The Professional Fellows Program on Inclusive Civic Engagement



Fall 2025 Professional Fellow



Rajab S. Mpilipili
Executive Director, Youth with Disabilities
Organization (YoWDO)
Tanzani

Rajab serves as the Executive Director of the Youth with Disabilities Organization (YoWDO), an organization dedicated to expanding opportunities for youth with disabilities in Tanzania. In this role, he works to improve access to civic engagement by addressing digital and socio-economic challenges affecting youth with disabilities. Rajab is committed to expanding leadership opportunities for youth with disabilities and has led efforts to create youth-focused programs within disability organizations.

Rajab holds a bachelor's degree in sociology and is currently pursuing a master's degree in gender studies at the University of Dar es Salaam.

Follow-on Project

Digital and Financial Skill Building for Youth with Disabilities in Tanzania

Issue: In Tanzania, people with disabilities (PWDs) make up 11.2% of the population, yet they are often excluded from both digital and traditional financial systems (Tanzania National Council for Financial Inclusion, 2023). This exclusion results in limited access to financial services and financial literacy (ibid). Challenges include inaccessible financial platforms, lack of assistive features like screen readers or voice commands on mobile banking apps and ATMs, low digital literacy, and a shortage of financial literacy materials in accessible formats (e.g., braille, large print, or sign language). Additionally, many financial institutions do not comply with regulations designed to ensure services are disability-friendly.

To address these challenges, the Tanzania National Council for Financial Inclusion is focused on improving access to financial services for certain groups, including PWD, through public-private sector collaboration. As the primary decision-making body for promoting financial inclusion in the country, the National Council highlights the need for policy reforms that improve physical accessibility standards, promote effective practices, and encourage partnerships between financial service providers and policymakers with disability organizations.

Project Objective: Drawing from his lived experience, Rajab aims to address these critical issues by training youth with disabilities in Tanzania in digital and financial literacy.

Project Description: Rajab will organize a digital and financial literacy training workshop for 50 youth











with disabilities, ages 18-35, equipping them with skills to navigate digital technology and manage personal finances. This training will help them develop financial skills, such as budgeting, saving, and investing, while also strengthening their digital literacy and their access to financial capital to overcome poverty.

Rajab will recruit youth through active Youth with Disabilities Organization (YoWDO) projects and leverage previously created content, which he will adapt to the needs of youth with disabilities. Rajab, together with his colleagues at YoWDO and other disability organizations, will facilitate the training. Delivered in a hybrid format, the training will consist of two sessions, and each session will be three hours long. The training will cover topics such as basic digital skills, internet navigation and online safety, the role of assistive digital technologies in enhancing accessibility, digital communication, budgeting and saving, understanding digital banking services and mobile money services, financial decision making, investing basics, creation of accessible digital content, and the link between digital literacy and financial literacy.

By equipping youth with disabilities with essential skills, the training will enhance their ability to navigate both the digital landscape and their financial responsibilities. This will promote independence, confidence, and economic empowerment. YoWDO will sustain this initiative by integrating the training into its programs on entrepreneurship and employability and organizing ongoing follow-up meetings with youth.

During his US Fellowship, Rajab plans to deepen his expertise in digital and financial literacy facilitation and develop effective strategies for cross-disability stakeholder engagement and alliance building, which he can apply to his project upon returning to Tanzania.

Reference

Tanzania National Council for Financial Inclusion. (2023). *National Financial Inclusion Framework 2023–2028.* Dodoma, Tanzania. https://www.bot.go.tz/Adverts/PressRelease/en/2023080516453703.pdf









