

## From Microfinance to Inclusive Finance: Why Local Banking Works



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### ***Reviews***

*This book will not be simple to get going on reading but extremely exciting to read through. Yes, it can be play, still an interesting and amazing literature. I am very easily could possibly get a delight of reading a written book.*

*(Rene Olson)*

## FROM MICROFINANCE TO INCLUSIVE FINANCE: WHY LOCAL BANKING WORKS



Wiley-VCH Verlag GmbH. Hardback. Book Condition: new. BRAND NEW, From Microfinance to Inclusive Finance: Why Local Banking Works, Sparkassenstiftung, Once praised as a panacea to overcome poverty microfinance has had to face harsh criticism because of painful failures and unfulfilled expectations. Still many people in particular in rural regions do not have any access to formal financial services, many microfinance institutions are weak, and others rather exploit their clients driving them into over indebtedness than helping them out of poverty. What should microfinance achieve? Can it help to build up inclusive financial systems allowing access to basic financial services for everybody? The historic templates for this book are the German Sparkassen and Cooperative banks that have a strong track record of development and growth spanning over 200 years. For obvious reasons their results cannot be transferred directly into specific solution options to today's challenges in developing countries. Nevertheless the coming into existence of Sparkassen and Cooperative banks can well be seen as part of a period of revolutionary developments in the European economic and social landscape, which can be viewed as analogous to the transformation that emerging economies are undergoing today. While Europe faced dramatically changing living conditions during the period of industrialization these newly created banks made change possible by unequivocally including the lower class population in the transformation by providing access to savings and loans. And it is this parallel - even in the face of the many differences - which is why their development and success deserves careful consideration today. The authors' approach differs from other explorations by specifically adopting an interdisciplinary strategy. They take into account past developments as well as current global ones from a historical, social science and economic point of view. Analysis and the interpretation of data is supported by case studies to illustrate...



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