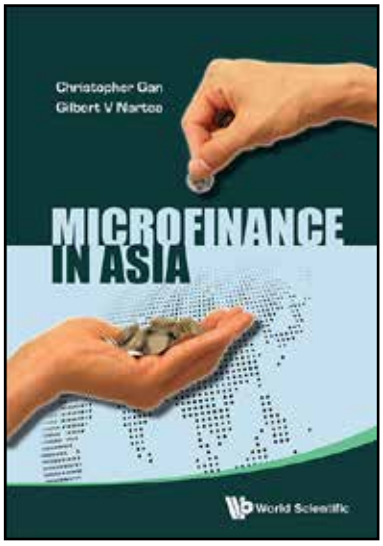
MICROFINANCE IN ASIA

By **Christopher Gan** (*Lincoln University, New Zealand*) & **Gilbert V Nartea** (*University of Waikato, New Zealand*)



Key Features:

- The first book that presents a detailed discussion of microfinance and rural credit in seven Asian countries
- A unique aspect of this book is the discussion of Islamic Microfinance in Indonesia which differs significantly from conventional microcredit institutions and providers
- A special feature of the book are two case studies of microfinance institutions in China and Indonesia

Description:

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.

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- Introduction
- Rural Credit Market in Vietnam
- Microcredit System in Malaysia
- China's Rural Credit Market
- Rural Financial System in Thailand
- Rural Financial Markets and Credit Delivery System in the Philippines. Islamic Microcredit Market in Indonesia
- Microfinance Institutions in Bangladesh
- China's Rural Cooperative
- Bank Rakyat Indonesia
- Conclusions

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