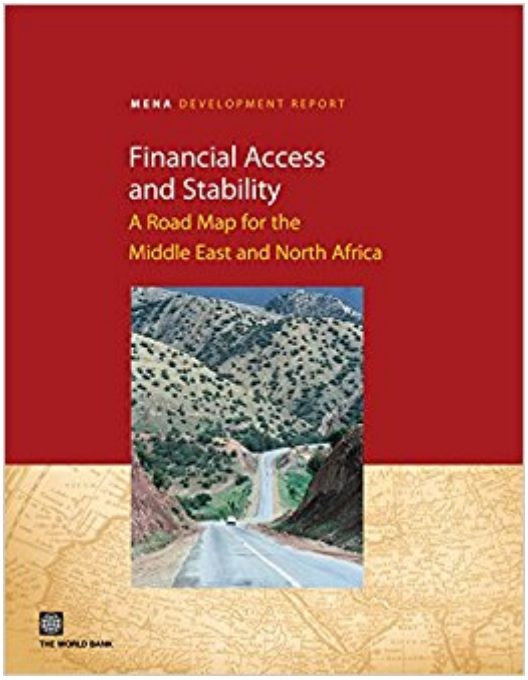
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Financial Access And Stability: A Road Map For The Middle East And North Africa (MENA Development Report)



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Synopsis

The countries of the Middle East and North Africa (MENA) have been recovering from the global financial crisis, but the recent political turmoil has interrupted the pace of credit and output recovery in many countries. The political turmoil in the MENA region reveals deep-seated frustrations and a sense of political, social, and economic exclusion, especially among the youth. The relatively weak growth performance reflects a combination of insufficient reforms and weak reform implementation, including financial sector reforms. The structural weaknesses of financial sectors imply that access to finance may remain restricted even with a full recovery of credit activity. Therefore, the regionÃ¢â ¬â„¢s countries face an ambitious reform agenda to revert two decades of relatively poor performance of output and employment growth. Financial development should be a central component of the regionÃ¢â ¬â„¢s growth agenda. This study reviews the regionÃ¢â ¬â„¢s financial systems, the severity of the limitations on access to finance, and the main factors behind such limitations. It goes on to provide a road map for expanding access and preserving financial stability.

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