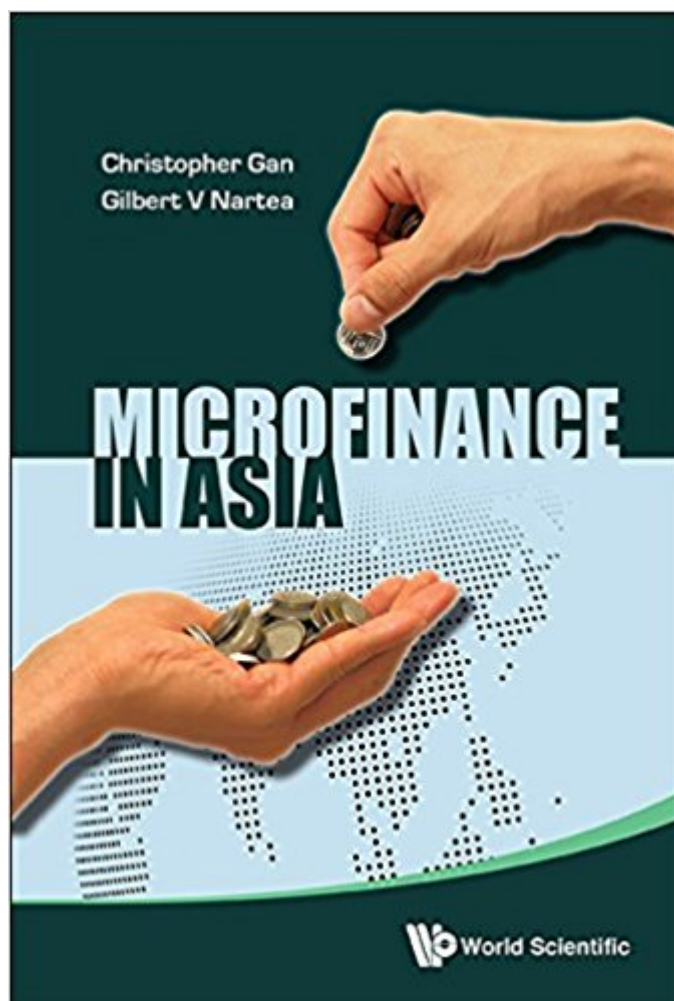


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# Microfinance In Asia



## Synopsis

Lack of credit access is severe in low income and poor families that are normally considered to have fewer opportunities to borrow from banks due to insufficient valuable assets for collateral. These low-income households face limited opportunity to acquire new technology and working capital for agricultural production and thus tend to fall behind. As a result, providing access to finance to low-income rural households has been considered an important component of any rural development strategy. Microfinance programmes, in particular, have been gradually embedded in national strategies of many developing countries as they are poverty-focused. They aim to facilitate the access to financial services such as credit for the poor who are usually disadvantaged in terms of access to conventional financial services from formal financial institutions. The objective of this book is to provide an overview of microfinance programmes in Asia focusing in particular on the determinants of the accessibility of rural households to microcredit. The book studies seven Asian countries such as China, Malaysia, Vietnam, Thailand, the Philippines, Indonesia, and Bangladesh with two specific case studies.

## Book Information

Hardcover: 371 pages

Publisher: World Scientific Publishing Company (May 24, 2017)

Language: English

ISBN-10: 9813147946

ISBN-13: 978-9813147942

Product Dimensions: 6.3 x 1 x 9.1 inches

Shipping Weight: 1.5 pounds (View shipping rates and policies)

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