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## The NBM Governor Anca Dragu: The Republic of Moldova actively contributes to the European dialogue on economic resilience

The Governor of the National Bank of Moldova, Ms. Anca Dragu, participated in a round table discussion on "Recovery and resilience at local level," organised by the Academy of Economic Studies in Bucharest and the German Marshall Fund, as part of the PEPER project: Place-based Economic Policy in EU's Periphery – fundamental research in collaborative development and local resilience. Projections for Romania and Moldova.

The event brought together decision-makers, experts, and representatives of academia from Romania and the Republic of Moldova, who analysed how public policies and economic-financial instruments can contribute to strengthening the resilience of local communities, in the context of current economic, social, and geopolitical challenges.

In her speech, the Governor of the NBM emphasised the role of financial inclusion, modern payment infrastructure, and alignment with European standards in supporting economic development at the local level. Ms. Anca Dragu highlighted the progress made by the Republic of Moldova through its integration into the Single Euro Payments Area (SEPA), the development of the MIA instant payment system, and the formulation of the National Financial Inclusion Strategy, as concrete tools that support families, small and medium-sized enterprises, as well as local public authorities.

"Resilience at the local level is strengthened through real access to safe and accessible financial services. Through its policies and the development of modern payment infrastructure, the National Bank of Moldova supports the transition to digital payments and promotes financial education, reducing the economic vulnerabilities of the population. These tools provide communities with greater stability, support small businesses, and facilitate financial inclusion. Integration into the European financial area creates concrete opportunities for local development and strengthens citizens' trust," stated Ms. Anca Dragu.

The Governor of the NBM also mentioned that the MIA instant payment system has become an important catalyst for financial inclusion and economic resilience, already being used by half of the adult population of the country, including in rural areas. At the same time, Moldova's integration into SEPA contributes to reducing transfer costs, supporting the business environment, and facilitating remittances from the diaspora, with direct effects on local economies.

The event held in Bucharest provided a platform for regional and European dialogue on sustainable development policies, financial stability, and strengthening economic resilience, for the benefit of citizens and local communities.

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