

FLASH NEWS

APPROVAL OF THE NATIONAL FINANCIAL INCLUSION STRATEGY (2025-2031)



Areas of Interest:

- **Technology**
- **Telecommunications and Media**

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By the Resolution No. 74/2024, December 30th, the National Financial Inclusion Strategy ("NFIS") has been approved for a period of 2025-2031, which came into effect on January 1st, 2025.

This NFIS establishes the strategies to expand the access and increase the use of accessible financial products and services of quality which plays a role in fostering inclusive economic growth, as payments in Mozambique continue to depend predominantly on cash, alongside electronic money.

In addition to promoting financial inclusion, this NFIS also aims to expand access to financial products and services, facilitate savings and investment and contribute to economic and social well-being.

The fintech sector gains greater importance with the approval of the strategy, as it outlines solutions for the digitalization of payments and cost reduction by leveraging the potential of technological innovation. As a result, the use of electronic channels for money transactions, payment of services, access to credit, among other things, will become more common.

According to data, 83% of the population had an electronic money account active in 2022, although there is a clear gap between the rural and urban areas due to the lack of understanding on how it works. Furthermore, in 2022, only 3,3% of the households had access to the internet .

In order for the fintech sector gain greater relevance in society, consumer protection measures will be developed through the establishment of an appropriate regulatory framework.

Although significant progress has been made in access to financial services during the implementation of the NFIS 2016-2022, ongoing technological advances require a reassessment of the national financial inclusion strategy to ensure it keeps pace with the technological developments and the expansion of financial services in rural areas.

This NFIS has a strong emphasis on promoting digital financial inclusion and encourages the use of digital platforms to make investment opportunities more accessible, while always considering consumer rights and digital security.

In summary, the fintech sector in Mozambique is gaining relevance and has the potential to revolutionize financial services. The recommended focus is on key factors such as interoperability, open access to financial data, government electronic transactions, and financial literacy, including in rural areas.



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Practice Area:
- **Technology, Media and Telecommunications**
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