January 20, 2013

TO WHOM IT MAY CONCERN

This is to certify that I was the co-author, with Dr. Sahar Ahmed Nasr, of a paper entitled **"SMEs for Job Creation in the Arab World: SME Access to Financial Services"**, published by the World Bank, Middle East and North Africa Region in January 2012, and that my contribution in the paper was covering SMEs access to finance, and the agenda for an inclusive financial system in the Middle East and North Africa. The paper was presented at the Union of Arab Banks (UAB)—Specialized SMEs Forum, Session: The Role of the Arab Banking Sector and the International Financial Institutions (IFIs) in Supporting and Financing SMEs, Beirut, Lebanon in January 2012.

Best Regards,

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