





World Bank Discussion Papers Africa Technical Department Series

## Supply and Demand for Finance of Small Enterprises in Ghana

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# **Supply And Demand For Finance Of Small Enterprises In Ghana**

**Siddhartha Sarkar** 

#### **Supply And Demand For Finance Of Small Enterprises In Ghana:**

Supply and Demand for Finance of Small Enterprises in Ghana ,1994-01-01 World Bank Discussion Paper No 251 This study investigates the conflicting viewpoints of small and medium size enterprises SMEs and banks the SMEs contend that the supply of bank financing is largely unavailable to them while banks maintain Regulating Development Edmund Amann,2006 Regulating Development examines the impact that regulation good or bad can have on the development of poorer societies It opens with a succinct review of critical issues including the implications of the spread of intellectual property rights legislation and the role of the World Trade Organisation WTO The volume examines the regulatory experiences of three important developing economies Brazil Ghana and South Africa Key regulatory themes are analysed most notably capital markets and corporate governance regulation the regulation of the telecommunications sector and the use of regulatory reforms to promote the development of small and medium sized enterprises Within each chapter policy lessons are drawn the relevance of which extend well beyond national or even regional boundaries The principal aim of the book is to show the extent to which regulation is moving increasingly to centre stage as a driver of development in Africa and Latin America The book also demonstrates how thoughtful well planned regulation can make a real contribution to the emergence of supply side competitiveness This book will be invaluable reading for academics researchers and students with an interest in economics and development studies as well as for regulators and policymakers in developing countries

**International Journal of Management and Transformation** Siddhartha Sarkar, **Industrial Development** Global Report 1997 United Nations Industrial Development Organization, 1997 The UNIDO Industrial Development Global Report provides annual description and analysis of industrial development on both a global and a regional scale The 1997 Report addresses the challenge of diminishing global economic expansion and the falling per capita income of many developing countries by focusing on the long term dynamics of investment and economic growth As its central message it emphasizes the crucial importance investment as a necessary condition for economic growth **Finance for Sustainable Development in Africa** Nicholas Mbaya Odhiambo, Erasmus Larbi Owusu, Simplice Anutechia Asongu, 2023-07-18 Although a number of selected African countries have made efforts to implement various financial sector reforms many countries have not fully implemented the requisite reforms required for sustainable development Instead they have focused mainly on bank based financial reforms thereby neglecting market based financial reforms This study provides a one stop shop for understanding the history and evolution of the financial sector in Africa with a special focus on the sub Saharan region where the financial system in many countries is still at a relatively nascent stage The analysis is extensive and robust and starts from financial repression to financial liberalisation both internal and external and its role in sustainable development and poverty alleviation The book covers a range of important research issues pertaining to financial development in selectede African countries including interest rate and exchange rate reforms the dynamics of bank based and market based financial

development the role of the informal financial sector in sustainable development the finance growth nexus bank based versus market based financial sectors in Africa financial development and information and communication technology and financial development and gender equality among other topics The book also considers the relationship between the COVID 19 global pandemic and financial development and concludes by presenting a forecast of the future trends of financial and sustainable development on the African continent in general and sub Saharfan Africa in particular The chapters are authored by prominent scholars and researchers in the field of finance and banking applied econometrics and development economics with a deep understanding and knowledge of financial development and the local situations in African countries This book provides crucial reference material for academics researchers policymakers and students of all levels and is a must read for anyone wishing to understand the nature of finance and sustainable development in Africa in relation to the rest of the world It covers African countries but with more emphasis on the sub Saharan African region where the financial systems in many of the countries are still relatively underdeveloped International Business: Concepts, Methodologies, Tools, and Applications Management Association, Information Resources, 2016-03-17 Business transactions and partnerships across borders have become easier than ever due to globalization and global digital connectivity As part of this shift in the business sphere managers executives and strategists across industries must acclimate themselves with the challenges and opportunities for conducting business globally International Business Concepts Methodologies Tools and Applications presents the latest research innovations focusing on cross cultural communications and training international relations multinational enterprises outsourcing international business strategies and competitive advantage in the global marketplace This publication is an exhaustive multi volume work essential to academic and corporate libraries who serve researchers scholars business executives and professionals and graduate level business students International Journal of Management and **Transformation: Vol.5, No.1**,2011-09-28 Finance and Development Christopher J. Green, Colin Kirkpatrick, Victor Murinde, 2006-01-01 In this new book a group of 18 distinguished authors presents comprehensive surveys of current issues in the field of finance and development This book nicely bridges the gap between general research on the role of finance for economic growth and the role finance plays for developing economies and poverty reduction Moreover the authors identify a great number of promising ideas for future research Ryszard Kokoszczynski SUERF Newsletter The European Money Finance Forum In the last two decades the role of finance in the development process has become a major topic of research and debate Although it is widely agreed that there is an important link between the two there is much less consensus on the exact nature of the relationship Is financial development a prerequisite for general economic development or is it a more passive by product of the development process In this valuable new book a distinguished group of authors takes stock of the existing state of knowledge in the field of finance and the development process Each chapter offers a comprehensive survey and synthesis of current issues These include such critical subjects as savings financial markets and the macroeconomy stock market development financial regulation foreign investment and aid financing livelihoods microfinance rural financial markets small and medium enterprises corporate finance and banking This book will be accessible to postgraduate and advanced undergraduate students of finance and development It will also be an essential reference source for all professionals and academics working in this area who want to learn how finance can contribute to the development process and poverty reduction 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 Microfinance, Livelihoods and Poverty Reduction in **Ghana** Aaron Alesane, 2022-12-30 This book assesses the role of microfinance in the construction of livelihoods for poverty reduction in the Northern Savannah of Ghana analysing the current microfinance landscape and financial services in the region The book analyses the current microfinance landscape and financial services in Ghana In doing so it demonstrates the key factors for designing microfinance products and services to ensure greater uptake and outreach enhancing the sustainability of microfinance service providers Chapters explore the impact of access to microfinance on livelihood diversification asset accumulation patterns and welfare outcomes In addition to assessing the role as well as of microfinance as an anti-poverty tool the book presents new theoretical frameworks and models including the microfinance livelisystem framework MFL This unique framework which combines and goes beyond existing frameworks situates the microfinance industry within national and international financial and economic ecosystems and presents the interrelationships between institutions providing services for the construction of livelihoods Offering new theoretical frameworks and models developed for the microfinance industry with universal application this book will be of particular use to students and scholars of Development Studies Development Finance Poverty and Inequality Studies Rural Development and Sustainable Finance

Transnational Entrepreneurship Mathew J. Manimala, Kishinchand Poornima Wasdani, Abhishek Vijaygopal, 2019-06-26 This edited volume develops an understanding of the strategies processes issues and concerns involved when small and medium sized enterprises SMEs go international with their local products services and vice versa It is a compendium of eighteen selected chapters on the subject supported by an introductory chapter The contributions are organized in four parts based on the sub themes they deal with The first part containing the introductory chapter provides different perspectives on transnational entrepreneurship returnee entrepreneurship and their linkages with the internationalization process The subsequent parts have chapters dealing with three sub themes of the subject the internal factors individual and firm level resources the external factors entrepreneurial ecosystem and the process of organizational transformation and change respectively in the context of SME internationalization Special issues and challenges being faced by SME entrepreneurs in emerging economies have been highlighted in this book discussing key contemporary issues with regard to

internationalization in the three dimensions outlined above Further the book explains how an entrepreneur can engineer the transformation of his her organization into an international SME This book is a very useful resource for entrepreneurs and policy makers in general and for academics and researchers in particular as it provides an overview of the contemporary research in the critical areas of SME internationalization and transnational entrepreneurship by highlighting the linkages between them with special reference to emerging economies Financial Market Fragmentation and Reforms in Sub-Saharan Africa Ernest Aryeetey,1997-01-01 FIAS Occasional Paper No 9 Many developing countries have made dramatic progress in promoting private sector participation in their infrastructure sectors especially with the help of foreign investors However this has not been the case in Southern and Eastern Africa which have been perceived as relatively unattractive locations for investment This paper describes the state of infrastructure in the region takes stock of actual and potential projects in the various sectors and analyzes the main impediments to private investment in the region s infrastructure services A Guide to the World Bank, 2003 The World Bank Group works in more than 100 developing economies and is one of the world's largest sources of development assistance In 2002 the institution provided US 19 5 billion in loans to its client countries. This guide reviews the organisation s history objectives and operations and looks at the five institutions that make up the World Bank Group the International Bank for Reconstruction and Development IBRD the International Development Association IDA the International Finance Corporation IFC the Multilateral Investment Guarantee Agency MIGA and the International Centre for Settlement of Investment Disputes ICSID **Internationalisation and Enterprise Development inGhana** John Kuada, 2000-05-09 Policy makers and scholars consider private enterprise development as one of the most promising avenues of economic growth in Africa To grow enterprises must improve the efficiency and effectiveness of their operations often through internationalisation It is generally believed that internationalisation enhances the technological and managerial capacities of firms and also helps them to leverage other types of resources not immediately available within their own countries In recent years there has been an upsurge of interest in exploring the extent to which African firms are integrated into global business networks and the benefits if any derived from such integrations The above informed the need for an empirical investigations in Ghana from 2002 2003 the results of which are presented in this book Based on the experiences in Ghana contributors to the volume explore the issues of internationalisation in Africa by focusing on firm level activities and inter firm relations rather than on macro issues They draw on dominant theories of internationalisation to explore issues such as sustained competitive advantages of firms management and business relations in export processing zones organisational structures competence and leadership culture learning and cross border inter firm linkages as well as finance and stock exchange performance in Ghana Internationalisation and Enterprise Development is a major contribution to the body of knowledge on enterprise development in Africa in general and Ghana in particular It is a must read to all who are interested in Africa's enterprise development

including the role played by internationalisation in that process Entrepreneurial Finance in Emerging Markets Darek Klonowski, 2020-08-10 This book presents a wide range of tools and techniques used in entrepreneurial finance in emerging markets Among them venture capital is perhaps the best known understood and researched mode of entrepreneurial finance However a significant focus of the book is dedicated to other modes of entrepreneurial finance such as bootstrapping angel financing bank financing and other alternative means of financing which could include government assistance programs business incubation technology parks or family financing In addition the book highlights how new and innovative financial technologies comprised of software business processes and other modern technologies known under the term of FinTech may support enable and enhance the provision of different modes of entrepreneurial finance in emerging markets The book also discusses entrepreneurial finance in emerging markets in the context of women entrepreneurs A comprehensive analysis of entrepreneurial finance in emerging market countries this book will appeal to academics researchers and students of entrepreneurial finance venture capital and private equity entrepreneurship and international business in Five Major Asian Developing Countries Masayasu Ishiguro, 1995-01-01 World Bank Discussion Paper No 277 This study examines the structure and trends of energy demand in China India Indonesia the Republic of Korea and Thailand Chapters focus on energy efficiency and conservation in the industrial transportati Neoliberalism: National and Regional Experiments with Global Ideas Ravi K. Roy, Arthur T. Denzau, Thomas D. Willett, 2006-12-13 Critics of globalization often portray neoliberalism as an extremist laissez faire political economic philosophy that rejects government any sort of government intervention in the domestic economy Like most over used terms it is more complicated than this introductory sentence suggests This volume seeks to move beyond these caricature depictions and definitions as well as the emotional rhetoric that has unfortunately dominated both the scholastic and political debate on neoliberalism and global market oriented reform This book emphasizes that there are in fact a variety of neoliberalisms that share a common emphasis on the role of the market Beyond this however its usages and applications appear much more varied according to the cultural economic political and social context in which it is used A host of eminent contributors including Douglass C North Arthur T Denzau Thomas D Willett Mark Blyth Colin Hay Craig Parsons and others provide a rigorous assessment of the significance of neoliberal ideas on economic policy Through their detailed international case studies the contributors to this book show how varied its impact has in fact been and the result is a book that will stimulate further debate in this most controversial of subject matters Ravi K Roy is a Research Scholar at the Claremont Institute for Economic Policy Studies Arthur T Denzau is Professor of Economics at Claremont Graduate University He is also a Research Associate at the Center for American Business at Washington University St Louis Thomas D Willett is Horton Professor of Economics at Claremont Graduate University He is also Director of the Claremont Institute for Economic Policy Studies **Design Issues in Rural Finance** Orlando J. Sacay, Bikki K. Randhawa, 1995-01-01 World Bank Discussion Paper No 291 Discusses the major issues associated

with transforming and improving payment systems in emerging market economies Economic activity requires a system of payments to facilitate trade and exchange between consumers and suppliers of products and services This paper looks at the differences between payment systems in centrally planned and market economies The authors examine both short and long term methods of improving payment systems Distinctions between the various payment instruments are made and the roles of country size banking structure and institutional framework are discussed An appendix provides a summary checklist of information needed to plan adequately for changes in payment systems

Economic Reforms in Ghana Ernest Aryeetey, Jane Harrigan, Machiko Nissanke, 2000 Reviews the performance of the Ghanaian economy for the period 1983 to 1991 aimed at assessing the impact of structural adjustment policies in different areas of the economy

Financial Integration and Development Ernest Aryeetey, Machiko Nissanke, 2005-07-28 This book examines the effects of financial liberalization on development with a particular focus on Sub Saharan Africa and includes studies of Ghana Malawi Nigeria and Tanzania

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