

Midland Microfin Limited

Access to finance for disadvantaged women in Punjab and beyond



Midland Microfin Limited (MML), founded in 2011, is the first Punjab-based microfinance institution (MFI). The institution focuses on financially and socially empowering women by providing small business loans. MML has a network of more than 100 branches, serving more than 200,000 borrowers (2018). It has been an Oikocredit partner since 2018. MML's range of products and services are tailored to the financial needs of low-income working women. The MFI encourages entrepreneurship among women by providing loans for working capital to support their micro-enterprises, such as repair shops, embroidery centres and beauty parlours. The company has adopted the established Joint Liability Group (JLG) lending model. Five women form a group with assistance from MML, and undertake a guarantee on behalf of each other for timely repayment.

Partner info

FACTS	
Sector	Financial services
Website	www.midlandmicrofin.com

SOCIAL PERFORMANCE	
Number of clients	639,136
Female clients	100.0%
Rural clients	95.8%

ADDITIONAL PRODUCTS AND SERVICES OFFERED	
Social services	
Microinsurance	

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