

Article Link

<http://insights.som.yale.edu/insights/what-are-realities-microfinance>

What are the realities of microfinance?

Dean Karlan discusses his research on microfinance with Tony Sheldon and Rodrigo Canales at the Yale School of Management. An excerpt:

"We did discover some important patterns. For instance, in India, we saw an increase in business starts for households that had no business to begin with. If they already had a business, though, we didn't see any increase in what they were doing. There was definitely a ceiling above which they just did not excel. Microenterprises are not growing into the small and medium enterprises that are engines for growth."

To watch the video or read the transcript, [click here](#).

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