



Microfinance: Wie gut läuft das Geschäft mit der Armut? (German Edition)

G. Dengl

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Mikrofinanz-Institutionen vergeben Kleinstkredite an die Ärmsten der Armen. Meist handelt es sich dabei um Frauen in Entwicklungsländern, denen sonst der Zugang zu Finanzdienstleistungen völlig versperrt ist. Was kommerziellen Banken als zu risikoreich erscheint, scheint jedoch relativ profitabel zu sein. Die Rückzahlungsquoten liegen bei nahe 100 Prozent. Erreicht wird diese Disziplin hauptsächlich über den sozialen Druck in der Gemeinschaft. Findige Anbieter versuchen nun auch Erste-Welt-Anlegern die Möglichkeit zu geben, in, als ethisch saubere geltende, Mikrofinanz-Fonds zu investieren. Aktuellen Prognosen zu Folge wird dieser Markt wachsen.

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