



ENCUENTRO NACIONAL DE
MICROFINANZAS

TRASCENDIENDO CON LAS MICROFINANZAS



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WTC | CDMX

SE
SECRETARÍA DE ECONOMÍA



PRONAFIM
PROGRAMA NACIONAL DE FINANCIAMIENTO
AL MICROEMPRESARIO Y A LA MUJER RURAL

The Global Microscope for Financial Inclusion

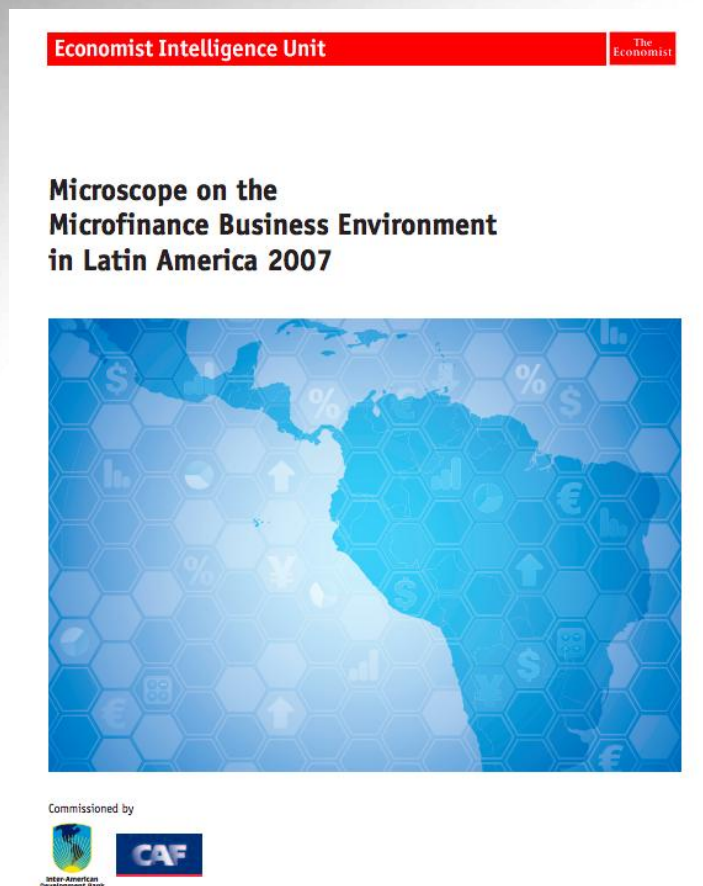
The Global Microscope is a benchmarking tool created by the Inter-American Development Bank (IDB) and The Economist Intelligence Unit (the EIU) to evaluate the enabling environment for financial inclusion. The Microscope evaluates 55 countries worldwide.

The project has three main objectives:

1. Inform policymakers and stakeholders on the financial inclusion environment
2. Benchmark countries and policies against leading practices
3. Foster policy change and catalyse reform



The Global Microscope has evolved with the field



- In 2007, when the Microscope was first developed, there was considerable variation in business environments
- Microfinance was still sometimes viewed through a political lens
- Government responses varied, from promoting competing subsidized public programmes, placing caps or ceilings on interest rates, and granting licenses without proper capitalisation and/or supervision

Expanding scope to financial inclusion

- The Microscope expanded its scope in 2014 to fully embrace financial inclusion
- New attitudes towards microfinance had emerged. It was increasingly viewed by both providers and investors as a commercially viable industry
- By 2014 a wide range of institutions (including banks, non-bank financial institutions (NBFIs), businesses and non-governmental organisations (NGOs)) looked to expand their financial offerings

The Economist Intelligence Unit
An Index and study by The Economist Intelligence Unit



Global Microscope 2014
The enabling environment for financial inclusion

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Financial inclusion in the digital era

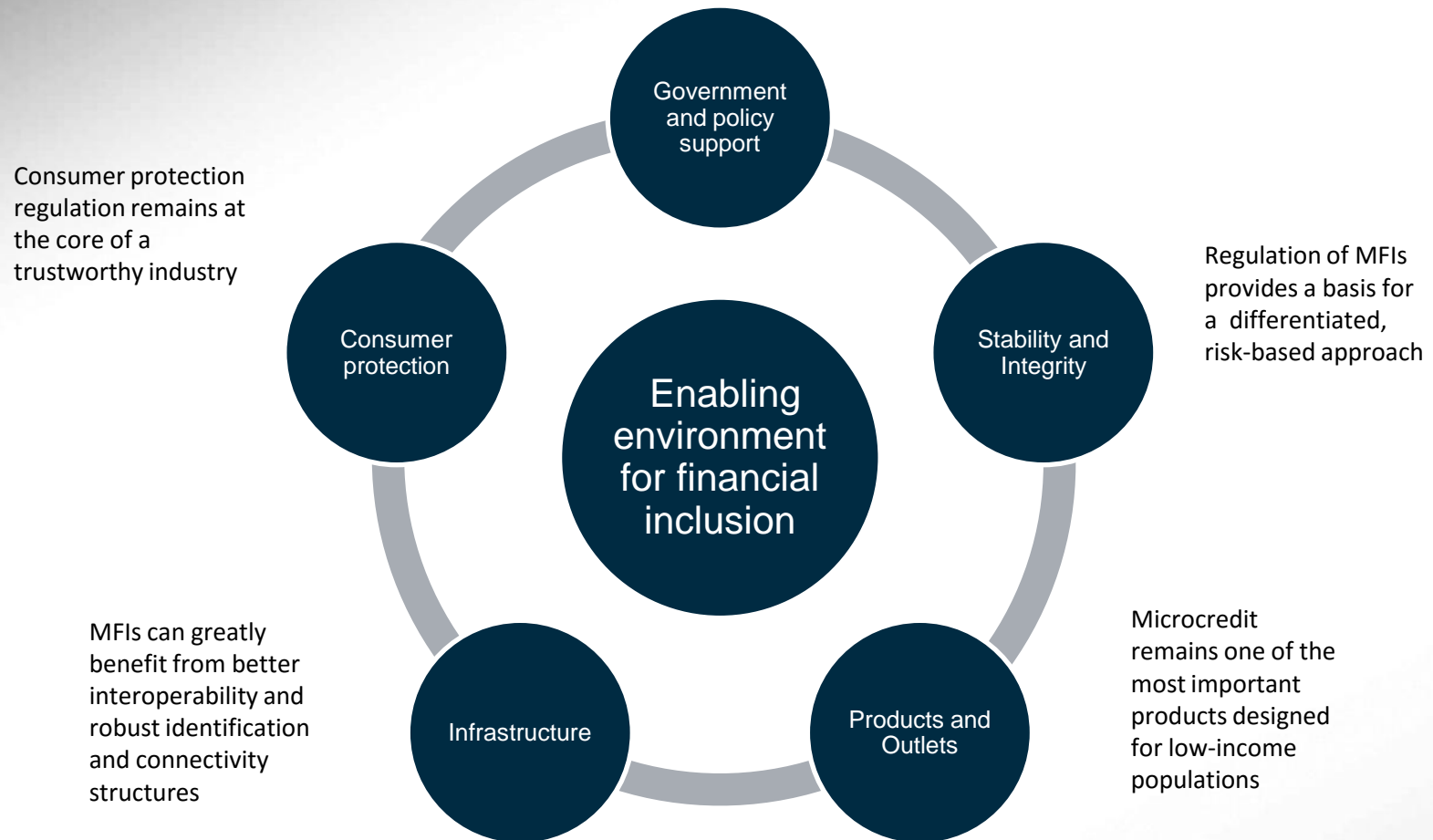
- In 2018 we have reshaped our framework once again to reflect the changes that financial technology has brought to the space
- Technology has reduced costs and increased the reach and scale of financial services
- This has brought new stakeholders and policy challenges to the financial inclusion space
- Telecommunications infrastructure has also become a critical dimension that needs to be fully evaluated



2018 Global Microscope Framework

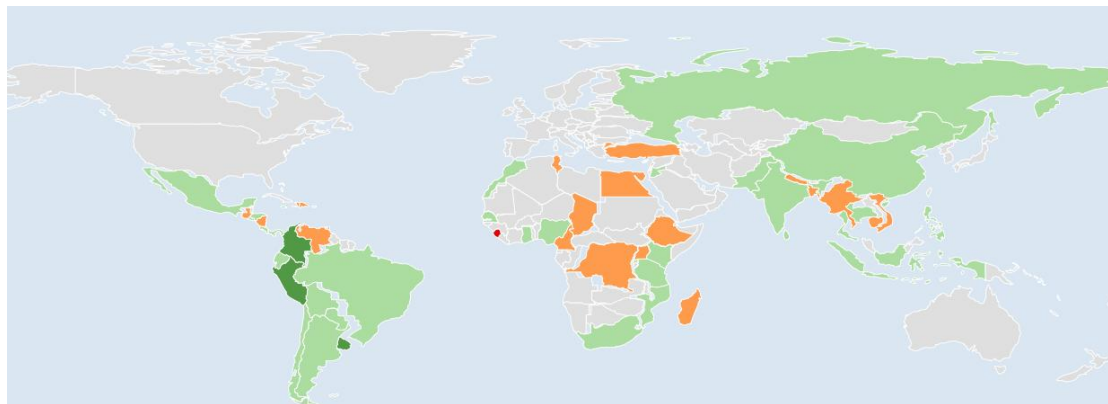


Where does Microfinance fit in?



Mexico in the Global Microscope: Overview

- Mexico's performance in the Global Microscope has steadily improved due to stronger, dedicated regulation and greater government commitment
- The main challenges continue to be narrowing the large rural/urban divide and reducing strong market concentration
- New fintech regulation could help the country leap forward if channeled to low and middle-income populations



Mexico in the Global Microscope: Performance

- Strengths
 - Customer due diligence
 - Accounts at financial institutions and e-money
 - Inclusive insurance products
 - Financial outlets (agents, merchants and electronic channels)
 - Incentives for digitisation
 - Broad strategies for financial inclusion
- Areas for improvement
 - Connectivity
 - Credit information
 - Supervisory capacity

Mexico scores in the top quartile of the 2018 Microscope

