

Microcréditos

De pobres a microempresarios

Manuela Lacort de Caldeira



Microcrasditos De Pobres A Microempresarios

Diego Winkelried



Microcrasditos De Pobres A Microempresarios:

Estudios sobre género y economía María Jesús Vara, 2006-01-25 En este libro se han unido las palabras género y economía para estudiar no sólo la presencia creciente de las mujeres en las actividades económicas sino también las repercusiones que ese hecho tiene sobre la propia organización productiva y el conjunto de las relaciones sociales

Un enfoque múltiple de la economía española: principios y valores Jesús Rueda Rodríguez, 2008-03 A lo largo de 2007 se han venido publicando en La Gaceta de los Negocios columnas de opinión realizadas por prestigiosos expertos y que se han recopilado en torno a esta obra son temas de actualidad en la cual se comenta la misma y se proyecta al futuro Ya con el año vencido observaremos que gran parte de lo que en las columnas se apuntaba ha sucedido a corto plazo y a largo parece que las tendencias que allí se anunciaban se van a cumplir y es que están realizados estos apuntes de opinión breves desde el estudio y la reflexión serena de la realidad y desde fuera de la misma es decir los actantes son normalmente docentes más que empresarios En este recopilatorio de temas se han clasificado en dos grandes grupos la primera sección abarca los seis primeros capítulos donde incluiremos los temas filosóficos y de valores la segunda sección consta de nueve capítulos en los que comentaremos temas sectoriales Trata el primer bloque de los siguientes temas Conocimiento Responsabilidad social en la empresa Desarrollo sostenible Empresa familiarmente responsable La ley de igualdad y las relaciones familia Estado Empresa familiar Todos estos capítulos tratan del tema de los intangibles la nueva disciplina que invade todos los foros estos se han clasificado a partir de la capacidad de gestionar adecuadamente todos los conocimientos de una empresa o cómo integrar conocimientos de terceros en el proceso productivo En los siguientes capítulos analizaremos la responsabilidad de la empresa frente a la sociedad al medio ambiente al Estado y a la familia para concluir con diversos aspectos de la empresa familiar El segundo bloque son temas sectoriales divididos en los siguientes capítulos Banca Seguros Bolsa Empresas industriales comerciales y de servicios no financieros Promotoras y gestoras inmobiliarias Empresas hoteleras Energía eléctrica Automoción Agencias de publicidad Medios de comunicación En cada uno de ellos se tratan temas de actualidad que tienen que ver con las nuevas formas de contabilidad y valoración con los nuevos horizontes específicamente de Internet con los sistemas de control y vigilancia con los nuevos aspectos legales las interrelaciones multisectoriales las nuevas tecnologías etc en definitiva son enfoques desde distintas perspectivas de temas que de una u otra forma han tenido y de hecho están teniendo una gran trascendencia en el mundo empresarial Todas las columnas están realizadas por docentes investigadores y en menor lugar por empresarios lo que garantiza la calidad y sobre todo la independencia

El derecho humano al desarrollo frente a la mundialización del mercado Nicolás Angulo Sánchez, 2005 In seven chapters the author purports to explain development in terms of a human right A separate generation so to speak of human rights similar to those of the environment of peace towards humanitarian help and a universal heritage within an international juridical framework

Microcréditos y pobreza Maricruz Lacalle Calderón, 2008 La concesión del Premio Nobel de la Paz 2006 al profesor

Muhammad Yunus y a la instituci n que l fund el Banco Grameen ha venido a reconocer la importante presencia de los microcr ditos en el escenario actual de la financiaci n para el desarrollo as como la utilidad de este instrumento para mejorar las condiciones de vida de millones de personas sumidas en la pobreza absoluta en especial cuando los destinatarios son mujeres Este libro claro y directo aborda los principales aspectos relacionados con los microcr ditos Quienes est n interesados en ganar la batalla a la pobreza convertida en la lacra de nuestra sociedad descubrir n en este estudio un nuevo paradigma capaz de romper el c rculo vicioso de la pobreza

Aportes de la Perspectiva de Genero en la Promocion del Microempresariado para el Desarrollo Territorial en America Latina ,2004 Pido para ti una vejez tranquila.

Más allá de la Responsabilidad Social Empresarial. Manuel Carneiro Caneda,2007-09 Este libro supone una reflexi n documentada sobre los fundamentos de la aportaci n que al beneficio colectivo en el Estado del Bienestar suponen las empresas lucrativas Pretende a trav s de la referencia hist rica comparativa con la primera mitad del siglo XVI encontrar los elementos comunes para ahondar en las fuentes de la Responsabilidad Social Empresarial RSE as como determinar la participaci n de las empresas en el bienestar de la sociedad Como ejemplo se trata con cierto detalle la contribuci n de las Cajas de Ahorros a trav s de la Obra Social a la soluci n de necesidades colectivas de la sociedad espa ola Combina el soporte documental propio de una publicaci n acad mica con un estilo adecuado para la lectura por parte de los alumnos directivos y profesionales tratando de manera s lida un concepto muy actual como es el de la RSE As mismo trata la nueva orientaci n que desde las Cajas de Ahorros se est dando al concepto de RSE y lo correspondiente a la exclusi n social a trav s de la innovaci n en temas de aplicaciones sobre cuestiones sociales por parte de la mencionada Obra Social de las Cajas

Microfinance Gianfranco A. Vento,Mario La Torre,2006-07-25 Microfinance is a comprehensive analysis of the operational managerial and financial aspects of microfinance The text provides a contemporary analysis of microfinance business covering the risks returns and management issues associated with such activity It analyzes the main products and services available in modern microfinance and explains how to manage the financial and non financial risks involved The book also provides a performance and monitoring model for microfinance programmes and describes how microfinance can be regulated Microfinanciamiento y pobreza Emma Zapata Martelo,2004 En resumen Inter-American Foundation,

Microfinanzas y pobreza Hege Gulli,1999 La microempresa es uno de los principales instrumentos para superar el desaf o de la pobreza en Am rica Latina Esta obra proporciona una orientaci n importante a los pa ses de la regi n a los donantes e instituciones de microfinanzas sobre la forma de convertirlas en un instrumento eficaz contra la pobreza 09 11

Se buscan buenos empleos ,2004 El microcrédito de banca comunal José Carlos González Núñez,2008 *Las Microfinanzas Y Las Pequeñas Empresas Forestales (Estudio Fao Montes)* Food and Agriculture Organization of the United Nations,2007-10-30 Las comunidades en todo el mundo dependen de los bosques para su subsistencia no solo porque de ellos extraen materiales para uso domestico sino tambien porque a traves de las pequenas empresas a menudo de gestion familiar

las comunidades encuentran en los bosques una fuente de ingreso Se reconoce cada vez mas que el desarrollo sostenible de las pequenas empresas es un factor esencial para la reduccion de la pobreza pero no pocas veces tal desarrollo se ve impedido por carencias de financiamiento o por un acceso dificultoso a los servicios microfinancieros En esta publicacion se estudian las necesidades especificas de microfinanciamiento de las pequenas empresas a la luz de la indole estacional y poco previsible de las actividades que se basan en los bosques Este libro sera una util referencia para quienes trabajan en el diseno de politicas y proyectos de desarrollo de comunidades forestales asi como para quienes proporcionan servicios financieros a las pequenas empresas en zonas rurales Pobreza y microfinanzas Henio Millán Valenzuela, 2021-06-23 La pobreza ha sido una de las preocupaciones centrales de la politica social La estrategia para su combate ha focalizado sus miras hacia la interrupcion de la transmision internacional de la misma mediante programas de transferencias condicionadas destinadas a la formacion de capital humano Esta forma de proceder ha dejado huecos tanto para las personas adultas que ya son pobres como aquellos que padecen esta condicion en condiciones no extremas Este libro sustenta la tesis de que las microfinanzas pueden cubrir acertadamente estas ausencias si se sabe desarrollar las capacidades empresariales que exhiben una gran cantidad de pobres pero que no pueden explorar por la falta de capital humano y de un mecanismo de capital financiero Para demostrarlo el autor evalúa tres programas dos de procedencia y operacion federal y otro de raigambre meramente municipal En los tres encuentra que el microfinanciamiento tiene un impacto notable en la reduccion de la pobreza la evaluacion del ingreso y del empleo pero también que es una vía más barata para lograr el mismo objetivo que buscan otros programas destinados a este proposito Una aportación adicional del texto es que el manejo municipal del microfinanciamiento a pesar de la escala más pequeña exhibe un potencial mayor para impactar en posbeneficiarios si los programas correspondientes son operados por los gobiernos locales en vez de usar como intermediarios a agentes privados Ello es posible porque permite abatir las muy conocidas altas tasas de intereses que suelen acompañar a este tipo de programas sociales sin incurrir en prácticas que con el tiempo desemboquen en descalabros financieros o en subsidios excesivos Finalmente enfatizamos que el libro tiene la ventaja de ensayar la evaluacion de programas sociales mediante ejercicios matemáticos y estadísticos novedosos que representan un atractivo adicional para esta práctica incipiente en México

Mujeres rurales y la brecha entre oferta y demanda de microcréditos Jan A. J. Karremans, Petra Petry, 2003

Buscando el bienestar de los pobres Diego Winkelried, 2003 Cúñalejos está el estado de los pobres Enrique Viquez H Por qué y cómo escuchar la opinión de los pobres Iris Roca Rey Puntos al del componente objetivo en la medicina de la pobreza análisis geográfico de las dimensiones objetiva y subjetiva de la pobreza en el Perú Alvaro Monge Z y Renato Ravina S Los pobres extremos volaron los programas sociales en el Perú Sobre la disposición de pago por programas de asistencia alimentaria Diego Winkelried Puede el microcrédito mejorar la situación económica y social de los pobres extremos en el Perú Janett Vallejos Cómo mejorar el desempeño académico de los estudiantes de secundaria que asisten a escuelas en las zonas

pobres del Per Daniel Caro V Transferencia intergeneracional de la pobreza maternidad adolescente determinante o resultado Una aproximaci n en Lima Metropolitana Janet Porras M Etnia educaci n y pobreza una an lisis con nfasis en la actitud de las poblaciones ind gen **Avanzar en la inclusi3n financiera** Leila Oulhaj,2017-06-28 Este libro analiza el caso de las cooperativas de ahorro y pr stamo las cuales han buscado incorporar desde hace seis d cadas a las personas en el acceso de los servicios financieros una acci n que es denominada por la ONU como acceso a la inclusi3n financiera

Negocios inclusivos y empleo en la base de la pirámide Helena Ancos Franco,2011 Los negocios inclusivos se identifican con nuevos modelos de negocio y emprendimientos innovadores que sin perder de vista el objetivo de la rentabilidad econ mica apuntan a los sectores m s vulnerables de la sociedad la Base de la Pir mide bien a trav s de la oferta de productos y servicios innovadores que permitan aumentar su calidad de vida bien mediante su incorporaci n a la cadena de producci3n favoreciendo la inclusi3n de colectivos de trabajadores aut nomos inmigrantes mujeres y grupos desfavorecidos en el mercado de trabajo Este libro presenta los negocios inclusivos como una nueva oportunidad de negocio de desarrollo sostenible de cambio y de integraci3n social Se abordan temas como la movilizaci3n del capital social de estos sectores de poblaci3n el papel de las Administraciones p blicas y los emprendedores sociales como motores del desarrollo econ mico y social el an lisis de la innovaci3n el cambio organizativo y el modelo empresarial en las estrategias de entrada en los mercados de bajos ingresos y las herramientas de evaluaci3n de impactos de desarrollo social Coordinado por Helena Ancos directora del Programa de Trabajo de Responsabilidad Social Corporativa del Instituto Complutense de Estudios Internacionales este estudio ha contado con la colaboraci3n de destacados acad micos de distintas universidades del mundo y con especialistas que aportan una completa visi3n te rica y las experiencias llevadas a cabo con xito en Am rica Latina Asia y Espa a **Finanzas Sostenibles** María Jesús Muñoz Torres,Marta de la Cuesta González,2010-04 La finalidad principal del presente volumen sobre finanzas sostenibles es poner de manifiesto el papel que puede desempe ar el sistema financiero en el desarrollo sostenible Las finanzas sostenibles buscan maximizar la rentabilidad y minimizar el riesgo desde una triple vertiente la econ mica la medioambiental y la social y de gobierno corporativo Para ello integramos el concepto de responsabilidad social corporativa en el sistema financiero en las pol ticas y procesos desarrollados por las distintas instituciones que lo componen y en el dise o de los productos financieros por ellas negociados Esta obra ha sido desarrollada por un grupo de profesores expertos en la materia y comprometidos con la docencia la investigaci3n la gesti3n y la difusi3n de la responsabilidad social como herramienta de gesti3n interna y externa para la obtenci3n de un desarrollo sostenible La situaci3n, tendencias y posibilidades de las microfinanzas Jordán Bucheli Jordán B. Juan Carlos Román Ferrand,2004

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