



Microfinance in Developing Countries: Issues, Policies and Performance Evaluation

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Microfinance in Developing Countries is a collection of studies by leading researchers in the field of microfinance. It discusses key issues that the rapidly growing microfinance industry currently faces. It offers interesting views and innovative analysis of topical matters concerning impact, performance, challenges and innovations in the microfinance realm. Issues relating to impact include measurement problems; the debate of multiple versus single assessment criteria; and the question of whether microfinance institutions are effective in delivering the microfinance promise. Issues relating to performance include the ongoing debate over the balance between social and financial performance; performance measures; and the controversy over mission drift. Issues relating to the challenges faced by the microfinance industry include the problem of over-indebtedness; improving agricultural microfinance; and assessing the role of local culture in the design of an effective microfinance sector. Lastly, topical issues relating to innovations include assessment of technological and financial innovations and the application thereof as well as the continued expansion of microfinance beyond microcredit in developing countries. Together these issues provide an overview of microfinance as it stands today and point to the direction in which it is heading.

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