

MICROFINANCE



The Economics Of Microfinance

Philip Mader



The Economics Of Microfinance:

The Economics of Microfinance, second edition Beatriz Armendariz, Jonathan Morduch, 2010-04-23 An accessible analysis of the global expansion of financial markets in poor communities incorporating the latest thinking and evidence The microfinance revolution has allowed more than 150 million poor people around the world to receive small loans without collateral build up assets and buy insurance The idea that providing access to reliable and affordable financial services can have powerful economic and social effects has captured the imagination of policymakers activists bankers and researchers around the world the 2006 Nobel Peace Prize went to microfinance pioneer Muhammed Yunis and Grameen Bank of Bangladesh This book offers an accessible and engaging analysis of the global expansion of financial markets in poor communities It introduces readers to the key ideas driving microfinance integrating theory with empirical data and addressing a range of issues including savings and insurance the role of women impact measurement and management incentives This second edition has been updated throughout to reflect the latest data A new chapter on commercialization describes the rapid growth in investment in microfinance institutions and the tensions inherent in the efforts to meet both social and financial objectives The chapters on credit contracts savings and insurance and gender have been expanded substantially a new section in the chapter on impact measurement describes the growing importance of randomized controlled trials and the chapter on managing microfinance offers a new perspective on governance issues in transforming institutions Appendixes and problem sets cover technical material

The Economics of Microfinance Beatriz Armendáriz, Jonathan Morduch, 2007 An assessment of the microfinance revolution from an economics perspective that draws on lessons from academia and international practice to challenge conventional assumptions

The Handbook of Microfinance Beatriz Armendariz, Marc Labie, 2011 Handbook of Microfinance addresses the gap between clients who are benefiting from access to financial services via MFIs and the potential market which remains underserved or untapped This gap can be attributed to a mismatch between what consumers or potential clients demand and what MFIs offer in terms of financial products The scope of the book is wide It includes successes and failures main challenges and debates methodologies for impact evaluation via random trials leading trends in Asia versus Latin America main efforts in Africa the importance of value chains in Central America ethical and gender issues savings microinsurance governance commercialization trends and the potential advantages and disadvantages of it Lastly it features main lessons from informal finance and 19th century credit cooperatives addressing the above mentioned mismatch

The Political Economy of Microfinance Philip Mader, 2016-01-12 According to the author rather than alleviating poverty microfinance financialises poverty By indebting poor people in the Global South it drives financial expansion and opens new lands of opportunity for the crisis ridden global capital markets This book raises fundamental concerns about this widely celebrated tool for social development

Microfinance Suresh Sundaresan, 2009-01-01 a valuable resource that traces the changes in the

microfinance sector from its origin until now The book will serve as a good reference point for future debate in these areas

Microfinance Insights In 2006 the Nobel Peace Prize was awarded to Muhammad Yunus for his work on microfinance dramatically changing attitudes towards capital markets Suresh Sundaresan has assembled an impressive set of scholars and practitioners in this book to bring together recent practical innovations and policy questions in the realm of microfinance The contributions emphasize practical solutions to problems facing the field by examining capital markets providing a framework for thinking about regulation and raising questions about gender empowerment They examine recent developments in the field research findings and the challenges that lie ahead This book takes a solid step toward a systematic analysis of the implications of microfinance for the role and regulation of capital markets The authors address integration of capital markets with microfinance technological innovations such as the use of mobile phone technology the consequences of women's access to micro loan borrowings and the regulatory challenges and opportunities emerging as the landscape of microfinance dramatically evolves Practitioners policy makers and academics in the fields of developmental economics finance gender studies and public and development policy will enjoy this analytically rigorous work

Handbook on the Economics of Philanthropy, Reciprocity and Social Enterprise Stefano Zamagni, Luigino Bruni, 2013-01-01 The recent era of economic turbulence has generated a growing enthusiasm for an increase in new and original economic insights based around the concepts of reciprocity and social enterprise This stimulating and thought provoking Handbook not only encourages and supports this growth but also emphasises and expands upon new topics and issues within the economics discourse Original contributions from key international experts acknowledge and illustrate that markets and firms can be civilizing forces when and if they are understood as expressions of cooperation and civil virtues They provide an illuminating discourse on a wide range of topics including reciprocity gifts and the civil economy which are especially relevant in times of crisis for financial capitalism The Handbook questions the current phase of the market economy that arises from a state of anthropological pessimism Such anthropological cynicism is one of the foundations of the contemporary economic system that is challenged by the contributors This highly original and interdisciplinary Handbook will provide a fascinating read for academics researchers and students across a wide range of fields including economics public sector economics public policy and social policy

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The Oxford Handbook of Banking Allen N. Berger, Philip Molyneux, John O. S. Wilson, 2019-10-31 The Oxford Handbook of Banking Third Edition provides an overview and analysis of developments and research in this rapidly evolving field Aimed at graduate students of economics banking and finance academics practitioners regulators and policy makers it strikes a balance between abstract theory empirical analysis and practitioner and policy related material Split into five distinct parts The Oxford Handbook of Banking is a one

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Osmani, 2016-10-04 The remarkable speed at which microcredit has expanded around the world in the last three decades has piqued the curiosity of practitioners and theorists alike By developing innovative ways of making credit available to the poor the idea of microcredit has challenged many traditional assumptions about both poverty reduction strategies and financial markets While this has encouraged new theorising about how microcredit works the practice of microcredit has itself evolved often in unpredictable ways outpacing the development of theory The Theory and Practice of Microcredit aims to remedy this imbalance arguing that a proper understanding of the evolution of practice is essential both for developing theories that are relevant for the real world and for adopting policies that can better realize the full potential of microcredit By drawing upon their first hand knowledge of the nature of this evolution in Bangladesh the birthplace of microcredit the authors have pushed the frontiers of current knowledge through a rich blend of theoretical and empirical analysis The book breaks new grounds on a wide range of topics including the habit forming nature of credit repayment the institutional strength and community based role of microfinance institutions the relationships between microcredit and informal credit markets the pattern of long term participation in microcredit programmes and the variety of loan use the scaling up of microenterprises beyond subsistence the missing middle in the credit market and the prospects of linking micro entrepreneurship with economic development The book will be of interest to researchers development practitioners and university students of Development Economics Rural Development or Rural Finance as well as to public intellectuals **The Economics of**

Contemporary Latin America Beatriz Armendariz, Felipe Larrain B., 2017-05-12 Analysis of Latin America's economy focusing on development covering the colonial roots of inequality boom and bust cycles labor markets and fiscal and monetary policy Latin America is richly endowed with natural resources fertile land and vibrant cultures Yet the region remains much poorer than its neighbors to the north Most Latin American countries have not achieved standards of living and stable institutions comparable to those found in developed countries have experienced repeated boom bust cycles and remain heavily reliant on primary commodities This book studies the historical roots of Latin America's contemporary

economic and social development focusing on poverty and income inequality dating back to colonial times It addresses today's legacies of the market friendly reforms that took hold in the 1980s and 1990s by examining successful stabilizations and homemade monetary and fiscal institutional reforms It offers a detailed analysis of trade and financial liberalization twenty first century growth and the decline in poverty and income inequality Finally the book offers an overall analysis of inclusive growth policies for development including gender issues and the informal sector and the challenges that lie ahead for the region with special attention to pressing demands by the vibrant and vocal middle class youth unemployment and indigenous populations

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