

## **Micro Lending Market Size and Share Outlook - Forecast Trends and Growth Analysis Report (2025-2034)**

Market Report | 2025-08-11 | 170 pages | EMR Inc.

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### **Report description:**

The global micro lending market value reached around USD 247.83 Billion in 2024 due to the rise of peer-to-peer (P2P) lending platforms, which has changed access to micro-loans, connecting individual lenders with borrowers and offering competitive interest rates and flexible terms. Additionally, the increasing demand for financial inclusion in developing regions is significant; many individuals and small business owners lack access to traditional banking services, making micro-lending a vital resource for funding personal and business needs. For instance, initiatives like the partnership between the Asian Development Bank and HSBC India aim to support over 400,000 micro-borrowers, particularly women-owned enterprises, highlighting the potential of micro-lending. As a result, the industry is expected to grow at a CAGR of 13.00% during the forecast period of 2025-2034 to attain a value of USD 841.28 Billion by 2034 .

Micro Lending Market Growth Micro Lending Market Growth

Some of the key driving factors in the market are increasing financial inclusions for traditionally underrepresented people, boosting demand; technology advances, including mobile banking and AI as well as blockchain, improving credit accessibility; and increased entrepreneurship in developing markets is powering the growth of the micro lending market. In 2023, India's National Bank for Agriculture and Rural Development (NABARD) launched a pilot project using blockchain to distribute loans to small-scale farmers. The pilot, which was conducted in collaboration with Signzy Technologies, uses blockchain for loan processing and record-keeping, ensuring a transparent and auditable trail for every micro-loan issued.

Government initiatives in the form of regulatory frameworks, coupled with partnerships with fintech companies, also contribute to the market's growth by promoting innovative lending solutions. These factors together increase the reach and efficiency of micro-lending services around the world, boosting the growth of the market.

Key Trends and Developments

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Rising use of AI-based credit scoring, emergence of blockchain technology, and growing microfinance loan portfolio are the key trends propelling the market growth.

August 2024

MFIN (Microfinance Institutions Network) announced that microfinance entities are actively working to reduce loan rates and implement guardrails to protect borrowers. This initiative is crucial in addressing the challenges faced by low-income borrowers who often rely on microfinance for essential credit needs. By lowering interest rates, which currently range from approximately 21.25% to 28.77% depending on the lender and product type<sup>4</sup>, MFIN aims to make borrowing more affordable and sustainable for these consumers.

July 2024

State Bank of India, the country's largest bank, announced its latest digital lending solution for micro, small, and medium enterprises. The new offering, MSME Sahaj, was a web-based digital business loan solution for invoice financing for MSMEs. MSME Sahaj has been launched to provide the fastest and most intuitive lending solution, strengthening our leadership position as the country's leading MSME lender.

June 2024

Ant International announced the launch of bettr, a microlending services provider in micro lending market, for micro, small, and medium enterprises (MSMEs). The platform can make financial services easier and more accessible for micro and small businesses in select markets.

September 2021

The Royal Monetary Authority of Bhutan (RMA) announced that it has established a partnership with Ripple for its blockchain technology so that it can run its pilot scheme for a central bank digital currency (CBDC). This ledger is designed to support various payment use cases, including retail, cross-border, and wholesale transactions for a digital version of the Ngultrum, Bhutan's national currency. The primary goal of this partnership is to increase financial inclusion in Bhutan from 67% to 85% by 2023.

#### AI-based Credit Scoring

AI goals have been a key trend of micro lending market, with the inclusion of a more sophisticated approach using social behaviour and transaction history. This contributes to an increase in loan approval accuracy and results in reduced default rates. In other words, this new way of scoring provides a finer understanding of the creditworthiness of borrowers beyond the general credit scores provided by traditional ways. The top ten are rounded up by Norway, Australia, and Thailand, with an index score of 59.4, 58.9, and 58.8, respectively. The mechanisms adopted by these countries as avenues to financial inclusion remain remarkable with the use of electronic banking and the teaching of people about being financially literate. Such factors are eventually going to boost the market demand.

#### Blockchain Technology

Micro-lending is starting to find wide acceptance with blockchain technology because of the capability of providing clear and secure records of transactions. This moves the finger of capacity for the micro-lenders out of the danger zone for fraud. Such innovation diminishes the rate of fraud, and people will have more trust in the lending process due to the transparency of

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deletion, thereby boosting the micro lending market value. In emerging economies such as Kenya, India, and the Philippines, blockchain technology is growing as it allows borrowers to access loans without traditional banking infrastructures. As per the data by the World Bank, there were around 1.7 billion unbanked people globally, specifically in developing countries. Blockchain can play a significant role in micro-lending, particularly for the unbanked population, by providing a platform for transparent and peer-to-peer loans. Platforms such as Kiva, a global micro-lending company, have further experimented with blockchain to create trustless, secure lending mechanisms in countries like Sierra Leone.

### Growing Microfinance Loan Portfolio

According to data from the Microfinance Institutions Network (MFIN), the microfinance loan portfolio in India witnessed a remarkable 24.5% year-on-year growth in FY24, reaching a total of INR 4.33 trillion (approximately USD 52 billion). This surge highlights a robust demand for microfinance services, driven by individuals seeking financial support for both personal and business needs. The number of active loan accounts increased significantly, rising from 130 million to 149 million over the year. The growth in the microfinance sector is particularly notable as it serves approximately 78 million unique borrowers, with a substantial portion coming from rural and semi-urban areas. Non-Banking Financial Companies - Microfinance Institutions (NBFC-MFIs) dominate the sector, holding around INR 1.7 trillion (39.4%) of the total portfolio, followed by banks with INR 1.4 trillion (33.2%), and small finance banks (SFBs) at INR 74,278 crore (17.1%). This expansion underscores the critical role of microfinance in promoting financial inclusion in India, leading to micro lending market growth.

### Interest Rate Trends

As of July 2024, interest rates for microfinance loans in India have become a significant concern, with minimum rates reported at 24.62% and maximum rates reaching up to 26%. This high cost of borrowing reflects the challenges faced by low-income borrowers who rely on microfinance for essential credit needs. The average interest rate across various products is approximately 25.66%. In comparison, traditional personal loans from banks often have interest rates between 11% and 14%, highlighting the disparity in borrowing costs. To address these issues, the Microfinance Institutions Network (MFIN) is actively promoting initiatives aimed at reducing interest rates and enhancing borrower protections. By fostering a more sustainable lending environment, MFIN aims to alleviate the financial burden on borrowers while ensuring that microfinance institutions remain viable. Ultimately, these initiatives are crucial for advancing financial inclusion and supporting the economic empowerment of underserved populations in India.

### Micro Lending Market Trends

Technological advancements in the banking sector like digitisation are bolstering the market growth, owing to the consequent enhancement in the security and functioning of the institutions. Increased connectivity and technological innovations that offer a multitude of developmental benefits have further boosted the market growth. In addition, the rising availability of mobile phones to access financial services through mobile credit and e-wallets are also increasing the micro lending market revenue, especially in areas with low penetration of banks.

Through digital technology, loans can be easily repaid, avoiding cash-related risks, which is leading to an increase in digitisation across the market and is projected to drive industry growth in the coming years. The cost reduction and increased efficiency because of heightened digitisation are also projected to accelerate the market growth over the forecast period.

### Micro Lending Market Restraints

It is expensive to process and maintain many small loans; thus, it affects the profitability. Growth through scaling may be limited because of the micro lending model's resource-intensive nature and personal interaction required with the client, which may

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hinder the companies from making the required efforts. Overindebtedness and defaulting can also result when a borrower takes numerous concurrent loans, posing a significant challenge.

Fraud or mismanagement of micro-lending institutions may break confidence and lead to financial losses as a result in the long term. As per micro lending industry analysis, it is difficult for the borrowers in an economic downturn or unstable region that micro lending targets to pay back loans, which highly increases the rates of defaulting.

## Market Dynamics

Global financial inclusion continues to rise, with sizable improvements in all regions in 2023. On average, the score for global financial inclusion increased to 47.3 in 2023 from 41.7 in 2022, for a rise of 5.6 points. Of course, such growth was off the back of emerging markets. The Asia-Pacific region chalked up the largest increase at 6.6 points, rising from 41.7 to 48.3. This growth is a pointer to heavy endeavours at building access to financial services in the region, led by digital financial solutions and initiatives in policy and regulatory frameworks toward financial literacy and inclusion, which can boost the demand of micro lending market.

America and Africa also had big gainers, with the American score up 3.6 points from 46.8 to 50.4, and the African score up 4.6 points from 26.6 to 31.2. These increases shape up the trends of market and reflect the growing penetration of mobile banking and new technology solutions within rural areas and generally in under-banked communities.

## Micro Lending Industry Segmentation

□ [Global Micro Lending Market Report and Forecast 2025-2034](#) □ offers a detailed analysis of the market based on the following segments:

Based on provider, the market can be segmented into:

- Banks
- Micro Finance Institute
- NBFC (Non-Banking Financial Institutions)
- Others

On the basis of end user, the market can be divided into:

- Small Enterprises
- Micro Enterprises
- Solo Entrepreneurs and Self Employed

On the basis of region, the market can be divided into:

- North America
- Europe
- Latin America
- Asia Pacific
- Middle East and Africa

## Micro Lending Market Share

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## Market Insights by Provider

The segment for microfinance institutions is likely to gain traction in the coming years, mainly because most of them are specialised in the provision of financial services to the underserved and low-income clusters, boosting the overall micro lending demand. The MFIs are experts in availing small loans and financial education to those outside the bundle of traditional bank services. Its ability to work closely with the local communities and offer flexible repayment options falls well with the changing needs, leading to inclusive financial solutions. Also, this is their targeted approach towards economic development and financial inclusions that fuel their growth within the market.

## Market Insights by End User

Micro-enterprises, which typically have 1-9 employees, often represent the largest share of micro-lending, particularly in developing economies. This is because they usually require small capital injections to fund working capital, inventory, or small-scale expansions, contributing to the micro lending demand growth. In regions such as South Asia, especially in India and Bangladesh, and Sub-Saharan Africa, micro-enterprises are key drivers of economic activity and job creation. As a result, they receive a significant portion of micro-lending funds.

## Micro Lending Market Regional Analysis

### North America Micro Lending Market Analysis

North America accounts for a major market share. As per the financial inclusion score data, the United States ranked in fourth place, with a score of 66.2, because of its relatively widespread banking network and the extensive use of information technology that allows financial inclusion and boosts the micro lending industry revenue.

The rate of repayment for microloans is usually high, as there exists a form of social pressure and strong community bonding between borrowers. This also provides the opportunity for financial institutions to diversify their portfolio into microloans, hence cutting down on the overall risk factor associated with it and enhancing market growth.

### Europe Micro Lending Market Drivers

Europe is also witnessing a significant growth rate in the market, especially due to countries such as France and Italy which have exhibited a CAGR of 10.2% and 9.1%. In Europe, the financial inclusion score rose 2.5 points from 44.2 to 46.7 points, which is moderate, steady progress in the area of accessibility of finances, aiding the growth of the micro lending industry.

Sweden and Denmark scored 65.5 and 65.3, respectively, in pointing to the effectiveness of their pro-poor policy in inclusive finance and digital banking solutions. The UK came up with 60.8, which emphasised its slow but progressive effort to improve access to finance through regulatory reforms and innovative financial services.

### Asia Pacific Micro Lending Market Growth

The Asia Pacific has presented lucrative growth opportunities for the market due to the surge in the number of startups within the region. Micro lending in the developing countries of the Asia Pacific has provided significant micro lending market opportunities to small enterprises and self-employed entrepreneurs to expand businesses. Micro lending operates on low risk, which is robustly driving its adoption within the emerging countries of the region.

Furthermore, as micro, small, and medium-sized enterprises play a vital role in economic development, their robust development

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has further driven the growth of micro lending institutions that cater to these organisations. The micro lending industry in Asia Pacific is further bolstered by government measures for economic development with plans such as Make in India are providing healthy growth opportunities for micro lending firms within the region. Such factors are expected to continue to support the market growth of micro lending in the Asia Pacific in the coming years.

#### Middle East and Africa Micro Lending Market Trends

The Middle East has improved modestly from 40.4 to 42.3, reflecting persistent efforts toward financial inclusion in the region in the face of daunting challenges, which boosts its micro lending market share.

Microlending greatly facilitates financial inclusion by providing access to credit to underserved and low-income populations, mainly in developing countries. It helps small entrepreneurs and individuals to initiate or expand their businesses; thus, it stimulates economic growth. Moreover, Mobile-first lending platforms disrupt micro-lending by offering access to financial services at the fingertips of the people. The trend increases the ability of underserved and dispersed populations to apply for and manage loans with ease, therefore bridging the gap in financial inclusion.

#### Latin America Micro Lending Market Dynamics

The Latin American market growth is driven by countries such as Brazil and Mexico. The promotion of micro-lending campaigns by many governments in the region through various help such as subsidies and less harsh policies is another factor which will fuel the growth of the market. Digital platforms and mobile banking would reduce operational costs and increase reach. This will come up with innovative solutions for risk assessment, loan disbursement, and collection of repayment.

As per the micro lending market dynamics and trends, countries such as Brazil and Argentina have also seen a rise in blockchain-based micro-lending, especially leveraging cryptocurrency as collateral.

#### Innovative Micro Lending Startups

Several startups are focused on developing mobile-based micro-lending platforms which allow users to apply for and receive loans directly through smartphone apps, often without the need for traditional banking infrastructure. These platforms are especially prevalent in regions where financial services are limited such as in Africa and Southeast Asia. Moreover, some companies are leveraging automation to reduce the time and cost of processing loans, positively impacting the micro lending demand forecast. Through digital platforms, borrowers can receive loan approval and disbursement within minutes to hours, compared to the days or weeks it might take with traditional banks.

#### Branch International

Branch International is a micro-lending startup that operates in emerging markets, providing small loans through its mobile app. It uses machine learning algorithms to assess credit risk based on mobile phone data, offering an alternative to traditional credit scores. The branch focuses on underserved populations in countries like Kenya, Tanzania, and Nigeria.

#### Kiva

Kiva is a non-profit organisation that operates as a crowdfunding platform for micro-lending. It connects individual lenders to low-income entrepreneurs and small business owners in over 80 countries. Kiva has a unique model where lenders can contribute small amounts, and the platform facilitates the micro-loans to empower underserved communities.

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## Competitive Landscape

Key players in the micro lending market are now expanding digital channels, applying data analytics for credit evaluation purposes, and offering customised financial products such that access and support to financial inclusion among underserved populations might be improved. Some companies are also relying on blockchain technology to enhance transparency and security in micro-lending. Blockchain can be used to verify transactions, create trust between borrowers and lenders, and reduce costs by eliminating intermediaries.

### BlueVine Inc.

Located in Redwood City, California, BlueVine Inc. is a microlending company incorporated in 2013 that provides business lines of credit and invoice factoring to small businesses in need of flexible, quick-access funding.

### Kabbage, Inc.

It is headquartered in Atlanta, Georgia, and was founded in 2009. It provides automated, data-driven business loans and lines of credit. Its platform offers rapid loan approvals and funding for small businesses that deliver real-time business data as a means to assess creditworthiness.

### StreetShares, Inc

Founded in 2013 and headquartered in Tysons, Virginia, StreetShares, Inc. is a firm specializing in micro-loans and lines of credit for veterans and other small business owners. Their products are designed to promote entrepreneurial growth through the democratisation of access to affordable financing.

Other key players in the micro lending market report include On Deck Capita Inc., and Lendino, Inc, among others.

## Competitive Factors in the Micro Lending Market

- Competitive interest rates will help attract more borrowers and balance the affordability of the client with the profitability of the lender.
- Faster time to loan directly impacts the rise of customer satisfaction and can be a differentiator in attracting borrowers in an aggressively competitive market.
- Advanced technology platforms shall raise the bar on service delivery, smoothen operations, and provide better user experiences.
- Good customer support instils trust and builds loyalty in a market where personal relations count.
- Flexible repayment terms and schedules make loans more accessible and manageable to the borrower will bolster the micro lending market expansion.
- Effective assessment and management of risk strategies minimise the chances of default rates and guarantee the continuity of the lending business.
- Compliance with the local and international regulatory framework helps gain more credibility in the market and avoids legal hassles.
- A blend of organisations, including FinTech companies and NGOs, can lead to synergy in terms of both offerings and reach.

## Key Demand Indicators of the Global Micro Lending Market

- Demand for microloans from lower-income populations and underserved communities runs high, majorly for small businesses and

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personal purposes.

- Low penetration of conventional banking services in rural and financially unserved regions relies on micro-lending.
- High rates of entrepreneurship and the formation of small businesses increase demand for microloans as the primary source of start-up capital.
- Raised awareness and understanding of financial products and services among the target groups raising demand for micro-lending will also boost the micro lending market development.
- Government initiatives and policies that encourage financial inclusion and microfinance spur demand on the market.
- High unemployment rates and economic instability normally trigger an increase in demand for microloans as most people start seeking alternative sources of income.
- Ease of access to mobile and digital channels facilitates the demand for micro lending given easy application and repayment channels.
- In agrarian economies, agriculture-related funding for activities and ventures drives demand for microloans.
- High women's empowerment and gender-inclusion programs lead to high demand for micro lending to female entrepreneurs.
- Microloans will experience greater demand where education financing is needed, especially in places where student loans have not been highly developed.

#### Price Indicators of the Global Micro Lending Market

- Price Drivers of microloans; the cost is determined by the lender based on risk analysis of the borrower, creditworthiness, and market competition.
- Processing fees levied for processing loan applications and disbursement of funds that vary significantly from one lender to another.
- Operational costs of microfinance institutions in managing and servicing the loans influence the final price structure.
- More significant default rates increase the risk premium, which means interest rates rise to compensate for potential losses and higher fees.
- The MFIs cost of capital—which includes the costs of borrowing by banks or investors—goes directly into setting microloan prices, directly impacting the micro lending industry analysis.
- Macro-economic variables, such as growth in GDP, level of employment, and stability in the economy, contribute to the cost of microloans.
- Risk assessment models relating to credit risk, as followed by MFIs, enhance/increase the effectiveness and accuracy of the assessment. These directly influence the price of the loan.
- Technology adoption: With the help of technology in loan processing and management, operational costs in micro lending industry are reduced, thus bringing down the price of microloans.
- Subsidies or grants from governments or international organisations, if made available, can help to reduce the high cost of microloans to the borrowers. The total interest paid depends on the length of time one pays for; usually, the longer it is, the higher.

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