

## Asociacion Espanola de Microfinanzas (AEM)

**Category of Good Practice:** Advocacy at national level

### **Good Practice's title**

Lobby strategy with Spanish government

### **Main objective**

Introducing changes in the economic legislation to allow the development of the microfinance sector.

**Type of organization:** National Microfinance Association

**Country:** Spain

**Year of inception of the good practice:** 2013

### **Institutional profile**

Spanish Microfinance Association

### **Mission of the organization**

Develop and coordinate the Spanish microfinance sector

### **Governance structure**

Spanish Microfinance Association is composed by all the relevant actors in the microfinance sector including NGOs, Foundations, Saving Banks, Universities, Consultants, Migrant Associations, Women Associations, Disable Associations, Ethnic minorities associations, etc.

## **Good Practice**

### **Introduction**

In 2010, we had a national meeting to do a SWAT analysis of the microfinance sector. From that meeting, we created a working group to develop a lobby document that will compile all the main demands from the microfinance sector. After two years of many meetings and discussion we arrived to a final document to be submitted to the Spanish Government. Since 2013 we have been discussing with the Government the proposal and we are expecting the Spanish Government to launch our demands as law in the coming months.

### **Target group and accessibility**

Our target group is all the stakeholders on the microfinance sector.

### **Innovativeness**

Involve all stakeholders and take the initiative to propose legislation to the Government.

### **Relevance given the context**

It is very relevant due to the difficult situation of the Spanish microfinance sector.

### **Adaptability to other contexts**

Easy to adapt because it is a flexible process that can be suitable for any country.

### **Efficiency**

Most of the expenses were the organization of meetings and the coordination role.

### **Outcomes**

One of the main outcomes is the coordination of the sector at all levels but also the common understanding of transparency and collaboration between all actors.

### **Sustainability**

This process of advocacy and lobby with the Government will continue beyond the approval of the law, because it is important to keep a continuous dialogue with the authorities to improve the support to the financial exclude people at all levels.

### **Further readings**

The process is documented in the Book “The importance of a Microfinance legislation for the development of the sector in Spain” by Foro de Microfinanzas. Monograph n°20, march 2013. Available on: [www.european-microfinance.org/docs/emn\\_publications/other\\_emn\\_publications/1.Spanish%20Microfinance%20Forum%20Monograph%2020%20ENG.pdf](http://www.european-microfinance.org/docs/emn_publications/other_emn_publications/1.Spanish%20Microfinance%20Forum%20Monograph%2020%20ENG.pdf)