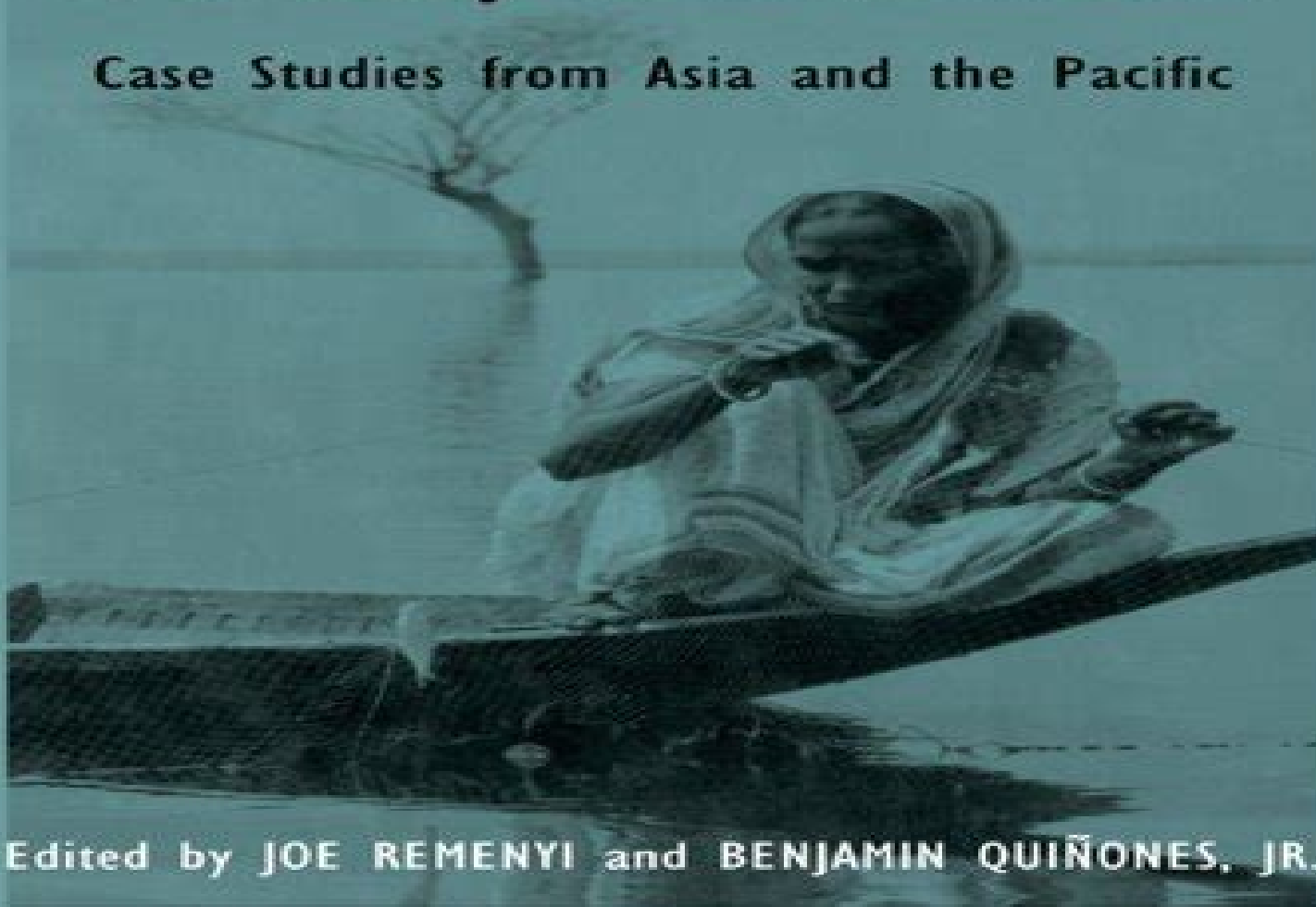


GLOBAL **D**EVELOPMENT AND THE **E**NVIRONMENT

Microfinance and Poverty Alleviation

Case Studies from Asia and the Pacific

A woman wearing a white sari is sitting on a large log that floats in a body of water. She is holding a book or a document in her hands and looking down at it. In the background, there is a single tree on the far bank of the water.

Edited by JOE REMENYI and BENJAMIN QUIÑONES, JR.

Microfinance And Poverty Alleviation Case Studies From Asia And The Pacific

Mark Steyvers



Microfinance And Poverty Alleviation Case Studies From Asia And The Pacific:

Microfinance and Poverty Alleviation Ben Quinones, Joe Remenyi, 2014-02-04 Despite the considerable economic growth of the Asia Pacific poverty continues to be a major problem One key way to create sustainable livelihoods and to provide poor households an escape route from poverty is microfinance Since the early 1980s microfinance practitioners have proven that the poor are creditworthy capable of utilizing scarce capital efficiently in viable income generating projects and able to pay back their loans This book collects the experience of microfinance practitioners in 11 countries in the Asia Pacific region to describe the present state of the art It is designed to provide an overview of the subject why it is so essential to poverty reduction what is the best practice what kind of policy framework and regulatory environment is required It offers both an extensive survey of the academic literature and a selection of case studies all from authors who have been active practitioners in microfinance for many years The case studies cover four key countries in South Asia and three countries in East Asia in which microfinance had become particularly important There is also a regional chapter covering the Pacific islands

Microfinance and Poverty Alleviation Ben Quinones, Joe Remenyi, 2014-02-04 Despite the considerable economic growth of the Asia Pacific poverty continues to be a major problem One key way to create sustainable livelihoods and to provide poor households an escape route from poverty is microfinance Since the early 1980s microfinance practitioners have proven that the poor are creditworthy capable of utilizing scarce capital efficiently in viable income generating projects and able to pay back their loans This book collects the experience of microfinance practitioners in 11 countries in the Asia Pacific region to describe the present state of the art It is designed to provide an overview of the subject why it is so essential to poverty reduction what is the best practice what kind of policy framework and regulatory environment is required It offers both an extensive survey of the academic literature and a selection of case studies all from authors who have been active practitioners in microfinance for many years The case studies cover four key countries in South Asia and three countries in East Asia in which microfinance had become particularly important There is also a regional chapter covering the Pacific islands

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 livelihood system 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 *Southeast Asia's Credit Revolution* Aditya Goenka, David Henley, 2013-09-05 The last twenty years have seen a transformation in the availability and use of credit among the less prosperous strata of Southeast Asian societies Drawing on experiences from across the whole region this book explores this important development focusing especially on the modern or formal part of the microfinance sector

Research Anthology on Microfinance Services and Roles in Social Progress Management Association, Information Resources, 2022-09-23 Microfinance has emerged as a growing field as more businesses discover the benefits and opportunities it provides To ensure that microfinance is utilized appropriately further study on the best practices and difficulties is required The Research Anthology on Microfinance Services and Roles in Social Progress considers the ways in which microfinance can be utilized to achieve social progress as well as the challenges and opportunities of this area Covering key topics such as income small businesses entrepreneurship and credit this major reference work is ideal for industry professionals government officials computer scientists entrepreneurs business owners managers policymakers researchers scholars practitioners instructors and students

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

Microfinance In Asia Christopher E C Gan, Gilbert V Nartea, 2017-03-27 Lack of credit access is severe in low income and poor families that are normally considered to have fewer opportunities to borrow from banks due to insufficient valuable assets for collateral These low income households face limited opportunity to acquire new technology and working capital for agricultural production and thus tend to fall behind As a result providing access to finance to low income rural households has been considered an important component of any rural development strategy Microfinance programmes in particular have been gradually embedded in national strategies of many developing countries as they are poverty focused They aim to facilitate the access to financial services such as credit for the poor who are usually disadvantaged in terms of access to conventional financial services from formal financial institutions The objective of this book is to provide an overview of microfinance programmes in Asia focusing in particular on the determinants of the accessibility of rural households to microcredit The book studies seven Asian countries such as China Malaysia Vietnam Thailand the Philippines Indonesia and Bangladesh with two specific case studies

Social Policy and Poverty in East Asia James Midgley, Kwong Leung Tang, 2009-09-11 This book looks at the role of social policy and particularly social security in addressing the ongoing challenge of poverty in East Asia despite the region's spectacular experience of economic growth in recent decades The East Asian miracle resulted over the last four decades in a transformation of the region's traditional agrarian economies and significant increases in standards of living for many ordinary people Even though it was given little attention poverty has remained an ongoing problem The problem became particularly evident however with the Asian financial crisis of 1997 when many low income and middle class workers became unemployed As a result of this crisis the need for effective social policies and social security programs were recognized The

idea that economic growth would solve the problem of poverty was increasingly challenged Even in China today where rapid growth has created new employment opportunities and the promise of prosperity for many the government has recognized that the problem of poverty cannot be addressed only through economic growth but that comprehensive social policies must be formulated and this includes the development of an effective security system The Role of Public Administration in Alleviating Poverty and Improving Governance Jak Jabes,2005 This publication is the first of a series from The Network of Asia Pacific Schools and Institutes of Public Administration and Governance NAPSIPAG a network of professionals formed to encourage the continuing development of public administration theory and practice through research and other initiatives and foster cooperation and collaboration between and among the members in pursuit of related and common interests

Microfinance Gianfranco A. Vento,Mario La Torre,2006-07-25 Microfinance is a comprehensive analysis of the operational managerial and financial aspects of microfinance The text provides a contemporary analysis of microfinance business covering the risks returns and management issues associated with such activity It analyzes the main products and services available in modern microfinance and explains how to manage the financial and non financial risks involved The book also provides a performance and monitoring model for microfinance programmes and describes how microfinance can be regulated

Multidimensional Approach to Local Development and Poverty: Causes, Consequences, and Challenges Post COVID-19 Carvalho, João Conrado de Amorim,Bustelo, Francisco Espasandín,Sabino, Emmanuel M. C. B.,2021-12-17 The phenomenon of poverty despite being aggravated by the COVID 19 pandemic is recurrent and very harmful in peripheral countries There seems to be no single solution as each country faces its specificities requiring an immersion into its causes and consequences Multidimensional Approach to Local Development and Poverty Causes Consequences and Challenges Post COVID 19 discusses the results of research conducted on the multivariate causes of hunger and poverty and how the pandemic has aggravated this problem as well as the local development initiatives that have been implemented to mitigate the problem Covering a range of topics such as sustainable development and public policy this book is ideal for policymakers government officials practitioners researchers academicians instructors and students

Microfinance, Financial Innovation, and Sustainable Entrepreneurship in Economics Alhassan, Yahaya,Bellamy, Lawrence C.,Nwagbara, Uzoechi,Mawutor, John Kwaku Mensah,2025-02-03 The use of microfinance as a strategy for improving the socio economic wellbeing of beneficiaries in developing countries has been extensively reported However how microfinance institutions have used financial innovation to promote sustainable entrepreneurship particularly in developing and emerging economies is not well understood Financial innovation allows time and resources for creating and adopting new business models to develop products services and finding a niche market as well as enhance a learning organization entrepreneurial resilience and sustainable entrepreneurship Microfinance Financial Innovation and Sustainable Entrepreneurship in Economics analyzes the influence of microfinance and financial innovation on sustainable

entrepreneurship through a different thematic lens It investigates how microfinance institutions through financial innovation help the poor to start and sustain their businesses foster sustainable entrepreneurship empower women promote sustainable entrepreneurship and reduce poverty Covering topics such as income distribution financial inclusion and digital payment trends this book is an excellent resource for finance professionals economists entrepreneurs researchers professionals scholars academicians and more *Changing Contours of Microfinance in India* Jayadev M., Diatha Krishna Sundar, 2016-05-12

This book brings together empirical evidences and theoretical perspectives to provide a comprehensive overview of the microfinance sector in India The essays in the volume focus on the application of information and communication technology ICT solutions in microfinance institutions to strengthen the savings movement and widen credit access to the poor and marginalized sections of society present case studies on self help group SHG movements federations and SHG Bank Linkage programmes propose measures for strengthening regulatory and governance structures of the microfinance sector and identify linkages between overall financial inclusion and the contribution of microfinance institutions MFIs The volume will be indispensable for scholars and researchers of microeconomics South Asian economics and development economics as well as professionals and aspirants in the microfinance rural banking and financial inclusion sectors

Food Security and Environmental Quality in the Developing World Rattan Lal, David O. Hansen, Norman Uphoff, 2016-04-19 Can developing countries meet the food requirements of their growing populations without jeopardizing a natural resource base that is already under great stress Can increases in food production achieved in the past two decades be sustained in the next two decades Can developing countries achieve freedom from hunger and malnutrition India's Transforming Financial Sector Manoranjan Sharma, 2007 India Has Entered The Second Stage Of Financial Sector Development Where Market Forces Are Helping In Resources Allocation And Efficient Price Discovery Process The Harmonization Of Regulatory Institutions And Devising Of New Financial Architecture Is Necessary To Enhance The Resilience Of India S Financial Sector And Reduce The Fragility Of Some Financial Institutions High Exposure In Government Securities Government Guaranteed Loans Improper Valuation Of Collaterals Vulnerability To Interest Rate Cycle Still High Level Of Npas Unsatisfactory Corporate Governance And Disclosures Inadequate Surveillance Stock Market Volatility Risk Concentration And Policy Failure Cause Concern This Necessitates Improving Transparency And Governance Resolving Failure In The Industrial And Financial Sector De Linking Government And Private Sector Fostering Innovation And Improving The Supervisory And Regulatory Infrastructure Given The Debilitating Impact Of Financial Sector Crisis On The Economy The Stability Of The Financial Sector Should Be The Goal Of The Economy Financial Stability Can Be Strengthened By Improved Financial Infrastructure Enhanced Competition And Restructured Segments Of Financial System Reform Measures Enhanced Efficiency And Stability Of The Banking System In India Indian Banks Are Well Placed Compared With Their Counterparts In Developed Countries But There Are Persisting Issues Of Removal Of Structural Barriers To

Competition Privatisation Of Banking System Radical Restructuring Downsizing Of The Balance Sheet Recapitalisation And Eventual Privatisation Of The Financial Institutions Withdrawal Of Quantitative Credit Controls And Directed Credit And Modernisation Of The Payment System The Inexorable Process Of Economic Reforms Must Continue To Slash Poverty And Support Sustainable Development While Strengthening Financial Institutions This Overarching Goal Of Development Needs A Renewed Thrust On Financial Sector Reforms The Papers Included In The Present Book Cover Large Areas But All Coalesce Into The Central Theme Of India S Transforming Financial Sector It Is Hoped That The Book Will Prove Useful To A Wide Cross Section Of The Reading Public Including Scholars And Academics The Government Executives International Institutions Business Communities And Planners And Policymakers *The Rise and Fall of Global Microcredit* Milford Bateman, Stephanie Blankenburg, Richard Kozul-Wright, 2018-10-09

In the mid 1980s the international development community helped launch what was to quickly become one of the most popular poverty reduction and local economic development policies of all time Microcredit the system of disbursing tiny micro loans to the poor to help them to establish their own income generating activities was initially highly praised and some were even led to believe that it would end poverty as we know it But in recent years the microcredit model has been subject to growing scrutiny and often intense criticism The Rise and Fall of Global Microcredit shines a light on many of the fundamental problems surrounding microcredit in particular the short and long term impacts of dramatically rising levels of microdebt Developed in collaboration with UNCTAD this book covers the general policy implications of adverse microcredit impacts as well as gathering together country specific case studies from around the world to illustrate the real dynamics incentives and end results Lively and provocative The Rise and Fall of Global Microcredit is an accessible guide for students academics policymakers and development professionals alike **Financial Inclusion for Poverty Alleviation** Essam Yassin

Mohammed, Zenebe Uraguchi, 2017-12-12 More than one billion people still live below the poverty line most of them in South Asia and Sub Saharan Africa Financial inclusion is a major issue as more than three quarters of the numbers of poor and disadvantaged women and men do not have access to financial products and services such as bank accounts affordable and suitable loans and insurance The key objective of this book is to provide practical case studies of financial inclusion rather than focus on academic debates such as the ideological basis of promoting microfinance Using the recently adopted Sustainable Development Goals as an overall framing of the issues it shows how poor and disadvantaged women and men can be bankable if the right facilitation for maximizing opportunities and addressing constraints are in place Case studies confirm that achieving inclusive and sustainable access to financial products and services goes beyond simply enabling poor and disadvantaged women and men to have access to credit or the ability to open a bank account Examples from Africa Asia and Latin America demonstrate encouraging progress in making microcredit accessible to millions of poor people The foremost challenge however has been to ensure that they have access to and usage intensity of suitable and affordable financial

products and services that meet the needs of their livelihoods as well as risks and mitigation strategies This requires understanding that poor and disadvantaged women and men do not exist in isolation from complex and interdependent functions in the financial system which includes a number of actors diversified services constraints not just symptoms and capacities and incentives Overall the book provides a rich source of examples of how building inclusive financial systems can empower the world s poor by increasing income and employment opportunities securing livelihoods and reducing poverty

Integrated Community-Managed Development L. Jan Slikkerveer, George Baourakis, Kurniawan Saefullah, 2019-01-24 This book provides an overview of recent advances in Integrated Community Managed Development ICMD as an innovative strategy for the community based development of local institutions in order to achieve lasting poverty reduction and empowerment The original approach presented here to improving the lives and livelihoods of the poor takes a critical stance on the failing concept of conventional community development as it is based on the shifting paradigm of bottom up cooperation and development where recent regional autonomy policies are enabling national services to successfully integrate with local institutions at the community level Based on recent experiences in South East Asia where the implementation of an alternative approach to integrating financial medical educational communication and socio cultural services has led to increased community participation and impressive poverty reduction the book highlights the theoretical methodological and practical aspects of this innovative strategy The potential offered by applying the newly developed ICMD formula worldwide as a function of themes principles and services is reflected in the book s diverse range of contributions written by respected researchers and practitioners in the fields of development economics and financial management

The Bangladesh Journal of Agricultural Economics ,2004 **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

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