



# TANZANIA (UNITED REP.) NATIONAL FINANCIAL INCLUSION FRAMEWORK (NFIF)



## KEY STAKEHOLDERS IN DIGITAL FINANCIAL INCLUSION FOR WOMEN AND GIRLS

1

### MINISTRIES/ GOVERNMENT BODIES

- Coordination of initiatives and policies
- Ensure that the implementation of initiatives within their ministries complies with the policy statements and it is in accordance with best practice-laws

2

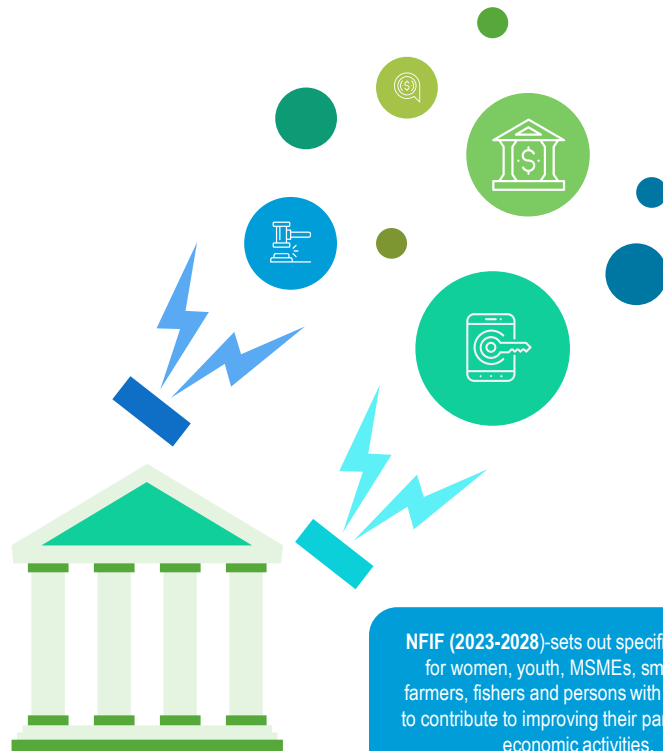
### REGULATORY AUTHORITIES

- Ensure that regulatory and supervisory frameworks-regulations and rules
- Provide advice to the ministry on technical issues
- Provide advice and guidance to their institutions

3

### OPERATORS, ASSOCIATIONS & NETWORKS

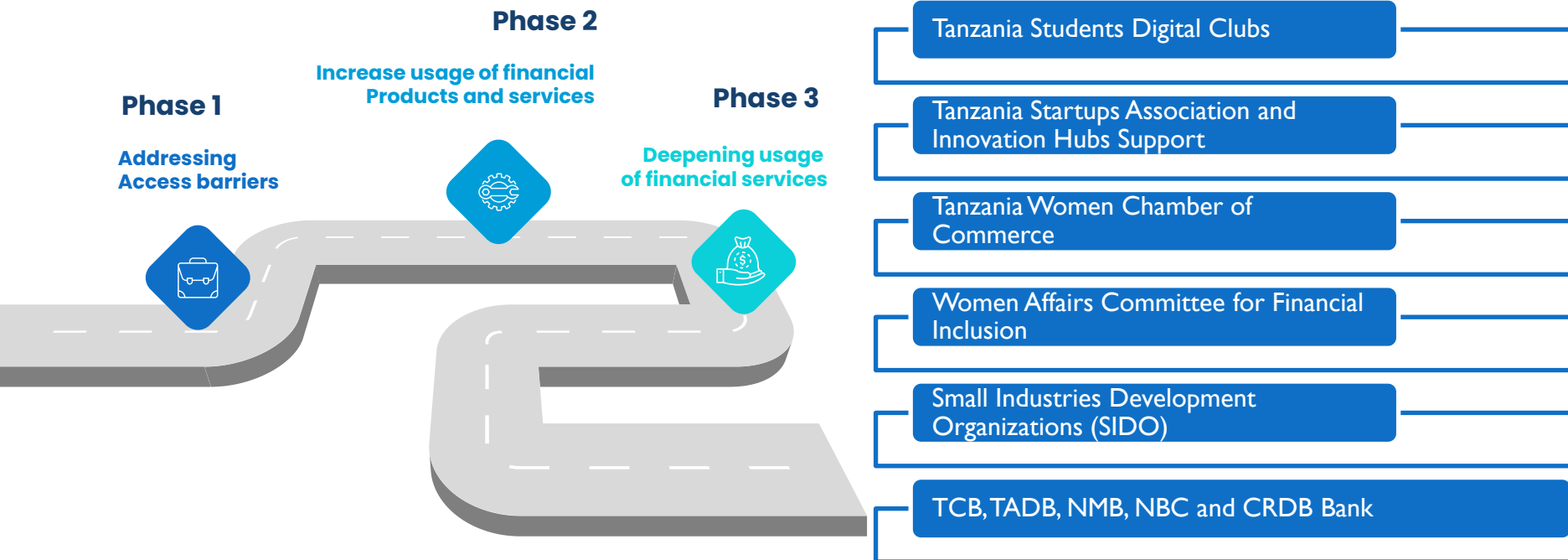
- Ensure coordination of Financial Inclusion activities among Institutions
- Encourage compliance with best practices among its members that contribute to the achievement of Financial Inclusion vision
- Coordinate with each other and also with Government in the support offered



NFIF (2023-2028)-sets out specific initiatives for women, youth, MSMEs, smallholder farmers, fishers and persons with disabilities, to contribute to improving their participation in economic activities.



# Tanzania (United Rep.) Financial Inclusion Pathways





# Tanzania Digital Economy Strategic Framework 2024–34



## Ppay CONCEPTUAL FRAMEWORK



**Vision:** To transform Tanzanians through cutting-edge, supportive and affordable technologies, solutions and skills in all areas of socio-economical activities.

**Mission:** Promoting a resilient, dynamic and inclusive digital economy that supports and uplifts every individual.

## Key Pillars of the Framework

1. Enabling Digital Infrastructure
2. Governance and Enabling Environment
3. Digital Literacy and Skills Development
4. Digital Innovation Culture and Enabling Technologies
5. Nurturing Digital Inclusion and Accessibility
6. Digital Financial Services



# Lesson learnt and Roles of Fintech in Financial Inclusion



## Lesson Learnt

1. Infrastructure development, including optic fiber networks, also supported the noted improvement in financial access points
2. Efficient collaboration and coordination structure the country can achieve a lot to reduce the exclusion rate of the adult population in the usage and access to financial services;
3. Increased range of financial services available through mobile platforms enabled the majority of Tanzanians owning m-wallets to perform financial transactions conveniently; and
4. Review of policies and legislations, implementation of agency banking law, expansion of mobile money services and other points of sale. Peer learning and technical support from Alliance for Financial Inclusion (AFI) network also played a critical role in developing regulatory frameworks to support these proximity initiatives;

## The role of TPC and FinTECH in financial inclusion for women and girls

1. Competitive Environment and Viability of Postal Network fosters financial inclusion (baking insurance etc.) for unsaved women and girls;
2. Collaboration and Cooperation with other agencies in national and international business for women and girls (MSMEs)
3. Postal Service Security and Safety facilitates cross-border business;
4. Trade Facilitation and Bridging the Digital Divide;