



Microcredit Guarantee Funds in the Mediterranean: A Comparative Analysis (Palgrave Studies in Impact Finance)

Paola Leone, Pasqualina Porretta

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Microfinance/microcredit today is facing two challenges. Firstly, it needs to be more economically and financially sustainable. Secondly, it needs to increase its outreach in order to have a more significant impact on poorer areas of the world. Access to credit for the poorest people is a trade-off between economic and financial sustainability and the spread of activity. Greater innovation in processes and products is required in order to reduce transactional costs and informational asymmetries, extend the term structure of contracts and provide suitable assessment and risk management in the microfinance sector.

This book offers a comprehensive comparative analysis of the most significant models of microcredit guarantee funds adopted in three South European countries (Italy, France, Spain) and in three North African countries (Morocco, Tunisia, Egypt). It provides a clear picture of microcredit guarantee funds in each country, focusing on three key areas: analysis of the regulatory framework, mapping of microcredit institutions and analysis of the main features of guarantee funds. The authors highlight the strengths and weaknesses of the microcredit guarantee system and provide regulatory or operative solutions which may improve the economic sustainability of microcredit institutions and, ultimately, contribute to facilitating access to credit for microenterprises and the microborrower. The book will be a valuable resource for supervisors, microcredit institutions, guarantee intermediaries and financial intermediaries.

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