



MED MSMEs

Policies for inclusive growth

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Support to an Enabling Business Environment for
MSMEs Development & Financial Inclusion

Capitalisation and Closing

Bank Al-Maghrib - Morocco

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GOPA
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Informed by Maroc PME as the national SBA Coordinator, Bank Al-Maghrib had the opportunity to participate in several programs, mainly:

- *Assessment of the current state of financial inclusion initiatives*
- *Insights for microfinance regulatory and policy framework*
- Review of discussion papers: Facilitating MSME Access to Finance Through Fintech - The Case of the EU PSD2, Mainstreaming the gender lens in the FinTech industry, ...
- Peer-to-peer learning



Key lessons & takeaways

- ✓ EU case in PSD2 as a driver for innovation in financial sector and an enabler of financial inclusion
- ✓ Importance of gender diversity to unlock financial inclusion for women
- ✓ Collaboration at national level is a prerequisite for innovative financial inclusion policies
- ✓ Collaboration at regional level is an important way to embrace good practices



Suggestions / recommendations for consolidating the exchange of experience with peers in the EU and the EU Southern and Eastern Neighborhood

- ✓ Sustain peer-learning and communication tools and platforms: newsletter, tabadool & periodic meeting
- ✓ Implement an annual evaluation of progress made by the countries through a questionnaire
- ✓ Encourage dialogue at regional level on challenging matters

Suggestions / recommendations for enhancing impact

- ✓ Develop regional data collection tools (surveys for example) to evaluate financial inclusion state and progress
- ✓ Ensure national coordination for resources' optimization and efficiency
- ✓ Encourage cross-border projects on common challenges (DFS, FinTech, women& youth financial inclusion)





THANK YOU!

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شكراً لكم