



Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development)

Mehnaz Safavian, Aban Haq

Download now

[Click here](#) if your download doesn't start automatically

Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development)

Mehnaz Safavian, Aban Haq

Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) Mehnaz Safavian, Aban Haq

Financial services are important for women who are starting and growing a business, but in Pakistan microfinance providers (MFPs) are not reaching Pakistan's businesswomen. Only 59 percent of microfinance clients are women, yet the majority of these loans are passed on the male members of the household – husbands, fathers, and sons. The practice of passing on loans to male household members is quite widespread; women may be bearing all the transaction costs and risks of accessing loans, but are not the final beneficiaries. Second, a very low proportion of female microfinance clients are entrepreneurs. The report explores why businesswomen in Pakistan may not be using microfinance products to meet their start-up and working capital requirements, in spite of identifying access to finance as a key constraint to their business operations.

Against this backdrop, access to finance remains the biggest challenge for a woman who wants to start or grow a business. Yet less than a quarter of the entrepreneurs identified through business development service providers were currently borrowing from microfinance lenders. Even among those entrepreneurs that borrow, dissatisfaction is high. Why?

Women borrower-entrepreneurs are not able to access individual loan products, but instead are consistently relegated to group lending. But group loans are very costly for a woman who is running a business, and the loans are too small to fulfill working capital needs. Businesswomen are rarely given the opportunity to access individual loan products, which are usually offered exclusively to male borrowers, and women are not given opportunities to graduate from group loans to individual loans over time. Lending practices often are discriminatory, requiring husbands' permission, male guarantors, and unmarried women are rarely considered as potential clients.

Although MFIs understand that women's inclusion is integral to the objectives of microfinance, the practice of passing on loans raises serious issues about consumer protection for women clients, and the best and most effective solutions to these challenges could and should come from the sector itself. Designing better products that reach the needs of emerging women entrepreneurs could prove to be good business, achieving double bottom-line objectives. Investing in financial literacy and education of both men and women borrowers can help curb the demand for pass-through loans and help lower risks associated with deceptive practices.

 [Download Are Pakistan's Women Entrepreneurs Being Served by ...pdf](#)

 [Read Online Are Pakistan's Women Entrepreneurs Being Served ...pdf](#)

Download and Read Free Online Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) Mehnaz Safavian, Aban Haq

From reader reviews:

Preston Sloan:

People live in this new day time of lifestyle always make an effort to and must have the spare time or they will get wide range of stress from both day to day life and work. So , whenever we ask do people have time, we will say absolutely of course. People is human not a robot. Then we request again, what kind of activity do you have when the spare time coming to anyone of course your answer will certainly unlimited right. Then ever try this one, reading books. It can be your alternative throughout spending your spare time, the book you have read is usually Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development).

Debra Davis:

Are you kind of busy person, only have 10 or perhaps 15 minute in your day to upgrading your mind ability or thinking skill even analytical thinking? Then you are experiencing problem with the book when compared with can satisfy your short space of time to read it because this time you only find publication that need more time to be examine. Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) can be your answer because it can be read by you who have those short spare time problems.

Jackie Lund:

Reading a book to be new life style in this calendar year; every people loves to read a book. When you read a book you can get a large amount of benefit. When you read ebooks, you can improve your knowledge, since book has a lot of information upon it. The information that you will get depend on what kinds of book that you have read. If you wish to get information about your review, you can read education books, but if you act like you want to entertain yourself you can read a fiction books, these us novel, comics, and soon. The Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) provide you with a new experience in reading a book.

Jerry Brower:

In this period globalization it is important to someone to obtain information. The information will make anyone to understand the condition of the world. The health of the world makes the information better to share. You can find a lot of recommendations to get information example: internet, newspaper, book, and soon. You can view that now, a lot of publisher this print many kinds of book. The actual book that recommended for your requirements is Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) this book consist a lot of the information from the condition of this world now. This specific book was represented so why is the world has grown up. The vocabulary styles that writer value to explain it is easy to

understand. The actual writer made some analysis when he makes this book. Honestly, that is why this book suitable all of you.

Download and Read Online Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) Mehnaz Safavian, Aban Haq #AI7Q5YDP3HK

Read Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) by Mehnaz Safavian, Aban Haq for online ebook

Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) by Mehnaz Safavian, Aban Haq Free PDF d0wnl0ad, audio books, books to read, good books to read, cheap books, good books, online books, books online, book reviews epub, read books online, books to read online, online library, greatbooks to read, PDF best books to read, top books to read Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) by Mehnaz Safavian, Aban Haq books to read online.

Online Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) by Mehnaz Safavian, Aban Haq ebook PDF download

Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) by Mehnaz Safavian, Aban Haq Doc

Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) by Mehnaz Safavian, Aban Haq Mobipocket

Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?: Are They Being Served by the Microfinance Sector? (Directions in Development) by Mehnaz Safavian, Aban Haq EPub