

Tajikistan's Unified QR Code System — Interoperable Digital Payments Under the National Financial Inclusion Strategy

Digital Inclusion · Good practice · Tajikistan

Quality score: 88/100

Evidence strength: Strong

Summary

Tajikistan's central bank linked banks and e-wallets to one interoperable QR-code payment rail. Non-cash transactions rose 35% in number and 51% in value between mid-2024 and mid-2025, but a 16-point account-ownership gender gap remains (63% of men vs 47% of women).

Key dimensions

Dimension	Score
Innovation level	2/5
Sustainability (ongoing)	1/1
Evaluation evidence	1/1
Demonstrated reach	1/1
Documented learning	1/1

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-09-25

[National Bank of Tajikistan](#) — accessed 2026-09-25

[GFRID — Tajikistan's Financial Inclusion at a Glance \(Global Findex 2025\)](#) — accessed 2026-09-25

[World Bank — Inclusive Digital Financial Services, Tajikistan](#) — accessed 2026-09-25

[FinDev Gateway — Financial Inclusion in Tajikistan](#) — accessed 2026-09-25

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