

Microfinance Market to Reach New Heights by 2030 at 10.8% CAGR

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NEW CASTLE, DE, UNITED STATES, July 8, 2025 /EINPresswire.com/ -- Microfinance is a type of financial service provided to people looking to lend money to earn potentially high returns and borrowers who have no access to financial services such as banks or credit unions. Microfinance can be done to single microloans, and to diversify risk exposure, others invest across a portfolio of microloans. The services in the market are designed to become more affordable to poor and socially marginalized customers, households to have a wide variety of high-quality financial products and services, and to help them become self-sufficient.

“ Growth in developing nations, shift from traditional lending, and lower costs with minimal risks are fueling the global microfinance market.”

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According to the report published by Allied Market

Research, the [global microfinance market](#) was estimated at \$178.84 billion in 2020 and is expected to hit \$496.90 billion by 2030, registering a CAGR of 10.8% from 2021 to 2030. The report provides an in-depth analysis of the top investment pockets, top winning strategies, drivers & opportunities, market size & estimations, competitive scenario, and wavering market trends.

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Increase in adoption of microfinance in the developing nations, shift from traditional lending to microfinance, and lesser operating costs & low market risks drive the growth of the global microfinance market. On the other hand, high interest on small amount and shorter repayment time impede the growth to some extent. However, adoption of advance technology in micro financing is expected to create lucrative opportunities in the sector.

COVID-19 Scenario

Revenue of the microfinance sector is more likely to remain under pressure even post lockdown, as social distancing norms are likely to continue, which discourages THE usage of mass transit systems.

However, on the other hand, decrease in physical banking among industry verticals is expected to boost the growth of the microfinance market to some extent, thereby giving a mixed impact to the market altogether.

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The global microfinance market is analyzed across provider, end-user, and region. Based on provider, the banks segment accounted for the major share in 2020, holding nearly half of the global market. The Micro Finance Institute (MFI) segment, however, would exhibit the fastest CAGR of 11.9% throughout the forecast period.

Based on end-user, the small enterprises segment generated the highest share in 2020, accounting for nearly three-fourths of the global market. The solo entrepreneurs or self-employed segment, on the other hand, would cite the fastest CAGR of 11.9% from 2021 to 2030.

Based on region, the market across Asia-Pacific held the lion's share in 2020, garnering around half of the global market. The same region is also expected to cite the fastest CAGR of 11.2% by the end of 2030. The other provinces studied in the report include North America, Europe, and LAMEA.

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The key market players analyzed in the global microfinance market report include Bank Rakyat Indonesia (BRI), Bandhan Bank, CDC Small Business Finance, Cashpor Micro Credit, Grameen America, Pacific Community Ventures Inc., Grameen Bank, Annapurna Finance (P) Ltd, Kiva, and Madura Microfinance Ltd. These market players have incorporated several strategies including partnership, expansion, collaboration, joint ventures, and others to brace their stand in the industry.

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