

Replicating
Microfinance
in the United States



Edited by James H. Carr and Zhong Yi Tong

Replicating Microfinance In The United States

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Replicating Microfinance In The United States:

Replicating Microfinance in the United States James H. Carr, Zhong Yi Tong, 2002-06-28 Microfinance was pioneered in the developing world as the lending of small amounts of money to entrepreneurs who lacked the kinds of credentials and collateral demanded by banks. Similar practices spread from the developing to the developed world reversing the usual direction of innovation and today several hundred microfinance institutions are operating in the United States. **Replicating Microfinance in the United States** reviews experiences in both developing and industrialized countries and extends the applications of microlending beyond enterprise to consumer finance, housing finance, and community development finance, concentrating especially on previously underserved households and their communities.

Microfinance and Financial Inclusion Eugenia Macchiavello, 2017-07-20 Following the recent global financial crisis, there is a growing interest in alternative finance and microfinance in particular as new instruments for providing financial services in a socially responsible way or as an alternative to traditional banking. Nonetheless, correspondingly, there is also a lack of clarity about how to regulate alternative financial methods, particularly in light of the financial crisis lessons on regulatory failure and shadow banking's risks. This book considers microfinance from a legal and regulatory perspective. Microfinance is the provision of a wide range of financial services, particularly credit, but also remittances, savings, to low-income people or financially excluded people. It combines a business structure with social inspiration, often resorts to technological innovations to lower costs. Fintech, e.g., crowdfunding and mobile banking, and merges with traditional local experiences, e.g., financial cooperatives and Islamic finance, this further complicating the regulatory picture. The book describes some of the unique dimensions of microfinance and the difficulties that this can cause for regulators through a comparative analysis of selected European Union (EU) countries' regimes. The focus is in fact on the EU legal framework with some references to certain developing world experiences where relevant. The book assesses the impact and validity of current financial regulation principles and rules in light of the most recent developments and trends in financial regulation in the wake of the financial crisis and compares microfinance with traditional banking. The book puts forward policy recommendations for regulators and policy makers to help address the challenges and opportunities offered by microfinance.

Financing Low Income Communities Julia Sass Rubin, 2007-11-15 Access to capital and financial services is crucial for healthy communities. However, many impoverished individuals and neighborhoods are routinely ignored by mainstream financial institutions. This neglect led to the creation of community development financial institutions (CDFIs) which provide low-income communities with financial services and act as a conduit to conventional financial organizations and capital markets. Edited by Julia Sass Rubin, *Financing Low Income Communities* brings together leading experts in the field to assess what we know about the challenges of bringing financial services and capital to poor communities, map out future lines of research, and propose policy reforms to make these efforts more effective. The contributors to *Financing Low Income Communities* distill research on key topics related to community

development finance Daniel Schneider and Peter Tufano examine the obstacles that make saving and asset accumulation difficult for low income households such as the fact that tens of millions of low income and minority adults don't have a bank account and consider solutions like making it easier for low wage workers to enroll in 401 K plans Jeanne Hogarth Jane Kolodinsky and Marianne Hilgert review evidence showing that community based financial education programs can be effective in changing families saving and budgeting patterns Lisa Servon proposes strategies for addressing the challenges facing the microenterprise field in the United States Julia Sass Rubin discusses ways community loan and venture capital funds have adapted in response to the decreased availability of funding and considers potential sources of new capital such as state governments and public pension funds Marva Williams explores the evolution and recent performance of community development banks and credit unions Kathleen Engel and Patricia McCoy document the proliferation of predatory lenders who market loans at onerous interest rates to financially vulnerable families and the devastating effects of such lending on communities from increased crime to falling home values and lower tax revenues Rachel Bratt reviews the policies and programs used to make rental and owned housing financially accessible Rob Hollister proposes a framework for evaluating the contributions of community development financial institutions Despite the many accomplishments of CDFIs over the last four decades changing political and economic conditions make it imperative that they adapt in order to survive Financing Low Income Communities charts out new directions for public and private organizations which aim to end the financial exclusion of marginalized neighborhoods

Educating Social Entrepreneurs, Volume II Paul Miesing, Maria Aggestam, 2017-07-31 Educating Social Entrepreneurs From Business Plan Formulation to Implementation appears at a time of unprecedented environmental disasters natural resources depletion and significant failure of governments and global businesses to attend to worldwide social problems In this era of downsizing restructuring and social changes notions of traditional venture creation and the ways of creating social values have been challenged We draw on examples from various parts of the business world and societies to prepare students scholars and entrepreneurial managers to deal with the challenges presented by a new and diverse business environment to create business plan for a social venture Illuminating troublesome aspects of the global social and business worlds this workbook comprises two volumes that covers key issues Students scholars and entrepreneurs who want to help a world of multiple disparities by dealing with social entrepreneurship will find this to be beneficial reading

Bootstrap Dreams Nancy Jurik, 2018-08-06 Declines in real wages increases in the number of poor families and cutbacks to welfare and other safety net programs have stimulated the popularity of microenterprise development programs MDPs These programs typically offer training and loans to individuals seeking to operate very small businesses MDPs are often presented as a path to the self sufficiency that comes with entrepreneurship and as an example of the success of market based alternatives to government programs In Bootstrap Dreams Nancy C Jurik analyzes the origins and maturation of these programs in the United States Based on a national sample of fifty programs and

an eight year case study of one in particular this is a rare book about microenterprise development Jurik understands the positive social mission of MDPs but she is not blind to the problems that they encounter Jurik's clear perception of potential difficulties and her keen ability to place the microenterprise movement in the larger context of welfare reform and globalization make *Bootstrap Dreams* a valuable book

Research Anthology on Human Resource Practices for the Modern Workforce Management Association, Information Resources, 2021-12-30 Human resource departments have been a crucial part of business practices for decades and particularly in modern times as professionals deal with multigenerational workers diversity initiatives and global health and economic crises There is a necessity for human resource departments to change as well to adapt to new societal perspectives technology and business practices It is important for human resource managers to keep up to date with all emerging human resource practices in order to support successful and productive organizations The *Research Anthology on Human Resource Practices for the Modern Workforce* presents a dynamic and diverse collection of global practices for human resource departments This anthology discusses the emerging practices as well as modern technologies and initiatives that affect the way human resources must be conducted Covering topics such as machine learning organizational culture and social entrepreneurship this book is an excellent resource for human resource employees managers CEOs employees business students and professors researchers and academicians

Housing Microfinance Franck Daphnis, Bruce Ferguson, 2004 First book to link housing and microfinance Presents international and US experience As the premier book to provide a comprehensive overview of housing microfinance worldwide *Housing Microfinance* sets the standard for future work in the field The expert contributors combine wisdom from the separate fields of housing policy and microfinance demonstrating what each can learn from the other With solid guidance for practitioners and policymakers the book reviews important issues for international and domestic microfinance institutions that are considering expanding into housing and for providers of conventional housing loans who seek to offer their services to poor clients who lack collateral or regular income

Transportation Infrastructure and Quality of Life for Disadvantage [sic] Populations, 2008 This research is a pilot study aimed to identify environmental characteristics in colonias that are related to infrastructure and safety access to goods and services and quality of life A secondary objective consisted of evaluating a variety of tools that could be used to identify and assess these environmental characteristics El Cenizo in Webb County Texas was selected as our study colonia after preliminary visits and investigations A multi disciplinary approach framed this study considering the transportation urban design and planning public health and socioeconomic dimensions as potential determinants of the residents mobility behaviors environmental perception and quality of life Three instruments were developed to collect data for this research 1 a survey 2 an activity diary or travel diary and 3 environmental audit instruments Additionally this study also included a small sub group study testing the usability of wearable Global Positioning Systems GPS units as a research tool to capture spatial behavioral data combined with travel diary First the study has

generated valuable data on transportation and mobility behaviors where almost no information is available Second the multidisciplinary approach has allowed a comprehensive approach towards a better understanding of the current needs of colonias especially those related to pedestrians Some of them could be easily addressed with direct short term interventions while other require a more long term plans Third the assessment of new research tools offers useful insights for future research in the context of similar low income marginalized communities

Monthly Report on General Business and Agricultural Conditions in Federal Reserve District No. 8, 2008

Savings and Development, 2004

Review, 2008

The American Economic Review, 2002

Alternative Pathways in Science and Industry David J. Hess, 2007 Hess proposes a theory of scientific and technological change that considers the roles of both industry and grassroots consumers in setting the research agenda in science and technology and he identifies alternative pathways by which social movements can influence scientific and technological innovation He analyzes four of these pathways industrial opposition movements organized against targeted technologies as in the campaign against nuclear energy technology and product oriented movements which press for alternatives as does the organic food movement localism which promotes local ownership as in buy local campaigns and access pathways which support a more equitable distribution of resources Within each pathway Hess examines reforms in five areas agriculture energy waste and manufacturing infrastructure and finance Hess s theoretical argument and the empirical evidence he presents demonstrate the complex pattern of incorporation of grassroots innovations and transformation of alternative ownership structures and alternative products that has characterized the relationship of industry and activism

What's Wrong with Microfinance? Thomas W. Dichter, Malcolm Harper, 2007 The reasons for this success are obvious

Progressive Lawyering, Globalization, and Markets Clare Dalton, 2007 Project of the program on human rights and the global economy Northeastern University School of Law T p

[Agricultural Finance Review](#) ,

Savings and Asset Accumulation in Individual Development Accounts, 2001

Stanford Journal of International Law, 2005

[Choice](#), 2002

[Multinationals and Development](#) Alan M. Rugman, Jonathan P. Doh, 2008 This book offers a fresh perspective on the role of multinational enterprises MNEs in development Alan M Rugman and Jonathan P Doh challenge traditional assumptions about economic development and address the controversies that surround MNEs For example how do foreign multinationals affect overall economic growth in emerging economies and how does this process lead to the subsequent rise of new emerging economy MNEs The authors focus on the mechanisms by which MNEs influence economic development They evaluate the impact of MNEs on the processes and outcomes of development as well as the influence of civil society NGOs and government policies on multinationals especially in Asia And they discuss the rise of emerging economy MNEs from Asian economies especially yang MNEs from China and Korea Arriving at a far more nuanced understanding of MNEs today the authors also offer observations about the role of multinationals in the future

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Replicating Microfinance In The United States Introduction

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