

The New Microfinance Handbook A Financial Market System Perspective

Access to Financial Services in Nepal Handbook of Blockchain, Digital Finance, and Inclusion, Volume 2 The Economics of Microfinance Introduction to Microfinance The New Microfinance Handbook The Routledge International Handbook of Financialization Micro-Credit, Poverty and Empowerment Transforming Microfinance Institutions The Handbook of Microfinance Housing Microfinance Handbook of Key Global Financial Markets, Institutions, and Infrastructure Exam Prep for: The New Microfinance Handbook The Global Findex Database 2017 Microfinance: an Economic Analysis of Banking to the Poor Microfinance and Public Policy Expanding Access to Finance Handbook of Social Policy and Development Managing Risk and Creating Value with Microfinance Microfinance Handbook Routledge Handbook of Contemporary Bangladesh Microfinance Poverty Assessment Tool Risk Analysis for Islamic Banks The Crises of Microcredit The Oxford Handbook of Entrepreneurial Finance A Research Agenda for Financial Inclusion and Microfinance The Oxford Handbook of the Social Science of Poverty Microfinance The Future of Microfinance Microfinance Handbook, Philippines The International Handbook of Gender and Poverty The Oxford Handbook of Banking Making Microfinance Work The Routledge Handbook of Responsible Investment The Handbook of Contemporary Cambodia Banking the World Handbook of Finance and Development The Microfinance Revolution Handbook on Ethics in Finance Access for All Due Diligence

Access to Financial Services in Nepal

A major source of financing for the poor and no longer a niche industry Over the past four decades, microfinance—the provision of loans, savings, and insurance to small businesses and entrepreneurs shut out of traditional capital markets—has grown from a niche service in Bangladesh and a few other countries to a significant global source of financing. Some 200 million people globally now receive support from microfinance institutions, with most of the recipients in the developing world. In the beginning, much of the microfinance industry was managed by non-governmental organizations, but today the majority of these institutions are commercial and regulated by governments, and they provide safe places for the poor to save, as well as offering much-needed capital and other financial services. Now out of infancy, the microfinance industry faces major challenges, including its ability to deal with mobile banking and other technology and concerns that some markets are now over-saturated with microfinance. How the industry deals with these and other challenges will determine whether it will continue to grow or will be subsumed within the larger global financial sector. This book is based on the results of a workshop at Lehigh University among thirty-four leaders in the industry. The editors, working with contributions from more than a dozen leading authorities in the field, tell the important story of how microfinance developed, how it has met the needs of hundreds of millions of people, and they address key questions about how it can continue to meet those needs in the future.

Handbook of Blockchain, Digital Finance, and Inclusion, Volume 2

The idea that small loans can help poor families build businesses and exit poverty has blossomed into a global movement. The concept has captured the public imagination, drawn in billions of dollars, reached millions of customers, and garnered a Nobel Prize. Radical in its suggestion that the poor are creditworthy and conservative in its insistence on individual accountability, the idea has expanded beyond credit into savings, insurance, and money transfers, earning the name microfinance. But is it the boon so many think it is? Readers of David Roodman's openbook blog will immediately recognize his thorough, straightforward, and trenchant analysis. *Due Diligence*, written entirely in public with input from readers, probes the truth about microfinance to guide governments, foundations, investors, and private citizens who support financial services for poor people. In particular, it explains the need to deemphasize microcredit in favor of other financial services for the poor.

The Economics of Microfinance

Edited by Ranajoy Basu, a senior structured finance and capital markets lawyer who also spearheads the global social impact finance group at Reed Smith, this unique publication will provide practical, commercial and candid guidance from an array of thought leaders in the microfinance sector. It will serve as a useful guide to the vital issues and will assist the reader in grasping the challenges and trends that will underpin the growth of this evolving and growing sector.

Introduction to Microfinance

The New Microfinance Handbook

The New Microfinance Handbook provides a detailed overview of client financial service needs, the various providers and financial products and services that meet those needs, and the supporting functions that allow the financial market system to provide better, more appropriate financial services to the poor sustainably.

The Routledge International Handbook of Financialization

Financialization has become the go-to term for scholars grappling with the growth of finance. This Handbook offers the first comprehensive survey of the scholarship on financialization, connecting finance with changes in politics, technology, culture, society and the economy. It takes stock of the diverse avenues of research that comprise financialization studies and the contributions they have made to understanding the changes in contemporary societies driven by the rise of finance. The chapters chart the field's evolution from research describing and critiquing the manifestations of financialization towards scholarship that pinpoints the driving forces, mechanisms and boundaries of financialization. Written for researchers and students not only in economics but from across the social sciences and the humanities, this book offers a decidedly global and pluri-disciplinary view on financialization for those who are looking to understand the changing face of finance and its consequences.

Micro-Credit, Poverty and Empowerment

Great strides are being made in technology, medicine, and other fields, but with these advances, many people are still being left behind in poverty. The poor struggle to feed their families, work long hours for little pay, and face obstacles in educating themselves and their children. They see no end to the nightmare and they feel trapped. World leaders have responded by offering a handout rather than a hand up, which does nothing to fix the problem. In this book, you'll learn why: Foreign aid to developing countries weakens democratic institutions and empowers leaders to make bad policy decisions. Small businesses serve an important role in strengthening economies in developing countries. Small business owners opt out of legal environments and choose to operate in informal sectors. Microfinance institutions offer the poor greater flexibility and opportunity than larger financial institutions. When helping the poor, the goal does not need to be unanimous economic equality, but we must provide opportunities to escape the clutches of poverty. Find out how it can be done, step by step, with Microfinance.

Transforming Microfinance Institutions

Two persistent problems that affect a significant portion of Indian women are poverty and violation of their human rights. In recent years, micro-credit has come to be viewed as a vital tool to ameliorate both conditions. However, there are few studies in the Indian context which test the validity of the assumption that there is a linear link between micro-credit, poverty reduction and women's empowerment. This important and thought provoking volume brings together revealing case studies of micro-credit interventions made by six non-governmental and quasi-governmental bodies in five states of peninsular India, several of which have been supported by the United Nations Development Programme (UNDP). The six case studies are diverse in terms of their socio-economic and geo-political contexts: the nature and ideological orientation of the intermediary organizations; the groups targeted by the projects (exclusively women or men and women); and the life-spans of the projects. Despite their differences, all the studies offer useful lessons on the institutional structures and processes that do or do not facilitate women's empowerment and poverty reduction, while exploring the potential and limitations of micro-credit to achieve these twin goals.

The Handbook of Microfinance

How can financial services, such as credit, deposit accounts, financial transfers, and insurance be provided to people in need? This challenging and complex issue has been a topic of interest for the international aid community for decades. Drawing on renowned experts in microfinance and financial inclusion, this Research Agenda sheds much-needed light on this multifaceted challenge and points the way ahead for future research.

Housing Microfinance

In the past decade, Bangladesh has achieved significant social and economic progress. Despite high population density, a limited natural-resource base,

underdeveloped infrastructure, frequent natural disasters and political uncertainty, the country has recorded positive developments in terms of broad economic and social indicators. This Handbook presents a comprehensive and interdisciplinary resource on the politics, society and economy of Bangladesh today. Divided into six thematic sections, the Handbook focuses on relevant issues and trends on: History and the making of contemporary Bangladesh Politics and institutions Economy and development Energy and environment State, society and rights Security and external relations Written by a team of international experts in the field, the chapters provide an accessible and up-to-date insight into contemporary Bangladesh. The Handbook will be of interest to students and academics of South Asian studies, as well as policymakers, journalists and others who wish to learn more about this increasingly important country.

Handbook of Key Global Financial Markets, Institutions, and Infrastructure

Exam Prep for: The New Microfinance Handbook

"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.

The Global Findex Database 2017

In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other

relevant materials—are available at www.worldbank.org/globalindex.

Microfinance: an Economic Analysis of Banking to the Poor

This title begins its description of how we created a financially-intergrated world by first examining the history of financial globalization, from Roman practices and Ottoman finance to Chinese standards, the beginnings of corporate practices, and the advent of efforts to safeguard financial stability.

Microfinance and Public Policy

The Handbook of Social Policy and Development makes a groundbreaking, coherent case for enhancing collaboration between social policy and development. With wide ranging chapters, it discusses a myriad of ways in which this can be done, exploring both academic and practical activities. As the conventional distinction between 'developed' and 'developing' countries becomes increasingly blurred, this Handbook explores how collaboration between social policy and development is needed to meet global social needs.

Expanding Access to Finance

Microfinance has long been recognized as having significant potential to create jobs and reduce poverty. But to meet the twin challenges of growth and sustainability, managers of microfinance institutions (MFIs) must not only understand essential management functions: they must also be armed with innovative ideas and strategies to succeed in today's increasingly competitive environment. This book provides a valuable overview of the key management principles necessary to optimize the services of MFIs. Volume 1 examines the markets and marketing of MFIs and captures the different ways that managers can communicate the value of their products and services. It 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. Volume 2 includes chapters on various product options, including savings, insurance, leasing, money transfers, and even grants and nonfinancial services. It also explores how to combine different product menus to serve specific market segments, such as the ultra-poor, youth, women, and small and medium enterprises. It provides specific suggestions to manage diversification, including adapting the institutional culture, redistributing responsibilities, empowering staff, communicating with clients, reengineering systems, and managing change.

Handbook of Social Policy and Development

This book's prime audience is government policy-makers. It provides a policy framework for governments to increase micro, small and medium enterprises' access to financial services?one which is based on empirical evidence from around the world. Financial sector policies in many developing countries often work against the ability of commercial financial institutions to serve this market segment, albeit, often unintentionally. The framework guides governments on how

to best focus scarce resources on three things: ? developing an inclusive financial sector policy; ? building healthy financial ins

Managing Risk and Creating Value with Microfinance

. . . possibly the most comprehensive contribution to a detailed and thorough analysis of gendered dimensions of international poverty contexts, causes, and consequences ever brought together into one volume. Gender and Development I recommend this book to be a staple of reference libraries. British Politics and Policy With international attention focused on halving poverty by 2015, the appearance of The International Handbook of Gender and Poverty is both timely and essential. Sylvia Chant is to be congratulated for producing a state-of-the-art compendium of everything you need to know about the often hidden, gendered, dimensions of poverty. Edited and written by leading scholars and policy advisers, the Handbook comprehensively covers the key themes that are vital to understanding poverty as a gendered process, combining policy lessons with theoretical insight. Richly illustrated with examples from across the world, this book will not only be welcomed by all those dedicated to the study of poverty, but, by casting new light on its causes, will also help to develop appropriate measures to tackle it. Professor Maxine Molyneux, Institute for the Study of the Americas, University of London, UK While each of the articles in this impressive collection makes an original contribution to the conceptual, empirical and policy analysis of gender and poverty, together they provide a comprehensive overview of the field and an essential resource for all sections of the development community. Professor Sylvia Chant is to be congratulated for bringing together some of the leading thinkers in the field from across the world. This is not only an unprecedented feat of international co-operation but feminist collaboration at its best. Professor Naila Kabeer, Institute of Development Studies, University of Sussex, UK These diverse, thoughtful essays go far beyond a mere summary of international scholarship. They outline a fascinating and provocative agenda for future policy-relevant research. This book will help redefine and revitalise the field of gender and development. Professor Nancy Folbre, Department of Economics, University of Massachusetts, Amherst, USA In the interests of contextualising (and nuancing) the multiple interrelations between gender and poverty, Sylvia Chant has gathered writings on diverse aspects of the subject from a range of disciplinary and professional perspectives, achieving extensive thematic as well as geographical coverage. This benchmark volume presents women s and men s experiences of gendered poverty with respect to a vast spectrum of intersecting issues including local to global economic transformations, family, age, race , migration, assets, paid and unpaid work, health, sexuality, human rights, and conflict and violence. The Handbook also provides up-to-the-minute reflections on how to theorise, measure and represent the connections between gender and poverty, and to contemplate how gendered poverty is affected and potentially redressed by policy and grassroots interventions. An unprecedented and ambitious blend of conceptual, methodological, empirical and practical offerings from a host of established as well as upcoming scholars and professionals from across the globe lends the volume a distinctive and critical edge. Notwithstanding the broad scope of The International Handbook of Gender and Poverty, one theme in common to most of its 100-plus chapters is the need to en-gender analysis and initiatives to combat poverty and inequality at local, national and international levels. As such, the volume will

inspire its readers not only to reflect deeply on poverty and gender injustice, but also to consider what to do about it. This book will be essential reading for all with academic, professional or personal interests in gender, poverty, inequality, development, and social, political and economic change in the contemporary world.

Microfinance Handbook

Offering a comprehensive overview of the current situation in the country, The Handbook of Contemporary Cambodia provides a broad coverage of social, cultural, political and economic development within both rural and urban contexts during the last decade. A detailed introduction places Cambodia within its global and regional frame, and the handbook is then divided into five thematic sections: Political and Economic Tensions Rural Developments Urban Conflicts Social Processes Cultural Currents The first section looks at the major political implications and tensions that have occurred in Cambodia, as well as the changing parameters of its economic profile. The handbook then highlights the major developments that are unfolding within the rural sphere, before moving on to consider how cities in Cambodia, and particularly Phnom Penh, have become primary sites of change. The fourth section covers the major processes that have shaped social understandings of the country, and how Cambodians have come to understand themselves in relation to each other and the outside world. Section five analyses the cultural dimensions of Cambodia's current experience, and how identity comes into contact with and responds to other cultural themes. Bringing together a team of leading scholars on Cambodia, the handbook presents an understanding of how sociocultural and political economic processes in the country have evolved. It is a cutting edge and interdisciplinary resource for scholars and students of Southeast Asian Studies, as well as policymakers, sociologists and political scientists with an interest in contemporary Cambodia.

Routledge Handbook of Contemporary Bangladesh

Microfinance Poverty Assessment Tool

Islamic finance is emerging as a rapidly growing part of the financial sector in the Islamic world and is not restricted to Islamic countries, but is spreading wherever there is a sizable Muslim community. According to some estimates, more than 250 financial institutions in over 45 countries practice some form of Islamic finance, and the industry has been growing at a rate of more than 15 percent annually for the past several years. The market's current annual turnover is estimated to be \$70 billion, compared with a mere \$5 billion in 1985, and is projected to hit the \$100 billion mark by the turn of the century. Since the emergence of Islamic banks in the early 1970s, considerable research has been conducted, mainly focusing on the viability, design and operations of a deposit-accepting financial institution, which operates primarily on the basis of profit and loss partnerships rather than interest. This publication provides a comprehensive overview of topics related to the assessment, analysis, and management of various types of risks in the field of Islamic banking. It is an attempt to provide a high-level framework (aimed at non-

specialist executives) attuned to the current realities of changing economies and Islamic financial markets. This approach emphasizes the accountability of key players in the corporate governance process in relation to the management of different dimensions of Islamic financial risk.

Risk Analysis for Islamic Banks

The Microfinance Poverty Assessment Tool method was developed to increase transparency in the outreach performance of microfinance institutions (MFIs) in order to more effectively assess their impact on the lives of poor people. It provides accurate data on the poverty levels of MFI clients relative to people living in the same community, using a more standardised and rigorous set of indicators than those used by conventional microfinance targeting tools, and allow comparative measurement of poverty outreach within and across countries. Although this method was designed for microfinance, it can also be used to measure the poverty levels of clients of other development programmes.

The Crises of Microcredit

Around the world, a revolution is occurring in finance for low-income people. The microfinance revolution is delivering financial services to the economically active poor on a large scale through competing, financially self-sufficient institutions. In a few countries this has already happened; in others it is under way. The emerging microfinance industry has profound implications for social and economic development. For the first time in history, capital is well on its way to being democratized. 'The Microfinance Revolution', in three volumes, is aimed at a diverse readership - economists, bankers, policymakers, donors, and social scientists; microfinance practitioners and specialists in local finance and rural and urban development; and members of the general public interested in development. This first volume, 'Sustainable Finance for the Poor', focuses on the shift from government- and donor-subsidized credit systems to self-sufficient microfinance institutions providing voluntary savings and credit services.

The Oxford Handbook of Entrepreneurial Finance

Handbook of Microfinance addresses the gap between clients who are benefiting from access to financial services via MFIs, and the potential market, which remains underserved or untapped. This gap can be attributed to a "mismatch" between what consumers, or potential clients, demand and what MFIs offer in terms of financial products. The scope of the book is wide. It includes successes and failures, main challenges and debates, methodologies for impact evaluation via random trials, leading trends in Asia versus Latin America, main efforts in Africa, the importance of value chains in Central America, ethical and gender issues, savings, microinsurance, governance, commercialization trends and the potential advantages and disadvantages of it. Lastly it features main lessons from informal finance and 19th-century credit cooperatives addressing the above-mentioned mismatch.

A Research Agenda for Financial Inclusion and Microfinance

The purpose of the 'Microfinance Handbook' is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions.

The Oxford Handbook of the Social Science of Poverty

The Oxford Handbook of Banking, Third Edition provides an overview and analysis of developments and research in this rapidly evolving field. Aimed at graduate students of economics, banking, and finance; academics; practitioners; regulators; and policy makers, it strikes a balance between abstract theory, empirical analysis, and practitioner and policy-related material. Split into five distinct parts The Oxford Handbook of Banking is a one-stop source of relevant research in banking. It examines the theory of banking, bank operations and performance, regulatory and policy perspectives, macroeconomic perspectives in banking, and international differences in banking structures and environments. Taking a global perspective it examines banking systems in the United States, China, Japan, Australia and New Zealand, Africa, the European Union, transition countries of Europe, and Latin America. Thematic issues covered include financial innovation and technological change; consumer and mortgage lending; Islamic banking; and how banks influence real economic activity. Fully revised and now including brand new chapters on a range of geographical regions, bank bailouts and bail-ins, and behavioral economics amongst many other topics, this third edition of The Oxford Handbook of Banking provides readers with insights to seminal and contemporary research in banking and an opportunity to learn about the diversity of financial systems around the world.

Microfinance

The publication presents the results of an access to financial services survey administered to Nepali households in 2005 and explains what hinders access by low income households and small businesses to financial institutions. The obstacles are identified on the basis of an in-depth analysis of the performance of the microfinance sector and of selected banks.

The Future of Microfinance

The UN-supported Principles for Responsible Investment initiative has led to around a third of the world's financial assets being managed with a commitment to invest in a way that considers environmental, social or governance (ESG) criteria. The responsible investment trend has increased dramatically since the global financial crisis, yet understanding of this field remains at an early stage. This handbook provides an atlas of current practice in the field of responsible investment. With a large global team of expert contributors, the book explores the impact of responsible investment on key financial actors ranging from mainstream asset managers to religious organizations. Offering students and researchers a comprehensive introduction to current scholarship and international structures in the expanding discipline of responsible investment, this handbook is vital reading across the fields of finance, economics and accounting.

Microfinance Handbook, Philippines

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The International Handbook of Gender and Poverty

This handbook examines ethics in finance responses to the main challenges in finance, accounting and organizations in the 21st century. It addresses a broad array of topics, including the ethics of risk management in financial markets, professionalism and codes, responsibility of financiers, trust and fidelity, microfinance, electronic trading, crisis, scandals, and sustainability. The financialization of the economy, technological payments and digitalization of banking, combined with the inclusion of non-traditional “financial” entities in the market, will radically change the financial ecosystem as we know it. The resulting new scenario is still diffuse, bound to encounter important problems, and will require ethical reflection. This book provides a compendium of works on ethics in finance, and serves as a reference to both researchers and practitioners in the field. It will help those who are already anticipating the ethical reflection about new scenarios in finance, advanced financial products, or emergent financial market situations.

The Oxford Handbook of Banking

Microfinance institutions (MFIs) provide a public good; if MFIs create and deepen markets where none existed before, there may be a case for public support. This book is based on a study of 45 MFIs, and applies factor analysis and cluster analysis to show that MFIs form clusters in terms of social and financial performance.

Making Microfinance Work

Handbook of Blockchain, Digital Finance, and Inclusion, Volume 2: ChinaTech, Mobile Security, and Distributed Ledger emphasizes technological developments that introduce the future of finance. Descriptions of recent innovations lay the foundations for explorations of feasible solutions for banks and startups to grow. The combination of studies on blockchain technologies and applications, regional financial inclusion movements, advances in Chinese finance, and security issues delivers a grand perspective on both changing industries and lifestyles. Written for students and practitioners, it helps lead the way to future possibilities. Explains the practical consequences of both technologies and economics to readers who want to learn about subjects related to their specialties Encompasses alternative finance, financial inclusion, impact investing, decentralized consensus ledger and applied cryptography Provides the only advanced methodical summary of these subjects available today

The Routledge Handbook of Responsible Investment

In response to a clear need by low-income people to gain access to the full range of financial services including savings, a growing number of microfinance NGOs are

seeking guidelines to transform from credit-focused microfinance organizations to regulated deposit-taking financial intermediaries. In response to this trend, this book presents a practical 'how-to' manual for MFIs to develop the capacity to become licensed and regulated to mobilize deposits from the public. 'Transforming Microfinance Institutions' provides guidelines for regulators to license and regulate microfinance providers, and for transforming MFIs to meet the demands of two major new stakeholders regulators and shareholders. As such, it focuses on developing the capacity of NGO MFIs to mobilize and intermediate voluntary savings. Drawing from worldwide experience, it outlines how to manage the transformation process and address major strategic and operational issues inherent in transformation including competitive positioning, business planning, accessing capital and shareholders, and how to 'transform' the MFI's human resources, financial management, MIS, internal controls, and branch operations. Case studies then provide examples of developing a new regulatory tier for microfinance, and how a Ugandan NGO transformed to become a licensed financial intermediary. This book will be invaluable to regulators and microfinance NGOs contemplating institutional transformation and will be of tremendous use to donors and technical support agencies supporting MFIs in their transformation.

The Handbook of Contemporary Cambodia

This Handbook provides a comprehensive overview of the relationship between financial and real sector development. The different chapters, written by leading contributors in the field, survey research on the importance of financial development for economic growth, the causes and consequences of financial fragility, the historic development of financial systems in several major economies and regions of the world, and the regulatory and supervisory underpinnings of financial sector development.

Banking the World

Annotation This is the first book to give a comprehensive overview of the new field of housing microfinance practice worldwide. The expert contributors provide guidance to practitioners and policymakers on what works best, and look at the applicability of developing world experience of housing microfinance in the United States. The book takes experience from the separate fields of housing policy and microfinance and explores what each can learn from the other. The contributors review the important issues for microfinance institutions which are considering expanding into housing, or providers of conventional housing loans who seek to offer products for poor clients who lack collateral or a regular salary income. Although there are differences between the low-income housing market in the United States and in developing countries, the book explores lessons from international experience that can be applied domestically. With lessons for both housing policymakers and housing microfinance practitioners, this will be a crucial book in putting the new field of housing microfinance on the map.

Handbook of Finance and Development

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

Provides a comprehensive picture of issues dealing with different sources of entrepreneurial finance and different issues with financing entrepreneurs. The Handbook comprises contributions from 48 authors based in 12 different countries.

Handbook on Ethics in Finance

Experts report on the latest research on extending access to financial services to the 2.5 billion adults around the world who lack it. About 2.5 billion adults, just over half the world's adult population, lack bank accounts. If we are to realize the goal of extending banking and other financial services to this vast "unbanked" population, we need to consider not only such product innovations as microfinance and mobile banking but also issues of data accuracy, impact assessment, risk mitigation, technology adaptation, financial literacy, and local context. In *Banking the World*, experts take up these topics, reporting on new research that will guide both policy makers and scholars in a broader push to extend financial markets. The contributors consider such topics as the complexity of surveying people about their use of financial services; evidence of the impact of financial services on income; the occasional negative effects of financial services on poor households, including disincentives to work and overindebtedness; and tools for improving access such as nontraditional credit scores, financial incentives for banking, and identification technologies that can dramatically reduce loan default rates.

Access for All

Despite remarkable economic advances in many societies during the latter half of the twentieth century, poverty remains a global issue of enduring concern. Poverty

is present in some form in every society in the world, and has serious implications for everything from health and well-being to identity and behavior. Nevertheless, the study of poverty has remained disconnected across disciplines. The Oxford Handbook of the Social Science of Poverty builds a common scholarly ground in the study of poverty by bringing together an international, inter-disciplinary group of scholars to provide their perspectives on the issue. Contributors engage in discussions about the leading theories and conceptual debates regarding poverty, the most salient topics in poverty research, and the far-reaching consequences of poverty on the individual and societal level. The volume incorporates many methodological perspectives, including survey research, ethnography, and mixed methods approaches, while the chapters extend beyond the United States to provide a truly global portrait of poverty. A thorough examination of contemporary poverty, this Handbook is a valuable tool for non-profit practitioners, policy makers, social workers, and students and scholars in the fields of public policy, sociology, political science, international development, anthropology, and economics.

Due Diligence

Microcredit programmes, long considered efficient development tools, now face unprecedented crises in a number of countries. Is this the end of microcredit or rather an essential step in its expansion? Should we stop microcredit altogether or rethink the way it is implemented? Drawing on extensive empirical research conducted in various parts of the world - from Morocco to Senegal to India - this important volume examines the whole chain of microcredit to provide the answers to these questions. In doing so, the authors highlight the diversity of crises, both in intensity and in nature, while also shedding light on a diversity of causes, be it microcredit organizations unprepared for massive growth, saturated local economies or greedy investors and shareholders attracted by profits. Crucially, the authors demonstrate that microcredit is not a monolithic project, and the crises should also be analysed in the light of national histories and policies. An original and necessary intervention in what has become one of the most contentious topics within the development world.

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