

The Future of Microfinance

Edited by Ira W. Lieberman, Paul DiLeo, Todd A. Watkins &
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A major source of financing for the poor and no longer a niche industry.

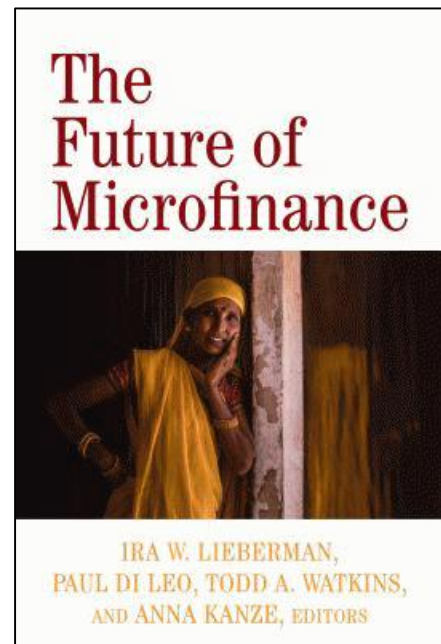
Over the past four decades, microfinance - the provision of loans, savings, and insurance to small businesses and entrepreneurs shut out of traditional capital markets - has grown from a niche service in Bangladesh and a few other countries to a significant global source of financing.

Some 200 million people globally now receive support from microfinance institutions, with most of the recipients in the developing world. In the beginning, much of the microfinance industry was managed by non-governmental organizations, but today the majority of these institutions are commercial and regulated by governments, and they provide safe places for the poor to save, as well as offering much-needed capital and other financial services.

Now out of infancy, the microfinance industry faces major challenges, including its ability to deal with mobile banking and other technology and concerns that some markets are now over-saturated with microfinance. How the industry deals with these and other challenges will determine whether it will continue to grow or will be subsumed within the larger global financial sector.

This book is based on the results of a workshop at Lehigh University among thirty-four leaders in the industry. The editors, working with contributions from more than a dozen leading authorities in the field, tell the important story of how microfinance developed, how it has met the needs of hundreds of millions of people, and they address key questions about how it can continue to meet those needs in the future.

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