

FLASH NEWS

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## **NATIONAL FINANCIAL INCLUSION STRATEGY FOR THE PERIOD 2025-2031 (ENIF')**

**What measures drive the ESG agenda?**



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Areas of Interest:

- **Finance**
- **ESG**

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**03/MAR/25**

## **NATIONAL FINANCIAL INCLUSION STRATEGY FOR THE PERIOD 2025-2031 (ENIF')**

### **What measures drive the ESG agenda?**

By Resolution no. 74/2024, of 30 December, the Council of Ministers approved the National Financial Inclusion Strategy (ENIF), with the primary aim of implementing actions to increase levels of financial inclusion. In other words, it is a strategy that establishes the main guidelines for expanding access to and increasing the use of accessible, quality financial products and services that can contribute to sustainable and inclusive economic growth.

From this perspective, one of the four pillars at the centre of ENIF has to do with increasing the use of accessible financial products and services, with a view to promoting, where relevant, the introduction of new themes such as green finance.

What is this about?

It refers to financing mechanisms that aim to support projects and initiatives that promote environmental sustainability and the transition to a low-carbon economy.

In fact, adjusting to the socio-economic changes in the country, ENIF will be implemented, in the first phase (2025-2027), prioritising the promotion of green finance, financed for projects and initiatives that promote sustainable development and at the same time incorporate environmental, social and governance (ESG) principles.

As a result, the government will start to consider aspects such as the development of accessible financial products and the creation of financial and regulatory incentives that favour sustainable investments, taking greater account of the fact that projects must guarantee transparency and accountability in the allocation and use of financial resources earmarked for green initiatives, as well as continuously evaluating the impact of the policies and programmes implemented.

The main objectives of the National Committee for Financial Inclusion are:

- raising awareness about inclusive green finance and highlighting its importance and potential to support sustainable development.
- developing and applying regulatory frameworks to incentivise investment in environmentally friendly projects.
- offering technical assistance and capacity-building programmes to financial institutions so that they can develop and provide sustainable financial products.

In short, with the entry into force of the ENIF, it can be concluded that projects should begin to focus on environmental sustainability, such as renewable energies or technological innovations in favour of sustainable development, as they will be more likely (but not limited) to obtain funding or incentives, and in this way embrace the country's development towards a culture of climate neutrality.



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