

Recommendations

- (i) harmonize MSME definition
- (ii) record loans by size of business and gender
- (iii) develop a national MSME database
- (iv) enhance moveable assets registry
- (v) reduce lending based on real estate as collateral
- (vi) link moveable assets registry with CBC database
- (vii) promote lending based on accounts receivable
- (viii) expand credit guarantees
- (ix) promote use of fintech for credit assessment
- (x) attract more investments by VCs and PEs
- (xi) enhance capacities of SMEs to deal with investors, to improve business operations.
Bookkeeping, financial statements, business plans
- (xii) Produce women-targeted financial products.