Based at the United Nations, the Better Than Cash Alliance is a partnership of governments, companies, and international organizations that accelerates the transition from cash to responsible digital payments to help achieve the Sustainable Development Goals.

We understand that Africa has the experience, know-how, and inspiration to achieve its Digital Transformation goals and power a successful Single Digital Market in this period of the African Women’s Decade on Financial & Economic Inclusion. Attaining financial equality is pivotal to achieving the Agenda 2063.

In Africa, we are working with members on their journey to digitize payments responsibly by:

1. Providing advisory services based on their priorities
2. Sharing action-oriented research and fostering peer learning on responsible practices
3. Conducting advocacy at national and pan-regional levels.

We are building on lessons from collaborations with African governments in driving and scaling financial inclusion through responsible payments digitization across the continent.

**Action-focused advocacy**

- Including responsible digital payments in the continent’s most influential agendas to mobilize collective action for these working with partners such as the African Union Commission, African Continental Free Trade Area (AfCFTA) Secretariat, Smart Africa Alliance, and the African Development Bank.
- Building a network of digital financial inclusion (DFI) champions, to influence policy action that leaves no one behind in collaboration with continental partners.
- Facilitating peer learning among African policy makers and industry on digitizing payments responsibly.
are more opportunities for innovative solutions for merchants and smallholder farmers to participate in the formal financial system.

- Digitization of the cocoa value chain with the WCF and Ghana Cocoa Board (Cocobod), has the potential to impact over 800,000 families in the cocoa industry. As part of implementing its Cocoa Management System, Cocobod is paying special attention to women farmers’ financial inclusion.

Rwanda

- The National Payments Strategy, with a focus on universal pension schemes for the informal sector, has enrolled over 1.5 million active savers onto the EjoHeza platform.
- Digitizing payments in the tea value chain with the Ethical Tea Partnership and the government to financially include tea farmers and accelerate digitization of the agricultural sector to become a cashless economy by 2024.
- The National Digital Payments Awareness Campaign, designed with the government, focused on digitizing everyday payments by mobilizing micro and small merchants to accept digital payments and adopt e-commerce platforms to accelerate national digital transformation.

Senegal

- Digital wages and social protection of workers: Senegalese President Macky Sall launched an appeal to fellow leaders and the private sector to "use this (Alliance) report to ensure digital payments are at the center of a sustainable and fair economic recovery.” More than 400,000 workers now have access to quality, government-subsidized health care thanks to wage digitization. The government and the World Bank activated a Matching Fund of more than US$20 million for the digitization of SMEs.
- The Alliance is working with Agence de la Couverture Maladie Universelle (ACMU) on the digitization of health payments and increasing access to Universal Health Coverage. The ACMU is investing over US$2 million to implement all recommendations resulting from the Alliance’s technical assistance.