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WORKING GROUP ON REGULATION DEVELOPMENT (WGRD)

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PROPOSED THEME FOR POSTAL REGULATORS FORUM 2024

Agenda item N°4.4

1. Subject Proposed Theme for Postal Regulators Forum 2024	2. References/paragraphs
3. Decision Expected <ul style="list-style-type: none">Take note of the related report;Make any relevant comments and/or observations	Policy and Regulation Committee Action Plan

I. INTRODUCTION

Further to Resolution No. **18/PAPU/AC/XXXVI/2017** passed at the 36th Ordinary Session of the Administrative Council held from **8th to 10th May 2017**, in Nairobi, Kenya, the PAPU General Secretariat has been organizing the African Postal Regulators' Forum on an annual basis. This document is presented in compliance with the need to have the theme of the 2024 edition of the Postal Regulators Forum approved by the said Working Group in pursuit of the Work Plan for the Working Group on Regulation Development.

II. PROPOSED THEMES AND SUB-THEMES

The theme proposed for the 2024 edition of the Postal Regulators Forum deals with Financial Inclusion which is defined as the process of giving people excluded from the formal financial system access to financial services at affordable costs.

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Financial Inclusion is a major concern at the national, continental and global levels. Indeed, several countries have adopted strategies to promote Financial Inclusion.

On the African front, the African Union made recommendations to enhance Financial Inclusion on the continent in pursuit of its Agenda 2063 vision. On the global front, the United Nations recognizes Financial Inclusion as a key factor in achieving the seventeen (17) Sustainable Development Goals.

However, despite the efforts made by financial institutions, the overall percentage of people with access to banking services has remained unsatisfactory for a variety of reasons, including low outreach, poverty, high transaction costs and mistrust. According to the Global Findex 2021 Database, 76% of adults worldwide had a bank account versus 55% in sub-Saharan Africa, including 33% with a mobile money account.

Against this backdrop, postal services play a vital role in promoting the Financial Inclusion for their citizenry by leveraging their extensive network and diversified financial products and services. Moreover, the postal sector is second only to banks in terms of Financial Inclusion globally.

Postal operators therefore offer genuine alternatives to the formal banking services when it comes to Financial Inclusion. However, they face a myriad of challenges, not least of which is the ineffective or non-existent regulatory framework. Indeed, while the postal regulatory framework sets out the conditions for Posts to offer certain services or serve as a post bank, there is some uncertainty as to the nature of postal financial services, which fall midway between the postal and banking regulatory ecosystems.

It is worth recognizing that postal financial services overlap into the conventional financial or banking sector, hence the presence of other entities involved in regulating the banking sector. These include Ministries of Finance, Central Banks and Competition Authorities. To take full advantage of the opportunities offered by the Post in promoting Financial Inclusion, the roles of the various players, in particular the postal regulator, need to be clearly defined, so as to create a synergistic momentum with the other players driving the Financial Inclusion agenda.

1. The theme: “Leveraging postal regulation to advance postal Financial Inclusion”

The General Secretariat is proposing the following theme for the 2024 edition of the African Postal Regulators Forum: **“Leveraging Postal Regulation to Advance Postal Financial Inclusion”**

The prime objective of this theme is to enable African postal regulators to share views on the role and place of postal regulation in fostering Financial Inclusion.

More specifically, the 2024 edition of the African Postal Regulators Forum will offer a platform for participants to unpack various aspects of Financial Inclusion, including:

- ❖ The current state of regulation of postal financial services;
- ❖ Prospects for promoting Financial Inclusion via the Post;
- ❖ Key success factors for postal Financial Inclusion.

In this respect, **two (02) Panel Discussions** will be organized during this edition of the event, namely:

- ❖ **Sub-Theme 1:** Current state and prospects for promoting Postal Financial Inclusion;
- ❖ **Sub-Theme 2:** Key success factors for postal Financial Inclusion.

2. Proposed panelists and moderators

In order to explore these sub-themes, there are three (03) proposed panelists per panel. Panelists may be identified from the following countries: **Cameroon, Burkina Faso, Democratic Republic of Congo, Benin, Republic of Côte d'Ivoire, Algeria, Kenya, United Republic of Tanzania, Uganda, Zambia, Eswatini and Madagascar.** Moderators may also be chosen from the above countries.

III. DECISION

The Policy and Regulation Committee is invited to:

- ❖ Take note of related report
- ❖ Make any relevant comments and/or observations