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National Microfinance Policy 2017 xii businesses that operate in the informal sector with no formal accounting or financial records and whose real assets, if any, can hardly be pledged or reasonably accepted as collateral. “Microfinance” means the provision of financial services including micro saving,

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microloan, micro insurance, micro

## **NATIONAL MICROFINANCE POLICY 2017**

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1. I.ACKNOWLEDGEMENTS The National  
Microfinance Policy was developed

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through collaborative work by the National Taskforce on Microfinance whose membership comprised Government Ministries, apex organisations of microfinance and moneylenders, microfinance institutions, development partners, and the Central Bank.

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This redesigned National Microfinance Policy Implementation Strategy covers the period 2013 -2017 and has been prepared taking into account the findings from the evaluation and the global framework for the development of



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the financial sector as laid down in the second Financial Sector Development Program (FSDP II).

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“The existing challenges in the legal framework is negatively impacting on the microfinance subsector and thus

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creating the need for the enactment of a new law as well as to amend others (laws) so as to simplify and bring efficiency in the implementation of the Microfinance Policy, 2017.

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Nigeria Page 5 encouraged to make periodic returns on their operations for statistical purposes to the CBN. 1.6 This document therefore, presents a revised National Microfinance Policy Framework for Nigeria that would enhance the provision of w diversified microfinance services on a sustainable basis for the

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4 In food aid, the main actors at a national level are the Prime Minister's Office (Disaster Management Department) and the World Food

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Programme. In public works, the main actor is the Public Works component of the Tanzania Social Action Fund (TASAF). In savings and insurance, the review looked at programmes and organisations that promote access to savings facilities, and the pension funds.

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1.5 The purpose of this policy paper, therefore, is to present a National Microfinance Policy Framework for Nigeria that would enhance the provision of diversified microfinance services on a long-term, sustainable basis for the poor and low income groups.

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Paper entitled “National Strategy for the Promotion and Development of Small Business” set up the basis for SME Policy. II.

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declared AIDS “a national security problem....It is a devastating problem

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development of a dynamic microfinance  
industry to foster a climate of

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understanding in which stakeholders work towards a common goal of contributing to poverty alleviation.

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