

## Credit Scoring Accion

Access to capital and financial services is crucial for healthy communities. However, many impoverished individuals and neighborhoods are routinely ignored by mainstream financial institutions. This neglect led to the creation of community development financial institutions (CDFIs), which provide low-income communities with financial services and act as a conduit to conventional financial organizations and capital markets. Edited by Julia Sass Rubin, *Financing Low-Income Communities* brings together leading experts in the field to assess what we know about the challenges of bringing financial services and capital to poor communities, map out future lines of research, and propose policy reforms to make these efforts more effective. The contributors to *Financing Low-Income Communities* distill research on key topics related to community development finance. Daniel Schneider and Peter Tufano examine the obstacles that make saving and asset accumulation difficult for low-income households—such as the fact that tens of millions of low-income and minority adults don't have a bank account—and consider solutions, like making it easier for low-wage workers to enroll in 401(K) plans. Jeanne Hogarth, Jane Kolodinsky, and Marianne Hilgert review evidence showing that community-based financial education programs can be effective in changing families' saving and budgeting patterns. Lisa Servon proposes strategies for addressing the challenges facing the microenterprise field in the United States. Julia Sass Rubin discusses ways community loan and venture capital funds have adapted in response to the decreased availability of funding, and considers potential sources of new capital, such as state governments and public pension funds. Marva Williams explores the evolution and recent performance of community development banks and credit unions. Kathleen Engel and Patricia McCoy document the proliferation of predatory lenders, who market loans at onerous interest rates to financially vulnerable families and the devastating effects of such lending on communities—from increased crime to falling home values and lower tax revenues. Rachel Bratt reviews the policies and programs used to make rental and owned housing financially accessible. Rob Hollister proposes a framework for evaluating the contributions of community development financial institutions. Despite the many accomplishments of CDFIs over the last four decades, changing political and economic conditions make it imperative that they adapt in order to survive. *Financing Low-Income Communities* charts out new directions for public and private organizations which aim to end the financial exclusion of marginalized neighborhoods.

Big Data has the power to change all aspects of agriculture, environmental protection and healthcare, especially in developing countries, by allowing new levels of analysis and tailoring of impacts. How big data will impact will benefit smallholder farmers relative to global multinationals. The book considers how big data can change the way lenders assess creditworthiness of potential borrowers. Data privacy and security issues are important issues. The key ideas, concepts and theories presented are explored, illustrated and contrasted through in-depth case studies of developing world-based big data companies and deployment and utilization big data in agriculture, environmental protection and healthcare.

The most recent conversations about financial instability in International Political Economy have addressed the ongoing financial spasms of the past five years; a global financial spasm unleashed by the 2008 subprime debacle, ongoing Eurozone instability, and general price volatility in securities markets globally. Alongside and as part of these broader spasms, however, has been another key trend—the intensifying reach of global financial markets into and among those populations which live at its very edges. There are increasing, and increasingly profitable, experiments which are explicitly targeted to those without regular access to full or formalized financial practices. This book places the practices of fringe finance in critical context by situating them within a larger set of discussions in the field. Most importantly, this book is part of a much broader attempt in IPE to rethread the study of finance to questions of cultural and social theory in a meaningful manner. Finance is increasingly subjected to innovative forms of social inquiry influenced by a range of diverse methods including governmentality, actor-network theory and cultural economy. By drawing on several strands of social theory, this book contributes to this broader movement in IPE and helps open more space for the continuation of these interdisciplinary conversations. This work will be of great interest to students and scholars of IPE, development studies and economic sociology. First published in 1998, this collection of essays by eminent microfinance practitioners provides a range of perspectives on contemporary issues in the field. Different approaches are proposed for achieving improved access by the poor to financial services.

The common denominator in these essays is financial sustainability for the service provider. Issues addressed include: is savings mobilization integral to microfinance and, if so, how should it be incorporated in new programs? Are borrower groups a necessary element of successful microfinance programs? Are NGOs the right institutional vehicle for sustainable microfinance interventions? Is standardized and generalizable microfinance credit rating system feasible? While there is considerable diversity in the approaches recommended in these essays, the importance of cost efficiency and cost recovery forms the basis for most of the discussions.

## A Casebook

### Banking the Poor

#### Global Marketing Management

#### Creative Methods for Getting the Money You Need

#### Financial Innovation in Retail and Corporate Banking

#### It's Your Biz

*For more than sixty years, The University of Chicago Spanish-English Dictionary has set the standard for concise bilingual dictionaries. Now thoroughly revised to reflect the most current vocabulary and usage in both languages, this dictionary enables users to find the precise equivalents of the words and phrases they seek. Completely bilingual, the dictionary focuses on two contemporary international languages, American English and a worldwide Spanish rooted in both Latin American and Iberian sources. The sixth edition has been updated with six thousand new words and meanings selected for their frequency of use, rising popularity, and situational necessity. In order to best represent the dynamic and increasingly connected cultures of three continents, this edition features enhanced coverage of the vocabulary associated with four areas of increasing global importance: medicine, business, digital technology, and sports. Clear, precise, and easy to use, The University of Chicago Spanish-English Dictionary continues to serve as the essential reference for students, travelers, businesspeople, and everyone interested in building their linguistic proficiency in both Spanish and English.*

*Access to credit is an important means of providing people with the opportunity to make a better life for themselves. Loans are essential for most people who want to purchase a home, start a business, pay for college, or weather a spell of unemployment. Yet many people in poor and minority communities—regardless of their creditworthiness—find credit hard to come by, making the climb out of poverty extremely difficult. How dire are the lending markets in these communities and what can be done to improve access to credit for disadvantaged groups? In *Credit Markets for the Poor*, editors Patrick Bolton and Howard Rosenthal and an expert team of economists, political scientists, and legal and business scholars tackle these questions with shrewd analysis and a wealth of empirical data. *Credit Markets for the Poor* opens by examining what credit options are available to poor households. Economist John Caskey profiles how weak credit options force many working families into a disastrous cycle of short-term, high interest loans in order to sustain themselves between paychecks. L oic Sadoulet explores the reasons that community lending organizations, which have been so successful in developing countries, have failed in more advanced economies. He argues the obstacles that have inhibited community lending groups in industrialized countries—such as a lack of institutional credibility and the high cost of establishing lending networks—can be overcome if banks facilitate the community lending process and establish a system of repayment insurance. *Credit Markets for the Poor* also examines how legal institutions affect the ability of the poor to borrow. Daniela Fabbri and Mario Padula argue that well-meaning provisions making it more difficult for lenders to collect on defaulted loans are actually doing a disservice to the poor in credit markets. They find that in areas with lax legal enforcement of debt agreements, credit markets for the poor are underdeveloped because lenders are unwilling to take risks on issuing credit or will do so only at exorbitant interest rates. Timothy Bates looks at programs that facilitate small-business development and finds that they have done little to reduce poverty. He argues that subsidized business creation programs may lure inexperienced households into entrepreneurship in areas where little profitable investment is possible, hence setting them up for failure. With clarity and insightful analysis, *Credit Markets for the Poor* demonstrates how weak credit markets are impeding the social and economic mobility of the needy. By detailing the many disadvantages that impoverished people face when seeking to borrow, this important new volume highlights a significant national problem and offers solutions for the future.*

*CreditDebt, Default, Islamic Banking, Banco Palmas, Syndicated Loan, Payday Loan, Prosper Marketplace, Merchant Account, Credit History, Credit Scor*University-Press.org

*· Credit scoring is a vital and sometimes misunderstood tool in financial services · Evaluates the different systems available Bankers and lenders depend on credit scoring to determine the best credit risks—and ensure maximum profit and security from their loan portfolios. Handbook of Credit Scoring offers the insights of a select group of experts on credit scoring systems. Topics include: Scoring Applications, Generic and Customized Scoring Models, Using consumer credit information, Scorecard modelling with continuous vs. Classed variables, Basic scorecard Development and Validation, Going beyond Credit Score, Data mining, Scorecard collection strategies, project management for Credit Scoring*

*Hispanic Entrepreneurs in the 2000s*  
*Debt, Default, Islamic Banking, Banco Palmas, Syndicated Loan, Payday Loan, Prosper Marketplace, Merchant Account, Credit History, Credit Scor*

*Racial and Ethnic Tensions in American Communities*

*Poverty, Inequality, and Discrimination : a Report of the United States Commission on Civil Rights*

*More Pathways Out of Poverty*

*Fringe Finance*

*The University of Chicago Spanish-English Dictionary, Sixth Edition*

*This book's prime audience is government policy-makers. It provides a policy framework for governments to increase micro, small and medium enterprises' access to financial services?one which is based on empirical evidence from around the world. Financial sector policies in many developing countries often work against the ability of commercial financial institutions to serve this market segment, albeit, often unintentionally. The framework guides governments on how to best focus scarce resources on three things: ? developing an inclusive financial sector policy; ? building healthy financial ins*

*"Written by respected members of the premier non-profit group promoting livability, Partners for Livable Communities (representing 1,000 organizations), The Livable City gives you innovative tools that help you get a handle on the problems of cities today: traffic congestion, urban sprawl, disaffected citizens, physical decay, institutional breakdown, crime."*

*Describes the founding of the Kiva.org micro-loan portal and visits to the world regions where the organization's loans have enabled people and small businesses to revitalize.*

*Audisee® eBooks with Audio combine professional narration and text highlighting for an engaging read aloud experience! Do you like holidays? Learn all about how and why people celebrate different holidays. Carefully leveled text and fresh, vibrant photos engage young readers in learning about the traditions and celebrations of the holiday of Thanksgiving. Age-appropriate critical thinking questions and a photo glossary help build nonfiction learning skills.*

*Crossing and Contesting the Borders of Global Capital*

*Accion Poverty Outreach Findings & Analysis, Apoyo Integral, El Salvador*

*Volume 3*

*Journal of the Institute of Bankers in Pakistan*

*Strategic Issues in Microfinance*

*LatinFinance*

*Georgetown Journal of International Affairs*

**Microfinance has experienced dynamic development. Today, microfinance providers reach close to 100 million clients worldwide and are growing fast. New partnerships expand the impact of microfinance even further. Three types of partnerships are examined in this book, each consisting of a thematic pillar. Pillar I focuses on equity investments in microfinance, especially the possibilities for engaging private investors through structured microfinance investment funds. Rating agencies are involved in providing more transparency in this emerging fund industry. Pillar II focuses on collaboration among microfinance providers, governments, private investors and technology companies which help microfinance institutions to integrate new technologies into their business models, reducing cost and increasing outreach to clients. Pillar III covers micropensions, microinsurance and the role of securitisation for the future of microfinance.**

**Presents tips and advice for creating a new business, utilizing the author's experience in creating her own successful business to guide readers in planning, funding, promotion, pricing, and self-evaluation. Banking the Poor explores level and determinants of financial access in 54 countries, mostly in Africa. It collects information from two sources: central banks and leading commercial banks in each surveyed country. It explores associations between countries' banking policies and practices and their levels of financial access, measured in terms of the numbers of bank account per thousand adults. It builds on the previous work measuring financial access through information from regulators, from banks, and also from users' perspectives in household surveys.**

**In the mid-1980s the international development community helped launch what was to quickly become one of the most popular poverty reduction and local economic development policies of all time.**

**Microcredit, the system of disbursing tiny micro-loans to the poor to help them to establish their own income-generating activities, was initially highly praised and some were even led to believe that it would end poverty as we know it. But in recent years the microcredit model has been subject to growing scrutiny and often intense criticism. The Rise and Fall of Global Microcredit shines a light on many of the fundamental problems surrounding microcredit, in particular, the short- and long-term impacts of dramatically rising levels of microdebt. Developed in collaboration with UNCTAD, this book covers the general policy implications of adverse microcredit impacts, as well as gathering together country-specific case studies from around the world to illustrate the real dynamics, incentives and end results. Lively and provocative, The Rise and Fall of Global Microcredit is an accessible guide for students, academics, policymakers and development professionals alike.**

**B4 the Sale: "The 90 Day Grind"**

**Agricultural Finance in the Sudan**

**New Partnerships for Innovation in Microfinance**

**It's Thanksgiving!**

**Their Unique Role and Challenges Serving Lower-income, Underserved, and Minority Communities : Hearing Before the Committee on Financial Services, U.S. House of Representatives, One Hundred Eleventh Congress, Second Session, March 9, 2010**

**Credit**

**An Economic Profile and Policy Implications**

Succeeding in the modern business world is a multi-faceted endeavor that involves numerous parts. By implementing effective strategies, companies can strive toward achieving a competitive advantage. Digital Entrepreneurship and Global Innovation is a pivotal reference source for the latest academic material on strategic entrepreneurship initiatives to facilitate organizational growth and success, focusing on the role of digital technologies in business environments. Highlighting theoretical frameworks, industry perspectives, and emerging methodologies, this book is ideally designed for professionals, practitioners, upper-level students, and researchers involved in the field of entrepreneurship. Please note that the content of this book primarily consists of articles available from Wikipedia or other free sources online. Pages: 110.

Chapters: Debt, Default, Islamic banking, Banco Palmas, Syndicated loan, Payday loan, Prosper Marketplace, Merchant account, Credit history, Credit score, Loans and interest in Judaism, Credit rating, Person-to-person lending, Lending Club, Liquidity crisis, List of countries by credit rating, Fair Credit Reporting Act, Credit bureau, Identity score, Hard money loan, Moneylender, Microcredit Summit Campaign, John Hatch, FreeCreditScore.com, Bridge loan, FatWallet, Expert systems for mortgages, Creative financing, Credit crunch, Credit analysis, Debt service coverage ratio, Criticism of debt, Vertrue, Debt validation, Home equity line of credit, Five Talents, Conforming loan, Debt consolidation, Village Banking, Representative example, Credit Karma, Debenture, Commercial credit reporting, Fair Credit Billing Act, Second lien loan, Comparison of free credit report websites, Credit freeze, Accion USA, Credit insurance, Annualcreditreport.com, Subordinated debt, Asset-based loan, Loan-to-value ratio, ACA International, Private student loan, App-o-rama, Negative equity, Charge-off, Seller financing, Merchant account provider, ITraxx, Creditor, Electronic Lien and Title, Credit note, Loan agreement, Private money, Imprest system, Guaranteed consumer funding, Creditor's rights, Preferential creditor, Loan guarantee, Texas ratio, Participation loan, Bank pool loan, Credit broker, Bottomry, Schumer box, SMART, Non-conforming loan, Credit cycle, Bridge financing, Quizzle, Loan covenant, Contractum trinius, Late fee, Intelliscore, Gerber Finance, Default Notice, Equal Credit Opportunity Act, Refinancing risk, Cross-collateralization, Revolving credit, Credit report monitoring, Soft loan, Acceptance credit, Credit event, Retail floorplan, Market Implied Ratings, Installment loan, Senior stretch loan, Paydex, Non-performing loan, ..

Offering a road map to repairing credit information, this new book offers tips on how to use legal rights to maintain a stronger credit profile, repair bad credit, improve credit scores, and correct personal information.

This report presents ACCION's findings regarding the poverty levels of microfinance clients at BancoSol, Bolivia. The third in a series of poverty analyses, the authors analyze client expenditure data to evaluate client poverty levels relative to national and international poverty lines. The study also identifies indicators that can be used as proxies for poverty, and compares the data collected during credit evaluations to data collected through a more detailed household survey for the same client population. Finally, a system is presented that makes use of credit evaluation data to automatically generate reports on outreach and client performance by poverty level. Such a system enables BancoSol to gain improved understanding of how their client base is changing over time and to develop products and policies to better serve poorer clients.

International Engagement on Cyber VII, Fall 2017, Volume 18, No. 3

Diccionario Universidad de Chicago Inglés-Español, Sexta Edición

The Complete Guide to Becoming Your Own Boss

Industries, Nations and Time

Bancosol, Bolivia

Big Data's Big Potential in Developing Economies

Handbook of Credit Scoring

*By unlocking the mortgage industry's trade secrets, this indispensable book will help readers understand credit scoring and learn how to obtain—and improve—their credit reports. •Includes the latest information on banking and lending requirements in the post-credit-crisis environment •Explains how new regulations and guidelines, such the Dodd-Frank Act, are impacting banks, credit, and lending •Shows readers what will improve a consumer's credit score and what will damage it •Spells out debt management strategies and debt solutions and shares tips on technologies that help with credit and money management •Exposes common credit reporting and lending myths and secrets*

*Small businesses figure importantly in the American economy, yet few resources exist for small business owners looking to build their credit. In **The Rational Guide to Building Small Business Credit**, Barbara Weltman offers an indispensable new guide that clearly explains how to build and maintain a credit profile for your company. This book covers the fundamentals of credit building, including the five C's of credit analysis and how to register your D-U-N-S(r) number with Dunn & Bradstreet. Advanced concepts include re-establishing poor credit, working with the government, and running credit checks on your customers. This book uses a rational, no-nonsense approach to give you the information you need to proactively manage your credit*

*Hispanics account for more than half the population growth in the United States over the last decade. With this surge has come a dramatic spike in the number of Hispanic-owned businesses. **Hispanic Entrepreneurs in the 2000s** is a pioneering study of this nascent demographic. Drawing on rich quantitative data, authors Alberto Dávila and Marie T. Mora examine key economic issues facing Hispanic entrepreneurs, such as access to financial capital and the adoption and vitality of digital technology. They analyze the varying effects that these factors have on subsets of the Hispanic community, such as Mexican Americans, Puerto Ricans, Cubans, and Salvadorans, while considering gender and immigrant status. This account highlights key policies to drive the success of Hispanic entrepreneurs, while drawing out strategies that entrepreneurs can use in order to cultivate their businesses. Far-reaching and nuanced, **Hispanic Entrepreneurs in the 2000s** is an important study of a population that is quickly becoming a vital component of American job creation.*

*The following chapter is from **Microfinance for Bankers and Investors**. Written in a non-academic, direct style, it is enhanced with detailed case studies that showcase innovative and entrepreneurial ventures into microfinance by some of the world's best-known corporations such as Citibank, Visa Inc. and Wal-Mart. The company-cases help bring microfinance to life, recounting the motivations that led these companies into inclusive finance, the opportunities, and the obstacles they saw and the results they have experienced so far.*

*Credit Markets for the Poor*

*The Rise and Fall of Global Microcredit*

*Varieties of Green Business*

*An Organizational Approach & Problem Conceptualization*

*Development, debt and disillusion*

*Accion Poverty Outreach Findings & Analysis*

*The Credit Cleanup Book: Improving Your Credit Score, Your Greatest Financial Asset*

This book provides rich new empirical evidence on green business as it examines its variation between industries and nations, and over time. It demonstrates the deep historical origins of endeavors to create for-profit businesses that were more responsible and sustainable, but also how these strategies have faced constraints, trade-offs and challenges of legitimacy. Based on extensive interviews and archives from around the world, the book asks why green business succeeds more in some contexts than others, and draws lessons from failure as well as success.

Discusses through a blend of theory and empirical research, the processes of innovation and the diffusion of new financial instruments. This book explores theoretical issues such as the relationship among financial innovation and market structure and the legal protection of financial innovation.

GLOBAL MARKETING MANAGEMENT uses Harvard cases to examine the factors that affect marketing of goods and services worldwide. Emphasis is on marketing strategies of domestic marketers to international operations and the institutional structure that exists in international markets. Marketing strategies of corporate operations within the global arena are also examined. The greatest challenge to the

complex new demands of the expanded, global marketplace comes in developing the organizational capabilities and managerial competencies to implement a clearly defined strategic intent. Global Marketing Managements cases provide real examples of these challenges by presenting the issues faced by domestic companies such as Bausch & Lomb, Reebok, Gillete, DHL, and international firms such as Tesco, Plc, Silvio Napoli, Bajaj Auto. These cases help readers gain an understanding of real-world marketing in the international environment.

Explore the many options available to get the money you need for your business Whether your business is a new start-up, an established company attempting to grow, or somewhere in between, Get Your Business Funded gives you the full range of options for raising capital in today's challenging economy. Covering everything from bank loans to angel investors to equity financing to more unorthodox methods, this complete guide uses clear, easy-to-understand language to explain each approach. Divided into two sections: "Sources and Funding" and "What You Need to Know" Explains such unorthodox financing sources as peer-to-peer lending, online grants, business plan competitions, and the "friends and family plan" Reveals untapped funding streams available through the government Follows on the success of the author's previous work The Small Business Bible Pick up this reader-friendly guide and discover the many ways you can Get Your Business Funded right now.

The International Bank of Bob

Designing in Ethics

How to Repair Your Credit Score Now

The Revolution in Local Investing and How to Profit From It

Financing Low Income Communities

Good Practices and Policies for Micro, Small, and Medium Enterprises

Locavesting

\* Follow up to the case studies presented in 2002 ' s Pathways out of Poverty \* Companion book to the 2006 Global Microcredit Summit More Pathways Out of Poverty explores new practices in microfinance, some of them revolutionary, and draws on the success of the industry to illustrate the challenges involved in lifting clients out of poverty. Taken together, the contributions from leading microfinance leaders and institutions serve as a map for ensuring that microcredit contributes powerfully to cutting absolute poverty in half by 2015. For more information about the Global Microcredit Summit, visit: [www.microcreditsummit.org](http://www.microcreditsummit.org)

Many of our interactions in the twenty-first century - both good and bad - take place by means of institutions, technology, and artefacts. We inhabit a world of implements, instruments, devices, systems, gadgets, and infrastructures. Technology is not only something that we make, but is also something that in many ways makes us. The discipline of ethics must take this constitutive feature of institutions and technology into account; thus, ethics must in turn be embedded in our institutions and technology. The contributors to this book argue that the methodology of 'designing in ethics' - addressing and resolving the issues raised by technology through the use of appropriate technological design - is the way to achieve this integration. They apply their original methodology to a wide range of institutions and technologies, using case studies from the fields of healthcare, media and security. Their volume will be important for philosophical practitioners and theorists alike.

B4 the Sale brings us back in time to the old-school truths of belief, education, and networking; then we are led swiftly into a bright, exciting future. Joseph ' s intent is to motivate you to the point of unbreakable determination, like the way you felt when you left the theater after watching Rocky or Braveheart. In the case of a movie, your excitement probably evaporated the next day, but after you ' ve completed B4 the Sale, you will be pounding the pavement, filled with relentless passion to make your next sale that day and every day you are still breathing! Joseph will teach you how to be fearless and how to GET OUT OF YOUR OWN WAY. He stays in the grind with you now and into the future—always learning, selling, and sharing. Joseph insists that being a topnotch sales professional requires you to be honest, teachable, presentable, fearless, approachable, generous, and to develop an unwavering ability to attract people to you.

Global Credit Review is an annual publication that provides an overview of the most important developments in global credit markets and the regulatory landscape. The third volume provides some critical analysis, reviews the introduction of new regulations and also offers new insights to address the challenges ahead. The carefully selected chapters touch on current topics such as: the measurement of systemic risk, reserve requirements and its role in monetary policy, the application of the Basel II default definition by credit risk assessment systems, and changes in credit portfolio management, amongst others. Recent evolutions of the Risk Management Institute's Credit Research Initiative are also reported, including a comprehensive overview of the technical details on the implementation of the current RMI-CRI corporate default prediction model. With its distinctive focus on topics related to credit markets and credit risk, this is an invaluable publication for finance professionals, policy makers and academics with an interest in credit markets. Contents: Systemic Risk in Europe (Eric Jondeau and Michael Rockinger) Changes in the Ratings Game — An Update on Various Developments (RMI staff) Reserve Requirements as Window Guidance in China (Violaine Cousin) The Implementation of the Basel II Default Definition by Credit Risk Assessment Systems: An Analysis of Possible Aggregation Procedures (Markus Bingmer and Laura Auria) Can Credit-Scoring Models Effectively Predict Microloans Default? Statistical Evidence from the Tunisian Microfinance Bank (Ibtissem Baklouti and Abdelfettah Bouri) Stepping Up to the Liquidity Challenge: The Changing Role of Credit Portfolio Management (IACPM and KPMG) NUS-RMI Credit Research Initiative Technical Report (Version: 2013, Update 2b) (RMI staff) Readership: Finance professionals, policy makers and academics with an interest in credit markets. Keywords: Systemic Risk; Marginal Expected Shortfall; Multi-Factor Model; Volatility; Correlation; Regulations; Credit-Rating Alternatives; Recommendations; Lawsuits; Sovereign Ratings; Non-Performing Loans; Reserve Requirements; Monetary Policy; China; Banks; Asset Quality; Central Bank; Bank Regulation; Window Guidance; Basel II Default Definition; Materiality; Probability of Default; Aggregation of Default Information; Credit Scoring; Micro-Credit Default Risk; Logistic Regression; Tunisian Microfinance Bank; Credit Portfolio Management; Funding Liquidity

Management;Asset and Liability Management;Capital;Liquidity;Liquidity Coverage RatioKey Features:A distinctive focus on credit risk related topics that are relevant for academics, policymakers and practitioners, linking rigorous theoretical and empirical research with clear practical implicationsAn annual update on global credit market dynamics and financial regulationsTouches on current topics such as the measurement of systemic risk, the role of reserve requirements in monetary policy, and changes in credit portfolio management

Digital Entrepreneurship and Global Innovation

Global Credit Review

The Livable City : Revitalizing Urban Communities

Impact on Agriculture, Health and Environmental Security

Connecting Our Worlds One \$25 Kiva Loan at a Time

Microfinance for Bankers and Investors, Part 1 - Understanding Clients, the Market, and the Opportunities

Measuring Banking Access in 54 Economies

This report evaluates the poverty levels of microfinance clients at Apoyo Integral in El Salvador relative to national and international poverty lines. The study also describes certain client characteristics and how they vary with poverty level. Finally, the authors describe the tool they developed for Apoyo Integral to monitor the poverty distribution of clients on a regular basis, using data collected during the credit evaluation process.

Expanding Access to Finance

Get Your Business Funded

Community Development Financial Institutions (CDFIs)

Simple No Cost Methods You Can Put to Use Today

Microfinance for Bankers and Investors, Part 3 - The Emerging Industry of Inclusive Finance

The Rational Guide to Building Small Business Credit