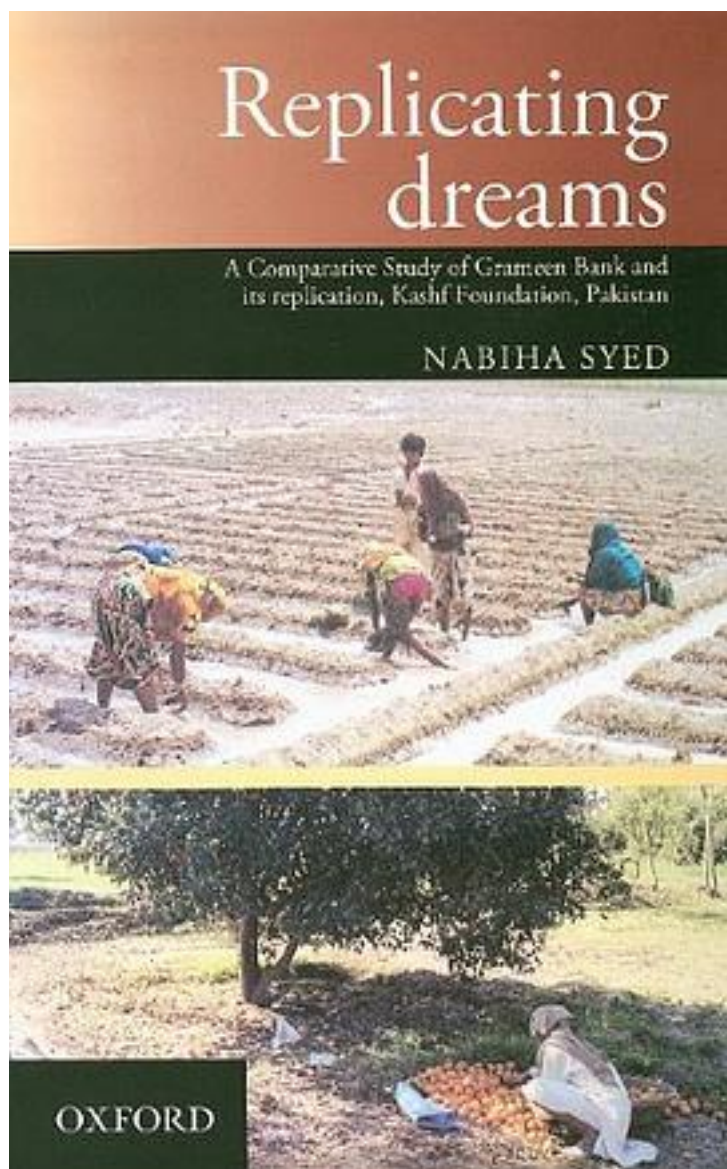


Replicating Dreams



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Widely portrayed as a 'cure-all' for poverty, the group-lending micro-credit model has received much attention as a development strategy. This book introduces the basic structure of Grameen Bank's group-lending model through an examination of its general tenets, eligibility requirements, and services offered. In understanding this methodology, the author turns to adjustments made by Grameen's international replications. The study concentrates on the Kashf Foundation, one of the most successful micro-credit institutions in Pakistan, and both the environmental differences as well as the consequent institutional changes in the replication process. After elucidating the particularities of each model, the concepts of 'success' and 'empowerment' are critically examined to understand the aims of different replicating models. The study concludes with a view of success as something more than mere market penetration, as well as recommendations for how business strategies such as marketing and branding can be useful in enhancing outreach.

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