

# **Microfinance in Northeast Thailand: Who Benefits and How Much?**

**Brett E. Coleman**

April 2002

Asian Development Bank

# Microfinance In Northeast Thailand Who Benef

**Alan Middleton**



## **Microfinance In Northeast Thailand Who Benef:**

**Microfinance in Northeast Thailand** Brett E. Coleman, 2002 Using data from a survey conducted in 1995 1996 evaluates the outreach and impact of two microfinance village bank programmes that target the poor in Northeast Thailand

Microfinance in Developing Countries J. Gueyie, R. Manos, J. Yaron, 2013-01-17 Microfinance in developing countries is a collection of studies by leading researchers in the field of microfinance It discusses key issues that the rapidly growing microfinance industry currently faces and offers interesting views and analysis of topical matters concerning the microfinance realm

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

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

*Microfinance for Entrepreneurial Development* Douglas Cumming, Yizhe Dong, Wenxuan

Hou,Binayak Sen,2017-09-28 This edited collection presents recent developments practical innovations and policy reforms in the realm of microfinance in emerging markets Microfinance has been hotly debated by ever colliding camps of ardent supporters who believe that microfinance addresses credit market failures and provides a durable answer to the problem of the poverty and staunch critics who argue that lending by microfinance institutions is wasteful and the interest rates are too high To bring further insight into this important debate this book presents comprehensive historical political and economic perspectives on the latest issues in microfinance An impressive array of scholars and practitioners build a framework for thinking about regulation to drive sustainable inclusive development With case studies of programs in India Ghana and Bangladesh and examinations of the effects of gender and religion on financial decision making this comprehensive collection offers something valuable to scholars policymakers and practitioners anyone with a vested interest in promoting innovation in microfinance

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

*Financial Sector Policy and the Poor* Patrick Honohan,2004-01-01 This publication contains new empirical evidence on how financial sector policy can help in promoting pro poor development and tackling poverty It argues that microfinance and mainstream finance schemes should be regarded as complementary and overlapping rather than as competing alternatives with the essential similarities between the two becoming more evident as individual microfinance firms or associations of firms grow to the scale needed for sustainability

**Microfinance Through Self Help Group (Shg) Bank Linkage Programme An Impact Assessment** Veenapani, 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 **Beyond Ending Poverty** Shahidur R. Khandker, M.A. Baqui Khalily, Hussain A. Samad, 2016-07-20 The recent past has witnessed phenomenal growth in MFIs around the world Today as many as 200 million people are beneficiaries of microfinance Given its worldwide attention microfinance has received serious criticism including the argument that it is a fad with less than expected benefits for the poor Surely microfinance is not without any pitfalls Yet the premise of improving access to financial services for consumption smoothing by the poor has never been a subject of controversy What has been controversial is whether microfinance can alleviate poverty That the poor lack an effective and affordable alternative financing mechanism to support income generation does not necessarily mean microfinance is a panacea since it involves entrepreneurial skills which many poor lack It is little wonder that studies evaluating the benefits of microfinance have produced conflicting results Of course study findings are contextual They are positive in conducive environments and less so in unfavorable ones Microfinance must be distinguished from anti poverty schemes e g conditional cash transfers because benefits from microfinance supported activities which involve participants entrepreneurial skills and ability take time to realize This book using household long panel survey of 1991 92 2010 11 from Bangladesh addresses some of criticisms including whether pushing microfinance has made it redundant as a tool for poverty reduction while investigating whether it still matters for the poor after two decades of extensive growth The book's findings confirm the positive effects of continued borrowing from a microfinance program Despite a manifold increase in microfinance borrowing loan recovery has not declined and long term borrowers are not trapped in poverty or debt Interest rates charged by MFIs are not too high for realizing returns on investment although the MFIs have scope for lowering them The book is expected to contribute to the ongoing debate on the cost effectiveness of microfinance as a tool for inclusive growth and development It is expected to fill knowledge gaps in understanding the various virtues of microfinance against its portrayal as having drifted from its original poverty reduction mission

*Economics, Business, and Islamic Finance in ASEAN Economic Community* Ordoñez de Pablos, Patricia, Almunawar, Mohammad Nabil, Abduh, Muhamad, 2020-01-03 The economic integration of Southeast Asia or ASEAN Economic Community AEC offers enormous opportunities for its members to develop and collectively collaborate with other economies Combining the culture of the region with global business in an expanding digital atmosphere however has caused numerous challenges on an international scale Due to the importance of this economic player in Asia research on key topics including Islamic economics Islamic finance technology and cultural issues in doing business are essential to understand the ASEAN competitive landscape and its relations with other countries *Economics Business and Islamic Finance in ASEAN Economic Community* is a pivotal reference source that explores key issues and enhances understanding of business and economics in the ASEAN community and explores the collaboration between this community and Islamic finance and technology While highlighting topics such as global business smart manufacturing and human resource management this publication explores

sustainable development practices as well as the methods of cultural appreciation in economics This book is ideally designed for deans heads of department directors politicians policymakers economists corporate heads senior general managers managing directors information technology directors and managers libraries academicians researchers and students **The Informal Sector in Ecuador** Alan Middleton, 2019-08-08 This book looks back over the last forty years of change and development in Ecuador showing how macro level changes have impacted families and workplaces on the local level Traditionally a dependent economy reliant on agricultural exports the impact of neoliberalism and new sources of income from oil have transformed the informal and artisanal sectors in Ecuador Exploring these dynamics using a combination of micro and macro analyses this book demonstrates how the social relations of the sector are connected to the wider social economic and political systems in which they operate The book dives into the links between micro production and the wider economy including the relationships between different types of artisanal enterprises and their customers their connections to the private sector and the state the importance of social networks and social capital and the relevance of finance capital in microenterprise development Overall the analysis investigates how artisans entrepreneurs and family based enterprises seek to protect their interests when faced with neoliberal policies and the impacts of globalisation This remarkable longitudinal study will be of considerable interest to researchers of development studies economics sociology anthropology geography and Latin American Studies A poverty-sensitive scorecard to prioritize lending and grant allocation Hernandez, Manuel A., Torero, Máximo, 2016-04-01 Development projects are generally subject to a potential tradeoff between sustainability and poverty reduction Grants are also commonly assigned without a standardized criterion This paper proposes an innovative scoring tool that combines both a risk and poverty scorecard to prioritize lending and grant allocation We implement and test the instrument through a competitive fund for demand driven projects in Central America intended to better link smallholder farmers to markets and improve their welfare The evaluation results show that the highest ranked projects generally have a larger economic impact on their beneficiaries than lower ranked projects We observe a larger effect on income access to credit and access to local markets and the relative differences are stronger over time The proposed scorecard tool is intended to better ensure the accountability and sustainability of development funds and can be easily adapted to different contexts **Efficacy of micro-financing women's activities in Côte d'Ivoire** Namizata Binaté Fofana, 2023-09-04 This book deals with the effectiveness and the capability of microfinance institutions MFIs to enhance women s livelihoods and empowerment and to mitigate the effects of HIV and AIDS in Côte d'Ivoire The results show that MFI credit causes positive and negative effects MFI credit has improved incomes the level of farm production and human and social capital MFI credit has also enhanced women s decision making power within households due to their new ability to contribute to the improvement of the household standard of living Furthermore women s empowerment regarding the demand for and the use of credit give them more opportunity to obtain MFI credit Despite the positive effects of MFIs on women s income this

publication shows that loan repayment was not successful among some female borrowers due to the fact that the loan has not been used for investment purposes For MFIs the diversion of loans can endanger their functioning and sustainability and therefore their effectiveness in rural areas Regarding HIV this book highlights the diversity and the specificity of the way HIV affected individuals are financially supported by credit institutions Both the direct and indirect effects of HIV and AIDS on women s livelihood and MFIs are analysed **Financial Sustainability of Micro Financing** Ambika Prasad Pati,2009

Study conducted in Meghalaya India 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 **The Routledge Handbook of Poverty in the Global**

**South** Rajendra Baikady,John Gal,Varoshini Nadesan,Sajid S.M.,Gao Jianguo,2023-12-01 This handbook initiates fresh debates on poverty and its impact in a constantly changing Global South society It studies the concept theories and causes of poverty as well as the design and delivery of social welfare policies related to specific groups such as women children and the elderly The chapters are theoretical evidence based and empirical in nature and bring together a holistic understanding of social problems and issues in developing countries The volume brings together researchers educators and practitioners from across the globe to develop a hands on reference work that will be requisite for several social science disciplines concerned with poverty and the welfare of poor people The first of its kind the handbook will be indispensable for scholars and researchers of development studies economics social work political studies poverty studies population and demographic studies sociology social anthropology public policy and political economy especially those concerned with the Global South

*Finance for Food* Doris Köhn,2014-02-19 This book reflects the current state of discussion about agricultural and rural finance in developing and transition countries It provides insight into specific themes such as commodity value chains farm banking and risk management in agricultural banking structured finance crop insurance mobile banking and how to increase effectiveness in rural finance Case studies illustrate various aspects of agricultural and rural finance in developing economies The book is based on one of the yearly financial Sector Development Symposia held by the KfW Development Bank **The Credibility of Microcredit** ,2013-04-05 Pullulating from a handful of isolated experiments in the 1970s to a sophisticated network of over 140 million borrowers today microfinance is a synecdoche for global trends toward market based solutions to social problems But in recent years economic crises and political attacks have raised doubts about its efficacy begetting polemic debates and sometimes baseless assertions from both supporters and detractors of microfinance The Credibility of Microcredit offers a more objective assessment of the merits and shortfalls of microfinance around the world by way of interdisciplinary research It features works from leading researchers in the field of microfinance as well as new names who complement one another s work with a variety of methods and theoretical approaches Contributors include Britta Augsburg

Gwendolyn Alexander Tedeschi Jonathan Bauchet Cyril Fouillet Soren Hauge Dean Karlan Jonathan Morduch Michael Pisani Sujata Shetty Elisabeth Vik and David Yoskowitz Reprint of some articles published in the journal Perspectives on Global Development and Technology 2010 volume 9 No 3 4      *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



This book delves into Microfinance In Northeast Thailand Who Benef. Microfinance In Northeast Thailand Who Benef is a vital topic that must be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Microfinance In Northeast Thailand Who Benef, encompassing both the fundamentals and more intricate discussions.

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    - Chapter 4: Microfinance In Northeast Thailand Who Benef in Specific Contexts
    - Chapter 5: Conclusion
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  3. In chapter 2, the author will delve into the foundational concepts of Microfinance In Northeast Thailand Who Benef. The second chapter will elucidate the essential principles that need to be understood to grasp Microfinance In Northeast Thailand Who Benef in its entirety.
  4. In chapter 3, the author will examine the practical applications of Microfinance In Northeast Thailand Who Benef in daily life. This chapter will showcase real-world examples of how Microfinance In Northeast Thailand Who Benef can be effectively utilized in everyday scenarios.
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  6. In chapter 5, this book will draw a conclusion about Microfinance In Northeast Thailand Who Benef. The final chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Microfinance In Northeast Thailand Who Benef.

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