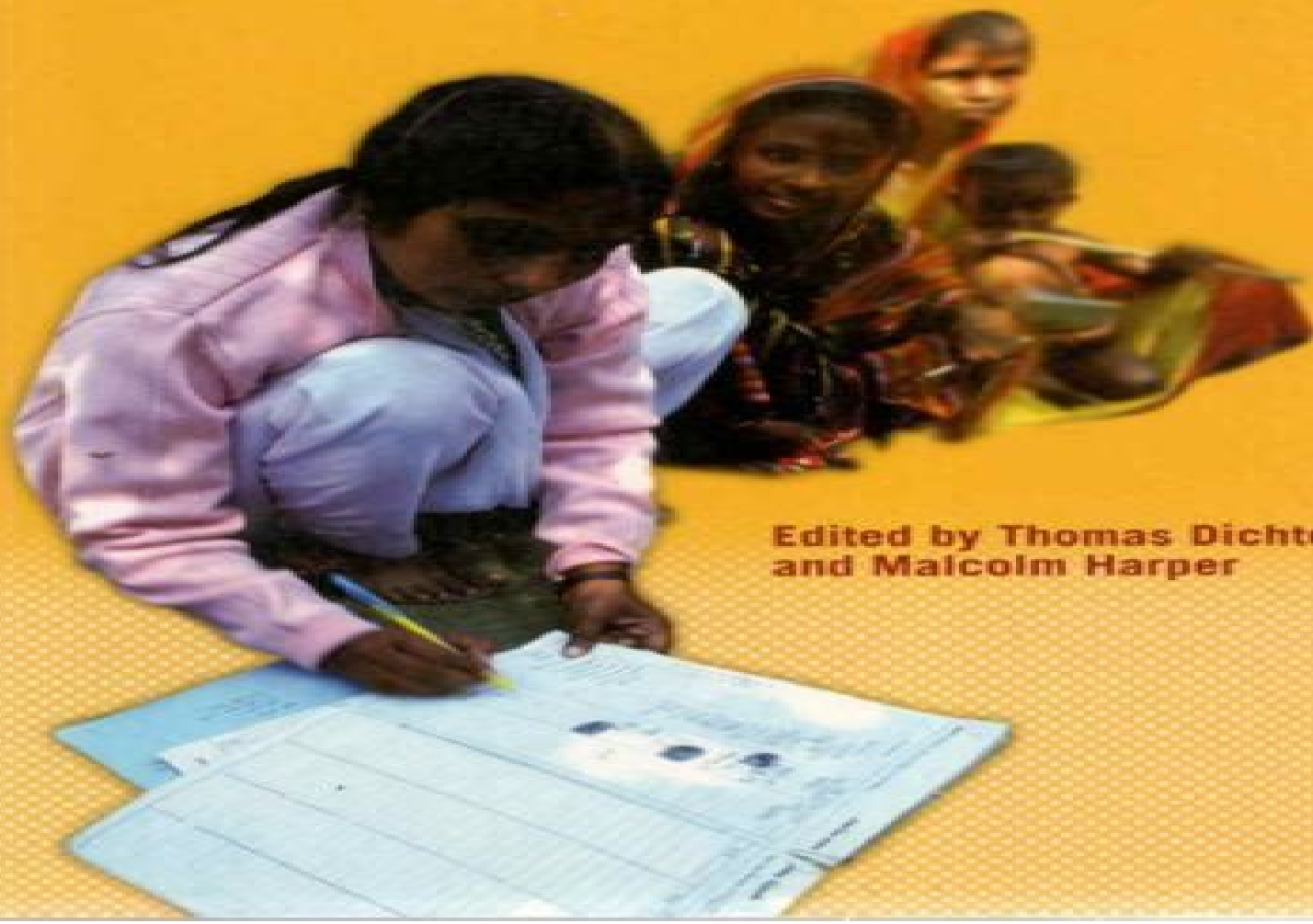


What's wrong with **MICROFINANCE?**

WICKBOEIMANCES



Edited by Thomas Dichter
and Malcolm Harper

Whats Wrong With Microfinance

Ranjula Bali Swain



Whats Wrong With Microfinance:

What's Wrong with Microfinance? Thomas W. Dichter, Malcolm Harper, 2007 The reasons for this success are obvious

What Is Wrong with Islamic Economics? Muhammad Akram Khan, 2013-01-01 I read with great interest the current state of Islamic economics and finance as examined by Muhammad Akram Khan who has given a fresh outlook for the readers to find out its limitations and to search for its solutions Khan has read widely in the subject matter and presented his views with reference to literature and thoughtful and logical arguments While many may not agree with his arguments or will have a better explanation I find his arguments at least worthy of examination to strengthen the arguments of those who might oppose him Although Khan is critical of the subject matter he is very sympathetic to the greater objectives of Islamic economics and provides his own prescriptions to achieve those objectives M Kabir Hassan University of New Orleans US This is a very thought provoking book coming at a crucial stage in the development of Islamic economics and finance Although the reader may not agree with some of the conclusions reached it is clearly a scholarly and extensively researched piece of work it should be read by all serious students of the subject area Amongst other things it throws light on the reasons why the practical implementation of Islamic economics and finance particularly in relation to the financial system and financial institutions has not always conformed to the true theoretical foundations laid down by Islamic scholars John Presley Loughborough University UK and recipient of Islamic Development Bank Prize in Islamic Finance 2001 2002 Islamic economic system is a type of capitalism with a spiritual dimension is a major conclusion of this book I applaud this insight of Muhammad Akram Khan The same can be perhaps said of Islamic finance which in its hurry to build viable and efficient financial institutions has ignored the very same need to start with profits and risk sharing principle and no riba principles to build pricing models to anchor the new sub discipline The good news is that in the course of time to come Akram's advocacy may be realised since such serious works have already begun Mohamed Ariff University Putra Malaysia and Bond University Australia Although there are many books on Islamic economics this critical but sympathetic account by Muhammad Akram Khan is worthy of attention The author has clearly read widely on the subject and appreciates the limitations of much that he has read Islamic economics is a work in progress and by focusing on its shortcomings Khan challenges the assumptions of many working in the field His discussion of methodology is insightful and even the prohibition of riba for many the defining characteristic of Islamic finance is examined from a fresh perspective While many will not agree with the analysis and the conclusions even critics should be able to appreciate the strengths of the arguments made In summary this is a worthwhile and in many respects an innovative survey of the state of Islamic economics and finance It deserves to be widely read Rodney Wilson Durham University UK What is Wrong with Islamic Economics takes an objective look at the state of the art in Islamic economics and finance It analyses reasons for perceived stagnation and also suggests a way forward As well as probing various myths the book presents several innovative ideas and a methodology for developing the subject on new foundations It

also highlights weaknesses in the conventional position on prohibition of interest which has led Islamic banks devise a series of legal tricks The author notes how the original aim of devising a new brand of banking has become less prominent whilst Islamic banks now position themselves more closely to conventional banks The book also offers insights into how certain traditional thinking has seemingly ignored the egalitarian spirit of the law of zakah and created a scenario where zakah is not able to help the billions of poor people around the globe This detailed book will appeal to students professors researchers Islamic banks and finance houses consulting companies accounting firms and regulatory bodies Professional economists libraries in research and training organizations as well as anyone with a general interest in the topic will find much to interest them

The Microfinance Impact Ranjula Bali Swain, 2013-08-15 Financial inclusion through microfinance has become a powerful force in improving the living conditions of poor farmers rural non farm enterprises and other vulnerable groups In its unique ability to link the existing extensive network of India's rural bank branches with the Self Help Groups SHG the National Bank of Agriculture and Rural Development NABARD has covered up to 97 million poor households by March 2010 under its Self Help Group Bank Linkage Programme Policy makers have proclaimed SHGs as the most potent initiative for delivering financial services to the poor in a sustainable manner This book presents a comprehensive scientific assessment of the impact of the Self Help Group Bank Linkage Programme SBLP on the member households The book discusses wide ranging topics including the rural financial sector in India the history and structure of the SBLP the impact methodologies the economic and social impact of microfinance its role in building assets while reducing poverty and vulnerability the role of women and their empowerment training and accumulation of human capital and policy implications of lessons learned The empirical results show that vulnerability of the more mature SHG members declines significantly Vulnerability also falls for villages with better infrastructure and for SHGs that are formed by NGOs and linked by banks The results strongly demonstrate that on average there is a significant increase in the empowerment of the female participants The economic impact of SBLP is found to be the most empowering Greater autonomy and changes in social attitudes also lead to female empowerment The investigation further reveals that training especially business training has a definite positive impact on assets but not on income The impact of training can be improved through better infrastructure as in paved roads linkage model type and the training organiser Bridging the gap in the existing literature and between academics and practitioners this book moves beyond the usual theoretical issues in the impact assessment literature and draws on new developments in methodology It will be of interest to academics development practitioners and students of economics political science sociology public policy and development studies

The Crises of Microcredit Isabelle Guérin, Marc Labie, Jean-Michel Servet, 2015-10-15 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

Microfinance and Its Discontents Lamia Karim, 2011 The first feminist critique of the much lauded microcredit process in Bangladesh

Grameen Bank Multiple Services in Bangladesh Kazi Abdur Rouf, 2018-10-16 The book narrates Grameen Bank GB and its sister organizations multiple services in Bangladesh and other MFIs services in different countries that the author has received from his working experience The author was involved in GB credit plus many programs in Bangladesh The book informs readers about Grameen Bank s multidimensional services that have been functioning in Bangladesh since its inception 1976 Many articles of the book published in different international journals like International Journal of Research Studies in Management and International Journal of Research Studies in Education Emerald Publishing UK The book describes how Grameen Bank GB women borrowers and other MFIs borrowers have handled their microcredit borrowing their savings and how MFIs could serve better to microborrowers for their social political and economic empowerment within their community Each article of the book also contains how MFIs could serve better integrated financial services socioeconomic services for the microborrowers to disadvantaged women that can lead to better provision of integrated microcredit services to them The book is also looking for solutions to empower microborrowers socioeconomic development in Bangladesh in addition to Grameen group based microcredit program

Understanding the Social Economy Jack Quarter, Laurie Mook, Ann Armstrong, 2017-11-21 The second edition of Understanding the Social Economy expands upon the authors ground breaking examination of organizations founded upon a social mission social enterprises non profits co operatives credit unions and community development associations

Designing in Ethics Jeroen van den Hoven, Seumas Miller, Thomas Pogge, 2017-10-26 Many of our interactions in the twenty first century both good and bad take place by means of institutions technology and artefacts We inhabit a world of implements instruments devices systems gadgets and infrastructures Technology is not only something that we make but is also something that in many ways makes us The discipline of ethics must take this constitutive feature of institutions and technology into account thus ethics must in turn be embedded in our institutions and technology The contributors to this book argue that the methodology of designing in ethics addressing and resolving the issues raised by technology through the use of appropriate technological design is the way to achieve this integration They apply their original methodology to a wide range of institutions and technologies using case studies from the fields of healthcare media and security Their volume will be important for

philosophical practitioners and theorists alike **The Oxford Handbook of Entrepreneurial Finance** Douglas Cumming, 2012-03-22 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 **Microfinance and Poverty Alleviation** A. Rajmani Singha, 2015-01-01 Microfinance is widely practicing all over the world spreading into five different continents and different countries Asia is top in the list among the continents for facilitating microfinance to poor India and Bangladesh are the two significant countries in terms of microfinance India is one of the most potential for microfinance industry and it has been considering as one of the most effective tool for alleviating poverty in one side and mitigating several social and economic problems of rural mass Despite of concerted efforts undertaken by the Government of India over the last few decades still there is a huge gap to bridge between target and achievement The present volume discusses the rationale behind the significance of microfinance for those people who are engaged with micro entrepreneurial activities It is also highlight on the various issues of microfinance with the help of statistical tools and techniques to derive the basic outcome of the study No doubt the book would certainly make an eye opener for NGOs academicians researchers and policy makers

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