

영문요약

The concept of 'Financial Inclusion' has been emphasizing with its important role to achieve the Sustainable Development Goals (SDGs), which has a fundamental principle of 'No one left behind' across 17 goals. Finance does not solely contribute to poverty reduction and sustainable development. However, financial products and services which suitably meet the needs of customers and improve access to finance for poor can be a strong tool to accelerate poverty reduction leading to inclusive growth. This research has been implemented to suggest how to bring a financial inclusion component to KOICA's programme in a strategic way with a case study of financial inclusion programmes in Myanmar.

The Chapter 1 briefly introduces the background and purposes of research. The Chapter 2 describes the concept and recent landscape of financial inclusion. The Chapter 3 explains what other donor agencies, international organisations and private sector are doing in field of financial inclusion in Myanmar. The case studies are selected to provide relevant implications to KOICA's programme, which are Livelihood and Food Security Fund (Multi-donor fund for financial inclusion in Agricultural sector), UNCDF's SHIFT Challenge Fund (grant programme for financial inclusion) and Wave Money (Digital financial company in Myanmar).

Finally, the Chapter 4 suggests the strategic direction of KOICA on financial inclusion with an analysis of current KOICA programme in this field. The four implications are as follows. Firstly, KOICA should find out which priority sector (ex. agriculture) financial inclusion can link with to achieve the SDGs. Secondly, KOICA need to build the monitoring system to track its effort on financial inclusion and improve its works. Thirdly, it is crucial to consider the beneficiary as a customer and identify their accurate needs and characteristics to provide

appropriate and affordable financial services. Fourthly, financial inclusion is an area which can make synergy with private sector. Therefore, it is recommended that KOICA work with private sector through inclusive business programme to formulate a financial inclusion programme.