FSDTanzania
Beyond Access

FinClinic Playbook

Transform Market Problems into Evidence-Based Solutions

Prologue

About The Playbook

This playbook is your guide to implementing FinClinics—proven data-driven innovation sprints that transform market challenges into evidence-based financial solutions. Financial Sector Deepening Tanzania (FSDT) developed FinClinics after experimenting with financial sector innovation for over a decade. They are one of our most effective methods for creating financial services that serve underserved populations.

Why We Created This Playbook

The Challenge: Why Inclusion Initiatives Fail
In our market, we have observed that well-intentioned financial inclusion initiatives fail due to four reasons:

1. Addressing the wrong problems
2. Generating surface-level insights
3. Producing incremental ideas
4. Failing to engage the right stakeholders at critical moments

Our Response: The FinClinic
We asked ourselves, how might we use our data to catalyze sustaining, impactful innovation?

A Brief History of the FinClinic:

The Opportunity: Despite Tangible Success, Inclusion Gaps Remain
Financial inclusion in Tanzania has improved, but critical challenges remain. For example, only 13% of Tanzanians have regular income sources, 98% of payments are still made in cash, and key segments, such as women and youth, remain disproportionately underserved.

Formal Financial Inclusion has grown from **65% to 76%**

At FSDT, the FinClinic aims to bridge these gaps.

FinClinics so far...

10 In partnership with FSPs to develop inclusion solutions.

6 With the National Planning Commission to address industry-wide issues within: Insurance, Pensions, Banking, Capital Markets, Microfinance, and Mobile Money.

Our collaborators include:
- CRDB Bank
- CRDB Foundation
- NBC Bank
- TCDC/NHIF
- Zan Securities
- ZSSF
- Stanbic Biashara
- CGAP
- Clouds Media

5 Prototypes have been developed addressing topics such as inclusive investment, banking and financial planning for women, and youth financial tools.

A Case Study: Small Design Improvements Add Up to Overall Change
Zan Securities aims to make investment more accessible and beneficial to all of Tanzania. Shortly after our FinClinic:

- Zan Securities created a dedicated desk to regularly and consistently speak with clients about their views and needs. This has helped them resolve problems in real time, increasing fund retention.
- Zan Securities shifted from general to audience specific messaging. By customizing communications to audience age and investment objectives, the fund has observed increased engagement.
- Zan Securities now speaks with people who do not have a smartphone about the Timiza fund.

Each of these, while straight forward on their own, add up to a more accessible and inclusive investment vehicle for the Tanzanian public. We look forward to seeing if and how this leads to diversification and growth among investors.

How This Playbook Can Help You

We introduce the FinClinic Dual-Track Approach, as well as our techniques for overcoming the four critical challenges that derail most innovation initiatives developed by:

Enabling Organizations
Use this playbook to establish your own FinClinic program. Adapt our methodology to your context while maintaining the rigor that makes it effective.

Financial Service Providers
Apply these frameworks directly to your innovation challenges. Use it to shape effective design partnerships or build internal capability.

Design Thinking Practitioners
Leverage our approaches for financial inclusion contexts. where technical complexity, regulatory requirements, and social dynamics create unique challenges.

Getting Started

- **Quick Start**: Review the Executive Summary and Challenge sections first to understand the core concepts
- **Deep Dive**: Work through the dual-track process systematically, using our frameworks and templates
- **Implementation**: Begin with a pilot project using our partner selection criteria and readiness assessment

Pro Tip

To succeed with FinClinics of your own, make sure to:

- Focus on market problems, not organizational problems
- Engage end-users as co-designers, not just research subjects
- Challenge assumptions with data at every stage
- Build internal champions who can drive implementation
- Measure impact, not just activity

Note: Throughout this playbook, you will see our Pro Tip and Tool Tip icons. Use these to dive deeper into the techniques and practices of experienced practitioners.

What You Can Achieve

By following this playbook, you can develop financial solutions that are:

- **Desirable**: Based on genuine user needs and preferences
- **Viable**: Sustainable within existing business models and market structures
- **Feasible**: Implementable with available resources and capabilities
- **Impactful**: Creating measurable improvements in financial inclusion

More importantly, you can build organizational capability to continue innovating effectively, creating lasting change that extends far beyond any single project.

Ready to transform how you approach financial inclusion challenges?

Playbook Outline

Part 1: How the Dual-Track Process Works
A brief introduction to the FinClinic model.

Part 2: How to Overcome Common Challenges
The four most common barriers to impact with a FinClinic and how to overcome them.

Part 3: How to Get Started and What to Expect
Our recommended Plans, Tools, and References to help you design, set up, and run your own FinClinic.

Let's start building solutions that work for the people who need them the most

The FinClinic Approach

FinClinics are Insights to Solution Sprints that facilitate evidence-driven decision-making in the financial sector. We use a variety of tools and methodologies from economics, psychology, product design, anthropology, management science, and other disciplines. However, across all of them, the most important aspect is centering people.

How We Use Human-Centered Design

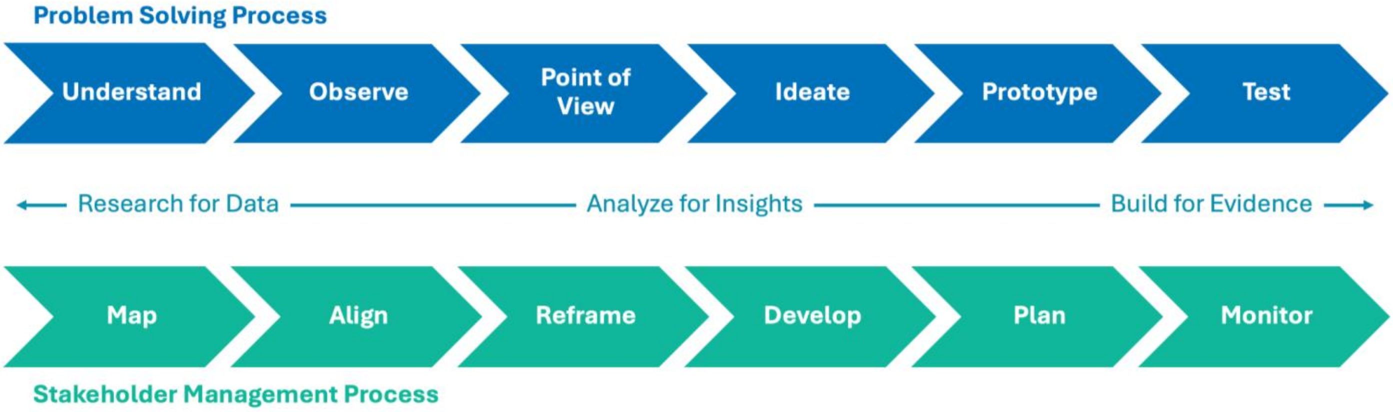
Being human-centered means understanding people to solve their problems. For complex market challenges, this includes the people who need services, as well as those who build, market, distribute, and govern. In other words, it is just as critical to understand the stakeholders as it is to understand the user.

To support this, the FinClinic uses a **Dual-Track Approach**:

	Problem Solving Approach	**Stakeholder Management Approach**
Process	Human-centered design methodology to develop evidence-driven financial solutions.	Structured engagement to ensure market players can own and implement solutions.
Output	User needs and pain-points, and solutions aligned with people's preferences and mindset.	Organizational goals, capability, strategy, and operating models.
Result	Solutions that users desire and can access.	Feasible implementation plans, sustainable ownership, and social buy-in.

This approach ensures solutions are both **user-centered** and **organizationally sustainable**. This addresses a common pitfall of innovation initiatives: they create exciting concepts but fail to implement or sustain them.

How the Dual-Track Process Works



Problem Solving Process
Human-centered problem solving is both linear and iterative. We try each step, reflect on it, and run the cycle again.

1. **Understand**: Review existing research, market data, and expert knowledge to establish what is known about the problem. Then identify critical knowledge gaps that primary research must address. This prevents duplicating existing work and ensures new research efforts focus on the most important unknowns.

2. **Observe**: Conduct direct user research through interviews, observations, and diary studies to uncover real behaviors, needs, and pain points that existing data cannot reveal. The goal is to gather rich, firsthand insights into how people live, manage money, and interact with financial services in their daily lives.

3. **Point of View**: Synthesize all research findings into clear, actionable problem statements that focus on user needs rather than internal organizational goals. Use "How Might We" type of statements to transform insights into opportunity areas that guide solution development.

4. **Ideate**: Generate a diverse range of solution concepts through structured brainstorming sessions that push beyond obvious improvements to explore transformative possibilities. Focus on quantity first, then use evaluation criteria to identify the most promising concepts for prototyping.

5. **Prototype**: Create simple, testable representations of selected solution concepts using low-fidelity methods such as paper sketches, digital mockups, or service simulations. The goal is to make ideas tangible enough to test key assumptions without over-investing in development.

6. **Test**: Validate prototypes with real users through structured testing sessions. Gather feedback on usability, desirability, and effectiveness. Use findings to refine solutions and make informed go/no-go decisions about full implementation.

Stakeholder Management Process
As we understand users, we are simultaneously understanding and engaging stakeholders along the value chain.

1. **Map**: Identify key stakeholders—including decision-makers, implementers, and influencers. Understand their interests, concerns, and relationships with one another. Establish measurable objectives (OKRs) to align individual and organizational goals with project success. Create clear roles and responsibilities.

2. **Align**: Facilitate collaborative sessions to create a shared understanding of the problem. Establish a common vision for success and secure genuine commitment from all stakeholders. Commitment entails agreement on expectations, communication protocols, and cascading OKRs from organizational to individual levels.

3. **Reframe**: Immerse the team in user stories and data. Use research insights to build stakeholder empathy for end-users in ways that challenge existing assumptions. This stage transforms how stakeholders think about the problem and creates collective ownership of the insights that can drive solution development.

4. **Develop**: Engage stakeholders in collaborative solution development while building their capability to implement and sustain solutions independently. Identify implementation champions, address potential resistance, and ensure solutions align with organizational capabilities and constraints.

5. **Plan**: Create detailed implementation roadmaps with clear ownership, resource commitments, and governance structures. Transfer leadership from FinClinic facilitators to partner organization teams. This includes addressing capability gaps and establishing support mechanisms for initial implementation.

6. **Monitor**: Establish ongoing learning systems, performance measurement processes, and stakeholder engagement mechanisms to enable continuous improvement and sustained ownership. Document learnings and celebrate successes to maintain momentum and organizational commitment.

How to Overcome Common Challenges

Challenge 1: Defining the Right Problem

To make significant, impactful, human-centered change, we need to tackle problems outside of our usual work domains: we need to tackle market problems. Market problems exist at the intersection of society, industry, and technology, and the non-obvious ones that haven't been addressed are usually found in the daily lives of people outside our offices. This is why we place such a strong emphasis on collecting primary qualitative and quantitative data. However, if we set out to solve our KPI issue or a narrow technical problem, we can end up looking for data in the wrong places. Those problems are important, but they are not the type of problems FinClinics are designed to solve. To help you identify if your problem is on the right track, we have made a simple map. We call it:

Problem Definition Quality Map

To start, ask these questions to determine whether your problem definition needs work:

- Is the problem statement internally focused? Can it be more user-focused?
- Does it presuppose a specific solution? Can it be more need-oriented?
- Can the problem be solved without understanding user needs? Is it just a technical problem?
- Is the problem framed around increasing product adoption rather than meeting user needs?
- Would solving this problem create a meaningful impact for users?

Pro Tip Start with the users' pain(s), not your product. If your problem statement could apply to any FSP, it is too generic. Research what keeps your users awake at 3 AM—their specific struggles, not your KPIs.

Poor Problem Definition	Better Problem Definition	Best Problem Definition
Internally focused	**User-aware**	**User-centered**
"How might we increase loan uptake among women?"	"How might we design loans that women find accessible?"	"How might we help women entrepreneurs access capital for high turnover businesses?"
Solution-oriented	**Opportunity-oriented**	**Need-oriented**
"How might we develop a mobile savings product?"	"How might we leverage mobile technology for savings?"	"How might we help farmers save over time, (not just at harvest)?"
Vague	**Specific**	**Specific with context**
"How might we improve financial inclusion?"	"How might we increase account usage among youth?"	"How might we help young gig workers manage irregular income streams effectively?"

Five Whys, Problem Reframing Workshop, Problem-Solution Separation, Problem Disaggregation

Challenge 2: Generating Meaningful Insights

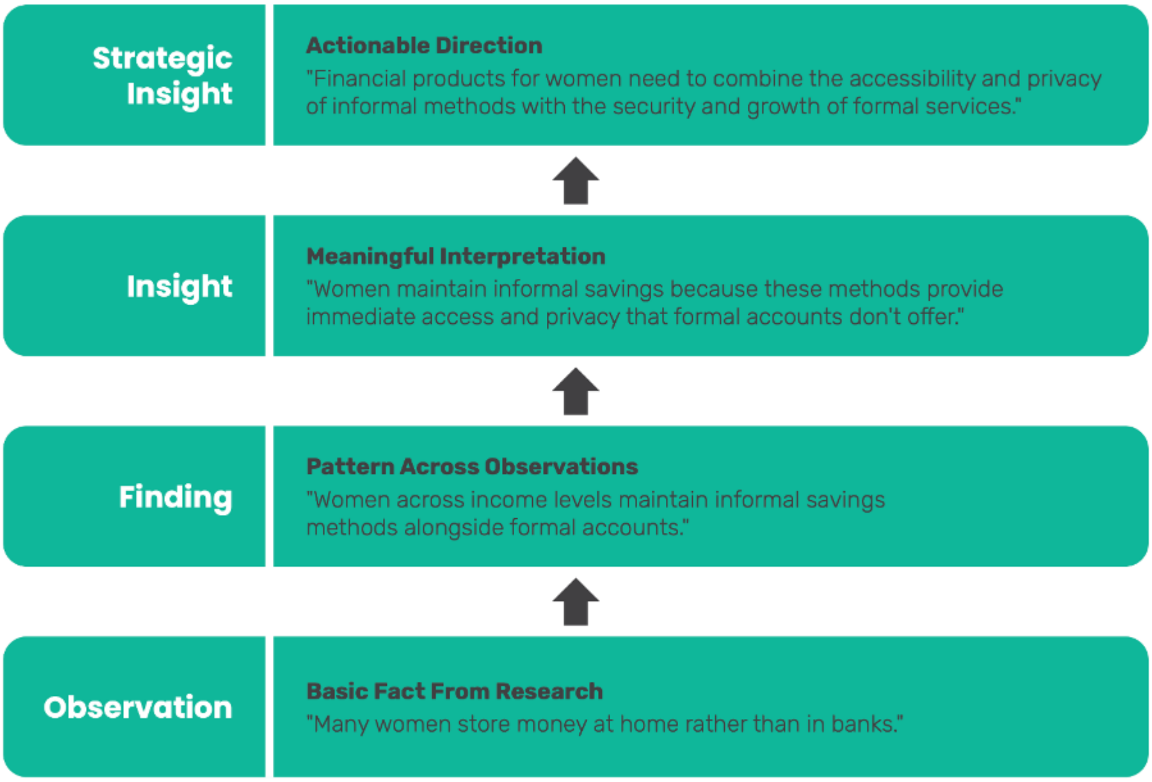
Most organizations conduct research and extract findings through basic pattern identification. However, this approach is usually not meaningful enough to reframe a perspective or actionable enough to innovate. Quality insights must be clarifying (focused on what truly matters to users), accurate (reflecting the studied group, not your assumptions), and actionable (clearly indicating what to do and avoid). Without actionability, even surprising and informative insights remain academic. Over time, we have built a scale to rank insights from basic to strategic.

We call it an:

Insight Quality Ladder
To start, ask these questions to determine whether your insights are meaningful:

- Does the insight reveal something surprising or non-obvious?
- Does it challenge existing assumptions in the organization?
- Does it connect behaviors to underlying motivations or contexts?
- Does it point to clear opportunities for innovation?
- Would someone in your organization say, "We already knew that" when hearing it?

Pro Tip Quality insights often emerge from contradictions ("Users say X but do Y") or tensions ("Users want both A and B, which seem incompatible"). Look specifically for these patterns in your data.



Affinity Mapping, Journey Pain-Gain Mapping, Idea Analysis, Cross-Pollination Analysis

Challenge 3: Developing Transformative Ideas

From our observation of the market, successful ideas set ambitious goals, are not afraid to fail, and focus on the impact the solution can achieve instead of overemphasizing constraints. To help push the envelope and generate transformative ideas, we have developed the framework and scorecard below.

Innovation Impact Assessment
To start, ask these questions to determine whether your ideation process is generating transformative ideas:

- Do the ideas challenge industry assumptions about how products or services work?
- Would implementation require significant changes to existing systems or processes?
- Are the ideas meaningfully different from what exists in the market?

Pro Tip

Do not evaluate ideas during brainstorming. Create a separate session for evaluation after you have generated a wide range of concepts. This prevents prematurely filtering out your unusual ideas.

Innovation Level	User Impact	Reorganization	Example
Incremental	Modest improvement to the existing experience	Minimal process changes	Adding SMS notifications to a banking service
Substantial	Significant enhancement to a value proposition	Modified processes or systems	Flexible loan repayment schedules based on income patterns
Transformative	New value creation or barrier elimination	New business models & capabilities	Community-based credit scoring using social capital instead of financial history

Idea Evaluation Matrix
A structured approach to evaluating solutions:

Criteria	Weight	Questions to Consider	Score (1-5)	Weighted Score
User Desirability	30%	Does it address a real user need? Does it fit user behaviors?		
Business Viability	25%	Is there a sustainable revenue model? Does it align with organizational strategy?		
Technical Feasibility	20%	Does it integrate with existing systems? What is the technical complexity? Can it be financed?		
Impact Potential	15%	Will it meaningfully improve financial inclusion? How many users could benefit? What is the depth of impact?		
Differentiation	10%	Is it significantly better than alternatives? Does it have a competitive advantage? Is it innovative?		
TOTAL	100%			

Innovation Analogies, Idea Mashups, Wow-Now-How, Extreme User Design, Future Backward

Challenge 4: Engaging the Right Team

Over time, we have found that conducting outstanding research and producing popular prototypes is only half the battle. What makes an enormous difference in the ideas chosen, and ultimately, whether a product or solution reaches the market, is having the right stakeholders (internal and external) involved at the right time. Our Dual-Track Approach ensures that this is taken into account.

Stakeholder Engagement Model
To start, ask these questions to determine whether you have the right team engaged:

- Are all the functions needed to implement a solution represented?
- Do you have access to decision-makers who can allocate resources?
- Are operational staff involved, not just management?
- Are end-users actively participating in the process?
- Is there a clear understanding of who makes which decisions?

Pro Tip Middle managers kill more innovations than bad ideas do. They are your implementation gatekeepers, not just experts or sponsors. Involve operational leaders early—they decide what actually gets built.

Although it may vary by project, this matrix suggests who should be involved and when:

Stage	Strategic Leaders	Product Teams	Operations	Tech/IT	End-Users	External Partners
Problem Definition	Primary	Primary	Secondary	Inform	Primary	Secondary
Research	Inform	Secondary	Secondary	Inform	Primary	Secondary
Insight Development	Secondary	Primary	Secondary	Inform	Secondary	Secondary
Ideation	Secondary	Primary	Primary	Secondary	Primary	Secondary
Prototyping	Inform	Primary	Primary	Primary	Primary	Secondary
Testing	Inform	Primary	Secondary	Secondary	Primary	Inform
Implementation Planning	Secondary	Primary	Primary	Primary	Secondary	Secondary
Monitoring	Primary	Primary	Primary	Secondary	Primary	Secondary

Primary = Active participation required
Secondary = Input needed at specific points
Inform = Keep updated on progress

Decision Mapping, Cross-Functional Teams, User Involvement Spectrum, Influence Network Analysis

Getting Started

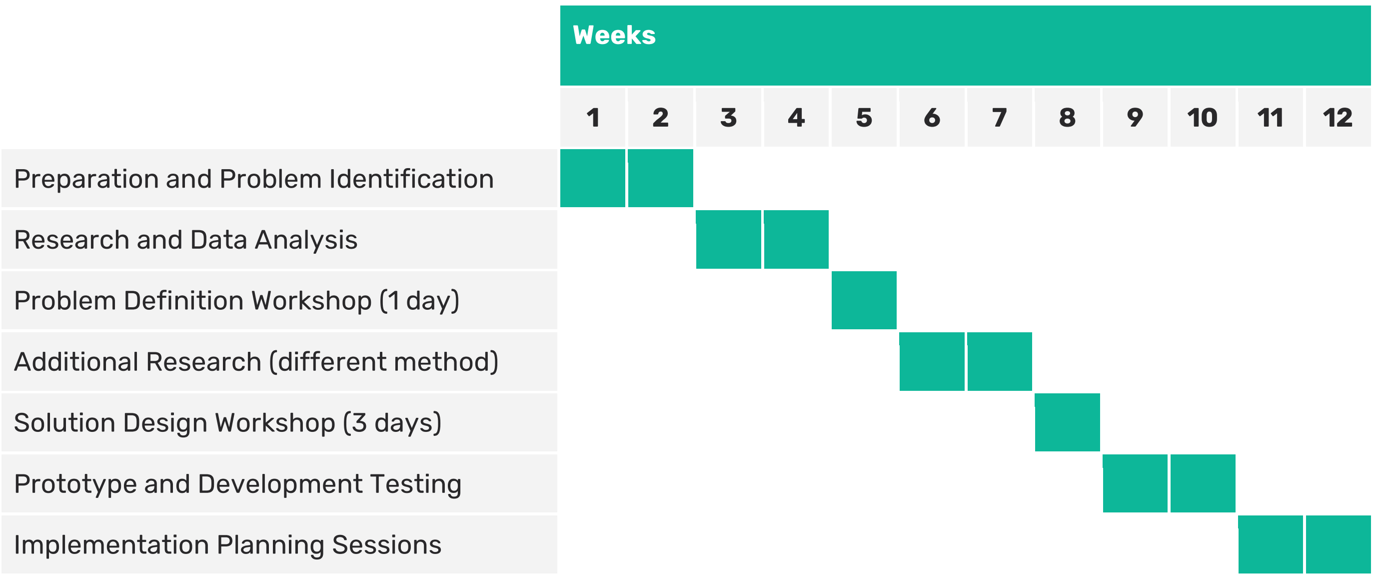
To implement your own FinClinic program:

1. **Identify potential partners** using the Partner Selection Criteria
2. **Establish clear agreements** with roles and responsibilities
3. **Assemble your team** with appropriate expertise and representation
4. **Prepare background research** on the market context
5. **Schedule key workshops and activities** according to the timeline
6. **Use the frameworks** to address common challenges as they arise

How to Integrate the Dual-Tracks

Stage	**Problem Solving Focus**	**Stakeholder Management Focus**	**Integration Point**
1	Review existing data	Identify stakeholders	Joint kickoff meeting
2	Conduct user research	Establish OKRs	Research planning
3	Synthesize research findings	Challenge assumptions	Insight sharing session
4	Generate solutions	Build collective ownership	Co-design workshop
5	Create testable models	Develop an implementation roadmap	Prototype review
6	Validate with users	Establish learning mechanisms	Results review

Typical FinClinic Timeline (6-12 weeks)



Pro Tip

Often, timelines expand for two reasons: 1. Available data: make sure your organization FSP is ready to share all necessary data or be able to acquire it; 2. Team Alignment: ideas fail to launch because of timing. Not just the market timing. Stakeholders must be ready to block their calendars and participate.

Partner Selection Criteria

Criteria	Description	Evaluation Questions
Strategic Alignment	Partner's objectives align with financial inclusion goals	Does the partner have explicit financial inclusion objectives?
Leadership Commitment	Senior management is committed to the process	Will the CEO/MD be available for regular review meetings?
Resource Availability	Partner can dedicate staff and resources	Can they avail team members for the duration of the project?
Data Accessibility	Partner can provide necessary data	Will they share internal data for problem identification?
Implementation Capacity	Partner has ability to implement solutions	Do they have the infrastructure to test and scale solutions?
Willingness to Collaborate	Partner is open to co-creation and knowledge sharing	Are they willing to engage in collaborative processes?

Pro Tip

Before launching a FinClinic program, conduct a "readiness assessment" with internal and external partners to identify any capacity gaps that might need to be addressed before starting the process.

Resource Checklist

Human Resources:

- Design thinking facilitator(s)
- Data analyst(s)
- Project manager
- Subject matter experts
- Partner organization team members

Technical Resources:

- Research tools (e.g., survey platforms, portable digital recorders)
- Data analysis tools
- Prototyping tools (digital and physical)
- Documentation and collaboration platforms

Financial Resources:

- Budget for workshops and events
- Research, recruiting, and travel costs
- Prototyping materials
- Expert consultants (if needed)

Resources

Further Reading

Design Thinking Resources

- Brown, T. (2019). Change by Design: How Design Thinking Transforms Organizations and Inspires Innovation. Harper Business.
- IDEO.org (2015). The Field Guide to Human-Centered Design. IDEO.org. Available at: https://www.designkit.org/resources/1
- Liedtka, J., & Ogilvie, T. (2011). Designing for Growth: A Design Thinking Tool Kit for Managers. Columbia University
- Press. Kumar, V. (2012). 101 Design Methods: A Structured Approach for Driving Innovation in Your Organization. Wiley.

Financial Inclusion Resources

- The United Republic of Tanzania Household Budget Survey. Available at: https://www.nbs.go.tz/statistics/topic/household-budget-survey-hbs
- TCRA Quarterly Reports. Available at: https://www.tcra.go.tz/services/statistics
- Consultative Group to Assist the Poor (CGAP). Digital Financial Services for the Poor. Available at: https://www.cgap.org/topics/collections/digital-financial-services
- Financial Sector Deepening (FSD). FinScope Survey. Available at: https://www.fsdt.or.tz/finscope/
- World Bank Group (2018). The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution. Available at: https://globalfindex.worldbank.org/
- Alliance for Financial Inclusion (AFI). Digital Financial Services (DFS) Working Group. Available at: https://www.afi-global.org/working-groups/digital-financial-services-dfs/

Stakeholder Management Resources

- Bryson, J. M. (2004). What to do when Stakeholders matter: Stakeholder Identification and Analysis Techniques. Public Management Review, 6(1), 21-53.
- Mitchell, R. K., Agle, B. R., & Wood, D. J. (1997). Toward a Theory of Stakeholder Identification and Salience: Defining the Principle of Who and What Really Counts. Academy of Management Review, 22(4), 853-886.
- Doerr, J. (2018). Measure What Matters: How Google, Bono, and the Gates Foundation Rock the World with OKRs. Portfolio.

Workshop Materials

Activities and Plans

- Facilitation Guide Coming Soon*

Worksheets

- Coming Soon*

*FinClinics are a living and changing method. We're always learning and we hope you will too. If you'd like early access to our generalized agendas and activity worksheets, reach out.

Acknowledgments

This playbook was developed by the Financial Sector Deepening Tanzania (FSDT) based on multiple FinClinic implementations with various partners. We acknowledge the contributions of:

- Our partner Financial Service Providers who participated in FinClinic pilots
- The Tanzanian financial sector regulators who provided guidance and support
- Local Design Thinkers who helped refine the methodology
- The end-users whose insights informed the solutions developed
- BraveLabs for their assistance in conceptualizing and testing the framework
- Financial sector development organizations across Africa that provided feedback

Contact Information

For more information about implementing FinClinics in your organization, please contact:

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This playbook is a living document intended to be updated as additional implementations provide new insights and best practices. We welcome your feedback and suggestions for future iterations.

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