

# NEWSLETTER

DECEMBER 2025



## THE DIGITAL INCLUSION DISCOURSE WHERE EVERYONE MATTERS

This edition explores insights from IIDIA's field works and achievements in inclusive digital innovations with the support of our cherished partner and donors.

These stories reaffirms us of IIDIA's commitment to digital and financial inclusion where the needs of everyone is prioritized in defining and building digital infrastructures to better lives. Whether you're a partner, practitioner, or advocate for digital and financial inclusion, these stories remind us that progress is possible when technology meets purpose, and progress gets greater when technology meets willingness and purpose.

Now, let's get into it!



# LUX PROJECT: FINANCIAL SERVICES ADOPTED TO THE NEEDS OF WOMEN IN TOGO AND BENIN



As part of the LUX project, an experience-sharing mission was organized, focusing specifically on products and services for women. This mission brought together a team composed of the **Confédération des Institutions Financières Afrique de l'Ouest**, **Institute for Inclusive Digital Africa**, the Burkina Faso Caisses Popular network (RCPB), and a representative of the Houet Regional Directorate for the Environment (Burkina Faso).

The team visited Benin, notably the Federation of Savings and Agricultural Mutual Credit Unions (**FECECAM**), and Togo, the Federation of Savings and Credit Unions (**FUCEC TOGO**). These visits provided fruitful meetings with the directors and field staff of these institutions. These exchanges fostered the capitalization of good practices in financial services adapted to the needs of women, both in Benin and Togo.

This initiative is part of a regional dynamic of financial inclusion and economic empowerment of women, drawing on varied experiences and proven models within West African cooperative networks and decentralized financial institutions.



# LUX PROJECT: MOBILIZATION OF RURAL SAVINGS THROUGH DIGITAL TECHNOLOGIES



This day highlights the importance of rural savings as a lever for resilience, particularly for communities like ours that are heavily dependent on natural resources

The **Confédération des Institutions Financières Afrique de l'Ouest**, and the **United Nations Population Fund (UNFPA)**, in partnership with RCPB, Institute for Inclusive Digital Africa, and LuxDev, organized an awareness-raising day in Bobo Dioulasso on the mobilization of rural savings through digital technologies.

Discover how women, youth, and smallholder farmers benefit from innovative financial services, savings education, and support toward self-sufficiency.

👉 Watch the video to learn more about the Lux Project and its impacts in several regions of Burkina Faso!: [ <https://shorturl.at/gqY4N> ]



# LAUNCH OF THE REGIONAL LABORATORY FOR INNOVATION AND DIGITAL TECHNOLOGIES



**Benin took a bold step toward digital sovereignty.**

On June 24th, Cotonou hosted the launch of the Regional Laboratory for Innovation and Digital Technologies, on the sidelines of Cyber Africa Forum (CAF).

This initiative, spearheaded by Agence des Systèmes d'Information et du Numérique (ASIN) - Bénin and Institute for Inclusive Digital Africa, with the support of Gates Foundation, addresses a significant challenge in West Africa: the language barrier in digital services.

The lab's inaugural project focuses on developing the first voice-to-voice AI model in the Fon language. This will enable millions, particularly the elderly and those in rural areas, to access essential digital services in their native tongue without needing to read or speak a foreign language, truly embedding technology in local realities.

A working prototype of this AI is expected within 9 months, using community-driven voice data and high-performance GPUs (NVIDIA A100/H100).

Discover more about this project on our website [ <https://shorturl.at/2cQYN> ]



# AFRICA PAY FORUMS 2025: BUILDING TRUST & DRIVING DIGITAL PAYMENTS IN GHANA



## Key Insights from Africa Pay Forums 2025: Building Trust & Driving Digital Payments in Ghana

At the Africa Pay Forums 2025 - Ghana Edition, our very own **Majeed Ayinde**, Payments Specialist at IIDIa, delivered powerful insights on Ghana's evolving payment landscape. Here are some key takeaways from his panel discussion:

### Trust as the Foundation of Digital Financial Inclusion

Ghana has robust cybersecurity policies, but enforcement gaps leave consumers vulnerable, with GH¢10 million lost to fraud in 2024 alone. Majeed Ayinde emphasized: "You can't build trust in systems people don't understand. Digital literacy isn't just about using technology, it's knowing the risks and how to protect yourself."

Rural communities face higher barriers, where limited digital literacy and a lack of physical banking infrastructure shape first-time users' perceptions of digital finance.

### IIDIa's Commitment to Secure & Inclusive Payments

To combat fraud and strengthen trust, Institute for Inclusive Digital Africa is partnering with **Tazama** to introduce advanced fraud monitoring systems across African markets. Additionally, we're working with Central Bank of The Gambia to deploy **Mojaloop**, an instant, inclusive payment system that bridges financial gaps for underserved communities.

# INTERNATIONAL YOUTH DAY

# International YOUTH DAY

**Themed: Local Youth Action for the Sustainable Development Goals (SDGs) and Beyond**

A day much more than a celebration. International Youth Day : Local Youth Actions for Sustainable Development Goals (SDGs) and Beyond.

It is a powerful reminder: African youth are at the heart of change.

Every day, young people, often in the shadows, invent, innovate and act to build a more just, inclusive and sustainable Africa.

At IIDia – Institute for Inclusive Digital Africa, we firmly believe that their creativity and energy are catalysts for sustainable development goals such as:

- 💡 Reduce inequalities
- 💡 Creating sustainable cities and communities
- 💡 Promoting decent work and economic growth
- 💡 Promoting gender equality and quality education
- 💡 Strengthening peace, justice and strong institutions

Our mission: to provide them with the tools, digital inclusion and opportunities so that their local actions resonate on a global scale.

📘 Explore our thoughts and solutions to achieve the SDGs: The Future of Africa Digital Inclusion Starts in Benin

🌐 Breaking Barriers with Language-Based AI

The Regional Laboratory for Innovations and Digital Technologies is now a reality, and it's set to redefine digital inclusion in Africa.

- ◆ Voice-to-Voice AI in Fon, bridging the gap for millions
- ◆ Cross-border collaboration with Senegal, Côte d'Ivoire & beyond
- ◆ Supported by the Gates Foundation & African digital ministries

This isn't just about technology, it's about empowering people.

📘 Learn more in our Press release: [ <https://shorturl.at/2cQYN> ]

# LUX PROJECT: KNOWLEDGE SHARING ON DIGITAL TECHNOLOGY INTEGRATION WITH YOUNG PEOPLE AND WOMEN INVOLVED IN NON-TIMBER FOREST PRODUCTS (NTFP)



As part of the Lux project, Institute for Inclusive Digital Africa, in collaboration with RCPB, Luxembourg Cooperation and Confédération des Institutions Financières Afrique de l'Ouest, supports young people and women involved in non-timber forest products (NTFP) to integrate digital technologies into their activities:

- Strategic use of e-commerce enablers such as social media for wider exposure;
- Adoption of digital payment methods

Objective: to strengthen the capacities of Village Forest Enterprises (VFE) in the digital age.

Watch the video review of this impact initiative. [ <https://shorturl.at/0Vftu> ]



# EMPOWERING BENIN'S NEXT GENERATION WITH MTL CONNECT: DIGITAL SKILL BUILDING ON CAMPUS



Enabling young people to participate in major digital events prepares them for the challenges of tomorrow.

The broadcast of MTL connecte @ Printemps numérique, organized by Institute for Inclusive Digital Africa for students of the Higher School of Commerce and Management (HECM) in Cotonou and Parakou, as well as the National School of Statistics, Planning and Demography (ENSPD), is part of this approach of openness and knowledge sharing. This event allowed them to follow live discussions on digital transformation, enrich their knowledge, and broaden their perspective on the challenges of the digital world through topics such as:

- ❖ When collective intelligence shapes the city of tomorrow
- ❖ Create your own personal AI assistant
- ❖ Artificial intelligence in the service of citizenship in Senegal
- ❖ Transforming education in Africa through Artificial Intelligence: opportunities, challenges and strategies for integration into the school curriculum
- ❖ Creating a custom AI
- ❖ AI & Lean Startup: Reinventing Incubation in Emerging Economies

A huge congratulations to the students for their curiosity and commitment , thank you to the authorities of the various schools who made this experience possible, and thank you to MTL Connecte.

A collaboration with real impact for a connected digital Francophonie!

☛ Learn more: [ <https://shorturl.fm/xY5KE> ]

# TRIPARTITE AGREEMENT SIGNED BETWEEN DER/FJ, IIDIA AND GLOBAL ID AT SENEGAL



## Towards a More Inclusive Digital Future in Senegal

A tripartite agreement has been signed between DER/FJ, the Institute for Inclusive Digital Africa (IIDia), and Global ID, marking a key milestone in building an inclusive and sustainable digital ecosystem.

Through the Dakar Digital City project, this collaboration aims to:

- ★ **Train 100,000 young people and women**
- ★ **Incubate 500 start-ups**
- ★ Stimulate innovation in vital sectors: health, education, employment.

Aligned with the national digital transformation strategy, this partnership extends the vision of DER/FJ and LionsTech: to build a regional innovation hub rooted in creativity and African digital sovereignty.

It also aligns with IIDia's mission, which places inclusion, digital trust, and talent development at the heart of transformation for open, responsible, and future-oriented ecosystems.



# GLOBAL DPI SUMMIT 2025



IIDIA participated in the Global DPI Summit 2025 in Cape Town, a major event dedicated to digital public infrastructure (DPI) and its role in sustainable development.

Three days of intense discussions focused on a common goal: building open, interoperable, and inclusive digital systems capable of accelerating sustainable development across all continents.

◆ Strong voices, like those of Nandan Nilekani, Sanjay Jain, or even Minister Solly Malatsi emphasized that trust, transparency, and inclusion must be at the heart of any digital strategy.

Countries like Gabon and Tanzania have joined the "50 in 5" initiative, a symbol of collective commitment to a fair digital future.

Relive the highlights of this global summit, showcasing innovation, cooperation, and shared ambition. [ <https://shorturl.fm/Rv6mD> ]



# OFFICIAL LAUNCH OF “JAIMEMALANGUE”



Benin is speaking to the future!

On November 10th, we officially launched #JaimeMaLangue (I Love My Language), an initiative aimed at building a sovereign voice base to train artificial intelligence (AI) models capable of understanding, promoting and speaking the local languages of Benin. This was led by Agence des Systèmes d'Information et du Numérique (ASIN) - Bénin and Institute for Inclusive Digital Africa, with strategic support from the Gates Foundation.

This pioneering project is bringing our languages into the digital age. It aims to create the first Beninese voice database by mobilizing at least 10,000 citizen voices by the end of 2025 to train artificial intelligence models capable of understanding and speaking our local languages.

As part of the "JaimeMaLangue" project, Institute for Inclusive Digital Africa and Agence des Systèmes d'Information et du Numérique (ASIN) - Bénin, accompanied by a delegation from Digital Umuganda organized a training session for audio validators, transcribers and transcription validators.

This technical meeting strengthens our internal capabilities to produce better quality data, essential for the development of artificial intelligence tools adapted to our languages and our context.

Through a series of caravans organized in Cotonou, Abomey, and Ouidah, our teams conducted community outreach activities to raise awareness on how communities can contribute their voices to the development of the Fon AI model. A strong mobilization, smiles, and incredible energy!

These actions confirm that J'aimeMaLangue is more than just a tool: it is a participatory project built with and for communities.

Join the movement: [www.jaimemalangue.bj](http://www.jaimemalangue.bj)

Read all about the Project here: <https://shorturl.at/DdLF3>

# GAMBIA INTEROPERABILITY SWITCH PROGRAM (GISP) VALIDATION MEETING



## Gambia Adopts a Fully Connected Digital Financial System - GISP

Gambia held a validation workshop starting Tuesday 14th October, for the Gambia Interoperability Switch Program (GISP) led by the **Central Bank of The Gambia, Ministry of Communications and Digital Economy (MOCDE)** and **Gamswitch Company Ltd** with support from **Institute for Inclusive Digital Africa, Glenbrook Partners and Gates Foundation**.

Key players in the financial ecosystem including momo operators, banks, fintechs and other financial service providers converged to review and approve the set of rules that guide the national payment system prioritizing how practical, secured and inclusive the program should be to the best of interest of every Gambian.

At the workshop, participants agreed on strong principles for:

- Consumer protection : clear dispute mechanisms and fair timelines;
- Transparent governance : shared accountability and rapid oversight;
- Secure payments : multiple settlement windows and liquidity safeguards;
- Inclusive design : protecting privacy, ensuring affordability, and simplifying access.

Gambians will benefit from a real time, low cost and inclusive payment system that allows sending and receiving of payments instantly regardless of which financial platforms are used.

Explore full details in the video below:

[ <https://shorturl.at/t2Wpg> ]

# BANTABA 2.0 GOES LIVE



## BANTABA 2.0 :

On December 15th, The Gambia went live with BANTABA 2.0, the national platform of interoperability.

This system revolutionizes the payments landscape by making money transfers instant, secure, and interoperable.

This initiative, led by Central Bank of The Gambia, Ministry of Communications and Digital Economy (MOCDE) with the support of Institute for Inclusive Digital Africa, is a key lever for financial inclusion, payment efficiency and the transformation of the digital economy in Gambia.

Press Release: [ <https://url-shortener.me/52EM> ]



# PUBLIC SENSITIZATION OF “JAIMEMALANGUE”



## "J'aimeMaLangue", on the field : awareness and Community Engagement

Through a series of caravans organized in Cotonou, Abomey, and Ouidah, our teams conducted community outreach activities to raise awareness on how communities can contribute their voices to the development of the Fon AI model. A strong mobilization, smiles, and incredible energy!

The main objective was to strengthen understanding of the tool and to reiterate that citizen involvement is essential for its sustainable implementation and long-term impact.

These actions confirm that J'aimeMaLangue is more than just a tool: it is a participatory project built with and for communities.

Press Release : [ <https://url-shortener.me/52EC> ]



# BUILDING A BRIGHTER DIGITAL FUTURE FOR AFRICA TOGETHER

At IIDia, we are driven by the belief that the digital economy can be a powerful force for good. Through our initiatives, partnerships, and advocacy, we are working tirelessly to ensure that every African can thrive in the digital age. Thank you for joining us on this journey. Stay tuned for more updates, stories, and insights in our next edition!

Warm regards,  
The IIDia Team

## Quick Links:

-Learn more about the Lux Project and its impacts in several regions of Burkina Faso! [ <https://shorturl.at/gqY4N> ]

-Discover all about the REGIONAL LABORATORY FOR INNOVATION AND DIGITAL TECHNOLOGIES [ <https://shorturl.at/2cQYN> ]

-Re-live the moment with (NTFP)s impact initiative. [ <https://shorturl.at/0VFtu> ]

-Learn all about MTL CONNECTE 2025: [ <https://shorturl.fm/xY5KE> ]

Relive the highlights; Global DPI Summit 2025 [ <https://shorturl.fm/Rv6mD> ]

-Donate your voice. Join the movement: [www.jaimemalangue.bj](http://www.jaimemalangue.bj)

Read all about the J'aimeMaLangue Project here: <https://shorturl.at/DdLF3>



Explore full headlines on GISP validation meeting below:

[ <https://shorturl.at/t2Wpg> ]

-BANTABA goes live in GAMBIA. Learn all about it.

[ <https://url-shortener.me/52EM> ]

Follow us on all social media platforms for real-time updates and inspiring stories from the frontlines of Africa's digital revolution.

We Want to Hear from You! Do you have a story to share or feedback on our newsletter? Reach out to us at [ [contact@iidia.org](mailto:contact@iidia.org) ].

Together, Let's Build a Digital Africa That Works for Everyone!

## Visit our space!

[www.iidia.org](http://www.iidia.org)

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