

Bank Rakyat

Publisher Description

This is a study of Malaysia's new political economy, with a focus on ownership and control of the corporate sector. It offers a pioneering assessment of government-linked investment companies (GLICs), a type of state-owned institution that has long prevailed in the corporate sector but has not been analysed. Malaysia's history of government-business ties is unique, while the nature of the nexuses between the state and the corporate sector has undergone major transitions. Corporate power has shifted from the hands of foreign firms to the state to the ruling party, and well-connected businessmen, and back to the state. Corporate wealth is now heavily situated in the leading publicly-listed government-linked companies (GLCs), controlled through block shareholdings by a mere seven GLICs under the jurisdiction of the Minister of Finance. To indicate why these GLICs are important actors in Corporate Malaysia, this study provides a deep assessment of their ownership and control of Bursa Malaysia's top 100 publicly-listed enterprises.

The first edition of the book was published in 1974, and received a book award for best non-fiction in English presented by the National Book Development Council of Singapore in 1976, while the Second Edition published in 1986, saw much more

econometric-statistical analysis. This Third Edition highlights the role of banking and finance in the economic development of Singapore and Malaysia; recent developments in Singapore and Malaysia are analysed; and special topics are presented in Epilogues 1 and 2.

Software Quality Assurance for Bank Rakyat Indonesia

Crisis, Reform and Recovery

Impact of Smallholders' Access to Land and Credit Markets on Technology Adoption and Land Use Decisions

Agricultural Credit and Rural Savings

Soeharto

WARDS 2020

The debate over how far governments should intervene in economies in order to promote economic growth, a debate which from the 1980s seemed settled in favour of the neo-liberal, non-interventionist consensus, has taken on new vigour since the financial crisis of 2008 and after. Some countries, most of them in industrialised Asia, have survived the crisis, and secured equitable economic growth, by adopting a developmental state model, whereby governments have intervened in their economies, often through explicit support for individual companies. This book explores debates about

government intervention, assesses interventionist policies, including industrial and innovation policies, and examines in particular the key institutions which play a crucial role in implementing government policies and in building the bridge between the state and the private sector. The countries covered include China, India, South Korea, Malaysia and Taiwan, together with representative countries from Europe and Latin America.

This book is a collection of articles addressing outlining Islamic e-Economics issues. A mixed blend of papers was chosen to provide readers with new and contrasting view of challenges currently facing Islamic institutions. All the articles were initially presented at The Fifth Foundation of Islamic Finance Conference (9-11 July 2012) in Langkawi, Kedah. The Conference was jointly organised by Othman Yeop Abdullah Graduate School, Universiti Utara Malaysia and Islamic Business School, Universiti Utara Malaysia and in collaboration with INCEIF and ISRA. Selected Issues in Islamic Economics is a collection of articles discussing various issues from the perspective of Islamic economics. The book provides readers with new and contrasting views of issues currently facing Islamic institutions. The book can serve as a useful text for students and practitioners of Islamic economics. It also provides a unique opportunity for readers to not only comprehend Islamic economics but also to understand its future development and the role it plays in the global

market. Researchers will no doubt find the book it very useful especially those chapters that provide current data on Islamic economics, which is so scanty and difficult to obtain.

Poverty is a social problem that has never been discussed. Both in terms of the poverty rate, the impact it causes, the factors that cause it, to the alternatives to overcome it. The phenomenon of poverty is related to various dimensions of life, so that the problem of poverty becomes very complex. The problem of poverty requires multisectoral handling, it cannot be resolved only from one sector but requires a collaborative approach from various sectors in government as well as with the private sector and the community. Because poverty does not only concern the economic, education, health, infrastructure, but also social, cultural and even political issues. So that a multidimensional policy is needed with a coping strategy that involves many parties in an integrated manner. In fact, the government has made various efforts to reduce poverty, both at the national level and for districts and cities. Some of these efforts include opening job opportunities, providing direct assistance in the form of materials to the poor, as well as community empowerment as a preventive measure taken in order to develop community competencies and skills. Therefore, poverty reduction remains a focus in development and is a shared responsibility, not only the central government and local governments,

but contributions and collaboration from various parties are needed. In the direction of a new life order, poverty reduction becomes a crucial topic to be addressed. The National Seminar on "Community Empowerment and Poverty Reduction Strategies" is a momentum to bring together various critical views and thoughts from various fields of science related to strategies that can be carried out in reducing poverty. It is hoped that this national seminar will produce an appropriate strategy in accelerating poverty reduction in Indonesia in general and in Bali in particular.

The Microfinance Revolution

Jakarta, Indonesia, 18-22 October 1993

Integrated Community-Managed Development

The Bankers' Almanac

Lessons from Indonesia

Banks and Financial Institutions in Indonesia Directory

Fascinating insights into modern strategic management from an Islamic perspective While strategic management is a cornerstone of any MBA program, it's almost always taught from conventional theories and typically American case studies. This book takes those traditional theories and interprets them from an Islamic perspective using more international case studies. Though primarily intended as a

textbook for business students, the book is also extremely useful for any Muslim business leaders who want to transform their businesses while complying with Shariah, with a particular focus on developing corporate cultures and structures in sync with Islamic values. Offers a critical review of conventional strategic management theory, suggesting more effective alternatives based on a combination of conventional and Islamic theories Includes international case studies, each with a particularly Islamic angle Written by a successful author team that has written extensively on the subject of business management from an Islamic perspective

The aim of the Consultation was to review problems and prospects of the fisheries sector in the region as well as of institutional fisheries credit and to make recommendations as to how to strengthen fisheries credit delivery and recovery through regional networking. The Consultation looked at the current investment requirements and credit needs in selected countries of the region, discussed case studies of successful institutional credit programmes, and prepared a proposal for the establishment of a fisheries credit network.

This book is a compilation of papers presented in a thematic workshop

on business models in Islamic microfinance, organized by International Islamic University Islamabad, Islamic Research and Training Institute (IRTI), and Agricultural Bank of Sudan. The objective of the workshop was to discuss specific Islamic microfinance business models and best practices, as well as the most advanced experiences at the international level.

Text and Cases

Making Formal Transfers the Best Option for Women and Undocumented Migrants

Business Models In Islamic Microfinance

Report of the Consultation on the Establishment of a Fisheries Credit Network for Asia and the Pacific

Minister of Finance Incorporated

Company Profiles: PT. Bank Rakyat Indonesia Agroniaga Tbk

The Asian financial crisis of 1997-98 shook the foundations of the global economy. What began as a localized currency crisis soon engulfed the entire Asian region. What went wrong and how did the Asian economies, long considered "miracles," respond? How did the United States, Japan and other G-7 countries react to the crisis? What role did the IMF play? Why did China remain conspicuously insulated

from the turmoil raging in its midst? What lessons can be learnt from the crisis by other emerging economies? This book provides answers to all the above questions and more. It gives a comprehensive account of how the international economic order operates, examines its strengths and weaknesses, and what needs to be done to fix it. The book will be vital to students of economics, international political economy, Asian and development studies.

Text: Published in collaboration with Practical Action Publishing (London), this book shows commercial bankers that providing micro-finance services to the poor makes good business sense.

World Bank Environment Paper 6. Here is a holistic approach to analyzing the environmental impact of various power systems. Unlike standard impact studies that begin at the project level, this method calls for environmental assessments that start at the planning stage of a national framework for energy policymaking. The framework would take into account the energy needs of Sri Lanka's total economy. It also would make it easier to incorporate environmental goals into power sector decisionmaking at the critical investment stage. Sri Lanka's development options for the power sector are reviewed in detail. Topics include alternative ways to assess the economic value of a power plant's impact on biodiversity, human health, and air and water pollution. The study also assesses which energy planning options work best and recommends ways in which the Ceylon Electricity Board can improve its environmental policies.

commercial banks in microfinance

One Hundred Years Bank Rakyat Indonesia, 1895-1995

An Institutional and Financial Perspective

Lessons from Bank Rakyat Indonesia

The Case of Tropical Forest Margins in Central Sulawesi, Indonesia

Strategizing Indigenous Knowledge and Institutions for Poverty Reduction and Sustainable Community Development in Indonesia

First published in 1986, the Malaysian economy has grown remarkably since 1970 but despite this poverty is still widespread. This book examines the record of economic development in Malaysia over this period and evaluates the success of the New Economic Policy. In particular it examines the merits of the trusteeship strategy in its aim to eradicate poverty and in socioeconomimc restructuring.

Kemajuan industri perbankan di Indonesia yang meningkat pesat selama dekade terakhir merupakan dampak dari adanya globalisasi, liberalisasi ekonomi dan teknologi informasi yang semakin canggih. Keunggulan yang dapat diraih selama ini oleh BRI disebabkan karena adanya system pengendalian perbankan (Banking Control System/ BCS) yang berbasis pada tiga hal yaitu 1) pengendalian internal (Internal Control), 2) Manajemen Risiko (Risk Management), dan 3) Audit Internal (Internal Audit).

BELANJA

Lack of credit access is severe in low income and poor families that are normally considered to have fewer opportunities to borrow from banks due to insufficient valuable assets for collateral. These low-income households face limited opportunity to acquire new technology and working capital for agricultural production and thus tend to fall behind. As a result, providing access to finance to low-income rural households has been considered an important component of any rural development strategy. Microfinance programmes, in particular, have been gradually embedded in national strategies

of many developing countries as they are poverty-focused. They aim to facilitate the access to financial services such as credit for the poor who are usually disadvantaged in terms of access to conventional financial services from formal financial institutions. The objective of this book is to provide an overview of microfinance programmes in Asia focusing in particular on the determinants of the accessibility of rural households to microcredit. The book studies seven Asian countries such as China, Malaysia, Vietnam, Thailand, the Philippines, Indonesia, and Bangladesh with two specific case studies.

Sociological Aspects of Monetization and Market Integration

ICEBE 2020

Project Agreement (rural Credit Project) Between International Development Association and Bank Rakyat Indonesia

The Monetary and Banking Development of Singapore and Malaysia

The Life and Legacy of Indonesia's Second President : an Authorised Biography

Ownership and Control of Corporate Malaysia

??? ... Microfinance is the method whereby financial services and credit is made available to the economically active but low income people of developing countries. This book focusses on three key aspects of the phenomenon: 1) the shift from government- and donor-subsidized credit delivery systems to self-sufficient, sustainable microfinance institutions; 2) the results on the ground, on the way in which microfinance helps people expand and diversify their enterprises, increase their incomes, raise their living standards and those of their families, and boost their self-confidence; 3) the theoretical frameworks that had previously impeded the microfinance revolution, with suggestions for their improvement.

The Proceeding book presented the International Conference of Economics, Business &

Entrepreneurship (ICEBE), which is an international conference hosted by Faculty of Economics & Business Universitas Lampung (FEB-UNILA) in collaboration with Magister Manajemen Teknologi Universitas Multimedia Nusantara. Total 50 full papers presented were carefully reviewed and selected from 85 submissions with the topics not limited to Finance, Accounting, Marketing and Digital Innovation. The ICEBE 2020 Conference was conducted virtually, on 01 October 2020 which had been attended by academics and researchers from various universities worldwide including practitioners with the theme Innovation and Sustainability in the Digital Age.

In Malaysia, Indonesian migrants are showing an increasingly clear preference for informal transfer mechanisms compared to their counterparts in other countries. A little less than half of all Indonesian migrants overseas—thought to be around 2 million—are working in Malaysia. An increasing number of migrants are women, and the corridor is also marked by a high number of undocumented migrants. Despite the increasing flows of migrants, only about 10 percent of the estimated flow of remittances into Indonesia from Malaysia is transferred through the formal system. The extent of the preference fo.

Concepts and Experiences

Restructuring of State-Owned Financial Institutions

Poverty, Wealth and Trusteeship

Strategic Management from an Islamic Perspective

Development in Malaysia (Routledge Revivals)

Bank Rakyat Indonesia, KUPEDES.

This book provides an overview of recent advances in Integrated Community-Managed Development (ICMD) as an innovative strategy for the community-based development of local institutions in order to achieve lasting poverty reduction and empowerment. The

original approach presented here to improving the lives and livelihoods of the poor takes a critical stance on the failing concept of conventional community development, as it is based on the shifting paradigm of 'bottom-up' cooperation and development, where recent regional autonomy policies are enabling national services to successfully integrate with local institutions at the community level. Based on recent experiences in South-East Asia, where the implementation of an alternative approach to integrating financial, medical, educational, communication and socio-cultural services has led to increased community participation and impressive poverty reduction, the book highlights the theoretical, methodological and practical aspects of this innovative strategy. The potential offered by applying the newly developed 'ICMD formula' worldwide as a function of themes, principles and services is reflected in the book's diverse range of contributions, written by respected researchers and practitioners in the fields of development economics and financial management.

Heiko Schrader is an economist and sociologist. He wrote his Ph. D. thesis and a book on traditional and contemporary trading patterns in the Nepal Himalayas and beyond. Furthermore, he edited a book, together with Hans-Dieter Evers, on "The Moral Economy of Trade - Ethnicity and Developing Markets". This book is the outcome of a five-year research project on the history of finance in India and Indonesia that he completed with his Habilitation at the Faculty of Sociology, University of Bielefeld. The purpose of the 'Microfinance Handbook' is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions.

The Global Challenge

Annual Report

Development of Rural Financial Markets to Sub-Saharan Africa

An Analysis of Bank Rakyat Indonesia's Potential to Sustainably Lend to Small-scale Borrowers

The Indonesian Experience

Microfinance Handbook

No Marketing Blurb

The persistence of an unacceptably high level of hunger and malnutrition worldwide presents a serious challenge to the world on the threshold of the third millennium. Although enough food is produced to feed mankind, about 840 million people go hungry; among them are 185 million pre-school children that are severely underweight for their age. Since an additional 80 million people have to be fed each year, achieving food security is a central global challenge, if not the most important development issue. The aim of the reader is to analyze actual problems in the field of food security and nutrition and to discuss present and future strategies to overcome hunger. Food security is a complex subject. In order to master this complexity, we distinguish between four dimensions of analyses: Theoretical-analytical, empirical-descriptive, normative-political, institutional. (Series: Spektrum. Berliner Reihe zu

**Gesellschaft, Wirtschaft und Politik in Entwicklungsändern/Berlin
Series on Society, Economy and Politics in Developing Countries -
Vol. 50)**

**Restructuring of State-Owned Financial Institutions Lessons from Bank
Rakyat Indonesia Asian Development Bank**

Narrowing the Microfinance Schism?

Position of Bank Rakyat

Essays in Macroeconomic Policy

**Proceedings of the 3rd Warmadewa Research and Development Seminar,
WARDS 2020, 21 December 2020, Denpasar-Bali, Indonesia**

Bank Rakyat Indonesia

Despite the trend toward financial sector liberalization in recent years, state ownership of financial institutions remains widespread in the developing world. However, in general, state-owned financial institutions have under performed their private sector counterparts, and governments have sought to restructure them. This case study reviews the transformation of Bank Rakyat Indonesia from a loss-producing, overstaffed state-owned bank to the most profitable bank with the largest microbanking network in Indonesia. From the bank's experience the study seeks to draw decisive lessons for the successful transformation of other state-owned financial institutions. For Bank Rakyat Indonesia, the key driver of successful reform was the government's commitment to allow it the autonomy to

Read Book Bank Rakyat

restructure itself-including an emphasis on good corporate governance, supported by appropriate regulations and effective supervision.

Food Security and Nutrition

Agricultural Development Policy

Financially Sustainable Lending to the Enterprising Poor

Journal of Small Business and Entrepreneurship

The Golden Dynamic Triangle of Control System in PT Bank Rakyat Indonesia, Tbk.

The Malaysia-Indonesia Remittance Corridor