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*Mifos Initiative from my viewpoint*

Two billion people or 38% of adults in the world do not use formal financial services, and 73% poor people are unbanked because of costs, travel distances and the often-burdensome requirements involved in opening a financial account. Their ranks include more than half of adults in the poorest 40% of households in developing countries.

From the above problems there are institutions that are trusted as leaders of technology-based financial inclusion and they are free or open source, **the Mifos Initiative.**

who is mifos initiative? go find out from the point of view about the mifos initiative that I made this below :

Mifos Initiative

If explaining from my own point of view about mifos initiative it can be said that they are very concerned with people in the world especially those who still difficult to know digital finance and people are wasted and poor, then they are also an organization that is very impact to the world when always in engagement technology and team them. The Mifos Initiative does not serve the platform alone, there is another introduction to fintech and financial inclusion from their experts, then there is also training on mifos and so on, including the development of strategies in the financial world. I really give this open institution Applause.

The Platform

Their platform is the best in technology-based financial inclusion, due to its qualified service features, is free and can contribute to their platform.

Growth Impactness Worldwide

It is possible that there will be drastic changes with their platforms that serve the appropriate communities around the world, because now the era is completely modern, it could be the Mifos Initiative to be the Top Best Service for Financial.

Mifos initiative will greatly impact the poor countries and the lack of financial understanding, the strategy here is to expand the mifos initiative into states that are in dire need of financial inclusion and responsibility to the world's 2 billion poor and unbanked.

Impact of Mifos Inititative for the financial inclusion of Indonesia

Indonesia? this is a country with a fairly high financial inclusion accounting for 32% of adult people not knowing what financial means and saving in the bank. if it looks like this it's good the impacts to mifos initiative to make a good change to finanal iklusi in indonesia, is :  
  
1. increase access to the community has not enjoyed the services of formal financial institutions because there are still obstacles to access it.  
2. educate Indonesia Community about finance.  
3. and provide security that can be trusted by the community.

4. in cooperation with the government to eradicate poverty in Indonesia  
  
that's probably what mifos initiative should do to Indonesia related to the financial inclusion of this country.

My Opinion about Mifos Initiative

My opinion related to Mifos Initiative is that this Institute can help people all over the world connect to this one platform better, and also can provide services needed to the community such as regular money lending, job program, and so forth.

About Myself

My Experience

Introduce, my name is Muhammad Rafly Andrianza I come from Jakarta, Indonesia and studying at SMKN 2 JAKARTA in the Majors of Software Engineering, sitting in 11th grade and 16 years old.

Well this is what the audience eagerly awaited: v  
Previously thanks to all of you who still accompany me by reading the blog post until right now: D (thank you very very…) wheheh.  
At that time I was late to register and started to participate when I entered the second week of GCI2017, because the first week I was following Hackathon DKI Jakarta, after which I started doing the tasks assigned by Mifos Initiative. Alhamdullilah, until now I have completed 19 tasks.

Good Week and Bad Week for Me

in the 3rd and 4th weeks is a difficult week for me, by that time the tasks in the Mifos organization have been exhausted and have only been left to tasks that I do not understand, as I understand that there is a strategic role to produce a good fruitful contribution. Then I focus on the quality of the task I do rather than the quantity of tasks (but this is important too). Week 4 passes, then continued with a good week of 5th and 6th week of the week I have understood how important an active role in the community and helping other difficult participants. Lots of experiences I've gotten this week from learning together, helping each other, being active with the community and mentors.

Plan ahead of Me

As for my future plans until the final blogpost is made again, is to able completed the task at least 35+ high quality, yes even now only 19. No one will know about the future, pray to the Allah and try harder and harder. And if possible I hope to be a winner of this GCI contest in the organization Mifos Initiative and bring the good name of INDONESIA to the international scene!

“ Ending Poverty : One line of Code At a Time “