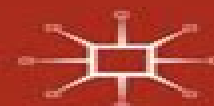


Microfinance in Developing Countries

Issues, Policies and
Performance Evaluation

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



Microfinance In Developing Countries Issues Policies And Performance Evaluation

Patrick Vollmar



Microfinance In Developing Countries Issues Policies And Performance Evaluation:

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 by providing access to savings and loans. And it is this parallel even in the face of the many differences which is why their development and success deserves careful consideration today. The authors' approach differs from 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, stylized 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. Last but not least is the centrality of objectives beyond that of the sheer maximisation of profits.

The ^AOxford Handbook of Economic and Institutional Transparency Jens Forssbaeck, Lars Oxelheim, 2014-09-01 Transparency has become both a catch word in public debate and also an important research topic. Comprised of authoritative yet accessible contributions, this Handbook surveys existing economic research on transparency and provides an up-to-date account of its meaning and significance in economic policy, market integration and regulation, and corporate governance and disclosure.

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 interdependencies 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 alongside 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 **Journal of Economic Literature** ,2014 **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 **Journal of Philippine Development** ,1997 **Agricultural Finance Review** ,2012 **Managing NGOs in Developing Countries** Zafar Iqbal Qureshi,LUMS-McGill Social Enterprise Development Centre,2005 This volume has well researched management case studies that are drawn from real life issues in non government organizations Participants who have been active in the NGOs have written the majority of the case studies included in this volume The other cases included in this volume are management issues that have been documented by the faculty of LUMS during their consultancy research These case studies are designed to help develop professionals to build and enhance the capacity of the social sector **World Bank Group Publications ... Catalog** World Bank Group,1999 **Publications Catalog** World Bank,2009-07 *The Quarterly Review of Economics and Finance* ,2014 **Neuere Ansätze der theoretischen und empirischen Entwicklungsforschung** Heinz Ahrens,2003 Der vorliegende Sammelband entht Referate und Korreferate die auf den Jahrestagungen 2001 und 2002 des Ausschusses f r Entwicklungslnder des Vereins f r Socialpolitik in Heidelberg und Berlin gehalten wurden In den Beitr gen werden neuere Ans tze der entwicklungs konomischen Forschung diskutiert angewendet oder weiterentwickelt Bei diesen Ans tzen handelt es sich vor allem um die Nutzung allgemeiner wirtschaftswissenschaftlicher Theorien wie z B der Neuen Institutionen konomik oder der Neuen Wachstumstheorie sowie quantitativer Methoden wie z B neuerer Verfahren der konometrie f r die Analyse der speziellen Probleme der Dritten Welt Inhaltlich werden sehr unterschiedliche Themen der Entwicklungsforschung behandelt Einen gewissen Schwerpunkt der Jahrestagung 2001 stellt die Analyse der Effizienz von Mikrofinanzinstitutionen Anreizprobleme Evaluationskriterien dar w hrend im Mittelpunkt der Jahrestagung 2002 verschiedene Determinanten des Wachstums Humankapital finanzielle Entwicklung Sparquote standen Die brigen Beitr ge dieses Sammelbandes sind was den Inhalt betrifft vor allem durch eine wirtschaftshistorische oder aktuelle wirtschafts und entwicklungspolitische Dimension gekennzeichnet Der Sammelband macht deutlich dass die Anwendung und Weiterentwicklung neuerer wirtschaftswissenschaftlicher Theorien und Methoden der empirischen Analyse in der Entwicklungsforschung neue relevante Erkenntnisse zu generieren vermag Dabei werden auch die allgemeinen Grenzen dieser Neuerungen sowie die Grenzen ihrer Anwendung auf die Probleme der Dritten Welt sichtbar Deutlich wird hierdurch der weitere Forschungsbedarf bei der Suche nach erg nzenden theoretischen Ans tzen und quantitativen Methoden zur Analyse der Entwicklung der Dritten Welt **Creating Value for All** ,2008 The extreme prevalence of poverty in today s world calls us urgently for action Yet the poor harbour a potential for consumption production innovation and entrepreneurial activity that is largely untapped This report shows how entrepreneurs can serve the poor as clients and

customers and can also include the poor as producers employees and business owners The report s main message Business with the poor can create value for all The publication draws on 50 specially commissioned case studies of businesses that have successfully included the poor despite the constraints and created value for all The cases afford the wealth of ideas for inclusive business models *Policy Research Working Papers* ,2005 *Institutional and Policy Analysis of River Basin Management* Rosa Maria Formiga Johnsson,Karin Erika Kemper,2005 The authors describe and analyze water resources reform and decentralization of river basin management in the state of Ceara Northeast Brazil the poorest part of the country The Jaguaribe river basin is located entirely within the state of Ceara With a drainage area of 72 560 square kilometers it covers almost half of the state s territory The basin has 80 municipalities and more than 2 million people about half rural and half urban in primarily small towns representing about a third of Ceara s population Precipitation in the basin is highly variable ranging from 400 mm in the hinterland to 1 200 mm along the coast Rivers in the basin are ephemeral and only flow during the rainy season The key water management challenge is to capture the water in reservoirs in rainy years and to manage it such that it will last for several years in case the following years are drought years The other important challenge is the increasing dependence of the state capital Fortaleza located in a different basin on water from the Jaguaribe basin Decentralization of decisionmaking has taken place at two levels Devolution from the federal to the state level in the past 15 years was highly successful The state has created its own Water Resources Management Company COGERH which is responsible for water resources management throughout the state Decentralization from state to local level has been more partial Although COGERH has decentralized the allocation of strategic reservoir

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