

Global Microfinance Market Size study, By Provider (Banks, Micro Finance Institute (MFI), NBFC (Non-Banking Financial Institutions), and Others) and End User (Small Enterprises, Micro Enterprises, and Solo Entrepreneurs or Self-Employed), and Regional Forecasts 2022-2028

<https://marketpublishers.com/r/G226C9DBDDE0EN.html>

Date: August 2022

Pages: 200

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

ID: G226C9DBDDE0EN

Abstracts

Global Microfinance Market is valued approximately USD XX million in 2021 and is anticipated to grow with a healthy growth rate of more than XX % over the forecast period 2022-2028.

The Microfinance can be defined as a financial service intended for low-income individuals or groups who are typically excluded from traditional banking services. In Microfinance financial products and services are developed specifically for Micro and Medium Sized enterprises as well as for socially vulnerable individuals & groups. Microfinance loans, microfinance saving accounts, Micro Credit, and Micro insurance are products that are offered under Microfinance. The increasing penetration of microfinance organization and growing MSME finance gap in developing countries as well as recent strategic initiatives from leading market players are factors that are accelerating the global market demand. For instance, according to SME Finance Forum (Managed by International Finance Corporation) estimates – as of 2020, around 131 million or 41% of formal MSMEs in developing countries have unmet financing needs. In addition, in developing countries MSME finance gap is estimated at approximately USD 5 trillion, which accounts for 1.3 times of the current level of MSME lending. Moreover, Women-owned businesses which accounts for 23% of MSMEs, accounts for 32% of the MSME finance gap. Furthermore, recent strategic initiatives from leading market players would influence the growth of Global Microfinance Market. For instance, in March 2021, The Microfinance Centre (MFC) and New York, USA based Mastercard Center for

Inclusive Growth partnered to jointly rollout a new international support programme for small businesses and microfinance institutions in Europe and Central Asia. Under this partnership both the organizations would provide support to 90+ microfinance institutions (MFIs) and 300,000 small businesses across Europe and Central Asia. Moreover, in April 2022, New York, USA based nonprofit microfinance organization Grameen America, received a USD 5 million capital loan from Texas, USA Based private banking company Woodforest National Bank. This loan would be further reinvested as microloans through Grameen America's group-lending model to approximately 8,300 emerging businesswomen in financially underserved U.S. communities. Also, growing emergence of digital lending platforms and increasing number of favorable initiatives from government authorities are anticipated to act as a catalyzing factor for the market demand during the forecast period. However, a high interest rate as well as short repayment period coupled with rising concern over increasing number of loan defaults impede the growth of the market over the forecast period of 2022-2028.

The key regions considered for the global Microfinance Market study include Asia Pacific, North America, Europe, Latin America, and the Rest of the World. North America is the leading region across the world in terms of market share owing to the growing number of collaboration activities from leading financial institutions and increasing penetration of digital lending platforms in the region. Whereas, Asia Pacific is anticipated to exhibit a significant growth rate over the forecast period 2022-2028. Factors such as the increasing number of micro and small sized enterprises and favorable government initiatives towards credit facilities for SMEs, would create lucrative growth prospects for the global Microfinance Market across the Asia Pacific region.

Major market players included in this report are:

Annapurna Finance (P) Ltd
Bank Rakyat Indonesia (BRI)
Bandhan Bank
CDC Small Business Finance
Cashpor Micro Credit
Grameen America
Grameen Bank
Kiva
Madura Microfinance Ltd.,
Pacific Community Ventures Inc.

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 eight years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within each of the regions and countries involved in the study. Furthermore, the report also caters the detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, the report shall also incorporate available 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 Provider

Banks

Micro Finance Institute (MFI)

NBFC (Non-Banking Financial Institutions)

Others

By End User

Small Enterprises

Micro Enterprises

Solo Entrepreneurs or Self-Employed

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
Rest of the World

Furthermore, years considered for the study are as follows:

Historical year – 2018, 2019, 2020

Base year – 2021

Forecast period – 2022 to 2028

Target Audience of the Global Microfinance Market in Market Study:

Key Consulting Companies & Advisors

Large, medium-sized, and small enterprises

Venture capitalists

Value-Added Resellers (VARs)

Third-party knowledge providers

Investment bankers

Investors

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