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lines of credit (microcredit), small loans (microloans) or small insurance products (microinsurance).

Microfinance 101: All you need to know | Kiva

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Microfinance - Wikipedia

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among other services.

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What Is Microfinance and Why Is It Important? - The Balance

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Often, these small and individual businesses don't have access to traditional financial resources from major institutions, so it is harder for them to access loans, insurance, and investments that will help grow their business.