

1. Record Nr.	UNINA9910273041103321
Autore	Fleisig Heywood W
Titolo	Reforming collateral laws to expand access to finance [[electronic resource] /] / Heywood Fleisig, Mehnaz Safavian, Nuria de la Pena
Pubbl/distr/stampa	Washington, D.C., : World Bank, c2006
ISBN	1-280-54772-3 9786610547722 0-8213-6491-X 1-4237-9981-X
Descrizione fisica	1 online resource (120 p.)
Altri autori (Persone)	SafavianMehnaz <1970-> PenaNuria de la
Disciplina	658.15224
Soggetti	Security (Law) Law reform Security (Law) - Economic aspects Security (Law) - United States Electronic books.
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references.
Nota di contenuto	CONTENTS; Acknowledgments; INTRODUCTION; CHAPTER 1. WHY COLLATERAL MATTERS; CHAPTER 2. HOW COLLATERAL REFORM CAN SUPPORT OTHER IMPORTANT REFORMS AND INITIATIVES; CHAPTER 3. THE ECONOMIC CONSEQUENCES OF OBSOLETE SYSTEMS FOR SECURED TRANSACTIONS; CHAPTER 4. DETERMINING THE CONTENT OF THE REFORM; CHAPTER 5. IMPLEMENTING THE REFORM; CHAPTER 6. MONITORING AND EVALUATING THE REFORM; APPENDIX. RESOURCES
Sommario/riassunto	Most readers, especially those with car loans or home mortgages, know about ""collateral""--property that the lender can take away from the borrower in the event that the borrower defaults. In low/middle income countries, it is understood that conservative lenders exclude firms from credit markets with their excessive collateral requirements. Usually, this is because only some property is acceptable as collateral: large holdings of urban real estate and, sometimes, new motor vehicles.

Microenterprises, SMEs, and the poor have little of this property but they do have an array of productive asse

---