

Access to Credit and Its Impact on Welfare in Malawi

Aliou Diagne
Manfred Zeller

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Access To Credit And Its Impact On Welfare In Malawi:

Access to Credit and Its Impact on Welfare in Malawi Aliou Diagne, Manfred Zeller, 2001 The rural economy and microfinance institutions in Malawi Survey design and description of the data Econometric analysis of the impact of access to credit on household welfare Results of the econometric analysis Conclusions and implications for policy Econometric methodology The impact of the International Food Policy Research Institute's research program on rural finance policies for food security for the poor Alwang, Jeffrey, Puhazhendhi, V., 2002-12-23 This study examines the contributions of the International Food Policy Research Institute IFPRI between 1993 and 2001 to analysis outreach capacity building and training related to the role of rural finance in poverty reduction The IFPRI multicountry research project on Rural Finance Policies for Food Security for the Poor involved data intensive research by more than 14 research fellows on the impacts of access to rural financial services in countries This report examines the contribution of the program within four countries where microfinance research and outreach activities were conducted and its contribution to global knowledge about rural finance and food security It addresses issues of critical importance 1 does microfinance have an impact on the poor and is this impact achieved through better risk management as well as increased income generation 2 does the structure of financial service providers matter in supporting this impact and 3 how can the microfinance industry be made more sustainable Malawi Bangladesh Ghana and Nepal were selected for analysis of research impacts taken from Authors Abstract

Efficacy of micro-financing women's activities in Côte d'Ivoire Namizata Binaté Fofana, 2023-09-04 This book deals with the effectiveness and the capability of microfinance institutions MFIs to enhance women s livelihoods and empowerment and to mitigate the effects of HIV and AIDS in C te d Ivoire The results show that MFI credit causes positive and negative effects MFI credit has improved incomes the level of farm production and human and social capital MFI credit has also enhanced women s decision making power within households due to their new ability to contribute to the improvement of the household standard of living Furthermore women s empowerment regarding the demand for and the use of credit give them more opportunity to obtain MFI credit Despite the positive effects of MFIs on women s income this publication shows that loan repayment was not successful among some female borrowers due to the fact that the loan has not been used for investment purposes For MFIs the diversion of loans can endanger their functioning and sustainability and therefore their effectiveness in rural areas Regarding HIV this book highlights the diversity and the specificity of the way HIV affected individuals are financially supported by credit institutions Both the direct and indirect effects of HIV and AIDS on women s livelihood and MFIs are analysed Evaluating the gendered credit constraints and uptake of an insurance-linked credit product Timu, Anne G., Shee, Apurba, Ward, Patrick S., You, Liangzhi, 2023-12-21 Smallholder farmers in low and medium income countries lack sufficient access to agricultural production credit that can help them adopt new technologies and improve their farm production Compared to men women smallholder farmers face additional social and economic barriers

that further limit their credit access Bundling agricultural credit with insurance or risk contingent credit RCC provides a mechanism for addressing some of the credit access constraints and reducing credit rationing among smallholder farmers In this paper we evaluate the gendered determinants of credit rationing and the gender differences of the effects of RCC innovation on credit uptake decisions We use three wave panel data from a randomized control trial RCT in Kenya We find that female headed households FHH are significantly more risk rationed or demand side credit constrained compared to male headed households MHH however the gender of the household head does not significantly determine the household quantity rationing status supply side constrained We also find that farmers randomly assigned to be offered the RCC are up to four percent more likely to take up credit RCC s impacts on credit uptake decisions do not vary with the gender of the household head however RCC has a differential positive and significant impact on the credit uptake decisions of farmers that were previously at baseline risk rationed Based on these findings we suggest that policies should focus on reducing gendered demand side barriers to credit access especially among poorer women households Climate financing innovations such as RCC should also be designed and delivered in a gender inclusive manner to accommodate women farmers who face time liquidity and financial literacy barriers

New Growth and Poverty Alleviation Strategies for Africa Karl Wohlmuth,2009 This Volume XIV analyses the New Growth and Poverty Alleviation Strategies for Africa Institutional issues and perspectives in designing new growth and poverty alleviation strategies are considered in various case studies Cote d Ivoire Nigeria Botswana and Tanzania Other studies deal with institutional problems of resource rich countries after conflict Sudan and with the institutions to enhance environmental protection parallel with economic growth and poverty reduction Niger Further studies deal with institutions to bridge the gap between formal and informal entrepreneurial sectors in Kenya and Tanzania Local issues and perspectives for designing new growth and poverty alleviation strategies are considered in case studies on rural urban development gaps in Tanzania and on microfinance as an instrument for new growth and poverty alleviation strategies Tanzania and Eritrea A study on small farmers in Ghana provides information on the role they can play in value chains Two studies on Nigeria highlight the local and the sub regional health and poverty alleviation programmes and the relation to growth Book Reviews and Book Notes on the theme are part of the volume This Volume builds the foundation for a comprehensive strategy of policy reforms in Africa so as to integrate new growth and poverty alleviation strategies Complementary to Volume XIV is Volume XIII on New Growth and Poverty Alleviation Strategies for Africa International and Regional Perspectives Both Volumes are of importance for all those who work in African countries as officials executives managers researchers and policy makers but also for all those who actively support Africa s development concerns at the international regional country local and project levels They will experience this Volume XIV and also the complementary Volume XIII as indispensable sources of insight reference and inspiration

The Impact of Microfinance Roberto Pasca di Magliano,Marina De Angelis,Roberta Parrilla,Valeria Cirillo,Marcella Corsi,2017-01-31 The objective of the research project

Development of a training model in the strengthening of microfinance in Uganda has been the definition and the dissemination of a training model in the field of microfinance in Uganda. The project can be replicated on a national scale and would have the potential to improve the effectiveness of this sector in order to ultimately reduce financial exclusion. The project achieved main results as follows: organization of a specialized course to improve professional capabilities of local experts working in the field of microfinance in Uganda; implementation of the sustainability to be achieved in terms of microfinance projects; dissemination by helping the new operators to the introduction of new initiatives in remote areas; improvement of the mobility of trained human resources in order to develop a comparative approach to microfinance; in particular to the issue of microinsurance; creation of an internet portal in both Italian and English to open an interesting communicative window; improvement of the availability of relevant data in order to assess the progress and the impact of microfinance projects; sharing micro-entrepreneurial experiences that can create positive externalities to further expand productive activities; dissemination of best practices that will improve entrepreneurial skills, fostering greater impact on the socio-economic context.

Social Risk Management Strategies and Health Risk Exposure Gerald Leppert, 2018-09. Risk exposure is a major cause of poverty, deprivation and persistent vulnerability worldwide. This volume analyses individuals and households' responses to a variety of risks with an emphasis on health risks. The study adapts the Social Risk Management (SRM) conceptual framework and extends it considerably for academic inquiry. Using household data from Ghana and Malawi, empirical evidence is provided on the complex relationship between high risk exposure and the application of proactive and reactive SRM strategies in health insurance, showing their specific contributions to risk management.

Expanding Access to Financial Services in Malawi Kiendel Burritt, 2006. This report assesses the achievements and challenges for microfinance service delivery in Malawi with particular attention to rural and agricultural markets. It identifies key elements that influence the development of Malawi's financial system and provides some recommendations and opportunities for investors, donors, government and private sector entities to support the development of an inclusive financial system.

Food Policy for the Poor Joachim Von Braun, Rajul Pandya-Lorch, 2005-01-01

Innovations as Key to the Green Revolution in Africa Andre Bationo, Boaz Waswa, Jeremiah M. Okeyo, Fredah Maina, Job Maguta Kihara, 2011-08-30. Africa can achieve self-sufficiency in food production through adoption of innovations in the agriculture sector. Numerous soil fertility and crop production technologies have been generated through research; however, wide adoption has been low. African farmers need better technologies, more sustainable practices and fertilizers to improve and sustain their crop productivity and to prevent further degradation of agricultural lands. The agricultural sector also needs to be supported by functional institutions and policies that will be able to respond to emerging challenges of globalization and climate change.

African Smallholders Göran Djurfeldt, Ernest Aryeetey, Aida C. Isinika, 2011. This book investigates how the changed agricultural policy climate affected government policies in the nine countries studied already as part of the preceding project: Ethiopia, Ghana, Kenya.

Malawi Mozambique Nigeria Tanzania Uganda and Zambia By repeating the cross sectional survey made in over 100 villages in 2002 and converting it into a panel it is possible to trace village and household level effects of agricultural policies and other macro level processes The book consists of 14 chapters most of which revolve around studies on each of the nine case study countries

Access to Credit and Its Impact on Welfare in Malawi Aliou Diagne,2001

Natural Resource Management in the Hillside of Honduras Bruno Barbier,Gilles Bergeron,2001-01-01 Farmers who live in fragile tropical hillsides often operate under severe resource constraints and face difficult tradeoffs when confronted with changes in production conditions Using a bioeconomic linear programming model this study simulates the effects of population market and technological changes on farmers income and on their management of the natural resource in a hillside area of Central Honduras The results show that economic growth and agricultural intensification are not necessarily adverse for fragile environments In fact farmer incomes would be much lower and degradation much higher if intensive agriculture had not been adopted Such a result however must be framed within a complex set of conditioning factors among which agroecology plays a fundamental role Although the economic advantages of horticultural production are clear in the area studied this strategy is not suited for all contexts This report offers a series of policy recommendations that implicitly recognize such limitations thereby helping to direct resources where they will have their greatest impact

Strategies and Priorities for African Agriculture Xinshen Diao,James Thurlow,Samuel Benin,Shenggen Fan,2012 In the first decade of the twenty first century countries within Sub Saharan Africa reached milestones that seemed impossible only ten years ago macroeconomic stability sustained economic growth and improved governance Continuing this pattern of success will require enhancing the region s agricultural sector in which a large proportion of poor people make a living The authors of Strategies and Priorities for African Agriculture Economywide Perspectives from Country Studies argue that although the diversity of the region makes generalization difficult increasing staple crop production is more likely to reduce poverty than increasing export crop production This conclusion is based on case studies of ten low income African countries that reflect varying levels of resource endowments and development stages The authors also recommend increased more efficient public investment in agriculture and agricultural markets and propose new directions for future research The last ten years have been an encouraging time for one of the world s poorest regions this book offers an analysis of how recent promising trends can be sustained into the future

The Triangle of Microfinance Manfred Zeller,Richard L. Meyer,2002-01-01 Since the 1980s when the microfinance revolution began much has been accomplished but the field became more refined in the 1990s as a result of shifts in paradigms strategies and development practices This volume addresses the three policy objectives that now occupy those who wish to use credit as a development tool financial sustainability of microfinance institutions outreach to the poor and welfare impact Inevitable tradeoffs exist among these objectives and the book advances an analytical framework that assists students of and experts in microfinance to identify the tradeoffs and synergies at the institutional level and in the policy

environment The book features a wealth of empirical data and innovative analytical studies and critically discusses the role of public support for microfinance institutions MFIs in light of the social costs and benefits generated by such financial systems The book is organized into five parts The first discusses the demand for and access to financial services by the poor emphasizing that demand oriented pro poor financial services are crucial in reaching the poor The second is concerned with two of the criteria used to evaluate MFIs outreach and financial sustainability The third features innovative econometric studies seeking to evaluate the impact of MFIs at the household level The fourth looks at the role of both public and private sector institutions in developing sustainable financial systems And the fifth summarizes implications for policy and research Given the lack of sound empirical literature on microfinance this volume is sure to advance knowledge and research methodology in the field

Land Law Reform, 2006-01-01 Land Law Reform examines the wide spread efforts to reform land law in developing countries and countries in transition drawing in particular upon the experience of the World Bank and the Rural Development Institute The book considers the role of land law reform in the development process and analyzes how the World Bank has sought to support these legal changes in client countries It reviews the experience with reform of laws affecting land access and rights in achieving gender equity identifies opportunities for reinforcing environmentally sustainable development through land law reform and examines from both growth and poverty alleviation perspectives the effectiveness of reforms to formalize property rights and liberalize land markets The concluding chapter recommends some basic priorities for land law reforms John W Bruce is a senior counsel in the Legal Vice Presidency of the World Bank and a former director of the Land Tenure Center of the University of Wisconsin Madison He has published extensively on land law and land policy in developing countries Renee Giovarelli David Bledsoe Leonard Rolfes and Robert Mitchell are staff attorneys with the Rural Development Institute of Seattle Washington a nonprofit organization that promotes and advises on land related policy and legal reform in developing and transition countries All have done fieldwork and advised extensively on land law reform and have published widely on this topic

Mathematical and Statistical Methods for Actuarial Sciences and Finance Marco Corazza, Manfred Gilli, Cira Perna, Claudio Pizzi, Marilena Sibillo, 2021-12-13 The cooperation and contamination between mathematicians statisticians and econometricians working in actuarial sciences and finance is improving the research on these topics and producing numerous meaningful scientific results This volume presents new ideas in the form of four to six page papers presented at the International Conference eMAF2020 Mathematical and Statistical Methods for Actuarial Sciences and Finance Due to the now sadly famous COVID 19 pandemic the conference was held remotely through the Zoom platform offered by the Department of Economics of the Ca Foscari University of Venice on September 18 22 and 25 2020 eMAF2020 is the ninth edition of an international biennial series of scientific meetings started in 2004 at the initiative of the Department of Economics and Statistics of the University of Salerno The effectiveness of this idea has been proven by wide participation in all editions which have been held in Salerno 2004 2006 2010 and 2014 Venice

2008 2012 and 2020 Paris 2016 and Madrid 2018 This book covers a wide variety of subjects artificial intelligence and machine learning in finance and insurance behavioral finance credit risk methods and models dynamic optimization in finance financial data analytics forecasting dynamics of actuarial and financial phenomena foreign exchange markets insurance models interest rate models longevity risk models and methods for financial time series analysis multivariate techniques for financial markets analysis pension systems portfolio selection and management real world finance risk analysis and management trading systems and others This volume is a valuable resource for academics PhD students practitioners professionals and researchers Moreover it is also of interest to other readers with quantitative background knowledge

Microfinance In Asia Christopher E C Gan, Gilbert V Nartea, 2017-03-27 Lack of credit access is severe in low income and poor families that are normally considered to have fewer opportunities to borrow from banks due to insufficient valuable assets for collateral These low income households face limited opportunity to acquire new technology and working capital for agricultural production and thus tend to fall behind As a result providing access to finance to low income rural households has been considered an important component of any rural development strategy Microfinance programmes in particular have been gradually embedded in national strategies of many developing countries as they are poverty focused They aim to facilitate the access to financial services such as credit for the poor who are usually disadvantaged in terms of access to conventional financial services from formal financial institutions The objective of this book is to provide an overview of microfinance programmes in Asia focusing in particular on the determinants of the accessibility of rural households to microcredit The book studies seven Asian countries such as China Malaysia Vietnam Thailand the Philippines Indonesia and Bangladesh with two specific case studies

The Egyptian Food Subsidy System Akhter U. Ahmed, 2001 The Egyptian Food Subsidy System Structure Performance and Options for Reform evaluates the economic political and technical feasibility of reducing costs while improving or maintaining the welfare of the poor The report addresses five questions 1 How well does the present system target the poor 2 How much leakage the pilferage of subsidized foods in the distribution channel occurs 3 At what cost does the government transfer income to the needy 4 How can subsidies be better targeted to the needy And 5 What are politically feasible options for reform

Growth, Inequality, and Poverty in Rural China Shenggen Fan, Linxiu Zhang, Xiaobo Zhang, 2002-01-01 Growth inequality and poverty Public capital e investment Conceptual framework and model Data estimation and results

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Table of Contents Access To Credit And Its Impact On Welfare In Malawi

1. Understanding the eBook Access To Credit And Its Impact On Welfare In Malawi
 - The Rise of Digital Reading Access To Credit And Its Impact On Welfare In Malawi
 - Advantages of eBooks Over Traditional Books
2. Identifying Access To Credit And Its Impact On Welfare In Malawi
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Access To Credit And Its Impact On Welfare In Malawi
 - User-Friendly Interface
4. Exploring eBook Recommendations from Access To Credit And Its Impact On Welfare In Malawi
 - Personalized Recommendations
 - Access To Credit And Its Impact On Welfare In Malawi User Reviews and Ratings

- Access To Credit And Its Impact On Welfare In Malawi and Bestseller Lists
- 5. Accessing Access To Credit And Its Impact On Welfare In Malawi Free and Paid eBooks
 - Access To Credit And Its Impact On Welfare In Malawi Public Domain eBooks
 - Access To Credit And Its Impact On Welfare In Malawi eBook Subscription Services
 - Access To Credit And Its Impact On Welfare In Malawi Budget-Friendly Options
- 6. Navigating Access To Credit And Its Impact On Welfare In Malawi eBook Formats
 - ePub, PDF, MOBI, and More
 - Access To Credit And Its Impact On Welfare In Malawi Compatibility with Devices
 - Access To Credit And Its Impact On Welfare In Malawi Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Access To Credit And Its Impact On Welfare In Malawi
 - Highlighting and Note-Taking Access To Credit And Its Impact On Welfare In Malawi
 - Interactive Elements Access To Credit And Its Impact On Welfare In Malawi
- 8. Staying Engaged with Access To Credit And Its Impact On Welfare In Malawi
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Access To Credit And Its Impact On Welfare In Malawi
- 9. Balancing eBooks and Physical Books Access To Credit And Its Impact On Welfare In Malawi
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Access To Credit And Its Impact On Welfare In Malawi
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Access To Credit And Its Impact On Welfare In Malawi
 - Setting Reading Goals Access To Credit And Its Impact On Welfare In Malawi
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Access To Credit And Its Impact On Welfare In Malawi
 - Fact-Checking eBook Content of Access To Credit And Its Impact On Welfare In Malawi
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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