



The World Bank

SUSTAINABLE BANKING with the POOR

MICROFINANCE HANDBOOK

An Institutional and Financial Perspective

Joanna Ledgerwood

Microfinance Handbook An Institutional And Financial Perspective Sustainable Banking With The Poor

**Farhad Hossain, Christopher
Rees, Tonya Knight-Millar**



Microfinance Handbook An Institutional And Financial Perspective Sustainable Banking With The Poor:

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

Sustainability and Poverty Outreach in Microfinance: the Sri Lankan Experience H Amarathunga, 2019-08-19 The fulfillment of the role of microfinance institutions MFIs in providing affordable financial services to the poor is associated with invariable challenges to MFIs particularly in maintaining MFIs sustainability The research work undertaken in this context to prepare author's doctoral thesis has finally culminated in a book which has comprehensively dealt with the subject of sustainability versus poverty outreach in microfinance Overall the results of panel data analysis confirm that there is no trade off between sustainability and poverty outreach of MFIs Thus MFIs are in a position to achieve operational self sufficiency while expanding services to the poor Further it is evident from logit analysis that group lending as against individual lending is strategically important for MFIs to achieve sustainability successfully warding off the problems of asymmetric information prevailing in the rural credit markets The book carries a detailed description on Sri Lanka's financial sector and poverty aspects with special emphasis on microfinance sector which comprises of more than 15000 service providers under a variety of institutions with different mandates and business models Policy discussion along with the findings of econometric analyses provides the reader with new insights especially in the absence of any other macro level studies carried out to cover microfinance sector in Sri Lanka

Principled Practices in Microfinance Kim Wilson, 2001 **Welchen Beitrag leisten Mikrokredite zur Armutsbekämpfung? Eine Literaturübersicht** Dustin Lohead, 2015-02-01 Muhammad Yunus Vision einer armutsfreien Welt veranlasste ihn zur Vergabe kleiner Darlehen die sogenannten Mikrokredite an mittellose Individuen welche per Definition keine sicherheitsfähigen Vermögenswerte besaßen und deshalb keinen Zugang zu den Dienstleistungen des formalen Finanzsektors erhielten ber Jahrzehnte erachteten Banken sowie formale Finanzdienstleister die arme Bevölkerungsschicht in den Entwicklungs ländern wegen ihrer mangelnden Kreditwürdigkeit und hoher Kosten als unbankable Im Jahre 2006 wurde Muhammad Yunus der Friedensnobelpreis verliehen aufgrund eines signifikanten Armutsrückgangs bei Grameens die von Yunus im Jahre 1983 gegründete Bank Kreditnehmern und der erstaunlich hohen Rückzahlungsquoten von 98% Dies geschah kurze Zeit nachdem die United Nations UN das Jahr 2005 zum Internationalen Jahr des Mikrokredits erklärten da sie den Kredit als geeignetes Instrument zur Erreichung seiner Millennium Development Goals MDG erachtete Dem Mikrokredit wurde somit weltweit die Fähigkeit zugeschrieben die Beschäftigungssituation das Einkommen Gesundheit sowie die Bildung der Menschen und die gesellschaftliche Stellung der Frau zu verbessern kurzum der Kredit galt gewissermaßen als Allzweckwaffe im Kampf gegen sämtliche Erscheinungsformen von Armut Die vorliegende Arbeit setzt sich diesbezüglich mit der Frage auseinander welchen Beitrag Mikrokredite zur Armutsbekämpfung leisten Hierzu verhilft eine Übersicht über die theoretische sowie empirische

Literatur zur armutsreduzierenden Wirksamkeit des Mikrokredits zum besseren Verständnis welche sich in einen konzeptionellen und einen empirischen Teil gliedert **Principled Practices in Microfinance**, 2001 **Women's Entrepreneurship and Microfinance** Chiranjib Neogi, Amit Kumar Bhandari, Sudipto Ghosh, 2018-03-06 This book offers a critical perspective on the issues related to women's empowerment microfinance and entrepreneurship in India Written by distinguishing experts in this field this book highlights women's empowerment which is a process of entrusting power to an individual on the control over resources and decisions However these two factors are less effective in a society where religion and cultural dominance is high The book sheds light on the social security measures undertaken by the government aiming to the right to work helped women who are bounded by social restrictions Over time there is a shift in rural occupational structure towards non farm activities which is largely distress driven self employment Access to credit is a great source to provide self employment that develops self esteem among women and uplift their position The book highlights the discrimination against women entrepreneurs in access to credit led to gender biased entrepreneurial society Association with self help groups SHGs has made women more socially empowered SHG members help them to change their life in a positive manner through micro entrepreneurial activities The book has emphasized on the role of microfinance which has served the poor to become financially self reliant It is observed that for second generation borrowers the impact of microfinance seems to fizzle out where MFIs who are gaining efficiency are diverting their objective of servicing poor signalling a sign of mission drift **Microfinance** Bernd Balkenhol, 2018-05-03 As microfinance is increasingly being absorbed into broader debates on financial inclusion and sustainable development there is a growing number of professionals operating in international relations and development who are often confronted with sweeping statements about the alleged benefits and risks of microfinance This book provides a concise introduction to microfinance the key issues debates research agenda and public policy relevance Illustrated by real life examples the book's sections also highlight key publications and data sources and identify gaps for future research The book will be an invaluable resource both for development economists and for scholars in neighbouring disciplines who need to get up to speed quickly on the current debates and research in microfinance

Microfinance and Its Impact on Entrepreneurial Development, Sustainability, and Inclusive Growth Das, Ramesh Chandra, 2018-06-15 Microfinance is a broad variety of services such as microcredit for entrepreneurs and small businesses lacking access to banking and other financial services As many smaller businesses and entrepreneurs may not be able to secure credit services many microfinance promoters believe that it encourages entrepreneurial activities and inclusive growth Microfinance and Its Impact on Entrepreneurial Development Sustainability and Inclusive Growth is an essential resource that empirically explores the role of microfinance in entrepreneurship development and the operational sustainability of microfinance institutions It also highlights the impact of microfinance on entrepreneurship development in different countries and regions Featuring coverage on a broad range of topics such as risk management women

entrepreneurship and strategic management this book provides essential research for entrepreneurs business managers policy makers researchers in the field of finance and business professionals seeking relevant research on microfinance systems

India's Transforming Financial Sector Manoranjan Sharma, 2007 India Has Entered The Second Stage Of Financial Sector Development Where Market Forces Are Helping In Resources Allocation And Efficient Price Discovery Process The Harmonization Of Regulatory Institutions And Devising Of New Financial Architecture Is Necessary To Enhance The Resilience Of India S Financial Sector And Reduce The Fragility Of Some Financial Institutions High Exposure In Government Securities Government Guaranteed Loans Improper Valuation Of Collaterals Vulnerability To Interest Rate Cycle Still High Level Of Npas Unsatisfactory Corporate Governance And Disclosures Inadequate Surveillance Stock Market Volatility Risk Concentration And Policy Failure Cause Concern This Necessitates Improving Transparency And Governance Resolving Failure In The Industrial And Financial Sector De Linking Government And Private Sector Fostering Innovation And Improving The Supervisory And Regulatory Infrastructure Given The Debilitating Impact Of Financial Sector Crisis On The Economy The Stability Of The Financial Sector Should Be The Goal Of The Economy Financial Stability Can Be Strengthened By Improved Financial Infrastructure Enhanced Competition And Restructured Segments Of Financial System Reform Measures Enhanced Efficiency And Stability Of The Banking System In India Indian Banks Are Well Placed Compared With Their Counterparts In Developed Countries But There Are Persisting Issues Of Removal Of Structural Barriers To Competition Privatisation Of Banking System Radical Restructuring Downsizing Of The Balance Sheet Recapitalisation And Eventual Privatisation Of The Financial Institutions Withdrawal Of Quantitative Credit Controls And Directed Credit And Modernisation Of The Payment System The Inexorable Process Of Economic Reforms Must Continue To Slash Poverty And Support Sustainable Development While Strengthening Financial Institutions This Overarching Goal Of Development Needs A Renewed Thrust On Financial Sector Reforms The Papers Included In The Present Book Cover Large Areas But All Coalesce Into The Central Theme Of India S Transforming Financial Sector It Is Hoped That The Book Will Prove Useful To A Wide Cross Section Of The Reading Public Including Scholars And Academics The Government Executives International Institutions Business Communities And Planners And Policymakers

The Performance Of Microcredit Organisations Saikumar Ch Bharamappanavara, 2010-12-01 Self Help Group SHG microcredit is emerging as a springboard of developmental finance for Income Generating Activities IGAs in rural areas of India serving the cause of the landless small and marginal households SHG peer pressure is the primary driver of impressive repayment performance Present field research in India reveals that homogeneity of SHG members and freedom of participation in SHG deliberations are primarily responsible for strengthening collective action Specifically the savings and loan per capita satisfactory performance of organisation awareness of SHG linkage the family size and age induced responsibility were found to strongly influence the economic performance of SHGs These are the key drivers of sustainability of SHGs for their welfare Using empirical evidence

Saikumar C Bharamappanavara demonstrates the emergence of prime factors determining the performance of SHGs in India by examining their organisational behaviour and recommends appropriate policies for social cloning

The Microfinance Revolution Marguerite Robinson, 2001-06-01 Around the world a revolution is occurring in finance for low income people The microfinance revolution is delivering financial services to the economically active poor on a large scale through competing financially self sufficient institutions In a few countries this has already happened in others it is under way The emerging microfinance industry has profound implications for social and economic development For the first time in history capital is well on its way to being democratized The Microfinance Revolution in three volumes is aimed at a diverse readership economists bankers policymakers donors and social scientists microfinance practitioners and specialists in local finance and rural and urban development and members of the general public interested in development This first volume Sustainable Finance for the Poor focuses on the shift from government and donor subsidized credit systems to self sufficient microfinance institutions providing voluntary savings and credit services

Private irrigation in Sub-Saharan Africa: regional Seminar on Private Sector Participation and Irrigation Expansion in Sub-Saharan Africa, Accra, Ghana, 22-26 October 2001 Hilmy Sally, Charles L. Abernethy, 2011-10-21 Only 4 percent of arable land in sub Saharan Africa is irrigated using just 2 percent of the available water resources Furthermore 18 percent of the area equipped for irrigation is not utilized at all and the intensity of use varies between 50 percent and 80 percent This highlights the huge potential available for intensifying and expanding irrigated area provided that the investments required can be successfully mobilized However it must be noted that if investments in irrigation are to yield satisfactory returns investments must also be made in a series of related activities Current global figures for the amount of private investment in irrigation confirm that good returns can indeed be achieved Prospects for sub Saharan Africa would be far more favorable if public development assistance particularly foreign direct investments did not show declining trends

Microcredit and International Development Farhad Hossain, Christopher Rees, Tonya Knight-Millar, 2011-11-02 This book draws together a set of topical writings on the subject of microcredit that will be of relevance to the work of both researchers and practitioners in the field In drawing on the experiences of authors from countries and regions throughout the globe including Cambodia Barbados and the Caribbean Mexico Pakistan India and Africa the book examines the subject of microcredit from various perspectives The book explores the contribution of microcredit to various sectors within the developed and developing worlds and seeks to analyze critically the contributory success and failure factors of microcredit in varying international contexts By means of evaluating the opportunities and challenges of microcredit the book provides key lessons about microcredit for international development purposes More specifically the authors of the chapters offer a series of insights into microcredit activities as they relate to the real world For example in his chapter David Hulme traces the developing nature of the activities of the highly influential Grameen Bank that is from activities focused on subsidised microcredit to more market based microfinance activities In their

chapter Johanna Hietalahti and Anja Nygren examine microcredit as a socio political institution in South Africa and in doing so unearth the complex interactions between of rules logic and power relations which are relevant to microcredit activities In another chapter Asad Ghalib uses the context of Rural Punjab in Pakistan in order to assess the extent to which microcredit related activities actually reach the poor Taken together the chapters in the book provide readers with an opportunity to consider a host of factors connected to microcredit from a genuinely international perspective

Making Microfinance Work Craig Farren Churchill, Cheryl Frankiewicz, 2006 This training manual provides an overview of the key management principles necessary to optimize the services of microfinance institutions MFIs and brings together useful lessons from numerous MFIs worldwide to help managers strengthen the performance of their unit branch or institution Either used alone or as part of a management training course Making Microfinance Work offers various tools and advice The markets and marketing of MFIs are examined and looks at the different ways in which managers can communicate the value of their products and services It introduces effective methods for enhancing efficiency and productivity which minimize the trade offs MFIs invariably face as they try to provide services over the long term The topic of managing risks is also covered This manual offers strategies to prevent risk from occurring and if it does occur explains how to rectify the situation Practical techniques for allocating costs and determining prices are also highlighted as well as the importance of plans budgets and reports Illustrations and case studies are used to assist managers in applying the concepts outlined in the text An extensive list of additional reading and useful Internet resources is also provided

Confronting Global Gender Justice Debra Bergoffen, Paula Ruth Gilbert, Tamara Harvey, Connie L. McNeely, 2010-11-17 Confronting Global Gender Justice contains a unique interdisciplinary collection of essays that address some of the most complex and demanding challenges facing theorists activists analysts and educators engaged in the tasks of defining and researching women s rights as human rights and fighting to make these rights realities in women s lives With thematic sections on Complicating Discourses of Victimhood Interrogating Practices of Representation Mobilizing Strategies of Engagement and Crossing Legal Landscapes this volume offers both specific case studies and more general theoretical interventions Contributors examine and assess current understandings of gender justice and offer new paradigms and strategies for dealing with the complexities of gender and human rights as they arise across local and international contexts In addition it offers a particularly timely assessment of the effectiveness and limits of international rights instruments governmental and nongovernmental organization activities grassroots and customary practices and narrative and photographic representations This book is a valuable resource for both undergraduate and graduate students in fields such as Gender or Women s Studies Human Rights Cultural Studies Anthropology and Sociology as well as researchers and professionals working in related areas

Livelihood Strategies in Southern India Seema Purushothaman, Rosa Abraham, 2013-12-04 This volume is a compilation of essays that focus on livelihood issues faced by forest communities of the southern Western Ghats region of India Communities living along the

fringes of forests are more often than not overlooked in academic and policy discussions. However, they face considerable pressures being sandwiched between conservation endeavours and the forces of urbanization and commercialization. The chapters in this book provide an insight into the kinds of livelihood issues these communities face and the potential means that can be adopted to sustain these livelihoods. This volume provides a unique alternative perspective by locating livelihood issues within socio-ecological-economic narratives of communities living at the intersection of the three southern Indian states of Karnataka, Kerala, and Tamil Nadu and suggests directions for policies to address these challenges.

Microfinance Through Self Help Group (Shg) Bank Linkage Programme: An Impact Assessment Veenapani,

Handbook of Research on Theory and Practice of Global Islamic Finance Rafay, Abdul, 2019-12-27. As an emerging global phenomenon, Islamic economics and the financial system has expanded exponentially in recent decades. Many components of the industry are still unknown, but hopefully, the lack of awareness will soon be stilled. The Handbook of Research on Theory and Practice of Global Islamic Finance provides emerging research on the latest global Islamic economic practices. The content within this publication examines risk management, economic justice, and stock market analysis. It is designed for financiers, banking professionals, economists, policymakers, researchers, academicians, and students interested in ideas centered on the development and practice of Islamic finance. **World Bank Research Program** World Bank, 2002.

Equality and Sustainable Human Development - Issues and Policy Implications Dr. K. Sivachithappa, 2014-05-17.

Equality and Sustainable Human Development is the need of our under Globalisation. This volume is useful to Social Sciences, Commerce, and General Readers in Particular.

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Microfinance Handbook An Institutional And Financial Perspective Sustainable Banking With The Poor Introduction

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