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| 1. Record Nr. | UNINA9910968665803321 |
| Autore | Fleisig Heywood W |
| Titolo | Reforming collateral laws to expand access to finance // 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 |
| Edizione | [1st ed.] |
| Descrizione fisica | xii, 104 pages : color illustrations ; ; 23 cm |
| Altri autori (Persone) | SafavianMehnaz <1970-> PenaNuria de la |
| Disciplina | 346.07/4 |
| Soggetti | Security (Law) Law reform Security (Law) - Economic aspects Security (Law) - United States |
| 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 |

