



Llywodraeth Cymru
Welsh Government

Financial Inclusion evidence synthesis and research project to inform policy planning

Summary

This is an exciting opportunity to do a work placement on a project for the Welsh Government.

The placement on offer will provide an opportunity to further WG knowledge of financial inclusion by working on evidence to help inform the development of policy interventions, specifically relating to addressing barriers to financial inclusion and supporting individuals to access financial services.

The successful applicant will work closely with Welsh Government officials and stakeholders to research and develop a varied range of research outputs and support the Welsh Government in their research process. The applicant will have the opportunity to apply research skills in a policy environment, further develop generic policy skills and to enhance their knowledge of research outside academia.

The Organisation

The Welsh Government is the devolved Government for Wales with responsibility for the economy, education, health and the Welsh NHS, business, public services and the environment of Wales.

Specifically, the internship will be based within the Communities, Social Justice and Early Years Evidence Unit, which is part of Knowledge and Analytic services (KAS) based in the Communities and Social Justice directorate. KAS provides the collection, analysis and presentation of research and data for policymakers and the general public in keeping with professional standards. They offer independent evidence to understand, develop, implement, monitor and evaluate government policies. KAS also supports policy colleagues with policy development, implementation and delivery.

The Internship

The internship will provide an exciting opportunity to work at the heart of Welsh Government.

The intern will work closely with Welsh Government researchers as well as policy officials in the Financial and Digital Inclusion Branch. The internship will require working closely with policy officials and researchers and will provide an opportunity to apply research skills in a policy environment, further develop generic skills (such as report writing or making presentations), and to enhance policy knowledge with a view to recommending future actions aimed at reducing financial and digital exclusion.

The successful candidate will benefit from development opportunities offered centrally by the Welsh Government, potentially including coaching, mentoring, shadowing, peer support and training.

Interns will benefit from the experience of working closely with the Welsh Government:

- Work in a high profile policy area with potential to engage with UK Government in addition to cross Welsh Government;
- Gaining a better understanding of the world outside of academia and increasing employability, using their knowledge and skills to contribute to the work of the Welsh Government;
- The intern's colleagues at the Welsh Government can offer an insight into the intern's PhD project that can contribute to the success of their thesis, as well as networking opportunities within the policy arena linked to their research area;
- Transferable skills and knowledge;
- Time management skills;
- Report writing and presentation skills.

The Project

Background

The Financial and Digital Inclusion Branch are working to improve their evidence base for financial inclusion and exclusion in Wales. Currently Wales is included in some pan-UK reports on financial exclusion, but sample sizes are low. In addition to this, financial inclusion will not be part of the National Survey for Wales 2026. To plug this evidence gap, the Branch wants to analyse all research currently available to identify the Welsh trends in financial exclusion.

This information will help identify which products individuals are being declined for and the implications for individuals/citizens. People on low incomes require better products than those currently available, and products that are designed specifically for their needs; and people on low incomes have the same desire for product choice as any other group. There is demand for new affordable financial products, specifically designed to serve this market.

It will also support Welsh Government to better target finite resources e.g. the Discretionary Assistance Fund and to identify those groups that are financially excluded and may require additional support.

What the opportunity will involve

The key objective of this project role will be to lead an evidence review to examine issues relating to financial exclusion in Wales. The aim of the research will be to examine and improve understanding of the factors that can lead to individuals becoming financially excluded and to look at preventative factors such as identifying common warning signs and factors that could be addressed before an individual becomes financially excluded.

In order to achieve this the project will involve a range of desk-based research including analysing relevant UK and Wales specific reports in the public domain, considering recent WG research on credit unions and incorporating the findings from a set of questions to be included in the Beaufort Omnibus Surveys during 2025 and 2026.

This information will be collated into a report and presentation. In addition to core analysis, there will also be an opportunity to contribute to the development of a suggested definition for financial exclusion in Wales, identify avenues for further research and provide evidence to inform policy recommendations for action to reduce financial exclusion in Wales.

The internship is likely to involve:

- Engagement with policy officials and colleagues from Knowledge and Analytical Services (KAS) to understand evidence gaps and develop research questions
- Review existing evidence from both Welsh Government and wider research, including evaluations of projects/policy interventions, as well as statistical outputs with links to the topic of interest. The aim will be to explore the mechanisms contributing to improving outcomes from the information available, as well as develop a coherent picture of the issues and the groups affected.
- Potential interaction with UK Government in relation to their Financial Inclusion Strategy, due to be published in autumn 2025.

Anticipated project outcomes:

- Publication of a Government Social Research report reviewing and synthesising existing evidence and evidence collected via the Wales Omnibus survey;
- High quality data and analysis to aid an understanding of the characteristics of financial exclusion in Wales, whether this differs from financial exclusion in other parts of the UK, recommendations on preventative and remedial action to avoid and reduce financial exclusion, associated societal barriers often accompanying and signalling financial exclusion and a definition of financial exclusion for Wales.
- A presentation to analytical colleagues and policy officials from the Welsh Government on the findings of the evidence review.
- Findings to be used as evidence in future recommendations/ briefings for Cabinet Secretaries.

Internship responsibilities and requirements

The internship will last for a maximum of 3 months. Full time students are expected to step back from their PhD to focus on the placement for its duration in line with ESRC guidelines ([ESRC Postgraduate Funding Guide](#) p. 27). Applications are encouraged from part-time students.

It is anticipated that the successful applicant will work in a hybrid way between home and a Welsh Government office during their internship. This may change depending on Welsh Government policy. Any changes to working arrangements will be discussed with successful applicants.

The internship will last for a period of 3 months full-time or the part-time equivalent. For students registered on a part-time studentship, this internship is available on a part-time basis over a longer time frame (no fewer than three days a working week), this would be negotiated between the WG and the successful applicant. If you would like to be considered on a part-time basis, please specify your preferred working hours on the application form.

Student specification

The student must have:

- The ability to discuss with policy team to understand their needs and to carry out desk research of contributing factors;
- Strong literature review and evidence appraisal skills, including ability to synthesise a wide range of evidence;
- Ability to critically appraise research findings/data and apply them to a Welsh policy context;
- Ability to produce concise, well written documents, presenting complex evidence in an accessible format.

Start date of internship

January 2026 (exact date to be negotiated). There may be some flexibility dependent on individual circumstances.

Funding and costs

Reasonable travel costs for students not normally based in Cardiff can be met. Requests should be consistent with Wales Graduate School for the Social Sciences (WGSSS) guidelines. Applications from students requiring additional funding for travel and accommodation will not be treated less favourably. For any queries on this please contact Katy Marrin Katy.Marrin001@gov.wales and Jo Coates Joanne.Coates@gov.wales.

Security

The Welsh Government's vetting procedures (which apply to temporary as well as permanent staff) involve the completion of a Baseline Personnel Security Standard (BPSS) application form and a Security Questionnaire for the purpose of security vetting.

This process requires the applicant to produce in person three original forms of identification documents, one of which should be photographic (passport, new driving license), one document should showing their current address, plus one of: a utility bill, birth certificate, P45 or P60.

Nationality requirements

'Eligibility for taking up an internship on this scheme is dependent on meeting the [Civil Service Nationality rules](#). Please check that you are eligible before applying. Those who do not meet the eligibility criteria will not be able to take up a placement opportunity.

Queries

Any queries relating to the post or application process should be directed to Nerys.Owens@gov.wales

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