EVALUATING THE FINANCIAL SUSTAINABILITY OF MICRO-FINANCE BENEFICIARIES OF TRIBAL SUB PLAN REGION

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ABSTRACT

Given the pressure on margins (which has already reduced the collective return on assets of the sector to negligible, if still positive, levels) it is unclear for how long such high leverage ratios can be sustained. The increased coverage of clients made possible by the high growth rates of Indian MFIs is laudable. Even as it increases outreach, the industry continues to be amongst the most efficient in the world. But, high growth brings with it possible dangers of mission drift as many MFIs emphasise commercial behaviour and may not strategically balance this with their original social mission, or with social values expected in microfinance.

KEYWORDS: micro-finance, financial sustainability.

REFERENCES


