

Rural Financial Markets in Developing Countries

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BDI SERIES IN ECONOMIC DEVELOPMENT



Rural Financial Markets In Developing Countries

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Rural Financial Markets In Developing Countries:

Rural Financial Markets in Developing Countries Von Pischke, J. D., Dale W. Adams, Gordon Donald, 1983 Until recently the use of agricultural credit as a developmental tool seemed clear and straightforward Most concerned people believed that increases in the volume of cheap credit were necessary to boost agricultural production and that the rural poor could be brought into the mainstream of development through supervised credit programs It seemed that certain ideal types of rural credit institutions offered the promise of meeting farmers credit needs and that experience in the industrialized countries with cooperatives and specialized agricultural finance institutions could be effectively transplanted to low income countries This collection of readings highlights facets of rural financial markets that have often been neglected in discussions of agricultural credit in developing countries It moves beyond a narrow concern with the simple provision of credit to a broad consideration of the performance of rural financial markets and of ways to improve the quality and range of financial services for low income farmers It reflects new thinking on the design administration evaluation and policy framework of rural finance and credit programs in developing countries

Rural Financial Markets in Developing Countries J. D. von PISCHKE, 1983 Changing perceptions of rural financial markets Contributions of finance to development Credit and finance in farm households and rural firms Urban financial institutions in rural markets Local rural financial institutions Government policies toward rural finance *Increasing Access to Rural Finance in Bangladesh* Aurora Ferrari, 2008 Since the mid 1990s Bangladesh s banking sector has grown considerably Despite the boom and the government s efforts to increase access in rural areas rural financial markets have shrunk in relative terms As a result access to finance by micro small and medium size enterprises and marginal small and medium size farmers the missing middle remains limited which is significant because these groups are the engines of growth in rural Bangladesh in terms of employment contribution to GDP and prospects for future growth *Rural Financial Markets in Asia* Richard L. Meyer, Geetha Nagarajan, Asian Development Bank, 2000 Rural Financial Markets in Asia Paradigms Policies and Performance specifically examines the commercialization of the rural economy and the provision and use of rural financial services since the 1970s

Rural Financial Markets in Developing Countries Jonathan Conning, Christopher Udry, 2005 *Rural finance in developing countries* Jacob Yaron, 1992 Targeted credit without institution building in rural financial institutions is almost always a recipe for prolonged dependence on donor or state funds and bailouts **From Farm to Firm**, 2011 The process of rural urban transformation presents both opportunities and challenges for development If managed effectively it can result in growth that benefits everyone if managed poorly it can lead to stark welfare disparities and entire regions cut off from the advantages of agglomeration economies The importance of rural urban transition has been confirmed by two consecutive World Development Reports WDR 2008 Agriculture for Development and WDR 2009 Reshaping Economic Geography Focusing on Sub Saharan Africa and South Asia this book picks up where the WDRs left off investigating the influence of country conditions and policies on the

pace pattern and consequences of rural urban transition and suggesting strategies to ensure that its benefits results in shared improvements in well being The book uncovers vast inequalities whether between two regions of one country between rural and urban areas or within cities themselves The authors find little evidence to suggest that these inequalities will automatically diminish as countries develop empirical and qualitative analysis suggests that spatial divides are mainly a function of country conditions policies and institutions By implication policymakers must take active steps to ensure that rural urban transition results in shared growth Spatially unbiased provision of health and education services is crucial to ensuring that the benefits of transition are shared by all But connective infrastructure and targeted interventions also emerge as important considerations even in countries with severely constrained fiscal and administrative capacity The authors suggest steps for navigating the tricky political economy of land reforms And they alert readers to potential spillover effects that mean that policies designed for one space can have unintended consequences on another Policymakers and development experts as well as anyone concerned with the impact of rural urban transition on growth and equity will find this book a thought provoking and informative read

Strategic Alliances to Scale Up Financial Services in Rural Areas Joselito S. Gallardo, Michael Goldberg, Mike Goldberg, Bikki K. Randhawa, 2006-01-01 Business firms have employed strategic alliances with other firms to effectively manage costs overcome resource and technology constraints and enhance competitive position The principle and practice of strategic alliances can be applied as well for productive and beneficial institutional collaborations in rural financial markets to expand the array of financial products and to scale up access of rural households and micro businesses to financial services Strategic alliances comprise a new theme in rural finance The institutions in the study used strategic alliances to tap new capital resources manage transaction costs access banking technology and infrastructure and acquire new skills to provide an expanding array of financial services to wider markets The authors carefully examine the experiences of selected rural finance institutions and their strategic allies or development partners in Guatemala the Philippines Ghana and India to draw out the main findings and share the lessons that may be gainfully applied in other country settings The study addressed a number of key questions What motivated the rural finance institution to structure its alliance or partnership with a bank commercial or development organization How are gains from and costs of alliances and partnerships shared between collaborating institutions What are the key elements that make partnerships or alliances successful and which conditions lead to unproductive ones Which financial products and services are best introduced through strategic alliances

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 *Rural Poverty in Developing Countries* Mr.Mahmood Hasan Khan,2000-04-01 In most developing countries poverty is more widespread and severe in rural than in urban areas The author reviews some important aspects of rural poverty and draws key implications for public policy He presents a policy framework for reducing poverty taking into account the functional differences and overlap between the rural poor Several policy options are delineated and explained including stable management of the macroeconomic environment transfer of assets investment in and access to the physical and social infrastructure access to credit and jobs and provision of safety nets Finally some guideposts are identified for assessing strategies to reduce rural poverty Rural Finance Jacob Yaron,McDonald P. Benjamin,Gerda L. Piprek,1997 An Overview of the Traditional Approach Polices for Improving Rural Financial Intermediation An Overview of Rural Financial Institutions **Building Institutions for Markets** World Bank,2002 Institutions fix the confines of and impose form upon the activities of human beings Walton Hamilton Institutions 1932 The World Development Report 2002 Building Institutions for Markets undertakes the complex issue of the basic institutions needed for markets to function properly This year s World Development Report goes beyond a simple examination of institutional structure and explores the functions of institutions Recognizing that one size does not fit all the report asks what do all institutions which support markets do The answer is simple Institutions channel information define and enforce property rights and increase or prevent competition Understanding the functions that current institutions and their proposed replacements would provide is the first step The report contends that once you have identified the institutional functions that are missing you can then build effective institutions by following some basic principles Complement what exists already in terms of other supporting institutions human capacities and technology Innovate to suit local norms and conditions Experimenting with new structures can provide a country with creative solutions that work Connect communities of market players through open information flows and open trade Open trade and information flows create demand for new institutions and improve the functioning of existing structures Compete among jurisdictions firms and individuals Increased competition creates demand for new institutions as old ones lose their effectiveness It also affects how people behave improving institutional quality These broad lessons and careful analyses which links theory with pertinent evidence are provided in the report World Development Report 2002 Building Institutions for Markets contains selected World Development Indicators Rural-urban Migration in Developing Countries Somik V. Lall,Harris Selod,2006 The

migration of labor from rural to urban areas is an important part of the urbanization process in developing countries Even though it has been the focus of abundant research over the past five decades some key policy questions have not found clear answers yet To what extent is internal migration a desirable phenomenon and under what circumstances Should governments intervene and if so with what types of interventions What should be their policy objectives To shed light on these important issues the authors survey the existing theoretical models and their conflicting policy implications and discuss the policies that may be justified based on recent relevant empirical studies A key limitation is that much of the empirical literature does not provide structural tests of the theoretical models but only provides partial findings that can support or invalidate intuitions and in that sense support or invalidate the policy implications of the models The authors broad assessment of the literature is that migration can be beneficial or at least be turned into a beneficial phenomenon so that in general migration restrictions are not desirable They also identify some data issues and research topics which merit further investigation World Bank web site Capital Market Liberalization and Development Joseph E. Stiglitz, José Antonio Ocampo, 2008-05 Capital market liberalization has been a key part of the ongoing debate on globalization Bringing together leading researchers and practitioners in the field this book provides a unique analysis of both the risks associated with capital market liberalization and the alternative policy options available to enhance macroeconomic management

Remittances and Vulnerability in Developing Countries Giulia Bettin, Andrea Presbitero, Mr. Nicola Spatafora, 2014-01-27 This paper examines how international remittances are affected by structural characteristics macroeconomic conditions and adverse shocks in both source and recipient economies We exploit a novel rich panel data set covering bilateral remittances from 103 Italian provinces to 107 developing countries over the period 2005 2011 We find that remittances are negatively correlated with the business cycle in recipient countries and increase in response to adverse exogenous shocks such as natural disasters or large declines in the terms of trade Remittances are positively correlated with economic conditions in the source province Nevertheless in the presence of similar negative shocks to both source and recipient economies remittances remain counter cyclical with respect to the recipient country **The Global Findex Database 2017** Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar, Jake Hess, 2018-04-19 In 2011 the World Bank with funding from the Bill and Melinda Gates Foundation launched the Global Findex database the world's most comprehensive data set on how adults save borrow make payments and manage risk Drawing on survey data collected in collaboration with Gallup Inc the Global Findex database covers more than 140 economies around the world The initial survey round was followed by a second one in 2014 and by a third in 2017 Compiled using nationally representative surveys of more than 150 000 adults age 15 and above in over 140 economies The Global Findex Database 2017 Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services It has additional data on the use of financial technology or fintech including the use of mobile phones and the Internet to conduct financial transactions The data

reveal opportunities to expand access to financial services among people who do not have an account the unbanked as well as to promote greater use of digital financial services among those who do have an account The Global Findex database has become a mainstay of global efforts to promote financial inclusion In addition to being widely cited by scholars and development practitioners Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals The database the full text of the report and the underlying country level data for all figures along with the questionnaire the survey methodology and other relevant materials are available at www.worldbank.org/globalfindex

Tales of Peasants, Traders, and Officials Clive Bell, 2020-06-26 Tales of Peasants Traders and Officials Contracting in Rural Andhra Pradesh 1980 82 stems from a research project in the subfield of rural economic organization with a focus on credit and irrigation and on how public policy in these domains influenced agricultural development The fieldwork was carried out in three states of the Indian Union between 1980 to 1982 including 14 villages in Andhra Pradesh The survey covered villagers dealings in the markets for labor tenancies credit and crops It revealed not only diverse contractual forms in those markets but also their interplay with access to credit and its terms Understanding what motivates agents to contract in a particular way or not at all is essential in such a study At the beginning and toward the close of the survey work the principal investigators conducted interviews with focus groups some respondents in the household sample and various public officials who were encouraged to speak freely The first part of the monograph comprises an introductory chapter and two long travelogues which provide structured accounts of the proceedings of those interviews Next are formal analyses of various alternative contractual arrangements and the villagers choices among them These are partly inductive they draw on what respondents had to say about their options and decisions as well as received theory Four topics are treated in detail 1 the choice between employment as a casual laborer and as an attached farm servant 2 the choice between sharecropping and fixed rents paid in kind with special reference to land irrigated by percolation wells 3 the closely related matter of loans subsidies and corruption in connection with the profitability of investments in wells and 4 the tying of loans for the cultivation of commercial crops to the arrangements for marketing them The central importance of villagers outside options and access to credit emerges clearly *Economic Growth in the 1990s* World Bank, 2005 This report was prepared by a team led by Roberto Zagha under the general direction of Gobind Nankani

Rural Financial Markets In Developing Countries Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Rural Financial Markets In Developing Countries**," compiled by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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