

Global Micro Lending Market Size study & Forecast, by Product (Banks, Micro Finance Institutes (MFIs)), by End-user (Solo Entrepreneurs & Individuals, Micro, Small & Medium Enterprises) and Regional Analysis, 2022-2029

<https://marketpublishers.com/r/GC53A5BABF44EN.html>

Date: February 2023

Pages: 200

Price: US\$ 4,950.00 (Single User License)

ID: GC53A5BABF44EN

Abstracts

Global Micro Lending Market is valued at approximately USD 29.39 billion in 2021 and is anticipated to grow with a healthy growth rate of more than 13.4% over the forecast period 2022-2029. Microlending is a type of financial service that connects lenders and borrowers to grant small loans starting to help them manage their businesses financially. It plays a significant role for individuals in underdeveloped countries by offering them different means of employment and supporting low-income families to come out of the below-poverty-average group. The market demand is driven by the factors such as the growing adoption of micro lending in emerging countries to improve lifestyle, coupled with the rising inclination from traditional lending to micro lending. According to the Microfinance Barometer 2019 report, it was estimated that approximately 140 million borrowers are micro-financed by microfinance institutions globally with a valuation of USD 124 billion in the total loan portfolio.

The increasing number of government policies and programs for micro funding is acting as catalyzing factor for market development. For instance, Halcyon launch a microloan program in October 2021 that is created to support social entrepreneurs who search for infusing their capital into impact-driven business ventures. Halcyon Microloan Fund was collected through the help of the Kimsey Foundation, which targets on offering loans totaling USD 100,000 to Halcyon ventures in the Washington region that want an alternative to traditional funding vehicles for early-stage businesses. Therefore, these factors are propelling the growth of the market at a significant rate. Moreover, rising investment in the development of advanced technology, as well as the growing

awareness about micro lending are presenting various lucrative opportunities over the forecasting years. However, the high-interest rates on small amounts and shorter repayment time provided by micro lenders, and the lack of set standards for interest are challenging the market growth throughout the forecast period of 2022-2029.

The key regions considered for the Global Micro Lending Market study include Asia Pacific, North America, Europe, Latin America, and the Rest of the World. The Asia Pacific dominated the market in terms of revenue, owing to the increasing number of start-ups, along with the rising government initiatives and implementation of several policies. Latin America is also expected to grow with the highest CAGR during the forecast period, owing to factors such as the growing presence of micro-lending platform providers and the rising adoption of advanced technology in the market space.

Major market players included in this report are:

Funding Circle

American Express

OnDeck

Accion Microfinance Bank Limited

Biz2Credit Inc

Fundbox

LendingClub Bank

Lendio

Zopa Bank Limited

LiftFund

Recent Developments in the Market:

In August 2022, Telkom Business- a subsidiary of Telkom announced the introduction of Telkom Lend, which aims at enabling small businesses to apply online for funding and get a reply within 24 hours.

In November 2020, NerdWallet declared the acquisition of Fundera Inc., which aims on assisting NerdWallet in order to strengthen into the small and medium-business market with both actual and content financing.

Global Micro Lending Market Report Scope:

Historical Data 2019-2020-2021

Base Year for Estimation 2021

Forecast period 2022-2029

Report Coverage Revenue forecast, Company Ranking, Competitive Landscape, Growth factors, and Trends

Segments Covered Product, End-user, Region

Regional Scope North America; Europe; Asia Pacific; Latin America; Rest of the World

Customization Scope Free report customization (equivalent up to 8 analyst's working hours) with purchase. Addition or alteration to country, regional & segment scope*

The objective of the study is to define market sizes of different segments & countries in recent years and to forecast the values to the coming years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within countries involved in the study.

The report also caters detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, it also incorporates potential opportunities in micro markets for stakeholders to invest along with the detailed analysis of competitive landscape and product offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Product:

Banks

Micro Finance Institutes (MFIs)

By End-user:

Solo Entrepreneurs & Individuals

Micro, Small & Medium Enterprises

By Region:

North America

U.S.

Canada

Europe

UK

Germany

France

Spain

Italy

ROE

Asia Pacific

China

India

Japan

Australia
South Korea
RoAPAC
Latin America
Brazil
Mexico
RoLA
Rest of the World

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