



NATIONAL COUNCIL FOR  
FINANCIAL INCLUSION

COMMUNICATION  
FRAMEWORK

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2023-2028

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# ABBREVIATIONS AND ACRONYMS

BOT	Bank of Tanzania
DPs	Development Partners
FE	Financial Education
FI	Financial Inclusion
FSPs	Financial Sector Policies
NCFI	National Council for Financial Inclusion
NFIF	National Financial Inclusion Framework
NFEF	National Financial Education Framework
NFCPF	National Financial Consumer Protection Framework

# FOREWORD

Implementation of the National Financial Inclusion Framework (NFIF) involves multiple stakeholders, including ministries, financial regulators, Financial Sector Policies (FSPs) associations, Development Partners (DPs), and social and civil organizations. As such, having a coordinated communication mechanism among stakeholders is paramount. In view thereof, the National Council for Financial Inclusion (NCFI) has developed this Communication Framework to guide how information related to the implementation of the National Financial Inclusion Framework will be communicated among implementing institutions and with the public.

This Framework bridges the information gap on matters related to the implementation of national financial inclusion initiatives by creating a coordinated approach for the National Council and its member institutions to share information and provide awareness on financial inclusion matters to various stakeholders and the public. Implementation of this Framework is expected to harmonize and scale communication activities and thus contribute significantly to the attainment of the financial inclusion vision in the country.

To effectively implement this Framework, the National Council will develop and implement a strategic communication plan that will last the next five years (2023- 2028). I sincerely hope that implementing institutions will find this Framework helpful in executing communication activities and thus respond to the current and prospective communication needs of various financial inclusion stakeholders.



**Mr Emmanuel M. Tutuba**  
**Chairperson, National Financial Inclusion Council**

# INTRODUCTION

Implementing the Financial Inclusion and deepening initiatives requires engagement between implementing institutions and the public through a coordinated mechanism. Considering this, the National Council developed this Communication Framework (CF) to provide a communication mechanism among implementing institutions and create public awareness of implementing national financial inclusion initiatives.

In addition, the Framework provides a mechanism for obtaining feedback from the public and other key stakeholders on the effectiveness of implementing the National Financial Inclusion Framework (NFIF).

Further, the CF indicates actions to be undertaken, key messages to be delivered, target audience and communication channels that will be used to share information among implementing institutions and provide information to key stakeholders and the public.

## OBJECTIVES

This Framework aims to enhance communication among implementing institutions and the public regarding financial inclusion initiatives in the country, add implemented under the National Financial Inclusion Framework. Specific objectives of the Framework include the following:

- Setting critical messages and appropriate channels for the targeted audience.
- Creating mechanisms for implementing institutions to get feedback from the public.
- Raising awareness of NFIF activities for expanding financial inclusion and deepening in Tanzania.
- Providing platforms for sharing opportunities with public and private stakeholders to support financial inclusion initiatives.

# 3. ENVIRONMENTAL ANALYSIS



## **Situational Analysis**

The National Council and its respective committees communicate through meetings and conferences regarding financial inclusion matters. Moreover, the NC shares financial inclusion information with the public through national exhibitions and media outlets. Despite the practice, communication could have been more effective due to various challenges. Each implementing institution has its communication strategies, limited use of advanced technology, inconsistent messages, duplication of efforts, and misuse of resources in disseminating information to the public and critical stakeholders.

Further, due to the absence of a key spokesperson, the public needed help to link information received from an individual implementing institution with the implementation of the financial inclusion framework. Based on the observed challenges, the National Council needed to develop a communication Framework to ensure a coordinated mechanism for disseminating financial inclusion information among the implementing institutions and the public.

## **Strengths, Weaknesses, Opportunities and Challenges (SWOC) Analysis**

A SWOC analysis was conducted to assess strengths, weaknesses, opportunities, and challenges during the implementation of this Framework among critical stakeholders. Table 1 shows the breakdown of the identified issues.

## **Stakeholders' Analysis**

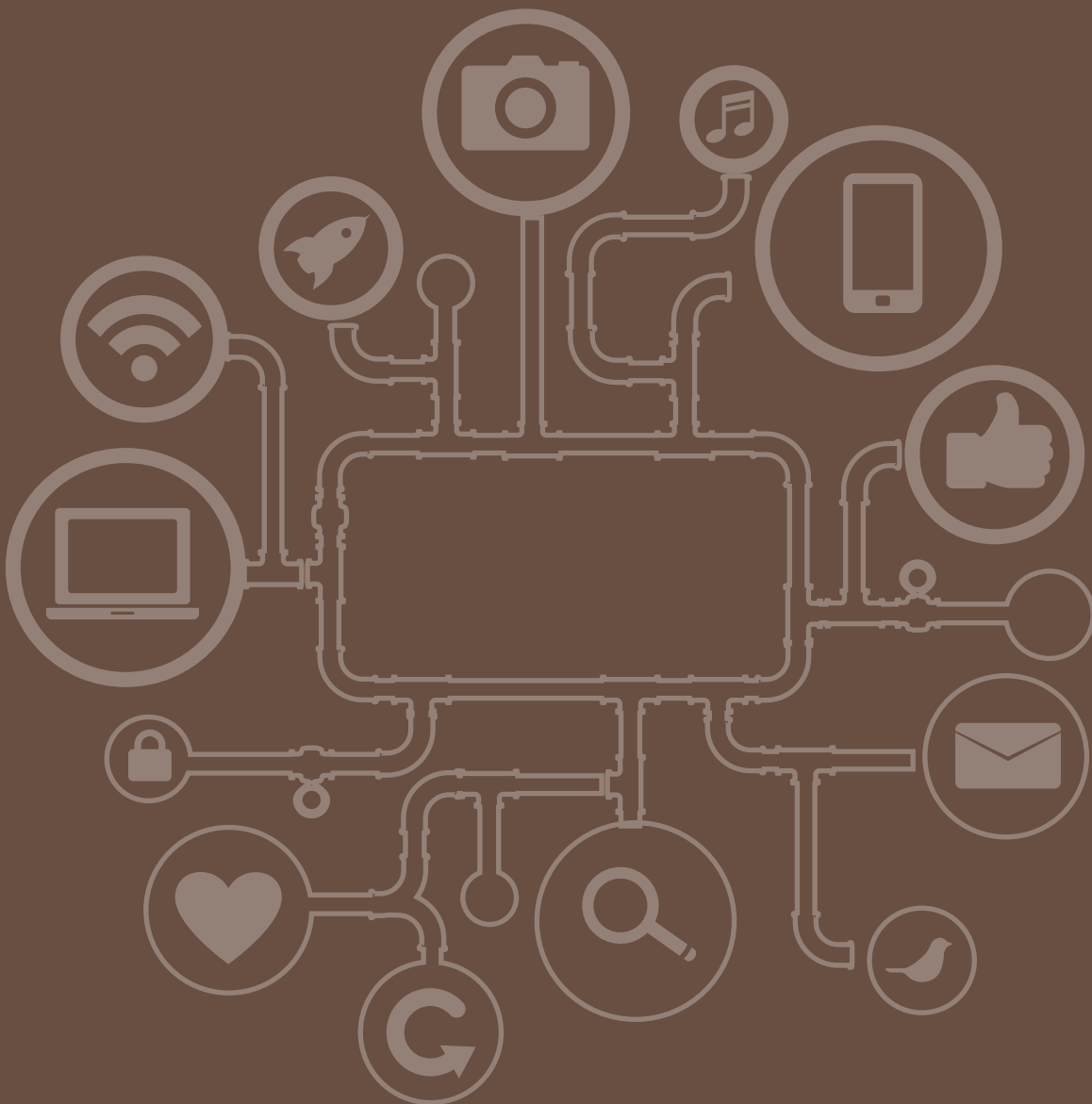
The National Council for Financial Inclusion analyzed financial inclusion stakeholders and their information needs. The stakeholders include, among others: the public, Government, civil society, media, domestic and international stakeholders. Following the analysis, it was observed that there needed to be more information concerning the communication of financial inclusion Initiatives. In response, the National Council has developed this Framework to provide a coordinated communication mechanism among implementing institutions and other financial inclusion stakeholders.

**Table 1: Opportunities and challenges in implementation of the communication framework**

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>• Committed and effective coordination mechanism under NFIF coordination structure.</li> <li>• A shared vision among stakeholders and commitment to seeing financial inclusion adding value to the lives of people, businesses, and the nation's economy.</li> <li>• Conducive environment for legal and regulatory frameworks in the country.</li> </ul>	<ul style="list-style-type: none"> <li>• Limited availability of financial resources.</li> <li>• Varied understanding of what is to be communicated among implementing institutions.</li> <li>• Low level of qualified, skilled, and experienced professionals in the financial service sector.</li> <li>• Lack of regulatory frameworks that support innovations in the market.</li> </ul>
Opportunities	Challenges
<ul style="list-style-type: none"> <li>• High adoption of mobile phone technology and widespread acceptance of mobile financial services among the population, businesses, and the Tanzanian Government.</li> <li>• Availability of physical infrastructures that connect remote areas.</li> <li>• The increasing number of financial service providers in urban and rural areas.</li> <li>• The proliferation of the media up to rural areas – TVs, radios, community media – radio &amp; TVs, social media – blogs, online radio, and TVs.</li> <li>• Positive international perception in Tanzania by Development Partners.</li> </ul>	<ul style="list-style-type: none"> <li>• Wide range of country geographical areas; therefore, implementing the Framework would be costly.</li> <li>• Social-cultural factors that limit communication.</li> <li>• Illiteracy, making it difficult for some to read written communication messages.</li> <li>• Limited ICT infrastructure in the country.</li> <li>• Lack of electricity in some parts of the rural area in Tanzania, making it difficult to communicate in these areas using electronic media.</li> </ul>



# 4. COMMUNICATION CHANNELS



## 4. Communication Channels

The Framework provides communication channels for implementing institutions and other stakeholders. It identifies the most appropriate channels and tools to ensure effective and efficient information delivery to the intended stakeholders. These communication channels include, among other things: feature placements; printed materials; social media; physical platforms; virtual platforms; and visual instruments.

### Communication among Implementing Institutions

Communication among implementing institutions creates a common understanding of the implementation of national financial inclusion initiatives. It provides a mechanism for receiving feedback, evaluating approved activities' performance, and managing resources. Among others, implementing institutions will use meetings, workshops, digital platforms, and conferences as communication channels. Table 2 indicates the target groups, key messages, actions, media, frequencies, and deliverables among implementing institutions.

### Communication with other stakeholders

Communication with other stakeholders includes the public, media, Government, and domestic and international stakeholders. The Framework aims to provide awareness of the importance of financial inclusion, financial education and consumer protection. Moreover, this will give status and outcomes on critical milestones in implementing the Frameworks and deepen the private sector engagement to support the financial inclusion vision. Table 3 indicates the target groups, key messages, channels and frequencies among other key stakeholders.

**Table 2: Communication Plan among implementing institutions**

	Target group	Key Information	Action	Channel	Frequency	Output
1	National Council for Financial Inclusion	<ul style="list-style-type: none"><li>Financial inclusion reports</li><li>NFIF Governance tools</li></ul>	Provide policy and strategic guidance on the implementation of financial inclusion initiatives.	Meetings Conferences Other media	Semi-annually	Financial inclusion reports NFIF governance tools

2	National Steering Committee	<ul style="list-style-type: none"> <li>Financial inclusion performance reports</li> <li>NFIF implementation reports</li> <li>NFIF implementation action plan</li> <li>Funding NFIF initiatives</li> </ul>	Provide managerial support with quality control in the implementation of financial inclusion initiatives.	Meetings Conferences Other media	Quarterly	<p>Financial inclusion reports</p> <p>Revised NFIF governance tools</p>
3	National Technical Committee	<ul style="list-style-type: none"> <li>Draft consolidated financial inclusion reports</li> <li>Draft meeting documents</li> <li>Draft consolidated NFIF implementation</li> </ul>	Prepare and provide technical advice on the implementation of financial inclusion initiatives.	Meetings Conferences Workshops/ seminars Other media	Quarterly	<ul style="list-style-type: none"> <li>Financial inclusion performance reports</li> <li>NFIF implementation reports</li> <li>NFIF implementation action plan</li> </ul>
4	Secretariat	<ul style="list-style-type: none"> <li>Implementing institutional reports</li> <li>Financial inclusion data for individual sectors</li> </ul>	Share, coordinate and provide technical support to all committees under the National Council in implementing financial inclusion initiatives and other strategies that support the same.	Data portal meetings Conferences Workshops	Quarterly	<ul style="list-style-type: none"> <li>Draft consolidated financial inclusion reports</li> <li>Draft meeting documents</li> <li>Draft consolidated NFIF implementation reports</li> </ul>

**Table 3: Communication Plan to other stakeholders**

Target group	Key messages	Channel	Frequency	Outputs
General public	<ul style="list-style-type: none"> <li>• Achieve critical milestones in the NFIF implementation action plan.</li> <li>• Develop core financial education messages.</li> <li>• Outline consumer rights and responsibilities.</li> <li>• Develop digital financial literacy messages, i.e. fraud, security controls, etc.</li> <li>• Introduce innovative and affordable solutions for fostering financial inclusion.</li> <li>• Introduce a broader range of financial products and services and their providers.</li> <li>• Analyse the benefits of financial inclusion to the household</li> </ul>	<ul style="list-style-type: none"> <li>• Social media platforms (Instagram, LinkedIn, etc.)</li> <li>• Industry meetings</li> <li>• National exhibitions</li> <li>• Conferences</li> <li>• Media engagements (TV and Radio talks)</li> <li>• Product innovation challenges</li> <li>• Brochures/leaflets</li> <li>• Local Government officials, celebrities, political and religious leaders</li> <li>• Website</li> <li>• Drama groups</li> <li>• Speeches during high-level events</li> <li>• Publications</li> <li>• Promotional materials</li> </ul>	Quarterly During national exhibitions	<ul style="list-style-type: none"> <li>• Reports</li> <li>• Publications</li> </ul>

Development partners	<ul style="list-style-type: none"> <li>• Highlight critical milestones achieved in implementing NFIF, NFEF, NFCPF, and other strategies that support financial inclusion.</li> <li>• Stipulate areas of support (technical and financial).</li> <li>• Identify opportunities for development partners to engage in implementing NFIF, NFEF, NCPF, and other strategies that support financial inclusion.</li> <li>• Create linkages between development partners and implementing stakeholders.</li> </ul>	<ul style="list-style-type: none"> <li>• Meetings</li> <li>• Implementation Reports</li> <li>• Workshops</li> <li>• Publications</li> <li>• Website</li> <li>• Other media</li> </ul>	Any time	<ul style="list-style-type: none"> <li>• Number of DPs acquired.</li> <li>• Percentage of DP's engagement in the implementation of these initiatives.</li> </ul>
Journalists	<ul style="list-style-type: none"> <li>• Key milestones achieved/intended to be achieved.</li> <li>• Introduce a wide range of formal financial services and products.</li> <li>• Promote consumer rights and responsibilities using formal financial services.</li> </ul>	<ul style="list-style-type: none"> <li>• Conferences</li> <li>• Workshops</li> <li>• Press releases</li> <li>• Press conferences</li> <li>• Reports</li> <li>• Speeches</li> <li>• Face-to-face sessions</li> <li>• Emails</li> <li>• Letters</li> <li>• Telephone</li> <li>• Circulars</li> </ul>	Quarterly	<ul style="list-style-type: none"> <li>• Reports</li> <li>• Several media publicize the financial inclusion messages</li> </ul>
High-level Officials	<ul style="list-style-type: none"> <li>• Key milestones achieved in the implementation of NFIF, NFEF, and NFCPF.</li> <li>• Outline the target audience roles for accurate implementation of NFIF, NFEF, and NFCPF</li> </ul>	Meetings Conferences Workshops	Quarterly	Reports



## 5. SPOKESPERSON

The National Council recognises the importance of having a focal person for communicating information to ensure consistency and avoid misunderstandings. To achieve this, the Chairperson of the National Council is the spokesperson for implementing National Financial Inclusion Initiatives in the country. Additionally, in implementing the Framework, the Chairperson may delegate the role of communication to any designated technical member based on their thematic areas.

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## 6. FINANCING OF THE FRAMEWORK

The communication Framework will be financed through implementing institutions or supporting partners. Communication costs shall cover expenses for meetings, workshops, conferences, and advocacy through mass and social media.

## 7. MONITORING AND EVALUATION

The National Council is responsible for monitoring and evaluating the implementation of this Framework to ensure its consistency with the communication needs of both internal and external stakeholders.

The the Secretariat shall prepare a communication plan to be approved by the National Council annually

Through its committees, the Council shall receive and review annual performance reports to track progress and advise. The Secretariat shall evaluate public perceptions of the effectiveness of this Framework through surveys, media and website analytics, meetings, and suggestion boxes. The Secretariat will provide periodic updates to the Council on implementing the Framework.

## 8. REVIEW OF THE COMMUNICATION FRAMEWORK

The Framework shall be reviewed at least once every five years or when the need arises.



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