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Practical Microfinance

A Training Manual

Malcolm Harper

Practical Microfinance A Training Manual

**Food and Agriculture Organization of
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Practical Microfinance A Training Manual:

Practical Microfinance Malcolm Harper, 2003 This training manual is designed to meet the needs of those who train staff for banks MFIs and NGOs It will enable them to provide effective training for those who work or may in the future work in the field of microfinance *Money with a Mission: Microfinance and poverty reduction* James G. Copestake, Martin Greeley, 2005 Money with a Mission Volume 1 presents the findings of a five year action research programme into how far poverty oriented microfinance institutions are contributing to global poverty reduction and how they can do so more effectively Based on collaboration with more than thirty microfinance institutions across Africa Asia and the Americas the book is a seminal reference on social performance measurement and management in microfinance BOOK JACKET

Making Microfinance Work Craig Farren Churchill, Cheryl Frankiewicz, 2006 This training manual provides an overview of the key management principles necessary to optimize the services of microfinance institutions MFIs and brings together useful lessons from numerous MFIs worldwide to help managers strengthen the performance of their unit branch or institution Either used alone or as part of a management training course Making Microfinance Work offers various tools and advice The markets and marketing of MFIs are examined and looks at the different ways in which managers can communicate the value of their products and services It introduces effective methods for enhancing efficiency and productivity which minimize the trade offs MFIs invariably face as they try to provide services over the long term The topic of managing risks is also covered This manual offers strategies to prevent risk from occurring and if it does occur explains how to rectify the situation Practical techniques for allocating costs and determining prices are also highlighted as well as the importance of plans budgets and reports Illustrations and case studies are used to assist managers in applying the concepts outlined in the text An extensive list of additional reading and useful Internet resources is also provided **The British**

National Bibliography Arthur James Wells, 2009 *From Microfinance to Inclusive Finance* R. H. Schmidt, H. D. Seibel, P. Thomes, 2016-09-19 Once praised as a panacea to overcome poverty microfinance has had to face harsh criticism because of painful failures and unfulfilled expectations Still many people in particular in rural regions do not have any access to formal financial services many microfinance institutions are weak and others rather exploit their clients driving them into over indebtedness than helping them out of poverty What should microfinance achieve Can it help to build up inclusive financial systems allowing access to basic financial services for everybody The historic templates for this book are the German Sparkassen and Cooperative banks that have a strong track record of development and growth spanning over 200 years For obvious reasons their results cannot be transferred directly into specific solution options to today s challenges in developing countries Nevertheless the coming into existence of Sparkassen and Cooperative banks can well be seen as part of a period of revolutionary developments in the European economic and social landscape which can be viewed as analogous to the transformation that emerging economies are undergoing today While Europe faced dramatically changing living conditions

during the period of industrialization these newly created banks made change possible by unequivocally including the lower class population in the transformation by providing access to savings and loans And it is this is parallel even in the face of the many differences which is why their development and success deserves careful consideration today The authors approach differs from other explorations by specifically adopting an interdisciplinary strategy They take into account past developments as well as current global ones from a historical social science and economic point of view Analysis and the interpretation of data is supported by case studies to illustrate their considerations The authors identify general parameters both for failure and for success and also indicate how to optimize existing potentials both for institutions and policy makers As a result of this interdisciplinary work the authors advance an inclusive stylised facts based model The will to build up institutions to adhere to corporate social responsibility and creating conducive legal frameworks form the basic conditions for success More specifically the guiding principles of these successful business models are a fair savings and credit policy the promotion of capital transfers without reference to class and gender a focus on business activities in a well defined region decentralized organizational structures combined with national networks which avoid regional capital drains and the securing of economies of scale and scope Last but not least is the centrality of objectives beyond that of the sheer maximisation of profits

Preparing Farmer Groups to Engage Successfully With Markets: A Field Guide for Five Key Skill Sets Catholic Relief Services, 2007-07 **Living Farms** Martin Whiteside, 2014-04-23 Designed as an accessible text on sustainable agriculture this book contains information on community organization and participation technologies for sustainability and the wider policy and service environment The book looks at a variety of ways of encouraging sustainability through policy change and service provision including ways of improving financial services ways of improving land security and ways of improving training The book is illustrated by a range of case studies and examples and contains lists of contact addresses

Development Naivety and Emergent Insecurities in a Monopolised World Munyaradzi Mawere, 2018-09-17 It is common knowledge that development without security is like a runaway horse Yet development in Africa has been plagued by insecurities since the extractive periods of slave trade and colonialism In spite of political independence and the euphoria of sovereignty as states Africa has failed to address insecurity which continues to loom large and to threaten aspirations towards truly inclusive and sustainable development A consequence has been Africa's development naivety vis vis the monopolisation of development by the predatory elite actors of the global North and their local facilitators To salvage the continent from such predation and the insecurities engendered requires novel and innovative imagination and praxis This book draws from both the haunted landscapes and bitter memories of past exploitations and from the feeding of the insatiable North with African resources and humanity It brings together essays by a concerned generation of scholars driven by the urgent need for radical decolonisation of African development and its legacies of insecurities It is handy to students and practitioners in economics policy studies political science development studies global and African studies **Small**

Customers, Big Market Malcolm Harper, Sukhwinder Singh Arora, 2005-01-01 Text Published in collaboration with Practical Action Publishing London this book shows commercial bankers that providing micro finance services to the poor makes good business sense

Environmental Considerations of Human Displacement in Liberia ,2006 This report provides Liberia specific information on the environmental considerations of displacement It points the relevant Liberian humanitarian or environmental practitioner to the relevant source material for detailed guidance on camp site selection management and decommissioning as well as providing an overview of the key environmental points relating to the return and resettlement process CD Rom included Publishing Agency United Nations Environment Programme UNEP

Practical Micro-finance Malcolm Harper, 2003 This immensely practical manual is designed to improve the quality and content of micro finance training programmes and thereby contribute to the greater availability of affordable accessible and mutually profitable financial services to the poor Malcolm Harper provides step by step descriptions for 22 training sessions spread over ten days He covers all the important topics including sustainability interest rates gender issues delivery methods impact assessment and delinquency management The author includes case studies quantitative exercises and suggestions for field visits

The Ugandan Banker ,2000

AIDS on the Agenda Sue Holden, 2003 AIDS on the Agenda is written for policymakers managers and program staff in development and humanitarian agencies to promote debate about the challenges that confront them in a world which has been changed for ever by the pandemic of AIDS The book considers three possible responses to the problem Do nothing Try to specialize in direct AIDS work Adapt core programs and internal systems to respond to the impact of AIDS The author argues for the third approach as the essential initial response She shows how mainstream work in a wide range of sectors e including food security livelihoods support education health promotion and emergency provision of water and sanitation e can be modified to reduce susceptibility to HIV infection and vulnerability to the impacts of AIDS She also offers practical advice on modifying personnel and financial systems to protect the interests of staff and the viability of organizations when operating in AIDS prone contexts The text is based on case studies drawn from the experiences of three agencies ActionAid Oxfam International and Save the Children UK and their partners and on insights contributed by a wide range of other organizations The problems inherent in the e mainstreaming approach are dealt with frankly and constructively The comprehensive Resources section offers user friendly guidance on the following topics Researching and predicting the internal impacts of AIDS Assessing the impacts of AIDS education and awareness raising Drafting a workplace policy Monitoring the impact of AIDS and of internal mainstreaming Training for mainstreaming AIDS in development and humanitarian work Undertaking community research for mainstreaming AIDS in development and humanitarian work Adapting organizational systems

Publications Catalog World Bank, 2006-07

BUSINESS DEVELOPMENT STRATEGIES AT NEW INDIA ASSURANCE Dr. Aparna Ger, Prof. (Dr.) B. K. Sarkar, Prof. (Dr.) Reena Singh, Prof. (Dr.) Vandana Singh, 2024-11-15 The opening of the Indian insurance sector has been

regarded as a watershed moment in the country's economic liberalisation. The existing insurance industry is increasing at a rate of 10% per year but Indian players have only tapped into a small portion of it. With a population of over 1 billion people, India's insurance sector offers huge prospects and can easily support more than 100 insurers. The Indian insurance sector appears to have a lot of potential. In terms of diffusion and penetration, India is one of the least insured countries. The changing demographic profiles of the economy as well as the changing nature of risk as a result of the adoption of new technology and talents are some of the elements that make the Indian insurance market so appealing. ILO Gender Audit, 2001-02, 2002 Summarises the findings and recommendations of the first ILO Gender Audit 2000. 2001 Reviews progress made in gender mainstreaming in the policies, programmes and structures of the ILO. Farmer field schools for family poultry producers Food and Agriculture Organization of the United Nations, International Fund for Agricultural Development, 2022-06-27. A growing number of poultry farmer field schools (FFS) are being implemented in developing countries by a wide range of actors. Experience over the past two decades has shown that good quality facilitation and learning activities are key to the success and long-term sustainability of poultry FFS. This manual provides practical information and activities that help facilitators establish and implement good quality FFS. It focuses on working with women and men poultry producers to sustainably enhance production, productivity and marketing in any family poultry production system ranging from extensive to small-scale, intensified in line with producers' aspirations and local conditions. The first module of the manual covers poultry FFS establishment and learning activities and the second provides need-to-know information on poultry production and health and FFS facilitation. **DRD: Désarmer, démobiliser, réintégrer** Gérard Verna, Yvan Conoir, 2017-02-09T00:00:00-05:00. Désarmer, démobiliser et réintégrer pour les faiseurs de paix contemporains: diplomates, politiques militaires ou fonctionnaires internationaux. Ces trois lettres DDR sont devenues l'une des composantes fondamentales des accords de paix contemporains. Du Soudan en Haïti du Tadjikistan au Mozambique des enfers apaisés de la Sierra Leone ou du Libéria aux enfers naissants de l'Irak du Darfour voire du Liban, les programmes de DDR sont tout simplement indispensables, fondamentaux et incontournables. On ne peut reconstruire sans désarmer, on ne peut réduire sans avoir désarmé, on ne peut réintégrer sans avoir rangé les fusils et essayé de redonner une nouvelle chance aux anciens combattants. Ils sont des dizaines de milliers aujourd'hui qui cherchent donner un nouveau sens leur vie dans des sociétés détruites et ravagées. Il faut absolument les aider dans leur démarche car leur réintégration dans la vie sociale et économique souvent longue et douloureuse est une condition sine qua non pour que la paix subsiste et que les conflits ne ressurgissent pas des cendres encore fumantes d'un passé que l'on souhaite oublier. Selon le Secrétaire général des Nations Unies Kofi Annan, la moitié des paix fragiles construites au Timor-Leste, au Burundi, en Afghanistan et dans d'autres États instables risquent de replonger dans les affres de la guerre civile dans les cinq années qui suivent leur mise en place. L'une des façons d'éviter cela est sans aucun doute que les programmes DDR donnent une véritable deuxième chance des anciens combattants que

personne ne va honorer ou glorifier et que tout le monde préfère oublier Pour comprendre la complexité de ce défi humain et les enjeux en place les mécanismes et les politiques liées la mise en oeuvre du DDR politiques universitaires praticiens et chercheurs se penchent dans cet ouvrage sur les visages multiples de ces nouveaux chantiers indispensables la paix

World of Work, 2006 **Village Savings and Loan Associations** Hugh Allen, Mark Staehle, 2007 While many banks and microfinance institutions provide valuable services to the poor in the developing world they are most successful in economically dynamic urban or peri urban areas 30 years since the start of the microfinance revolution poor people who live in many rural areas and urban slums still find it difficult to access appropriate microfinance products even in countries with a well developed microfinance sector Village Savings and Loan Associations based in the community are complementary to MFIs tending to serve the very poor whose income is less reliable but also offering useful services to the economically secure This manual provides a concise guide to how to set up and run a village savings and loan association and is based on over 15 years of research and development experience

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