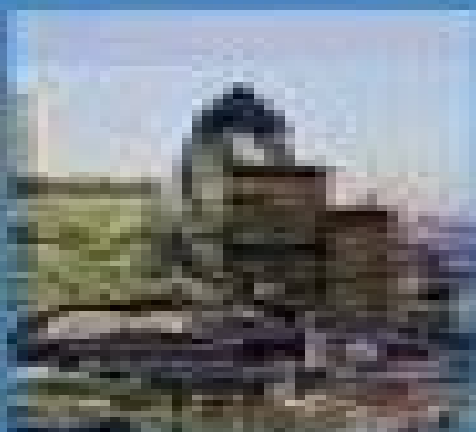




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Microfinance Palgrave Macmillan Studies In Banking And Financial Institutions

Joseph Falzon



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Microfinance, EU Structural Funds and Capacity Building for Managing Authorities Pasqualina

Porretta, Giovanni Pes, 2016-09-30 In recent years the European Commission has attached increasing importance to the use of financial engineering instruments rather than traditional grant based financing for the microcredit sector considering these to be the most efficient option available This book presents a study of capacity building and structural funds in public managing authorities for the microcredit sector It presents two surveys to highlight the strengths and weaknesses of the managing authorities capacity building The first survey investigates the authorities need for and interests in capacity building activities assessing the areas in which capacity building support is needed and explores the different types of support offered The second survey analyses the results of the microcredit and microfinance programming activity investigating its target groups and other operational features It examines the key monitoring and reporting issues involved in this activity before analysing the regulatory framework of the microcredit and microfinance sector This book presents an in depth analysis of structural funds and their management by policy makers in the European convergence regions It explores the interests of managing authorities microcredit institutions operators and other financial intermediaries involved in microcredit programming activities and offers some core strategic and operational recommendations for the use of structural funds in the microcredit sector

Bank Performance, Risk and Securitisation Joseph Falzon, 2013-10-24 The latest scholarly developments in research on banking financial markets and the recent financial crisis This selection of papers were presented at the Wolpertinger Conference held in Valletta Malta 2012 and provide insights into bank performance banking risk securitisation bank stability sovereign debt and derivatives

Microfinance Gianfranco A. Vento, Mario La Torre, 2006-07-25 Microfinance is a comprehensive analysis of the operational managerial and financial aspects of microfinance The text provides a contemporary analysis of microfinance business covering the risks returns and management issues associated with such activity It analyzes the main products and services available in modern microfinance and explains how to manage the financial and non financial risks involved The book also provides a performance and monitoring model for microfinance programmes and describes how microfinance can be regulated

The Economics of Banking and Finance in Africa Joshua Yindenaba Abor, Charles Komla Delali Adjasi, 2022-09-17 This book evaluates the characteristics and developments in Africa s financial systems including monetary policy structured finance sustainable finance and banking FinTech RegTech SupTech inclusive finance the role of regulation in dealing with banking crises the impact of the COVID 19 pandemic on Africa s financial systems and how to reform the post COVID 19 financial systems It is made up of contributions from scholars in finance and economics as well as financial market practitioners Banking and the financial markets play a significant role in the growth of various economies Although a number of handbooks on banking and finance exist they mainly focus on Europe America and Asia Banks and financial markets in Africa are confronted with different challenges and

therefore present a unique case to understand Africa's financial systems. A number of African countries have experienced banking crises and it is important to examine these issues as well as the regulatory regimes required to address them. This edited book contributes to the limited texts in the area by providing a comprehensive resource on banking and finance for students, scholars, researchers, policymakers and financial market practitioners. It contains various theoretical and empirical chapters on banking and finance in Africa.

Microfinance Institutions R. Mersland, Ø. Strøm, 2015-12-11. Research on MFI performance is still in its infancy. MFIs are hybrid organizations with dual objectives. Performance studies in microfinance are therefore less straightforward compared to performance studies in traditional banking research. This book contains new MFI performance research by top scholars from across the globe.

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 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.

Research Handbook on International Banking and Governance James R. Barth, Dr. Chen Lin, Clas Wihlborg, 2012-01-01 The recent financial crisis has stimulated much debate on the governance of financial institutions as well as research on the effects of governance arrangements on risk taking performance and financial institutions more generally. Furthermore, researchers are asking how regulation, legislation, politics and other factors influence the governance of financial institutions and their behavior in different dimensions. The specially commissioned contributions featured in this timely Handbook confront these complex issues. The contributors, top international scholars from finance, law and business, explore the role of governance both internal and external in explaining risk taking and other aspects of the behavior of financial institutions. Additionally, they discuss market and policy features affecting objectives and quality of governance. The chapters provide in-depth analysis of factors such as ownership, efficiency and stability, market discipline, compensation and performance, social responsibility and governance in non-bank financial institutions. Only through this kind of rigorous examination can one hope to implement the financial reforms necessary and sufficient to reduce the likelihood and severity of future crises. Bringing the reader to the frontier of research on governance of financial institutions, this volume is sure to inspire future research in scholars and students of financial institutions, governance and banking as well as all those involved with private financial institutions and public regulatory and supervisory authorities.

Sustainable Financial System Mariantonietta Intonti, 2025-02-03T00:00:00+01:00 365 1325

Research Handbook on Law and Ethics in Banking and Finance Costanza A. Russo, Rosa M. Lastra, William Blair, 2019 The global financial crisis evidenced the corrosive effects of unethical behaviour upon the banking industry. The recurrence of misbehaviour in the financial sector, including fraud and manipulations of market indices, suggests the need to establish a banking culture that conforms to the highest standards of ethical and professional behaviour. This Research Handbook on Law and Ethics in Banking and Finance focuses on the role that law should play and the effectiveness of newly introduced regulations and supervisory actions as a driver for ethical conduct so as to reconnect the interests of bankers and financiers with the interests of society.

Bank Funding, Financial Instruments and Decision-Making in the Banking Industry Santiago Carbó Valverde, Pedro Jesús Cuadros Solas, Francisco Rodríguez Fernández, 2016-09-17 This book provides insight into current research topics in finance and banking in the aftermath of the financial crisis. Expert authors authoritatively analyse how banks finance their activities and resolve funding issues. Chapters specifically discuss financial instruments such as corporate bonds, IPOs, sukuk and microfinance investment vehicles (MIVs) in light of the importance of institutional funding gaps. The decision-making process within the banking industry with regard to long-range financial decisions and dividend policies is also discussed.

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