surveys for financial (or other) services, taking into account appropriate sampling and quality of analysis.				
<b>Management Response: Agree:</b> Same as recommendation 2.				
FIPA will build transparency around costs not only within MAP, but also the range of other tools that FIPA is using for its diagnostic and data work.				

Key Action(s)	Time Frame	Responsible Unit(s)	Tracking	
			Status	Comments
3.1 Using in-house FIPA experience, engage with the World Bank, IFC and other development actors to compare costs of key surveys and make transparent to stakeholders multiple options (Findex, Intermedia, Finscope, national surveys), to help them think around core sampling design issues and costs, e.g. “sampling and representativeness vs the frequency of refreshes; costs and time of data collection; depth vs breadth of indicators; new vs readily available data , required data outputs within LDC stakeholders to ensure in-house usage of the data.	Q2 2020	MAP Programme Manager, FIPA		
3.2 Assess the needs and demand of institutionalization of national financial service market surveys within LDC stakeholders.	Q2 2020	FIPA		
<p><b>Evaluation Recommendation 4:</b> If there is a refresh or repeat, make the process leaner, less monopolistic in terms of technical support, have a more deliberate approach to identifying local consultants ensuring contextual knowledge of financial inclusion, be more adaptive and quicker in the delivery of reports. As part of this, it should not be necessary to depend on a branded survey. Ensure quality – but the demand survey does not have to be Finscope, at least outside SADC. Retain the key elements of Finscope (essentially a robust sample focusing on people’s access, use and perceptions of financial services, allowing for key segmentation analysis), but: make sure the segments are contextually the key ones, think of leaner periodic options – applying technology wherever feasible, align the indicators of a core questionnaire with updated international definitions of financial inclusion, drawing on relevant indicators from other survey processes, so as to enable cross-country comparison and eliminate current mis-matches in the key data sets. Look at ways of building alternative capacities for this. [FIPA management, more widely drawing on skills of FIPA teams, including MAP hub]</p>				
<p><b>Management Response: Agree</b></p> <p>Given how fast the diagnostics and data space has moved and continues to move UNCDF will need to be more agile, and also have more options to respond to where countries are at any given point in time. Key is how quickly shifts are happening, countries need to be able to understand the shifts, and respond quickly. UNCDF’s focus depend on our ability to be agile and not have one instrument we’re locked into and not always responsive to what our countries need.</p>				

Key Action(s)	Time Frame	Responsible Unit(s)	Tracking	
			Status	Comments
4.1 FIPA to complete the ‘diagnostics toolbox’ of the range of diagnostic tools leveraging digital that FIPA has deployed in parallel to MAP, while also doing a market scan of the range of emerging digital tools coming available. Develop a user friendly guide for LDC stakeholders to best match diagnostic instruments to the ‘problem they are trying to solve’ and available budgets.	Q2 2020	FIPA, MAP Programme Manager		
4.2 FIPA to develop a ‘stakeholder engagement toolbox’ based on the range of tools deployed in other UNCDF programmes (DFS working groups (MM4P); National Financial Sector Strategy working groups (PFIP) as well as learnings from MAP evaluation. Develop a user-friendly guide for LDC stakeholders to best match stakeholder processes to the ‘problem they are trying to solve’ and time/resources available.	Q3 2020	FIPA, MAP Programme Manager		
4.3 Refresh evidence-base for existing countries: <ul style="list-style-type: none"> <li>• MAP Refresh has updated the analytical lens to encompass the role of <u>financial inclusion</u> within the <u>inclusive growth</u> agenda;</li> <li>• Refreshes cost USD50,000 (not including FinScope) with the explicit mandate of understanding other data sources in country within national institutions;</li> <li>• Updated evidence-base with a shorter document</li> </ul>	Complete	MAP Manager		
<b>Evaluation Recommendation 5:</b> In the market analysis, build in a strong, clear analysis of gender disparities and the barriers to women’s access and use, so as to develop more empowering strategies to enable women’s access and use of financial services particularly with new				



regional strategies.				
Key Action(s)	Time Frame	Responsible Unit(s)	Tracking	
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6.1 FIPA Management to establish management committee for MAP for 2020	Q1 2020	FIPA Management		
6.2 Management arrangements to be included in the concept note for MAP	Q2 2020 First Draft			
<b>Evaluation Recommendation 7:</b> Pay more attention to the structures and technical support necessary for effective stakeholder engagement. [FIPA management, PMU]				
<p><b>Management Response: Agree:</b> Related to Recommendation 4, given how fast the diagnostics and data space has moved and continues to move, UNCDF will need to be more agile and also have more options to respond to where countries are at any given point in time. Based on how quickly shifts are happening, countries need to be able to understand those shifts and respond quickly. UNCDF's added value depends on our ability to be agile and not have one stakeholder engagement instrument we're locked into, and always be responsive to what countries need. FIPA will review the PMU MAP management and delivery structure to ensure it allows implementation to be aligned with these rapidly evolving needs Current typical elements of MAP coordination have included:</p> <ul style="list-style-type: none"> <li>• Country coordinator and the 'in-country champion'.</li> <li>• Host ministry, a National Steering Committee, with in-country secretariat evolving into a special group on implementation.</li> <li>• Defined research, implementation and M&amp;E processes, including the roadmap and the action plan.</li> <li>• The identification and implementation of one or more priority projects through which implementation is achieved.</li> </ul> <p>Based on the best fit of 'stakeholder engagement tools' (see 7.1 below) discuss with host countries the best option to enhance and support UNCDF's "Leaving No One Behind in the Digital Era" strategy for country Governments.</p>				
Key Action(s)	Time Frame	Responsible Unit(s)	Tracking	
			Status	Comments
7.1 FIPA to develop a 'stakeholder engagement toolbox' based on the range of tools deployed in other UNCDF programmes (DFS working groups (MM4P); National Financial Sector Strategy working groups (PFIP) as well as learnings from MAP evaluation.	Q3 2020	FIPA, MAP Programme Manager		



<p>Develop a user-friendly guide for LDC stakeholders to best match stakeholder processes to the ‘problem they are trying to solve’ and time/resources available.</p> <p>7.2. Develop in-house staffing (team) to support this wider stakeholder engagement including policy and data and research specialists to support evidence-based policy making.</p>	Q4 2020	FIPA Management		
<p><b>Evaluation Recommendation 8:</b> Strategically, there is clear scope to link in key elements of the MAP approach within the new FIPA strategy whilst addressing the gaps and building on the lessons: i.e. having a holistic country level frame of reference, highlighting the utility of ‘good enough’ standardized, demand side data, engaging systematically with all stakeholders – government (different departments)/regulators, development partners and commercial sector from the start, and ensuring regular follow up (with technical assistance) to monitor policy actions, programme interventions and supply side trends. For demand side data on financial inclusion, the widely accepted Findex survey is not currently funded beyond its third round that was completed in 2017. This will leave a huge market gap on financial inclusion data at country level which will need to be addressed. Look at what is useful about Findex and see how the market demand survey can be adjusted to fill the gap that there will be without Findex. [FIPA management, PMU, future technical partners]</p>				
<p><b>Management Response: Agree</b></p> <p>UNCDF will pro-actively link the MAP approach with related learnings / recommendations from the evaluation to its new strategy and in doing so seek to addressing existing gaps and build on lessons learnt. UNCDF will especially look at linking MAP approach to in-country dialogue platforms, demand and supply side data-driven diagnostics, and stakeholder engagement processes. In doing so, UNCDF will help governments harness the power of data and data analytics for evidence-based decision-making process, and to work collaboratively and strategically with other sectors to meet their citizens’ needs. Within this context, it will be important to further investigate the potential to share data initiatives and engage in data collaboratives with different donor partners on a more systematic level from a UNCDF wide perspective. In addition to the activities outlined in recommendation 1, the following actions are outlined below.</p>				
<b>Key Action(s)</b>	<b>Time Frame</b>	<b>Responsible Unit(s)</b>	<b>Tracking</b>	
			<b>Status</b>	<b>Comments</b>
8.1 FIPA to engage with the World Bank and donor partners to determine potential areas to collaborate on surveys and data sharing.	Q1/Q2 2021	FIPA, MAP Programme		

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\* The implementation status is tracked in the ERC.