

The MENA Leaders' Summit on Financial Inclusion 2025

“Shaping Regional and Global Agendas”

Monday, November 17th & 18th, 2025

Abu Dhabi – St. Regis Corniche Road

Day One: High Level Policy Forum

Summit Theme

“The evolving focus of the global development community: From financial inclusion to financial health and well-being”

Opening and Keynote Addresses

- Keynote Speech: H.E. Governor of the Central Bank of the UAE (CBUAE)
- Keynote Speech: Dr. Fahad Al Turk, Director General Chairman of the Board of Executive Directors of the Arab Monetary Fund (AMF)
- Fireside Chat: Ousmane Dione, Vice President, Middle East & North Africa, Afghanistan & Pakistan (MENAAP), The World Bank

Special Launches and Announcements

- Official Launch: The National Financial Inclusion Strategy of the United Arab Emirates
- Special Presentations: The Regional Findex Results for the Arab Region — offering new insights into account ownership, usage patterns, digital financial services, financial health, and gender gaps.

Session 1: Foundations for Financial Health

Summary: This session introduces the concept of financial health, focusing on the challenges individuals face in managing daily financial obligations, coping with economic

shocks, and engaging effectively with financial services — even when they have access to accounts.

Discussion Points:

- Defining financial health
- Importance of financial health
- Measuring financial health
- Regulatory approaches to boost financial health

Session 2: Expanding Usage of Financial Services

Summary: Exploring how individuals use financial services beyond basic access, this session focuses on trends in saving, borrowing, and digital payments. It highlights innovations driving usage, including digital credit and AI-enabled tools that expand financial engagement.

Discussion Points:

- Payments, including merchant payments
- Design of AI and LLM-based financial tools: opportunities and risks
- Implementing and leveraging fast payment systems and digital public infrastructure (DPI)
- Digital savings products
- Quasi-credit and other innovative digital credit products

Session 3: Responsible and Inclusive Finance

Summary: This session explores how to build safe, inclusive digital financial ecosystems that promote responsible connectivity, financial resilience, and risk mitigation. It examines regulatory approaches to managing digital risks and integrating climate adaptation into financial inclusion strategies.

Discussion Points:

- Demand-side responsible connectivity: mobile and internet adoption and skills
- Mitigating financial risks, including fraud
- Promoting financial health and resilience
- Regulatory infrastructure for managing digital risks: privacy, cybersecurity, algorithmic bias
- Integrating climate adaptation into financial inclusion initiatives

Session 4: Financial Capability

Summary: Focusing on individuals' ability to make informed financial decisions, this session highlights strategies for measuring and strengthening financial capability through education, policy, and digital tools — with special attention to targeted and impact-evaluated approaches.

Discussion Points:

- Measuring financial capability (e.g., surveys) and developing policy responses (e.g., strategies)
- Choosing effective financial education approaches
- Digital solutions for financial education (e.g., interactive tools, teachable moments, money management apps)
- Tailored approaches for specific groups such as youth and migrant workers
- Evaluating the impact of financial education programs

Closing Segment

- Issuance of the Regional Declaration on Financial Inclusion — outlining shared commitments and policy priorities for advancing financial inclusion and financial health across the MENA region.

Day Two: Policy & Leadership Focused

- **Financial Inclusion Task Force Meeting – Arab Monetary Fund (Only for member country representatives)**
- **NextGen Financial Inclusion Forum– Bridging Innovation, Literacy, and Trust:**
 1. The Imperative of the Fraud Prevention “Safeguarding the future of banking”
 2. Recent FATF Guidelines on Financial Inclusion
 3. OECD Financial Literacy Recommendations
 4. Measuring Financial Health – Case Study from South Africa
 5. Developing Women-Friendly Products and Services
 6. Open Finance for Promoting Financial Inclusion – Case Study from Brazil
- Financial Literacy Workshop – Youth Focused
- UAE Financial Inclusion and Literacy Advisory Working Group Meeting (Only for members)