



Beyond Micro-credit: Putting Development Back into Micro-Finance

By G. W Fischer, M.S. Sriram, Thomas Fisher

Oxfam Publishing, United Kingdom, 2002. Paperback. Book Condition: New. 213 x 140 mm. Language: English . Brand New Book. Micro-finance is an instrument for development. However, the developmental purposes of microfinance are often lost behind the dominant focus on the technology and management of micro-finance, or on outreach to poor clients. This book challenges the microfinance industry to go beyond such a narrow focus, looking at the range of development goals for which microfinance can be used. These include not only poverty alleviation through providing savings, credit, and insurance, but also promoting livelihoods, empowering women, building people's organizations, and changing institutions. The book richly illustrates each of these from actual micro-finance practice and explores the organizational challenges of combining such development goals with financial service-provision. The book is based on the great diversity of microfinance practice in India, which has developed numerous innovations, from new products for promoting livelihoods to democratic governance. The book provides the most comprehensive analysis available of Indian innovation and practice in microfinance, including detailed analysis of the self-help groups in India, comparisons with microfinance in Bangladesh, and the latest performance and impact assessment.



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