

Micro Lending Market Size, Share & Trends Analysis Report By Service Provider (Banks, Micro Finance Institutes (MFIs)), By End-user (Solo Entrepreneurs & Individuals, Micro, Small & Medium Enterprises), By Region, And Segment Forecasts, 2022 - 2030

<https://marketpublishers.com/r/M88CD2FA644BEN.html>

Date: October 2022

Pages: 130

Price: US\$ 5,950.00 (Single User License)

ID: M88CD2FA644BEN

Abstracts

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Micro Lending Market Growth & Trends

The global micro lending market size is expected to reach USD 86.82 billion by 2030, growing at a CAGR of 13.4% from 2022 to 2030, according to a new study conducted by Grand View Research, Inc. The growth is anticipated to be driven by several advantages offered by micro lending to the loan providers, such as the easy accessibility to offer loans within and aboard the country and earning more interest rates compared to the traditional fixed deposit and other investments. Furthermore, the growing demand for micro lending by individuals through peer-to-peer lending platforms is another major factor driving the market's growth.

Furthermore, the initiatives undertaken by the government to offer support to various financial enterprises and grants to NGOs bode well for the growth of the micro lending industry. For instance, the Indian government, through Pradhan Mantri Mudra Yojana, offers refinancing support to MFIs and banks for lending to micro units requiring loans up to 10 lakhs (USD 15,661). In addition, the increasing potential of entrepreneurs to start a business with small capital support is another factor expected to drive growth over the forecast period.

The technological advancements and implementation of several technologies such as

Artificial Intelligence (AI) to reduce the expenses of companies related to microloan applications are anticipated to drive the growth of the market. Furthermore, the growing digitalization, increasing adoption of smartphones, and use of e-wallets have enabled borrowers to repay loans with ease. Hence, such digital trends in the market are expected to create growth opportunities for the industry over the forecast period.

The global COVID-19 pandemic adversely impacted market growth in 2021. However, micro lending platforms have enabled SMEs and other business owners to grow significantly by leveraging micro-loans to increase the capital of the businesses to survive the pandemic. Furthermore, the growing tendency of companies to gain small loans, aided by several government initiatives, is expected to create new growth opportunities for the industry over the forecast period.

Micro Lending Market Report Highlights

The banks segment dominated the market in 2021. The growing demand for micro lending from SMEs and other business owners has influenced banking firms to offer micro lending services to the customers which thereby accentuated the segment growth

The micro, small & medium enterprises segment held the dominant revenue share in 2021 and it is expected to maintain its dominance over the forecast period registering the highest CAGR. The ease in availing loans due to little or no collateral requirement is anticipated to fuel the growth of the segment

The Asia Pacific region held the dominant revenue share in 2021. The growing government initiatives to support start-ups and new businesses by providing small loans are expected to drive the growth of the regional market over the forecast period

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