

Is there a functioning debt collection system? If so, how well does it work?

- Public: only two public banks that provide loans (mortgage required)
- Islamic banks: different (reference or collateral) → debt collection [hint that there aggressive ways of getting the loan back are common]
- Islamic banks can't raise interest rates and are very common

How widespread is the information on creditworthiness (in Germany, e.g., we have the Schufa for this)?

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How widespread is microcredit in Pakistan? Do simple citizens who could benefit from it know about the concept?

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Legal framework: Am I allowed to lend money at all? For example, do I have to register a business to do this, or is it regulated by the government?

- State Bank of Pakistan regulates interest rates

How do you assess the general security of the country if we operate in Pakistan and offer cheap microloans through advertising measures (for data collection). Consequently, meeting borrowers face to face and explaining the system to them?

- Color coding of danger levels regarding different areas in Pakistan
- Avoid crowds

Do you generally consider Pakistan to be a suitable country for our project (personal assessment)?