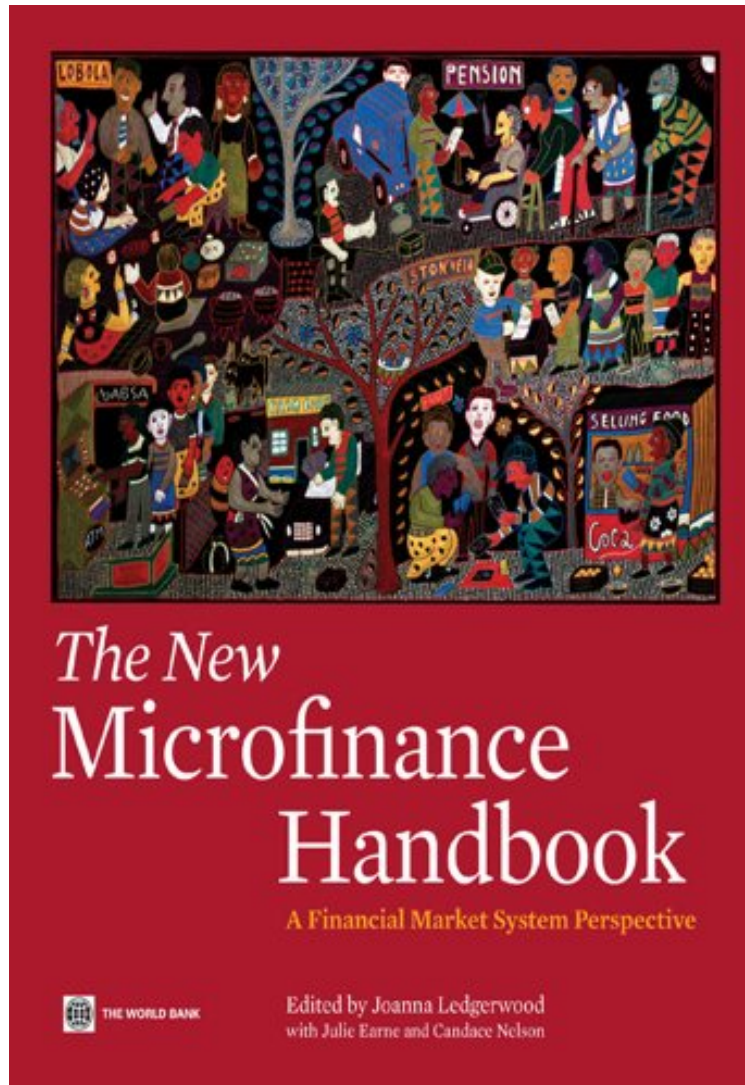


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The New Microfinance Handbook: A Financial Market System Perspective

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From World Bank Publications : The New Microfinance Handbook: A Financial Market System Perspective before purchasing it in order to gauge whether or not it would be worth my time, and all praised The New Microfinance Handbook: A Financial Market System Perspective:

1 of 1 people found the following review helpful. UpdatedBy Mian Parvaiz HameedRead the first edition which came out in the 90's when I joined the microfinance sector. This edition is thoroughly up to date and covers the latest trends from all over the world, including even Islamic microfinance.

The New Microfinance Handbook takes a market systems approach to financial inclusion, oriented by client needs. Framing the book with the client as the central element recognizes the emerging awareness that financial needs of the poor are many and are provided by multiple market players beyond the scope of any single institutional form. The book explores the fundamentals of this expanded view through examining client needs (demand), products and providers (supply), and the support systems required to increase financial access to the poor with a focus on operational support, rules and regulations, infrastructure and delivery channels, information, and funding. The objective of the New Microfinance Handbook is to provide a strategic guide to help assess the financial service needs of the poor and to determine how a diversified financial sector can address these needs. The New Microfinance Handbook takes a different approach from the original Microfinance Handbook. Rather than write from the "institutional" perspective (supply driven), this time we consider first and foremost the clients and their needs (demand side) and how the market can better meet their needs. The result is a book which is less of a "how-to" guide but rather a description of financial markets and how they work, or do not work, in serving the needs of the poor—and what is needed to improve the market. The book aims to facilitate access to and usage of financial products and services that genuinely meet the many needs of the poor through various sustainable financial service providers.

"We have used the original Microfinance Handbook for years as a core text for our training programs, and this second edition is even more complete. Joanna and the authors have done a thorough updating of all the sections. Its new sections reflect the progress in the field, moving beyond credit and savings into microinsurance, money transfers, and payments systems. The Handbook continues to be the best single source compendium on the 'how to' of financial services for the poor, and I recommend it highly." --Robert Peck Christen, President, Boulder Institute of Microfinance, and Professor of Practice, Maxwell School of Citizenship and Public Affairs, Syracuse University

"In the midst of all the jargon about financial inclusion and financial ecosystems, it is very helpful to have a clear and thoughtful description of the various pieces, and of how they fit together, as a basis of understanding and of action. The New Microfinance Handbook provides this basis. The new edition shows how far systemic thinking about the role of microfinance in the financial system has come." --David Porteous, Managing Director, Bankable Frontier Associates

"Microfinance has experienced a wave of new thinking in the past decade, with a sharpened focus on the financial needs of households rather than only enterprises. The New Microfinance Handbook introduces readers to the most important ideas and shows how these ideas can be turned into action. If you work in microfinance, this book should be high on your reading list." --Jonathan Morduch, Professor of Public Policy and Economics, New York University, and co-editor of *Banking the World: Empirical Foundations of Financial Inclusion*