

# **Session 4: Linking the Cash Box to the Bank**

The Case of Tanzania (CARE and  
Mwanga Community Bank)

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ACCRA-GHANA

Linking the Cash Box to the Bank (CARE  
& Mwangi Community Bank)

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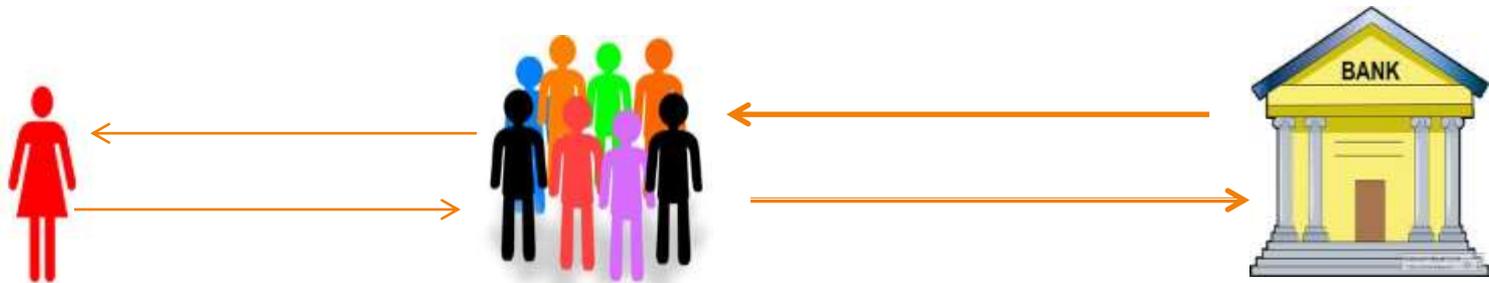
# MLEP and MCBL Partnership

- ▶ Partnership started in 2012
  - ▶ CARE work in demand and supply side
  - ▶ MCBL is a financial service provider
  - ▶ Objective: to increase financial inclusion to remote rural areas in Kilimanjaro region
  - ▶ Expected Outcome: to provide access to FFS through linkage of 2000 VSLAs
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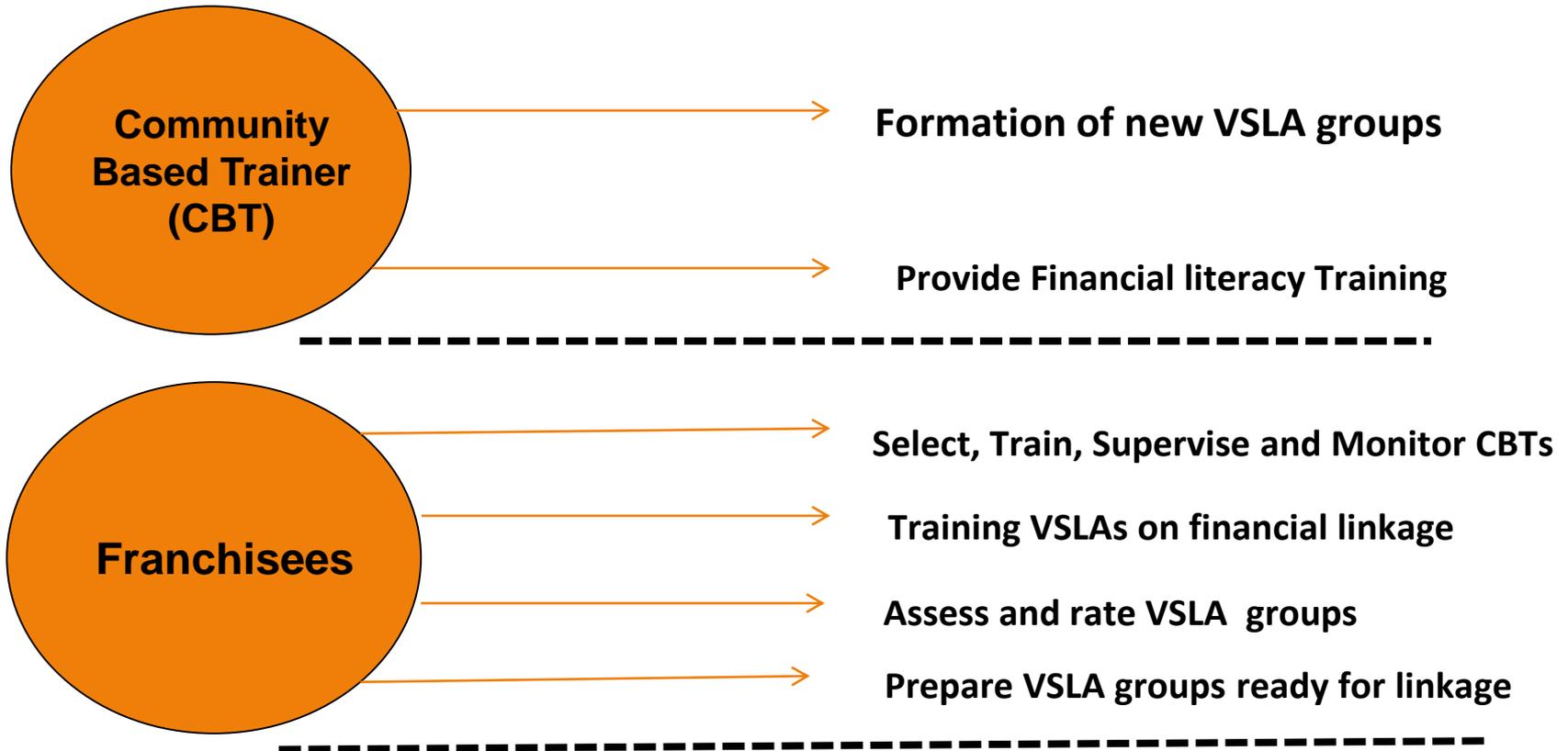
# Linkage Model

- ▶ What is linkage?

The business partnership between regulated Fis and informal SGs.



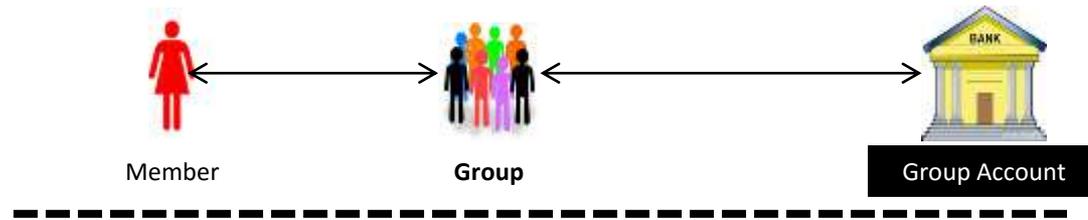
# Linkage Model: CARE



# Linkage Model: MCBL

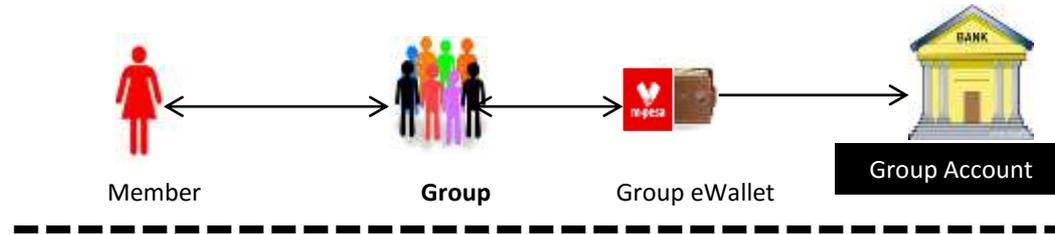
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**Service Center Approach**



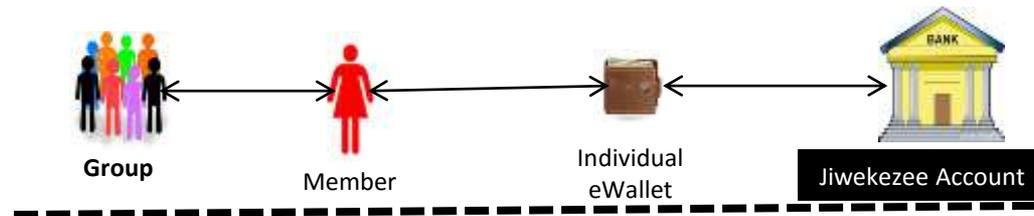
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**Linkage through Group eWallet**



3

**Link VSLAs members through individual eWallet**



# Linkage Strategies: Mwananchi Day

Special day planned for **mobilizing**, **awareness creation**, **marketing** of Bank products, **account opening**, and all CARE **linkage** processes



 **care**  
Defending Dignity.  
Fighting Poverty.

**CARE INTERNATIONAL TANZANIA**  
IKISHIRIKIANA NA

 **Mwanga  
Community Bank Ltd**

**WANANCHI DAY**

- UHAMASISHAJI WA JAMII KUJIUNGA NA BENKI YA WANANCHI MWANGA
- MAFUNZO YA UENDESHAJI WA BIASHARA NA ELIMU YA KIFEDHA
- KUFUNGUA AKAUNTI
- KUNUNUA HISA ZA BENKI YA WANANCHI MWANGA

# How it Works



- Plan a meeting between CARE, Franchisee and CBTs of a selected area

- CBT informs his/her groups ready for linkages

(Groups that has received financial linkage training).

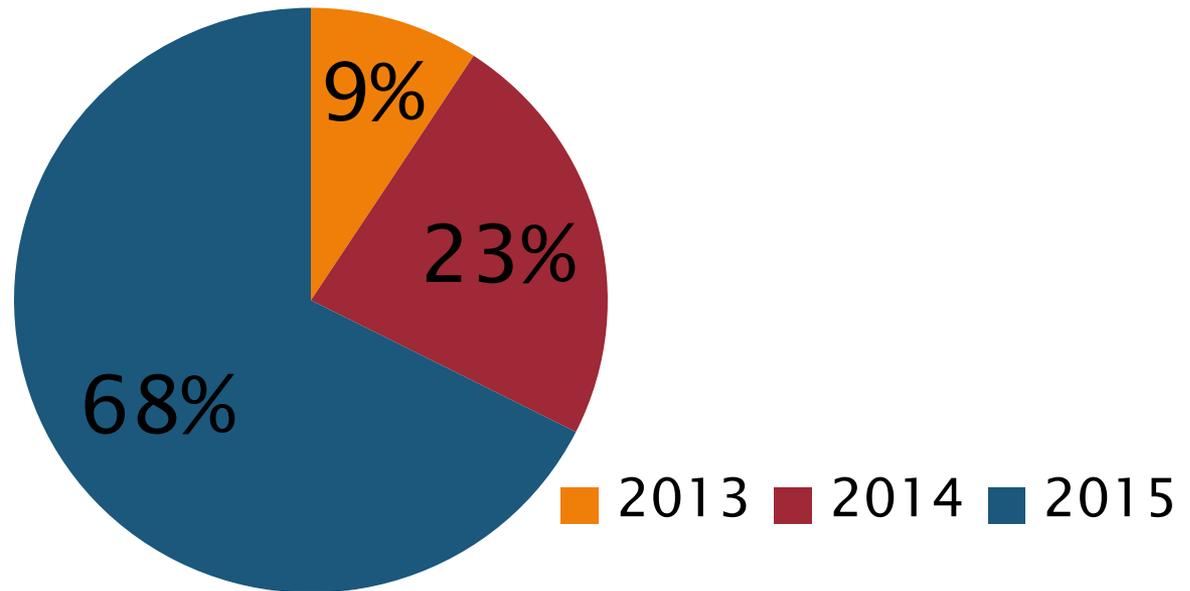


- Make a Public advertisement at a selected area (two consecutive days before **Mwananchi Day**)

# Mwananchi Suprised Outcome

Percentage of Groups Linked Before and after

## Mwananchi Day



# Lesson Learned:



- Working through **Mwananchi Day** (MCBL, CARE, Franchisee, CBT, Local leaders, VSLAs and Non VSLAs) helps to speed up linkage
- Through **Mwananchi Day** we are able to reach more VSLA groups at the same time

# Challenges



- ▶ Time consuming
- ▶ Poor infrastructures to reach rural areas
- ▶ Cost in terms of advertisement



*“Poor communities are Bankable provided that they get proper financial services according to their needs”.*

*THANKS*



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THANK YOU