Microfinance, Crowdfunding, and Peer-to-Peer Lending | 5341fcf0c7440c811ac0cd21c5c2c998

Crowdfunding is a form of funding that allows individuals and organizations to raise money from a large group of people, typically through the internet.

Microfinance is a type of financial services provided to individuals and small businesses who have limited access to traditional banking services.

Peer-to-peer lending is a type of crowdfunding where individuals or small businesses can borrow money from other individuals or small businesses, often at lower interest rates than traditional banks.

In Chapter 1, we focus on the lender side of the market. In this chapter, we discuss the benefits and limitations of microfinance, crowdfunding, and peer-to-peer lending as sources of funding for entrepreneurs. We also examine the role of technology in these financial models and the potential impact on financial inclusion.

In Chapter 2, we focus on the practical problems faced by Kiva, a leading online microlending platform. We study how Kiva's lenders are influenced by rational, social, and behavioral motivations and discuss how these motivations affect their decisions and determining loan quality requirements.

In Chapter 3, we look at Kiva as a platform from both sides of the marketplace and analyze the network effects that drive its growth. In particular, we divide Kiva's growth into two stages, a growth stage and a steady stage, and explore what role the network effects play in the platform's success.

Crowdfunding is a valuable tool for businesses to raise funds and develop their business ideas. This book provides insights into the key drivers in online lending marketplaces from the perspective of both lenders and borrowers, and discusses how these drivers influence the success of crowdfunding platforms.

Microfinance, crowdfunding, and peer-to-peer lending are all forms of alternative finance that provide financing options for individuals and small businesses who may not have access to traditional banking services.

This book focuses on the current trends and future outlook for these financial models, and provides insights into the opportunities and challenges they present.

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Crowdfunding: Overview of the industry, roles and impact of various crowdfunding platforms. This chapter introduces the reader to the concept of crowdfunding and its impact on the startup ecosystem.

Microfinance: An overview of the industry, roles and impact of various microfinance institutions. This chapter introduces the reader to the concept of microfinance and its impact on the startup ecosystem.

Peer-to-Peer Lending: An overview of the industry, roles and impact of various peer-to-peer lending platforms. This chapter introduces the reader to the concept of peer-to-peer lending and its impact on the startup ecosystem.

In conclusion, this book provides a comprehensive overview of crowdfunding, microfinance, and peer-to-peer lending as forms of alternative finance. It explores the drivers in online lending marketplaces and discusses how these drivers influence the success of crowdfunding platforms.
Engagement Drivers in a Lending Marketplace. This edited collection brings together leading theoretical and applied research with the intent to design a sustainable global financial future. The contributors argue that our world cannot move toward sustainability, address climate change, reverse environmental degradation, and achieve peace without improvements in the microeconomic conditions of the world's poor. The book aims to help readers understand the complex relationships between microfinance and environmental sustainability, and to align with initiatives that promote income generation, sustainable livelihoods, and an environmentally sustainable society.

The Handbook of Research on Theory and Practice of Global Islamic Finance Descriptive inquires on crowdfunding are multiple but it remains a fuzzy subject for researchers and financiers. This book gathers the best recent research outcomes on the managerial and social impact of this new practice. The book also features expert contributions by practitioners to enhance and complement the scientific perspective. This book can be used as a guideline and shall advance classification in an emerging research field.

The Handbook of Microfinance This book discusses the concepts, types, models, and patterns of crowdfunding to provide a comprehensive overview of crowdfunding. It examines a number of economic theories to help readers understand the fundamentals of crowdfunding, and explores its potential impacts on the existing market-based financial tools. In addition, it analyzes a number of empirical studies in the field to provide insights into the future of crowdfunding.

Crowdfunding in Europe Bestselling author Michael Shermer’s exploration of science and morality that demonstrates how the scientific way of thinking has made people, and society as a whole, more moral From Galileo and Newton to Thomas Hobbes and Martin Luther King, Jr., thinkers throughout history have used the scientific method to overturn the moral principles of their predecessors. The Handbook of Research on Theory and Practice of Global Islamic Finance discusses the implications of these profound changes for a wide range of disciplines.

The Handbook of Research on Theory and Practice of Global Islamic Finance provides new empirical or theoretical evidence on fundamental issues related to entrepreneurial finance, including crowdfunding. This book assesses the impact and validity of current financial regulation principles and rules, in light of the most recent developments and trends in financial regulation in the wake of the financial crisis and compares microfinance with traditional banking. The book puts forward policy recommendations for regulators and policy makers to help address the challenges and opportunities offered by microfinance.

Microfinance 3.0 This book provides an updated view of new trends in financial literacy, with the aim of guiding academics and non-academics alike that want to gain a deeper understanding of this field. It collects recent contributions from scholars from all over the world. Each chapter provides new empirical or theoretical evidence on fundamental issues related to entrepreneurial finance, including crowdfunding. The book assesses the impact and validity of current financial regulation principles and rules, in light of the most recent developments and trends in financial regulation in the wake of the financial crisis.

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Handbook of Research on Crowdfunding Raising Money With Crowdfunding: Practical and Theoretical Research. The book presents these rapid innovations, useful for scholars, investors and practitioners.

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some lessons learned from crowdfunding so as to advance research into this phenomenon, and to make it efficient and sustainable. As such, the book will benefit novices, academics, researchers, and policymakers interested in crowdfunding technology.

Underwriting Crowdfunding is a hot topic and this Handbook provides a service to the research community by codifying, discussing and examining research in this area. It will be a starting point for researchers seeking high quality research in this new and important area.

Start-Ups and SMEs: Concepts, Methodologies, Tools, and Applications Business systems undergo a number of transitions as the needs and demands of society change. With heightened connectivity driven by the development of the Internet, new opportunities for venture development and creation have become available to business owners and entrepreneurs. Crowdfunding for Sustainable Entrepreneurship and Innovation is a pivotal reference source for the latest scholarly research and business practices on the opportunities and benefits gained from the use of crowdfunding in modern society, discussing its socio-economic impact, in addition to its business implications. Featuring current trends and future directions for crowdfunding initiatives, this book is ideally designed for students, researchers, practitioners, entrepreneurs, and policy makers. New financing models such as crowdfunding are democratizing access to credit, offering individuals and communities the opportunity to support, co-create, contribute and invest in public and private initiatives. This book relates to innovation in its essence to anticipate future needs and in creating new business models without losing revenue. There are tremendous unexplored opportunities in crowdsourcing and crowdfunding; two sides of the same coin that can lead to a revolution of current social and economic models. The reading of this book will provide insight on the changes taking place in crowdfunding, and offer strategic opportunities and advantages.

The Microfinance Revolution Written by an industry pioneer who has hands-on experience in the brave new world of peer-to-peer lending and equity crowdfunding, this book serves as a resource for investors and entrepreneurs alike and investigates how these alternative mechanisms will increase the financial and operational capacity of borrowers, lenders, buyers, and sellers in the private markets. • Describes the inherent value of democratization of capital and financial inclusion using peer-to-peer credit and equity crowdfunding that can assist private investors, banks, small businesses, and pension fund managers with market participation • Documents the necessity for fostering transparency, enhancing risk management, and establishing a secondary market to increase distribution and liquidity • Explains how to raise capital, invest, and make a social justice impact using digital finance • Highlights how social media connections influence the capital-raising process

Access for All More extensive regulations, new technologies, and new means of communication have significantly changed the financing landscape for startups and small to medium-sized companies (SMEs). This volume provides a contemporary research-based overview of the latest trends in entrepreneurial finance and outlines expected future developments. Starting with the status quo in market regulations and the financing structure of SMEs, it addresses a broad range of new financing alternatives for innovative startups (e.g. business angel financing, venture capital and corporate venture capital), as well as recent social phenomena (e.g. crowdfunding and initial coin offerings (ICOs)). Incorporating qualitative, quantitative and mixed analytical methods, the book contributes to a better understanding of the financing world by reflecting both the researcher's and the practitioner’s perspective.

Crowdfunding Smaller companies are abundant in the business realm and outnumber large companies by a wide margin. To maintain a competitive edge against other businesses, companies must ensure the most effective strategies and procedures are in place. This is particularly critical in smaller business environments that have fewer resources. Start-Ups and SMEs: Concepts, Methodologies, Tools, and Applications is a vital reference source that examines the strategies and concepts that will assist small and medium-sized enterprises to achieve competitiveness. It also explores the latest advances and developments for creating a system of shared values and beliefs in small business environments. Highlighting a range of topics such as entrepreneurship, innovative behavior, and organizational sustainability, this multi-volume book is ideally designed for entrepreneurs, business managers, executives, managing directors, academicians, business professionals, researchers, and graduate-level students.

International Perspectives on Crowdfunding As an emerging global phenomenon, Islamic economics and the financial system has expanded exponentially in recent decades. Many components of the industry are still unknown, but hopefully, the lack of awareness will soon be stilled. The Handbook of Research on Theory and Practice of Global Islamic Finance provides emerging research on the latest global Islamic economic practices. The content within this publication examines risk management, economic justice, and stock market analysis. It is designed for financiers, banking professionals, economists, policymakers, researchers, academicians, and students interested in ideas centered on the development and practice of Islamic finance.

Designing a Sustainable Financial System Around the world, a revolution is occurring in finance for low-income people. The microfinance revolution is delivering financial services to the economically active poor on a large scale through competing, financially self-sufficient institutions. In a few countries this has already happened; in others it is under way. The emerging microfinance industry has profound implications for social and economic development. For the first time in history, capital is well on its way to being democratized. 'The Microfinance Revolution', in three volumes, is aimed at a diverse readership - economists, bankers, policymakers, donors, and social scientists; microfinance practitioners and specialists in local finance and rural and urban development; and members of the general public interested in development. This first volume, 'Sustainable Finance for the Poor', focuses on the shift from government- and donor-subsidized credit systems to self-sufficient microfinance institutions providing voluntary savings and credit services.

Microfinance This book explores recent advances in blockchain technology and its impact on Industry 4.0 via advanced technologies. It provides an in-depth analysis of the step by step evolution of Industry 4.0 and blockchain technologies for creating the next-generation, secure, decentralized, distributed and trusted industry environment and enhancing the productivity of industries. The book describes how blockchain technology makes the Industrial internet (Industry 4.0) a transparent, reliable and secure environment for people, processes, systems, and services, presenting a strong, technological and conceptual framework and roadmap for decision-makers involved in the transformation of any area of industry.

Microfinance Institutions Learn about Underwriting with iMinds Money's insightful fast knowledge series. Underwriting is the process of issuing insurance policies. A company underwrites your policy when it agrees to insure you or your property in exchange for the premiums you pay. Underwriting is carried out by either an insurance company or a professional underwriter. Underwriters assess risks and decide whether to accept applications for insurance cover and, if so, under what terms they are valid

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