



# Palgrave Macmillan Studies in Banking and Financial Institutions



# Microfinance Palgrave Macmillan Studies In Banking And Financial Institutions

**Joshua Yindenaba Abor,Charles Komla  
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## **Microfinance Palgrave Macmillan Studies In Banking And Financial Institutions:**

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**  
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.

**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.

**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 is 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

**African Studies: Breakthroughs in Research and Practice** Management Association, Information Resources, 2020-04-03 Global interest in African studies has been rapidly growing as researchers realize the importance of understanding the impact African communities can have on the economy development education and more As the use acceptance and popularity of African knowledge increases it is crucial to explore how this community based knowledge provides deeper insights understanding and influence on such things as decision making and problem solving African Studies Breakthroughs in Research and Practice examines the politics culture language history socio economic development methodologies and contemporary experiences of African peoples from around the world Highlighting a range of topics such as indigenous knowledge developing countries and public administration this publication is an ideal reference source for

sociologists policymakers anthropologists government officials economists instructors researchers academicians and graduate level students in a variety of fields **The Commercialization of Microfinance** Deborah Drake, Elisabeth Rhyne, 2002 Addresses key issues related to bringing microfinance into the commercial realm Written by prominent practitioners and scholars from a variety of organizations While many microfinance organizations started as NGOs there is now a growing movement for them to transform into regulated for profit entities Concurrently commercial banks credit unions and specialized investors are also entering the market The Commercialization of Microfinance synthesizes case studies from Latin America and beyond delving into the trends and challenges of converting microfinance institutions into commercial entities Prepared by ACCION this book will be essential reading for anyone interested in understanding how the world of microfinance is changing and how that world affects the broader processes of development

*Money, Banking and Financial Markets in Central and Eastern Europe* Roman Matousek, 2010-11-03 This is a survey of the economic challenges which transition economies have undergone in the last 20 years It gives a deep insight into the banking sector and financial markets of Central and Eastern European countries examining their integration into the European Union and the key obstacles which prevent full integration The book comments on and evaluates market changes and monetary policy in the region It applies rigorous and advanced tools to analyse the ongoing development and remaining problems including the impact and consequences of the current financial crisis

**Credit Guarantee Institutions and SME Finance** Paola Leone, Gianfranco A. Vento, 2012-01-17 This book analyses and confronts the functioning of guarantee systems for SMEs in countries where these schemes had an important development The book also highlights how the current financial crisis is modifying the guarantees schemes through policy maker interventions

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

**Central Banking, Financial Institutions and Credit Creation in Developing Countries** Sebastian Dullien, 2009 Financial Markets and Organizational Technologies Alexandros-Andreas Kyrtsis, 2010-07-16 This book is the outcome of a one day conference held at the premises of the Historical Archives of the National Bank of Greece in Athens on 29 November 2008 Pref Emerging Banking Systems Paola Bongini, Stefano Chiarlone, Giovanni Ferri, 2009-01-30 initially was centrifugal driving investments away from the most developed financial markets Against such a scenario the authors provide an in depth analysis of emerging banking systems Book Jacket **The Banking Sector In Hong Kong** Hans Genberg, Cho-Hoi Hui, 2008-08-14 This book provides a

comprehensive discussion of issues related to the structure and stability of the Hong Kong banking sector using economic theory and advanced empirical econometric techniques It is particularly useful for readers who are interested in studying and learning how to assess the efficiency competition and performance as well as the risk and capital adequacy aspects of a banking sector in general and of the Hong Kong banking industry in particular Recent developments in the industry are covered providing up to date information on the sector including the market structure and risk management **BOOK JACKET**

**IT and European Bank Performance** Elena Beccalli,2007-08-10 Does IT spending really boost bank performance It is widely accepted that technological developments have had a major impact on reshaping both front and back office operations but there still remains some doubt as to whether the massive spending on IT by banks has improved performance or productivity in this sector Elena Beccalli provides a useful insight into the effects of IT investments on European bank

performance drawing on new empirical evidence that academics bankers and IT consultants alike will find to be a fascinating contribution to this ongoing strategic debate **Fragile Finance** Anastasia Nesvetailova,2007-10-17 Fragile Finance inquires into the nature of financial crisis in the era of global credit The book suggests that financial fragility today stems from an explosive combination of financial innovation over borrowing and progressive illiquidity of financial structures Drawing on the work of Hyman Minsky the book examines the role played by these three factors in the events that defined the global financial system during the past decade and draws on their implications for the emerging paradigm of a global financial architecture

**Liquidity Risk, Efficiency and New Bank Business Models** Santiago Carbó Valverde,Pedro Jesús Cuadros Solas,Francisco Rodríguez Fernández,2016-09-10 This book provides insight into current research topics in finance and banking in the aftermath of the financial crisis In this volume authors present empirical research on liquidity risk discussed in the context of Basel III and its implications Chapters also investigate topics such as bank efficiency and new bank business models from a business diversification perspective the effects on financial exclusion and how liquidity mismatches are related with the bank business model This book will be of value to those with an interest in how Basel III has had a tangible impact upon banking processes particularly with regard to maintaining liquidity and the latest research in financial business models

**World Bank Research Program** World Bank,2008 **CEOs as Leaders and Strategy Designers** Kimio Kase,Tanguy Jacopin,2008-01-15 Based on the CEO s cognition model concerned with decision making and developed by Kimio Kase this book explains the extraordinary development and performance of the Spanish banking industry during the last twenty years

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