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World Bank Discussion Papers

# Small Firms Informally Financed

## Studies from Bangladesh

Edited by  
Rezaul Islam  
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# Small Firms Informally Financed Studies From Bangladesh

**Dale Gray**



### **Small Firms Informally Financed Studies From Bangladesh:**

*Small Firms Informally Financed* Reazul Islam, Von Pischke, J. D., J. M. de Waard, 1994-01-01 World Bank Discussion Paper No 253 Small firms are numerous in Bangladesh and contribute greatly to employment and to the provision of inexpensive goods and services The original hypothesis for the research presented in this paper was that invest in *Small Firms Informally Financed*, 1995

*Shari'a Compliant Microfinance* S. Nazim Ali, 2013-03-01 In the recent past Islamic finance has made an impressive case on the banking scene by becoming an alternative to the popular conventional financial systems spurring a lively academic debate on how the Islamic finance industry can expand its services to cover the poor Several propositions have been aired which suggest that the Islamic finance industry should consider developing an efficient Shari'a compliant microfinance model This book brings together original contributions from leading authorities on the subject of Shari'a Compliant Microfinance Islamic Microfinance to propose innovative solutions and models by carefully studying experiments conducted in various countries Where critiques of the current microfinance concepts methods regulatory measures and practices have often revolved around its practice of charging very high interest this book discusses the several models that draw on both theory and case studies to provide a sustainable Shari'a compliant alternative Arguing that while Islamic finance might have made a remarkable contribution in the financial markets there remains a big question with regards to its social relevance the book provides new perspectives and innovative solutions to issues facing the Islamic microfinance industry A comprehensive reference book for anyone wanting to learn more about Shari'a Compliant Microfinance this book will also be of use to students and scholars of microfinance Islamic finance and to anyone interested in learning about ethical and socially responsible businesses

**Africa Can Compete!**, 1996 All 15 new independent states established in the economic space of the former Soviet Union suffered big declines in output and trade after gaining independence This study summarizes cross country experience on the role of trade and payments policies in the linked contraction of output and trade by drawing on eight country case studies Estonia the Kyrgyz Republic Latvia Lithuania Moldova Russia Ukraine and Uzbekistan The results of the case studies show that trade reform and reorientation of trade toward the rest of the world have done much to arrest the decline in output usually associated with the transformation from plan to market Also available in English Stock no 13615 ISBN 0 8213 3615 0

Uganda's AIDS Crisis Jill Armstrong, 1995-01-01 Examines the economic problems that arise when governments own and operate enterprises that could be managed by the private sector Despite more than a decade of divestiture state owned enterprises account for nearly as large a share of developing countries economies today as twenty years ago This report examines the economic problems that arise when governments own and operate enterprises that could be managed by the private sector It finds that such enterprises are often inefficient and shows how the resulting losses to the economy hinder growth making it harder for people to escape poverty Why have reforms had such little impact In an innovative study of the political economy of state enterprise reform the report describes common

obstacles to reform and describes ways that some countries have overcome them Drawing on a rich database and detailed country case studies the report provides the most comprehensive assessment yet of a decade of divestiture and reform of state owned enterprises It evaluates the experiences of 12 countries some of these countries reformed successfully and some did not but all tried to improve the incentive structure by changing the contract between the government and state owned firms The report offers guidance for successful reform and suggests ways that foreign assistance can more effectively support reform efforts The countries covered in the case studies are Chile China Czech Republic Egypt Ghana India Republic of Korea Mexico Philippines Poland Senegal and Turkey Published for the World Bank by Oxford University Press      **Review**

**and Outlook for the World Oil Market** Shane S. Streifel,1995-01-01 After the collapse of the Soviet system the immense problems of environmental pollution in Central and Eastern Europe were widely publicized Less well known were its effects on health in the region which have led to a serious health crisis This report examines the degree to which the pollution adversely affected human health putting it in the context of other health determinants such as socioeconomic factors health care standards and availability and lifestyle factors Among the numerous pollutants the report points to lead dust toxic gases and nitrates in rural water supplies as having a significant impact on health in Central and Eastern Europe The author suggests possible avenues for international action However an analysis of the determinants of health reveals that addressing the pollution problems alone will not solve the health crisis Improving health in this region will depend on the changing economic fortunes of individual countries and the ability of each to create a supportive social environment for its citizens

**Reforming the Energy Sector in Transition Economies** Dale Gray,1995-01-01 World Development Report 1995 Workers in an Integrating World addresses labor and employment issues that are important for South Asia Expanding employment and increasing the remuneration of workers are essential to poverty alleviation which is the primary objective of all countries in the region This regional perspective examines ways in which workers in South Asia can benefit from greater integration of the global economy through improving their skills or cushioning their transition to new jobs The paper emphasizes that governments need to develop a framework for labor policies that defines the rights of employers workers and labor unions and the framework for collective bargaining and settlement of disputes Liberalization will lead to market based development which is the best way to raise workers living standards it encourages firms and workers to invest in physical capital new technologies and skills      Sharing the Wealth Stuart Bell,1995-01-01 World Bank Discussion Paper No 285 Privatization typically involves a fundamental shift of economic power always from the state to the private sector and sometimes from domestic to foreign owners This usually causes political conflict and invol      Improving the Quality of Primary Education in Latin America and the Caribbean Laurence Wolff,Ernesto Schiefelbein,Jorge Valenzuela,1994 World Bank Discussion Paper No 257 Countries in the Latin America and the Caribbean region LAC have invested heavily in primary education over the past 10 years International studies of achievement however show that LAC countries still perfo

*Policies Affecting Fertility and Contraceptive Use* Susan Scribner, 1995 World Bank Technical Paper No 272 Public examinations in developing countries play a critical role in the selection of students for participation in the educational system. The exams dictate what is taught, how it is taught, and what is and is not learned. They are academic, have little reference to the everyday lives of the students, are limited to pencil and paper tests, and are biased toward high achievers. Thus, students who leave school at an early stage are provided with inadequate opportunities for acquiring relevant knowledge and skills. This study identifies practices associated with examinations that may create inequities for some students. These include scoring procedures, the use of culturally inappropriate questions, fee requirements, private tutoring, exams in a language unfamiliar to the student, and a variety of malpractices. Quota systems that deal with differences in performance associated with location, ethnicity, or language group membership also create inequities for some students. The report concludes that the limited available evidence does not indicate that examinations create inequities between genders and that ranking schools on the basis of students' examination performance may not provide a fair assessment of the work of schools.

Evaluating Public Spending Sanjay Pradhan, 1996-01-01 World Bank Discussion Paper No 318 Analyzes the condition needed for achieving sustainable private sector growth in the Visegrad countries: the Czech Republic, Hungary, Poland, and the Slovak Republic. The analysis focuses on the legal and regulatory framework and institutional capacity, the privatization of state enterprises, and private sector development.

**Selecting Development Projects for the World Bank** Jean Baneth, 1996-01-01 Presents a selection of topics of special interest and relevance to eight Pacific Island countries that are member of the World Bank PMCs: Fiji, Federated States of Micronesia, Kiribati, Marshall Islands, Solomon Islands, Tonga, Vanuatu, and Western Samoa. The themes selected are the impact of recent changes in the external trading environment of the PMCs, economic diversification into tourism, improving the management of and getting better returns for natural resources such as fisheries and forestry, and regional cooperation. The report also includes profiles of these eight countries.

Institutional and Entrepreneurial Leadership in the Brazilian Science and Technology Sector Lauritz Holm-Nielsen, Michael Crawford, Alcyone Saliba, 1996-01-01 World Bank Discussion Paper No 325 Reviews the main components of policy reform strategies drawn from a case study of Brazil that are designed to increase the efficiency of investments in science and technology. The paper is a summary of the viewpoints expressed by Brazilian science policymakers and their international colleagues at a workshop on science and technology reform in Brazil held in Washington, D.C., May 1996.

Dhaka University Journal of Business Studies, 2006-06

*Saving Fine Chocolate: Equity, Productivity and Quality in Cocoa Co-ops* Ted Weihe, 2015-07-11 The future of fine chocolate depends on strengthening cocoa cooperatives in Latin America, where the bulk of Fairtrade organic, unique flavor profiles originate. These small farmer cocoa co-ops need to implement member investment plans known as member equity, develop model farms, training for rapid productivity gains, adopt innovative quality methodologies to meet this rapidly growing consumer demand. The book explains what a co-op is and

is not and its role in economic and social development Development organizations chocolate industry and Fair Trade advocates should better understand co ops as group based businesses that can lift small cocoa farmers out of poverty Successful programs are presented on member equity innovative farmer training post harvest processing and bottom up quality methodologies with new tools and approaches that cocoa co ops can adopt Those who loves dark fine chocolates should read this book

**Informal Finance In Low-income Countries** Dale W Adams,Robert E. Hunter,2019-03-04 Invisible to official statistics and operating outside the reach of governmental regulation informal finance markets often prove more efficient and more fair than their formal counterparts The authors of these studies emphasize the diversity and richness of informal credit markets *Rural Financial Markets Research in Progress* ,1993

**The Bangladesh Rural Advancement Committee's Credit Programs** Shahidur R. Khandker,M. A. Baqui Khalily,1996 Spanish edition Pobreza Desigualdad y Formaci 3 n del Capital Humano en Am rica Latina 1950 2025 Latin America is marked by wide inequality in income and entrenched poverty This paper argues that the main reason these conditions persist is the lack of adequate education for new generations The author cites several factors economic growth and structural transformation of the economy the convergence of regional per capita income and the diminishing rates of return on education that have combined to lower the region s areas of inequality To bring the region quickly out of poverty the report recommends that universal basic education be given to all young people in the next two decades See also the English edition Stock No 13630 ISBN 0 8213 3630 4

**Small Enterprises Adjusting to Liberalization in Five African Countries** Ronald L. Parker,Randall Riopelle,William F. Steel,1995-01-01 This study incorporates data from comparable surveys across five African countries Ghana Malawi Mali Senegal and Tanzania to analyze how small and micro enterprises have been positively and negatively affected by policy liberalization schemes Som

**Rethinking Research on Land Degradation in Developing Countries** Yvan Biot,1995-01-01 World Bank Technical Paper No 280 Addresses the need to improve the administration of justice in Latin America and the Caribbean and provides effective strategies for reform Judicial reform is a new area of interest for the World Bank This book addresses the need to improve the administration of justice in Latin America and the Caribbean and provides effective strategies for reform The report combines the experiences of more than 20 countries in their effort to enhance the quality and efficiency of their judicial systems The authors highlight the importance of the judiciary in economic development with a particular focus on court administration the judicial institutional framework alternative dispute resolution mechanisms procedural reforms access to justice and the role of the legal profession

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