What is your role at USAID?

I am the Knowledge and Insights Advisor on the Center for Digital Development’s Digital Finance (DF) team, located within USAID’s U.S. Global Development Lab. I have been in this role since November 2019, and with the DF team since September 2018. I lead the team’s monitoring, evaluation, and learning efforts, support our thought leadership in digital finance (including training and capacity-building), and draft and disseminate knowledge products. I also manage several research projects through the Higher Education Solutions Network (HESN) mechanism that study the use of digital financial services (DFS) among smallholder farmers and the role DFS plays in making female entrepreneurs more resilient. Stay tuned for the final reports from these research projects!

How can we better think about using digital tools?

By applying the Principles for Digital Development! The Principles are living guidelines informed by years of lessons learned from the implementation of technology-enabled programs by development practitioners. When thinking about whether to use a digital tool (or what type), thinking through the Principles brings up key considerations like the appropriateness and effectiveness of the tool in the ecosystem where the activity operates, or who will be responsible for the tool once the activity ends. It is also essential to consider the potential risks of the tool and mitigate them with safeguards like data privacy protections and capacity-building to equip users with the digital skills and literacy required to use the tool safely.

“Digital financial inclusion (DFI) is not an end, but an enabler of development outcomes.”

What is one thing you think everyone should know about your work?

Digital financial inclusion (DFI) is not an end, but an enabler of development outcomes. DFI enables previously underserved populations to gain access to credit, receive paychecks without traveling to a physical bank, save money securely, and purchase innovative insurance products. USAID Missions, implementing partners, and international organizations can deploy digital financial tools, when applicable and appropriate, to advance development outcomes and my team has resources that demonstrate the value proposition and role of DFS in sectors like education, health, and agriculture. Digital financial inclusion also contributes to achieving broad, cross-cutting goals like ending the need for foreign assistance as prioritized in the USAID Journey to Self-Reliance.