



## Microfinance Risk Management

Guest Editors:

**Prof. Dr. Roberto Moro  
Visconti**

Department of Economics and  
Business Management,  
Università Cattolica del Sacro  
Cuore, Milan, Italy

**Prof. Salvador Cruz Rambaud**

Department of Economics and  
Business, Universidad de  
Almería, La Cañada de San  
Urbano, s/n, 04120 Almería,  
Spain

**Prof. Dr. Joaquín López  
Pascual**

Departamento de Economía de  
la Empresa, Facultad de Ciencias  
Jurídicas y Sociales, Universidad  
Rey Juan Carlos, Madrid, Spain

### Message from the Guest Editors

Dear Colleagues,

The microfinance ecosystem is rapidly changing, and the industry is facing new challenges, ranging from technological discontinuity to demographic pressures and climatic change. This affects risk patterns, even beyond the traditional sustainability-versus-outreach trade-off. Rising risks are increasingly managed by digitalization and innovative technologies, ranging from big data and validating blockchains to artificial intelligence.

Prof. Dr. Roberto Moro Visconti  
Prof. Dr. Salvador Rambaud  
Prof. Dr. Joaquín López Pascual  
*Guest Editors*

Deadline for manuscript  
submissions:

**closed (31 December 2021)**





an Open Access Journal by MDPI

## Editor-in-Chief

### Prof. Dr. Steven Haberman

Faculty of Actuarial Science and  
Insurance, Bayes Business  
School, City University of London,  
106 Bunhill Row, London EC1Y  
8TZ, UK

## Message from the Editor-in-Chief

*Risks* is published in Open Access format – research articles, reviews and other content are released on the internet immediately after acceptance. Specifically, *Risks* welcomes contributions that

- contribute with insight, outlook, understanding and overview, no matter how simple they are;
- show creativity in pedagogical tricks and techniques;
- help the transfer of theoretical research to public and private application;
- show responsibility for societal impact.

The scientific community and the general public have unlimited free access to the content as soon as it is published.

## Author Benefits

**Open Access:** free for readers, with **article processing charges (APC)** paid by authors or their institutions.

**High visibility:** indexed within **Scopus, ESCI (Web of Science), EconLit, EconBiz, RePEc,** and **other databases.**

**Journal Rank:** CiteScore - Q1 (*Economics, Econometrics and Finance (miscellaneous)*)

## Contact Us

---

*Risks* Editorial Office  
MDPI, St. Alban-Anlage 66  
4052 Basel, Switzerland

Tel: +41 61 683 77 34  
[www.mdpi.com](http://www.mdpi.com)

[mdpi.com/journal/risks](http://mdpi.com/journal/risks)  
[risks@mdpi.com](mailto:risks@mdpi.com)  
[X@Risks\\_MDPI](https://twitter.com/Risks_MDPI)