

INCLUSIVE FINANCE IN ASIA

Around 1 billion people in Asia and the Pacific do not have a bank account.

ADB work on financial inclusion unlocks opportunities for the many people who are financially excluded and underbanked. We support inclusive finance through policy dialogue, loans, equity investments, guarantees, grants, and technical assistance. We promote emerging areas such as digital, green and disaster-risk finance, and pilot new finance sector projects.

By providing access to finance ADB has contributed to about 7.6 million microfinance borrowers since 2010.

ADB CHANGES LIVES THROUGH ACCESS TO FINANCE

BANKING THE UNBANKED

PAPUA NEW GUINEA: MICROFINANCE AND EMPLOYMENT PROJECT



Created, tested, and redesigned savings and loan products to ensure they suit the needs of low-income people.



Tailored products to the specific requirements of male and female clients.



Helped microfinance institutions put innovations to work by developing demand-driven products and redesigning existing ones to make them sustainable and customer-friendly.



Expanded access to financial services in rural communities and delivered financial literacy training to more than 120,000 people in remote areas of the country, of whom over 40% were women.

“I can do my banking from my vegetable garden.”

- Maino Trudi, a 66-year-old fish and vegetable vendor from Port Moresby

EXPANDING ACCESS TO FINANCE FOR MICRO, SMALL AND MEDIUM-SIZED ENTERPRISES GEORGIA: SENIOR LOANS TO BANK OF GEORGIA



Provided ADB's first funding to boost Bank of Georgia's lending capacity.



Helped expand Bank of Georgia's medium-term lending, supporting more than 500 MSMEs leading to an estimated 5,000-10,000 new jobs.



Bank of Georgia **introduced mobile and electronic banking** for its small business customers and attracted borrowers through its Express Pay banking services.

BRINGING BANKS INTO THE COMMUNITY

INDONESIA: IMPROVING ACCESS TO FINANCE IN ACEH AND NORTH SUMATRA



Provided outreach and training for financially excluded people through the government-owned Sumut Bank that prompted many to open bank accounts.



Provided 1,500 small business loans to women, mostly homemakers, through a group lending model. The social network spurs women to expand their business, helping them prosper in ways not possible through just financial capital.



Expanded business in the area by providing access to credit.



Continued ADB technical assistance is helping local banks in the region develop microfinance products and boost financial literacy.

SUPPORTING WOMEN ENTREPRENEURS

ARMENIA: WOMEN'S ENTREPRENEURSHIP SUPPORT SECTOR DEVELOPMENT PROGRAM



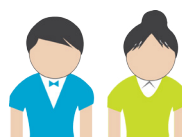
80% of loans under the program have been provided to women entrepreneurs and women-led small business.



6,000 women have received training and business development services. The ratio of start-ups who present a business plan after the training has been 81%. Of the loans provided under the program about 80% have been provided to women entrepreneurs and women-led small businesses.



47% small business contribution to gross domestic product by 2020.
An increase from 43% in 2011.



15% narrowing of gender gap in the labor force, spurred by loans to women. Down from 20% in 2011.

MOBILIZING FINANCE FOR BASE OF THE PYRAMID ENTREPRENEURS

MICROFINANCE RISK PARTICIPATION AND GUARANTEE PROGRAM

\$268.28 million
of which \$142.39 million

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Over 2 million, mostly women
2 international, 4 local
India, Bangladesh, Indonesia

New loans (2010-2015)

Cofinancing (2010-2015)

Microfinance institutions funded (2010-2015)

Borrowers (2010-2015)

Partner financial institutions (2010-2015)

Countries covered



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