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Microfinance, Debt and Over-Indebtedness Although microcredit programmes have long been considered efficient development tools, many forms of debt-induced distress have emerged in their wake.

Microfinance 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.

(PDF) Microfinance, debt and over-indebtedness_Introduction

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

Microfinance Over-Indebtedness: Understanding its Drivers ...

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Microfinance, Debt and Over-Indebtedness eBook by ...

This is part I of a two-part blog, summarizing some of the key findings of an edited volume that has just been released (Guérin I. Morvant-Roux S. Villarreal M. (eds) (2013) Microfinance, debt and over-indebtedness: Juggling with money, London: Routledge).

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Overindebtedness is a serious issue, but under-indebtedness is as serious. Both occur at the same time in different markets. Therefore, policies designed to avoid over-indebtedness should not limit the expansion of microfinance in areas where under-indebtedness is the most serious problem, including remote and rural markets.

Microfinance Debt And Over Indebtedness

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.

Over-Indebtedness in Microfinance – An Empirical Analysis ...

indebtedness crisis among microfinance clients has already materialised. 2 Over-indebtedness represents a serious challenge for all microfinance providers: not only for those focussing on social impact but also for lenders following a limited "do no harm"-philosophy.

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2014 - Book: Microfinance, Debt and Over- Indebtedness

16 April | 2013. Oikocredit, BlueOrchard Finance and Incofin IM have published the final report of their research entitled “Study on the Drivers of Over-Indebtedness of Microfinance Borrowers in Cambodia: an In-depth Investigation of Saturated Areas”.

Over-Indebtedness in Cambodia: Findings from a Financial ...

and on time.”² However, not all repayment problems are due to over-indebtedness, so it is important to distinguish when over-indebtedness is the main driver of the delinquency. A study by the Centre for Micro Finance at the University of Zurich³ categorizes the industry as in its

Over-indebtedness of microfinance borrowers in Cambodia ...

Over-Indebtedness in Cambodia: Findings from a Financial Diaries Study. Findings from MFO’s latest Financial Diaries study revealed that a segment of MFI borrowers from Cambodia who had high debt-to-income ratios displayed signs of financial stress including: food insecurity, using cash transfers from outside the home to cover loans, and ...

Microfinance, Debt and

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Over-Indebtedness: A Risk Management Approach

It measures over-indebtedness as a subjective indicator based on loan-related sacrifices that borrowers report. It finds that male microborrowers are more likely to be over-indebted. So are borrowers with adverse economic shocks, low returns on investment, and non-productive loan use. Over-indebtedness is lower for borrowers with good debt-literacy.

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Over-Indebtedness in Microcredit

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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 Discover ...

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The real definition of over-indebtedness needs to take into account cultural differences, the social implications of debt, individual expectations about future income and so on. Only microborrowers themselves will be able to tell to what extent they are suffering from their debt.

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