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Microfinance en Afrique de l'Ouest

Quelle viabilité ?

Préface de Meine Pieter van Dijk


L'Harmattan

Microfinance En Afrique De Louest Quelle Viabiliteacute

Leila M. Webster, Peter Fidler



Microfinance En Afrique De L'ouest Quelle Viabilité :

Microfinance en Afrique de L'ouest - Quelle Viabilité ?, 2013 **Microfinance en Afrique de l'Ouest** Fodé Ndiaye, 2009 Analyse la situation de la microfinance dans l'Union Monétaire Ouest Africaine UMOA Présente les principaux concepts de microfinance de finance inclusive et de viabilité et leurs liens avec la théorie économique Propose une revue critique des méthodes d'évaluation CAMEL PEARLS GIRAFE et le développement d'un nouveau cadre d'analyse

Microfinance en Afrique de l'Ouest Fodé Ndiaye, 2009-10-01 Comment améliorer l'analyse de la viabilité de la microfinance afin de la rendre plus accessible tous Ce livre tente une réponse cette importante question sur la base d'une étude comparative de deux institutions en Afrique L'auteur présente les principaux concepts de microfinance de finance inclusive et de viabilité et leurs liens avec la théorie économique La microfinance en Afrique de l'Ouest, 2008 Bien avant la vague médiatique de la Grameen Bank du professeur Yunus et de la microfinance s'étaient mises en place au Burkina et au Togo au début des années 1970 des coopératives d'épargne et de crédit Contrairement aux idées reçues de l'époque elles montraient qu'il était possible de collecter l'épargne en milieu rural d'octroyer du crédit qui se remboursait quasiment 100 % et de faire gagner pour l'essentiel ces nouvelles structures par les membres eux-mêmes en dehors d'interventions techniques Depuis ces coopératives ont grandi gagné le milieu urbain diversifié leur sociétariat et leurs produits financiers se sont professionnalisés et informatisés D'autres pays comme le Bénin le Mali ou le Sénégal ont rejoint cette dynamique Six réseaux nationaux se sont récemment réunis en juin 2007 en une Confédération des institutions financières Ils regroupent actuellement plus de 18 millions de membres et sont pour la plupart des leaders dans leurs pays pour la collecte de l'épargne et l'octroi de crédit Ce livre s'attache raconter leur histoire leur forte expansion leurs mutations leur construction institutionnelle la conquête de leur autonomie financière Cette histoire se fait par étapes Elle est ponctuée périodiquement par des crises qui font apparaître le jeu des différents acteurs le poids des intérêts les divergences de stratégies Le succès n'est jamais garanti et de nouveaux défis apparaissent Au-delà des performances financières les différents réseaux veulent conserver leur spécificité et réaliser un équilibre entre leur vocation sociale et la nécessaire réussite économique maintenir une gouvernance originale et la tension féconde entre les leaders bénévoles et les cadres de plus en plus professionnels continuer s'adresser aux membres finaux et aux petites opérations financières souvent peu rentables assurer une prudence entre caisses rurales et caisses urbaines et contribuer ainsi au financement de l'agriculture et du milieu rural Les réseaux contribuent sans nul doute la lutte contre la pauvreté mais leur objectif principal est l'inclusion financière c'est-à-dire l'accès d'une large majorité de la population des services financiers de qualité Le livre est le fruit d'un long travail mené intériorisé des Réseaux par les leaders et les cadres A partir d'ateliers de critique et de versions successives c'est l'amorce d'une réflexion collective et comparative des responsables africains de la microfinance sur les enseignements et la place des *Performance de la microfinance en Afrique de l'Ouest* Edith Léadaut Togba, 2019 La microfinance entre le marché et la solidarité Sabrina Djefal, 2007 En Afrique de l'Ouest les organisations de microfinance

sont parmi les plus anciennement implantés et les plus dynamiques du continent. Aujourd'hui de nombreux travaux leur sont consacrés et ont permis la mise au jour de leurs principales tendances. Quels sont les types d'organisations de microfinance que l'on peut observer dans cette région ? Comment fonctionnent-ils ? Quelles sont leurs techniques financières ? Quel est le rôle des personnes qui y ont recours ? Partout où des organisations de microfinance ont été introduites, elles ont rencontré un succès considérable. Mais ce succès est-il le gage de leur pérennité ? Autant de questions soulevées par ce phénomène auxquelles cet ouvrage est consacré.

Microfinance et financement du développement Bouakary Sidiki Diakité, 2009. Met l'accent sur le rôle de la microfinance dans le développement économique des pays africains, notamment subsahariens, et examine le lien entre le financement du développement et les systèmes financiers en s'intéressant plus particulièrement à l'examen des voies alternatives au financement du développement et à l'extension de l'économie de la microfinance, du financement des activités socio-économiques par la microfinance et sa contribution à la croissance économique.

Au-delà des performances économiques : microfinance et généralisation du marché en Afrique de l'Ouest Eveline Baumann, 2003

Le secteur informel et les institutions de microfinancement en Afrique de l'Ouest Leila M. Webster, Peter Fidler, 1996. Presents summaries of the tariff liberalization agreed at the Uruguay Round negotiations of the General Agreement on Tariffs and Trade. The tables provide measures of the reductions, bindings and levels of most favored nation customs tariff rates. Table groupings show the tariff concessions that each country gave to and received from its trading partners.

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