

**Date**  
May 03, 2024

# Webinar | Innovating to Include: Expanding Financial Inclusion Through Agent Network Development



**3 May 2024 | 3:00 PM Philippine Standard Time | [Zoom Registration](#)**

## Event Background

Despite significant progress in improving financial inclusion in the Philippines, a concerning 44% of Filipinos remained without formal financial accounts as of 2021. This translates to 34 million adults without access to basic financial services, underscoring the need to address the issue of financial exclusion. One strategy that has been found to be efficient in bringing services closer to the unbanked is through agency banking or “branchless banking.” With the extensive agent network ecosystem in the Philippines, there are opportunities to work together in generating more evidence on effective approaches to enhance agent network development and narrow the financial inclusion gap.

On May 3, [Innovations for Poverty Action \(IPA\)](#), in collaboration with the [Institute of Statistical Social and Economic Research \(ISSER\)](#) and the [Retail Finance Distribution \(ReFinD\)](#) research initiative is hosting a webinar to raise awareness on agent network development and introduce [a new research grant opportunity](#). This opportunity aims to support innovative interventions that will expand the reach and improve the efficiency of agent network operations. The [research initiative](#) is aimed at research institutions, service providers, and policymakers in the Philippines.

The webinar aims to bring together policymakers, financial providers, and researchers to discuss innovations for improving the reach, efficiency, and impact of agent banking, and how research and evidence would support such innovations to succeed and scale.

## Agenda

- Welcome Remarks
  - Yuna Liang, Senior Research Manager, IPA Philippines
- Keynote Address: Integrating evidence in the development of agent network ecosystems in the Philippines
  - Atty. Charina B. De Vera-Yap, Director, Financial Inclusion and Consumer Empowerment Sub-sector, Regional Operations and Advocacy Sector, Bangko Sentral ng Pilipinas
- Introducing the ReFinD Research Initiative
  - Prof. Peter Quartey, Director, Institute of Statistical Social and Economic Research (ISSER)
- Panel Discussion: Innovating agent networks at the last mile – insights from the field
  - Kristine D. Orlina, Bank Officer V, Financial Inclusion Office, Bangko Sentral ng Pilipinas
  - Grace Lovely V. Dayo, Vice President and Head, Digital Solutions and Product Management Group, Landbank
  - Dr. Russell Toth, Associate Professor of Economics, University of Sydney
  - Dr. Karl Jandoc, Associate Professor, UP School of Economics (Moderator)
- Moderated Q&A
- Closing Remarks
  - Adadzewa Otoo, Project Director, ReFinD Research Initiative

## About IPA, ISSER, and ReFinD

Innovations for Poverty Action (IPA) is an international non-profit organization founded in 2002 that discovers and promotes effective solutions to global poverty problems. With a network of researchers and partners, we test innovative solutions, support our partners to generate and use data and evidence, and help bring proven approaches to scale around the world.

The Institute of Statistical Social and Economic Research (ISSER) is a semi-autonomous institute within the College of Humanities at the University of Ghana. ISSER is recognized as one of the leading social science research institutions in Sub-Saharan Africa. Our primary focus is to conduct research, provide training, and engage in outreach and dissemination activities that promote the socio-economic development of Ghana and Africa. With a distinguished faculty of over 25 PhD-holding members and a network of local and international collaborators, ISSER is at the forefront of shaping policies and driving positive change in and beyond Ghana.

Retail Finance Distribution (ReFinD) Research Initiative is a sub-grants-awarding research initiative that aims to support interventions that will effectively expand the reach and efficiency of agent network operations through public policy and commercial solutions that can plausibly be scaled. It is implemented by the Institute of Statistical, Social and Economic Research (ISSER), University of Ghana, with funding from the Bill & Melinda Gates

Foundation. The Initiative focuses on research based in LMICs in Sub-Saharan Africa, South Asia, and Southeast Asia.