

# Global Microfinance Market

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## Abstracts

Global Microfinance Market By Tenure (Less than 1 Year, 1-2 Years, More than 2 Years), By Purpose (Agriculture, Manufacturing/ Production, Trade & Services, Household, Others), By Provider Type (Banks, Microfinance Institute, Non-banking Financial Corporation, Others) And By Geography – Covid-19 Impact Analysis, Post Covid Analysis, Opportunities, Trends And Forecast From 2021 t-2034

The global Microfinance market was valued at \$251.63 Billion in 2023 and is anticipated t-grow at a CAGR of 11.46% from 2024 t-2034. This growth is attributed t-several macr- and microeconomic factors such as

### Growth of Microenterprises

he growth of microenterprises serves as a pivotal driving force within the microfinance market, exerting a profound impact on both economic and social landscapes. Microenterprises, typically small-scale ventures operated by individuals or small teams, are often situated in low-income communities or developing regions. As these enterprises expand, they generate a heightened demand for financial services, including credit, savings, insurance, and payment mechanisms. Microfinance institutions (MFIs) respond t-this demand by offering tailored financial products and services, thus facilitating the growth trajectory of microenterprises. Moreover, the proliferation of microenterprises expands the client base of MFIs, fostering greater outreach and sustainability within the microfinance market. This growth not only generates employment opportunities but als-plays a pivotal role in poverty reduction and economic development. By providing access t-financial resources, microfinance enables entrepreneurs t-invest in their businesses, create jobs, and elevate their living standards. Additionally, microfinance institutions often provide training, mentorship, and support services, nurturing entrepreneurship and fostering innovation within

communities. The social impact of microenterprise growth extends beyond economic development, contributing to empowerment and inclusion. Microfinance serves as a catalyst for women and marginalized groups, offering avenues for economic independence and empowerment. Furthermore, thriving microenterprises can drive community development initiatives, enhancing access to essential services such as education and healthcare. In summary, the growth of microenterprises underscores the integral role of microfinance in fostering inclusive and sustainable development, facilitating economic growth, and promoting positive social change.

Further several factors restraining the market growth include

#### High cost associated with Microfinance

The high cost of microfinance stands as a formidable obstacle within the microfinance market, exerting considerable influence on both microfinance institutions (MFIs) and their clientele. This cost encompasses various facets, including operational expenditures, interest rates, and transaction fees, among others. Firstly, it restricts access to financial services for the very individuals microfinance aims to assist—the impoverished and financially marginalized—due to exorbitant interest rates and fees that render borrowing unaffordable for many microentrepreneurs. Consequently, a significant portion of the target demographic remains excluded from formal financial channels, perpetuating economic disparity. Secondly, the financial sustainability of MFIs is compromised by the need to cover substantial operational and risk-related expenses, often necessitating high interest rates to offset potential losses. Balancing financial viability with client affordability becomes challenging, especially given regulatory compliance costs. Additionally, the risk of over-indebtedness looms large, as clients struggle to repay loans amidst high borrowing costs, potentially leading to systemic instability. Thirdly, the adverse impact on client welfare is palpable, with excessive interest rates and fees impeding business growth and exacerbating poverty among already vulnerable populations. Moreover, the market distortions and lack of competition resulting from exorbitant costs further compound the affordability and accessibility challenges faced by microfinance clients. Addressing these complexities demands a holistic approach focused on reducing costs, enhancing efficiency, and fostering responsible lending practices to unleash the transformative potential of microfinance in fostering inclusive and sustainable development.

Rapid technological advancements and collaborations and alliances in the Microfinance market are expected to generate higher avenues during the forecast period.

In the wake of the COVID-19 pandemic, supply chain disruptions have led to supply shortages or lower demand in the Microfinance market. The pandemic has caused a decline in new orders and a corresponding decrease in Purposeion.

This section will analyze how COVID-19 has impacted supply chains, leading to shortages and lower demand for Microfinance.

In terms of COVID-19 impact, the Microfinance market report also includes the following data points:

Impact on Microfinance market size

Operating Weights Trend, Preferences, and Budget Impact

Regulatory Framework/Outdoor Policies

Key Players' Strategy to Tackle Negative Impact/Post-COVID Strategies

Opportunity in the Microfinance market

Key Insight in the report:

The global Microfinance market report covers an executive summary, market dynamics, COVID impact & post-COVID scenario, market size and forecast, competitive intelligence, market positioning, and Purposes.

Our report covers extensive competitive intelligence which includes the following data points:

Business Overview

Business Segment Data

Financial Data

Purpose Segment Analysis and Specification

Recent Development and Company Strategy Analysis

SWOT Analysis

Microfinance Market Segmentation:

Tenure

Less than 1 Year

1-2 Years

More than 2 Years

Purpose

Agriculture

Manufacturing/ Production

Trade & Services

Household

Others

Provider Type

Banks

Microfinance Institute

Non-banking Financial Corporation

Others

Region/ Countries Covered:

*Global Microfinance Market*

North America

US

Canada

Mexico

Europe

U.K.

Germany

France

Italy

Spain

BeNeLux

Russia

Rest of Europe

Asia Pacific

China

Japan

Australia

India

South Korea

Thailand

Indonesia

Malaysia

Rest of Asia Pacific

South America

Brazil

Argentina

Rest of South America

Middle East & Africa

Saudi Arabia

UAE

Egypt

South Africa

Rest of Middle East & Africa

Key Players Analyzed in the Report:

AL AMANA MICROFINANCE

Annapurna Finance (P) Ltd

Bandhan Bank Ltd

CDC Small Business Finance

KIVA MICROFUNDS

KOTAK MAHINDRA BANK LTD.

IndusInd Bank Ltd.

PACIFIC COMMUNITY VENTURES

BRAC International

IGP Advantag AG

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