



CERTIFICATE IN LAW AND REGULATION OF INCLUSIVE FINANCE

Written report for the
Fondation Jacqueline NOEL

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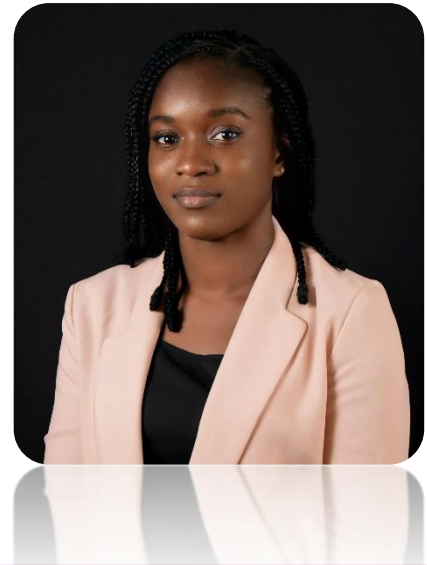
ABOUT ME

N'GOUANDI Marie-Prisca Adjoafla

31 Years old

From COTE D'IVOIRE

June 2025



I am an Agricultural Engineer specialized in rural finance. I began my career by coaching farmers and agricultural cooperatives on good agricultural practices. This hands-on experience allowed me to gain a deep understanding of the realities of the agricultural sector in my country and to realize the significant unmet financing needs in agriculture.

Subsequently, I transitioned to the financial sector, with nearly six years of experience in a microfinance institution and almost two years as a consultant and advisor in agricultural finance at Financial Access. My mission is to promote agricultural finance among financial institutions and development organizations by designing financing mechanisms adapted to the realities of farmers and agricultural cooperatives. These experiences have convinced me of the critical role of inclusive finance as a strategic lever to improve food security and economic empowerment in rural areas.

Participating in the training program to obtain the Certificate in Laws and Regulations of Inclusive Finance was an extremely enriching experience. As an agricultural finance advisor, I am tasked with designing innovative financing solutions to help financial institutions better support agricultural actors.

However, in Côte d'Ivoire, according to a study conducted by GIZ under the Profina project, less than 10% of farmers have access to formal financing. Financial institutions often lack sufficient understanding of this target group to offer relevant products.

Thanks to this training, I was able to:

Deepen my knowledge of key inclusive finance concepts and the regulatory frameworks governing them.

Better understand technical tools and innovative models.

Benefit from the exchange of experiences among participants from diverse contexts.

Identify new areas for support and capacity building to offer to partner institutions.

This now allows me to better structure my technical assistance and propose approaches that are more relevant and aligned with international best practices.

COURSE CONTENT

The training program was particularly comprehensive, covering both theoretical knowledge and practical exchanges. The instructors delivered high-quality content based on concrete experiences and relevant case studies. Among the topics that particularly resonated with me and enhanced my understanding of inclusive finance are:

Blended Finance and Impact Investing

Regulation of Microcredit and Fintechs

Green Finance and Financial Inclusion

Instant Payment Systems and Open Banking

Microfinance, Islamic Finance, and Mutual Insurance

Impact Measurement and Technical Assistance for Financial Inclusion

Innovative Models for Marginalized Populations

Good Practices and Challenges Faced by Inclusive Finance Stakeholders

These topics helped me develop a more strategic perspective on the challenges and opportunities of inclusive finance, particularly in agricultural contexts.

RELEVANCE TO WORK

The skills gained through this training strengthen my ability to effectively support financial institutions. I now have a better grasp of the regulatory and operational mechanisms necessary to design products adapted to rural areas and agricultural value chains.

Following this training, I have revised some modules in my capacity-building programs. I plan to incorporate new content on regulation, green finance, and digital innovations to better meet the needs of financial institutions and rural populations.



CONCLUSION

The training in Laws and Regulations of Inclusive Finance has been a pivotal step in my professional journey. It has not only enhanced my technical skills but also broadened my strategic vision of the challenges and opportunities in inclusive finance, especially in the agricultural sector.

Thanks to the support of the Jacqueline Noël Foundation, I was able to attend this training in Luxembourg and gain real benefits, which I continue to apply in my daily work. I would like to express my sincere gratitude to the Foundation for this opportunity. I remain fully committed to advancing equitable and tailored access to financial services for farmers and rural communities.

