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The Economics of Microfinance Beatriz Armendariz, Jonathan Morduch, 2007 An assessment of the microfinance revolution from an economics perspective that draws on lessons from academia and international practice to challenge conventional assumptions.

Policy and Choice William J. Congdon, Jeffrey R. Kling, Sendhil Mullainathan, 2011-04-01 Traditional public finance provides a powerful framework for policy analysis, but it relies on a model of human behavior that the new science of behavioral economics increasingly calls into question. In Policy and Choice economists William Congdon, Jeffrey Kling, and Sendhil Mullainathan argue that public finance not only can incorporate many lessons of behavioral economics but also can serve as a solid foundation from which to apply insights from psychology to questions of economic policy. The authors revisit the core questions of public finance, armed with a richer perspective on human behavior. They do not merely apply findings from psychology to specific economic problems; instead, they explore how psychological factors actually reshape core concepts in public finance such as moral hazard, deadweight loss, and incentives. Part one sets the stage for integrating behavioral economics into public finance by interpreting the evidence from psychology and developing a framework for applying it to questions in public finance. In part two, the authors apply that framework to specific topics in public finance, including social insurance, externalities and public goods, income support and redistribution, and taxation. In doing so, the authors build a unified analytical approach that encompasses both traditional policy levers, such as taxes and subsidies, and more psychologically informed instruments. The net result of this innovative approach is a fully behavioral public finance, an integration of psychology and the economics of the public sector that is explicit, systematic, rigorous, and realistic.

The Economics of Poverty Traps Christopher B. Barrett, Michael Carter, Jean-Paul Chavas, Michael R. Carter, 2018-12-07 What circumstances or behaviors turn poverty into a cycle that perpetuates across generations? The answer to this question carries especially important implications for the design and evaluation of policies and projects intended to reduce poverty. Yet a major challenge analysts and policymakers face in understanding poverty traps is the sheer number of mechanisms—not just financial, but also environmental, physical, and psychological—that may contribute to the

persistence of poverty all over the world. The research in this volume explores the hypothesis that poverty is self-reinforcing because the equilibrium behaviors of the poor perpetuate low standards of living. Contributions explore the dynamic, complex processes by which households accumulate assets and increase their productivity and earnings potential, as well as the conditions under which some individuals, groups, and economies struggle to escape poverty. Investigating the full range of phenomena that combine to generate poverty traps—gleaned from behavioral, health, and resource economics as well as the sociology, psychology, and environmental literatures—chapters in this volume also present new evidence that highlights both the insights and the limits of a poverty trap lens. The framework introduced in this volume provides a robust platform for studying well-being dynamics in developing economies.

Essentials of Marketing Edmund Jerome McCarthy, William D. Perreault, 1988

Microeconomics, Brief Edition Campbell McConnell, Stanley Brue, Sean Flynn, 2009-02-20 McConnell and Brue's Microeconomics, Brief Edition comes from the same author team as the market-leading Principles of Microeconomics textbook. It continues to be innovative while teaching students in a clear, unbiased way. Like the 18th edition, Microeconomics, Brief Edition has 3 main goals: help the beginning student master the principles essential for understanding the economicing problem, specific economic issues, and the policy alternatives; help the student understand and apply the economic perspective and reason accurately and objectively about economic matters; and promote a lasting student interest in economics and the economy. Although the Brie Edition is a derivative of Microeconomics 18e, is not a cut-and-paste book that simply eliminates several chapters of Economics 18e and reorders and renumbers the retained content. Instead, Microeconomics, Brief Edition is a very concise, highly integrated economics textbook that is distinct in purpose, style, and coverage from Microeconomics 18e.

Oil to Cash Todd Moss, Caroline Lambert, Stephanie Majerowicz, 2015-06-10 What should a country do if it suddenly discovers oil and gas? How should it spend the subsequent cash windfall? How can it protect against corruption? How can citizens truly benefit from national wealth? With many of the world's poorest and most fragile states suddenly joining the ranks of oil and gas producers, these are pressing policy questions. Oil to Cash explores one option that may help avoid the so-called resource curse: just give the money directly to citizens. A universal, transparent, and regular cash transfer would not only provide a concrete benefit to regular people, but would also create powerful incentives for citizens to hold their government accountable. Oil to Cash details how and where this idea could work and how policymakers can learn from the experiences with cash transfers in places like Mexico, Mongolia, and Alaska.

Cambridge Handbook of Experimental Political Science James N. Druckman, Donald P. Greene, James H. Kuklinski, 2011-06-06 This volume provides the first comprehensive overview of how political scientists have used experiments to transform their field of study.

The Training Within Industry Program ,1945

The Goldilocks Challenge Mary Kay Gugerty, Dean Karlan, 2018-04-02 The social sector provides services to a wide range of people throughout the world with the aim of creating social value. While doing good is great, doing it well is even better. These organizations, whether nonprofit, for-profit, or public, increasingly need to demonstrate that their efforts are making a positive impact on the world, especially as competition for funding and other scarce resources increases. This heightened focus on impact is positive: learning whether we are making a difference enhances our ability to address pressing social problems effectively and is critical to wise stewardship of resources. Yet demonstrating efficacy remains a big hurdle for most organizations. The Goldilocks Challenge provides a parsimonious framework for measuring the strategies and impact of social sector organizations. A good data strategy starts first with a sound theory of change that helps organizations decide what elements they should monitor and measure. With a theory of change providing solid underpinning, the Goldilocks framework then puts forward four key principles, the CART principles: Credible data that are high quality and analyzed appropriately, Actionable data will actually influence future decisions; Responsible data create more benefits than costs; and Transportable data build knowledge that can be used in the future and by others. Mary Kay Gugerty and Dean Karlan combine their extensive experience working with nonprofits, for-profits and government with their understanding of measuring effectiveness in this insightful guide to thinking about and implementing evidence-based change. This book is an invaluable asset for nonprofit, social enterprise and government leaders, managers, and funders-including anyone considering making a charitable contribution to a nonprofit-to ensure that these organizations get it just right by knowing what data to collect, how to collect it, how it can be analyzed, and drawing implications from the analysis. Everyone who wants to make positive change should focus on the top priority: using data to learn, innovate, and improve program implementation over time. Gugerty and Karlan show how.

Patchwork Leviathan Erin Metz McDonnell,2020-03-03 Corruption and ineffectiveness are often expected of public servants in developing countries. However, some groups within these states are distinctly more effective and public oriented than the rest. Why? Patchwork Leviathan explains how a few spectacularly effective state organizations manage to thrive amid general institutional weakness and succeed against impressive odds. Drawing on the Hobbesian image of the state as Leviathan, Erin Metz McDonnell argues that many seemingly weak states actually have a wide range of administrative capacities. Such states are in fact patchworks sewn loosely together from scarce resources into the semblance of unity. McDonnell demonstrates that when the human, cognitive, and material resources of bureaucracy are rare, it is critically important how they are distributed. Too often, scarce bureaucratic resources are scattered throughout the state, yielding little effect. McDonnell reveals how a sufficient concentration of resources clustered within particular pockets of a state can be transformative, enabling distinctively effective organizations to emerge from a sea of ineffectiveness. Patchwork

Leviathan offers a comprehensive analysis of successful statecraft in institutionally challenging environments, drawing on cases from contemporary Ghana and Nigeria, mid-twentieth-century Kenya and Brazil, and China in the early twentieth century. Based on nearly two years of pioneering fieldwork in West Africa, this incisive book explains how these highly effective pockets differ from the Western bureaucracies on which so much state and organizational theory is based, providing a fresh answer to why well-funded global capacity-building reforms fail—and how they can do better.

How Numbers Rule the World Doctor Lorenzo Fioramonti,2014-01-16 Numbers dominate global politics and, as a result, our everyday lives. Credit ratings steer financial markets and can make or break the future of entire nations. GDP drives our economies. Stock market indices flood our media and national debates. Statistical calculations define how we deal with climate change, poverty and sustainability. But what is behind these numbers? In How Numbers Rule the World, Lorenzo Fioramonti reveals the hidden agendas underpinning the use of statistics and those who control them. Most worryingly, he shows how numbers have been used as a means to reinforce the grip of markets on our social and political life, curtailing public participation and rational debate. An innovative and timely exposé of the politics, power and contestation of numbers.

Failing in the Field Dean Karlan, Jacob Appel, 2018-12-18 A revealing look at the common causes of failures in randomized control experiments during field reseach—and how to avoid them All across the social sciences, from development economics to political science, researchers are going into the field to collect data and learn about the world. Successful randomized controlled trials have brought about enormous gains, but less is learned when projects fail. In Failing in the Field, Dean Karlan and Jacob Appel examine the taboo subject of failure in field research so that researchers might avoid the same pitfalls in future work. Drawing on the experiences of top social scientists working in developing countries, this book describes five common categories of failures, reviews six case studies in detail, and concludes with reflections on best (and worst) practices for designing and running field projects, with an emphasis on randomized controlled trials. Failing in the Field is an invaluable "how-not-to" guide to conducting fieldwork and running randomized controlled trials in development settings.

Naked Economics: Undressing the Dismal Science Charles Wheelan, 2003-09-17 Seeks to provide an engaging and comprehensive primer to economics that explains key concepts without technical jargon and using common-sense examples.

Accelerating Poverty Reduction in Africa Kathleen Beegle, Luc Christiaensen, 2019-03-01 Sub-Saharan Africa's turnaround over the past couple of decades has been dramatic. After many years in decline, the continent's economy picked up in the mid-1990s. Along with this macroeconomic growth, people became healthier, many more youngsters attended schools, and the rate of extreme poverty declined from 54 percent in 1990 to 41 percent in 2015. Political and social freedoms expanded, and gender equality advanced. Conflict in the region also subsided, although it still claims thousands of civilian lives in some countries and still drives pressing numbers of displaced persons. Despite Africa's widespread economic

and social welfare accomplishments, the region's challenges remain daunting: Economic growth has slowed in recent years. Poverty rates in many countries are the highest in the world. And notably, the number of poor in Africa is rising because of population growth. From a global perspective, the biggest concentration of poverty has shifted from South Asia to Africa. Accelerating Poverty Reduction in Africa explores critical policy entry points to address the demographic, societal, and political drivers of poverty; improve income-earning opportunities both on and off the farm; and better mobilize resources for the poor. It looks beyond macroeconomic stability and growth—critical yet insufficient components of these objectives—to ask what more could be done and where policy makers should focus their attention to speed up poverty reduction. The propoor policy agenda advanced in this volume requires not only economic growth where the poor work and live, but also mitigation of the many risks to which African households are exposed. As such, this report takes a jobs lens to its task. It focuses squarely on the productivity and livelihoods of the poor and vulnerable—that is, what it will take to increase their earnings. Finally, it presents a road map for financing the poverty and development agenda.

Managerial Economics S. Charles Maurice, Christopher R. Thomas, 1995

Randomistas Andrew Leigh,2018-03-01 Randomised tests are carried out on us every day: by supermarkets, search engines, online dating sites, political parties and direct marketers. But how do these tests work? Are there any ethical issues? And what do they reveal about our choices? In Randomistas, Andrew Leigh tells the stories of radical researchers who overturned conventional wisdom in medicine, politics, business, law enforcement and more. From finding the cure to scurvy to discovering what policies really improve literacy rates, randomistas have shaped life as we know it – but they often had to fight to conduct their trials and have their findings implemented. "The subject of this book could hardly be more vital: are we humble enough to admit we may be wrong, and do we care enough to learn? Randomistas is rigorous, impassioned and tremendous fun. Everyone should read it. – Tim Harford, author of The Undercover Economist 'A tour de force" – David Halpern,, author of Inside the Nudge Unit 'Reveals how data and experiments can make the world a better place' – Dean Karlan, professor of economics at Yale

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