

Microfinance In Developing Countries Issues Policies And Performance Evaluation

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Issues relating to the challenges faced by the microfinance industry include the problem of over-indebtedness; improving agricultural microfinance; and assessing the role of local culture in the design of an effective microfinance sector. Lastly, topical issues relating to innovations include assessment of technological and financial innovations and the application thereof as well as the continued expansion of microfinance beyond microcredit in developing countries.

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Microfinance allows for an added level of resiliency in the developing world. Even when households are able to work their way out of poverty, it often takes just one adverse event to send them right back into it. It ' s often a health care issue that causes a return to poverty.

12 Benefits of Microfinance in Developing Countries ...

As borrowers defaulted and investors fled, the microfinance sector collapsed. By that stage, hundreds of thousands had been affected, and the industry ' s clean image tarnished. This is not a unique case; MFIs and microfinance sectors in Pakistan, Mexico, Nicaragua, Bolivia, Morocco, India and Bosnia have also suffered collapses.

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