

The background of the slide features a warm, golden-brown color palette. It includes several stacks of gold coins, likely Indian Rupees, arranged in a way that suggests wealth and finance. Overlaid on this is a line graph with a jagged, fluctuating line, typical of a stock market or economic data chart. The graph is drawn on a document that has some faint, illegible text and numbers, adding to the financial theme.

Access to Financing

Neha Rana

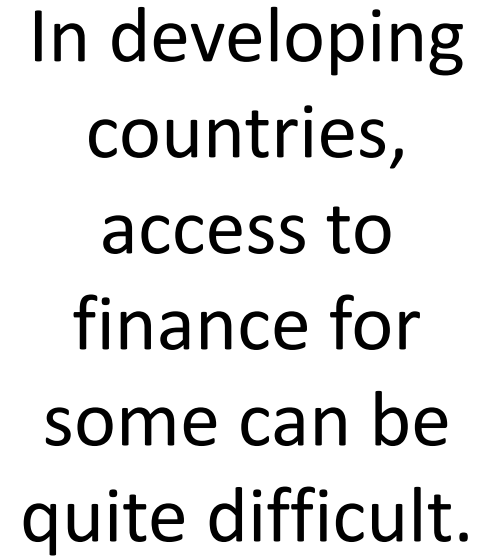
CHV20

Culminating Assignment



Access to finance refers to having the right to borrow money from a bank (loan).



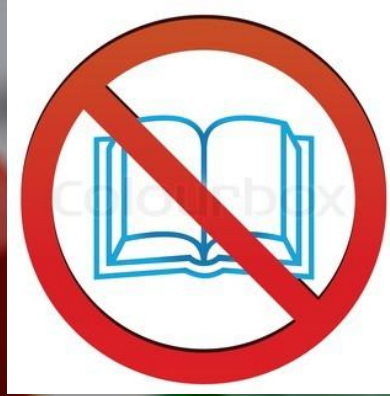




- Rural areas
- People don't use or they aren't given banking services

Causes

- Lacking education and knowledge
- Unprofitable for loan officers
- Banks not located near the poor communities
- Banks demand for collateral



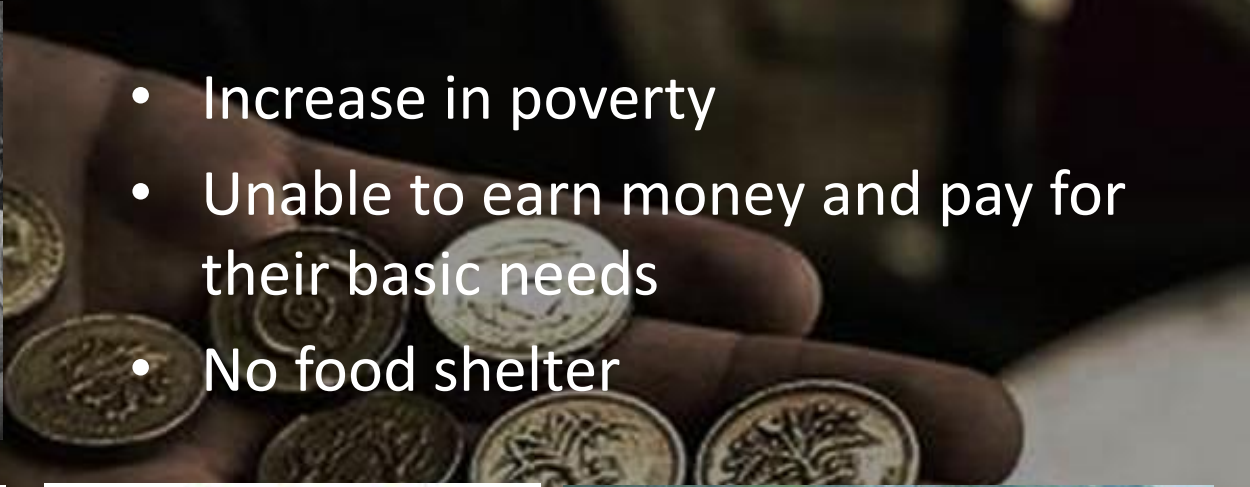
No money

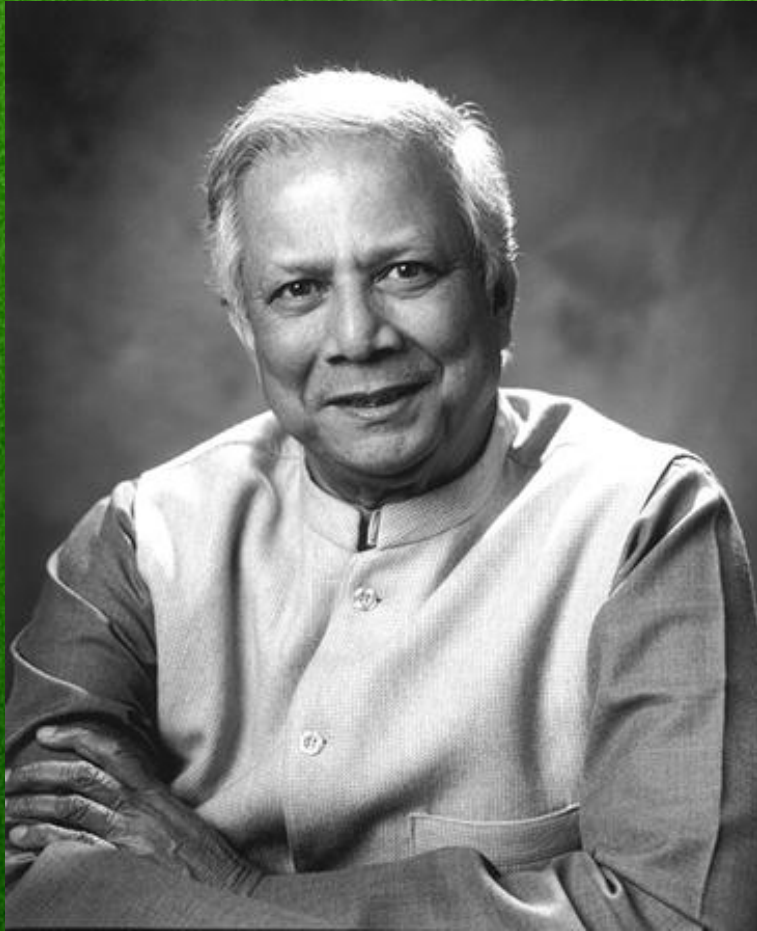
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No business



- Increase in poverty
- Unable to earn money and pay for their basic needs
- No food shelter





Mohammad Yunus

- Village of Jogra, Bangladesh
- The Grameen Bank
- “Village Bank”
- Created a scheme called micro-loans



- No collateral required
- Offering small loans
- Many of the world's poor become profit-making businesspeople



Work Cited

- [http://www.grameen-info.org/index.php?option=com_content&task=view&id=329&Itemid=363.](http://www.grameen-info.org/index.php?option=com_content&task=view&id=329&Itemid=363)
- <http://www.kiva.org/about/microfinance>
- [http://policydialogue.org/files/events/Rojas-Suarez-powerpoint Access to financial services.pdf](http://policydialogue.org/files/events/Rojas-Suarez-powerpoint_Access_to_financial_services.pdf)