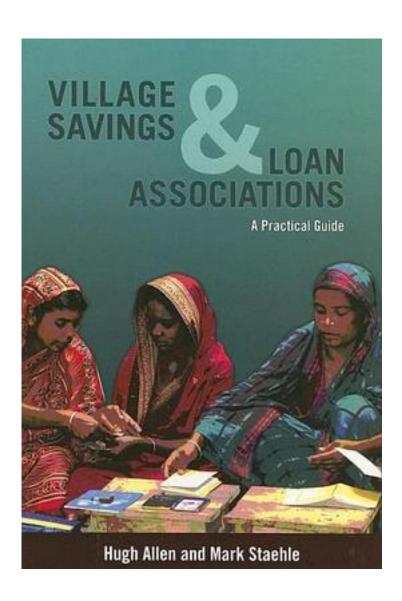
Village Savings and Loan Associations



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"...now we have a clearly written guide showing us how to promote village savings and loan associations. Bravo! Even the sceptics should take note of this serious book." Stuart Rutherford, author of The Poor and Their Money and Chairman, Safesave While many banks and microfinance institutions provide valuable services to the poor in the developing world, they are most successful in economically dynamic urban or peri-urban areas. 30 years since the start of the microfinance revolution, poor people who live in many rural areas and urban slums still find it difficult to access appropriate microfinance products, even in countries with a well developed microfinance sector. Village Savings and Loan Associations based in the community are complementary to MFIs tending to serve the very poor whose income is less reliable, but also offering useful services to the economically secure. This manual provides a concise guide to how to set up and run a village savings and loan association and is based on over 15 years of research and development experience.

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