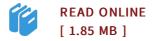




## Microfinance and Vulnerability to Poverty

By Oliver Rogall

Ibidem-Verlag Okt 2011, 2011. Taschenbuch. Book Condition: Neu. 208x147x18 mm. Neuware - Low income households are faced with various types of risks, increasing their vulnerability to poverty. In Cambodia, conditions of the rural poor - with the majority engaged in agriculture - are characterized by low productivity, limited capacities in terms of land and assets, volatile income sources, fluctuating farm input and output prices, debt and lack of credit worthiness. A microfinance institution operating in rural Cambodia and aiming to offer financial products to a large number of poor households is Angkor Mikroheranhvatho Kampuchea (AMK) Co. Ltd. Through its internal Market and Social Research Department, AMK staff annually collects socio-economic information about selected loan clients (household profiles, cash-flow analysis), as well as non-clients as a control group. Their survey tool includes questions about household s food consumption, main risk sources and coping strategies. The present research study draws information from this AMK survey database. The measures taken are applied to socio-economic cross-sectional data as of 2006/07 and validated with panel data from 2008. A theoretical framework is developed to examine the mechanisms through which the effects of the AMK services on its clients influence the household s ability to manage...



## Reviews

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