Microfinance in Developing Countries

Issues, Policies and Performance Evaluation

Edited by Jean-Pierre Gueyie, Ronny Manos and Jacob Yaron



Thomas Walker, Stéfanie D. Kibsey, Rohan Crichton

Microfinance in Developing Countries J. Gueyie, R. Manos, J. Yaron, 2013-01-17 Microfinance in developing countries is a collection of studies by leading researchers in the field of microfinance It discusses key issues that the rapidly growing microfinance industry currently faces and offers interesting views and analysis of topical matters concerning the microfinance realm Research Anthology on Microfinance Services and Roles in Social Progress Management Association, Information Resources, 2022-09-23 Microfinance has emerged as a growing field as more businesses discover the benefits and opportunities it provides To ensure that microfinance is utilized appropriately further study on the best practices and difficulties is required The Research Anthology on Microfinance Services and Roles in Social Progress considers the ways in which microfinance can be utilized to achieve social progress as well as the challenges and opportunities of this area Covering key topics such as income small businesses entrepreneurship and credit this major reference work is ideal for industry professionals government officials computer scientists entrepreneurs business owners managers policymakers researchers scholars practitioners instructors and students From Microfinance to Inclusive **Finance** R. H. Schmidt, H. D. Seibel, P. Thomes, 2016-09-19 Once praised as a panacea to overcome poverty microfinance has had to face harsh criticism because of painful failures and unfulfilled expectations Still many people in particular in rural regions do not have any access to formal financial services many microfinance institutions are weak and others rather exploit their clients driving them into over indebtedness than helping them out of poverty What should microfinance achieve Can it help to build up inclusive financial systems allowing access to basic financial services for everybody The historic templates for this book are the German Sparkassen and Cooperative banks that have a strong track record of development and growth spanning over 200 years For obvious reasons their results cannot be transferred directly into specific solution options to today's challenges in developing countries Nevertheless the coming into existence of Sparkassen and Cooperative banks can well be seen as part of a period of revolutionary developments in the European economic and social landscape which can be viewed as analogous to the transformation that emerging economies are undergoing today While Europe faced dramatically changing living conditions during the period of industrialization these newly created banks made change possible by unequivocally including the lower class population in the transformation providing access to savings and loans And it is this is parallel even in the face of the many differences which is why their development and success deserves careful consideration today The authors approach differsfrom other explorations by specifically adopting an interdisciplinary strategy They take into account past developments as well as current global ones from a historical social science and economic point of view Analysis and the interpretation of data is supported by case studies to illustrate their considerations The authors identify general parameters both for failure and for success and also indicate how to optimize existing potentials both for institutions and policy makers As a result of this interdisciplinary work the authors advance an inclusive stylised

facts based model The will to build up institutions to adhere to corporate social responsibility and creating conducive legal frameworks form the basic conditions for success More specifically the guiding principles of these successful business models are a fair savings and credit policy the promotion of capital transfers without reference to class and gender a focus on business activities in a well defined region decentralized organizational structures combined with national networks which avoid regional capital drains and the securing of economies of scale and scope Llast but not least is the centrality of objectives beyond that of the sheer maximisation of profits **Entrepreneurial Rise in the Middle East and North Africa** Stavros Sindakis, Sakshi Aggarwal, 2022-03-02 Entrepreneurial Rise in the Middle East and North Africa The Influence of Quadruple Helix on Technological Innovation explores the relationships and inter dependencies between innovation political regimes and economic and social development throughout the Middle East and North Africa region **Handbook of Research on Entrepreneurship and Conflict Wim Naudé, Bernadette Power, 2024-07-05 This Handbook focuses on the complex relationship between entrepreneurship and conflict Editors Wim Naud and Bernadette Power construct a broad overview of central research themes in the field covering states being captured by entrepreneurs states capturing businesses entrepreneurship in post conflict reconstruction and entrepreneurs in conflict against other entrepreneurs

Socio-Economic Development: Concepts, Methodologies, Tools, and Applications Management Association, Information Resources, 2018-11-02 The social and economic systems of any country are influenced by a range of factors including income and education As such it is vital to examine how these factors are creating opportunities to improve both the economy and the lives of people within these countries Socio Economic Development Concepts Methodologies Tools and Applications provides a critical look at the process of social and economic transformation based on environmental and cultural factors including income skills development employment and education Highlighting a range of topics such as economics social change and e governance this multi volume book is designed for policymakers practitioners city development planners academicians government officials and graduate level students interested in emerging perspectives on socio economic development Beyond Banks Christiaan van Bochove, Juliette Levy, 2025-05-06 Scholars of credit markets have long focused on banks but pre modern as well as modern economies often relied on non bank credit This edited volume brings together international examples from across history that highlight how guilds innkeepers moneylenders notaries networks of family members and friends and religious institutions among others mobilized credit before and even along banks The volume operationalizes a common terminology and set of questions to allow for comparisons between the wide range of bank and non bank credit arrangements across the globe and across time It will be of interest to financial and economic historians economists and many other scholars in the humanities and social sciences Designing a Sustainable Financial System Thomas Walker, Stéfanie D. Kibsey, Rohan Crichton, 2018-01-22 This edited collection brings together leading theoretical and applied research with the intent to design a sustainable global financial future The contributors argue

that our world cannot move toward sustainability address climate change reverse environmental degradation and improve human well being without aligning the financial system with sustainable development goals like those outlined by the United Nations Such a system would a be environmentally and socially responsible balign with planetary boundaries c manage natural resources sustainably d avoid doing more harm than good and e be resilient and adaptable to changing conditions The overarching theme in this collection of chapters is a response to the worldwide supranational sustainable finance discussions about how we can transition to a new socio ecological system where finance human well being and planetary health are recognized as being highly intertwined The Crises of Microcredit Isabelle Guérin, Marc Labie, Jean-Michel Servet, 2015-10-15 Microcredit programmes long considered efficient development tools now face unprecedented crises in a number of countries Is this the end of microcredit or rather an essential step in its expansion Should we stop microcredit altogether or rethink the way it is implemented Drawing on extensive empirical research conducted in various parts of the world from Morocco to Senegal to India this important volume examines the whole chain of microcredit to provide the answers to these questions In doing so the authors highlight the diversity of crises both in intensity and in nature while also shedding light on a diversity of causes be it microcredit organizations unprepared for massive growth saturated local economies or greedy investors and shareholders attracted by profits Crucially the authors demonstrate that microcredit is not a monolithic project and the crises should also be analysed in the light of national histories and policies An original and necessary intervention in what has become one of the most contentious topics within the development world Media and the Transformation of Interaction in Society Sahlin, John P., 2015-09-21 The availability of various technological platforms enables individuals to feel a deeper sense of connectivity and contribution to their social circles and the world around them This growing dependence on social networking platforms has altered the ways in which society functions and communicates Social Media and the Transformation of Interaction in Society is a definitive reference source for timely scholarly research evaluating the impact of social networking platforms on a variety of relationships including those between individuals governments citizens businesses and consumers Featuring expansive coverage on a range of topics relating to social media applications and uses across industries this publication is a critical reference source for professionals educators students and academicians seeking current research on the role and impact of new media on modern society This publication features authoritative research based chapters across a range of relevant topics including but not limited to computer mediated communication nonprofit projects disaster response management education cyberbullying microblogging digital Journal of Economic Literature ,2014 paranoia user interaction augmentation and viral messaging Microfinance in Northeast Thailand Brett E. Coleman, 2002 Using data from a survey conducted in 1995 1996 evaluates the outreach and impact of two microfinance village bank programmes that target the poor in Northeast Thailand Comparative Review of Microfinance Regultory Framework Issues in Benin, Ghana, and Tanzania, 2002 World Bank Group Publications ...

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