

# Contents

Preface	ix
Abbreviations	xiii
<b>1 Rethinking Banking</b>	<b>1</b>
<b>2 Why Intervene in Credit Markets?</b>	<b>25</b>
<b>3 Roots of Microfinance: ROSCAs and Credit Cooperatives</b>	<b>57</b>
<b>4 Group Lending</b>	<b>85</b>
<b>5 Beyond Group Lending</b>	<b>119</b>
<b>6 Savings and Insurance</b>	<b>147</b>
<b>7 Gender</b>	<b>179</b>
<b>8 Measuring Impacts</b>	<b>199</b>
<b>9 Subsidy and Sustainability</b>	<b>231</b>
<b>10 Managing Microfinance</b>	<b>257</b>
Notes	289
Bibliography	311
Name Index	331
Subject Index	335