

**Article Link**

<http://business.mb.com.ph/2016/10/31/improving-the-microfinance-model/>

## Improving the microfinance model

Researchers who conducted randomized controlled studies in several countries began to question the effects of micro lending in raising the economic fortunes of the poor. While the loans increased business starts for those without business to begin with, for those already in business the impact has not been encouraging.

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