

Savings Services for the Poor

AN OPERATIONAL GUIDE



Savings Services for the Poor

EDITED BY
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* Written from the expert perspective of many different regions and institutional types on microfinance* Both a necessary primer on microsavings and an aid for anyone concerned with small and rural depositorsIn "Savings Services for the Poor," Madeline Hirschland and other leaders in the microfinance field provide practical guidance for developing and managing sound savings operations for small and rural depositors. Drawing on experience from across the globe, this book addresses two types of institutions: microfinance institutions that want to develop savings operations and mainstream financial institutions that seek to go "down market." Forty case studies illustrate the key technical and management issues faced by banks, cooperatives, microfinance institutions, and self-help programs. Practical tools are also provided for managers to assess an institution's capacity to mobilize deposits, analyze the market for savings, develop financial projections and cost savings products, manage liquidity and interest rate risk, review its internal controls, and develop an incentive scheme for staff dealing with savings mobilization. While the authors seek to reach managers, board members, and technical assistance providers of financial institutions working on their savings operations, this book will be of great interest to anyone concerned with financial services for poor and rural markets.

作者介绍:

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