

MICROFINANCE REVOLUTION IN INDIA

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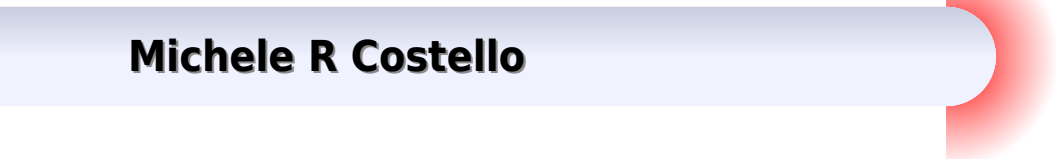
Abhradip Paul

Overview

- In a country where mainstream banking system still eludes the poor, Vikram Akula built a successful enterprise — SKS Microfinance — by making finance available to the poor. Today, SKS is the fastest-growing microfinance institution in the world. Recently it raised Rs 366 crore through largest private equity deal in the history of the microfinance sector.
- More importantly, SKS was one of the first to show that private capital could be harnessed to nurture sustainable livelihoods in villages.

Microfinance Revolution

Michele R Costello



Microfinance Revolution:

The Microfinance Revolution Marguerite S. Robinson, 2002 Microfinance is the method whereby financial services and credit is made available to the economically active but low income people of developing countries This book focusses on three key aspects of the phenomenon 1 the shift from government and donor subsidized credit delivery systems to self sufficient sustainable microfinance institutions 2 the results on the ground on the way in which microfinance helps people expand and diversify their enterprises increase their incomes raise their living standards and those of their families and boost their self confidence 3 the theoretical frameworks that had previously impeded the microfinance revolution with suggestions for their improvement The Microfinance Revolution: The emerging industry Marguerite S. Robinson, 2003

The revolution occurring in finance for low income people refers to commercial microfinance the delivery of financial services to the economically active poor on a large scale through competing financially self sufficient institutions Lessons from Indonesia volume 2 of The Microfinance Revolution examines in the Indonesian context the principles and practices of commercial microfinance that were explored and analyzed in volume 1 The first country to develop profitable microfinance on a large scale Indonesia is home to the world's oldest and largest commercial microfinance institutions as well as many others The book examines many financial institutions with a special emphasis on Bank Rakyat Indonesia's microbanking system which in the mid 1980s was transformed from a failed subsidized credit program to a nationwide commercial financial intermediary that now profitably provides microfinance services savings and credit to more than 20 million people Commercial microbanking remained stable and profitable in Indonesia even as the country's financial system collapsed during the recent crisis This volume shows why and offers crucial lessons for developing countries everywhere

Microfinance David Hulme, Thankom Arun, 2009-01-13 This timely book written by one of the major players in the UK in development economics explores amongst others topics such as microfinance and poverty reduction microinsurance and regulating and supervising microfinance institutions *Microfinance 3.0* Doris Köhn, 2013-12-02 This book focuses on the achievements current trends and further potential of microfinance to scale up and serve many more clients with financial services that enable them to improve their living conditions The book asks what it takes to achieve sustainable impact to know your clients and to understand their needs to treat them in a fair and transparent way and to safeguard the synthesis between the financial and social dimension of sustainable microfinance The book also sheds light on the future funding landscape and what is necessary to bring more commercial funders on board while ensuring that these new funders will continue the commitment to responsible finance While being forward looking the book reflects the debate on core values of microfinance triggered by recent criticisms of an approach that was hailed as a panacea in the beginning and which had proved over time as one of the most effective models of development finance These criticisms emerged over signs of overheating in some markets particularly the 2010 events in Andhra Pradesh and turned into an assumption of a worldwide

microfinance crisis putting seriously at stake the good reputation microfinance had enjoyed so far Lessons from Indonesia, 2002 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 Microfinance Revolution Marguerite Robinson (S.), 2001 Housing for All Xing Quan Zhang, 2008 This report provides a comprehensive review of the challenges for low and moderate income housing It focuses on the issues of affordability accessibility and sustainability in resolving the housing problem It looks at both formal and informal instruments and how experiences in developed countries and instruments in addressing middle income households can help inspire solutions for low and moderate income housing The report examines a whole range of major instruments and experiences across the developing and developed worlds 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 **The Triangle of Microfinance** Manfred Zeller, Richard L. Meyer, 2002-01-01 Since the 1980s when the microfinance revolution began much has been accomplished but the field became more refined in the 1990s as a result of shifts in paradigms strategies and development practices This volume addresses the three policy objectives that now occupy those who wish to use credit as a development tool financial sustainability of microfinance institutions outreach to the poor and welfare impact Inevitable tradeoffs exist among these objectives and the book advances an analytical framework that assists students of and experts in microfinance to identify the tradeoffs and synergies at the institutional level and in the policy environment The book features a wealth of empirical data and innovative analytical studies and critically discusses the role of public support

for microfinance institutions MFIs in light of the social costs and benefits generated by such financial systems The book is organized into five parts The first discusses the demand for and access to financial services by the poor emphasizing that demand oriented pro poor financial services are crucial in reaching the poor The second is concerned with two of the criteria used to evaluate MFIs outreach and financial sustainability The third features innovative econometric studies seeking to evaluate the impact of MFIs at the household level The fourth looks at the role of both public and private sector institutions in developing sustainable financial systems And the fifth summarizes implications for policy and research Given the lack of sound empirical literature on microfinance this volume is sure to advance knowledge and research methodology in the field

Benjamin Franklin and the Invention of Microfinance Michele R Costello, 2015-10-06 In life Benjamin Franklin sought to manage debt organize credit build capital and promote virtue After death he continued this work by leaving a codicil to his last will and testament bequeathing 2 000 to Boston and Philadelphia This study examines Franklin s codicil and the financial history of America over the 200 years since his death

Women and Microfinance in the Global South Lynn Horton, 2018 Women and Microfinance in the Global South is a grounded exploration of the intersections of neoliberal ideology and feminism

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

Implementing Sustainable Development Phillip J. Cooper, Claudia Maria Vargas, 2004 The authors focus on the challenge of turning international commitments policy promises into action Using examples case studies they examine the successful failed efforts designed to address the social environmental economic dimensions of sustainable development

Micro-Financing and the Economic Health of a Nation Bensson V Samuel MD PhD DBA CHCQM, 2021-03-01 A change in finance for low income people is occurring around the world The microfinance movement provides services on a wide scale by competing financially self sufficient institutions to the economically active poor Microfinance has been credited for promoting the Millennium Development Goals poverty reduction women s empowerment and many other social benefits This extensive microfinance survey aims to bridge the gap between academic economists and practitioners in the current microfinance literature Micro financing and the Economic Health of a Nation set a precedent for future work in the sector as the premier book to provide a detailed analysis of housing microfinance worldwide By addressing a number of issues including lessons from informal markets savings and insurance the role of women the position of subsidies impact assessment and management incentives this book offers an overview of microfinance This book reviews essential issues for foreign and domestic microfinance organizations that are considering expanding into housing and for providers of traditional housing loans that aim to provide their services to poor clients who lack collateral or regular income with clear guidance for practitioners and policymakers Micro financing and the Economic Health of a Nation can be used by students in economics public policy and development studies This volume offers a reasoned moderate voice on the virtues and problems of microfinance

Business Models In Islamic Microfinance Abdelrahman Elzahi, 2016-12-31 This book is a compilation of papers presented in a thematic workshop on business models in Islamic microfinance organized by International Islamic University Islamabad Islamic Research and Training Institute IRTI and Agricultural Bank of Sudan The objective of the workshop was to discuss specific Islamic microfinance business models and best practices as well as the most advanced experiences at the international level

Islam and Development Matthew Clarke, David Tittensor, 2016-05-06 The study of Islam since the advent of 9 11 has made a significant resurgence However much of the work produced since then has tended to focus on the movements that not only provide aid to their fellow Muslims but also have political and at times violent agendas This tendency has led to a dearth of research on the wider Muslim aid and development scene Focusing on the role and impact of Islam and Islamic Faith Based Organisations FBOs an arena that has come to be regarded by some as the invisible aid economy Islam and Development considers Islamic theology and its application to development and how Islamic teaching is actualized in case studies of Muslim FBOs It brings together contributions from the disciplines of theology sociology politics and economics aiming both to raise awareness and to

function as a corrective step within the development studies literature

The Microfinance Revolution Marguerite S. Robinson, 2003 Studie over de kredietverschaffing aan kleine ondernemers in ontwikkelingslanden

Access for All Brigit Helms, 2006-01-01 Beginning with key questions about clients of microfinance Who are they What financial services do they want What is the impact of financial services on their lives the book examines all levels of the financial system It shows what works what does not work and where more learning is needed By focusing on promising models and practices it offers a vision of how to achieve financial systems that will ultimately offer access for all **BOOK JACKET**

MicroFranchising Jason S. Fairbourne, Stephen W. Gibson, W. Gibb Dyer, 2007 Microfranchising offers a thorough going and impartial analysis of microfranchising covering both practice and theory The tome s well documented chapters provide an objective overview of the various aspects of microfranchising and outline its main characteristics This book should be read by all those involved in or concerned by the fight against poverty who are looking for a complete overview of microfranchising The various actors of the entrepreneurial world will also find much in the volume of interest to them Academics will find well documented sources complete with operational examples which will help them to present action projects to their students Microfranchising and more generally micro entrepreneurship represent a vast field of research that will be of great interest to scholars working in the field of entrepreneurship Fairbourne Gibson and Dyer s book not only offers a valuable introduction to micro entrepreneurship but demonstrates the human side of entrepreneurship as a whole Fr d ric Demerens Entrepreneurship and Innovation Microfranchising has clues and cautions to help create wealth and lift humanity from poverty by energizing communities families and individuals to profit making productivity in cooperation with guidance education and other resources from established businesses financial institutions and philanthropists Anyone interested in shrinking the bottom of the world s income and wealth pyramid to create real widespread sustainability and all the consequent social and health benefits should read this book Joseph H Astrachan Kennesaw State University US What do buying honey renting mobile phones and fitting prescription glasses have in common Answer they are all activities that have expanded in low income countries through microfranchising This book brings together the ideas of researchers and social entrepreneurs at the heart of a movement to turn microfranchising into a mechanism for sustainable poverty reduction on a scale to match microfinance A seductive mix of advocacy and realism analysis and case study provides readers with the ingredients to make up their own mind about the potential of microfranchising as a development tool James G Copestake University of Bath UK Poverty remains one of the most intractable problems in the developing world Microfranchising offers great promise in alleviating poverty by aiding in the foundation of locally owned businesses Microfranchising is defined as small businesses whose start up costs are minimal and whose concepts and operations are easily replicated It involves the systematizing of microenterprises to create and replicate turnkey businesses for the poor With the awarding of the 2006 Nobel Peace Prize attention has increased on this remarkable concept This unique book provides an overview of the need to alleviate poverty

and what methods have been used in the past to do so e g microcredit It then introduces the concept of the microfranchise and discusses how this business model can be used in poverty alleviation Different models of microfranchising are reviewed and specific case studies highlighted to show how it has worked in different parts of the world The book concludes with a discussion of the advantages as well as the potential problems and pitfalls that accompany microfranchising This book is a must read for business scholars and economists practitioners and lenders members of NGOs dedicated to poverty alleviation and anyone else who is interested in learning about an innovative business focused tool to alleviate poverty

Whispering the Strategies of Language: An Psychological Quest through **Microfinance Revolution**

In a digitally-driven earth where displays reign great and instant transmission drowns out the subtleties of language, the profound techniques and psychological subtleties concealed within words often get unheard. However, nestled within the pages of **Microfinance Revolution** a charming fictional value blinking with natural thoughts, lies an extraordinary journey waiting to be undertaken. Composed by a skilled wordsmith, this marvelous opus invites readers on an introspective trip, delicately unraveling the veiled truths and profound impact resonating within the cloth of every word. Within the mental depths with this moving review, we shall embark upon a heartfelt exploration of the book is core subjects, dissect its charming writing fashion, and succumb to the powerful resonance it evokes strong within the recesses of readers hearts.

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