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Alpha Ouédraogo et Dominique Gentil

La microfinance en Afrique de l'Ouest

Histoires et innovations



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Fodé Ndiaye



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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 de valuation CAMEL PEARLS GIRAFE et le développement d'un nouveau cadre d'analyse. *Microfinance en Afrique de l'Ouest - Quelle Viabilité ?*, 2013

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 à 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 grandir 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. Dans d'autres pays comme le Bénin le Mali ou le Sénégal ont rejoint cette dynamique. Six réseaux nationaux se sont réunis en juin 2007 en une Confédération des institutions financières. Ils regroupent actuellement plus de 1,8 million 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 à raconter leur histoire leur forte expansion leurs mutations leur construction institutionnelle la conquête de leur autonomie financière. Cette histoire se fait par épisodes 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 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 coopération entre caisses rurales et caisses urbaines et contribuer ainsi au financement de l'agriculture et du milieu rural. Les réseaux contribuent sans nul doute à 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 aux services financiers de qualité. Le livre est le fruit d'un long travail mené conjointement des réseaux par les élus et les cadres. À 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.

La microfinance en Afrique de l'Ouest - Histoires et innovations OUEDRAOGO Alpha, GENTIL Dominique, 2008-06-01. Dans les années 1970 des coopératives d'épargne et de crédit s'étaient mises en place au Burkina et au

Togo 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 grandir ces nouvelles structures par leurs membres eux-mêmes Depuis ces coopératives ont grandi gagné le milieu urbain diversifié leur sociétariat et leurs produits financiers se sont professionnalisés et informatisés

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 implantées 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

Performance de la microfinance en Afrique de l'Ouest Edith Léadaut Togba, 2019 *De la finance informelle à la microfinance* Michel Lelart, 2005 Ce premier ouvrage d'une nouvelle série consacré aux travaux des chercheurs du Nord et du Sud propose une introduction à la microfinance Dans le cadre de l'année 2005 dédiée par l'ONU l'année du microcrédit il explique les origines de la microfinance son évolution vers la finance informelle et son avenir

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 extension de l'économie de la microfinance du financement des activités socio-économiques par la microfinance et sa contribution à la croissance économique

Banquiers aux pieds nus Jean-Michel Servet, 2006-09-21 Comment lutter contre la pauvreté Comment vaincre le sous-développement Comment éviter le gaspillage de l'aide internationale et son détournement au profit de l'administration et de l'armée des pays pauvres La microfinance se veut une solution à ces problèmes Répond-elle aux attentes du plus grand nombre Peut-elle subvenir aux besoins des exclus de la finance Peut-elle leur fournir des crédits grandir leur épargne garantir leurs prêts les assurer encaisser leurs chèques transférer les fonds des migrants Comment parvenir à grandir ces sommes minuscules En s'appuyant sur de multiples expériences de terrain en Afrique et en Asie ce livre de notre meilleur spécialiste propose de mieux comprendre l'essor exponentiel de la microfinance ses promesses mais aussi ses limites Jean-Michel Servet est professeur à l'Institut universitaire d'études du développement Genève directeur de recherche associé à l'Institut de recherche pour le développement et au French Institute of Pondicherry

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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