



QUÉ  
FUNCIONA PARA EL  
DESARROLLO

**PROJECT TITLE:** PROSPERA DIGITAL OPENING PROSPERITY (MONETARY PROSPERA):  
USE OF MOBILE TECHNOLOGY, PERSPECTIVES ON BEHAVIOR AND  
PUBLIC POLICY EXPERIENCE TO DELIVER FINANCIAL INCLUSION TO  
THE POOREST IN MEXICO.

**OBJECTIVES:** Evaluate the ways in which payment digitalization for Prospera beneficiaries can provide an entrance opportunity for financial inclusion connecting networks of financial support for beneficiaries and their communities.

**PARTNERS & GRANTS:** UK FCO, BIT, Women's World Banking, CIDE, IDRC, National Digital Strategy.

**METHODOLOGY:** Experimental design, data analysis

**DESCRIPTION:** Low income households need effective tools to save and borrow money, deposit and transfer money, and manage risk. There have been advancements in digital payments, however, Mexico has not been able to implement them to achieve further financial inclusion for the most vulnerable.

Absorption of financial services is less than 22% for rural population and women are the less likely to use them. Commercial banks face substantial barriers to service remote poor areas and have a limited comprehension of the financial services needed by the unbanked sector.

**MAIN FINDINGS:** In 2016, the implementation group developed field research that led to the conclusion that financial education was crucial as a first step to start a process where Prospera beneficiaries could use digital financial services and mobile banking soon.

The project is still developing further findings.

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**PUBLICATIONS/REPORTS/NEWS:**

- [Prospera Digital-Eduardo Clark.pdf \(www.gob.mx\)](#)