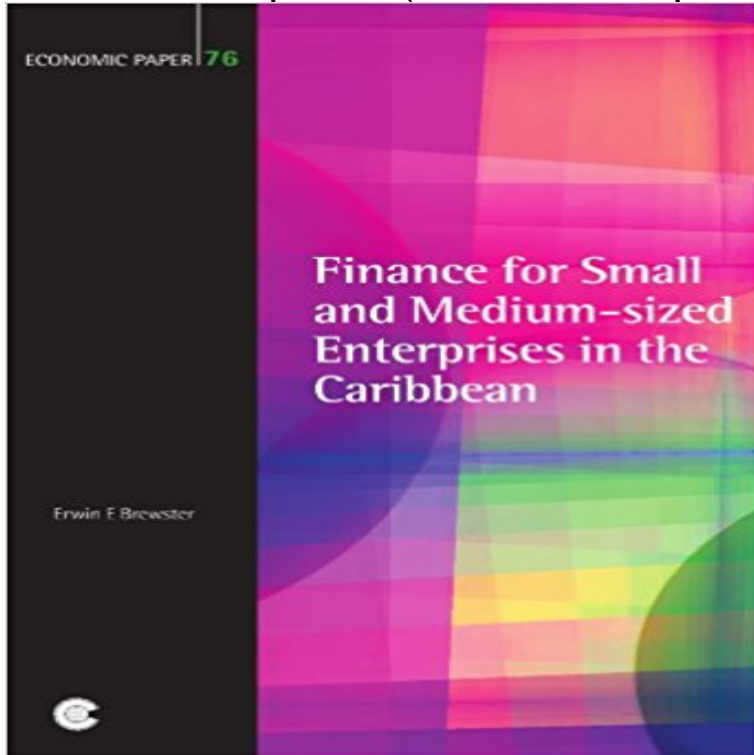


Finance for Small and Medium-sized Enterprises in the Caribbean: Economic Paper 76 (Economic Paper Series)



Small and medium-sized enterprises (SMEs) are seen as the engine of economic growth and employment creation in the Caribbean, as in other parts of the world. This study explores the difficulties such enterprises have in accessing long-term financing and how these difficulties can be overcome. It reports on the results of a survey of SMEs from ten Caribbean countries and on a parallel study of lending institutions that might be expected to offer finance to SMEs. The author offers a commentary on the differing perspectives of SMEs and lenders on the problem of finding affordable long-term financing and suggests policy options for improving access to finance for this sector.

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