The Importance of Geographic Access for the Impact of Microfinance

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Abstract:

The geographical distance between a household and financial institutions may constitute a significant obstacle to achieving the benefits of modern financial institutions. We measure the impact of improved distance-related access to microcredits in Uzbekistan. Residents living further from microfinance institutions are propensity score matched to those living closer using both household and village characteristics. Households located closer to microfinance institutions have larger businesses in terms of income, profits and employees than similar households located further away. Similarly they spend more on education, medical care, housing investment and other consumption.

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Av. F.D. Roosevelt, 42- 1050 Brussels

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