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The Moroccan experience in financial inclusion
and MSMEs financing

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Overview

- The experience of Morocco in financial inclusion and MSMEs financing is characterized by 3 elements:
 - A public-private partnership
 - A permanent dialogue between the parties that are involved
 - A long term strategy with quantitative and qualitative objectives
- This experience can be summarized in two pillars :
 - measures taken to improve the access to financial services to the populations
 - financing policy of MSMEs.

Pillar 1 : Measures to facilitate access to financial services

- ✓ Reinforcement of banking network for more proximity to customers
- ✓ Low costs to access to banking and financial services
- ✓ Diversification and adaptation of banking products
- ✓ Framework to solve conflicts between banks and customers
- ✓ Financial education

Pillar 2 : Financing policy of MSMEs.

- ✓ Framework of financial information concerning MSMEs
- ✓ National guarantee system
- ✓ Assistance and support provided to MSMEs to be eligible to banks financing:
- ✓ Banking business center dedicated to MSMEs
- ✓ Recourse to Alternative financing by banks
- ✓ Microfinance regulation.