

Village Savings And Loans Association Vsla Village Agents

Forest landscapes are inhabited by approximately 1.5 billion people. The aggregate gross annual value of these smallholder producers approaches US\$1.3 trillion. Adding value to that production, through financial investment, will be key to delivering the Sustainable Development Goals (SDGs). Therefore, access to finance is an important issue. The Forest and Farm Facility (FFF) commissioned this scoping paper to assess what might be done to improve access to finance. Organisation of forest and farm producers allows finance to be channelled toward valueadded investments. But the motivation to form forest and farm producer organisations (FFPOs) varies with context, from the desire to secure resource rights for Indigenous peoples in the forest core, to the desire to strengthen economic scale efficiencies in periurban forest product processing industries. The scale and type of finance needs vary and span enabling investments (grants or concessional loans)through to asset investments (market-rate capital that requires a return). Access to finance for FFPOs requires tailored approaches. For FFPOs, enabling investments in four key areas are needed to create the conditions and necessary track record to attract asset investment: (i) secure commercial rights; (ii) strong organisation for scale; (iii) appropriate technical extension; and (iv) fair market access and business incubation. Enabling investments of this sort

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make FFPO businesses bankable and affords them access to finance.

This volume counters the prevailing Western views and stereotypes of Muslim women - usually projected through male interpretations - by presenting a cross-cultural perspective of their experiences and choices in contemporary Muslim communities. The main theme running through these papers is the manner in which Muslim women consciously as well as unconsciously manipulate religious belief to negotiate their gender roles within the context of their lives.

Village Savings and Loan Associations (VSLAs) provide poor people in remote, rural areas with a safe place to store small amounts, and in doing so to build up a fund from which small, flexible loans can be taken by the members. These independent associations operate in areas that standard microfinance programs cannot reach due to high costs and have proved successful in more than 30 countries worldwide. They work without long-term technical support and injections of donor capital. Thirty years since the start of the microfinance revolution, poor people who live in many rural areas and urban slums still find it difficult to access appropriate microfinance products, even in countries with a well-developed microfinance sector. VSLAs based in the community are complementary to MFIs tending to serve the very poor whose income is less reliable, but also offering useful services to the economically secure. This manual offers a set of tools that will enable any organization, whether or not it has experience with microfinance, to set up and run successful VSLAs. It sets out a one-year program of

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VSLA formation, training and supervision, and includes guidance on approaches to impact evaluation and the use of a simple Management Information System to analyze field officers and overall program performance.

Microfinance has long been recognized as having significant potential to create jobs and reduce poverty. But to meet the twin challenges of growth and sustainability, managers of microfinance institutions (MFIs) must not only understand essential management functions: they must also be armed with innovative ideas and strategies to succeed in today's increasingly competitive environment. This book provides a valuable overview of the key management principles necessary to optimize the services of MFIs. The book examines the markets and marketing of MFIs and captures the different ways that managers can communicate the value of their products and services. It offers strategies to prevent risk from occurring and, if it does occur, explains how to rectify the situation. Practical techniques for allocating costs and determining prices are also highlighted, as well as the importance of plans, budgets and reports. In a clear, easy to follow presentation, the book includes illustrations and case studies to assist managers in applying the concepts outlined in the text.

There is growing recognition of the importance of women's empowerment in its own right and for a range of development outcomes, but less understanding of what empowerment means to rural women and men. The challenge of measuring empowerment, particularly across cultures and contexts, is also garnering attention.

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This paper synthesizes qualitative research conducted conjointly with quantitative surveys, working with eight agricultural development projects in eight countries, to develop a project-level Women's Empowerment in Agriculture Index (pro-WEAI). The qualitative research sought to identify emic meanings of "empowerment," validate the domains and indicators of the quantitative index, provide greater understanding of the context of each project and of strategies for facilitating empowerment, and test a methodology for integrating emic perspectives of empowerment with standardized etic measures that allow for comparability across contexts.

The book emphasizes the importance of studying the local context, and then considering the macroeconomic factors which may be operating upon the economy of a particular country. Five extended case studies, in the Gambia, Ecuador, Mexico, Pakistan, and the UK are examined with reference to further aspects of sustainability and impact assessment.

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

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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/globalindex.

The purpose of the 'Microfinance Handbook' is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions.

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This manual provides a concise guide to how to set up and run a village savings and loan association and is based on over 15 years of research and development experience.

Two and a half billion people worldwide, most of them desperately poor villagers, need a better way to save and to borrow. Even the most innovative banking institutions can't reach them; savings groups can. In savings groups, members save what they can in a communal pot and loan their growing fund to each other for their short-term needs. Jeffrey Ashe and Kyla Neilan illustrate how these savings groups form and function and how little "outside" support is actually required for their success. Drawing on decades of Ashe's personal experience, this book describes how he developed Saving for Change, which leveraged the wisdom and strength of group members to train and establish new groups. This model has impacted the lives of 680,000 people across five countries. Savings groups are a "catalytic innovation" that bypasses subsidies, dependency, and high costs while effectively reducing chronic hunger, building assets, and empowering the community. Today, saving groups have 9 million members around the globe—with minimal support, membership could grow to ten times this number.

A thorough inquiry into the distinctive features of cooperative financial institutions

that should inform an appropriate legal, regulatory and supervisory framework. Since the 2003 Financial Stability Assessment Program (FSAP) update, Ghana's financial system has undergone rapid growth and structural transformation. The authorities have been implementing reforms to enhance the financial system's resilience to shocks and its contribution to growth. The vulnerabilities reflect the interplay of several factors, but state involvement is an important element. The other contributory factors include deficiencies in commercial banks' risk management, supervision, and the insolvency regime. Additional recommendations are detailed in the Report on the Standards and Codes on Compliance (ROSC) with the Basel Core Principles (BCP).

"Dr. Ear argues that the international community has chosen to prioritize political stability above all other governance dimensions, and in so doing has traded a modicum of democracy for an ounce of security. Focusing on post-1993 Cambodia, Ear explores the unintended consequences in post-conflict environments of foreign aid. He chooses Cambodia both for personal reasons--which infuses an academic analysis with a compelling sense of urgency--and because it is one of the most aid-drenched countries in modern history. He tries to explain the relationship between Cambodia's aid dependence and its appallingly poor governance. He concludes that despite decades of aid, technical cooperation, four national elections, no open warfare, and some progress in some parts of the economy, Cambodia is one broken government away from disaster."--Publisher's description.

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The first in-depth study of the savings and loan crisis of the eighties reveals the unprecedented scope of the financial fraud and political collusion involved and the leniency of the criminal justice system in dealing with the culprits. UP.

The authors report on the yearlong "financial diaries" of villagers and slum dwellers in Bangladesh, India, and South Africa--records that track penny by penny how specific households manage their money. --from publisher description.

This book focuses on the achievements, current trends and further potential of microfinance to scale-up and serve many more clients with financial services that enable them to improve their living conditions. The book asks what it takes to achieve sustainable impact: to know your clients and to understand their needs, to treat them in a fair and transparent way, and to safeguard the synthesis between the financial and social dimension of sustainable microfinance. The book also sheds light on the future funding landscape and what is necessary to bring more commercial funders on board while ensuring that these new funders will continue the commitment to responsible finance. While being forward looking, the book reflects the debate on core values of microfinance, triggered by recent criticisms of an approach that was hailed as a panacea in the beginning and which had proved over time as one of the most effective models of development finance. These criticisms emerged over signs of overheating in some markets, particularly the 2010 events in Andhra Pradesh, and turned into an assumption of a worldwide microfinance crisis, putting seriously at stake the good reputation microfinance had enjoyed so far.

Africa is home to some of the poorest and vulnerable populations in the world. The ten poorest countries in the world are in Africa. Sub-Saharan Africa is the region with the highest incidence

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and greatest depth of poverty in the world. Fewer than one in five adults in Africa has access to the services of a formal or semi-formal financial institution. Microfinance in Africa is growing, though. A broad range of diverse institutions offer financial services to the poor and low-income clients in Africa. These include non-governmental organizations, non-banking financial institutions, cooperatives, credit unions, rural banks, Rotating Savings and Credit Associations (ROSCAs), postal financial institutions and an increasing number of commercial banks. Increasingly, technology is being used to expand microfinance outreach mobile phone banking is one such example. This book provides an overview of the microfinance sector in Africa, reviews the performance and impact of microfinance institutions in the region, and outlines some of the opportunities and challenges that African microfinance has on hand.

The reasons for this success are obvious.

This unique volume of case studies, by an international group of experts, examines ROSCAs on a worldwide basis. It will be of interest to anyone concerned with anthropology, economics, women's issues and the welfare of less developed countries.

PRAISE FOR Banking on Change "In this 140th Anniversary celebration book, The London Institute of Banking and Finance stick to their core function of educating us all, but especially aspirant bankers, on the role and concerns of (retail and commercial) banking in the UK. They have assembled a well-chosen group of practitioners from a range of professions to write clear and easily

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assimilable essays, no technical expertise required, on a wide variety of current banking issues. If you want to learn about the current practices and problems of UK retail banking, this book must be essential reading." —Charles Goodhart, emeritus professor of banking and finance at the London School of Economics

"In this important book, a line from Bill Allen's contribution is key: 'Nobody can predict the ferocity of the gale of creative destruction' that faces the financial services sector. True; but if you read the many and varied contributions, you'll have a pretty good idea. Moreover, you'll understand how we (that is, bankers) got here – and what we should do to make the industry more competitive, fairer and more genuinely useful. It is a soup-to-nuts look at banking – from the early days of the Institute of Banking, through the go-go years of ifs, to a present and future that are likely to be dominated by technology. It is well-worth a long read."

—Andrew Hilton, director, Centre for the Study of Financial Innovation "If you were to imagine what a book celebrating 140 years of financial knowledge might contain, you could not come up with a better selection than this. As well as a historic sweep – from no-tech to fintech, the decline of trust and the rise of competition – today's hot subjects are addressed, including sustainable investing, cultural diversity and digital identity. The cradle-to-grave nature of the industry is captured in pieces about financial education and pensions. And it's well written,

setting the scene nicely for the next era." —Jane Fuller, Fellow of the Society of Investment Professionals Financial services are undergoing rapid, and potentially dramatic, change. What will happen in payments, in sustainable finance and in fintech? How can the industry boost financial inclusion and ensure that its workforce has the skills it needs to meet regulatory requirements and to compete with new entrants? Can trade finance rise to the challenge of underpinning global trade for all and help the developing world avoid "financial abandonment"? What do financial services need to do to protect our digital identities? *Banking on Change* provides insights by experts and influencers from across the financial services industry on these and other questions. Published to mark the 140th anniversary of The London Institute of Banking & Finance, this book is intended to be of lasting value to both students and professionals.

The *State of Economic Inclusion Report 2021* sheds light on one of the most intractable challenges faced by development policy makers and practitioners: transforming the economic lives of the world's poorest and most vulnerable people. Economic inclusion programs are a bundle of coordinated, multidimensional interventions that support individuals, households, and communities so they can raise their incomes and build their assets. Programs targeting the extreme poor and vulnerable groups are now under way in 75

countries. This report presents data and evidence from 219 of these programs, which are reaching over 90 million beneficiaries. Governments now lead the scale-up of economic inclusion interventions, often building on preexisting national programs such as safety nets, livelihoods and jobs, and financial inclusion, and 93 percent of the total beneficiaries are covered by government programs. The report offers four important contributions:

- A detailed analysis of the nature of these programs, the people living in extreme poverty and vulnerability whom they support, and the organizational challenges and opportunities inherent in designing and leading them.
- An evidence review of 80 quantitative and qualitative evaluations of economic inclusion programs in 37 countries.
- The first multicountry costing study including both government-led and other economic inclusion programs, indicating that programs show potential for cost efficiencies when integrated into national systems.
- Four detailed case studies featuring programs under way in Bangladesh, India, Peru, and the Sahel, which highlight the programmatic and institutional adaptations required to scale in quite diverse contexts.

Data from the report are available on the PEI Data Portal (<http://www.peiglobal.org>), where users can explore and submit data to build on this baseline.

A book of innovation and entrepreneurship case studies, all related to work in

developing countries.

This book presents the econometric analysis of single-equation and simultaneous-equation models in which the jointly dependent variables can be continuous, categorical, or truncated. Despite the traditional emphasis on continuous variables in econometrics, many of the economic variables encountered in practice are categorical (those for which a suitable category can be found but where no actual measurement exists) or truncated (those that can be observed only in certain ranges). Such variables are involved, for example, in models of occupational choice, choice of tenure in housing, and choice of type of schooling. Models with regulated prices and rationing, and models for program evaluation, also represent areas of application for the techniques presented by the author. Intended for readers without any formal accountancy training, this book explains in clear and simple language how to document the financial transactions associated with credit and savings schemes. Efficient administration and accurate accounting records are vital for any scheme to be successful. Recording and sorting the data, and preparing financial summaries, such as receipts and payments reports and balance sheets, are described in detail, with numerous illustrations and worked examples. The administration of loans and savings, and the recording of stock transfers are also fully covered. Basic Accounting for

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Credit and Savings Schemes will be of use to community development workers involved in or considering setting up such schemes.

On the real lives of people in the slums and villages of Asia, Africa and Latin America.

* Balanced assessment of recent savings-led programs in microfinance *

Contributors include wide range of scholars and practitioners The entry of the private sector into financial services for the poor is a relatively new development, but already the glossy promises of credit-led microfinance are facing scrutiny from the development community. Policymakers and economists have begun picking through the hype of microfinance to identify where and how top-down loans might fit into broader human development efforts. To many, the answer involves shifting focus to another financial service: savings. Serving as a strong and perhaps more effective tool than microcredit, microsavings is quickly becoming a lauded poverty-alleviation tool. Contributors to Financial Promise for the Poor cover current innovations in microsavings happening around the world. They describe how savings group members in the developing world are avoiding many of the financial liabilities and debt of other microfinance programs while gaining skills and finding opportunities in collective enterprise. The turn from credit to savings speaks to the growing empowerment of individuals and

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communities as they break the bonds of indebtedness and find their own paths to financial security.

"Essential reading." —New York Review of Books In the spirit of *Evicted*, *Bait and Switch*, and *The Big Short*, a shocking, heart-wrenching investigation into America's housing crisis and the modern-day robber barons who are making a fortune off the backs of the disenfranchised working and middle class—among them, Donald Trump and his inner circle. Two years before the housing market collapsed in 2008, Donald Trump looked forward to a crash: "I sort of hope that happens because then people like me would go in and buy," he said. But our future president wasn't alone. While millions of Americans suffered financial loss, tycoons pounced to heartlessly seize thousands of homes—their profiteering made even easier because, as prize-winning investigative reporter Aaron Glantz reveals in *Homewreckers*, they often used taxpayer money—and the Obama administration's promise to cover their losses. In *Homewreckers*, Glantz recounts the transformation of straightforward lending into a morass of slivered and combined mortgage "products" that could be bought and sold, accompanied by a shift in priorities and a loosening of regulations and laws that made it good business to lend money to those who wouldn't be able to repay. Among the men who laughed their way to the bank: Trump cabinet members Steve Mnuchin and

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Wilbur Ross, Trump pal and confidant Tom Barrack, and billionaire Republican cash cow Steve Schwarzman. Homewreckers also brilliantly weaves together the stories of those most ravaged by the housing crisis. The result is an eye-opening expose of the greed that decimated millions and enriched a gluttonous few.

Volume 3 of this series of the Handbooks in Economics follows on from the previous two volumes by focusing on the fundamental concepts of agricultural economics. The first part of the volume examines the developments in human resources and technology mastery. The second part follows on by considering the processes and impact of invention and innovation in this field. The effects of market forces are examined in the third part, and the volume concludes by analysing the economics of our changing natural resources, including the past effects of climate change. Overall this volume forms a comprehensive and accessible survey of the field of agricultural economics and is recommended reading for anyone with an interest, either academic or professional, in this area.

*Part of the renown Handbooks in Economics series *Contributors are leaders of their areas *International in scope and comprehensive in coverage

This book is a practical guide to the evolving landscape of finance, highlighting how it's changing our relationship with money and how financial technology, together with macroeconomic and societal change, is rewriting the story of how

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business is done in developing economies. Financial services companies are trying to become more customer focused, but struggling to help huge customer segments, particularly in developing economies. Alternative financial models and tools are emerging, which are being embraced by consumers and incumbents. In large parts of the developing world, alternative services are leapfrogging traditional finance, meaning more and more people have access to finance without ever needing a bank. Meanwhile, the barriers around financial services companies are crumbling, as they become more reliant on integration with new providers and alternative types of service. Financial products can no longer be viewed in isolation, but as part of a service landscape that supports how people do life. This means rethinking how our businesses are designed, motivated and organised, and letting go of the old ways of thinking about supply and demand. With practical steps businesses and, in particular, financial services organisations need to take to participate in a global service ecosystem, this book will be of interest to financial professionals who work in banking, financial technology, and development finance.

This open access book shares impact stories – testimonies from various value chain actors who have been part of the Tropical Legumes (TL) projects, over the past twelve years. The Tropical Legumes projects led by ICRISAT in three parts

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(TLI, TLII and TLIII), constitute a major international initiative supported by the Bill & Melinda Gates Foundation (BMGF) and jointly implemented by the International Center for Tropical Agriculture (CIAT), International Institute of Tropical Agriculture (IITA) and National Agricultural Research Systems (NARS) partners from Sub-Saharan Africa and India. The project developed improved cultivars of common bean, cowpea, chickpea and groundnut (but also soya bean and pigeon pea cultivars in its initial phases) and delivers their seed to smallholders in BMGF-focus areas. It also strengthens the NARS and CGIAR's breeding programs and seed platforms to enhance their ability to deliver high and sustained outputs to smallholder farmers. The book compiles the experiences of a diversity of actors within the grain legume value chains, with a focus on groundnut and common beans in Tanzania and Uganda, groundnut and cowpea in Nigeria, and groundnut in Ghana. All stakeholders involved share their thoughts on being part of a decade-long development project family. National agricultural research institutes, knowledge brokering organizations, NGOs, public and private seed companies, agro-dealers, individual seed entrepreneurs, farm-implementation makers, farmer cooperatives, farmer groups, individual men and women farmers, middlemen, processors, traders and consumers were all involved in this project, and as such this book provides valuable insights for

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development workers, technical staff, and project managers.

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