

Micro Lending Market on Strong Growth Path: \$343.84 Billion by 2027

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NEW CASTLE, DE, UNITED STATES, October 8, 2025 /EINPresswire.com/ -- Allied Market Research published a report titled, "[Microlending Market](#) by Service Provider (Banks, Micro Finance Institute (MFI), NBFC (Non-Banking Financial Institutions) and Others), and End User (Solo Entrepreneurs & Individual, Micro Enterprises and Small Enterprises): Global Opportunity Analysis and Industry Forecast, 2020-2027."



Microfinance Goes Digital: The Rise of Advanced Technology"

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According to the report, the global microlending industry was estimated at \$134.35 billion in 2019, and is expected to hit \$343.84 billion by 2027, registering a CAGR of 12.6% from 2020 to 2027. Growing adoption of microlending in developing nations for improving lifestyle and lesser operating & low market risk of micro lending significantly boosts the growth of the global microlending market.

Drivers, restraints, and opportunities-

Rise in adoption of micro lending in developing nations for improving lifestyle, shift from traditional lending to micro lending, and lesser operating cost and low market risks fuel the growth of the global micro lending market. On the other hand, high interest on small amount and shorter repayment time provided by micro lenders impede the growth to some extent. However, adoption of advance technology in micro financing is expected to create lucrative opportunities for the key players in the industry.

Covid-19 scenario-

The outbreak of the pandemic led to shutdown of a number of micro and small businesses, thereby impacting the global micro lending market negatively.

At the same time, the worldwide pandemic situation also affected the cash flow of several business operations, which in turn paved the way for growth opportunities for the key players in the industry.

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The banks segment to dominate during the forecast period-

Based on providers, the banks segment accounted for nearly half of the global micro lending market share in 2019, and is expected to lead the trail by the end of 2027. Growing adoption of micro lending services among various banks and fintech industries drives the segment growth. The Micro Finance Institute (MFI) segment, on the other hand, would grow at the fastest CAGR of 14.0% throughout the forecast period. Surge in need of micro loans among individuals drives the growth of the segment.

The small enterprises segment to maintain the lion's share by 2027-

Based on end user, the small enterprises segment contributed to nearly two-fifths of the global micro lending market revenue in 2019, and is expected to rule the roost by 2027. Rise in number of small businesses across the developing nations of LAEMA and Asia-Pacific propels the growth of the segment. Simultaneously, the solo entrepreneurs or self-employed segment would manifest the fastest CAGR of 13.9% from 2020 to 2027, due to rapid adoption of micro lending among individuals for financial stability.

Asia-Pacific garnered the major share in 2019, North America to grow at a moderate CAGR-

Based on geography, Asia-Pacific garnered the major share in 2019, holding around half of the global micro lending market. The same region would also showcase the fastest CAGR of 13.0% by 2027. This is attributed to surge in favorable government policies for micro funding and presence of major players in the province. However, North America would exhibit a CAGR of 11.8% during the forecast period.

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Frontrunners in the industry-

Accion International

BlueVine, Inc.

Fundera, Inc.

Funding Circle

Kabbage, Inc.

Kiva

Lendio

LENDR

OnDeck

StreetShares, Inc.

Key Findings Of The Study

By service provider, the banks segment accounted for the micro lending market share in 2019.

Region wise, Asia-Pacific generated the highest revenue in 2019.

Depending on end user, the small enterprises segment accounted for the micro lending industry share in 2019.

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