



POLICY ON USAGE OF FINACCESS DATA RESOURCES

FinAccess Secretariat

Introduction

The Financial Access Partnership (FAP) is a public-private sector partnership (PPP) formed in 2005 to champion the development and promotion of a better understanding of the financial landscape in Kenya and specifically focuses on access to financial services. Financial institutions, government ministries, development agencies and research institutions came together to drive this initiative. The initiative is jointly managed by the Central Bank of Kenya (CBK) and Financial Sector Deepening (FSD) Kenya. The two manage the initiative through the FinAccess secretariat but they are also key members of the FAP.

The FAP spearheaded the first FinAccess study in 2006, which generated nation-wide data on how Kenyans access and use financial services. The FinAccess Survey 2006 provided key baseline information that have been widely used by both the government and the private sector in terms of policy, systems and products development all designed to expand financial access. A follow-up financial access survey was conducted this year, 2009 which has been useful in tracking how financial access has changed/improved and provides an understanding of the dynamics of the changing financial landscape. The two data sets are useful in monitoring progress made and help us focus attention where we most need it. The data sets from the two rounds of the demand side survey are domiciled at the CBK and FSD Kenya. The FAP aims to continue undertaking similar surveys on a long-term basis in order to generate sustained measurement of financial inclusion in Kenya. These surveys will continue to be domiciled at CBK and FSD Kenya.

This note sets out the basis for granting access to the FinAccess data set. In granting access to the data set the aim will be maximise its usage while moving towards eventual full recovery of costs to ensure that the survey can be sustained. There is a

particular need to encourage further analysis to clearly understand Kenya's financial landscape and the dynamics of her changing financial landscape.

Users and right of usage of FinAccess resources

The generation of the data sets has come at considerable cost. The FAP so far has received financial and other support from FSD Kenya, the CBK and other FAP members. In order to sustain and expand FinAccess it will be necessary for the primary users of the data to contribute to the costs of undertaking the surveys. The level of contribution required will be differentiated according to the type of user and purpose for which access is requested:

a. Research

Demand for access to the dataset for research purposes has emerged from a number of institutions including public policy research bodies, universities, development agencies, market researchers and consultants. Access will depend on whether the research is used in serving wider public or private interests:

i. Research in support of the wider public interest:

Researchers wishing to undertake academic, policy or other research in the public interest will have access to the data sets on the following conditions:

- Researchers must provide the FAP secretariat with a brief proposal indicating the purpose for which access is required, highlighting the contribution to increasing our understanding of Kenya's financial landscape and measures to improve access. The purpose of the research should be primarily to generate contributions to knowledge which will be placed in the public domain.
- A minimum financial contribution is sought to help ensure such resources are generated for future public interests. The proposed contribution is USD 1,300. However where researchers face significant funding constraints preventing them from readily raising the required contribution it may be reduced or waived.
- The use of the resources will have to duly acknowledge the FAP in their outputs.

- The outputs must be shared with the FAP by copies of the outputs, presentations or other forms that the FAP may reasonably request.
- In this category researchers may not sell the results from their research based on the FinAccess dataset or otherwise benefit financially from the access granted.
- The dataset must be retained and used by named researchers and may not be distributed or made accessible to third parties without the express consent of the FAP secretariat.

ii. *Research serving private interests*

Consultants and market researchers can play an important role in disseminating the results of the FinAccess work. All material already in the public domain may be used without restriction, save for acknowledgement of sources. Additional analysis may also be requested from the FinAccess secretariat where it is of potential interest to the wider sector and will be provided on the basis that it will be made available in the public domain. Firms/consultants wishing to obtain the full dataset to support bespoke analysis for clients may do so according to the following conditions:

- Pay the minimum commercial contribution of USD 6,600. However in order to encourage greater usage of the dataset among commercial players, researchers may obtain and use the dataset for marketing purposes to generate interest in its use among financial sector institutions. The cost for utilising the dataset at this level is USD 1,300. However the balance of the full contribution of USD 6,600 becomes payable once the researcher enters into a commercial arrangement with a private entity.
- Acknowledge the source of material and the FAP.
- The dataset must be retained by the firm/consultants licensed by the FAP and must not be distributed or made accessible to third parties.

- All individual applications of the dataset must be notified to the FAP secretariat (in order to monitor progress).

b. Commercial/private

FinAccess data can be of considerable value to the financial sector in identifying new markets and opportunities for developing new products and services. The FAP wishes to encourage the use of the data to expand access. This policy will apply equally to all service providers addressing the market, encompassing banks, micro-finance institutions (whether non-governmental organisations or purely commercial), savings and credit co-operative societies, hire-purchase and leasing providers. The following conditions will apply:

- Access to both the FinAccess 2006 and 2009 datasets will be provided for a minimum contribution of USD 6,600. The contribution required for access to future datasets will be determined by the FAP based on the costs of future surveys.
- Acknowledgement of FAP as the source of the resources will be required in so far as this is not injurious to the private interests the demand is supposed to serve. In the same spirit, the outputs will be shared by FAP if private interests it is intended to serve will not be jeopardised.
- The dataset must be retained by the firm/consultants licensed by the FAP and must not be distributed, sold or otherwise made accessible to any third parties without the explicit written consent of the FinAccess secretariat.

c. PhD and Masters Students

Students pursuing their PhD and Masters Degree Programs and want to use the FinAccess Dataset for their research projects / theses and have no sponsorship may access the Dataset by paying token fee as follows;

- USD 300 for PhD Students
- USD 300 for all foreign students
- USD 100 for Local Students pursuing their Masters Degree programs.

However, all other terms and conditions prescribed in the FinAccess Policy and Agreement documents apply.

Process for obtaining access to FinAccess data

All requests for access to the FinAccess data should be addressed to the FinAccess Secretariat at the Central Bank of Kenya (CBK) or Financial Sector Deepening (FSD) Kenya. No standard application format is prescribed; applicants must clearly indicate the purpose for which access is provided and explain their status. The Secretariat will assess the request and determine which category of usage is applicable. It will be the final arbiter of all requests for use of the FinAccess dataset but reserves the right to consult with the wider FAP in case of uncertainty in a particular case. Release of the data will be conditional on signing a standard agreement defining the terms on which it is provided as set out here.