



SWAKOPMUND CALL TO ACTION:

EMPOWERING SOCIETIES AND
ENABLING GROWTH THROUGH
INCLUSIVE FINANCE



**The Maya
Declaration**
Commitments
you can bank on

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I. INTRODUCTION

In a world marked by geopolitical disruption, economic fragility, and climate volatility, financial inclusion's potential to create empowerment, equal opportunity, and shared prosperity is more needed than ever.

As nations progress, it is essential to ensure that the benefits of development are equitably shared. Achieving inclusive financial systems goes beyond merely achieving access and usage, it demands intentional efforts to overcome structural barriers, such as institutional fragility, limited funding, and digital divides. This requires designing policy responses that prioritise equity, are grounded in evidence, and responsive to the lived realities of disadvantaged groups.

Today, we the members of the Alliance for Financial Inclusion (AFI), convening in Swakopmund, Namibia, at the 2025 Global Policy Forum, under the theme of **“Empowering Society, Enabling Growth,”** affirm our collective commitment to ensure that financial systems not only include, but enable. We call for financial inclusion to extend beyond access, to the effective usage of quality, affordable and adequate financial services. In doing so, we will empower the vulnerable, improve livelihoods, and unlock human potential.

The Swakopmund Call to Action builds upon over a decade of collective leadership from the AFI network. Its foundations include the Maya Declaration and other AFI Accords endorsed by members since 2011, and regional commitments such as the Nuku alofa Pledge for Inclusive Innovation, Climate Resilience, and Shared Prosperity. It stresses financial inclusion's role as a pillar of public purpose and value, serving all sections of society, driving empowerment and inclusive, resilient growth.

II. OUR SHARED COMMITMENTS

We, the members of AFI, commit to the following:

1. Accelerate Inclusive Growth and Resilience

- Embed equity, gender responsiveness, and environmental sustainability in national strategies and regulatory frameworks.
- Support adaptive financial ecosystems that strengthen climate and economic resilience.
- Build society's financial literacy through targeted education programs for youth, women, and vulnerable populations.

2. Leverage Digital Finance to Expand Access and Opportunity

- Build inclusive pathways to financial services that are affordable, tailored to people's needs, and which open access to education, health, and other vital services.
- Leverage responsible innovation, and promote interoperable digital ecosystems, including payment systems, digital IDs, data exchange infrastructures, and regulatory digital utilities, to address gaps and inequalities.
- Ensure digital financial services (DFS) and digital infrastructure are built around inclusivity, security, trust, public value, and user empowerment, supported by robust and scalable technological foundations that safeguard continuity, availability, and data integrity.

3. Strengthen Impact Measurement, Accountability and Evidence-based Policy

- Commit to robust measurement of progress, sharing of data and best practices, and transparent reporting.
- Measure progress using disaggregated data, shared metrics, and standardized indicators, and promote the use of benchmarking tools such as the AFI Data Portal.
- Embed peer learning, progress tracking and evidence-based policymaking into our institutions.
- Build inclusive, disaggregated data ecosystems that inform evidence-based decision-making.

4. Foster Livelihoods, Job Creation and Sustainable Enterprise

- Develop enabling policy and regulatory environments which expand equitable access to finance for MSMEs (small businesses), women, youth, people with disabilities, and underserved communities.
- Scale public-private partnerships that promote job creation, bring people into formal economies, and drive inclusive economic participation.

5. Promote Housing Sustainability and Financial Mobility

- Advance financial solutions and policies that ensure access to safe, affordable, and sustainable housing for all.
- Design mechanisms that support forcibly displaced and migrant populations, facilitating cross-border financial inclusion, remittance access, and socio-economic integration.

6. Call on Mobilization of Additional Resources: A Global Call to Action

We call on policymakers, regulators, financial institutions, the private sector actors, and development partners to move beyond commitments and actively mobilize the full spectrum of resources required to deliver bold, inclusive, and impactful solutions. This includes sustained financial investment, deep technical expertise, skilled talent, enabling technologies, and, critically, a renewed sense of public purpose and commitment from our collective community of AFI members, funding partners, and stakeholders.

By emphasizing both commitment and implementation, this Call highlights that mobilizing financial, technical, and institutional resources is essential not only to safeguard the gains we have collectively achieved, address today's challenges, but also prepare for tomorrow's uncertainties and accelerate future progress.

Our task is not simply to meet today's needs, but to future-proof our capacity to respond to evolving realities, geopolitical shifts, climate volatility, technological change, and social transformation, while keeping equity, resilience, and inclusion at the core of our efforts. We must reframe financial systems as engines of empowerment and sustainable growth, matching ambition with the resources and resolve needed to deliver meaningful change for those left behind across generations, communities, and borders.

The opportunity is before us, and with it, the shared responsibility to act with urgency, courage, and unity.