

1. Record Nr.	UNINA9911019729303321
Titolo	Land Surface Hydrology, Meteorology, and Climate: Observation and Modeling
Pubbl/distr/stampa	[Place of publication not identified], : American Geophysical Union, 2001
ISBN	9781118665589 1118665589
Collana	Water science and application Land surface hydrology, meteorology, and climate
Disciplina	551.48/01/5118
Soggetti	Hydrology - Mathematical models Meteorology - Mathematical models Climatology - Mathematical models Geography Earth & Environmental Sciences Physical Geography
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Bibliographic Level Mode of Issuance: Monograph

2. Record Nr.	UNINA9910953720103321
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Titolo	Financial sector policy and the poor : selected findings and issues // Patrick Honohan
Pubbl/distr/stampa	Washington, DC, : World Bank, 2004
ISBN	1-280-08515-0 9786610085156 1-4175-5219-0
Edizione	[1st ed.]
Descrizione fisica	vii, 77 pages : illustrations ; ; 26 cm
Collana	World Bank working paper ; ; 43
Disciplina	332
Soggetti	Microfinance - Developing countries Financial institutions - Developing countries Finance - Government policy - Developing countries Poor - Developing countries
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Bibliographic Level Mode of Issuance: Monograph
Nota di bibliografia	Includes bibliographical references.
Nota di contenuto	Intro -- Contents -- Abstract -- Acknowledgments -- 1. Introduction -- 2. Microfinance Penetration -- Non-uniform Development of Microfinance Across Countries -- Microfinance is Too Small to Threaten the Mainstream -- 3. Is Microfinance Different to the Mainstream? -- Differences Related to Scale, Style, and Subsidy -- What Prevents Microfinance from Expanding to Full Potential? -- 4. Impact -- Microfinance Impact: Alleviation More than Escape -- More Developed Mainstream Financial Systems are Associated with Less Poverty -- Poverty Gap Data Highlights the Need for Deeper Mainstream Finance in Africa -- 5. Protecting the Vulnerable -- Predatory Lending-The Liberal's Usury -- Combating Prejudice and Discrimination -- 6. Concluding Remarks -- APPENDIXES -- A Microfinance Penetration -- B MFI Scale and Profitability -- C Poverty Rates and Financial Depth -- D Predatory Lending -- LIST OF TABLES -- 1a MFI Penetration Rates-Top Countries -- 1b Borrowing Clients at "Alternative Financial Institutions" -- A1 Explaining MFI Penetration (Total Population) -- A2 Explaining MFI Penetration (Poor Population) -- B1 Sustainability, Size, and Focus -- B2 Return on Assets, Size, and Focus -- C1 Poverty and Financial

Depth -- C2 Poverty and Financial Depth (Alternative Samples) -- C3 Poverty and Financial Depth (Additional Variables) -- LIST OF FIGURES -- 1a MFI Penetration -- 1b Credit Penetration by "Alternative Financial Institutions" -- 2 MFI Penetration of Total and Poor Population -- 3 Penetration by Region (Clients) -- 4 Penetration by Region (Assets) -- 5 MFI Penetration and the Poverty Headcount -- 6 National Poverty Gaps Plotted Against the Size of Mainstream Finance.

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Sommario/riassunto

With the huge global enthusiasm for microfinance, many policymakers and NGOs are unaware that mainstream financial sector development is just as important for poverty reduction. It is often thought that promoting specialized microfinance institutions is the best or only way forward, but a strong mainstream financial system is also pro-poor; perhaps even more so. The author of *Financial Sector Policy and the Poor* finds that the scale of microfinance remains very small, the contrasts in style between micro and mainstream finance have been exaggerated, and evidence for the pro-poor effectiveness of microfinance is much weaker than is often supposed. He argues that the roles played by microfinance and mainstream finance in tackling poverty should be regarded as complementary and overlapping rather than as competing alternatives. This title presents new cross-country empirical evidence as on how financial sector policy can help the poor. In addition, this title reviews the scale, style, and effectiveness of the microfinance sector in comparison with mainstream finance.

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