

Building Resilience Through Digital Financial Inclusion: A Higher Education Model – English Transcript

(Note: This transcript was AI-generated using [NoteGPT](#). Transcripts may include inconsistencies or errors and some sentences have been condensed.)

00:16

"Alright, let's kick things off. I'll give a quick intro for those interested in interpretation. I'm Olivier Yara, and I specialize in financial and digital services, with over 13 years of experience in the field. Right now, I'm the country office chief for UNCDF in Niger, and I'm really happy to be leading this panel and sharing experiences today."

00:56

"Uh, in Niger, I'd like to add that I'll be moderating this panel with Ms. Modou, who is our program assistant in Niger for our various initiatives. She'll be joining me to help facilitate this panel. I want to quickly address our audience—I believe everyone who's connected—to say that we hope to have a meaningful panel and a worthwhile sharing of experiences."

01:34

The theme we're discussing is about boosting resilience through digital financial inclusion, specifically in collaboration with the higher education sector in Niger. This is what we'll be focusing on in our conversation today, dear audience. So, without further ado, let me introduce the other panel members who are here with me. We have Dr. Makaou, who is present and will have the chance to introduce himself shortly.

02:10

"Let me give you a quick intro. Dr. Makaou is the executive secretary for the national strategy on inclusive finance in Niger. We'll also have Dr. Hamadou Ali, a teaching researcher in computer science at the Faculty of Science and Technology, Department of Mathematics and Computer Science, at Mahadi University. He's also the head and coordinator of the digitalization project for the enrollment and payment processes at Maradie University. And we'll have Mr. Saadou Malam Amadou."

02:43

Ismaël, a student in electromechanics at the Higher Polytechnic School of Marad, is one of the beneficiaries of this intervention. So, we're going to hear from him, as he's a user of the service. This is all part of our inclusive approach. We'll also have Mrs. Safia, our interpreter, who will help with the translation.

03:17

"We'll handle the translation into different languages, and our colleague from Samoa will help with coordinating that. So, about the webinar, I'll quickly explain how we'll set up the panel. We've already got a little over 10 minutes gone, so let's give the speakers another 10 minutes to join the panel. I'll get back to that in a moment."

03:55

"Quick overview to cover the essentials for this webinar. After that, we'll jump right into discussions with the panelists, and then we'll have about 15 minutes at the end for Q&A. We'll wrap up with some closing remarks. That said, I see we have just over twenty people connected, and I can already tell that Madame will be leading the discussions as we mentioned."

04:36

"So, we'll take questions from our dear panelists at the end, of course, after the different presentations. But feel free to throw in your questions during the presentation. Don't hesitate at any point! We hope to have a pretty interactive session at the end. So, please, share your questions and observations as we go along. Just to remind everyone, the title of this session/panel is about strengthening resilience through..."

05:10

"Digital financial inclusion through a model at the higher education level, specifically at the University of Maradi. We'll briefly outline the context with UNCDF, in partnership with the European Union and the Pacific Caribbean countries organization, focusing on digital financial solutions through a program we call Digital Financial Services for Resilience, aimed at boosting the resilience of vulnerable groups."

05:48

"Marginalized populations in the least developed countries, like Niger, are being supported by the Digital Financial for Resilience program, which has helped implement a transformative digital payment solution in universities, starting with the University of Maradi. The goal is to revolutionize not just the payment and enrollment processes, but also the administration and course management for students through a digital platform."

06:23

The goal was to make things easier, not just for handling registration requests but also for financial transactions like paying fees or tuition. The project aimed to simplify processes, widen access, and improve financial management for both students and the institution.

This solution has proven to be effective, especially since it's been in place for over two years, helping to ease economic pressures.

06:57

"Reducing financial burdens and improving access to education for people, it also promotes financial inclusion through training and awareness. I mean, it's a module, it's an integral part of this initiative through workshops held at universities, specifically at the University of Maradi. So, it ultimately promises efficient and secure payment systems, and we'll have a chance to hear more about that."

07:28

"Alright, so from our panel list, I won't take up too much time because I want to let our panelists share the main points. I'll now turn to our esteemed panelists. As I mentioned earlier, I've introduced our different panelists a bit, but they'll take the time to introduce themselves more fully. So, for everyone participating, our first speaker will be Mr. Amadou."

08:08

"Ali, the project coordinator for Maradi University, is going to dive deep into the topic and share the key insights about how this project has benefited not just the university but also the government and the students. Doctor, could you tell us a bit more about the major challenges you faced while implementing this online registration and payment solution?"

08:48

Can you tell us if she's addressing the challenges to ensure the scale and sustainability we're looking for? Dr. Ali, I'll hand it over to you. Thank you. Hello, Olivier, and hello to my fellow panelists and everyone participating, wherever you are. It's a real honor for me to be on this panel today. As Olivier mentioned, I'm Dr. Hamadou Ali, a researcher and lecturer at Andicon Clodo University in Maradi, and I've been doing this for 12 years, just to clarify.

09:27

"At the same time, I'm the director in charge of information and communication technology, especially for education, for almost 10 years now. When we started the digital payment project back in 2022, we faced several challenges. I'd say there were about three or four major ones. The first was to successfully tackle what I call the prerequisites for digital payments."

10:06

"Digitizing the pre-registration and registration process was our first big challenge. The second challenge was even bigger because it involved reaching out to new students, those who just graduated high school, whether they were in Niger or elsewhere. The second challenge was about providing support, as we were the first university in Niger to take this initiative."

10:39

"We jumped into this so-called adventure, and we needed partners we could rely on. Luckily, we found support from two sides: first, we had a great encounter with UNCDF, and then there was the Nigerien fintech company E-Futur, which is a digital payment aggregator. The second challenge was getting everyone on board, making sure all the players embraced this innovation we wanted to bring to the university ecosystem."

11:17

"Among the key players, you've got the university management, all the way up to the university council, who need to be convinced of the importance of moving in this direction. Then there are the students, who will be dealing with a new way of doing things, whether it's for enrollment or payments. Also, the administrative staff responsible for academic issues and financial matters are involved in this too."

11:50

We needed to find a way to get everyone on board and keep working together in the same direction. The last challenge, I'd say, was to communicate well about this project. I've often said this, not just for our university but also for others beyond it, so that universities across Niger can follow suit. Those were pretty much the four challenges we faced.

12:25

"Back then, thank God we managed to get through it, which allowed us to kick off the academic year 2022-2023 not just with digital enrollment but also with digital payments, and that's been going really well so far. Thank you, Doctor, for sharing such valuable insights that really help clarify things for our listeners and all the participants today. I'd like to quickly add some challenges we're facing too."

13:08

From UNCDF's perspective, it hasn't been an easy road. As the doctor mentioned, it was the first time a public university took this step towards digitalization, not just for registrations but also for payments. Maybe you should keep going, yes doctor. So, as I was saying, it hasn't been easy because we needed a certain approach.

13:42

So, basically, it was about chatting a bit with all the universities and participants to make sure we had a clear vision and a solid strategy for moving towards digitalization. Now, let me jump right into the second question, Doctor. From your perspective as both a project leader and a teacher, could you share how the introduction of these payment systems and digital platforms has impacted things?

14:14

"Has it impacted academic and administrative efficiency at the university? Thank you, Doctor, for this important question. Speaking as a teacher, I'd say the first very positive impact for the University of Andon CLUD in Marad, and for our students in Niger, is the reduction, or even the elimination, of what we used to call academic delays. Some might wonder how payments are related to this."

14:56

"A couple of years ago, one of the issues we had at our universities was this backlog of unfinished years. Since we're a tech university, we have a lot of hands-on work to do, and that often involves materials that we buy with our own funds. Our practical work also includes field trips and company visits, which we eventually complete."

15:26

"We're funding ourselves, and successfully digitizing payments has really helped us gather the resources needed to carry out our academic activities on time. Because of this, we've significantly reduced academic delays. Another positive impact for me as a teacher is that now, when I'm in a classroom or an exam hall, I can just use this system with my..."

16:05

I use my smartphone to make sure there are no fake students in the room. The system lets me check each student's registration status using their ID number, whether it's a classroom or an exam room. This is a huge plus for us teachers because it means after an exam, we don't have to deal with extra, irrelevant papers to grade.

16:42

"Why? Because only students who are regularly enrolled will be able to register, and only those who have consistently paid their registration fees can enroll. So, as a teacher, that's a really important point. Another important point for teachers is that they used to get 2 months of university vacation. In the past, before everything went digital, it sometimes

happened during the holidays that the administration would ask teachers to come in and help with sorting through the applications."

17:14

"Physical files and now with this move towards digitalization at the university, we're just coming off our two-month break, and as a teacher, I'm really happy about it. Thank you, thank you, thank you, Doctor. I'll quickly jump to the last question you can touch on briefly, which is simply to know how you see or what the solutions for digital finance are and how they improve your perspective."

17:52

From a doctor's perspective, not only the financial management, but I'd say within the university, this question comes up in a context where, during the impact study, we noticed that right from the first year, we saw a significant increase in terms of tuition fees. So, we'd really like to hear more from you on this, Doctor. Can you share your thoughts in a minute or two? Thank you. So, Mr. Olivier, I appreciate it because I didn't even touch on the second part of the question.

18:22

"Previously, on the administrative side, since I'm also in admin, as you mentioned, we used to need to get financial staff from the university to collect registration and training fees. These folks even put in extra hours to handle hundreds of thousands of students. But now, that's not needed anymore; no financial staff is assigned to collect those fees."

18:57

"Registration and training fees are the second aspect connected to this digital payment shift I mentioned earlier. We've really improved how we mobilize internal resources through these fees. Just to remind you, in one year we managed to collect over 100 million CFA francs, and that was just in the first year. Each year, we keep optimizing that process."

19:34

From an administrative point of view, this is really important, and as I mentioned earlier, it allows us to tackle urgent activities at the university. Another administrative aspect is, I'd say, transparency in managing public funds. Nowadays, for example, a rector doesn't need to ask a financial officer about the payment status because, wherever they are, they can get the payment details themselves in just 2 or 3 minutes.

20:07

"Possibilities are really important, and another thing related to the administration is that now, before the university's resources are secured, they're actually protected. The resources aren't just in anyone's hands anymore. Also, at the university, you can't enroll anymore without making your payment first, and everyone knows where that money goes. I think that's crucial for an administration."

20:39

"It's all good vibes, and the financial situation is clear for everyone to see, which reassures management, the authorities, our partners, and even our students. That's about it from an administrative point of view. Thanks, doctor. This is really interesting! I think these points show the impact of such an innovation for Maradi University and the surrounding ecosystem. We should mention that this project..."

21:12

It was put into action as part of a market development approach to encourage things through an example, trying to create a bit of a global dynamic. I believe that today, this is a reality. After the University of Maradi, UNCDF is already supporting two other universities, and Maradi is also helping other universities at the same time. So, I think this shows the success and interest in such an innovation.

21:45

So, for our universities, how have they been doing? Mr. Amadou, can you quickly tell us how the digital payment solution has improved the resilience of students at Maradi University? How has the shift to digital payment systems personally affected your financial management as a student, and what's the overall impact on all students? Let us know, thanks Mr. Ismaël, over to you. Alright, thank you very much.

22:17

Hello everyone, good to see you again! I'm Ismaël S. Madou, a student in electromechanics at the Polytechnic School, part of CLUD University in Maradi. So, to address your question, Mr. Olivier, I'd like to point out that the shift from the old system to the digital system, which is online payment, is what we consider a relief. Because when...

22:51

You're taking a look back at what happened before, like when it came to registration. There used to be a long line that students had to deal with, but thanks to digitization, we don't have to face that anymore. Also, we should consider the guarantee students have today regarding registration, because in the past, some students had to call in about it.

23:24

"We send the money to the school, and they can nearly finish the year without even enrolling, which is a bit risky. With the digital system, students have become more aware of this. It gives us some leeway since there's a deadline for enrollment, and people have to comply with it."

23:55

"So, regarding the deadline, the person needs to complete their registration. The positive side is that with this digitization, it has really made things a lot easier for us. You can pay your registration fees from anywhere, anytime. Whether you're in bed or at home, even if you're not in Marad, you can still pay your fees."

24:27

"The registration also helps parents check if the student is actually in good standing with the university and if they've completed their enrollment. That pretty much answers your question. Thanks, Mr. Ismaël. I had a second question for you, but we'll address it along with the other participants' questions, as I believe we will have more."

24:59

So, I'll get back to you soon, Mr. Ismaël. Now, I'm quickly transitioning to Madame, who will connect us with Dr. Mak, the executive secretary for the national inclusive finance strategy. We'll get a chance to hear his global perspective on the impact, challenges, and issues related to the development of digital financial services.

25:30

"Hello everyone, thank you Mr. Yara, and good morning to our panelists and online participants. I'm here as a program assistant at UNCDF Niger, and I'll be co-moderating this session with Mr. Yara. Before we dive into our discussion, I want to thank our panelists, Dr. Amadou and Mr. Ismaël, for their insightful contributions during this session on inclusive finance, which highlights the inspiring case from the University of..."

26:14

Alright, so we're going to continue the discussion and dig deeper into the topic. We're excited to have Dr. Makaou Mahamane, an expert in inclusive finance and the executive secretary of the national inclusive finance strategy in Niger, join us. So, Dr. Makaou, with the rise of digital financial solutions, especially the ones being implemented at Marad University, we're facing a rapidly changing landscape in the sector.

26:56

Could you tell us about the main opportunities and risks associated with this expansion in the education sector, and how these initiatives align with national strategies for digitalization and financial inclusion in universities, if such strategies exist? I'll turn it over to you, Dr. Makaou. Thank you very much, Madam. Hello everyone, I'm Dr. Mar Mohamad. I'm currently a senior executive at BCAO and the executive secretary.

27:39

"The national inclusive finance strategy is an entity within the cabinet of the Minister of Economy and Finance. I was assigned from the central bank to lead this mission with the government. So, first off, there's a clear observation: the issue of digitalization is a major topic in most developing countries, especially in sub-Saharan Africa. It's a current issue in all these countries and an essential part of policies, with opportunities being highlighted."

28:20

"Regarding Dr. Ali and Ismaël, in terms of security and speed, I personally want to highlight the major reduction in transaction times that has led to lower financial service costs. Additionally, I want to focus on reducing the distance between financial services and consumers. Essentially, this is about expanding access to financial services for as many people as possible, especially considering how long it can take to get things done, dating back to the last financial crisis."

29:09

In 2008, access to financial services in our African countries was hindered by many obstacles, especially the high costs of these services. This includes the well-known high bank loan rates that everyone is aware of, especially if you don't have a good relationship with financial institutions. There are also high banking fees, particularly for micro-accounts, and a lack of service points. For instance, in a country like Niger, if you live in a rural area, you might have to travel miles just to find a service point.

29:48

In the financial service sector, this particularly affects teachers in rural areas who often have to take two days a week just to go and collect their salaries. Then there are the hurdles related to the guarantees that financial institutions require to establish a relationship with financial service providers, which not everyone can meet—especially for young people who are still studying, and women, particularly African women, who often lack access to many financial services.

30:25

Barriers restrict these people's access to financial services. Overall, financial services don't operate well because financial institutions aren't even tailored to the needs of these populations, especially young people with low and inconsistent incomes. There's still a lot of informality in our economies; for instance, in places like Niger, about two-thirds of the economy is informal. There's also the issue of regulations, and accessing clients can be risky, along with the challenge of getting information about those clients.

31:06

"These things weren't available because they were practically insurmountable challenges for financial institutions. But then came the digital revolution, which provides solutions to all these obstacles. As I said, once prices drop because people are more connected, services can be delivered virtually to them. Banks were then able to lower the costs of these services, allowing more people to access them."

31:41

"Having access, but this digital revolution was mainly driven by operators who pressured regulatory authorities to consider innovations in the legislative and regulatory framework. This also allows for better information flow. A lot of reforms have been made, including the Credit Information Bureau, which provides information or the history of information on..."

32:15

"Clients, anything that can reassure financial institutions is important. But the real game-changer has been remote digital financial services. This all kicked off thanks to mobile technology. Now, from the comfort of your living room, you can make payments and receive money right from your phone. That's a real revolution! So today, when we talk about this medium, we're really talking about the phone."

32:55

Mobile phones are becoming more and more accessible in our countries, with a growing penetration rate. This means our people are getting on board quickly, and technology has evolved to make this possible for any mobile phone. We know that the first generation of smartphones was expensive, and the average income for a Nigerien didn't allow for access to them. But now, with SSD technology, you can get a phone for just 10,000 CFA francs.

33:33

"Even with just 5000, we can access these services. So, in terms of opportunity, I want to point out the decoupling that happened between the circulation of electronic money and

distribution. This allowed banks to focus on technology, leading to microloans and attracting more customers, as cash is becoming less and less available for everyone using this technology."

34:16

"At the same time, it sends signals to the markets that are crucial, and anything that leads to the strength and stability of the financial sector helps the monetary authorities develop appropriate monetary policies that directly affect people. However, every coin has its flip side; there are risks associated with this digital revolution. First, there are risks linked to the government that creates all of this."

35:00

"Regulations that allow these companies to develop partnerships, but unfortunately, there are malicious individuals who try at all costs to bypass it through other means. This could obviously be done by people—I'm not trying to be negative, I'd rather think positively—but in other situations, as we've seen with the digitization of administration, there have been taxpayers with bad intentions who have managed to exploit it."

35:39

"To monitor the systems in Niger, we have a platform called 'physique' at the tax administration level. It allows every citizen and business to pay their taxes easily without hassle. But it goes beyond that; the wealth of information available on taxpayers provides the tax administration with more opportunities for calculating business results and net income, which impacts the tax base. All this information is now readily accessible, of course."

36:15

"Well-secured stocks allow the tax authorities to increase their tax revenue, and you can see that in the rising tax receipts from year to year. But, as I mentioned, there are risks involved—some people with bad intentions try to game the system. This can happen through complexity or even by corrupting agents. Plus, in the tech world, there's always the possibility of bypassing regulations using cryptocurrencies, and as you know, cryptocurrencies are forms of money that..."

36:49

"They're slipping out of the control or oversight of the authorities, so this method also carries a risk regarding confidentiality. The authorities are not necessarily aware of it. Nowadays, you can buy a lot of commercial goods online. They're available, and you can

order something from the U.S. or China. You know all these distribution channels, but you have no security or guarantee that your goods will arrive in good condition or even that they will be delivered at all. So, there's a real need for..."

37:49

"We need to put laws in place to regulate all our online buying and selling. There's also the risk, like I mentioned, regarding personal data protection. Not all of someone's information should be online. Unfortunately, the technology we have makes it possible. If we don't control how data is produced and used, we put people at obvious risk. In Niger, we've adopted a law on this."

38:31

"About personal data protection, we've set up an authority to oversee it, and they're currently reviewing all state institutions and businesses to gather information. Not all data should be in the public sector. Thanks, Doctor. Just one point for you, Doctor—maybe we can tackle the second question at the same time? That way, you can expand on it quickly."

39:06

"The timing is important. If you could cover the second point in about 2 to 3 minutes, that would be great so we can address any questions from our participants. I see we have more and more people joining, so I'll let Madame introduce the second question quickly. I'd like to remind the panelists to put your questions in the chat or the Q&A section so we have at least 10 to 15 minutes for them."

39:36

Feel free to leave your questions, doctor. By the way, I'm not sure if you're having trouble hearing us, dear audience, so don't hesitate to let us know. Doctor, I've heard some people are having a hard time with the audio. Could you maybe try turning off your video on your end to ensure we can all hear clearly? Alright, doctor, I'll let you continue with Dr. Makaou for the second part.

40:12

"Thanks a lot, Mr. Yara. I'm going to jump straight to the second question. Can you quickly tell us how the private sector can help ensure that financial and digital innovations are inclusive and accessible to marginalized populations, especially in tough environments like Niger? Thank you very much, ma'am. Before you answer that question, there's another risk that I'm really concerned about that I'd like to mention briefly."

40:48

The use of digital financial services for money laundering and funding tourism in our country, especially in the Sahel, is a big issue. These services can also be misused for terrorist activities, and that's something we're aware of. Just to point out, this risk is being taken seriously today. I used to be the Secretary General of the National Assembly focused on fighting money laundering, and we have more measures in place to address this.

41:23

"Let's take a deep dive into the financial info floating around in our country so we can spot any digital financial services that might be used for terrorism or money laundering. Now, about the private sector's role—it's involved in a bunch of ways. First off, we really need strong public-private partnerships. On the private side, we need national fintech startups that can come up with digital solutions."

42:00

Two years ago, in 2022, we helped set up a Nigerien fintech association, and we're still working with them alongside UNCDF. We've done a lot of projects with these companies, and today the sector is really dynamic, creating solutions and forming partnerships with financial institutions. In the context of the Am Maradie project, we've contributed in various ways to promote a culture around this.

42:36

"Funding for communication means having an innovative sector, building competitive private companies, and developing solutions through partnerships. Right now, the most talked-about partnerships are with banks, financial institutions, and money transfer companies. But I think we also need to speed up another type of partnership, which is with the government. Today, all the payment services from the government to individuals..."

43:10

"Government services need to be digitized and modernized, but we see that the partnerships aren't as lively or dynamic as what we have with financial institutions. The tax administration is fully digital now, and so is the treasury and customs, which has a platform called 's plus' that lets you pay your customs fees from home. However, we really need to give more room to the private sector, our businesses, and our tech companies to bring in solutions."

43:46

When it comes to these questions, still in the private sector, I think about how the public is accepting digital payment services. First, the people in retail, our shops today, gas stations,

and all the major billers need to accept this kind of service. If we look at places like Nigeria or SNE, they accept it for paying water and electricity, but with a lot of hassle. However, in many shops, we don't see this trend; you still have to go to specific places to make those payments.

44:21

A supermarket needs to get cash out to pay, so we should quickly consider this type of partnership that allows businesses to accept digital payment methods. It started with the NCDF, but also with the PV project, a smart billing project funded by the World Bank, which helped subsidize the acquisition of what we call electronic payment terminals (TPE) and provided them at a subsidized rate to all supermarkets, at least.

44:56

"Here in Niamey, we want to help the local population use bank cards to make their purchases in all businesses without relying on cash. The private sector has a role to play, but it needs to be in a more dynamic public-private partnership where the government gives importance to our national companies. Thank you, Doctor, for sharing such valuable and interesting insights. I think we all agree on this, and it makes me think about..."

45:31

Different frameworks have been put in place in Niger through UNCDF to facilitate public-private dialogue and, of course, encourage innovation. I'm thinking about the national framework for inclusive finance, the innovation days, and the regional strategy with its monitoring framework. Thank you, Doctor. These are very interesting points. Now, I'd like to quickly look at the questions we have.

46:04

We received a question that's actually related to the point I wanted to discuss with Dr. Ali. So, the question is about the future, and thanks to Mr. Ousman for bringing it up. It's about the prospects for the education and research sector in Niger. I'll take a minute to expand on that and then let Dr. Ali jump in to elaborate a bit more. So, the prospects are...

46:42

"It's really big, so we have to say that, as Dr. Ali mentioned earlier, the challenge is huge. There's still a lot to do. Today, digitalization is a reality, but as the university mentioned earlier, it's a process, and there are more phases to come for course administration and planning. As for UNCDL and our perspective, we've already started thinking about the next phases."

47:16

We've been working with the university to come up with ways to help students with funding, especially in the research sector. We're looking at things like buying equipment, and we've even considered a project where every student gets a laptop. We're also thinking about financing options to cover tuition fees. These are just a few of the ideas we've been discussing and are still working on.

47:48

"Let's hope we'll be part of the next phase. So, Dr. Ali, I think this question is for you, so I'll hand it over to you. Thanks, Doctor. Uh, thanks, Olivier. I'd say the outlook for the university and the academic ecosystem is that for the Maradie case, our ultimate goal is to achieve what I call cashless payments, so that everything that needs to be paid to the university, beyond tuition and training fees, is done through electronic means."

48:30

Digital payments—let's take the example of fees for diploma withdrawals, certificate withdrawals, transcript fees, application fees for doctoral students, and so on. We're also looking to move towards online, remote learning, which would allow us to include payment for part-time teaching, and maybe later on, depending on regulations, I mean this is all under consideration.

49:04

"Why not also involve suppliers and service providers? The university isn't just about teaching; it's also about research. In fact, the university provides services to the community, and these services, like consulting, are often paid. It would be great for us if we could establish a partnership in this regard."

49:39

"We need to work with different companies so that our financial exchanges can happen, whether locally or through our international partnerships with other universities, research centers, and businesses around the world. That's the first point. The second point, as you mentioned, Mr. Olivier, is that we need to support this entire process, especially for the students."

50:07

"At the heart of this system, we need to make sure it's sustainable. To achieve sustainability, it's crucial to find a way to help students and universities manage the costs associated with financial transactions. That's one point. The second point is to ensure that

students, in particular, can fully embrace this new era through the project you mentioned earlier."

50:42

"I'm a student with a laptop because, well, COVID showed us that unexpected things can happen, and these disruptions shouldn't stop the university's public services, especially in teaching and research. Thank you, thank you, thank you, Doctor. We have a question for the SNFI, and I'd like to take a minute to summarize this really insightful discussion. So, Doctor Makaou, if you could do that in a minute..."

51:18

Uh, to answer that question, I think I've already provided the details. The question is, what are the current platforms set up by the SNFI to facilitate exchanges and discussions, especially in the public sector, including financial institutions and fintech? What priorities have been identified to adjust the regulations? Dr. Makaou, you've got 2 minutes to summarize for our participants. Thanks a lot, Olivier. Quick note, uh, our...

51:45

"Our current priorities are education and health. Just this morning, before this meeting, we had discussions about the education sector and what needs to be done in terms of financing. We have some clear priorities on that front. Soon, we'll be in the Maradi region as part of the National Financial Education Program, rolling out modules in the curriculum. We're really going to get into the details of this teaching."

52:19

We talked about the option for remote teaching and also discussed how teachers in rural areas can come and get their salaries. We have a project with the postal service where, starting next January, we're going to invest in a new financial service—not the regular postal service, but a new finance initiative. This will help us set up processes that will allow teachers in these areas to access their pay.

52:55

"Get out of their vehicles without having to use the app. Then there's the whole digitalization of social transfers; I'm thinking especially about retirement pensions, which is really important. We're looking at digitalizing all these processes in healthcare too. I want to add something about healthcare: it's important because we have women in our remote villages in the region."

53:34

"Women in Maradi who are pregnant and need to give birth in a medical facility often don't know if a doctor will be available or if they are even working. They risk being taken to the hospital on a cart without access to these services just because the doctor isn't there or for some other reason. We need to spread the word to the women in the village about the quality of medical services available in Maradi and the availability of qualified doctors."

54:10

"We can do this by digitizing services and making life easier for our PES in the villages. Thanks, Doctor! I think we've run out of time, and the international broadcast might get cut off. I just want to wrap up quickly by thanking all the panelists and everyone who took the time to join this session. Just to recap, we discussed the challenges and got some insights from Dr. Ali."

54:40

"Challenges of innovation because it was still a groundbreaking project, the changes it required, but also prerequisites like making sure that this innovation comes with measures. I think there are measures in terms of infrastructure and connectivity availability. We also talked about the opportunities, meaning the strengths. There's been awareness, training, and especially the willingness, of course."

55:09

"Management and partners, of course, you mentioned the importance—especially the need—to rely on the private sector. You talked about a fintech that helped roll out the platform. Dr. Makaou discussed the global environment, risks, policies, regulations, and the necessity of not just leaning on the private sector but also..."

55:38

"Let's create a public-private partnership because there's still a lot to do in both the private and public sectors, and we all agree on that. We've gone over our time by 5 minutes, so we'll wrap it up here. Thanks to everyone, thanks to the panelists, thanks to the participants, and I wish you all a great weekend. Thank you so much, and thanks for this initiative. We look forward to more. Thanks again, and take care!"