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First insights from Mongolian microfinance impact study

The [blog over](#) at the European Bank for Reconstruction and Development (EBRD) recently featured a post by Senior Economist Ralph De Haas, who describes a randomized evaluation of microfinance in Mongolia that recently completed fieldwork. Although analysis is ongoing, with full results expected in July of this year, data from the baseline is already providing interesting insights. Dr. De Haas points out three particularly interesting stats:

1. Almost half of the women in the study, who were identified to participate specifically because they were in need of access to finance, already had loans at the time of baseline. (46%)
2. Most women have long term debts-the majority of loans reported had been taken out in 2007-2008.
3. The majority of this debt (70-80%) was reported to have been spent on consumption, not business activities.

Check out the full post [here](#).

It will be interesting to see how the results of IPA's impact evaluations in [Morocco](#), [Mexico](#), and the [Philippines](#) compare...

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