

Replicating
Microfinance
in the United States



Edited by James H. Carr and Zhong Yi Tong

Replicating Microfinance In The United States

James H. Carr, Zhong Yi Tong



Replicating Microfinance In The United States:

Replicating Microfinance in the United States James H. Carr,Zhong Yi Tong,2002-06-28 Microfinance was pioneered in the developing world as the lending of small amounts of money to entrepreneurs who lacked the kinds of credentials and collateral demanded by banks Similar practices spread from the developing to the developed world reversing the usual direction of innovation and today several hundred microfinance institutions are operating in the United States Replicating Microfinance in the United States reviews experiences in both developing and industrialized countries and extends the applications of microlending beyond enterprise to consumer finance housing finance and community development finance concentrating especially on previously underserved households and their communities 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 Community Development Reader James DeFilippis,Susan Saegert,2013-03-05 The Community Development Reader is the first comprehensive reader in the past thirty years that brings together practice theory and critique concerning communities as sites of social change With chapters written by some of the leading scholars and practitioners in the field the book presents a diverse set of perspectives on community development These selections inform the reader about established and emerging community development institutions and practices as well as the main debates in the field The second edition is significantly updated and expanded to include a section on globalization as well as new chapters on the foreclosure crisis and emerging forms of community 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 *Bootstrap Dreams* Nancy Jurik, 2018-08-06 Declines in real wages increases in the number of poor families and cutbacks to welfare and other safety net programs have stimulated the popularity of microenterprise development programs MDPs These programs typically offer training and loans to individuals seeking to operate very small businesses MDPs are often presented as a path to the self sufficiency that comes with entrepreneurship and as an example of the success of market based alternatives to government programs In *Bootstrap Dreams* Nancy C Jurik analyzes the origins and maturation of these programs in the United States Based on a national sample of fifty programs and an eight year case study of one in particular this is a rare book about microenterprise development Jurik understands the positive social mission of MDPs but she is not blind to the problems that they encounter Jurik's clear perception of potential difficulties and her keen ability to place the microenterprise movement in the larger context of welfare reform and globalization make *Bootstrap Dreams* a valuable book

Revitalising Communities in a Globalising World Lena Dominelli, 2018-02-06 *Revitalising Communities in a Globalising World* explores the opportunities and constraints that the dynamics of globalisation present for human development in a range of different countries and situations Arguing that globalisation is currently a system of organising social relations along neoliberal lines this timely volume examines practical examples of how people respond to significant social changes in their communities The idea of communities is deconstructed to show that globalisation has collapsed the boundaries of time space and place in ways that have exacerbated inequalities at the same time giving rise to unparalleled riches for some The book encompasses a number of case studies that speak to policymakers practitioners educators and students interested in studying globalisation and making the most of its potential for change

Microfinance and Financial Inclusion Eugenia Macchiavello, 2017-07-20 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

Insufficient Funds Rebecca M. Blank, Michael S. Barr, 2009-03-26 One in four American adults doesn't have a bank account Low income families lack access to many of the basic financial services middle class families take for granted and are particularly susceptible to financial emergencies unemployment loss of a home and uninsured medical problems *Insufficient Funds* explores how institutional constraints and individual decisions combine to produce this striking disparity and recommends policies to help alleviate the problem Mainstream financial services are both less available and more expensive for low income households High fees minimum balance policies and the relative scarcity of banks in poor neighborhoods are key factors Michael Barr reports the results of an in depth study of financial behavior in 1 000 low and moderate income families in metropolitan Detroit He finds that most poor households have bank accounts but combine use of mainstream services with alternative options such as money orders pawnshops and payday lenders Barr suggests that a tax credit for banks serving primarily disadvantaged customers could facilitate greater equality in the private financial sector Drawing on evidence from behavioral economics Sendhil Mullainathan and Eldar Shafir show that low income individuals exhibit many of the same patterns and weaknesses in financial decision making as middle class individuals and could benefit from many of the same financial aids They argue that savings programs that automatically enroll participants and require them to actively opt out in order to leave the program could drastically increase savings ability Ronald Mann demonstrates that significant changes in the credit market over the past fifteen years have allowed companies to expand credit to a larger share of low income families Mann calls for regulations on credit card companies that would require greater disclosure of actual interest rates and fees Raphael Bostic and Kwan Lee find that while home ownership has risen dramatically over the past twenty years elevated risks for low income families such as foreclosure may well outweigh the benefits of owning a home The authors ultimately argue that if we want to demand financial responsibility from low income households we have an obligation to assure that these families have access to the banking credit and savings institutions that are readily available to higher income families *Insufficient Funds* highlights where and how access is blocked and shows how government policy and individual decisions could combine to eliminate many of these barriers in the future

Kitchen Capitalism Margaret Sherrard Sherraden, Cynthia K. Sanders, Michael Sherraden, 2012-02-01 Businesses come to life as owners are allowed to speak in their own words in this first in depth examination of self employment told from the perspectives of low income microentrepreneurs The book systematically analyzes a range of issues including who chooses to open a micro business and why what resources do they bring to their business venture how well will their venture fare and what contributes to the growth or decline of their business The authors conclude that most microentrepreneurs believe self employment offers a range of monetary and nonmonetary benefits and argue it would be more advantageous to view microenterprise as a social

and economic development strategy rather than simply as an anti poverty strategy Based on this observation a range of strategies to better promote microenterprise programs among the poor is advanced with the goal of targeting the most promising approaches *Local Economic and Employment Development (LEED) Asset Building and the Escape from Poverty A New Welfare Policy Debate* OECD,2003-11-17 This book establishes the context for a fruitful debate on the merits and demerits of asset building for the poor by setting out the basic ideas involved in asset building programmes and proposals *An Inside View of Latin American Microfinance* Marguerite Berger,Lara Goldmark,Tomás Miller Sanabria,2006 The book describes the evolving Latin American microfinance model In a region of great inequality and economic instability microfinance is a capitalist paradox **Microenterprise development USAID's program has met some goals : annual reporting has limitations.** , Can the Poor Save? Michael Sherraden,2017-09-08 Many policymakers argue that the best poverty policy not only provides cash to the poor for subsistence but also incentives and structures that encourage long term social and economic improvement As part of this they make the case for Individual Development Accounts IDAs a new policy proposal designed to help the poor save and to build assets This book explores IDAs to determine their effectiveness IDAs are matched savings accounts targeted on low income low wealth individuals Savings in IDAs are used for home ownership post secondary education small business development and other purposes Do IDAs work If they do for whom And does how an IDA is designed determine savings outcomes This volume is the first analysis of matched savings by the poor to use data from monthly bank statements It comes at a critical time as debate rages over the merits of individual social security accounts IDAs also respond to policy that is becoming more asset based and less inclusive of the poor The authors argue for the efficacy of IDAs to counter this tendency They find that while savings outcomes vary among participants no characteristics such as low income or public assistance preclude saving They examine effects of IDA design the match rate savings targets and the use of automatic transfer on savings results and analyze factors that influence varying rates of saving and spending over time They conclude that financial education and other support services though costly improve savings performance To address the issue of cost they suggest a two tier system of IDA design one with broad access and simple services and the other with targeted access and intensive services Can the Poor Save offers a wealth of lessons to those interested in saving and asset accumulation among the poor It not only breaks new ground in the scientific study of savings behavior but also offers concrete evidence based recommendations to improve policies designed to encourage the poor to save and how to make such policies more inclusive Department of the Interior and Related Agencies Appropriations for 2004: Justification of the budget estimates: Indian Health Service United States. Congress. House. Committee on Appropriations. Subcommittee on Department of the Interior and Related Agencies,2003 *Department of the Interior and related agencies appropriations for 2004* United States. Congress. House. Committee on Appropriations. Subcommittee on Department of the Interior and Related Agencies,2003 **NGOs and Corporations** Michael Yaziji,Jonathan Doh,2009-03-26 It also explains the emerging

pattern of cross sectoral alliances and partnerships between corporations and NGOs **Educating Social Entrepreneurs, Volume II** Paul Miesing, Maria Aggestam, 2017-07-31 Educating Social Entrepreneurs From Business Plan Formulation to Implementation appears at a time of unprecedented environmental disasters natural resources depletion and significant failure of governments and global businesses to attend to worldwide social problems In this era of downsizing restructuring and social changes notions of traditional venture creation and the ways of creating social values have been challenged We draw on examples from various parts of the business world and societies to prepare students scholars and entrepreneurial managers to deal with the challenges presented by a new and diverse business environment to create business plan for a social venture Illuminating troublesome aspects of the global social and business worlds this workbook comprises two volumes that covers key issues Students scholars and entrepreneurs who want to help a world of multiple disparities by dealing with social entrepreneurship will find this to be beneficial reading Class, Ethnicity, Gender and Latino Entrepreneurship María Eugenia Verdaguer, 2009-02-01 Drawing on surveys and in depth interviews this book examines the social and economic relations of first generation Latino entrepreneurs Verdaguer explores social patterns between and within groups situating immigrant entrepreneurship within concrete geographical demographic and historical spaces Her study not only reveals that Latinos strategies for access to business ownership and for business development are cut across class ethnic and gender lines but also that immigrants options practices and social spaces remain largely shaped by patriarchal gender relations within the immigrant family community and economy This book is a necessary addition to the literature on immigration class gender relations and the intersectionality of these issues **Encyclopedia of Social Work**, 1965 **108-1 Hearings: Department of The Interior and Related Agencies Appropriations For 2004, Part 4, ***, 2003

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