



OUTCOME REPORT

RUNWAY TO **frugal
innovation
forum**



RUNWAY TO **frugal
innovation
forum**



**Innovation
can be expensive,
but it doesn't
have to be.**



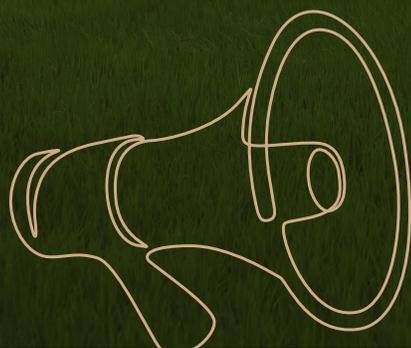
Table of contents

| | | |
|------------------------------|--|----|
| About the event | | 03 |
| Attendee overview | | 04 |
| Highlights from the keynote | | 05 |
| Learnings from the plenaries | | 08 |
| Insights from the workshops | | 19 |
| Glimpse of the interactives | | 24 |
| Virtual exhibition | | 27 |

About the event

A three-day event that sets the passageway to BRAC's flagship event- **The Frugal Innovation Forum (FIF)**, Runway to Frugal Innovation Forum prequels are designed to provide global innovators a quick glimpse of what that year's FIF would unravel for the world of innovation for social development. It is part networking, and part knowledge sharing, but altogether preparing and driving a global audience toward a shared goal: creating economic inclusivity through low cost, high impact frugal innovations.

Runway to Frugal Innovation Forum 2022 explored opportunities of **'scaling digital innovations for women's financial inclusion'** is defined, practiced, does and does not work across different contexts. It brought together leaders and practitioners from the global south virtually to brainstorm solutions to the enduring challenges in financial inclusion for women- especially last mile- through digital services.



Attendee Overview

No. of attendees:

307

No. of speakers:

39

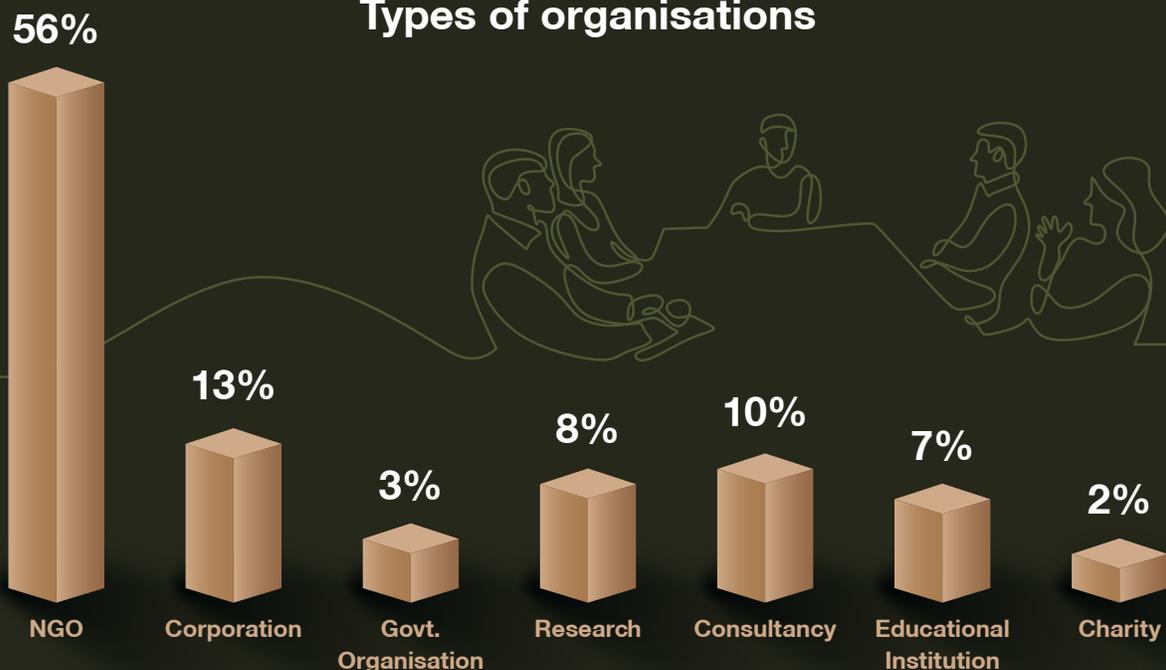
No. of organisations:

166

No. of regions represented by attendees:

36

Types of organisations





HIGHLIGHTS FROM THE KEYNOTE



The future of gender-intentional financial inclusion and what we learned from the pandemic

Speakers:

Shameran Abed, Executive Director, BRAC International

Greta Bull, Director, Women's Economic Empowerment, BMGF

Overview

In a fireside chat, Greta Bull, and Shameran Abed, touched upon the future of financial inclusion, and what it means to make it gender-intentional. The conversation ranged from:

- > Financial inclusion needs to be more than just having an account, it needs to be relevant to people's lives. Financial services need to have access to education, healthcare, markets and things that are essential for livelihood.
- > Graduating to a higher usage rate requires showcasing use cases, which lies in savings and credit. Course correction is required in driving usage rate, so is less costly consumer credit.
- > Access to digital tools is not just about getting a smartphone, but also helping people to understand the use of the tool, to connect, and to use it for income generating opportunities.
- > Group lendings, in most cases, are outdated and more important for providers than the borrowers. The joint liability model of group lending does not work and can be easily replaced with digitized credit history, for better outcomes.
- > Wholesale funding is integral to the growth of Microcredit. When more institutes provide funds at low costs, MFIs will be able to offer products closer to clients at an affordable price. At the current costs, where wholesale funds are scarce and expensive, clients cannot be offered better products.
- > When it comes to uptake digital solutions, clients are readier than providers are, and the pandemic remains a testament to that. Provider needs to not only come with newer solutions, but also autotune the existing ones.



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> Building specialized institutes that serve the poor and giving them the resources to do so affordably is immensely important. It's about getting liquidity into those lenders who can do it and that's going to take some digitization but it's going to take a lot of institutional change management.





LEARNINGS FROM THE PLENARIES



Digital onboarding designed for the poor: Where should businesses meet communities?

Speakers

Immanuel Umukoro - Research Fellow, Lagos Business School

Khan Muhammad Saqiful Alam - Program Manager for Trust and Safety, SA, TikTok

Priyanka Kapoor - Consulting Associate, BFA Global

Moonmoon Shehrin - Digital Cluster Lead, BRAC Microfinance

Moderator

Raiya Kishwar Ashraf, Manager, Innovation Ecosystem and Partnership, Social Innovation Lab, BRAC

Overview

The session experts coming from a diverse network ranging from business schools, social media companies, financial and digital innovation consultancies, and microfinance operations shared their knowledge and expertise on how digital service providers can 'design to include', and what it takes to design gender-sensitive, inclusive, and contextually applicable DFS, to ensure communities feel included and capacitated.

The learnings from the sessions were focused on three guiding anchors which included the approaches taken while designing products and services for women, the responsibilities of the providers and finally the core value proposition of DFS. Major lessons include:

- > Design efforts cannot and should not be homogeneous. Understanding the different personas of the women clientele are key. When a product is designed, service providers have to be mindful of what speaks to the particular archetype or persona we're building something for.
- > Solutions should be co-created with women. From designing, testing and validating the solution with them, their feedbacks need to be incorporated on what worked and what didn't to actually move forward in financial inclusion.
- > Incentives in using digital financial services should be understood by people themselves. Businesses would be able to meet communities more easily when they build on digital experiences that are already showing traction with women producers and making use of those digital behaviours.



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> New and innovative financial services should be made easier and accessible for the clients to ensure meaningful usage. Design and communications should be guided towards removing barriers in a way that is appealing and influencing to them.

> Users must be equipped with the right messages, tools and guidance to make the best use of it. Ensuring safety is a priority, therefore, raising awareness about data protection, and information filtering through different onboarding facilities is prime.



Transforming DFS: Super platforms and emerging mechanisms for women's financial inclusion and entrepreneurship

Speakers

Fahad Ifaz, Co-founder and CEO, iFarmer

Afsana Zarin, Chief of Staff, ShopUp

Moderator

Shofi Taneem, Lead, Digital Cluster, Skills Development Programme, BRAC

Overview

This session brought together entrepreneurs who have built their startups from the ground up to discuss how super platforms are making it easier for new users and new communities to start-up businesses from scratch and what it means for women's financial inclusion.

> The definition of financial inclusion needs to include both individuals and businesses, especially the most marginalized ones. Currently, there are two layers of problems in targeting—financial institutions may have expanded but in many cases missed the right population, and where they have managed to reach the right people have failed to provide them with the right product.

> Traditional financial institutions often lack attachment with people. Barriers can be created subconsciously even from something as simple as differences in attire. Whereas, super-platforms seem to have reduced the accessibility barrier. In terms of collaboration, super platforms have an enormous amount of data, which financial services can utilize for better targeting and service provision. Financial institutions often miss out on the numerous women merchants who conduct businesses on super platforms. These women, if offered better tools and resources, can grow exponentially. However, a shift in mindset around women handling finances is key for their growth.

> To attain meaningful financial inclusion of women, both initiation and collaboration of platforms are necessary. Platforms can collaborate with each other to leverage individual strengths and offer enhanced experiences. Interestingly, regulatory barriers have often pushed for such collaboration. There's an agreement that graduating to a cashless society will require moving from assisted models to independent models.



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Use cases that enhance women's financial inclusion: What have we learned from wage digitisation and other digital services?

Speakers

Mohammad Zahidullah, Head of Sustainability, DBL Group

China Rahman, General Secretary, Federation of Garments Workers

A.T.M. Mahbub Alam, Executive Vice President & Head of Payroll Business, bKash

Zahangir Alam, Social and Labour Manager, Bestseller

Moderator

Smita Nimilita, Bangladesh Country Representative, HERproject, BSR

Overview

Wage digitisation can be a massive step towards women's financial inclusion - but it's more than just digitising payrolls. In this session, our partner BSR connects with partners to learn how they ensured the transition to digital empowers women and their organisations by linking them to relevant services.

> Experiences of wage digitization have been mixed. Factories have been motivated to digitize wages due to the high cost of cash transfer and its security aspects of it, however, the documentation aspect of opening digital accounts has been tremendously difficult. The top-down approaches are what helped to cascade the wave of digitization down.

> For workers, the journey of understanding and receiving digital payments haven't really been smooth. Inadequate digital literacy has been the primary barrier while the absence of phone ownership created a significant loss of privacy and agency. For example: often they had to receive payments through the male family members creating personal problems. What can solve these problems is holistic support from the government and the factories themselves in advancing digital literacy and user handholding.

> Sending money and mobile recharge options remain the two mobile money services mainly used by women. That women can protect their privacy through using these two services is what triggers such high usage of these options. In driving up usage, combining innovation and convenience is critical—innovations must come up while ensuring the opportunity to choose from a range of services. Again, changing the mindset around the usage of digital money remains the key to getting the most out of it.



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Barrier Analysis: What barriers exist in bringing women's economic empowerment and financial inclusion?

Speakers

Alexandra Fiorillo, Founder and Principal, GRID Impact

Overview

GRID Impact's Barriers and Opportunities Analysis of women's financial inclusion project is an initiative supported by the Bill & Melinda Gates Foundation. In collaboration with Mathematica, a partner organisation of GRID Impact, this particular research explores the different types of barriers that hinder women's uptake and usage of financial services in India, Pakistan, Bangladesh, Indonesia, Uganda, Tanzania, Kenya, Ethiopia, and Nigeria (Data collected span over 5 years until 2019 and 46% of it comes from the aforementioned 9 countries).

Major findings

- > 40 barriers were identified and listed under 8 main barrier categories: Prerequisites, Accessibility, Cost, Social norms, Information & capability, Product & service quality, Human resources, Consumer protection
- > Through a consultative process, several cross-cutting themes were identified as priority areas that are increasingly gaining popularity in the women's economic empowerment discussions: Sector linkages, Microenterprises, Digital economy, Women in leadership, Infrastructure & tech design, G2P, Other DFS usage (including wage digitisation), Policy & regulation, Capacity building
- > A female customer experiences different barriers out of these 40 identified barriers along different stages (I.e., Account ownership, Basic account usage, Active account usage, Economic empowerment) of her journey in accessing financial services. Hence, while designing financial tools for women, it is important to identify the barriers according to the phase of economic empowerment she is in, as the barriers she may be experiencing in just even owning an account can be completely different from the barriers that are hindering her from using that account



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> Commonly prevalent market segments that need to be carefully examined prior to designing financial services for women:

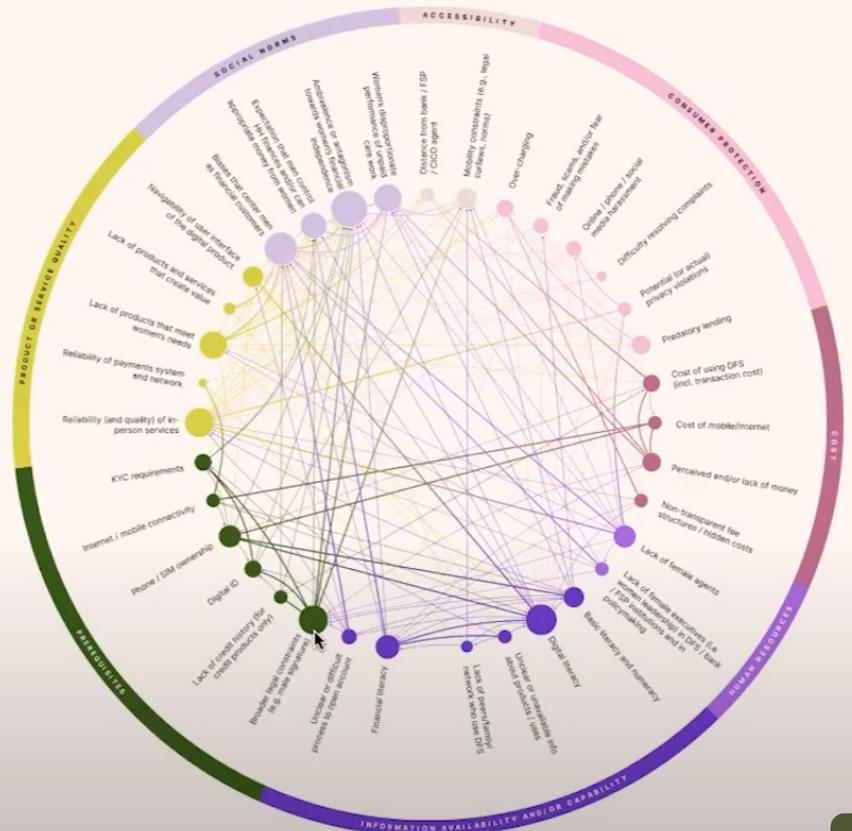
- Excluded and Marginalised (Does not own a financial account and has not conducted any transactions in over a year; Does not have an income stream and cannot access services i.e., Mobile phones, financial institutes)
- Excluded but High Potential (Does not own a financial account and either has conducted any transaction in over a year and/ or has an income stream, and can access services)
- Included but Underserved (Owns a financial account and has not conducted multiple types of advanced transactions over a year)
- Included and not Underserved (Owns a financial account and has conducted multiple types of advanced transactions over a year)

> Targeting the right segment of your client base, therefore, is critical when designing financial service business models. These segments experience the identified barriers differently in different countries, and the level of priority of barriers in each segment also varies across countries.

> Some barriers that are common for all market segments in almost all the countries: Broader legal constraints (i.e., Requiring male signatures), Cost of using DFS (Including transaction cost)/ mobile/ internet, Social norms such as biases that center men as financial customers, expectations that men control households, Ambivalence or antagonism toward women's financial independence, and women's disproportionate performance of unpaid care work, and Lack of female agents.

WEE-FI Barriers Analysis

Connected barriers map



Infrastructure for financial inclusion: How to make digital solutions and services gender-intentional?

Speakers

Snigdha Ali, Bangladesh Program Officer, BMGF

Nova Ahmed, Associate Professor, Dept of Electrical and Computer Engineering, NSU

Gagandeep Singh Manchandaagga, Market Engagement Manager, Connected Women, GSMA

Moderator

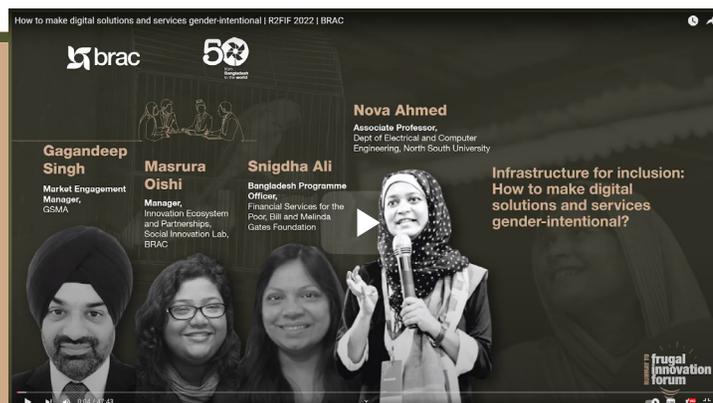
Masrura Oishi, Manager, Innovation Ecosystem and Partnership, BRAC

Overview

The bones of digital financial services (smartphones, ID documents, PINs) often limit access for low-income and tech-phobic communities, particularly women. In this session, we discussed how women can be placed at the centre of designing inclusive technology and finance solutions.

> Making meaningful partnerships to target and design better. Women represent the majority of unconnected people as there lies a reducing but still significant gender gap with women's usage of mobile phones, internet and mobile services. To reduce the gap further, GSM Connect made agreements with the relevant active operators, one of which was related to increasing mobile phone usage and identifying barriers of the target community. Furthermore, they want to increase women's internet usage by providing free training on internet usage on mobile phones with modules on introduction to the internet, online safety, and mobile money.

> Use of fintech brings inclusiveness. During the dire times of COVID-19, the use of fintech pushed the motion of inclusiveness. Nova Ahmed also highlighted from her research that the pandemic caused financial technologies to “add value” to diverse communities, including the transgender community and ethnic minority people such as the Rakhines. However, despite the inclusive usage pattern in the different communities, challenges still exist for all users, particularly frequent users and people with low literacy and income.



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> Lack of inclusive structure reduces confidence. Many earning women have showcased high responsibilities in sending money back home and other financial behaviour, yet lack confidence since there's not enough structure present for them to be financially informed. There are cases of women handing over their earnings to men in their lives for its management since the women lack the financial knowledge and understanding to manage their income themselves. Systems designing can become complex when it is made secure and more vulnerable if made simple.

> Inclusive system design isn't enough, all factors must be considered to make it work. Even with an inclusive system design, social norms still significantly make the infrastructure accessible. It is essential to work with multiple services and stakeholders and take actions such as championing women leaders. Additionally, qualitative studies are crucial to get those nuanced insights regarding women's lives to understand what's wrong or what's working. Studies will help to understand and progress to the next step and gather data needed to develop an action plan and evidence-based action strategy.



DFS in humanitarian action: How might we ensure digital financial inclusion during disasters and humanitarian crises?

Speakers

Jessica Stanford, Building Blocks Project Manager, WFP

Rume Singh, Co-founder, Strategic Communication Executive, Rumsan

Moderator

Kuldeep Aryal, Technology for Development Specialist, Social Innovation Lab, BRAC

Overview

The humanitarian sector is actively testing, piloting, and implementing digital financial models to ensure faster and smoother distribution of financial aid to the beneficiaries in conflict zones and disaster areas.

> Customising the aid modality based on ground conditions is important. Cash, commodity, and value vouchers have been the most common aid services used in humanitarian contexts, and with conditions changing, cash and/ or value vouchers have become the most prominent means of aid transfer. For instance, value vouchers in the context of the Rohingya context in Bangladesh have proven to be more efficient than other modalities.

> The volatility of humanitarian settings make it crucial for aid modalities to be designed to accommodate ad-hoc responses. This is applicable for the different technological models that are used for DFS in these settings as well. The technology should be able to adapt and evolve with the different problems it may come across. For example, biometric identification systems were not efficient or practical in humanitarian aid distribution during the COVID-19 pandemic. Alternatives had to be incorporated to ensure the continuity of aid transfers.

> More and more people in need; less and less money to go around. So it is important to be highly efficient in terms of financial aid assistance. This is where digital tools come in handy. They make the process more transparent, avoid duplication of services, and also help these beneficiaries in their temporary environments to both financially, and digitally prepare themselves to be a part of the formal financial system in the long-run.



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> The user journey has to be smooth and less complicated, and should give more agency to the user. Many humanitarian beneficiaries often fear or are uncomfortable using technologies that they are not familiar with, especially with regards to money. This is especially the case with women. Normalising and familiarising new technology among such users, therefore, require strong collaborations between the programme stakeholders and the technology providers.

> Is Blockchain an efficient way forward for DFS in humanitarian contexts? Blockchains is a technology that is currently being actively tested, and is slowly filtering into the DFS space in the humanitarian settings. Like many other technologies, blockchains come with both its advantages and challenges. There are a lot of things that are yet to be explored in-depth, to better understand the efficiency of extending financial services to volatile hard-to-reach areas through innovative technologies such as blockchains.





INSIGHTS **FROM THE WORKSHOPS**



Design for her power: Tools that keep your solutions gender-intentional (Led by IDEO.org)

Speakers

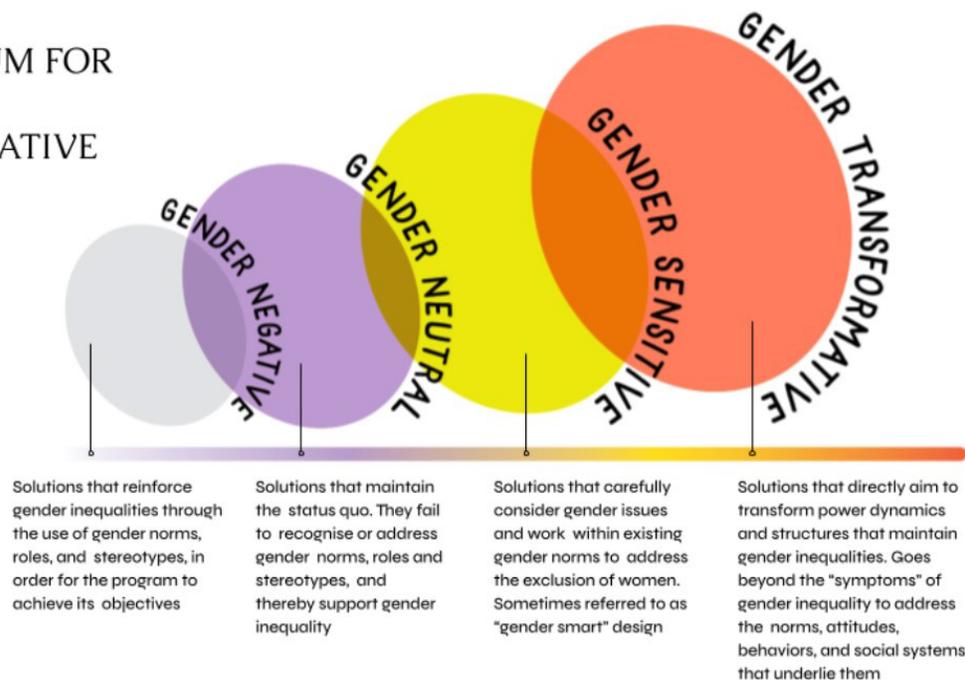
Hitesh Singhal, Design Lead, IDEO.org

Celestine Njuguna, Program Lead, IDEO.org

Overview

An interactive workshop led by IDEO.org that engaged participants in applying tools that can help make digital solutions and linked services gender transformational. The goal was to start finding and practicing the participants' gender muscles, and surface any potential blindspots practitioners could address in the early stages of designing a project.

A CONTINUUM FOR GENDER TRANSFORMATIVE DESIGN



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> Gender is complicated. Lived experience is expertise. There are a multitude of perspectives on gender. Everyone can be considered an expert on gender. At the core of gender, it's personal, lived experience is expertise. While designing solutions or making them gender intentional, everyone should also take a look at themselves and consider what they already bring to the table.

> Every project is a gender project. Gender needs to be everywhere or else people risk being left behind or harmed, or not set up to succeed the same way as men, for example. Right from the project planning stage, we start to make decisions that can open or narrow the opportunity to be gender transformative in what and how we design. The outcomes that we commit to address, the space we carve out for design, and the trajectory we secure for implementation have a huge influence on the shape of our solutions and the impact we can achieve.

> This continuum can be used to think of a design process and solutions along these 4 points. While this is not comprehensive, it starts developing awareness.

Gender negative: A gender negative space might not allow women and girls in decision making areas, or consider some activities for men only - especially those deemed typical to masculinity without reason to include others. It might also allow for written or verbal expression that is harmful to women, girls, non-binary.

Gender neutral: A gender neutral space might be open and available to anyone who walks in with no consideration of gender. But women, girls and non-binary people might not access the space at all, or fully, if they don't feel safe traveling to it, if they are harassed or discriminated against in it, if it doesn't have resources that are useful to their unique needs and interests, etc.

Gender sensitive (responsive): A gender sensitive space would consider unique gender-based needs - maybe provide transportation support, financial assistance to access it, resources and material that women, girls and gender non-binary people see themselves in, and have an accountability mechanism to protect against harassment and discrimination, accessibility (intersectionality)

Gender transformative: A gender transformative space might recognize power dynamics and inequities inherent to the environment. Maybe ensuring space for gender diverse representation for those who make decisions about the space, in our process who we are talking to about this space and how we are talking to them (mindful of our own dynamics and biases), individual to communal/sustainable, etc.

Training and organizational digitisation tools for onboarding low-literacy users to digital financial services

Speaker

Smita Nimilita, Bangladesh Country Representative, HERproject, BSR

Overview

This guided workshop led by BSR HerProject takes participants through curricula, tech learning tools, and visual assets which highlight their journey of successfully supporting wage digitisation in ready-made garments factories in Bangladesh. The overall change management required massive capacity development for the last mile communities to uplift the status quo of digital literacy while connecting it with real life impacts.

> Ease women into the world of digitisation. In general, women face a range of barriers in using DFS, that include but are not limited to resources, financial capability and time. Furthermore, digitisation itself is commonly treated with reproach and even deemed as unnecessary by many workers. In this case, the most effective strategy is to educate them about the benefits of DFS and ease them into it, rather than mandate them to take the sudden plunge into the world of digitisation.

> Trainers need to focus on gender transformation. They play a key role in this process. It is imperative that they receive adequate training so that they are not gender blind. Gender blindness poses the threat of severely inhibiting any progress that female workers have made in terms of using DFS. When trainings are conducted in a manner where it's not customized to the needs of women, it is often rushed through. Consequently, women are automatically excluded which then in turn, discourages them from applying DFS to their full potential. If this issue isn't tackled, it could turn into a vicious cycle of women being constantly left behind. Overall, it is important to ensure that the trainers, training materials and everything involved in the training are all carefully tailored to the needs of the women who are being trained.



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What does it really cost to use digital financial services?

Speakers

Xavier Giné, Lead Economist, Development Economics, World Bank Group

William Blackmon, Senior Research Manager, Financial Inclusion, Innovations for Poverty Action

Moderator

Tanvi Jaluka, Program Manager, Financial Inclusion, Innovations for Poverty Action

Overview

“Off-the-book” fees and non-monetary costs pose a barrier to the uptake and continued usage of digital financial services (DFS). In this workshop, Innovations for Poverty Action (IPA) provided an understanding of the various methodologies available to measure the cost of DFS, and how to build a mystery shopping research plan.

> Services can be made more accessible by delivering through women, but exploitation still remains. In countries like Bangladesh, discomfort in communication with agents is a reason for the lack of women’s participation in DFS. Cases of misusing client information through prank calls were also evident. In contexts like Ghana, where female agents were onboarded to ensure better comfort for female clients, anomalies of additional charging those female clients in comparison to males were also visible. There’s an understanding that the women know less than the men in line of service, making them easier to exploit.

> Cost is a critical barrier for the uptake of DFS, both official and hidden costs. Cost is a critical barrier for the uptake of DFS. Evidence has shown that zero-fee policies have increased the volume of transactions in Rwanda. Cost is a consideration mobile money users make which dictates their uptake and usage. Official cost at the service provider website incurred is not really equal to the cost the consumers face. Nearly a third of the consumers complain about overcharging by agents.

> Non-monetary costs make clients lose trust and confidence in DFS more. There’s a broad category of non-monetary costs: failed transactions, lack of transparency, harassment, privacy, wait times while queuing etc. that clients incur on top of the true cost which affect them directly and make them lose trust more in DFS.



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GLIMPSE OF THE INTERACTIVES



A day in the life of a BRAC staff at the last mile | 360 video

Facilitator

Khondokar Anwar Shadat, Business Designer, Social Innovation Lab, BRAC

Overview

Over the last 50 years, BRAC has been reaching communities at their doorstep. Bringing support to families where they are, and igniting hope for creating a world free of discrimination. At the frontlines of this work are BRAC's nearly 100,000 field staff who are there for clients in good times and bad.

This practice began in 1972 when BRAC responded to the aftermath of floods, building homes and providing humanitarian assistance. This response grew into the organisation that we are today with activities across eleven sectors - solving problems that are complex and interconnected, through collaboration and frugal innovations at scale.

Our BRAC staff form deep connections with the communities they serve - becoming a trusted source of information and encouragement. The field officers, programme organizers understand that inclusion also means providing holistic support to families. Parents are encouraged to send their children to school and adolescents to learn skills beyond the classrooms. Young mothers get basic primary health care and medicines delivered to them. Women in every household, all over the country are taught about lifesaving at-home rehydration solutions and hygiene practices. Our staff also help communities build climate resilient housing and gather resources to access safe drinking water. Besides, they are ready to provide financial, legal and advisory support if needed.

In this virtual visit, we welcome you to join our field staff as he goes on his daily routes. This is just a glimpse of what our staff do on a daily basis. Easy to say that the job descriptions can be quite broad for these changemakers. During the COVID-19 pandemic, these field staff were our crucial link to ensuring families understood how to keep themselves safe, and also had support when they needed it - be it through hospital and home visits, access to masks, sanitisers and medicines, and even emergency credit and savings. For our POs, the hard-to-reach is where they begin their journey.



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Walk with us: Visiting a rural marketplace with Nasrin and Nazmunnahar | 360 video

Facilitator

Raiya Kishwar Ashraf, Manager, Innovation Ecosystem and Partnership, Social Innovation Lab, BRAC

Overview

Ensuring women's economic empowerment and financial inclusion doesn't have a silver bullet solution. It won't be achieved through digital innovations if we don't address the underlying social and cultural norms, if we keep on restricting women's access to services, marketplaces, and financial planning.

If you've walked at a rural marketplace, you may already know what I'm talking about. The simplest of such barriers can be faced at local bazaars where women interact with vendors, agricultural input sellers, grocers, and mobile money agents. Running these essential tasks can involve a complex choreography where women have to engage other family members to accompany them on visits, find alternative paths while navigating public spaces, and experience unexpected harassment. All of these raise the cost of financial and economic inclusion for women.

In this virtual visit, we follow in the footsteps of a woman as she takes on the simple task of cashing out some money and goes around to buy some groceries at her local market. At BRAC, we believe there's always a way. Whatever be the challenge, our staff make sure we reach communities with the support they need. This resilience and strength is something we've learned from the same communities we serve. For women all over Bangladesh and other global South countries, we may likely see similar scenes of struggle.

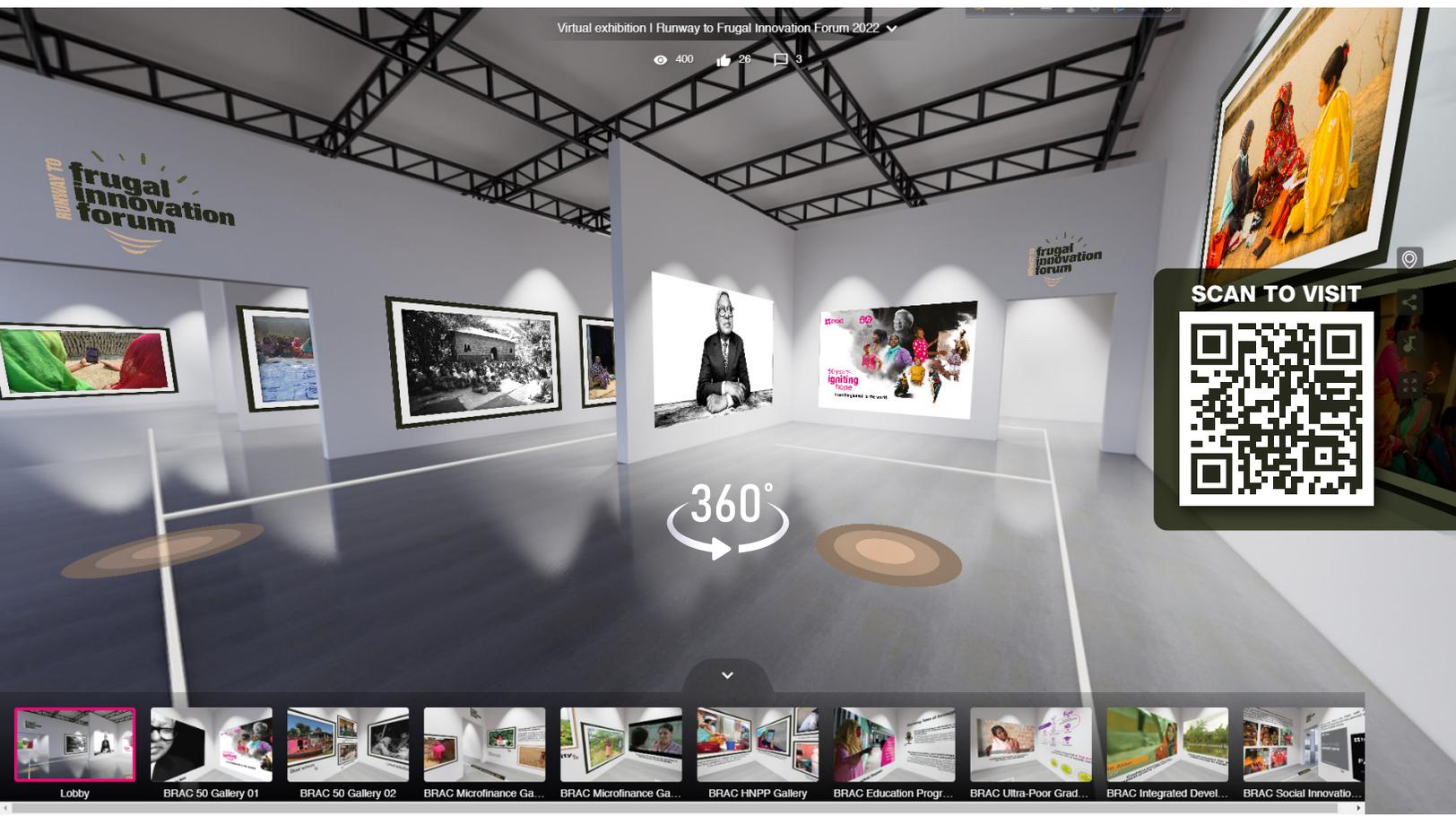
We also see women moving forward. Enabling women with the tools they need to improve their lives must also come with building confidence, control and trust over these tools and services. Introducing her to mobile money, placing champions to encourage her in her own community, and giving her platforms to connect with more buyers, sellers and services, can grow her income and bring her new opportunities. We are seeing more women on e-commerce platforms run by the government and private sector. And yet, we have a long way to go still.



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Virtual Exhibition



Spotify Playlist



PLAYLIST

SIL Runway to Frugal Innovation Forum event playlist

Crafting innovative solutions for the world's toughest challenges isn't an easy task. Here's a playlist to get you boosted!

Durdana • 4 likes • 48 songs, 3 hr 16 min



| # | TITLE | ALBUM | DATE ADDED |
|---|--|--------------------------------------|--------------|
| 1 |  The Greatest Sia | This Is Acting (Deluxe Version) | Apr 27, 2022 |
| 2 |  Peechay Hutt Hasan Raheem, Justin Bibis, Talal Qureshi | Peechay Hutt | Apr 27, 2022 |
| 3 |  Don't You Worry Child (feat. Shweta Subram) The Piano Guys, Shweta Subram | Wonders | May 11, 2022 |
| 4 |  Don't You Worry Child (Instrumental) The Piano Guys | Don't You Worry Child (Instrumental) | May 11, 2022 |

SCAN TO PLAY



A woman wearing a patterned sari is carrying a blue water container on a shoulder-mounted pump. She is smiling and looking towards the camera. The background is slightly blurred, showing an outdoor setting.

**RUNWAY TO frugal
innovation
forum**

“

Where we need to be is for everybody to have access to the financial services that they need, when they need them and that those financial services are suitable to people's needs.

- Greta Bull

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