

Microfinance and Poverty Reduction

Susan Johnson and Ben Rogaly



Microfinance And Poverty Reduction Oxfam Development Guidelines

David Bussau, Russell Mask



Microfinance And Poverty Reduction Oxfam Development Guidelines:

Microfinance and Poverty Reduction Susan Johnson, Ben Rogaly, 1997 The book emphasizes the importance of studying the local context and then considering the macroeconomic factors which may be operating upon the economy of a particular country Five extended case studies in the Gambia Ecuador Mexico Pakistan and the UK are examined with reference to further aspects of sustainability and impact assessment

Microfinance and Poverty Hege Gulli, 1998

Housing and Finance in Developing Countries Kavita Datta, Gareth Jones, 2012-10-12 This book explores the linkages between formal and informal housing finance drawing upon the lessons of NGO and micro finance practices Both public and private formal finance institutions have experienced great difficulty in lending below a middle income client group and are often reluctant to lend for the purpose of housing at all This failure of formal finance to filter down to low income households and in particular to women has led various NGOs and community groups to create and adopt innovative finance programmes such as informal savings banks and credit rotating schemes The authors critically assess the impact of these schemes and evaluate links between gender housing and finance

Rural Livelihoods and Diversity in Developing Countries Frank Ellis, 2000-06-29 Rural families in developing countries make a living by engaging in diverse activities These range from farming to rural trade to migration to distant cities and even abroad This book explores the implications of rural livelihood diversity for key topics in development studies and for poverty reduction policies The livelihoods approach is gaining momentum and this is the first book to set it out in detail

Family and Community Interventions for Children Affected by AIDS Linda M. Richter, Julie Manegold, Riashnee Pather, 2004 This report forms part of a project funded by the W K Kellogg Foundation to implement a strategy for the care of orphans and vulnerable children in Botswana South Africa and Zimbabwe with a review of the available scientific information on interventions aimed at children families households and communities

Christian Microenterprise Development David Bussau, Russell Mask, 2010-11-01 The past decade has seen a remarkable growth in mission in countries in the 10 40 window Dynamic mission groups are always searching for authentic approaches to enable them to serve communities with integrity and remain faithful to the biblical message Of the various approaches attempted one in particular that has arrested the imagination and enthusiasm of many mission organizations is Microenterprise Development MED Recent surveys suggest that in excess of 1 200 different Christian organizations are currently implementing MED in the two thirds world Alas many of these efforts begin with little understanding of the basic fundamentals of creating a credit culture with the discipline and knowledge of the best practices required The objective of this handbook is to provide information to help Christian MED practitioners and donors better understand how to apply Christian MED in ways that build Christ's kingdom The book draws from literature on secular MED and undertakes eight case studies of Christian MED programs from around the world It then compares the findings from both to identify the strengths and weaknesses of Christian MED

Financial Sustainability of Micro Financing Ambika Prasad Pati, 2009 Study

conducted in Meghalaya India **Microfinance** David Hulme, Thankom Arun, 2009-01-13 Microfinance has become an important component of development poverty reduction and economic regeneration strategy around the world By the early twenty first century tens of millions of people in more than 100 countries were accessing services from formal and semi formal microfinance institutions MFIs Much of the initial attention on microcredit came through work on Bangladesh s much lauded Grameen Bank but there are now many different models for microfinance and many countries have substantial microfinance sectors This timely book written by one of the major players in the UK in development economics explores amongst others topics such as microfinance and poverty reduction microfinance gender and social development microinsurance regulating and supervising microfinance institutions Topical and insightful this important text examines what has become a vast global industry employing hundreds of thousands of people and attracting the attention of large numbers of governments banks aid agencies non governmental organizations and consultancy firms International Labour Documentation International Labour Office. Central Library and Documentation Branch, International Labour Office. Central Library and Documentation Bureau, 1998 Renewable Energy for Microenterprise , **Gender, Development, and Poverty** Caroline Sweetman, 2002 This work examines how gender inequalities impact on men s women s and children s experiences of poverty and demonstrates the importance of integrating gender analysis into every aspect of development initiatives *Grameen Bank Multiple Services in Bangladesh* Kazi Abdur Rouf, 2018-10-16 The book narrates Grameen Bank GB and its sister organizations multiple services in Bangladesh and other MFIs services in different countries that the author has received from his working experience The author was involved in GB credit plus many programs in Bangladesh The book informs readers about Grameen Bank s multidimensional services that have been functioning in Bangladesh since its inception 1976 Many articles of the book published in different international journals like International Journal of Research Studies in Management and International Journal of Research Studies in Education Emerald Publishing UK The book describes how Grameen Bank GB women borrowers and other MFIs borrowers have handled their microcredit borrowing their savings and how MFIs could serve better to microborrowers for their social political and economic empowerment within their community Each article of the book also contains how MFIs could serve better integrated financial services socioeconomic services for the microborrowers to disadvantaged women that can lead to better provision of integrated microcredit services to them The book is also looking for solutions to empower microborrowers socioeconomic development in Bangladesh in addition to Grameen group based microcredit program **Disposable People** Kevin Bales, 2012-04-23 Slavery is illegal throughout the world yet more than twenty seven million people are still trapped in one of history s oldest social institutions Kevin Bales s disturbing story of slavery today reaches from brick kilns in Pakistan and brothels in Thailand to the offices of multinational corporations His investigation of conditions in Mauritania Brazil Thailand Pakistan and India reveals the tragic emergence of a new slavery one intricately linked to the global economy The new slaves are not a

long term investment as was true with older forms of slavery explains Bales Instead they are cheap require little care and are disposable Three interrelated factors have helped create the new slavery The enormous population explosion over the past three decades has flooded the world s labor markets with millions of impoverished desperate people The revolution of economic globalization and modernized agriculture has dispossessed poor farmers making them and their families ready targets for enslavement And rapid economic change in developing countries has bred corruption and violence destroying social rules that might once have protected the most vulnerable individuals Bales s vivid case studies present actual slaves slaveholders and public officials in well drawn historical geographical and cultural contexts He observes the complex economic relationships of modern slavery and is aware that liberation is a bitter victory for a child prostitute or a bonded miner if the result is starvation Bales offers suggestions for combating the new slavery and provides examples of very positive results from organizations such as Anti Slavery International the Pastoral Land Commission in Brazil and the Human Rights Commission in Pakistan He also calls for researchers to follow the flow of raw materials and products from slave to marketplace in order to effectively target campaigns of naming and shaming corporations linked to slavery Disposable People is the first book to point the way to abolishing slavery in today s global economy All of the author s royalties from this book go to fund anti slavery projects around the world

Credit Schemes and Women's Empowerment for Poverty Alleviation I. A. M. Makombe,1999 **The Influence of Financial Relations on Sustaining Rural Livelihood in Sudan**

Gihan Adam Abdalla,2013 This book started with a vision to portray Sudanese rural livelihood and question whether microfinance is able to sustain rural living The village of Al Dagag in the North Kordofan state of Sudan was chosen to be the research case study However further questions arose due to using the inductive methodology of Grounded Theory Throughout the entire research process different categories emerged from the data which conceptualize the perspective of the rural people on livelihood microfinance and financial institutions The path to remodel the livelihood approach led to including new determinants Series Spectrum Berlin Series on Society Economy and Policy in Developing Countries Spektrum Berliner Reihe zu Gesellschaft Wirtschaft und Politik in Entwicklungslandern Vol 108 **Women and Property in Urban**

India Bipasha Baruah,2010-11-07 Half the world s population now lives in cities Governments and agencies have made housing the poor a priority but few studies or initiatives focus on women s needs Based on research conducted in Ahmedabad in collaboration with the Self Employed Women s Association SEWA this book maps the constraints and opportunities that low income women throughout the Global South face in securing property which remains overwhelmingly in male hands Their vulnerabilities open a window to assess not only land tenure and property laws but also theoretical approaches to gender and development Although the development community holds out microcredit financing as one potential solution these women s stories reveal its glaring limitations By highlighting the importance of property as a material and symbolic asset in women s empowerment this book carves out new intellectual space in the study of gender and development

Entrepreneurship + Innovation in Egypt Nagla Rizk, Hassan M. E. Azzazy, 2016 Entrepreneurship and innovation have emerged globally as significant drivers for inclusive economic growth contributing to both job and wealth creation Especially since Egypt's 2011 revolution the need has become pressing for novel models that capitalize on the country's human resources Half of the Egyptian population is less than 25 years old and almost one quarter is between 18 and 29 years old More than any other time an entrepreneurial spirit and innovative mindset need to be fostered and encouraged to best rebuild the country's economy on solid and sustainable foundations This important book sheds new light on the promise of entrepreneurship and innovation in restructuring Egypt and their potential for promoting economic development It probes the relationship between innovation and economic growth providing linkages between academic research and applied industry needs It also looks at how creativity and innovation can be embedded in the educational system the challenges facing the entrepreneurial ecosystem and considers ways to enhance social entrepreneurship Covering a lot of ground the authors propose answers and solutions as well as laying the groundwork for further research and deliberations in this field in general and in Egypt at this juncture of the country's development in particular

The Microfinance Mirage Esayas Bekele Geleta, 2016-03-09 Microfinance has long been considered a development strategy that can correct the failure of the global credit market and address the financial needs of the poor enabling them to create and run profitable business enterprises The Microfinance Mirage argues that this neo liberal oriented analysis overemphasises the economic argument whilst ignoring the cultural roots of inequality and subordination Drawing on ethnographic research conducted among rural credit clients in the Northern region of Ethiopia Esayas Bekele Geleta provides a nuanced critical analysis of microfinance challenging the common assumption that it facilitates the building of social capital poverty reduction and the empowerment of women Making a unique contribution to our further understanding of the microfinance industry the research shows that in some cases microfinance can result in the disintegration of pre existing relationships and in the disruption and destruction of the livelihoods of the poor Exploring the impact of microfinance in one of the poorest regions of sub Saharan Africa this book demonstrates its potential and problems and shows the complex and contradictory social and cultural environments in which projects are often located

Women, Microfinance and the State in Neo-liberal India K. Kalpana, 2016-07-07 This book discusses women oriented microfinance initiatives in India and their articulation vis vis state developmentalism and contemporary neo liberal capitalism It examines how these initiatives encourage economically disadvantaged rural women to make claims upon state provided microcredit and connect with multiple state institutions and agencies thereby reshaping their gendered identities The author shows how Self Help Group SHG based microfinance institutions mobilise agency and create channels of empowerment for women as well as make them responsible for alleviating poverty for themselves and their families The book also brings out the importance of factoring in women's dissenting voices when they negotiate developmental projects at the grassroots level Rich in empirical data this volume will be useful to scholars and researchers of

development studies gender studies economics especially microeconomics politics public policy and governance *Inside Story of Microcredit in Bangladesh: An Empirical Investigation of the Role and Productivity* Md. Mahmudul Alam ,Rafiqul Islam Molla,2011-01-01 There is no denying the fact that microcredit MC has been playing an important role in the movement for poverty alleviation But by the same breath it is also a hard fact that it has serious limitations in terms of its delivery system rules of repayment interest rate charges etc These limitations made it largely fail to realize its potential and expected goals A credible study on the productivity of MC was required to determine its actual interest paying capability In the absence of any established economic justification based on productivity this exorbitantly high interest rate is found morally untenable and has become the primary target of criticism for its minimal or marginal achievements As a result recently the government rightfully fixed 27% as the maximum interest rate chargeable for microcredit with effect from July 2011 However we need not undermine the importance and efforts of the microcredit movement both as an economic as well as a social institution for the betterment of the poor in the society We need not be selfish and miser to give the movement its due credit MC should not be summarily viewed as unuseful and unsuccessful It has been making some contributions to the betterment of the poor and it should be given the appreciation it deserves But like many other researchers we are troubled by the contradicting attitudes of the microcredit providers toward the borrowers In one hand they are concerned and committed to pull the poor out of poverty on the other hand they are so harsh in the timely payment of repayment installments putting a blind eye to the sufferings of these poor borrowers Therefore MCs need to be more innovative to be able to serve and take care of the wellbeing of the critical group among the borrowers We are also puzzled to see that in spite of the exorbitantly high interest rate charges and all other limitations increasing number of these poor are borrowing credit from these MCIs This surgical study on the inside story of microcredit in Bangladesh using a rich data set developed through a survey of 555 sample borrowers from rural semi urban and urban areas of all 7 administrative divisions of Bangladesh is an effort to address these issues and find answers to these and other issues like its potentiality to become a growth tool in the third sector economy To our own best assessment this study made three major contributions to MC literature a application of economic profit counting method in economic productivity analysis b identification of the critically vulnerable group among the borrowers and c the revelation that MC is respected by the borrowers more as a social than economic institution To them microcredit has facilitated their social and political empowerments and safeguarded their social status We are thankful to the sample micro borrowers for their sincere cooperation and responses in the operation of this research We are equally thankful to the field investigators for their honest and untiring search for information Lastly we are grateful to Professor Anisuzzaman Chowdhury of University of Western Sydney Australia and Senior Economic Affairs Officer Department of Economic and Social Affairs United Nations New York for writing a thoughtful foreword to this work

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