

Livelihood experiences of Nigeria's e-hailing workers

Focus note | August 2020



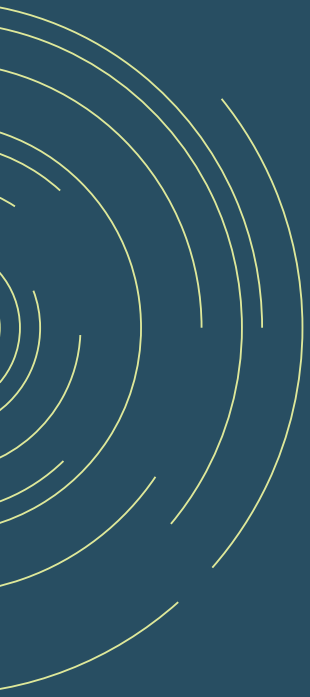


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Introduction

Following the rise of Uber – arguably the world’s largest e-hailing platform – digital ride-hailing or e-hailing platforms have quickly become a mainstay in many African markets, reshaping the way we think about personal mobility and work in the transport sector. In 2020, revenues generated in Africa’s e-hailing industry are estimated to reach USD2.5 billion, with Nigeria accounting for around USD292 million of this revenue and 15% of the continent’s 48.6 million e-hailing users¹.

Uber launched operations in Nigeria in 2014, promising future self-employed drivers the opportunity to “make money when you want”² through the match-making and technological capabilities of the app. Since then, several foreign and local platforms have set up operations in the Nigerian market and many individuals have sought self-employment opportunities through these e-hailing platforms. One example is MAX, which offers ride-hailing services by motorcycle (known locally as an “okada”).

“

I joined MAX early May 2018. Before I joined MAX, I was a Keke (tuktuk) driver for four years. Being a tuktuk driver was fun when I started, but after a while it became stressful because of the park conditions. Then I saw a MAX flier which promised a different experience for drivers. I signed up and took the test. Then I went for the driving course and was taught how to serve customers. Since joining MAX, I have gained respect in my community. The experience is something you cannot get anywhere else. I earn good money and people smile at me because I’m a MAX champion.

– Testimonial of MAX okada driver,
Ishaku Ishaya

”

Source: <https://max.ng/champion>



1 E-hailing in this sense includes all online and offline booking channels that connect passengers and drivers. (Statista, 2020)

2 <https://www.uber.com/ng/en/drive/>

However, the lack of acknowledgment of the status of e-hailing drivers as formal employees means that they often do not have access to traditional employment benefits and social protection, and they have limited recourse. Initial attempts at regulating the industry have proven contentious, leading to tensions between drivers and law enforcement agencies in Nigeria.

Transport regulators, labour authorities and the digital platforms mediating e-hailing worker conditions need data-informed insights to help sketch the way forward for regulating the governance systems and policies that are affecting this emerging class of workers.

In this note, we explore how the e-hailing industry is affecting livelihood opportunities for drivers in Nigeria. We investigate the nature and impact of worker engagement with e-hailing platforms; and on this basis, we derive key considerations for stakeholders who have a role to play in governing worker conditions in this early-stage industry.

Our insights draw on a small-scale survey of 138 e-hailing drivers in Lagos, conducted by insight2impact in partnership with the Lagos Business School between 18 March and 20 April 2020³, and are complemented by desktop research.

The note is structured as follows:

- **Section 2** outlines the emergence of Nigeria's e-hailing industry.
- **Section 3** presents key insights into the experiences of drivers on e-hailing platforms in Nigeria.
- **Section 4** provides key forward-looking considerations for governance of the e-hailing sector.

³ Of the respondents interviewed, the majority operated on either Uber or Bolt's platforms, or both. Workers reported an even split between the two, with each accounting for 35% of the workforce in the city. It is a similar case at a national level, with Uber reported to have created around 9,000 jobs and Bolt around 10,000.



2 Emergence of Nigeria's e-hailing industry

Taxi and e-hailing services playing an important role in the movement of people. Many individuals in Nigeria rely on public or alternative forms of transport. The country's vehicle-to-population ratio equates to 60 vehicles per 1,000 people, which is relatively low compared to countries such as Brazil and China, which achieved scores of 249 and 154, respectively⁴. Moreover, only 41% of the 11.8 million vehicles in circulation in the country are privately owned⁵ and vehicle ownership is largely concentrated in urban areas and main cities such as Lagos, which is ranked highest in terms of the number of licensed drivers (National Bureau of Statistics, 2018). Taxi and e-hailing services play an increasingly important role in the transportation of individuals in Nigeria's urban centres. The industry comprises traditional taxi services where fleets are owned by a single operator, as well as e-hailing platforms that match independent drivers to riders (see Box 1 on the next page).



4 Nairametrics. (2017). Nigeria's vehicle population data reveals towering opportunities.

5 Other categories of vehicles include commercial, government and diplomatic.

Box 1: What is an e-hailing platform?

How it works

E-hailing platforms, also referred to as ride-hailing platforms or transportation network companies, digitally connect the driver of a car or other vehicle with a passenger who requires transportation services, through mobile- or web-based applications. Drivers pay a commission as a proportion of the trip fee to the e-hailing provider. Fares are dynamic and are adjusted by an algorithm, based on demand and supply for trips. Simply put, if demand outstrips supply at a given time in a given location, riders will be charged more – and drivers will earn more.

E-hailing platforms also offer payment mechanisms for transactions to be settled between drivers and riders on trip completion (including payment options such as card, digital wallet, mobile money and cash).

Benefits to drivers

Besides matching drivers with customers and providing a trusted payment channel, e-hailing platforms pose at least three further benefits to drivers:

- Their app-enabled driver rating system supports drivers in better managing service delivery to riders.
- Drivers are typically able to earn additional incentives or promotional payments via the e-hailing platform, based on their driving behaviour and passenger service rating.
- Some platforms also offer value-added insurance offerings⁶.

Driver rating and performance systems

Driver rating and performance systems of platforms serve as a major trust-building mechanism within platform networks, but they can also work against drivers. Where a driver's rating drops beyond the perceived performance level stipulated as satisfactory by a platform, the platform can take action against the driver in a number of different ways. The figure below presents the three most common responses by platforms to a drop in driver performance, as reported by surveyed e-hailing drivers. Almost a third of driver respondents report being blocked from the platform for poor customer ratings and reviews, which can impede their ability to earn an income, as they have very limited means for recourse in these situations. In some cases, drivers reported that the e-hailing platform offers to rehabilitate the driver through additional training; but in other cases, drivers are permanently removed from the platform and need to start looking for new forms of work.

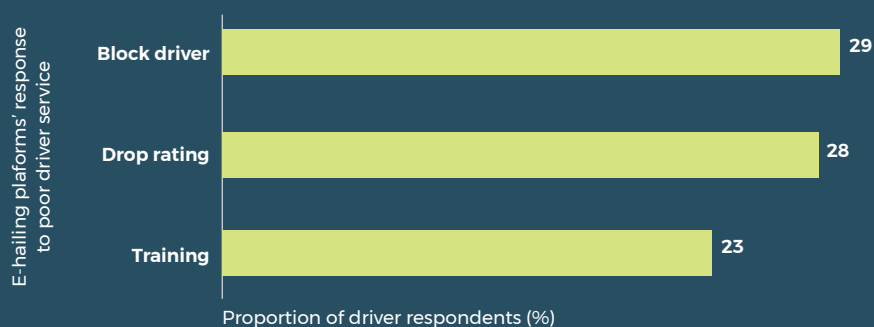


Figure 1: Platform responses to poor driver performance, as reported by surveyed drivers

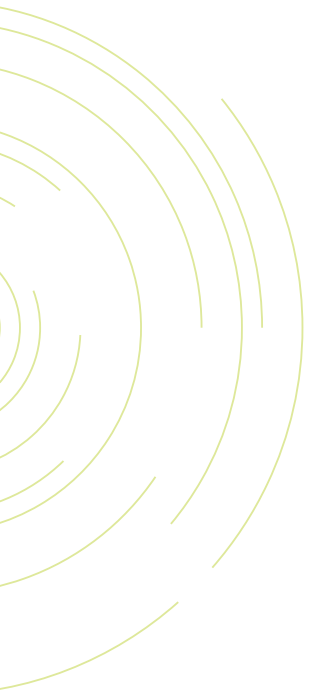
Source: insight2impact's survey of e-hailing drivers in Nigeria (N = 138)

Multi-homing

A driver may operate on multiple e-hailing platforms to ensure a steadier stream of work or to further supplement their income. This is known as multihoming. In Nigeria, 38% of the drivers we surveyed reported that they are active on more than one e-hailing platform. For these drivers, the primary benefit of being able to seek work opportunities across different platforms is that it enables them to maintain a more consistent income level. There are, however, costs attached to multihoming, such as an inability to transfer benefits or protections afforded through a specific platform to work on other platforms. For example, e-hailing drivers who multi-home but have taken up a particular platform's insurance product may not be able to enjoy the same insurance protections for their work activities on alternative platforms. Increasing the portability of platform benefits, including financial services, is a challenge that experts⁷ have raised as a priority for unlocking the full opportunity of Africa's gig economy.

6 Dunn, M., Johnson, C. and Smit, H. (2019). Exploring Africa's digital platforms: Insurance in e-hailing.

7 Porteous, D. and Morawczynski, O. (2019). How the gig economy could help power Africa's growth.



E-hailing market experiencing rapid growth. Within a few years, Nigeria has become one of the largest e-hailing markets in Africa. E-hailing platforms first entered the Nigerian market in 2014, with Uber starting its operations in Lagos (Meagher, 2018). Bolt (formerly known as Taxify) then came to Lagos in 2016. Uber extended its operations to the national capital, Abuja in the same year. Since then, the operations of e-hailing platforms have expanded across major cities in Nigeria, taking advantage of the country's relatively underdeveloped public transport system, high population and rapid urbanisation. The market now comprises a few big international players, as well as a number of smaller homegrown platforms. insight2impact's systematic review of platform ecosystems in Africa⁸ revealed that Nigeria had 21 e-hailing platforms operating by 2019 (see Figure 2), with only Kenya having more operators in a single market. Of the 21 platforms in operation in Nigeria, three are bike-hailing start-ups – MAX, GoKada and ORide (see Box 2).

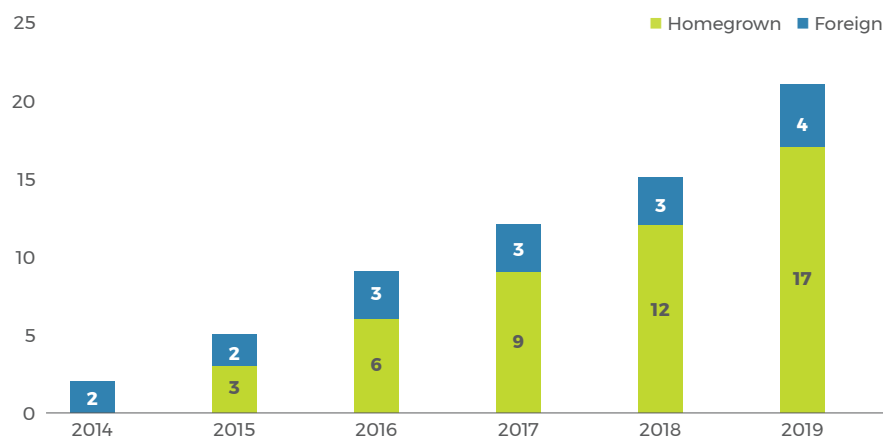


Figure 2: Number of e-hailing platforms in operation in Nigeria

Source: insight2impact Africa's digital platforms database (2020)

Box 2: E-hailing motorcycle taxis in Nigeria

E-hailing comes in different forms in Nigeria, and two- or three-wheel motorcycles (okada) are popular alternatives to the more conventional taxi service offered by Uber or Bolt. Based on a similar model as Yego Moto or SafeBoda in East Africa, these motorcycles offer users a more efficient way of navigating traffic in Lagos. In a short period, they have gained popularity and have grown thanks to substantial interest from investors. The three largest operators – GoKada, ORide and MAX – raised around USD185 million in venture capitalist funding in 2019. This investment has supported employment on these platforms, with around 14,000 jobs reportedly having been created thus far.

8 Johnson, C. et al. (2020). Africa's digital platforms: Overview of emerging trends in the market.



Three dominant players. Nigeria’s e-hailing market is dominated by three major digital platforms, which service the bulk of users in the country. These are Uber, GIGM and Bolt. Figure 3 indicates the growth trends in the average number of e-hailing users in Nigeria per month, for these dominant players.

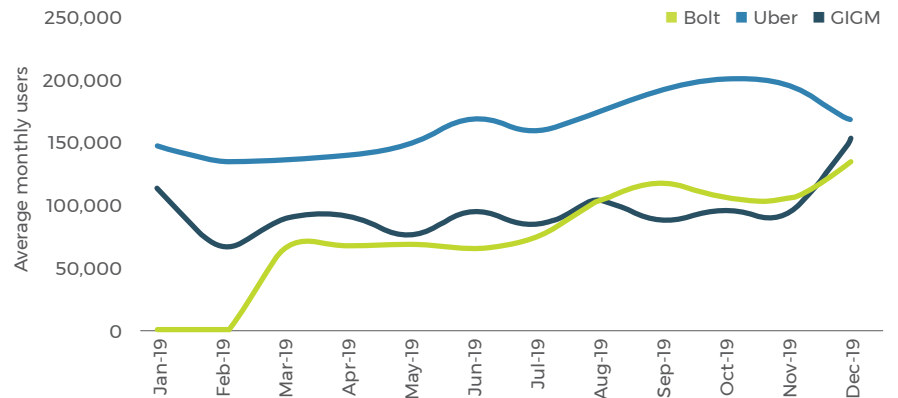


Figure 3: Average number of e-hailing users per month in Nigeria, for selected platforms

Source: Authors’ calculations, SEMrush (2019); data for Bolt not available for January and February 2019

Regulatory developments challenge further growth. The continued growth and sustainability of the industry is complicated by a challenging regulatory environment. A communication issued by the Lagos State Government in February 2020 inferred a blanket ban on the continued commercial use of e-hailing motorcycle operators and requirements for commercial ride-hailing drivers⁹ to secure permits to continue operating¹⁰. Disparities in regulation between traditional taxi cabs and e-hailing operators have raised tensions¹¹, and the Government’s proposed licensing requirements as well as the proposed 10% tax on e-hailing trip transactions are likely to apply significant pressure to both the sustainability of e-hailing business models and driver livelihoods¹².

Originally, these regulations were set to be implemented from 1 March 2020, but at the time of writing, negotiations were still ongoing between the Ministry of Transport and industry on operational guidelines for ride-hailing providers¹³. The lack of regulatory clarity impedes not only the operational continuity of drivers and platforms, but also the investment outlook for the industry.

- 9 Commercial ride-hailing includes drivers who use their own vehicles to provide transport services to passengers for a fee.
- 10 Technext.ng. (2020). Bolt, Uber and Other Ride-Hailing Startups Under Fire as Lagos State Clamps Down on ‘Commercial’ Drivers.
- 11 Traditional taxis are licensed as commercial vehicles, painted in certain colours and are prohibited from operating in certain areas (Nwanko, 2020), and they are required to obtain a franchise licence that limits ownership up to 50 vehicles at a cost of N100,000 per vehicle.
- 12 Banya, R., Johnson, C. and Carboni, I. (2020). Nigeria’s proposed e-hailing tax could stifle innovation and dampen gig workers’ livelihoods.
- 13 Technext.ng. (2020). N10m License Fee, N5m Annual Renewal, 10% of Each Trip, Lagos Govt Finally Set To Regulate Uber, Bolt and Others.

3 Livelihood experiences of Nigeria's e-hailing workers

More than 50% of respondents in our survey reported being better able to reach customers through joining an e-hailing platform. This suggests that e-hailing platforms provide a valuable source of income for gigworkers¹⁴, who seek to earn an income through utilising a private or leased vehicle to provide fee-based transportation services to passengers in Nigeria.

This section draws on the survey findings to shed light on the impact of e-hailing work on the livelihoods of drivers. We uncovered three key insights:

- E-hailing platforms attract and capacitate self-employed youth.
- E-hailing is a material source of income, settled through secure payment mechanisms.
- E-hailing drivers face high deductions and long working hours, and they have limited protections.

“

A young male driver who joined Uber earning NGN 100,000 on average per month through part-time work, said that the platform helps him to connect to customers, receive client feedback and provides him with a trusted driver rating.

”

3.1. E-hailing platforms attract and capacitate self-employed youth, albeit with a gender bias

A livelihood opportunity for entrepreneurial youth. Most e-hailing drivers in the sample are under the age of 35 and self-employed, suggesting that this avenue of work has been an attractive option to the youth in particular (see Figure 4 on the next page). This is largely due to the promise of flexible work hours and low barriers to entry¹⁵. In the older categories of drivers, a small proportion of surveyed drivers cited being unemployed prior to joining an e-hailing platform, which suggests that e-hailing platforms are also playing a role in bringing unemployed individuals back into the productive workforce.

A surprising finding is that Nigeria's e-hailing drivers seem to hold relatively high levels of educational qualification: According to our survey results, 51% of e-hailing drivers hold a tertiary qualification as their highest level of education, while 30% have completed secondary school and only 3% are educated up to a primary school level. This would suggest that the industry offers an alternative livelihood opportunity to educated individuals who are unable to secure formal sector employment.

¹⁴ According to the Gig Economy Data Hub, “non-traditional or gig work consists of income-earning activities outside of traditional, long-term employer-employee relationships.”

¹⁵ Survey respondents generally noted the following as the minimum requirements to work in e-hailing: a driver's licence, registered roadworthy vehicle, an account to receive payment and successful completion of platform onboarding.

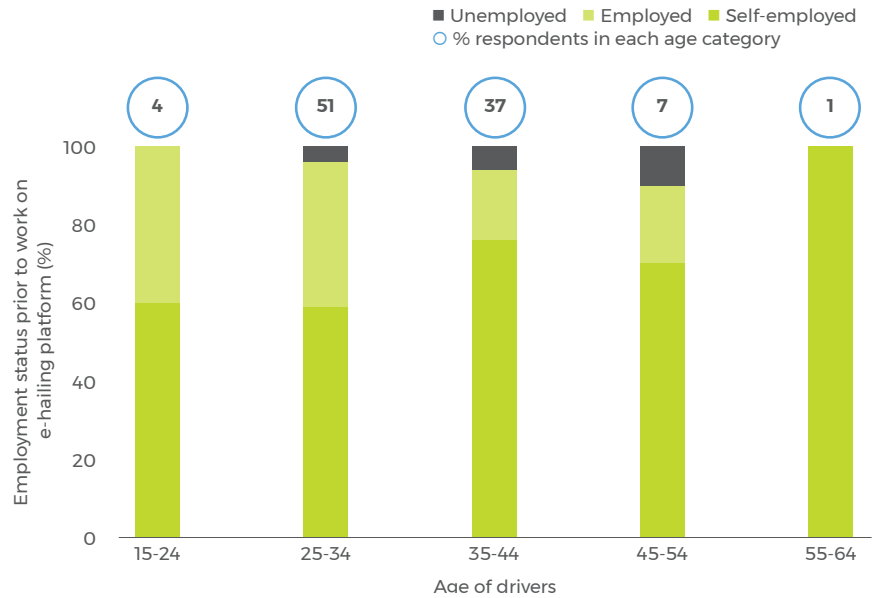
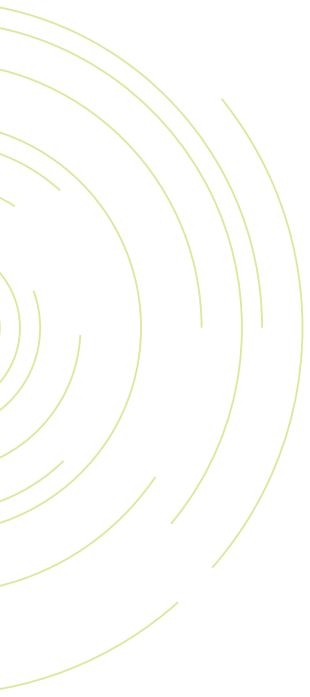


Figure 4: Distribution of Nigeria’s e-hailing drivers, by age and labour market status

Source: insight2impact’s survey of e-hailing drivers in Nigeria (N = 138)

Becoming an e-hailing driver imparts important digital skills. E-hailing platforms often support driver workers in acquiring the consumer and productive skills that are crucial in driving youth employment in the digital economy¹⁶: 88% of the surveyed e-hailing drivers reported that they received training during the onboarding process with an e-hailing platform, and 76% of respondents said that the platform had helped them with a system to better manage their work transactions.

Sector dominated by male workers. While the ride-hailing industry has low barriers to entry, participation of women is still very low. Only 1% of drivers interviewed were women, suggesting that the industry still has some way to go to become a more gender-inclusive source of employment. This bias is further highlighted when compared to the gender split across other platform types such as e-commerce, where in contrast just over 20% of income-earning merchants were found to be women¹⁷.

3.2. E-hailing provides a material source of income, settled through secure payment mechanisms

Well above Nigeria’s minimum wage. The growing e-hailing market in Nigeria has afforded relatively good incomes to driver partners. To put this into perspective, e-hailing drivers earn just over five times the minimum living wage of NGN30,000 per month for Nigeria, with the average monthly driver income reported as NGN159,978 (after platform deductions) in our survey. This is also higher than the earnings of regular taxi drivers, who typically only earn an average of NGN112,000 per month¹⁸. We further find that drivers who have a longer history of e-hailing experience typically earn more on a monthly basis (see Figure 5 on the next page) and that the income earned through e-hailing platforms is a material contributor to livelihoods: Half of the surveyed drivers reported that e-hailing work accounted for more than 80% of their total monthly income¹⁹.

16 Cenfri. (2020). Youth skills for a digital economy with a focus on Ghana, Kenya and Senegal.
 17 insight2impact rolled out a comparable survey of 100 merchants in the e-commerce sector over the same period as the survey of e-hailing drivers.
 18 Salaryexplorer. (2020). Taxi Driver Average Salary in Nigeria 2020.
 19 These survey findings are in line with earlier results of an After Access Survey conducted by Research ICT Africa, which found that over 90% of individuals working on e-hailing platforms (across seven countries in Africa) reported the income earned on these platforms as being essential for meeting their basic needs.

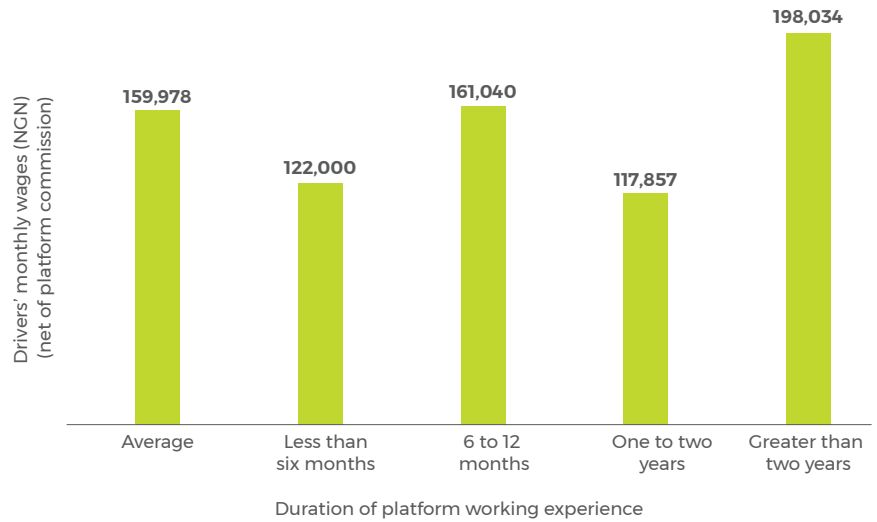
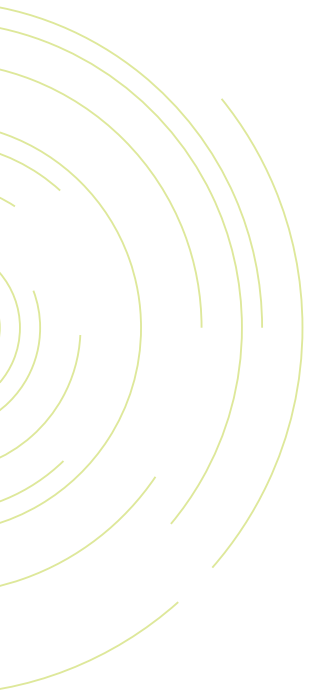


Figure 5: Driver-reported income and length of experience on e-hailing platforms in Nigeria

Source: insight2impact's survey of e-hailing drivers in Nigeria (N = 138)

Access to secure payment services. The payments infrastructure embedded in e-hailing applications support drivers in receiving payment for their services in a safe and secure manner. The surveyed drivers reported having access to three different payment options on e-hailing platforms: a bank account, digital wallet and mobile money option.²⁰ A transfer into a bank account is by far the most prevalent means by which drivers choose to receive their income, with 80% of surveyed respondents utilising this option (see Figure 6). However, the time taken for income settlement is typically longer than other methods: 68% of drivers reported only receiving their income on a weekly basis through this payment option. In contrast, drivers who rely on digital wallets or mobile money options reported near immediate settlement.

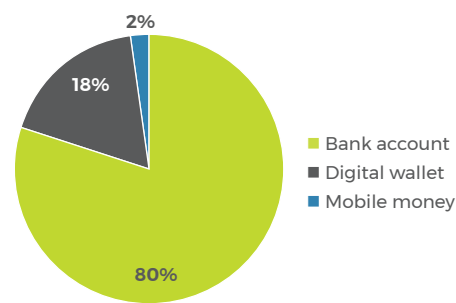


Figure 6: Percentage of drivers opting into payment methods on e-hailing platforms in Nigeria

Source: insight2impact's survey of e-hailing drivers in Nigeria (N = 138)

²⁰ Mobile money payments refer to payment services operated under financial regulation and performed from a mobile device. Digital wallets are a software-based system that facilitates secure payment for goods and services, and an online equivalent of a physical wallet, which can be performed from a mobile or desktop device.

3.3. E-hailing drivers face long working hours, high platform deductions and limited labour protection

Tendency to work long hours. While e-hailing may provide the flexibility for workers to operate on the platform as it suits them, the income-earning potential that e-hailing provides has driven many workers to utilise these platforms on a full-time basis. Of the surveyed respondents, 67% reported operating as e-hailing drivers full-time, averaging around 8.5 hours' work on the platform per day. Moreover, 62% of drivers reported working on the platform more than eight hours per day, while 30% reported working more than 12 hours per day. Experts²¹ have criticised the e-hailing platform work model due to concerns that extended work hours will lead to health and safety risks to drivers, passengers and other motorists. To mitigate this risk, platforms such as Uber have introduced a cap on the number of hours a driver can operate²², after which they will be locked out of the app for six hours.

Diminishing marginal returns to longer hours. Our survey data suggests that, rather than benefitting from longer hours on the platform, drivers may be earning higher hourly rates for working fewer hours (and being more strategic about when they work). Figure 7 highlights how the average hourly wage drivers reportedly earn decreases as drivers work more hours. This may be due to decreasing productivity of drivers over extended periods or pricing structures that result in lower rates per hour worked for those who are driving more consecutive hours.

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...62% of drivers report working eight hours or more per day, and 30% report working more than 12 hours per day.

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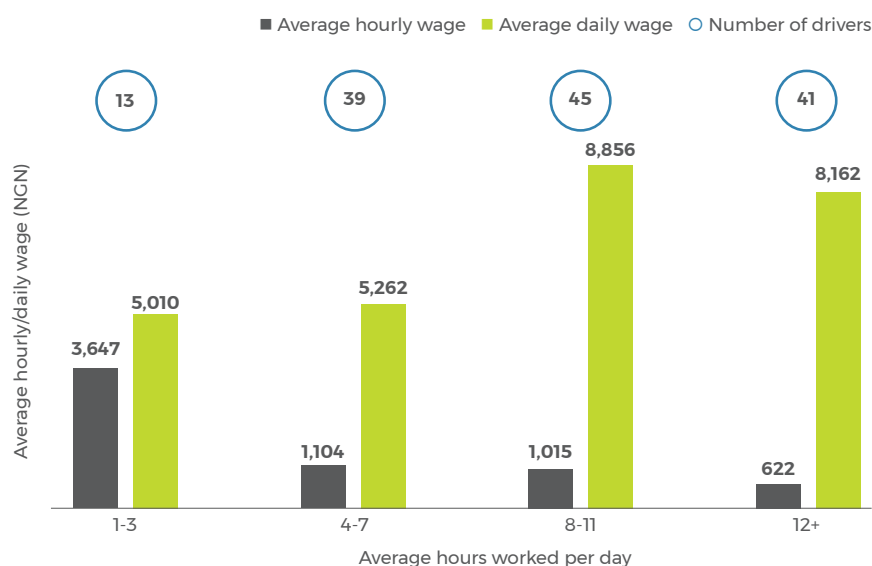


Figure 7: Average hourly/daily wages reported by e-hailing drivers in Nigeria

Note: Number of days worked per month assumed to be 22

Source: insight2impact's survey of e-hailing drivers in Nigeria (N = 138)

Relatively high platform deductions and costs. Drivers reported that e-hailing platforms charge an average commission of 21% to drivers for each trip concluded. According to our parallel e-commerce survey, this is three times higher than the average commission charged by e-commerce platforms (such as Jumia) to merchants²³. Moreover, many drivers do not own their own vehicles²⁴ and are often required to pay heavy weekly returns²⁵ to the car owner on a rental or hire-purchase basis, in addition to servicing volatile operating costs related to fuel, maintenance and repairs, and mobile phone data. For e-hailing drivers, juggling the returns to platform participation against high and often variable costs of operation remains a challenge.

21 Berneking, M. et al. (2018). The Risk of Fatigue and Sleepiness in the Ridesharing Industry: An American Academy of Sleep Medicine Position Statement.

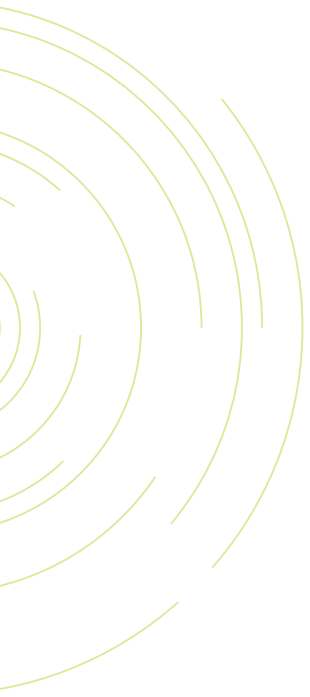
22 Uber. (2018). Introducing a new feature: Driving Hours Limit.

23 Sample size: 70

24 Nearly 50% of surveyed drivers were found not owning the car that they drive.

25 Meagher. (2018). Rewiring the Social Contract Digital Taxis and Economic Inclusion in Nigeria.

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Limited fringe and benefits. Only a third of surveyed drivers reported receiving some form of additional benefit from an e-hailing platform. Medical benefits and skills development were among the most popular cited (see Figure 8). For example, Bolt – one of the major e-hailing operators in Nigeria – offers drivers access to health insurance coverage, with further driver incentives, should ride targets be met (see Box 3). However, benefits typically associated with formal work arrangements, such as overtime wages and paid leave, did not feature as an offering to drivers. Moreover, protections against unfair dismissal, provision for minimum pay or access to unemployment benefits and pensions simply do not apply for most e-hailing platform drivers.

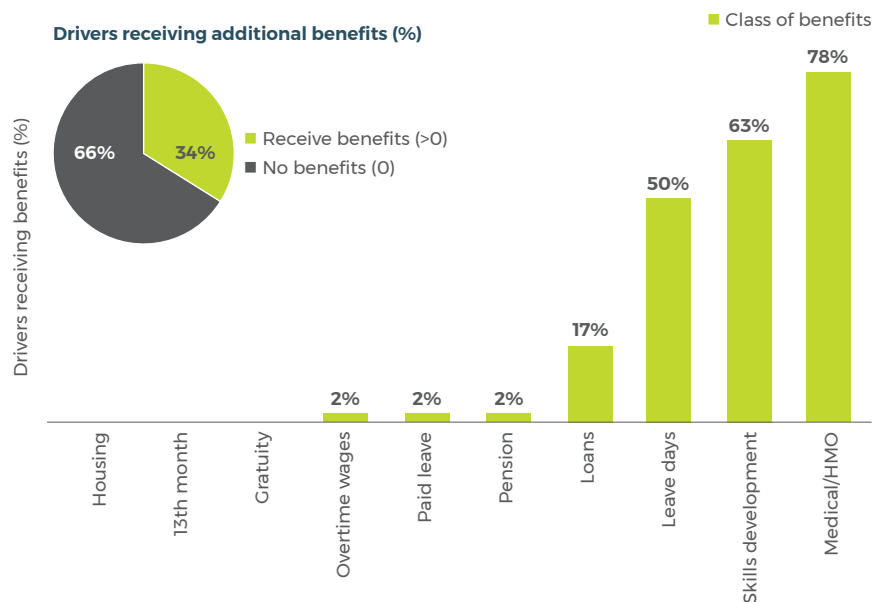


Figure 8: Worker access to typical employment benefits on e-hailing platforms

Source: insight2impact’s survey of e-hailing drivers in Nigeria (N = 138)

Box 3: Bolt offering Nigerian drivers access to health insurance

Transportation app Bolt (Taxify) is deepening its relationship with driver partners in Nigeria by offering health benefits to eligible drivers.

According to a report by Health Connect, the average cost of a healthcare plan in Nigeria was NGN35,000 for individuals and NGN125,000 for a family, while undergoing surgery might have cost the average Nigerian as high as NGN650,000.

Bolt’s health plan offering, FlexiCare, is provided in partnership with AutoGenis and Reliance HMO. To be eligible, drivers are required to meet a target number of completed trips each month. Every driver partner that meets their target automatically qualifies for the insurance cover in the following month.

Bolt sees this as providing security for drivers and serving as a motivation for them to provide better service. Over 3,000 drivers were already qualified and had the FlexiCare cover paid for by Bolt. Furthermore, millions of Naira in claims have been used by these drivers and their families to cover various forms of medical care across Lagos. Dependants of drivers were also beneficiaries of this cover, as the scheme was extended beyond the drivers to also cover one dependant.

4

Forward-looking considerations for e-hailing sector governance

E-hailing as a new type of digitally enabled work brings the promise of many benefits to workers, given the low barriers to entry, but there are also challenges to be overcome. Our small-scale survey of e-hailing workers in Nigeria is an attempt at starting to make sense of the livelihoods of this segment of gig workers, to distil evidence-based insights for navigating the future of this emerging sector.

Based on the analysis, we identify four key forward-looking considerations for the various actors that have a role to play in governing Nigeria's e-hailing ecosystem:

- 1. Evidence-based policymaking.** Labour authorities and transport regulators should work together with e-hailing platforms and development practitioners to monitor and track developments in this world of work, to ensure that any regulation introduced for the industry – including taxation policies – is evidence-based, is aligned with the realities faced on the ground and is introduced in a manner that facilitates the sustainability of platforms as well as driver livelihoods. A deeper understanding of the enablers and barriers to platform development in Nigeria will facilitate appropriate regulatory design.
- 2. Enabling fair market practices.** Disputes over the employment status of gig workers and the sectoral regulations governing online platforms have given rise to regulatory “grey areas” that stifle effective government responses and leave e-hailing drivers uncertain about their contractual rights. Under Nigeria's existing labour regulation, e-hailing drivers can be classified as a class of independent worker²⁶. Nevertheless, labour and competition authorities have a role to play in ensuring that minimum protections and principles for fair work²⁷ are upheld for drivers, given e-hailing platforms' power to set drivers' fees and the rules of interaction in the market. Achieving fair market practices requires authorities to work in consultation with platforms and driver representative bodies.
- 3. Exploring financial services partnerships to bolster the financial resilience of e-hailing drivers.** Only a small proportion of drivers in Nigeria reported access to credit and long-term savings products, such as pension products, through e-hailing platforms. Given that e-hailing drivers are typically not entitled to these services as conventional employment benefits, it presents an opportunity for digital platforms and financial service providers to partner²⁸ to fill this gap and to design fit-for-purpose and cost-effective financial products to meet the needs of e-hailing drivers. Insurance, for instance, has already shown to be a productive application for partnerships to deliver risk management solutions to gig workers²⁹ and our recent technical assistance work with an e-hailing platform in Rwanda³⁰ suggests that e-hailing drivers have demand for credit products through platforms.
- 4. Leveraging e-hailing as a contributor to youth employment in Nigeria.** Our findings suggest that e-hailing and other types of digital platforms may play as an alternative source of youth employment in the country, given the relatively high youth unemployment rate of 20% in Nigeria (Statista, 2019). Development practitioners currently lack a good understanding of how platforms enable tech-enabled livelihoods and how these actors help the youth to achieve their livelihood aspirations. More applied research perspective, we think that more work should be done with longitudinal panels of gig workers to better understand the role of digital platforms in upskilling the youth, preparing them for the world of work, and contributing towards their livelihood goals.

26 Nigeria's labour courts earlier dismissed class action challenging Uber's classification of drivers as independent workers. See: Nwankwo, I. (2020). Uber and competition regulation in Nigeria's ride-hailing economy.

27 The five principles of fair work are: fair pay, fair conditions, fair contracts, fair management and fair representation. For an in-depth discussion of these principles, see: Fairwork Foundation. (2019). The five pillars of Fairwork: Labour standards in the Platform Economy.

28 Rinehardt-Smit, K., Johnson, C. and Chamberlain, D. (2018). The potential of digital platforms as distributors and enablers of insurance in Africa.

29 Charagu, P. (2020). Covered! How informal youth workers in the gig economy can be insured.

30 Thom, M., Rinehart-Smit, K. and Gatwabayege, F. (2020). E-hailing platforms as distributors of financial services in Rwanda: Case study: Yego.



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Cenfri is a global think tank and non-profit enterprise that bridges the gap between insights and impact in the financial sector. Cenfri's people are driven by a vision of a world where all people live their financial lives optimally to enhance welfare and grow the economy. Its core focus is on generating insights that can inform policymakers, market players and donors seeking to unlock development outcomes through inclusive financial services and the financial sector more broadly.

About insight2impact

insight2impact is a resource centre that aims to catalyse the provision and use of data by private and public-sector actors to improve financial inclusion through evidence-based, data-driven policies and client-centric product design.

insight2impact is funded by the Bill & Melinda Gates Foundation in partnership with The MasterCard Foundation.