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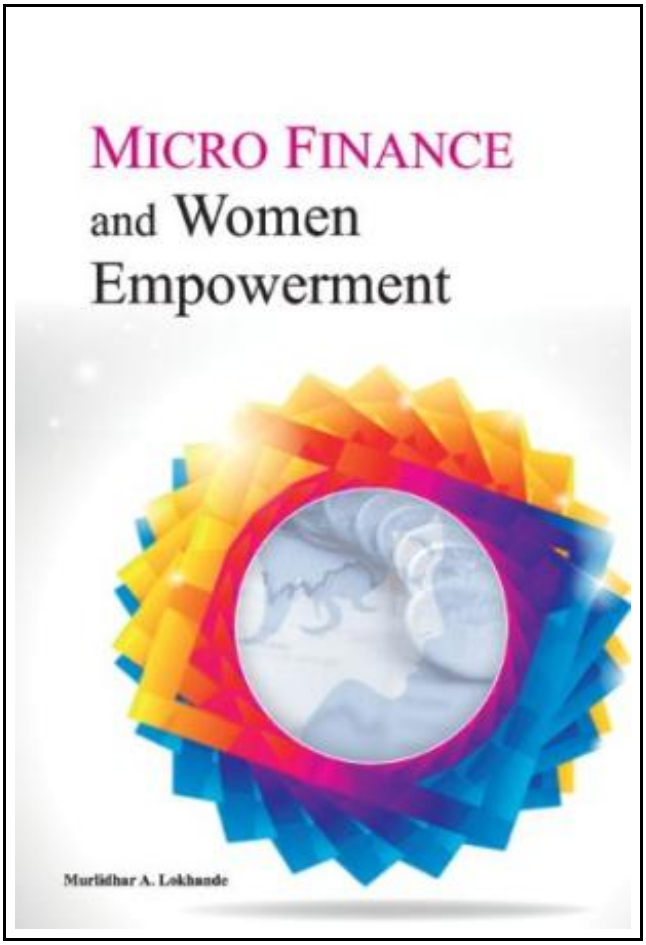

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New Century, New Delhi, 2014. Hardcover. Book Condition: New. First. 196pp. Micro finance is a movement with the underlying objective of helping poor households to have access to financial services, including credit at affordable cost. Many of those who promote micro finance believe that such access will help poor people get out of poverty. For others, micro finance is a way to promote economic development, employment and growth through the support of micro entrepreneurs and small businesses. Micro finance is the provision of a diverse range of financial services and products including small loans (micro credit), savings accounts, insurance, pensions and money transfers. These are designed to assist people living in poverty who are not able to access financial services in the mainstream banking sector because they have no collateral, formal identification or steady income. Women are typically poorer than men and have fewer options for earning a livelihood to provide adequate food, housing and education for their children. They are also the change agents of the family. Women are more likely to invest their earnings into improving the lives of the families. By encouraging women to take charge of their futures, micro finance institutions (MFIs) can impact families and whole communities. Women, if empowered by giving opportunities, can become good social workers, political leaders and successful entrepreneurs. However, the pace of women empowerment through micro finance is slow due to a variety of constraints which urgently need to be rooted out.

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