

## Microfinance commercialisation, challenges and issues in developing countries: a critical literature review

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### Abstrak

This paper aims at reviewing empirical literature on the performance and issues associated with commercialisation of microfinance institutions (MFIs). The popular approach believes that commercial-based operation can lead to financial self-sustainability without reducing the role to assist the poor. Although the growth in financial intermediation is evident, many commercialised MFIs remain dependence on subsidy and fail to achieve a greater outreach. hence, this approach highly undermines the social mission of microfinance to reach the poorest of the poor.