



*with the support of the Russia/World Bank/OECD Trust Fund*

**SUMMARY RECORD AND PRELIMINARY EVALUATION  
OF THE INDIA-OECD-WORLD BANK  
REGIONAL CONFERENCE ON FINANCIAL EDUCATION  
AND  
4<sup>TH</sup> OECD/RBI ASIAN ROUNDTABLE ON THE ROLE OF CENTRAL BANKS  
IN FINANCIAL LITERACY AND INCLUSION**

**4 – 6 March 2013  
Delhi, India**

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## INDIA-OECD-WORLD BANK REGIONAL CONFERENCE ON FINANCIAL EDUCATION

### Introduction and background

The two-day conference was held in Delhi, India, on the 4, 5 and 6 of March 2013 and co-organised by the Organisation for Economic Co-operation and Development, the Reserve Bank of India (RBI), and the World Bank (WB) with the support of the Japanese government.

The conference was followed by the 4<sup>th</sup> OECD/RBI Asian Roundtable on the Role of Central Banks in Financial Literacy and Inclusion (see second part of the document).

More than 200 international and national experts coming from 24 countries convened for the events, and notably many high-level officials from government, central banks and financial institutions from Asia. Participants came from both OECD and non-member economies (including 3 Key Partner countries: Brazil, India, and Indonesia) as well as international organisations – see attached list of participants.

The conference had a special focus on India and the Asian region, and also featured case studies from other regions of the world. Such examples were presented as part of the output of the *Russia/OECD/World Bank Trust Fund on Financial Literacy and Education*, notably in the context of the work undertaken by the Trust Fund on national strategies for financial education, the measurement of financial literacy and methods for programme evaluation together with financial education in schools and for hard-to-reach groups. The conference programme covered:

#### **DAY 1:**

##### **National Strategies: a framework for Financial Education at the national level**

- Developing National Strategies for Financial Education: OECD/INFE Principles and practical examples from Asia and the Pacific.

##### **Assessing needs and identifying priorities: methodologies and implementation in countries**

- Developing Surveys to Measure Financial Literacy and Capability.
- Financial Literacy and Financial Inclusion: findings and experiences from Asia and the Pacific region.

**DAY 2:****Tools to evaluate programmes and effectively reach out to target audiences**

- Principles and Methods for Impact Evaluation.
- Youth: Developing Financial Skills and Competencies.
- Women: Empowerment through Financial Education.
- Innovative Methods for Financial Capability Enhancement: Case studies and impact evaluation.

**DAY 3 (morning):****Sessions organised by Indian Financial Regulators**

- IRDA: Financial Literacy and Consumer Education Initiatives in India.
- SEBI: Financial Education through Resource Person – a Novel Channel by SEBI.
- RBI: Financial Literacy: Doing it Differently.

## DAY 1

### Opening remarks

**Dr. K. C. Chakrabarty, Deputy Governor, RBI, and Vice-Chair of the OECD International Network for Financial Education**, put the event in the context of the Trust Fund dissemination strategy and of the long-standing co-operation with the OECD and its INFE on financial education. Highlighting the role of financial education for individuals as well as for economic development, he described the role of financial education policies in India, under the aegis of the Financial Stability and Development Committee. Dr. Chakrabarty focused in particular on the high costs of lack of financial literacy at the macroeconomic level, and on the importance of the trilogy approach based on financial education, inclusion and consumer protection promoted by the OECD and G20, for the participation of individuals to the marketplace.

**Mr. Richard Boucher, Deputy Secretary-General, OECD**, commended RBI for its leadership in advancing financial education policies in India, and recalled that improving the wellbeing of people should be the primary objective of policy makers when designing financial education strategies. This, he noted, will also help ensuring that the financial system channels savings into productive sectors of the economy. Mr. Boucher addressed the importance of financial access, which strengthened in recent years. However, he highlighted that such contribution to economic and social development is not sufficient and can lead to exposure to increased risks if individuals lack financial skills. He concluded noting how the need to implement both approaches is well reflected in the Indian national strategy for financial education.

**Mr. Onnu Rhul, Country Director for India, World Bank**, stressed the role of financial education for the stability of the financial system, especially in preventing crises, and analysed the positive role it can play in a country like India. In the country, thanks to the role to be played by social security bank transfers among others, is on the eve of a financial inclusion revolution. India, he explained, is also a good example of the challenges linked to financial education, in particular concerning the need to access vulnerable groups. Mr. Rhul concluded identifying the ways in which financial education can build on the synergies between financial and social capital development.

### Keynote address

**Dr. D. Subbarao, Governor, RBI**, gave an overview of the challenges linked to financial literacy in India, explaining the importance of providing both increased awareness through financial education and access through inclusion. Dr. Subbarao presented RBI's strategy. He noted that the financial inclusion strategy in India is bank-led and is based on both technology, notably biometrics for identification purposes, and on the role of banking correspondents. He explained that financial literacy and inclusion programmes are also good for banks, which can access untapped pools of savings, for the government, as they minimise leaks in public transfers, and for both the poors and the economy. Dr. Subbarao concluded its intervention addressing the wrong stereotypes about the financial needs of poors, inviting policy makers to avoid patronising and rather to focus on understanding the poors' expectations and real needs.

## **Session I – National Strategies: a Framework for Financial Education and the National Level**

### **Developing National Strategies for Financial Education: OECD/INFE Principles and practical examples from Asia and the Pacific**

The session, moderated by **Dr. K. C. Chakrabarty, Deputy Governor, RBI**, focused on the introduction of these co-ordinated approaches to financial education in an increasing number of countries, and on the instruments developed by the OECD/INFE to help policy makers in these endeavours.

**Ms. Flore-Anne Messy, Senior Expert, OECD**, introduced the global picture with regards to financial literacy and education, characterised by a riskier financial landscape and by low levels of financial literacy, and an increasing number of national strategies designed by policy makers to effectively implement financial education policies. She presented the results of an OECD/INFE survey on the development of these policies endeavours globally, and presented the OECD/INFE High-level Principles on National Strategies for Financial Education, recently approved by G20 leaders.

Following the global picture, the session addressed concrete case studies of national strategies from around the world. **Mr. Giriraj Prasad Garg, Chief General Manager, National Institute of Securities Markets, India**, explained the development of the Indian national strategy through the technical group on financial literacy and inclusion under the aegis of the Financial Stability and Development Committee, which was later submitted to the OECD/INFE for peer review. **Mr. Pungky Purnomo Wibowo, Deputy Director of Financial System Stability Group, Bank Indonesia**, focused in particular on the complementarities between the Indonesian financial inclusion and education policies, and on the segmentation of the general population into target groups based on income and occupational status. **Ms. Ryoko Okazaki, Director, Head of Promotion of Financial Education Group, Central Bank of Japan**, presented the historical development of the Japanese national strategy and the elaboration of pedagogical materials, before focusing on the elaboration of metrics to assess the strategy's effectiveness and on the 2012 law mandating the promotion of consumer education. **Ms. Helena Kolmanova, Director, Consumer Protection Department, Czech National Bank**, explained how the financial crisis acted as a catalyst for the approval of the Czech strategy before introducing its priorities, based both on policy areas and on target groups, and main principles.

The Q&A allowed participants to gather more information on the programmes implemented in schools as part of the countries' national strategies, how a fully fledged national strategy allows for an efficient use of resources, as well as on the intermediate targets that policy makers include within their strategies.

## **Session II – Assessing Needs and Identifying Policy Priorities: Methodologies and Implementation in Countries.**

### **Developing Surveys to Measure Financial Literacy and Capability**

The session, moderated by **Dr. Urjit R Patel, Deputy Governor, RBI**, focused on the instruments developed internationally to measure financial literacy and inclusion.

**Ms. Valeria Perotti, Social Protection Specialist, The World Bank**, offered a review of 20 internationally available survey instruments, analysing them depending on their diagnostic tools and their focus areas, before explaining how to implement these instruments properly and how to analyse the data

gathered. She also presented the instrument developed by the World Bank to capture financial capability in low and middle income environments. For this specific instrument, she gave details on its elaboration through focus groups, and showed its range of application.

**Ms. Adele Atkinson, Policy Analyst, OECD**, presented the OECD definition of financial literacy and detailed the survey instrument developed by the OECD/INFE for cross-country financial literacy measurement. Ms. Atkinson explained the design of the questionnaire, whose aim is to capture information about the knowledge, attitudes and behaviour of the adult population, as well as allowing the analysis of important socio-demographic information. She concluded with an analysis of the results of the surveys conducted using the OECD/INFE instrument in 14 countries worldwide.

**Mr. Douglas Randall, Research Analyst, Finance and Private Sector Development, The World Bank**, presented the Global Financial Inclusion Database (FinIndex), an index developed to capture financial inclusion through account penetration levels globally. He then gave an overview of the Indian situation, focusing in particular on the gender gap existing in financial access and the self-reported barriers to the use of formal accounts. This latter element, together with the strong presence of moneylenders and informality, confirms the necessity of far-reaching policies on financial education.

The Q&A addressed the global applicability and the relevance of internationally comparable survey instruments, the reasons determining the choice of indicators over others, and the applicability of the survey instruments presented to SMEs.

#### **Financial Literacy and Financial Inclusion: findings and experiences from Asia and the Pacific region**

The session, moderated by **Ms. Flore-Anne Messy, OECD**, permitted the discussion of concrete cases of application of survey instruments to capture financial literacy and capability in a very diverse set of countries.

**Ms. Ryoko Okazaki, Director, Head of Promotion of Financial Education Group, Central Bank of Japan**, presented the framework and methods of the Japanese survey of financial literacy, and how it was integrated with questions from the OECD/INFE instrument. Following a description of the content of the questionnaire, she analysed its main findings, notably regarding the main target groups of the Japanese national strategy: senior population, youth and women.

**Ms. Rufina Peter, Senior Research Officer, Institute of National Affairs, Papua New Guinea**, briefly introduced the socio-economic challenges of Papua New Guinea, and notably its high levels of financial exclusion, before explaining the central bank's financial inclusion strategy. In order to support the strategy's goals, the country participated in the development of the World Bank survey instrument, thanks to focus groups. Ms. Rufina concluded highlighting the lessons learnt in this empirical approach.

**Ms. Temitayo Adebiji, Principal Statistical Officer, National Statistics Office, Nigeria**, explained the integration of a financial capability survey within the national General Household Survey. Undertaken on 5000 households and focusing both on individuals and on family groups, this integration allowed understanding how financial capability is linked to socio-demographics and will in the medium term permit an analysis of how it affects welfare.

The Q&A addressed how to calculate marginal propensity to consume or save through these survey instruments, whether the surveys are undertaken in different ways in urban or rural areas, and whether

the findings allow establishing macroeconomic effects of financial literacy policies, notably those targeting youth.

## DAY 2

The second day began with an overview of the Programme, Knowledge Products and Website of the Financial Literacy and Education Trust Fund, provided by **Ms. Flore-Anne Messy, OECD**, and by **Mr. Richard Hinz, The World Bank**.

### Session III – Tools to Evaluate Programmes and effectively Reach Out to Target Audiences

#### Principles and Methods for Impact Evaluation

The session, moderated by **Mr. Richard Hinz, Trust Fund Program Manager, The World Bank**, focused on evaluation as an essential tool to understand the impact of programmes on target audiences and their effectiveness.

**Ms. Adele Atkinson, Policy Analyst, OECD**, presented the OECD/INFE High-level Principles for the Evaluation of Financial Education Programmes and explained the several benefits that these can bring to programme designers: from refining objectives and ensuring that resources are well spent, to fine-tuning content based on target audiences. Ms. Atkinson presented the five principles and gave concrete examples of their application.

**Ms. Joanne Yoong, Assistant Professor, National University of Singapore**, described the Toolkit for impact evaluation developed by the World Bank to develop and expand the research base on what works in financial education. Explaining the phases of a programme evaluation, she presented the different techniques to be used according to programme and audience characteristics, and showed the best ways in which to use evaluation results.

The Q&A focused on the quantification of social benefits following provision of financial education, on the features of income-generating programmes, as well as on the choice of control groups and on the best approaches to the publication of results.

#### Youth: Developing Financial Skills and Competencies

The session, moderated by **Ms. Flore-Anne Messy, OECD**, addressed the introduction of financial education in schools as one of the most efficient methods to provide financial education to a whole generation and on a broad scale. Ms. Messy began explaining why investing in financial literacy in schools bears multiple fruits, and presented the OECD/INFE Guidelines on Financial Education in Schools as well as the Financial Literacy Option in the OECD Programme for International Students Assessment (PISA).

**Ms. Amara Sriphayak, Assistant Governor, Bank of Thailand**, noted the importance of financial literacy for youth globally and within Thailand, notably given the changing burden ratio between working youth and senior population. She then presented what is being done in Thailand, and in particular the



inclusion of financial education in the curriculum for primary, secondary and vocational students, thanks to a fruitful co-operation between education and finance public authorities.

**Ms. Luciana de Souza Leao, Consultant, The World Bank**, presented the introduction of financial education in schools in Brazil, where this was the first output of the country's national strategy. She explained the preparation and content of the pedagogical materials developed and key aspects relating to teachers training and integration into the curriculum. She also focused on the evaluation of the pilot programme, through a randomised control trial developed by the World Bank, and concluded with an overview of the very encouraging results of the Brazilian experience.

The Q&A allowed discussing how to best leverage new technologies to boost financial education for youth, and the challenges related to bring all stakeholders on board. It also was an opportunity to address the benefits that teachers can provide to the design of programmes, if involved in the elaboration of materials and teaching plans.

### **Women: Empowerment through Financial Education**

The session, moderated by **Mr Prashant Saran, Whole Time Member, Securities and Exchange Board of India (SEBI)** and leader of the INFE Expert Subgroup on Empowering Women through Financial Awareness and Education, focused on the women's specific financial needs and constraints, and on the role of financial education in improving their financial well-being.

**Chiara Monticone, Policy Analyst, OECD** highlighted the rationale for addressing women's needs through financial education and presented the work of the OECD INFE on financial education and gender. In particular, she reviewed the evidence on gender differences in financial literacy; described policy responses at national and international level to improve women's financial literacy; and highlighted the main lessons learnt and challenges emerging from the case studies' analysis.

**Ms. Sushma Kapoor, Deputy Regional Programme Director, United Nations Entity for Gender Equality and the Empowerment of Women, South Asia** discussed key issues related to women's access to financial services, and to women's empowerment through financial education. In particular, she highlighted the need to build the capacity of banking and financial institutions in addressing women's needs, alongside building women's financial knowledge and skills.

The Q&A addressed the joint role of financial inclusion and financial education in empowering women, and allowed discussing in particular how to leverage women's saving capacity.

### **Innovative Methods for Financial Capability Enhancement: Case studies and impact evaluation**

The session, moderated by **Mr. Pungky Purnomo Wibowo, Deputy Director of Financial System Stability Group, Bank Indonesia, and Leader of the OECD/INFE Expert Subgroup on the Role of Financial Education in Financial Inclusion**, allowed presenting some innovative methods to enhance financial capability through the analysis of case studies and impact evaluations made possible by the Trust Fund contribution.

**Mr. Leopold Sarr, Consultant, The World Bank** and **Mr. Prakash Lal, FINO PayTech**, presented the provision of financial education to the users of a correspondent-model based product. They explained how financial education is changing FINO bank thanks to increased customer engagement and increased use of the products offered. They explained the level and methodology of the evaluation conducted,

highlighting the positive results obtained in terms of savings behaviour, which stress the significant impact of financial literacy.

**Prof. Billy Jack, Associate Professor of Economics, Georgetown University,** explained the randomised control trial evaluation conducted on the provision of financial education through comic books to youth in Kenya. Presenting the different phases of the assessment, he described the analyses of changes in saving behaviour among the treatment group.

**Ms. Florentina Mulaj, Social Protection Specialist, The World Bank,** focused on the financial education component of a soap opera in South Africa, a country with emerging overindebtedness problems among low income households. From the testing of the storyline on focus groups, to the analysis of the impact on target audiences, she explained the encouraging results of the evaluation conducted.

**Mr. Martin Kanz, Economist, Development Research Group, The World Bank,** presented the evaluation of a nationwide savings incentives programme run by a large commercial bank in Nigeria, which tries to change savings behaviour through participation to lotteries. Mr. Kanz explained that despite no evidence of the impact of this initiative on changing habits in the long run, results on the short term impact are positive, notably regarding awareness of savings products.

The Q&A permitted the discussion of the most effective ways of providing financial education to some identified target audiences, and how to best design programmes based on cost-effectiveness and the co-operation with the private sector.

### **Concluding remarks**

**Dr. Deepali Pant Joshi, Executive Director, RBI,** closed the first two days of the event, highlighting the main takeaways from each of the sessions. Stressing the strong level of engagement showed by the audience, and the quality of the discussions held among the distinguished panellists, she thanked the OECD, the World Bank, and her colleagues at RBI for the organisation of this important regional conference.

#### **4TH OECD ASIAN ROUNDTABLE ON THE ROLE OF CENTRAL BANKS IN FINANCIAL LITERACY AND INCLUSION**

This was the fourth Roundtable of Central Banks relative to financial literacy and inclusion issues. The first one was organised in Bangalore on 23 March 2010 in cooperation with the Reserve Bank of India, the second one was organised in Jakarta on 28 June 2011 in cooperation with Bank Indonesia, and the third one was held in Cebu, Philippines, on 12 September 2012 in cooperation with Bangko Sentral ng Pilipinas (BSP).

It was chaired by Dr. K.C. Chakrabarty, Deputy Governor, Reserve Bank of India, in his capacity of Vice Chair of the OECD International Network on Financial Education (INFE), with the support of two members of the OECD Secretariat. Participants to the Roundtable were high-level representatives of the central banks of: India, Bangladesh (participating for the first time), Czech Republic, Indonesia, Japan, Nepal (participating for the first time), Philippines, Singapore, Sri Lanka (participating for the first time), South Korea, and Thailand.

The first session allowed participants to brief the group on recent developments in their countries and in particular on initiatives undertaken by central banks, and to give an update following the previous discussion in the Philippines (Sept. 2012). The second session focused specifically on the role of the private sector in financial literacy and inclusion.

In the second session, the discussions focused on the role of the private sector in supporting central banks in their financial literacy and inclusion initiatives. Participants analysed whether and how the private sector plays a role in educating and including consumers in their countries, highlighted challenges in the private sector involvement and how these are overcome in their country.

The Roundtable was very successful. It allowed the OECD Secretariat to gather relevant inputs into its ongoing work on the development of codes of conducts for the involvement of the private sector in financial education (currently being developed within the OECD/INFE in view of future contribution to G20 work). It also allowed central banks representatives to exchange relevant experiences and to establish useful bilateral dialogues.

## EVENT EVALUATION

### a. Feedback from participants

Feedback questionnaires were included in the participants' conference pack in order to gauge satisfaction with the event overall and the relevance of each session. 125 attendees completed the questionnaires (representing a response rate of 63%), coming mainly from government or regulatory bodies (53%), corporate and business organisations (14%), non-profit organisations (10%), and educational/academic institutions (8%).

The feedback has been overwhelmingly positive, with a total of 85% of respondents rating the conference as very good or excellent. In addition, 84% felt that the overall content was very good or excellent. Attendance was very high throughout the three days, questions and answers following panel presentations were extremely lively, topical and relevant, and provided a real added value to the sessions' deliberations. All this shows that the conference was extremely valuable to participants, notably for Asian economies.

100% of respondents felt that the information obtained through the conference is of relevance to policymakers in their countries, 76% thought that the event contributed significantly or very significantly to the promotion of financial literacy in their institution, and 83% that it significantly or very significantly changed their perspective on financial literacy. Furthermore, 84% expect to use information from the conference in their work.

85% of respondents felt that the quality of speakers was excellent or very good. 90% felt that the quality of discussions was good, very good or excellent, and 98% appreciated the structure and format of the sessions.

The free comments from participants highlighted the relevance of having so many different economies and authorities represented, which created an interesting mix of regional and global experiences and points of view. There also is an appreciation of the opportunity to learn from the analysis performed by OECD and World Bank speakers, and to make new contacts. In particular, respondents appreciated the relevance for financial education policy makers and practitioners of the topics covered.

### b. General assessment

The feedback shows that the conference was extremely valuable to participants from economies in India. This reflects the efforts made on behalf of the Indian institutions involved, of the OECD and of the World Bank to develop a conference that would both disseminate the output of the Trust Fund and allow discussing specific experiences from countries in the region.

## FINAL CONFERENCE PROGRAMME

DAY 1 – Monday, 4 March 2013	
8.30 – 8.50	Registration of Participants
8.50 – 9.00	<b>Welcome Address</b> by <b>Dr. K.C. Chakrabarty</b> , Deputy Governor, RBI
9.00 – 9.10	<b>Opening Remarks</b> by <b>Ambassador Richard Boucher</b> , OECD Deputy Secretary-General
9.10 – 9.20	<b>Opening Remarks</b> by <b>Mr. Onno Ruhl</b> , India Country Director, World Bank
9.20 – 9.40	<b>Keynote Address</b> by <b>Dr. D. Subbarao</b> , Governor, RBI
9.40 – 9.45	<b>Vote of Thanks</b> by <b>Mr. G. Gopalakrishna</b> , Executive Director, RBI
9.45 – 10.30	<b>Group Photo</b> and <b>Coffee Break</b>
SESSION I: National Strategies: a framework for Financial Education at the national level	
10.30-12.30	<b>Developing National Strategies for Financial Education: OECD/INFE Principles and practical examples from Asia and the Pacific</b>
<b>Speakers</b>	<p><b>Moderator: Dr. K.C. Chakrabarty</b>, Deputy Governor, RBI, Vice-chair of the International Network on Financial Education (INFE)</p> <p><b>OECD/INFE High-level Principles on National Strategies for Financial Education</b></p> <ul style="list-style-type: none"> <li>• Ms. Flore-Anne Messy, Senior Policy Expert, OECD</li> </ul> <p><b>Practical examples from the Region and further afield:</b></p> <ul style="list-style-type: none"> <li>• Mr. Giriraj Prasad Garg, Chief General Manager, National Institute of Securities Markets, India</li> <li>• Mr. Pungky Purnomo Wibowo, Deputy Director of Financial System Stability Group, Bank Indonesia</li> <li>• Ms. Ryoko Okazaki, Director, Head of Promotion of Financial Education Group, Central Bank of Japan</li> <li>• Ms. Helena Kolmanova, Director, Consumer Protection Department, Czech National Bank</li> </ul>
<b>Issues</b>	<p>National Strategies for Financial Education and Inclusion are increasingly being introduced globally to provide a cohesive framework and to guide the organization and coordination of activities within countries. The OECD and the International Network for Financial Education (INFE) has undertaken a review of the process and elements of these strategies and from this developed a set of High-level Principles on National Strategies for Financial Education that were endorsed by G20 leaders in 2012. Case studies on the development and implementation of national strategies from several countries in the region will provide examples that illustrate the development process and content of a national strategy.</p>
12.30 – 13.30	<b>Lunch</b> hosted by <b>Dr. Urjit R Patel</b> , Deputy Governor, RBI

<b>SESSION II: Assessing needs and identifying priorities: methodologies and implementation in countries</b>	
13.30 – 15.00	<b>1. Developing Surveys to Measure Financial Literacy and Capability</b>
<b>Speakers</b>	<p><b>Moderator: Dr. Urjit R Patel</b>, Deputy Governor, RBI</p> <p><b>Comparative Overview of Financial Capability Instruments; and Measuring Financial Capability in Low and Middle Income Settings</b></p> <ul style="list-style-type: none"> <li>• Ms. Valeria Perotti, Social Protection Specialist, The World Bank</li> </ul> <p><b>International Comparative Measure of Financial Literacy and Evidence from the OECD/INFE Measurement Pilot</b></p> <ul style="list-style-type: none"> <li>• Ms. Adele Atkinson, Policy Analyst, OECD</li> </ul> <p><b>The Findex Survey of Financial Inclusion</b></p> <ul style="list-style-type: none"> <li>• Mr. Douglas Randall, Research Analyst, Finance and Private Sector Development, The World Bank</li> </ul>
15.00 – 16.30	<b>2. Financial Literacy and Financial Inclusion: findings and experiences from Asia and the Pacific region</b>
<b>Speakers</b>	<p><b>Moderator: Ms. Flore-Anne Messy</b>, OECD</p> <p><b>Practical examples using the OECD and WB tools</b></p> <ul style="list-style-type: none"> <li>• Ms. Ryoko Okazaki, Director, Head of Promotion of Financial Education Group, Central Bank of Japan</li> <li>• Ms. Rufina Peter, Senior Research Officer, Institute of National Affairs, Papua New Guinea; and Ms. Wei Zhang, The World Bank</li> <li>• Ms. Temitayo Adebisi, Principal Statistical Officer, National Statistics Office, Nigeria</li> </ul>
<b>Issues</b>	<p>Measuring levels of financial knowledge and skills is an essential diagnostic input to the development of National Strategies, monitoring progress toward identified goals and evaluating the impact of programs on a national level. There are a wide range of instruments and approaches that have been developed to undertake the measurement of knowledge, behaviour, attitudes and participation in financial services and markets. Two of these instruments have been developed through funding by the Russia Trust Fund and have been implemented in several countries in the region. The afternoon sessions will provide an overview of the range of instruments currently in use and more in depth presentations on the development, application and results from several surveys that have been used recently in developing and middle income settings. In the second part of the session country examples of survey development, experience in their use and the results derived from these will be presented.</p>
19.30 – 22.00	<b>Reception Dinner</b> hosted by OECD and WB at ITC Maurya

DAY 2 – Tuesday, 5 March 2013	
9.00 – 9.15	<b>Summary of Day 1</b>
9.15 – 9.45	<b>Introduction to the Program, Knowledge Products and Website of the Financial Literacy and Education Trust Fund</b> <ul style="list-style-type: none"> <li>• Mr. Richard Hinz, Trust Fund Program Manager, The World Bank</li> <li>• Ms. Flore-Anne Messy, Senior Policy Expert, OECD</li> </ul>
SESSION III: Tools to evaluate programmes and effectively reach out to target audiences	
9.45 – 10.45	<b>1. Principles and Methods for Impact Evaluation</b>
<b>Speakers</b>	<b>Moderator: Mr. Richard Hinz</b> , Trust Fund Program Manager, The World Bank  <b>OECD High-level Principles for the evaluation of financial education programmes</b> <ul style="list-style-type: none"> <li>• Ms. Adele Atkinson, Policy Analyst, OECD</li> </ul> <b>A Toolkit for Evaluation of Financial Capability Programs in Low and Middle Income Countries</b> <ul style="list-style-type: none"> <li>• Ms. Joanne Yoong, Assistant Professor, National University of Singapore</li> </ul>
<b>Issues</b>	<p>There is currently limited evidence and little consensus on what types of programs are effective in raising the capacity for and level of financial capability. Effective impact evaluation is an essential but often overlooked and under resourced aspect in the design and operation of any program. Good evaluation is essential to understanding what types of programs are achieving their intended results, how these results are being achieved and are what programs are most cost effective. Financial capability enhancement programs impose their own specific challenges in designing and undertaking credible evaluations. A major component of the Trust Fund program has been the development of methodological guidance that is tailored to the specific challenges in undertaking impact evaluation of these programs.</p>
10.45 – 11.15	<b>Coffee Break</b>
11.15 – 13.00	<b>2. Youth: Developing Financial Skills and Competencies</b>
<b>Speakers</b>	<b>Moderator: Representative from the Indian Ministry of Finance</b>  <b>OECD/INFE Guidelines on Financial Education in Schools and PISA Financial Literacy</b> <ul style="list-style-type: none"> <li>• Ms. Flore-Anne Messy, Senior Policy Expert, OECD</li> </ul> <b>Financial education in schools, innovative tools, examples and evaluation findings</b> <ul style="list-style-type: none"> <li>• Ms. Amara Sriphayak, Assistant Governor, Bank of Thailand</li> <li>• Ms. Luciana de Souza Leao, Consultant, The World Bank</li> </ul>
<b>Issues</b>	<p>The introduction of financial education in schools is one of the most efficient and fair ways to reach a whole generation on a broad scale and a unique means to inculcate and nurture a sound financial culture. Young people are also potential good disseminators of new habits in the rest of the population. The Trust Fund has allowed developing globally acknowledged guidelines and guidance to effectively introduce financial education in schools as well as identifying best (innovative) tools to engage young people and improve their financial competency.</p>
13.00 – 14.00	<b>Lunch</b> hosted by Mr. Prashant Saran, Whole Time Member, SEBI

14.00 – 15.00	<b>3. Women: Empowerment through Financial Education</b>
<b>Speakers</b>	<p><b>Moderator: Mr. Prashant Saran</b>, Whole Time Member, SEBI, (leader of the OECD/INFE subgroup on Empowering Women through Financial Education and Awareness)</p> <ul style="list-style-type: none"> <li>• Ms. Chiara Monticone, Consultant, Financial Education, OECD</li> <li>• Ms. Sushma Kapoor, Deputy Regional Programme Director, United Nations Entity for Gender Equality and the Empowerment of Women, South Asia, UN Women</li> </ul>
<b>Issues</b>	<p>Surveys around the world show that women/girls are in most cases less knowledgeable and confident on money and financial matters. What's more if they are often good at day to day budget management, they have difficulty planning for the long term and choosing appropriate and formal financial products. Within an overall context supporting gender equity, financial education adapted to women's needs and preference can contribute to their empowerment and help them take sound decisions for their future financial wellbeing as well as participate more actively in economic and financial activities. The Russian Trust Fund has allowed through a dedicated OECD/INFE subgroup to explore this issue from an evidence, research, policy and practical point of views. The session will permit to discuss the main findings of the OECD/INFE subgroup and discuss preliminary policy guidance on how best to empower women and girls through financial awareness and education. The discussion will be further illustrated by practical and evaluated examples in Asia.</p>
15.00 – 15.30	<b>Coffee Break</b>
15.30 – 17.30	<b>4. Innovative Methods for Financial Capability Enhancement: Case studies and impact evaluation</b>
<b>Speakers</b>	<p><b>Moderator: Representative from Indonesia (TBD)</b></p> <p><b>Doorstep Banking and Financial Education in India</b></p> <ul style="list-style-type: none"> <li>• Mr. Leopold Sarr, Consultant, The World Bank; Dr. Santadarshan Sadhu, Head of Policy and In-house Research, Institute for Financial Management and Research (IFMR); and Mr. Prakash Lal, FINO PayTech</li> </ul> <p><b>Comic Books and Classroom Financial Education in Kenya</b></p> <ul style="list-style-type: none"> <li>• Prof. Billy Jack, Associate Professor of Economics, Georgetown University</li> </ul> <p><b>Serial Melodrama to Improve Debt Management in South Africa</b></p> <ul style="list-style-type: none"> <li>• Ms. Florentina Mulaj, Social Protection Specialist, The World Bank</li> </ul> <p><b>Lotteries and Savings in Nigeria</b></p> <ul style="list-style-type: none"> <li>• Mr. Martin Kanz, Economist, Development Research Group, The World Bank</li> </ul>
<b>Issues</b>	<p>The Trust Fund has supported research a range of evaluations of new methods and tools to enhance financial awareness and capability. Evidence suggests that innovative methods can bring promising results notably on target audiences that are hard-to-reach due to their low literacy levels or their geographical location.</p>
17.30 – 17.45	<b>Closing remarks by Dr. Deepali Pant Joshi</b> , Executive Director, RBI
19.30 – 22.00	<b>Reception Dinner</b> hosted by RBI



**DAY 3 – Wednesday, 6 March 2013**

9.30 – 13.00	<b>Breakout sessions</b> <ul style="list-style-type: none"><li>• IRDA - Financial Literacy and Consumer Education Initiatives in India</li><li>• SEBI - Financial Education through Resource Persons - A Novel Channel by SEBI</li><li>• RBI - Financial Literacy: Doing It Differently* * Participants are encouraged to share their unique initiatives in financial literacy</li></ul>
13.00 – 14.00	<b>Lunch to be hosted by IRDA</b>
14.00 – 18.00	<b>Fourth OECD/RBI/INFE Asian Roundtable on the Role of Central Banks in Financial Literacy and Inclusion</b>  Chaired by Dr. K. C. Chakrabarty, Deputy Governor, RBI, Vice-chair of the OECD/INFE  (For Representatives of Central Banks only)

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