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Leveraging Financial Markets for Development Peter Volberding,2020-09-28 This book investigates how development institutions created and promoted marketized development financial instruments to increase the speed and scope of assistance by leveraging private financial markets for development objectives. To attract private investors, donor governments agreed to bear the risk in these new instruments in order to mobilize investment during times of political crisis. In particular, this book contends that Germany's KfW played an outsized role in the development of these new financial instruments, particularly in microfinance banks and structured funds, as KfW's unique institutional attributes and strong political support from the German government at critical junctures fostered financial innovation. Using over 70 interviews and a cache of newly released archival materials, this books documents how KfW and other development institutions created and promoted these marketized development financial instruments, and how they have become a pillar of modern development policy.

Transforming Microfinance Institutions Joanna Ledgerwood, Victoria White, 2006-08-30 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.

Reauthorization of the Community Development Banking and Financial Institutions Act of 1994 United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions and Regulatory Relief, 1999

The New World of Microenterprise Finance María Otero, Elisabeth Rhyne, 1994 Introducing a new direction for microenterprise finance, contributors argue that one can create sustainable and viable financial institutions that give the poor greater access to financial services. Covering Asia, Africa, and Latin America, the cases outline successful programs such as: the Bank Rakyat Indonesia (BRI); BancoSol in Bolivia; the Association of Solidarity Groups in Colombia; and the Kenya Rural Enterprise Programme.

La Finca Corky Parker,2021-01-26 At age forty, Parker surrendered to her Swept Away meets Swiss Family Robinson fantasy of running an inn far from her home in the Pacific Northwest. For the next twenty-plus years Parker ran La Finca Caribe, an eco-lodge in Vieques, Puerto Rico. What started as a rough-and-tumble dream grew into a paradise enjoyed by guests from around the world. Sketchbook in hand, Parker chronicled her daily adventures living with the land. La Finca is a lively graphic memoir about a woman creating a new life amid countless challenges, including hurricanes that led her to reconsider everything. It is a story about trusting oneself, self-discovery, accepting disappointment and loss, and falling in love with a place.

Agricultural finance and the youth - Prospects for financial inclusion in Uganda The Food and Agriculture Organization of the United

Nations ,2020-03-01 The aim of this paper is to provide a comprehensive assessment of the current state of financial inclusion of the rural youth in Uganda, with a specific focus on their engagement in the agricultural sector and the financial services that are available to them to pursue their business ventures in this area. The study seeks to illustrate and bring to light the core constraints and opportunities associated with the provision of tailored financial services to young agricultural entrepreneurs in the country, while showcasing the essential role that key support actors (such as the Government, Central Bank, international development institutions, NGOs, foundations and many others) can play in fostering the provision and uptake of such services.

Global Financial Development Report 2017/2018 World Bank,2017-11-07 Successful international integration has underpinned most experiences of rapid growth, shared prosperity, and reduced poverty. Perhaps no sector of the economy better illustrates the potential benefits--but also the perils--of deeper integration than banking. International banking may contribute to faster growth in two important ways: first, by making available much needed capital, expertise, and new technologies; and second, by enabling risk-sharing and diversification. But international banking is not without risks. The global financial crisis vividly demonstrated how international banks can transmit shocks across the globe. The Global Financial Development Report 2017/2018 brings to bear new evidence on the debate on the benefits and costs of international banks, particularly for developing countries. It provides evidence-based policy guidance on a range of issues that developing countries face. Countries that are open to international banking can benefit from global flows of funds, knowledge, and opportunity, but the regulatory challenges are complex and, at times, daunting. Global Financial Development Report 2017/2018 is the fourth in a World Bank series. The report also tracks financial systems in more than 200 economies before and during the global financial crisis on an accompanying website (www.worldbank.org/financialdevelopment). **Note: This World Bank report, Global Financial Development Report 2017/2018: Bankers without Borders, is not associated with the Grameen Foundation's Bankers without Borders program, which engages volunteer consultants to donate their expertise to serve social enterprises and nonprofits in poor countries. For more information, visit: https://www.bankerswithoutborders.com.

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Financial Social Innovations Alessandro Lanteri, 2024-03-15 This book helps make sense of the emerging and established social innovations that have disrupted and are disrupting the world of finance. Written in an engaging style, this book offers a systematic study of social innovation in the financial services. It introduces the fundamental concepts of financial social innovations (FINSIs), places them in the context of the broader literature, and provides a new framework for understanding and organising these innovations. The book applies the framework to seven existing FINSIs to illustrate their important components and explore their benefits as well as the more negative or harmful aspects to society. These seven FINSIs are microfinance, peer-to-peer (P2P) lending, crowdfunding, mobile banking, impact investing, digital cryptocurrencies, and social impact bonds. The easy-to-follow framework will help to ground the reader's understanding of FINSIs as the existing ones evolve and new ones are developed. This book is ideal for courses on social innovation, social entrepreneurship, and financial innovation in departments of business, economics, social sciences, and political science.

The Commercial & Financial Chronicle ...,1904

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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.

Financial Inclusion and Livelihood Transformation Srimoyee Datta, Tarak Nath Sahu, 2023-08-28 This book explores the role and effect of Microfinance Institutions (MFIs) with different dimensions. It is being supported with strong empirical evidence into various parameters of MFIs directed towards inclusive finance and the transformation journey of livelihoods of its beneficiaries. It also incorporates empirical evidence with the perception of both beneficiaries and non-beneficiaries. Starting its journey toward the path of comprehending how MFIs make their footprint among the excluded population in the selected areas, it incorporates the different outcomes of MFI lending like credit utilisation patterns, income generation, and employability. As financial stability helps to break out the vicious cycle of poverty, this book emphasises the self-dependent element for the beneficiaries and their households. It addresses the important issue of the female counterparts in society. It shows how the MFIs work actively to generate female empowerment from multiple dimensions among the selected communities. It addresses key issues to consider for inclusive policy formulation, especially for backward communities in the backward areas and gives a realistic scenario of the MFI activities, their interactions with the respondents, the various outcomes, and areas for further developments, etc. This book is beneficial for academicians, researchers, and policymakers.

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The Global Findex Database 2017 Asli Demirguc-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar, 2018-04-19 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/globalfindex.

Library of Congress Subject Headings Library of Congress, 2003

Expanding Access to Financial Services in Malawi Kiendel Burritt,2006 This report assesses the achievements and challenges for microfinance service delivery in Malawi, with particular attention to rural and agricultural markets. It identifies key elements that influence the development of Malawi's financial system, and provides some recommendations and opportunities for investors, donors, government and private sector entities to support the development of an inclusive financial system.

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