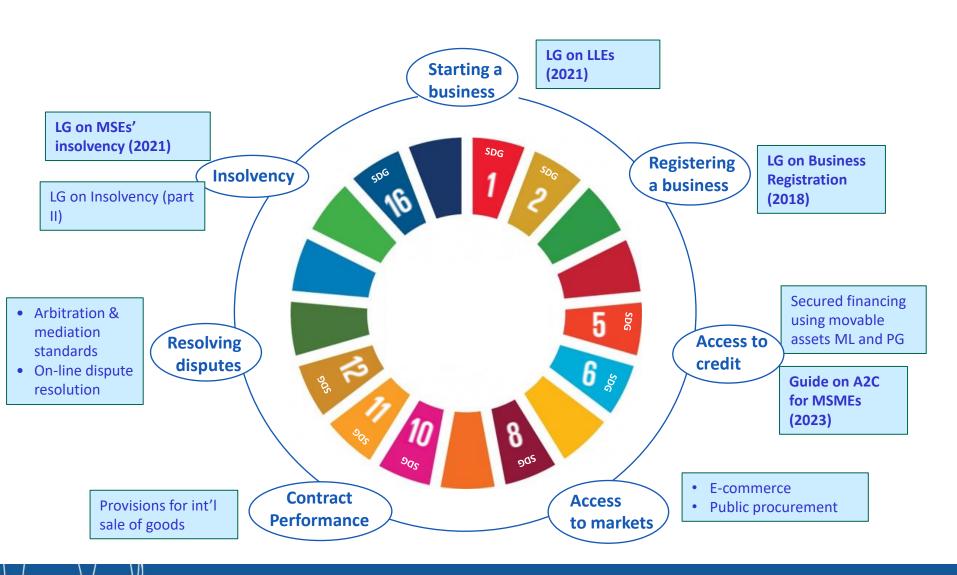
United Nations Commission on International Trade Law (UNCITRAL)

UNCITRAL Guide on Access to Credit for Micro, Small and Medium-sized Enterprises (MSME)

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UNCITRAL tools for MSME life-cycle



Guide on Access to Credit for MSMEs

Challenges

- Low creditworthiness
- Informality
- Economic vulnerability
- ❖ Discrimination (e.g. women, minorities)
- Lack of collateral
- Failure to meet credit conditions

Legal measures without ignoring policy and regulatory measures that can support the relevant legal framework

Improve access to credit

- ❖ MSME formalization
- A modern secured transactions regime
- Credit reporting
- ❖Support to MSMEs in financial distress
- Credit guarantee schemes
- Affordable dispute resolution

- Financial literacy for MSMEs
- Improve capacity of financers & regulators to serve MSMEs

Focus of the Guide

Capacity-building

Gender dimension

