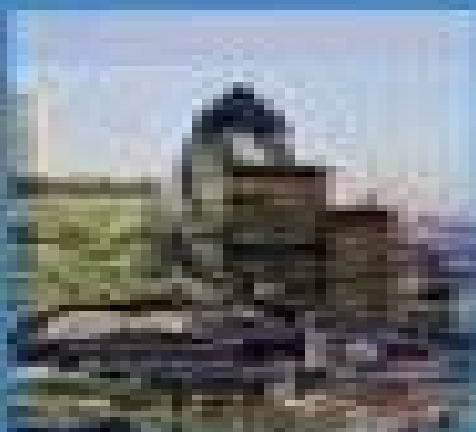




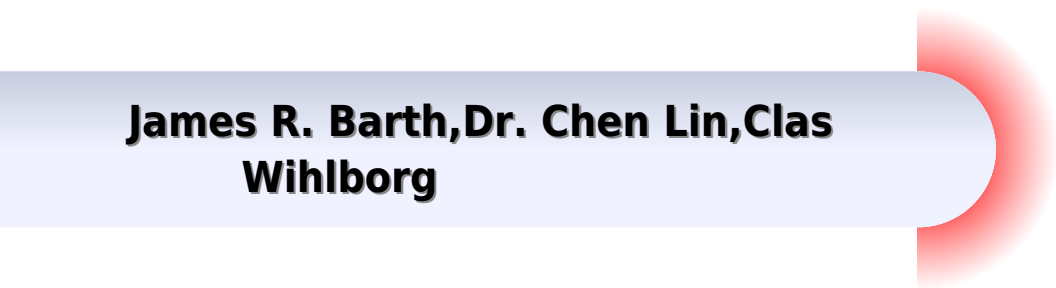
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Microfinance Palgrave Macmillan Studies In Banking And Financial Institutions

**James R. Barth, Dr. Chen Lin, Clas
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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

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

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

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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 *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 creatd banks made change possible by unequivocally including the lower class population in the transformationby providing access to savings and loans And it is this is parallel even in the face of the many differences which is why their development and success deserves careful consideration today The authors approach differsfrom 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 Llast but not least is the centrality of objectives beyond that of the sheer maximisation of profits

Frontiers of Banks in a Global Economy Philip Molyneux, Eleuterio Vallelado, 2007-12-17 In today s globalized

economy banking is of international importance This book interrogates important issues including reform in China electronic money and loan pricing Highlighting key policy and research it provides insight into contemporary global banking trends and assesses the impact of new technology for future industry development

Financial Markets and Organizational Technologies A. Kyrtis, 2015-12-11 This book is a valuable companion for everyone who is interested in the historical context of the co evolution of financial markets and information technologies in the last 30 years The contributors analyze system architectures and solution technologies in banking and finance by focusing on the particularities of certain practices and risks

Women in Financial Services Giuliana Birindelli, Antonia Patrizia Iannuzzi, 2022-02-28 This book explores gender diversity in the financial system focusing especially on regulations disclosure standards theories and literature on the relationship between women in atypical positions and bank performance female representation in governance bodies of banks and insurance companies the gender pay gap and the gender balance in Central Banks The topics are examined highlighting the progress towards gender equality SDG 5 and the room for improvement in financial services with implications for policymakers regulators and researchers in both finance and gender studies

CEOs as Leaders and Strategy Designers: Explaining the Success of Spanish Banks Kimio Kase, Tanguy Jacopin, 2007-12-14 This book analyzes rapidly growing world class Spanish retail banks It argues that their success is due to excellent management clear headed CEOs the presence of a cluster of like minded executives who complement each other and create a homogenous strategy pattern and that IT systems and the regulatory environment have contributed greatly

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

Fragile Finance A. Nesvetailova, 2007-10-17 *Fragile Finance* examines financial crisis in the era of global credit Drawing on the work of Hyman Minsky the book discusses the global financial system over the past decade suggesting that financial fragility stems from an explosive combination of financial innovation over borrowing and progressive illiquidity of financial structures

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

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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

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applied to different international contexts such as cross border banking and the role of government financial resources in China With these goals in mind the book explores the investigation of new instruments for the financing of SMEs and new ventures such as mini bonds and equity crowdfunding Additionally it covers the field of corporate governance and corporate social responsibility including financial inclusion gender roles disclosure social media roles and litigation The book also investigates the choices followed by the Royal Swedish Academy in the selection of Nobel laureates in economics science to analyze their influence on the financial industry Geared to banking academics researchers and students this book uncovers the most prominent issues within the banking industry today Financial Sector Development in Ghana James Atta Peprah,Evelyn Derera,Harold Ngalawa,Thankom Arun,2023-01-20 This book investigates factors that contribute to the development of an efficient financial sector in Ghana While sustainable finance has long been known to propel economic growth and development and while many African countries have taken initiatives to develop integrated frameworks of their financial sectors that tackle developmental challenges scholars and policymakers have always grappled with understanding of factors that enhance performance of the financial sector In this book an expert team of authors examines the financial landscape central bank policies competition financial innovation financial inclusion and banking stability in Ghana while also exploring how financing models such as enterprise finance and microfinance can be more effective in sustaining financial markets The authors discuss how Ghana can build fortified institutions regulatory frameworks and productive capacity to strengthen the financial sector and foster pathways that will enhance economic development Empirical and scientific evidence give this book a unique approach that is both qualitative and quantitative

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