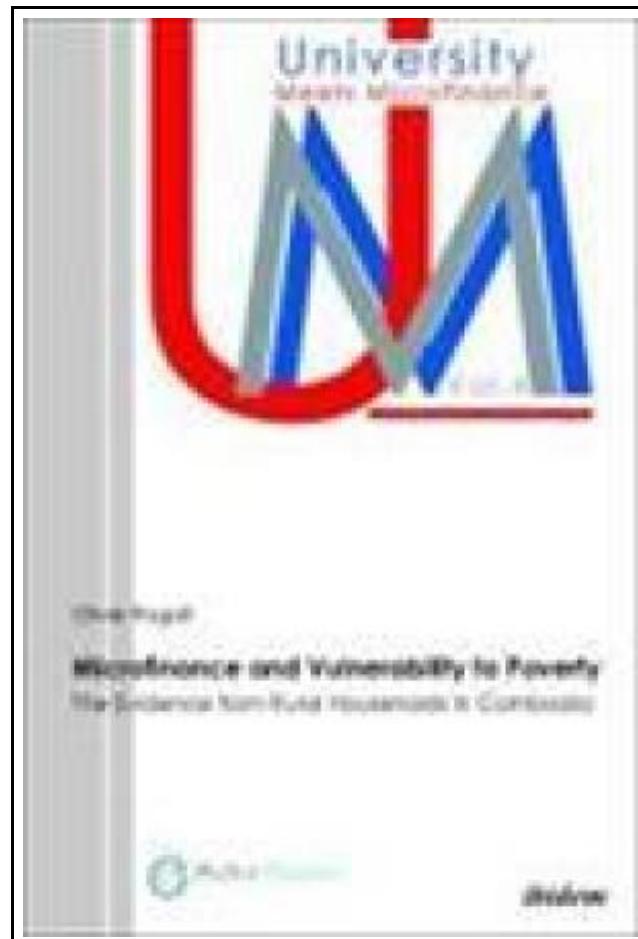


## Microfinance and Vulnerability to Poverty



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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 risk. It includes measurement aspects of a forward-looking concept of vulnerability to identify and capture its linkages to risks, shocks, and risk strategies of rural households. Secondly it incorporates the dynamic aspects of poverty by looking at temporal changes in absolute poverty levels. Moreover, it seeks to identify gaps and opportunities of microfinance services as a risk management strategy to reduce vulnerability. The results show that the fraction of vulnerable households (85%) facing a risk of poverty is considerably greater than what the static poverty assessment suggests. Results further show that the majority of the sample households are poor (72%)...

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