

MICROFINANCE

Evolution, Achievements and Challenges

Edited by
Malcolm Harper

Key writings on microfinance

Microfinance Evolution Achievement And Challenges

Key Writings On Microfinance

**Isabelle Guérin, Marc Labie, Jean-Michel
Servet**



Microfinance Evolution Achievement And Challenges Key Writings On Microfinance:

Microfinance Malcolm Harper, 2003 Selected by Malcolm Harper this compilation comprises fourteen articles on the major developments in microfinance in the last twelve years Some show how certain aspects of the field have changed quite dramatically others cover issues which have continued throughout the period to preoccupy practitioners and policy makers and others raise critical and worrying concerns about the future of microfinance All have been written by experienced authorities with practical experience and several are widely regarded as seminal contributions The reader will be useful for students and others who are looking for a wide ranging introduction to microfinance for national and international policy makers and donors and for people who work in the field and are looking for a broad overview of trends and alternative strategies Includes an introduction by Malcolm Harper founding editor of the journal Small Enterprise Development

Microfinance Through Self Help Group (Shg) Bank Linkage Programme An Impact Assessment Veenapani,
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 *Profit for the Poor* Malcolm Harper, 1998 Relating to a few developing countries Seduced and Betrayed Milford Bateman, Kate Maclean, 2017-05-01 Microfinance began as the disbursement of tiny loans to the poor which they could use to undertake informal income generating activities It went on to become one of the most popular international development policies of all time and a mainstay of local development and antipoverty programs across the Global South The contributors to this multidisciplinary volume consider the origins evolution and outcomes of microfinance from a variety of perspectives and contend that it has been an unsuccessful approach to development The contributors contend that over the last twenty years microfinance policies have exacerbated poverty and exclusion undermined gender empowerment underpinned a massive growth in inequality destroyed solidarity and trust in the community and overall manifestly weakened those local economies of the Global South where it reached critical mass They use qualitative anthropological economic and political economic research to unpack the ideas and values that have allowed microfinance to seduce the world and blind so many to its corrosive effects **Transforming Microfinance Institutions**

Joanna Ledgerwood,Victoria White,2006-08-30 In response to a clear need by low income people to gain access to the full range of financial services including savings a growing number of microfinance NGOs are seeking guidelines to transform from credit focused microfinance organizations to regulated deposit taking financial intermediaries In response to this trend this book presents a practical how to manual for MFIs to develop the capacity to become licensed and regulated to mobilize deposits from the public Transforming Microfinance Institutions provides guidelines for regulators to license and regulate microfinance providers and for transforming MFIs to meet the demands of two major new stakeholders regulators and shareholders As such it focuses on developing the capacity of NGO MFIs to mobilize and intermediate voluntary savings Drawing from worldwide experience it outlines how to manage the transformation process and address major strategic and operational issues inherent in transformation including competitive positioning business planning accessing capital and shareholders and how to transform the MFI s human resources financial management MIS internal controls and branch operations Case studies then provide examples of developing a new regulatory tier for microfinance and how a Ugandan NGO transformed to become a licensed financial intermediary This book will be invaluable to regulators and microfinance NGOs contemplating institutional transformation and will be of tremendous use to donors and technical support agencies supporting MFIs in their transformation

Microfinance In Asia Christopher E C Gan,Gilbert V Nartea,2017-03-27 Lack of credit access is severe in low income and poor families that are normally considered to have fewer opportunities to borrow from banks due to insufficient valuable assets for collateral These low income households face limited opportunity to acquire new technology and working capital for agricultural production and thus tend to fall behind As a result providing access to finance to low income rural households has been considered an important component of any rural development strategy Microfinance programmes in particular have been gradually embedded in national strategies of many developing countries as they are poverty focused They aim to facilitate the access to financial services such as credit for the poor who are usually disadvantaged in terms of access to conventional financial services from formal financial institutions The objective of this book is to provide an overview of microfinance programmes in Asia focusing in particular on the determinants of the accessibility of rural households to microcredit The book studies seven Asian countries such as China Malaysia Vietnam Thailand the Philippines Indonesia and Bangladesh with two specific case studies

American Book Publishing Record,2003

Why Doesn't Microfinance Work? Milford Bateman,2010-06-10 Since its emergence in the 1970s microfinance has risen to become one of the most high profile policies to address poverty in developing and transition countries It is beloved of rock stars movie stars royalty high profile politicians and troubleshooting economists In this provocative and controversial analysis Milford Bateman reveals that microfinance doesn t actually work In fact the case for it has been largely built on hype on egregious half truths and latterly on the Wall Street style greed of those promoting and working in microfinance Using a multitude of case studies from India to Cambodia Bolivia to Uganda Serbia to Mexico Bateman

demonstrates that microfinance actually constitutes a major barrier to sustainable economic and social development and thus also to sustainable poverty reduction As developing and transition countries attempt to repair the devastation wrought by the global financial crisis Why Doesn't Microfinance Work argues forcefully that the role of microfinance in development policy urgently needs to be reconsidered *Microfinance* David Hulme, Thankom Arun, 2009-01-13 This timely book written by one of the major players in the UK in development economics explores amongst others topics such as microfinance and poverty reduction microinsurance and regulating and supervising microfinance institutions *Small Loans, Big Dreams* Alex Counts, 2008-03-31 Microfinancing is considered one of the most effective strategies in the fight against global poverty And now in *Small Loans Big Changes* author Alex Counts reveals how Nobel Prize Winner Muhammad Yunus revolutionized global antipoverty efforts through the development of this approach This book presents compelling stories of women benefiting from Yunus's microcredit in rural Bangladesh and urban Chicago and recounts the experiences of different borrowers in each country interspersing them with stories of Yunus his colleagues and their counterparts in Chicago *The Microfinance Revolution* Marguerite S. Robinson, 2002 Microfinance is the method whereby financial services and credit is made available to the economically active but low income people of developing countries This book focusses on three key aspects of the phenomenon 1 the shift from government and donor subsidized credit delivery systems to self sufficient sustainable microfinance institutions 2 the results on the ground on the way in which microfinance helps people expand and diversify their enterprises increase their incomes raise their living standards and those of their families and boost their self confidence 3 the theoretical frameworks that had previously impeded the microfinance revolution with suggestions for their improvement **Microfinance Handbook** Joanna Ledgerwood, 1998-12-01 The purpose of the Microfinance Handbook is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions **School Meals, Educational Achievement, and School Competition** Christel Vermeersch, Michael Kremer, 2005 Vermeersch and Kremer examine the effects of subsidized school meals on school participation educational achievement and school finance in a developing country setting They use data from a program that was implemented in 25 randomly chosen preschools in a pool of 50 Children's school participation was 30 percent higher in the treatment group than in the comparison group The meals program led to higher curriculum test scores but only in schools where the teacher was relatively experienced prior to the program The school meals displaced teaching time and led to larger class sizes Despite improved incentives teacher absenteeism remained at a high level of 30 percent Treatment schools raised their fees and comparison schools close to treatment schools decreased their fees Some of the price effects are caused by a combination of capacity constraints and pupil transfers that would not happen if the school meals were ordered in all schools The intention to treat estimator of the effect of the randomized program incorporates those price effects and therefore it should be considered a lower bound on the effect of generalized school meals This insight on price effects

generalizes to other randomized program evaluations This paper a product of the Poverty Reduction and Economic Management 2 Africa Technical Families is part of a larger effort in the region to increase our understanding of the impact of programs aimed at reaching the Millennium Development Goals *Abstracts of Public Administration, Development, and Environment* ,2003 Managing Risk and Creating Value with Microfinance Mike Goldberg,Eric Palladini,2010 This book provides guidelines and technical recommendations on microfinance based on expert presentations and cases from around the world Microfinance investments : an investor's guide to financing the growth and wealth creation of small enterprises and low income households in emerging economies Roland Dominicé,2012 This book offers investors an in depth guide to understanding the microfinance investment value chain and its benefits It aims to increase the awareness of this growing asset class among traditional investors by providing a detailed review of the current state of the industry The book focuses on the two key intermediaries linking investors and small enterprises financial institutions and investment funds covering their respective markets models risks performance and impact By describing their dynamics strengths and weaknesses it helps the investor to better grasp the elements of choice when deciding to add microfinance in his portfolio Preface Microfinance India N Srinivasan,2009-11-20 This series of annual reports on the microfinance sector in India which seeks to document developments clarify issues publicize studies stimulate research identify policy choices generate understanding and enhance support for the sector It highlights recent developments under each of the two main models of microfinance in India the SHG and MFI models The book highlights recent developments in Self Help Groups SHGs and SHG Bank Linkage Programme SBLPs and focuses on microfinance with regard to the investment scenario in India Microfinance and Poverty Reduction Susan Johnson,Ben Rogaly,1997 The book emphasizes the importance of studying the local context and then considering the macroeconomic factors which may be operating upon the economy of a particular country Five extended case studies in the Gambia Ecuador Mexico Pakistan and the UK are examined with reference to further aspects of sustainability and impact assessment *Microfinance Institutions* R. Mersland,Ø. Strøm,2015-12-11 Research on MFI performance is still in its infancy MFIs are hybrid organizations with dual objectives Performance studies in microfinance are therefore less straightforward compared to performance studies in traditional banking research This book contains new MFI performance research by top scholars from across the globe

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