



Financial Promise for the Poor: How Groups Build Microsavings

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- * Balanced assessment of recent savings-led programs in microfinance
- * Contributors include wide range of scholars and practitioners

The entry of the private sector into financial services for the poor is a relatively new development, but already the glossy promises of credit-led microfinance are facing scrutiny from the development community. Policymakers and economists have begun picking through the hype of microfinance to identify where and how top-down loans might fit into broader human development efforts. To many, the answer involves shifting focus to another financial service: savings. Serving as a strong and perhaps more effective tool than microcredit, microsavings is quickly becoming a lauded poverty-alleviation tool.

Contributors to Financial Promise for the Poor cover current innovations in microsavings happening around the world. They describe how savings group members in the developing world are avoiding many of the financial liabilities and debt of other microfinance programs while gaining skills and finding opportunities in collective enterprise. The turn from credit to savings speaks to the growing empowerment of individuals and communities as they break the bonds of indebtedness and find their own paths to financial security.



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