

Theory of change

Financial self-reliance

Interventions



Financing

donations and loans



Knowledge

consulting, training and publications



Network

combined efforts of organizations, NSR and Rabobank

> Result

Social organizations and fintechs can implement projects related to financial self-reliance. They can also offer access to debt relief and assistance.

Social organizations and fintechs offer tools for financial education.

Organizations combine their knowledge and networks to offer more support in the areas of prevention, early identification and follow-up care for financial problems.

> Effect

People with urgent or looming financial problems gain access to help and follow-up care.

People with urgent or looming financial problems have more tools, knowledge and skills.

People with urgent or looming financial problems are identified sooner, receive the help they need, and are able to prevent the problems from getting worse.

> Impact



People with urgent or looming financial problems gain control over their finances and participate in society.