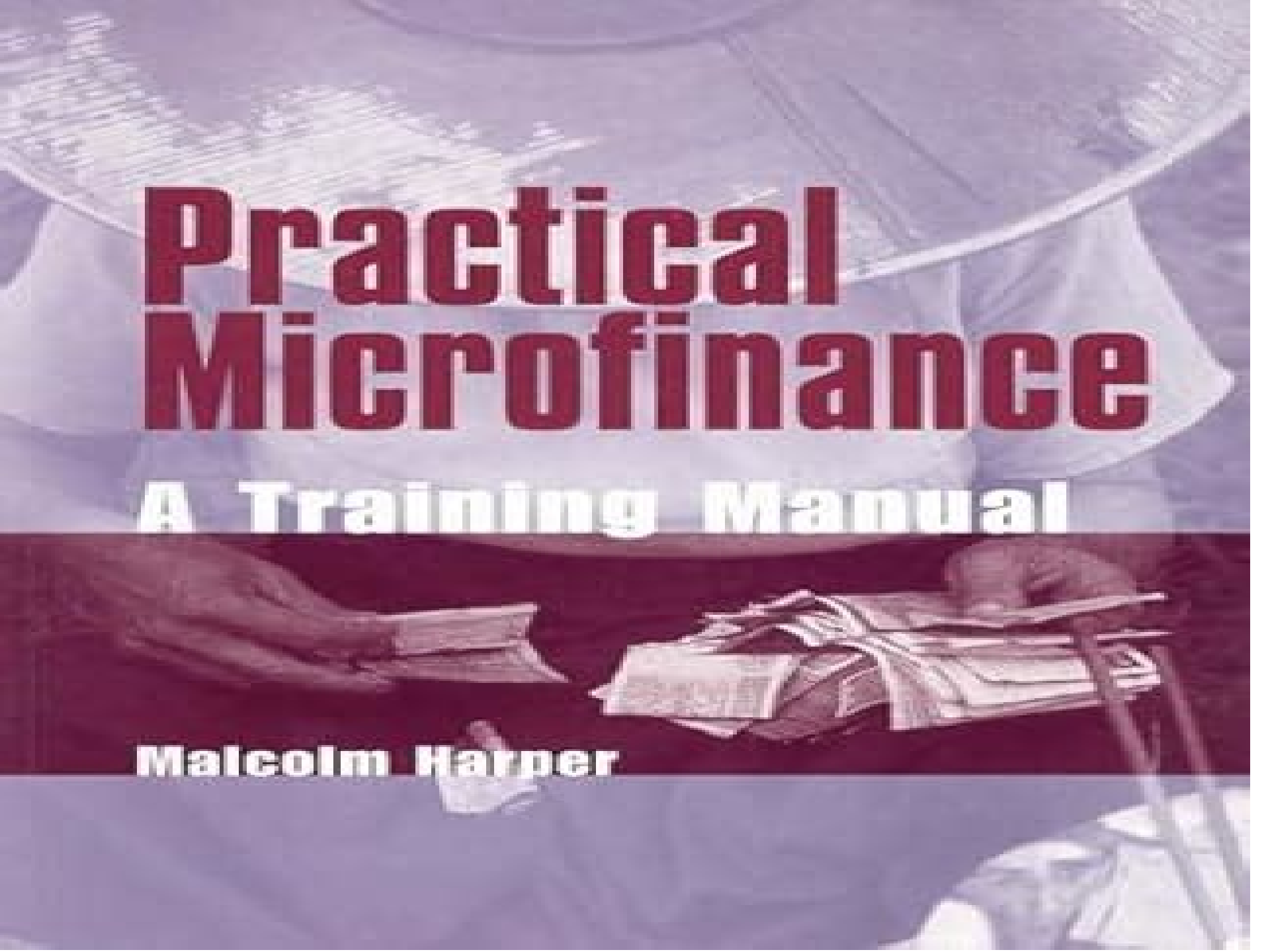




Practical Microfinance

A Training Manual

Malcolm Harper

Practical Microfinance A Training Manual

Ambika Prasad Pati



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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

Microfinance Through Self Help Group (Shg) Bank Linkage Programme An Impact Assessment Veenapani, **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 **Preparing Farmer Groups to Engage**

Successfully With Markets: A Field Guide for Five Key Skill Sets Catholic Relief Services, 2007-07 *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

Financial Sustainability of Micro Financing Ambika Prasad Pati, 2009 Study conducted in Meghalaya India *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

Women Empowerment Through Self Help Groups Dr Rama Satyanarayana Mallapudi Dr Pallekonda Srinivasa Rao, *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 **Labour & Development**, 2004-06 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

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

Microfinance Metaverse Intervention in Changing Context Dr. M. Sanjoy Singh, Prof. S. K. Baral, 2025-01-03 Microfinance Metaverse Intervention in Changing Context delves into the transformative intersection of microfinance and the burgeoning metaverse As the digital realm of the metaverse expands the book explores its profound implications on microfinance examining how virtual banking and digital currencies are revolutionizing grassroots financial services Beyond traditional models microfinance institutions are now tapping into virtual economies leveraging immersive technologies to reach underserved populations with unparalleled efficiency The narrative seamlessly intertwines the technological nuances of the metaverse with the core principles of microfinance offering insights into the democratization of finance in this digital age Yet with innovation come challenges The book doesn't shy away from addressing the regulatory hurdles ethical dilemmas and socio economic considerations that this fusion introduces A groundbreaking exploration it lays the foundation for understanding the next frontier in financial inclusion in our ever evolving digital landscape

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

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

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

Participatory Learning and Action 50: Critical reflections, future directions Nicole Kenton, 2004

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