

Village Savings And Loans Association Vsla Village Agents

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.

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.

Previously the role of social capital - defined as the institutions and networks of relationships between people, and the associated norms and values - in programs of poverty alleviation and development has risen to considerable prominence. Although development practitioners have long suspected that social capital does affect the efficiency and quality of most development processes, this book provides the rigorous empirical results needed to confirm that impression and translate it into effective and informed policymaking. It is based on a large volume of collected data, relying equally on quantitative and qualitative research methodologies to establish approaches for measuring social capital and its impact. The book documents the pervasive role of social capital in accelerating poverty alleviation and rural development, facilitating the provision of goods and services, and easing political transition and recovery from civil conflicts.

Muhammad Yunus is that rare thing: a bona fide visionary. His dream is the total eradication of poverty from the world. In 1983, against the advice of banking and government officials, Yunus established Grameen, a bank devoted to providing the poorest of Bangladesh with minuscule loans. Grameen Bank, based on the belief that credit is a basic human right, not the privilege of a fortunate few, now provides over 2.5 billion dollars of micro-loans to more than two million families in rural Bangladesh. Ninety-four percent of Yunus's clients are women, and repayment rates are near 100 percent. Around the world, micro-lending programs inspired by Grameen are blossoming, with more than three hundred programs established in the United States alone. *Banker to the Poor* is Muhammad Yunus's memoir of how he decided to change his life in order to help the world's poor. In it he traces the intellectual and spiritual journey that led him to fundamentally rethink the economic relationship between rich and poor, and the challenges he and his colleagues faced in founding Grameen. He also provides wise, hopeful guidance for anyone who would like to join him in "putting homelessness and destitution in a museum so that one day our children will visit it and ask how we could have allowed such a terrible thing to go on for so long." The definitive history of micro-credit direct from the man that conceived of it, *Banker to the Poor* is necessary and inspirational reading for anyone interested in economics, public policy, philanthropy, social history, and business. Muhammad Yunus was born in Bangladesh and earned his Ph.D. in economics in the United States at Vanderbilt University, where he was deeply influenced by the civil rights movement. He still lives in Bangladesh, and travels widely around the world on behalf of Grameen Bank and the concept of micro-credit.

Inside Job

A Guide to Practice

Consumer and Business Credit Management

Agricultural Development: Farmers, Farm Production and Farm Markets

How a Gang of Wall Street Kingpins, Hedge Fund Magnates, Crooked Banks, and Vulture Capitalists Suckered Millions Out of Their Homes and Demolished the American Dream

Would Federating Help?

Sowing Legume Seeds, Reaping Cash

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 (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-implement 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 development workers, technical staff, and project managers.

The aim of this paper is to provide a comprehensive assessment of the current state of financial inclusion of the rural youth in Uganda, with a specific focus on their engagement in the agricultural sector and the financial services that are available to them to pursue their business ventures in this area. The study seeks to illustrate and bring to light the core constraints and opportunities associated with the provision of tailored financial services to young agricultural entrepreneurs in the country, while showcasing the essential role that key support actors (such as the Government, Central Bank, international development institutions, NGOs, foundations and many others) can play in fostering the provision and uptake of such services.

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.

Savings and Loan News

The Global Findex Database 2017

The Potential to Scale

Measuring Financial Inclusion and the Fintech Revolution

Muslim Women's Choices

Banking on Change

Basic Accounting for Credit and Savings Schemes

New York Times Bestseller: A history of the S&L scandal that caused a financial disaster for American taxpayers: "Hard to put down" (Library Journal). For most of the 20th century, savings and loans were an invaluable thread of the American economy. But in the 1970s, Congress passed sweeping financial deregulation at the insistence of industry insiders that allowed these once quaint and useful institutions to spread their taxpayer-insured assets into new and risky investments. The looser regulations and reduced federal oversight also opened the industry to an army of shady characters, white-collar criminals, and organized crime groups. Less than 10 years later, half the nation's savings and loans were insolvent, leaving the American taxpayer on the hook for a large hunk of the nearly half a trillion dollars that had gone missing. The authors of Inside Job saw signs of danger long before the scandal hit nationwide. Decades after the savings and loan collapse, Inside Job remains a thrilling read and a sobering reminder that our financial institutions are more fragile than they appear. 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.

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 text addresses the challenges that result from change and growth within the financial services and credit industry. It features a comprehensive case study and discusses issues related to technology, the Internet and on-line credit.

Big Money Crime

The Townsend Thai Project

Handbook of Agricultural Economics

Agricultural finance and the youth – Prospects for financial inclusion in Uganda

Microfinance in Africa

The Rise of the Reluctant Innovator

The Financial Crisis Inquiry Report

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 value-added 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 make FFPO businesses bankable and affords them access to finance. The major form of microfinance in India is that based on women's Self Help Groups (SHGs), which are small groups of 10--20 members. These groups collect savings from their members and provide loans to them. However, unlike most accumulating savings and credit associations (ASCAs) found in several countries, these groups also obtain loans from banks and on-lend them to their members. By 2003, over 700,000 groups had obtained over Rs.20 billion (US\$425 million) in loans from banks benefiting more than 10 million people. Delinquencies on these loans are reported to be less than 5 percent. Savings in these groups is estimated to be at least Rs.8 billion (US\$170 million). Despite these considerable achievements, sustainability of the SHGs has been suspect because several essential services required by the SHGs are provided free or at a significantly subsidized cost by organizations that have developed these groups. A few promoter organizations have, however, developed federations of SHGs that provide these services and others that SHG members need, but which SHGs cannot feasibly provide. Using a case study approach, Nair explores the merits and constraints of federating. Three SHG federations that provide a wide range of services are studied. The findings suggest that federations could help SHGs become institutionally and financially sustainable because they provide the economies of scale that reduce transaction costs and make the provision of these services viable. But their sustainability is constrained by several factors--both internal, related to the federations themselves, and external, related to the other stakeholders. The author concludes by recommending some actions to address these constraints. This paper--a product of the Finance and Private Sector Development Unit, South Asia Region--is part of a larger effort in the region to study access to finance in India.

This open access book shares the experiences of Tropical Legumes III (TLIII) project in facilitating access to seed of improved legume varieties to smallholder farmers through innovation platforms. It highlights practices and guiding principles implemented in eight developing countries of sub-Saharan Africa and South Asia. This book details key processes that respective teams employed to create an innovation space that delivers seed, other inputs, knowledge and financial services to agricultural communities and most importantly, the underserved farmers in remote areas of the drylands. It offers valuable insights into the pathway to establishing, promoting and operating innovation platforms to enhance the performance and competitiveness of legume crops' value chains, and addresses critical issues that must be considered to make innovation platforms more sustainable and attractive to beneficiaries. The book offers a wealth of practical insights for development workers, technical staff, and project managers. This publication is all about TLIII community of practice. It will definitely inspire other development workers and scientists to share their own experiences for others to learn from.

Running since 1997 and continuing today, the Townsend Thai Project has tracked millions of observations about the economic activities of households and institutions in rural and urban Thailand. The project represents one of the most extensive datasets in the developing world. *Chronicles from the Field* offers an account of the design and implementation of this unique panel data survey. It tells the story not only of the origins and operations of the project but also of the challenges and rewards that come from a search to understand the process of a country's economic development. The book explains the technical details of data collection and survey instruments but emphasizes the human side of the project, describing the culture shock felt by city-dwelling survey enumerators in rural villages, the "surprising, eye-opening, and inspiring" responses to survey questions, and the never-ending resourcefulness of the survey team. The text is supplemented by an epilogue on research findings and policy recommendations and an appendix that contains a list and abstracts of published and working papers, organized by topic, using data from the project. Social and economic policies are too often skewed by political considerations. The Townsend Thai Project offers another basis for policy: accurate measurement based on thoroughly collected data. From this, a clear template emerges for understanding poverty and alleviating it.

The Development and Future of Financial Services

Making Microfinance Work

The Looting of America's Savings and Loans

A Renaissance within Communities in Sub-Saharan Africa

A Practical Guide

Elementary Sampling Theory

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.

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

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 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.

"[I] can't recommend this joint enough. ... An illuminating and discomfiting read." –Ta-Nehisi Coates "Essential reading." –New York Review of Books 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 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.

Chronicles from the Field

Microfinance, Rural Livelihoods, and Women's Empowerment in Uganda

Managing for Improved Performance

Microfinance Handbook

Learning from the TLIII Project Experiences in Sub-Saharan Africa and South Asia

Limited-Dependent and Qualitative Variables in Econometrics

Homewreckers

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.

Village Savings and Loan Associations A Practical Guide Practical Action Pub

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

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 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.

Sustainability of Microfinance Self Help Groups in India

In Their Own Hands

What's Wrong with Microfinance?

How Savings Groups Are Revolutionizing Development

The Co-operative News

Portfolios of the Poor

Report of the Federal Home Loan Bank Board for the Year Ending

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.

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

The Financial Crisis Inquiry Report, published by the U.S. Government and the Financial Crisis Inquiry Commission in early 2011, is the official government report on the United States financial collapse and the review of major financial institutions that bankrupted and failed, or would have without help from the government. The commission and the report were implemented after Congress passed an act in 2009 to review and prevent fraudulent activity. The report details, among other things, the periods before, during, and after the crisis, what led up to it, and analyses of subprime mortgage lending, credit expansion and banking policies, the collapse of companies like Fannie Mae and Freddie Mac, and the federal bailouts of Lehman and AIG. It also discusses the aftermath of the fallout and our current state. This report should be of interest to anyone concerned about the financial situation in the U.S. and around the world. THE FINANCIAL CRISIS INQUIRY COMMISSION is an independent, bi-partisan, government-appointed panel of 10 people that was created to "examine the causes, domestic and global, of the current financial and economic crisis in the United States." It was established as part of the Fraud Enforcement and Recovery Act of 2009. The commission consisted of private citizens with expertise in economics and finance, banking, housing, market regulation, and consumer protection. They examined and reported on "the collapse of major financial institutions that failed or would have failed if not for exceptional assistance from the government." News Dissector DANNY SCHECHTER is a journalist, blogger and filmmaker. He has been reporting on economic crises since the 1980's when he was with ABC News. His film In Debt We Trust warned of the economic meltdown in 2006. He has since written three books on the subject including Plunder: Investigating Our Economic Calamity (Cosimo Books, 2008), and The Crime Of Our Time: Why Wall Street Is Not Too Big to Jail (Disinfo Books, 2011), a companion to his latest film Plunder The Crime Of Our Time. He can be reached online at www.newsdissector.com.

Annotation This is the first book to give a comprehensive overview of the new field of housing microfinance practice worldwide. The expert contributors provide guidance to practitioners and policymakers on what works best, and look at the applicability of developing world experience of housing microfinance in the United States. The book takes experience from the separate fields of housing policy and microfinance and explores what each can learn from the other. The contributors review the important issues for microfinance institutions which are considering expanding into housing, or providers of conventional housing loans who seek to offer products for poor clients who lack collateral or a regular salary income. Although there are differences between the low-income housing market in the United States and in developing countries, the book explores lessons from international experience that can be applied domestically. With lessons for both housing policymakers and housing microfinance practitioners, this will be a crucial book in putting the new field of housing microfinance on the map.

Banker To The Poor

Asian Perspectives

The Poor and Their Money

The State of Economic Inclusion Report 2021

Microfinance from a Twenty-first Century Consumer's Perspective

Microfinance and Poverty Reduction

Religious Belief and Social Reality

Financial inclusion is receiving increasing attention as having the potential to contribute to economic and financial development while at the same time fostering more inclusive growth and greater income equality. Although substantial progress has been made, there is still much to achieve. East Asia, the Pacific, and South Asia combined account for 55% of the world's unbanked adults, mainly in India and the People's Republic of China. This book surveys the experience of a number of advanced and Asian emerging economies to assess factors affecting the ability of low-income households and small firms to access financial services, including financial literacy, financial education programs, and financial regulatory frameworks, as well as identify policies that can improve their financial access while maintaining financial stability. It aims to identify successful experiences and important lessons that can be adopted by other emerging economies. The studies cover the experiences of Germany, the United Kingdom, Bangladesh, India, Indonesia, the Philippines, Sri Lanka, and Thailand. The book adopts a practical and holistic approach to issues related to financial inclusion. For example, innovative methods of promoting financial access, such as mobile phone banking and microfinance, require corresponding innovations in regulatory frameworks, perimeters, and capacity. Moreover, programs in the areas of financial education and consumer protection are needed to enable households and firms to take full advantage of improvements in financial access.

Volume numbers determined from Scope of the guidelines, p. 12-13.

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 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.

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

The Role of Social Capital in Development

Community-based Rehabilitation

Village Savings and Loan Associations

The Importance of ROSCAs for Women

Fraud and Politics in the Savings and Loan Crisis

Financial Inclusion, Regulation, and Education

Enhancing Smallholder Farmers' Access to Seed of Improved Legume Varieties Through Multi-stakeholder Platforms

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.

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 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 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.

An Empirical Assessment

The Final Report of the National Commission on the Causes of the Financial and Economic Crisis in the United States Including Dissenting Views

State of the Microcredit Summit Campaign Report 2009

Access to finance for forest and farm producer organisations (FFPOs)

CBR Guidelines

Housing Microfinance

Money-Go-Rounds