SCBF Swiss Capacity Building Facility

2026-03 | Digitalisation the collection of customer savings, Niger

Financial Sector Partner (FSP):	Coopec Yarda Tarka Maggia (YTM)	SCBF Contribution:	CHF 123,800 (57%)
Grantee:	Geap Consulting	Matching Contribution:	CHF 95,278 (43%) - FSP
Country:	Niger	Duration:	Jun 2026 – Jun 2028
Potential Outreach:	5,000 (Digital savings) 20,000 (Financial education)	Product:	Digital Financial Service - Savings
Thereof Women:	70%	Target Group:	Low-income clients

PURPOSE AND VISION

In Niger, the financial inclusion penetration (banks and mobile money) stands at around 20%. Despite progress in digital technologies, the country still has one of the lowest levels of financial inclusion in the West African Monetary Union (WAMU). In response to this challenge, the Government, in partnership with its technical and financial partners, is implementing several projects aimed at enabling populations excluded from the traditional financial system - particularly women and young people - to access diversified, innovative, affordable, and high-quality financial services.

PROGRAMME DESIGN AND DELIVERY

The project is designed to strengthen financial inclusion for rural women and underserved communities in Niger through the digitalization of savings collection and the expansion of customer-centric financial services. The programme combines technology deployment, financial education, targeted marketing, and customer protection measures to ensure effective delivery and adoption. Key activities include upgrading COOPEC YARDA's digital infrastructure, deploying a digital savings collection application, training staff and clients, strengthening financial literacy through multilingual outreach, and enhancing social performance and customer protection practices. The phased implementation approach, supported by robust monitoring and evaluation, aims to reach over 5,000 new accounts and significantly expand access to secure and affordable financial services.

OUTCOMES, IMPACT AND LEARNING

The implementation of this project will enable COOPEC YARDA to strengthen its savings mobilization capacity and expand the reach of its products and services. In the short term, the project will provide COOPEC YARDA with a secure application to accelerate the rollout of its savings products. By the end of the project's two-year implementation period, at least 5,000 new accounts will be opened, distributed among women's groups, individuals, and SMEs.

The project's main activities are as follows:

- Strengthening the Information System and deploying the digital savings collection application;
- Developing and implementing a marketing/communication strategy;
- Strengthening the financial education mechanism;
- Improving the client protection mechanism;
- Coordinating, managing, monitoring, and evaluating the project

Partnering with:

GEAP Consulting — Groupe des Experts Associés pour la Performance

COOPERATIVE D'EPARGNE ET DE CREDIT COOPEC YTM YARDA TARKA MAGGIA