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ASHLEY SHEPARD

Globalizing Central Asia IWMI

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.

Transforming Africa Springer

This book focuses on the achievements, current trends and further potential of microfinance to scale-up and serve many more clients with financial services that enable them to improve their living conditions. The book asks what it takes to achieve sustainable impact: to know your clients and to understand their needs, to treat them in a fair and transparent way, and to safeguard the synthesis between the financial and social dimension of sustainable microfinance. The book also sheds light on the future funding landscape and what is necessary to bring more commercial funders on board while ensuring that these new funders will continue the commitment to responsible finance. While being forward looking, the book reflects the debate on core values of microfinance, triggered by recent criticisms of an approach that was hailed as a panacea in the beginning and which had proved over time as one of the most effective models of development finance. These criticisms emerged over signs of overheating in some markets, particularly the 2010 events in Andhra Pradesh, and turned into an assumption of a worldwide microfinance crisis, putting seriously at stake the good reputation microfinance had enjoyed so far.

Poverty Capital Zed Books Ltd.

Micro-irrigation is essential for poor farmers in Central America, since it has the potential to double their yearly revenue by enabling them to farm during the dry season. Even though simple low-cost micro-irrigation technologies have been developed to target especially the poorest farmers, the latter are often unable to provide a lump sum payment in order to purchase such technologies. Thus, microfinance has a crucial role in enabling base of the pyramid (BOP) farmers to acquire income-generating technologies and hence in contributing to the reduction of rural poverty. Therefore, this thesis analyzes which microfinance products and conditions can be offered in order for BOP farmers to afford micro-irrigation systems in Central America. A field study has been carried out in Nicaragua to assess the needs of BOP farmers in terms of microfinance for the acquisition of micro-irrigation systems and the supply of microfinance products for this target group. The outcomes of this study suggest several obstacles preventing BOP farmers from getting access to microfinance products in Nicaragua, such as the necessity for clients to provide collateral in order to be granted a loan, the high loan interest rates required by microfinance institutions, the scarce availability of microfinance services in rural areas as well as the lack of comprehensive solutions combining financial products with agronomic and technical advice. Building on these shortcomings, four case studies providing innovative solutions are presented. These include a partnership for a micro-leasing agreement, a lending approach supporting the whole supply chain through strategic partnerships, the provision of microfinance together with agricultural development services, and the linkage of community-based organizations with formal financial institutions in order to reach farmers in remote areas. Subsequently, based on these case studies, solutions are presented that target e.

Sustainability and Poverty Outreach in Microfinance: the Sri Lankan Experience iUniverse
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.

In the Wake of the Crisis IDB

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.

La relation pauvreté-microfinance dans la littérature. Concepts, approches et théories Asian Development Bank

Southeast Asia's Credit Revolution describes and explains the rise of microfinance - the provision of credit and other financial services for the poor - in Southeast Asia, over the past four decades the most consistently successful region of the developing world. In recent years microfinance has come to be seen as a key weapon in the battle against global poverty, generating more enthusiasm and optimism than any other development strategy. Southeast Asia has a special place in the history of microfinance. Historically, Southeast Asian societies and economies were perceived as almost uniquely debt-ridden and credit-constrained. In the twentieth century, however, the region was in the forefront of the modern microfinance revolution. This book asks what factors have made it possible for formal microfinance institutions to replace moneylenders and other traditional credit providers. Bringing together economists, sociologists, anthropologists and historians, the book covers seven Southeast Asian countries. The topic is explored from cultural and institutional as well as economic perspectives, and policy-relevant lessons are offered for the design of successful microfinance institutions. Focusing on recent developments while putting them in historical context, this will be an important text for scholars and students of economic history, finance, institutional economics, and Asian Studies.

Microfinance, Household Indebtedness And Gender Inequality Bloomsbury Publishing

Following the recent global financial crisis there is a growing interest in alternative finance - and microfinance in particular - as new instruments for providing financial services in a socially responsible way or as an alternative to traditional banking. Nonetheless, correspondingly there is also a lack of clarity about how to regulate alternative financial methods particularly in light of the financial crisis' lessons on regulatory failure and shadow banking's risks. This book considers microfinance from a legal and regulatory perspective. Microfinance is the provision of a wide range of financial services, particularly credit but also remittances, savings, to low-income people or financially excluded people. It combines a business structure with social inspiration, often resorts to technological innovations to lower costs (Fintech: e.g. crowdfunding and mobile banking) and merges with traditional local experiences (e.g. financial cooperatives and Islamic finance), this further complicating the regulatory picture. The book describes some of the unique dimensions of

microfinance and the difficulties that this can cause for regulators, through a comparative analysis of selected European Union (EU) countries' regimes. The focus is in fact on the EU legal framework, with some references to certain developing world experiences where relevant. The book assesses the impact and validity of current financial regulation principles and rules, in light of the most recent developments and trends in financial regulation in the wake of the financial crisis and compares microfinance with traditional banking. The book puts forward policy recommendations for regulators and policy makers to help address the challenges and opportunities offered by microfinance.

Essays on Microfinance in East-Africa Springer

"Microfinance as a means of alleviating poverty has been given a lot of attention over the last few years. The end goal of this honors thesis was to formulate what a microfinance program would look like offered locally by North Central College. This paper begins by addressing microfinance definitions, its history and development, and substantive numbers and results. Building on that basic foundation the paper discusses the main arguments for and against the use of microfinance programs as a means of alleviating poverty. A critical analysis will then be performed on different program elements including lending and non-lending models, selection process and the focus of microfinance programs on women, in order to better develop a program for North Central College. The paper concludes with the development of a North Central program. The program description includes the lending model, selection process, client criteria, loan amounts, interest rates and duration of the loan, and perhaps most importantly the role of students in the process" -- Abstract.

The Microfinance Revolution MIT Press

Microfinance has found itself at the center of development agenda for many a developing economy struggling to reduce poverty and spur economic growth by containing unemployment. This is based on the assumption that if marginalized people can access cheap loans, they could easily create micro enterprises and lift themselves out of poverty. This thesis investigates the effect of microfinance as a mode of financial inclusion in the East-African economy. Using 2 essays, we pose various research questions to achieve our overall objective 1) what are the themes arising from two decades of research in each of the three countries and what are the gaps in literature from the region? 2) How do existing modes of financial inclusion in East-Africa affect microfinance? Is microfinance necessary in light of on-going over indebtedness crisis? 3) How has microfinance helped marginalized individuals such poor women create sustainable enterprises? The study is modeled on human and social capital theories and will employ the use regressions to test the hypotheses and make recommendations.

The Microfinance Revolution: Sustainable finance for the poor Emerald Group Publishing

Etude Scientifique de l'année 2020 dans le domaine Gestion d'entreprise - Divers, Université de Ngaoundéré (Faculty of economic sciences and management), cours: Economics, langue: Français, résumé: La microfinance a gagné en importance en tant qu'option économique, politique et sociale pour la lutte contre la pauvreté. Bien que la mise en place des institutions de microfinance ait une longue histoire, leur attrait croissant est généralement associé à l'attention accordée à la "Grameen Bank" au Bangladesh, qui a été la première microfinance à accorder des prêts collectifs aux femmes pauvres. À la suite du "succès" de Grameen Bank et de la promotion des institutions dites "clonées" de par le monde, le plaidoyer pour la microfinance s'est concentré principalement sur le microcrédit. En conséquence, un plus grand ancrage de la microfinance dans la société en tant qu'épargne, assurance et autres formes d'intermédiation financière a reçu beaucoup moins d'attention. On pensait que le microcrédit représentait un moyen très fiable et très rapide pour réduire la pauvreté, notamment en soutenant l'esprit d'entreprise des pauvres. Le microcrédit est alors devenu une sorte de "talon d'Achille" du secteur de la microfinance, de plus en plus identifié comme sa "raison d'être" et la justification des investissements évalués en milliards de dollars à travers le monde. Cet ouvrage se propose d'étudier la relation entre la pauvreté et la microfinance. L'argumentaire développé considère le lien affirmé entre ces deux grands concepts des temps modernes à partir d'une interrogation principalement théorique. L'étude remet en question l'engagement limité que la littérature sur la microfinance a eu avec les diverses théories sur la pauvreté, et tente de formuler une compréhension plus nuancée des relations entre la pauvreté et la microfinance. La recherche entreprise soutient qu'un modèle de microfinance, fondé sur l'épargne, a la capacité de contribuer aux défis de la réduction de la pauvreté plus qu'on ne le reconnaît actuellement. Lorsqu'elles bénéficient du soutien nécessaire, les institutions financières appartenant à leurs membres, telles que les banques villageoises, offrent une solution potentielle pour relever les défis inhérents à la fourniture de services bancaires à faible coût dans les zones rurales.

Restructuring of State-Owned Financial Institutions Springer

The volume presents innovative approaches to improving energy access in underprivileged communities. A core theme is the use of previously underutilized or unrecognized resources that can be found through synergies in supply and value innovation, novel financing methods, and the use of leapfrog technologies. The contributors illustrate how decentralized approaches and small-scale localized solutions can promote climate change mitigation and adaptation and increase the resiliency of vulnerable communities. This book gathers selected articles from the 2014 Micro energy Systems Conference at UC Berkeley that focus on technical, financial, human, institutional, and natural resource capital. The contributions reflect the latest concepts, theories, methods and techniques, offering a valuable resource for researchers, practitioners and governmental institutions engaged in the field of energy access for developing countries.

Impact of the Microfinance Sector in the Transformation of Small & Micro Enterprise in Nairobi Central Business District [MBA Thesis] Routledge

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.

Grassroots Social Security in Asia World Bank Publications

The thesis investigates, from a contextual and user perspective, the implementation processes of

microfinance interventions and the effect of the implementation processes on households and businesses. The thesis central argument is that microfinance discourse has neglected the perspective of microfinance users and this can negatively affect microfinance interventions as development tools. The study examines two microfinance interventions, Nsoatreman Women Empowerment Programme and Sinapi Aba Trust, in Nsoatre, a rural community in Ghana. Data for the study is from secondary sources, 26 interviews and 100 questionnaires. The study was guided by the philosophical ideas underlying the Sustainable Livelihood Approach and the Interpretive Approach. Using qualitative, cross-tabulations and ordinal logistic regression, the analysis found that the microfinance institutions studied essentially employ top-down approaches and that the perception of microfinance as non-paternalistic is not supported by this study. The mode of group formation has significant ramifications on subsequent group activities and peer monitoring played a limited role in mitigating moral hazard. Service users exhibited noticeable lack of knowledge on intervention activities. Microfinance interventions contribute to household consumption more than it does to household asset accumulation. Poorer service users reported more household and business benefits. The findings suggest a reappraisal of the design of microfinance interventions, especially in rural areas.

Confessions of a Microfinance Heretic GRIN Verlag

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.

The impact of the International Food Policy Research Institute's research program on rural finance policies for food security for the poor Routledge

Winner of the 2011 Paul Davidoff award! This is a book about poverty but it does not study the poor and the powerless; instead it studies those who manage poverty. It sheds light on how powerful institutions control "capital," or circuits of profit and investment, as well as "truth," or authoritative knowledge about poverty. Such dominant practices are challenged by alternative paradigms of development, and the book details these as well. Using the case of microfinance, the book participates in a set of fierce debates about development - from the role of markets to the secrets of successful pro-poor institutions. Based on many years of research in Washington D.C., Bangladesh, and the Middle East, Poverty Capital also grows out of the author's undergraduate teaching to thousands of students on the subject of global poverty and inequality.

Decentralized Solutions for Developing Economies GRIN Verlag

In this global era, Central Asia must be understood in both geo-economic and geopolitical terms. The region's natural resources compel the attention of rivalrous great powers and ambitious internal factions. The local regimes are caught between the need for international collaborations to valorize these riches and the need to maintain control over them in the interest of state sovereignty. Russia

and China dominate the horizon, with other global players close behind; meanwhile, neighboring countries are fractious and unstable with real potential for contagion. This pathbreaking introduction to Central Asia in contemporary international economic and political context answers the needs of both academic and professional audiences and is suitable for course adoption.

Microfinance Handbook Springer

Bachelor Thesis from the year 2016 in the subject Politics - International Politics - General and Theories, grade: 1,7, University of Passau, language: English, abstract: Giving credence to Muhammad Yunus, microcredits can be the panacea to "put poverty to the museum". (Haryanti 2010: 2) The native Bangladeshi and founder of Grameen bank, the biggest microfinance institute (MFI) in the world, is regarded by the advocates of microcredits as the symbol for their success. In 2006 he won the Nobel Peace Prize for "[...] pioneering efforts to provide financial services to the poorest of the poor." (Kota, June 2006) Honouring the father of microfinance has even increased the promising reporting by the media on mostly individual success stories. The apparently positive and widely cited effects of microcredits are job creation and raising incomes in the poorest communities, helping to empower especially women, and generally setting off a "bottom up" social and economic development process. However, critical voices fault that the adoption of the microfinance approach by many NGOs led to a shift away from their original social mission, sacrificing it to commercialization. By the example of Bangladesh, the "centre of microfinance", this paper aims to provide a Neo-Gramscian critique of microcredits as an instrument of development aid. Being a Marxist-oriented theory, Neo-Gramscianism would highly oppose the popular statement that microcredits can be an appropriate means to sustainably empowering the poor. The central argument of this critique will therefore be that providing the poor with microcredits and making them bankable nurtures asymmetrical power relations and neoliberalism which finally empowers the Western-dominated capitalist system, not the poor.

Making Micro-irrigation Systems Accessible Through Microfinance to Base of the Pyramid Farmers in Central America Routledge

The Political Economy of Microfinance Springer

Why Doesn't Microfinance Work? World Bank Publications

??? ... 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.

Why Nations Fail LIT Verlag Münster

Micro-financing is considered one of the most effective strategies in the fight against global poverty. It can be implemented on the massive scale necessary to respond to the urgent needs of the world's poorest. And now, in this book, the author looks at the lives of micro-lending borrowers from the Grameen Foundation in Bangladesh and Chicago. All of the borrowers profiled here are women of little-to-no means, each struggling to gain financial independence. Readers will discover how, in Bangladesh, these women face off against very poor living conditions and the prejudice of men, while in Chicago, they must overcome crime and other hurdles that come with life in the inner city. A comprehensive look at the concept of micro-financing, it reveals how Muhammad Yunus and his concept of micro-financing has helped those living in poverty achieve real financial independence.