HER JOURNEY TO DIGITAL FINANCIAL INCLUSION





I can rely on a regular cash inflow



I have an ID and can open an account in my name



I know how to use digital financial services and feel confident



l am listenend to, I know my to voice my grievances



CUSTOMER PROTECTION



rights and how



DIGITAL FINANCIAL **SERVICES**

I have access to

affordable digital

financial

products tailored

to my needs



ASSETS

MORE RESILIENT

RESPECTED CLIENT

DIGITAL **ECONOMY**

I can perform

digital

transactions to

buy or sell goods

and services

TRUST

MERCHANTS, GOVERNMENT E-SERVICES

BANKS, MOBILE MONEY OPERATORS, REMITTANCE COMPANIES

CAPABILITIES

NATIONAL REGULATORS, FINANCIAL SERVICE PROVIDERS

DENTITY

DIGITAL AND FINANCIAL LITERACY OPPORTUNITIES

CASH INFLOW

GOVERNMENT, CENTRAL BANK, TELECOM REGULATOR

LABOUR MARKETS, SOCIAL CASH TRANSFERS, REMITTANCES

SOCIO-CULTURAL NORMS AND VALUES