Demand impacts of introducing complex bundled microfinance loans in India [1]

About the Project

Project Name: Demand impacts of introducing complex bundled microfinance loans in India
Type of Facility Project: Research grantee
Country of Operation: India
Region: Asia and the Pacific
Sub Topics: Financial institutions, Impact, Demand, Health

Project Description

This research project seeks to determine the effects of bundling health insurance with microcredit, on both demand and supply sides. Are households more willing to invest in higher return activities when they have the health insurance cover? Do they prefer the bundled offer or do they want to have access only to microcredit? Do microfinance organizations suffer from adverse selection when they provide health insurance? This research is being done within the context of a broader randomized controlled trial in Hyderabad, India, studying health, health insurance, and microcredit.

Source URL: http://www.impactinsurance.org/projects/research/impacts-introducing-complex-bundled-loans

Links: