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Mission Drift?-Oddvar Sten Ronsen 2016-02-14

The Lausanne congress of 1974 marked the widespread adoption of integral mission as essential to the evangelical witness of Christ in our world. Ever since there has been ongoing debate as to the roles of evangelism and social action. In this book Oddvar Sten Ronsen argues that instead of the priority of evangelism over social action there should be the anticipation of evangelism as a result of social action. Although evangelism and social action may not occur at the same time, the author warns of the possibility of “mission drift,” where projects begin with the intention of meeting the social and spiritual needs of the people, but fail to proceed to evangelism. In succumbing to this mission drift, projects cease to be true to the principles of integral mission. Combining theological reflection with case studies of microfinance enterprises in the Philippines and Thailand, Ronsen evaluates the sustainability of, and social good delivered by, these Christian projects to the communities they serve. The research sheds light on the causes of a drift from integral mission,

reflects the implications of a social performance management agenda for the perspective of twelve partners from Asia, Africa, Latin America and Europe, who participated in a three-year microfinance action-research programme known as Imp-Act.

Just Money-Katrin Kaufer 2021 "An accessible exploration of the role of mission-driven banks in the future of finance"--


Money with a Mission-James G. Copestake 2005
This book presents the findings of a five-year action research programme into how far poverty-oriented microfinance institutions (MFIs) in Africa, Asia, and Latin America are contributing to global poverty reduction, and how they can do so more effectively.
how these can be managed and whether microfinance can be a bridge for the gospel. Why Doesn't Microfinance Work?-Milford Bateman 2010-06-10 Since its emergence in the 1970s, microfinance has risen to become one of the most high-profile policies to address poverty in developing and transition countries. It is beloved of rock stars, movie stars, royalty, high-profile politicians and ‘troubleshooting’ economists. In this provocative and controversial analysis, Milford Bateman reveals that microfinance doesn't actually work. In fact, the case for it has been largely built on hype, on egregious half-truths and - latterly - on the Wall Street-style greed of those promoting and working in microfinance. Using a multitude of case studies, from India to Cambodia, Bolivia to Uganda, Serbia to Mexico, Bateman demonstrates that microfinance actually constitutes a major barrier to sustainable economic and social development, and thus also to sustainable poverty reduction. As developing and transition countries attempt to repair the devastation wrought by the global financial crisis, Why Doesn't Microfinance Work? argues forcefully that the role of microfinance in development policy urgently needs to be reconsidered.

Confronting Microfinance-Milford Bateman 2011 Incorporates global perspective but focuses on southeastern Europe, a key arena for microfinance and microcredit programs -- New Pathways Out of Poverty-Sam Daley-Harris 2011 The current moment faced by the microfinance field reflects the opening lines from Charles Dickens’ A Tale of Two Cities: It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness.... Never before has there been such inspiring innovation in microfinance nor such cause for concern. New Pathways out of Poverty provides a substantive discussion of the state of the field and a compelling vision for its future. Third in a book series spanning a decade that has documented the microfinance industry’s highs and lows, New Pathways Out of Poverty explores the current state of the microfinance industry and highlights some of the field’s major
challenges and achievements. Contributors examine innovations in microfinance and capture the knowledge gained in key areas of practice. The authors also show how leading institutions are taking steps to ensure that microfinance becomes a central platform for putting poverty in the museums where it belongs.

Small Money Big Impact-Peter A. Fanconi
2017-03-27 Make your money make a difference—and enjoy attractive returns Small Money, Big Impact explores and explains the globally growing importance of impact investing. Today, the investor's perspective has become as important as the actual social impact. Based on their experience with over 25 million micro borrowers, the authors delve into the mechanics, considerations, data and strategies that make microloans and impact investing an attractive asset class. From the World Bank to the individual investor, impact investing is attracting more and more attention. Impact investing is a global megatrend and is reshaping the way people invest as pension funds, insurance companies, foundations, family offices and private investors jump on board. This book explains for the first time how it works, why it works and what you should know if you're ready to help change the world. Impact investing has proven over the last 20 years as the first-line offense against crushing poverty. Over two billion people still lack access to basic financial services, which are essential for improving their livelihood. Investors have experienced not only social and environmental impact, but have received attractive, stable and uncorrelated returns for over 15 years. This guide provides the latest insights and methodologies that help you reap the rewards of investing in humanity. Explore the global impact investing phenomenon Learn how microloans work, and how they make a difference Discover why investors are increasingly leaning into impact investing Consider the factors that inform impact investing decisions Part social movement and part financial strategy, impact investing offers the unique opportunity for investors to power tremendous change with a small amount of money—expanding their portfolios as they expand their
own global impact. Microfinance allows investors at any level to step in where banks refuse to tread, offering opportunity to those who need it most. Small Money, Big Impact provides the expert guidance you need to optimize the impact on your portfolio and the world.

Integrated Community-Managed Development-L. Jan Slikkerveer 2019-01-24 This book provides an overview of recent advances in Integrated Community-Managed Development (ICMD) as an innovative strategy for the community-based development of local institutions in order to achieve lasting poverty reduction and empowerment. The original approach presented here to improving the lives and livelihoods of the poor takes a critical stance on the failing concept of conventional community development, as it is based on the shifting paradigm of 'bottom-up' cooperation and development, where recent regional autonomy policies are enabling national services to successfully integrate with local institutions at the community level. Based on recent experiences in South-East Asia, where the implementation of an alternative approach to integrating financial, medical, educational, communication and socio-cultural services has led to increased community participation and impressive poverty reduction, the book highlights the theoretical, methodological and practical aspects of this innovative strategy. The potential offered by applying the newly developed 'ICMD formula' worldwide as a function of themes, principles and services is reflected in the book’s diverse range of contributions, written by respected researchers and practitioners in the fields of development economics and financial management.

Money with a Mission-Adoption of Micro Finance Activity by Islamic Banking Institutions-Kunjn KC

Mainstreaming Gender in Social Protection for the Informal Economy-Naila Kabeer 2008

Explores the gendered dimensions of risk, vulnerability and insecurity and hence the need for a gender perspective in the design of social protection measures. This book provides an understanding of the constraints and barriers that confine women to more poorly remunerated,
more casual and more insecure forms of waged and self-employment.

Social Innovation, the Social Economy and World Economic Development-Denis Harrisson 2009

The world of work and labour is in a permanent transformation affecting the various social groups in the different parts of the world quite unequally. Social innovations, related to the idea of economic progress and well-being, tackle the problems of employment leading to social exclusion and poverty as a consequence of the extreme positioning in favour of economic performance. An alternative economy complements the deficiency of both the market and the State. This volume presents contributions from scholars coming from different continents, about Social Economy, Labour Rights, corporate Social Responsibility, Social Regulations and Public Policies. Social innovations have huge impacts on national and regional economies as their sources come from the citizen. Many initiatives presented in this volume are a social response by civil society to poverty, precarious employment, job losses, long-term unemployment, delocalisation and de-industrialisation.

Small Money Big Impact-Peter A. Fanconi 2017-02-27

Make your money make a difference—and enjoy attractive returns Small Money, Big Impact explores and explains the globally growing importance of impact investing. Today, the investor's perspective has become as important as the actual social impact. Based on their experience with over 25 million micro borrowers, the authors delve into the mechanics, considerations, data and strategies that make microloans and impact investing an attractive asset class. From the World Bank to the individual investor, impact investing is attracting more and more attention. Impact investing is a global megatrend and is reshaping the way people invest as pension funds, insurance companies, foundations, family offices and private investors jump on board. This book explains for the first time how it works, why it works and what you should know if you're ready to help change the world. Impact investing has proven over the last 20 years as the first-line
offense against crushing poverty. Over two billion people still lack access to basic financial services, which are essential for improving their livelihood. Investors have experienced not only social and environmental impact, but have received attractive, stable and uncorrelated returns for over 15 years. This guide provides the latest insights and methodologies that help you reap the rewards of investing in humanity. Explore the global impact investing phenomenon Learn how microloans work, and how they make a difference Discover why investors are increasingly leaning into impact investing Consider the factors that inform impact investing decisions Part social movement and part financial strategy, impact investing offers the unique opportunity for investors to power tremendous change with a small amount of money—expanding their portfolios as they expand their own global impact. Microfinance allows investors at any level to step in where banks refuse to tread, offering opportunity to those who need it most. Small Money, Big Impact provides the expert guidance you need to optimize the impact on your portfolio and the world. Neoliberalism and the Moral Economy of Fraud—David Whyte 2016-05-26 There is evidence that economic fraud has, in recent years, become routine activity in the economies of both high- and low-income countries. Many business sectors in today’s global economy are rife with economic crime. Neoliberalism and the Moral Economy of Fraud shows how neoliberal policies, reforms, ideas, social relations and practices have engendered a type of sociocultural change across the globe which is facilitating widespread fraud. This book investigates the moral worlds of fraud in different social and geographical settings, and shows how contemporary fraud is not the outcome of just a few ‘bad apples’. Authors from a range of disciplines including sociology, anthropology and political science, social policy and economics, employ case studies from the Global North and Global South to explore how particular values, morals and standards of behaviour rendered dominant by neoliberalism are encouraging the proliferation of fraud. This book will be indispensable for those who are
interested in political economy, development studies, economics, anthropology, sociology and criminology. Politicized Microfinance—Caroline Shenaz Hossein 2016-08-04 When Grameen Bank was awarded the Nobel Peace Prize in 2006, microfinance was lauded as an important contributor to the economic development of the Global South. However, political scandals, mission-drift, and excessive commercialization have tarnished this example of responsible or inclusive financial development. Politicized Microfinance insightfully discusses exclusion while providing a path towards redemption. In this work, Caroline Shenaz Hossein explores the politics, histories and social prejudices that have shaped the legacy of microbanking in Grenada, Guyana, Haiti, Jamaica and Trinidad. Writing from a feminist perspective, Hossein’s analysis is rooted in original qualitative data and offers multiple solutions that prioritize the needs of marginalized and historically oppressed people of African descent. A must read for scholars of political economy, diaspora studies, social economy, women’s studies, as well as development practitioners, Politicized Microfinance convincingly deftly argues for microfinance to return to its origins as a political tool, fighting for those living in the margins. Commercial Investments and Mission Drift in Microfinance—Marc Moser 2013 The microfinance sector has witnessed various controversies and criticisms recently as a consequence of its commercialization and the related involvement of international investors. Against this background, the qualitative case study reported on examines the perceptions of stakeholders from the Swiss microfinance investment network. How do the various investor-related stakeholder groups perceive the motivation to become engaged in microfinance, the mission drift issue and the current state and potentials of mutual value creation? The findings suggest that common ground on fundamental questions facilitates superior mutual value creation among the investigated stakeholders. Implications include the need for enhanced coordination between private and public stakeholders.
Globalization and Money-Supriya Singh
2013-10-03 Globalization and Money explores how men and women, particularly the poor and the unbanked in the global South, use money in ways that empower themselves and their families. Supriya Singh argues that money as a medium of relationships across cultures is a central component of globalization. She deftly weaves theory and individual stories to show how money is emblematic of interconnected markets, the half of the world that is unbanked, and gender disparities. She shows how men’s and women’s banking patterns are tied to their management of money in the household. Migrants send money home to show they care for their families and communities left behind. Yet these remittances are far from symbolic; instead they represent more than three times the total amount of official development assistance. This book illustrates how many of the most exciting changes in harnessing people’s savings; widening credit and insurance; and lowering the cost of technologies, payments and money transfers are taking place in Africa, Asia, and Latin America.

Singh demonstrates how strategies to help the poor and marginalized have gone global in South-South conversations, making us rethink the contours of globalization and money.

Gender & Social Protection Strategies in the Informal Economy-Naila Kabeer 2014-03-21 The vast majority of the world’s working women, particularly those from low-income households in developing countries, are located in the informal economy in activities that are casual, poorly paid, irregular and outside the remit of formal social security and protective legislation. This book examines the constraints and barriers which continue to confine women to these forms of work and what this implies for their ability to provide for themselves and their families and to cope with insecurity. It develops a framework of analysis that integrates gender, life course and livelihoods perspectives in order to explore the interactions between gender inequality, household poverty and labour market forces that help to produce gender-differentiated experiences of risk and vulnerability for the working poor. Drawing on practical experiences
from the field, It uses this framework to demonstrate the relevance of a gender-analytical approach to the design and evaluation of a range of social protection measures that are relevant to women at different stages of their life course. These include conditional and unconditional social transfers to reduce child labour and promote children’s education, child care support for working women, financial services for the poor, employment generation through public works and different measures for old age security. The book stresses the importance of an organised voice for working women if they are to ensure that employers, trade unions and governments respond to their need for socio-economic security. Finally, the book synthesises the main lessons that emerge from the discussion and the linkages between social protection strategies and the broader macro-economic framework. A book that will be of interest to a wide range of readers—those in the fields of economics, sociology and gender studies, as also activists and policy-makers.

Connecting the Money to the Mission-United States 2008

Mission Drift in Microfinance-Pim Engels 2010-07-01 Investments in microfinance by institutional investors are growing. The investors benefit from a dual return investment opportunity by balancing financial and social returns. Yet, commercial microfinance institutions tend to focus on their financial performance. Reaching out to wealthier clients while crowding out poorer clients enhances their profitability - a phenomenon called mission drift. Pim Engels has analysed the data of 600 microfinance institutions operating in 84 countries and presents new insights to the phenomenon of mission drift. Based on his findings investors can recognise and prevent mission drift taking place amongst the microfinance institutions in their portfolio.

From Microfinance to Business Planning: Escaping Poverty Traps-Roberto Moro Visconti 2014-06-01 This ground-breaking book shows how innovative microfinance solutions can help billions to avoid ‘poverty traps’ and escape atavistic misery. While the success of
microfinance has globally exceeded even the wildest expectations, there are still many obstacles - above all the lack of proper business planning on the side of the borrowers. Here Moro Visconti’s important book comes to aid, offering bottom-up development strategies for micro-credit-driven startups and beyond. His forceful analysis of poverty traps and the practical guidelines given (including business plan templates as Excel sheets) are designed to help practitioners and analysts alike in understanding and reaching the true potential of microfinance.

Choice- 2007
Gender and the Millennium Development Goals-Caroline Sweetman 2005 This collection focuses on the Millennium Development Goals from a gender perspective. It examines the strengths and weaknesses of this way of understanding and addressing poverty, and suggests ways of strengthening the approach by using key insights and approaches associated with the struggle to establish and uphold the rights of women.

Microfinance, Rights and Global Justice-Tom Sorell 2015-07-24 Contributors examine the ethical issues surrounding microfinance, including questions about exploitation, human rights, and efforts to promote global justice.

Annual Report ... Handbook-University of Sussex. Institute of Development Studies 2004
Confessions of a Microfinance Heretic-Hugh Sinclair 2012 Argues that microfinance is an industry focused on maximizing profits and plagued by predatory lending practices, scandals, cover-ups and corruption, and offers solutions for the future.

Microfinance Investment Funds-Ingrid Matthäus-Maier 2006-04-19 Microfinance spans the range of finance, from the most simple enterprise to the complexity of capital markets. KfW actively promotes microfinance investment funds and other activities that facilitate the growth of microfinance. This book is an expression of KfW’s role as information broker and trend setter. It
offers a comprehensive range of perspectives and themes related to microfinance investment and its promotion.

Multiple Meanings of Money-Smita Premchander 2009-04-11

Multiple Meanings of Money: How Women See Microfinance analyses what microfinance and money mean to women; focusing on the perspectives of individual women and of women-only groups. It explores women’s money management strategies, group dynamics and learning processes in groups. It discusses the divergence in the perspectives of external intervening agencies and those of women who are members of self-help groups (SHGs). Based on case studies and participatory research methods, the discourse spans issues from macro to micro level and focuses on women as agents of change in their own livelihoods. The book will be an asset for professionals working in the sectors of microfinance and gender issues, as well as for policy makers. It will be equally useful for those studying and engaged in social work.

A Research Agenda for Financial Inclusion and Microfinance-Marek Hudon 2019

How can financial services, such as credit, deposit accounts, financial transfers, and insurance be provided to people in need? This challenging and complex issue has been a topic of interest for the international aid community for decades. Drawing on renowned experts in microfinance and financial inclusion, this Research Agenda sheds much-needed light on this multifaceted challenge and points the way ahead for future research.

Just Money-Katrin Kaufer 2021-02-02

How to use finance as a tool to build a more equitable and sustainable society. Money defines our present and will shape our future. Every investment decision we make adds a chapter to the story of what our world will look like. Although the idea of mission-based finance has been around for decades, there is a gap between organizations' stated intention to "do good" and meaningful impact. Still, some are succeeding. In Just Money, Katrin Kaufer and Lillian Steponaitis take readers on a global tour of financial institutions that use finance as a force for good.

Transnational Civil Society in Asia-Simon Avenell
2021-07-23 This edited volume addresses how transnational interactions among civil society actors in Asia and its sub-regions are helping to strengthen common democratic values and transform dominant processes of policymaking and corporate capitalism in the region. The contributors conceive of transnational civil society networks as constructive vehicles for both informing and persuading governments and businesses to adopt, modify, or abandon certain policies or positions. This volume investigates the role of such networks through a range of interdisciplinary approaches, bringing together case studies on Asian transnationalism from South, Southeast, and Northeast Asia across four key themes: local transformations and connections, diaspora politics, cross-regional initiatives and networks, and global actors and influences. Chapters demonstrate how transnational civil society is connecting people in local communities across Asia, in parallel to ongoing tensions between nation-states and civil society. By highlighting the grassroots regionalization emerging from ever-intensifying information exchange between civil society actors across borders - as well as concrete transnational initiatives uniting actors across Asia - the volume advances the intellectual mandate of redefining ‘Asia’ as a dynamic and interconnected formation. Transnational Civil Society in Asia will appeal to students and scholars of international relations, politics and Asian studies more broadly.

The Handbook of Microfinance-Beatriz Armendariz 2011 Handbook of Microfinance addresses the gap between clients who are benefiting from access to financial services via MFIs, and the potential market, which remains underserved or untapped. This gap can be attributed to a "mismatch" between what consumers, or potential clients, demand and what MFIs offer in terms of financial products. The scope of the book is wide. It includes successes and failures, main challenges and debates, methodologies for impact evaluation via random trials, leading trends in Asia versus Latin America, main efforts in Africa, the importance of value chains in Central America, ethical and
gender issues, savings, microinsurance, governance, commercialization trends and the potential advantages and disadvantages of it. Lastly it features main lessons from informal finance and 19th-century credit cooperatives addressing the above-mentioned mismatch. Governance across Borders-Leonhard Dobusch / Philip Mader / Sigrid Quack 2013-04-24 This book critically reflects on different forms of transnational institution-building. It

The Crises of Microcredit-Isabelle Guérin 2015-10-15 Microcredit programmes, long considered efficient development tools, now face unprecedented crises in a number of countries. Is this the end of microcredit or rather an essential step in its expansion? Should we stop microcredit altogether or rethink the way it is implemented? Drawing on extensive empirical research conducted in various parts of the world - from Morocco to Senegal to India - this important volume examines the whole chain of microcredit to provide the answers to these questions. In doing so, the authors highlight the diversity of crises, both in intensity and in nature, while also shedding light on a diversity of causes, be it microcredit organizations unprepared for massive growth, saturated local economies or greedy investors and shareholders attracted by profits. Crucially, the authors demonstrate that microcredit is not a monolithic project, and the crises should also be analysed in the light of national histories and policies. An original and necessary intervention in what has become one of the most contentious topics within the development world.

Microfinance, Debt and Over-Indebtedness-Isabelle Guérin 2013-10-15 Although microcredit programmes have long been considered efficient development tools, many forms of debt-induced distress have emerged in their wake. This has brought to light the problem of over-indebtedness, a topic which has been previously underexplored in the literature. This new book, from a group of leading scholars, explores the manifestations, scale, and economic and social implications of household over-indebtedness in areas conventionally considered as financially
excluded. The book approaches debt not only as a financial transaction, but also as a form of social bond, and offers a socioeconomic analysis of over-indebtedness. The volume puts forward a broad definition of over-indebtedness, highlighting its situational and semantic complexity and diversity. It provides a close analysis of local conceptions of debt and over-indebtedness, highlighting frameworks of calculation and the constant renegotiation of their boundaries. On top of this, it looks far beyond microcredit to examine all the financial practices that individuals juggle. The volume argues that over-indebtedness has more to do with social inequalities than financial illiteracy, and should therefore be understood in the light of global trends of financialization. It also reveals the ambiguity of "financial inclusion" policies, and in many respects questions the actions of new credit providers. This book will be valuable reading for students, researchers and policy makers interested in microfinance and development issues.