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Fighting poverty with microcredit: experience in Bangladesh

Author(s) : [Khandker, S. R.](#)

Book : [Fighting poverty with microcredit: experience in Bangladesh](#). 1998 pp.xii + 198 pp. of

Abstract : Based on extensive survey data from Bangladesh, the book demonstrates that microcredit programmes are an effective policy instrument for reducing poverty. It shows that such programmes are more cost-effective than some other types of anti-poverty programmes. Microcredit programmes were found to be particularly important for Bangladeshi women, whom are restricted by social custom from seeking wage employment. For

microcredit programmes studied, the impact on household consumption was great when the borrowers were women. The three projects studied are: the Bank, the Bangladesh Rural Advancement Committee (BRAC), and RD12. The chapters examine: poverty alleviation and microcredit programmes; the evolution of microcredit programmes in Bangladesh; socioeconomic impacts of microcredit programmes; growth potential of activities financed through microcredit; insurance and financial viability of microcredit programmes; microcredit programmes and rural markets; cost-effectiveness of alternative poverty alleviation programmes; and conclusions focusing on what has been learnt.

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