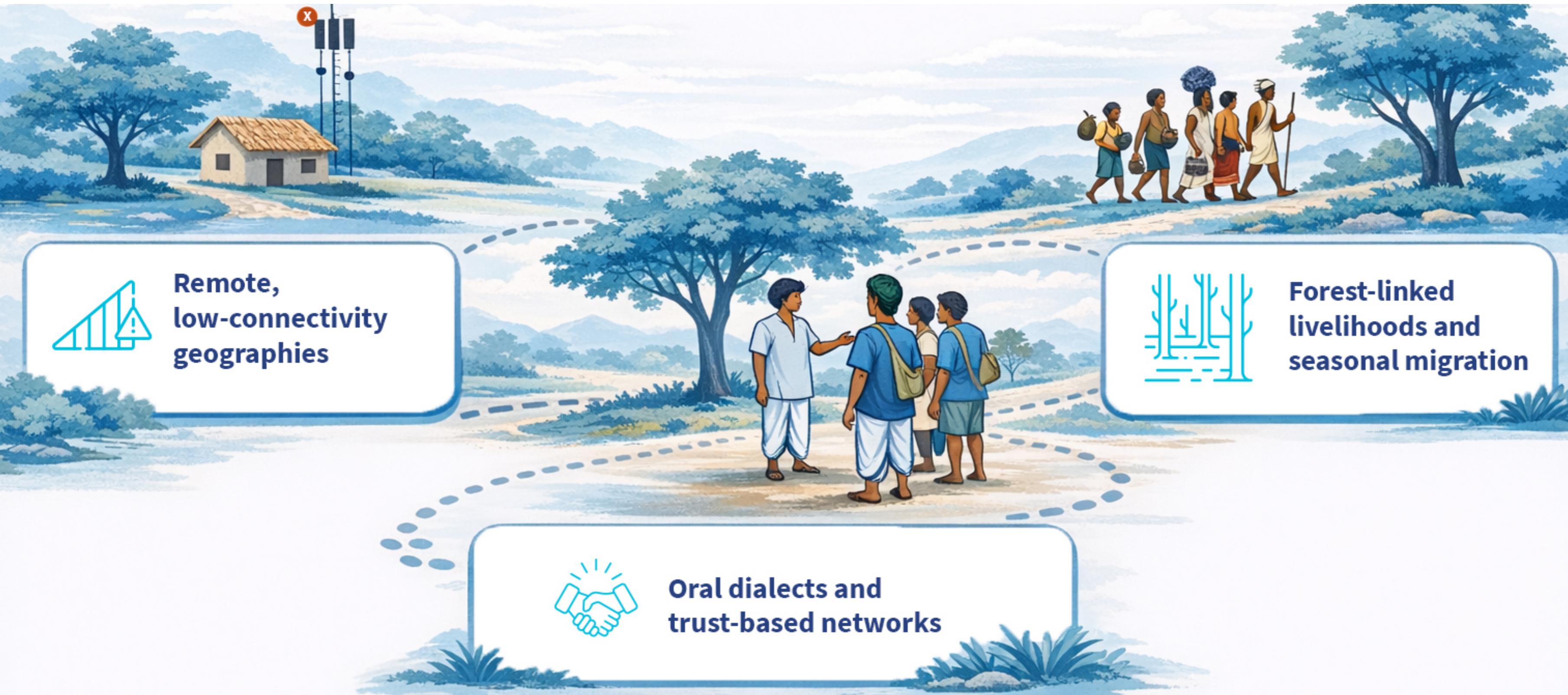


Financial inclusion in tribal realities

How delivery adapts to context



Financial inclusion is experienced differently in tribal realities



When information is available, but meaning is not

How information is issued

IEC* materials and customer support are predominantly delivered in official languages, which limits comprehension and effective access for tribal communities.



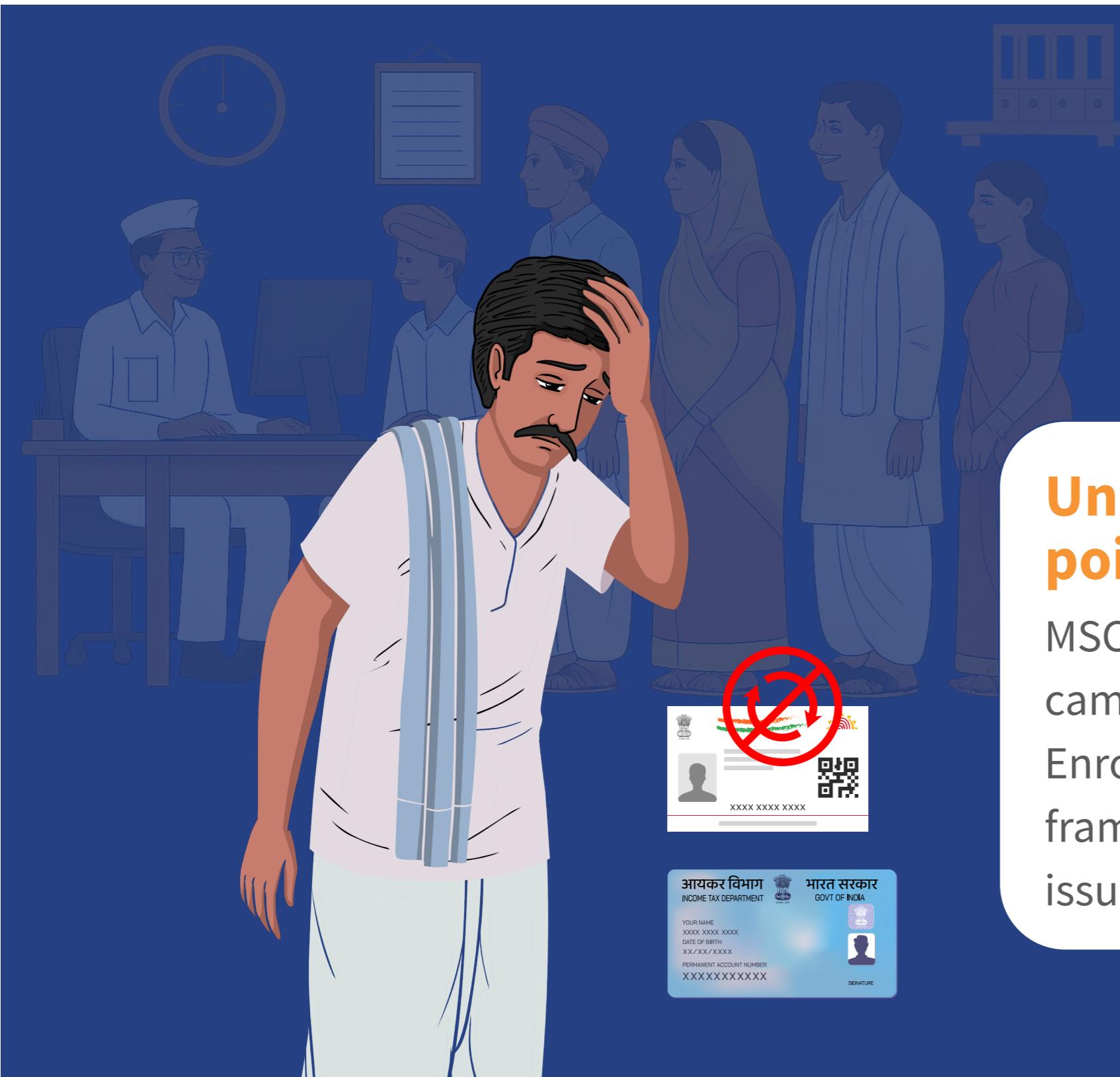
PVTG helpline number
For support on banking and government services

Understanding became the starting point for access

MSC enabled integration of community-based resource persons and adapted IEC materials into tribal languages to improve understanding and services uptake.



When eligibility exists, but the pathway is unclear



What households experience

Eligible community members travel to service centers to access services, only to find their documents are not valid, often spending an entire day without resolution and with limited clarity on next steps.

Understanding became the starting point for access

MSC facilitated the design and rollout of integrated camps to operationalize the Awareness, Enrolment and Troubleshooting (AET) framework, by resolving on-site documentation issues and providing clear, end-to-end guidance.



When services exist, but reaching them is the **real barrier**

How people experience access

Difficult terrain and dispersed settlements limit the feasibility of repeat travel. Last mile access becomes more effective when services are delivered closer to habitations or bundled into single visits.



**Access had to move with people,
not expect people to move repeatedly**

MSC enabled service delivery to be aligned with local market days and movement patterns, making access safer, more secure, and reducing repeat travel.

When services exist, but **trust** shapes engagement

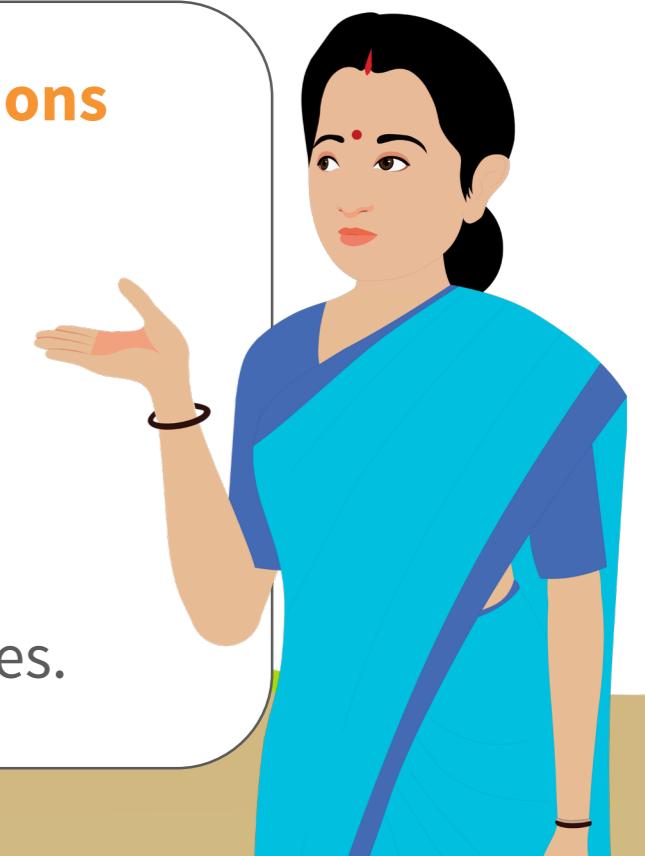


How people experience engagement

Tribal communities are less responsive to information shared by unfamiliar individuals. Moreover, one-time interactions fail to build trust, while women are often the first to disengage in unfamiliar spaces.

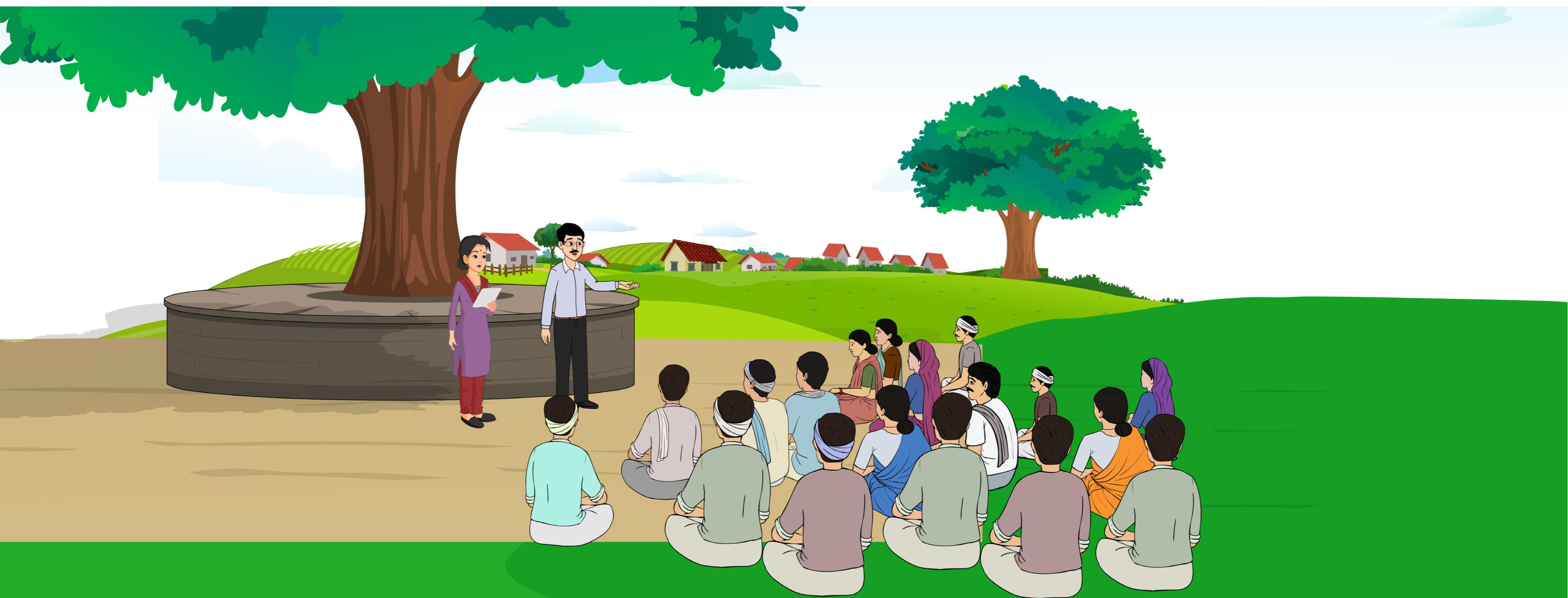
Trust enabled questions, and questions enabled action

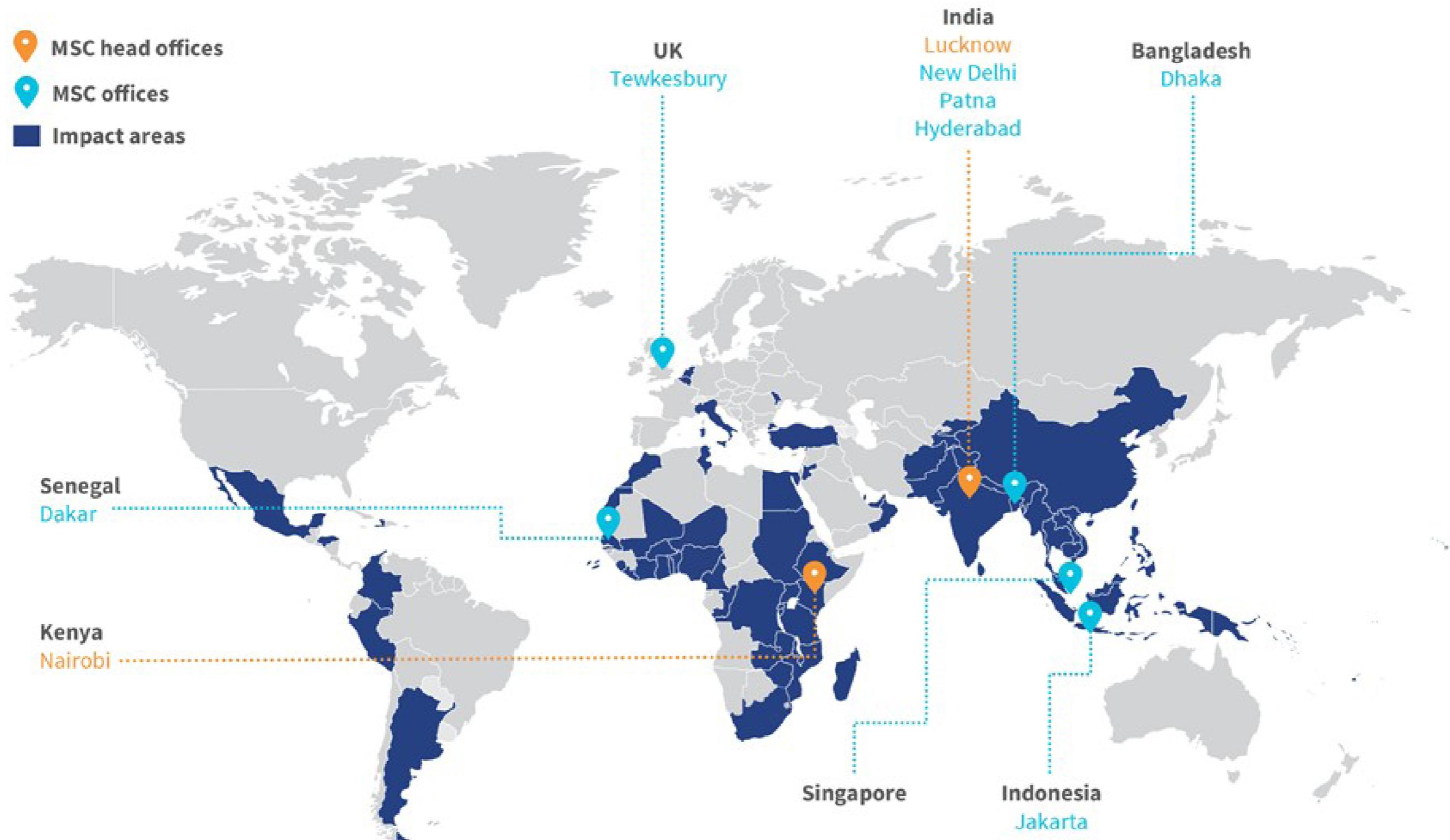
With MSC's support, engagement was anchored through trusted community members, supported by local youth volunteers and SHG members, and conducted in familiar community spaces.



MSC supported

administration of the target districts as they diagnosed on-ground bottlenecks and developed redesigned, community-responsive approaches to scheme delivery.





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