

Financial Inclusion: Trends, developments and policy tools

27 & 28 June 2023



**Mrs Kheertee Ramsohok
Heerasing**
Head
Regional Centre of Excellence



Mr Dhanesswurnath Thakoor

Chief Executive

Financial Services Commission,
Mauritius

Mr Thakoor the Chief Executive of the FSC Mauritius since 18 May 2020. Prior to joining the FSC Mauritius, he held the post of Assistant Director - Payments Systems and the Mauritius Credit Information Bureau at the BoM. Mr Thakoor also has over 25 years of Central Banking experience.

In his capacity as Chief Executive, Mr Thakoor represents the FSC Mauritius in a number of international regulatory bodies and committees. He was also a member of the internal Fintech Committee and a member of the National Regulatory Sandbox License technical committee at the BoM. He is a member of the Core Group for AML/CFT, the National AML/CFT Committee, the Interagency Coordination Committee, the National Regulatory Sandbox Licence Committee, the National Sanctions Committee, the National Committee on Corporate Governance, the RCE Governing Board and the Financial Reporting Council.

Mr Thakoor spearheaded results-driven initiatives at the level of FSC Mauritius to complete the action items to address the strategic deficiencies identified by the FATF. These efforts have been instrumental for Mauritius to exit the FATF Grey List in October 2021. He has also been at the forefront in the establishment of a modern regulatory framework of a spectrum of innovative financial products and services such as Virtual Assets, VCCs, SILIB, Peer-to Peer Lending, Crowdfunding, and Guidelines for the issue of Green Bonds, among others. He also led a number of digitalisation-driven projects among which the FSC One Platform and is now leading the National Insurance Claims Database project.

He holds a master's degree in Information Technology, Electronics and Systems Automation from Polytech Lille-France and an MBA with Specialisation in Finance.



Mr Miles Larbey

Head of the Financial Consumer
Protection, Education and
Inclusion Unit

OECD

Mr Miles Larbey is the Head of the Financial Consumer Protection, Education & Inclusion Unit at the OECD Directorate for Finance & Enterprise Affairs. In this role, he is responsible for the OECD's work on international standards and best practice relating to financial consumer protection and financial literacy, including the G20/OECD High Level Principles on Financial Consumer Protection and the OECD Recommendation on Financial Literacy. Particular areas of focus include the development of national strategies for financial literacy, the impact of digitalisation, sustainable finance, demographic changes, consumer vulnerability and financial inclusion.

Before working at the OECD, Mr Larbey was a senior executive at the Australian Securities and Investments Commission, and was the first General Manager of the Investor Education Centre in Hong Kong.

He is a qualified lawyer (admitted in NSW, Australia), and also holds academic achievements in finance, economics and business administration.



Mr Andrea Grifoni

Policy Analyst, Financial
Consumer Protection, Education
and Inclusion Unit

OECD

Mr Grifoni is a Policy Analyst in the Financial Consumer Protection, Education and Inclusion unit of the Capital Markets and Financial Institutions Division at the OECD. He is a member of the Secretariat of the OECD International Network on Financial Education (INFE), working in particular on digital financial literacy issues, and develops the activities of the INFE in Latin America and the Caribbean. He is also implementing technical assistance projects on financial literacy in the European Union. While at the OECD he previously contributed to projects on financial consumer protection supervision, public sector reform and to the accession of Colombia to the Organisation.

Prior to joining the OECD he worked in London in the analysis of EU capital markets regulation and in Brussels in EU Common Security and Defence Policy.

He holds an MSc in International Political Economy from the London School of Economics, and completed his undergraduate studies at the University of Bologna and Sciences Po Paris.



Saniya Ansar

Economist,
Finance and Private Sector
Development,
World Bank

Ms Ansar is an Economist with Finance and Private Sector Research Team of the Development Research Group at the World Bank. Her research focuses on access to finance and digital payments, especially for women and poor around the world. Prior to this, she has worked on various social protection programs with the World Bank and United Nations World Food Programme in Pakistan. She holds a Masters in Public Policy from the Harvard Kennedy School of Government.



Ms Mariam Rajabally

Partner of Grant Thornton,
Mauritius &
FSC Board member

Mrs Rajabally was appointed as a Board member of the FSC Mauritius in April 2019. She is a Partner at a leading accounting firm and specialises in transaction advisory and corporate restructuring. She has been involved in large local and multinational transactions in different sectors. Mrs Rajabally is involved in insolvency proceedings and is a Registered Insolvency Practitioner. She also advises on Mauritius and international tax matters. Mrs Rajabally holds an LLB from the London School of Economics and Political Science, a postgraduate diploma in Financial Strategy from the Said Business School of the University of Oxford and has completed the Harvard Business School Executive Leadership Program. She is a Fellow of the Institute of Chartered Accountants of England and Wales (ICAEW)



Ms Fatima-Zahra Aziz
Director,
Moroccan Foundation for
Financial Education

Fatima-Zahra is the Executive Director of the FMEF since October 2017, responsible for defining and implementing the strategic plan for financial education in Morocco and coordinating FE actions and initiatives of stakeholders. Lead of the "Financial Education" working group within the National Strategy for Financial Inclusion and member of the other pillars of this strategy.

Prior to her appointment to the Foundation, Fatima-Zahra accumulated several years' experience in training and human resources management at Bank Al-Maghrib (Central Bank of Morocco). As Head of the Training Department, she had greatly contributed to the development of international and regional cooperation in the field of training and skills development, and was General Secretary of the Training Directors Group of Francophone Central Banks (2009-2017) and was a founding member of the Arab Network for Banking Training and a member of its Board of Directors. She has also worked in public administration as a senior official.

She has a post-graduate degree from the High School of Information Sciences- Rabat and received her thesis on Digitalization of the National Property Register.



Ronaldo Silva
Deputy Head,
Department for Financial
Citizenship Promotion,
Central Bank of Brazil

Mr Silva held the position of Deputy Head of the Department for Financial Citizenship Promotion, and is responsible for the CB's Financial Education agenda since 2017. He Joined the Central Bank of Brazil in 2007, where he initially worked in the Department for Supervision of Credit Cooperatives and Non-Bank Institutions. Mr Silva has graduated in Economics from the Federal University of Paraná (UFPR) and completed a master's degree in the same area from the University of Glasgow, United Kingdom, in 2012.



Nangi Massawe

Head

Financial Inclusion Department,
Bank of Tanzania

Mrs Nangi Moses Massawe, Manager Financial Inclusion at the Bank of Tanzania responsible for overseeing and coordinating Financial Inclusion activities. She is a Member of the National Generation Equality Forum Advisory Committee which coordinates and monitors the implementation of country commitments on Women Economic Justice and Rights and advise the President on the progress.

Mrs Massawe is chair of National Secretariat for Financial Inclusion, which coordinates and monitors the Financial Inclusion Agenda in the country; a Secretary of the Women Financial Inclusion Committee, which coordinates country initiatives to promote women financial Inclusion. She is also a member of the African Women Leaders Network (AWLN) Tanzania National Chapter; and she previously served in the board of SELF Microfinance Fund Limited.

Mrs Massawe, a pioneer of the gender financial inclusion agenda in Tanzania, in 2017, she led the development of the second National Financial Inclusion Framework, and ensured that women agenda is well articulated and prioritized in the Framework, of which resulted into the establishment of National Financial Inclusion Women Committee.

At international level, she served as a Chair of Financial Inclusion Strategy Peer Learning Working Group (FSPL) Alliance for Financial Inclusion (AFI); She was also a Member of Advisory Board for International Network for Financial Education (INFE under OEDC). She is a nominee of IFC –World Bank as one among the leading Tanzanian Women in Financial Services; an examination of gender equality in Tanzania's financial services sector.

She holds MBA from Jackson State University, Mississippi, United States of America



Amit Kumar Ramjeet

Manager

Financial Services Fund,
Financial Services Commission

Mr Ramjeet is presently Manager of the FSF Unit of the FSC Mauritius. The FSF Unit is responsible for funding and organisation of financial literacy initiatives. He reckons 20 years of experience in the field of Communication and Financial Literacy. In his current position, Mr Ramjeet has participated on the Consumer Financial Education Technical Committee of the Southern African Development Community (SADC) Committee of Insurance, Securities and Non-Banking Financial Authorities (CISNA). He has also been actively engaged in the organisation of international conferences by the FSC and has been a speaker/moderator on Financial Literacy in various forums.

He joined the FSC Mauritius in 2007, holding the post of Team Leader Communication. Mr Ramjeet has actively participated to the establishment and consolidation of the financial literacy function at the FSC and to the launching of ground breaking initiatives like the outreach programme for consumers of financial services, various competitions at National level and media initiatives to promote financial literacy in Mauritius.

As journalist at the Mauritius Broadcasting Corporation (MBC), Mr Ramjeet was awarded a bursary for internship at Radio France International (RFI), Paris in 2006

Mr Ramjeet was a lecturer in the fields of Communication and Public Relations. He holds an LLB (Hons) from the University of Mauritius, a Masters in Communication and Public Relations from the University of Technology Mauritius and an MBA (Finance) from Anglia Ruskin University UK. He is currently studying for a PhD and is conducting research in the field of financial literacy