



Attacking Poverty with Microcredit

Ahmed Salehuddin

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Microcredit has been accepted as an effective tool for poverty alleviation and as an approach to development. Access to credit has been recognized as a human right. In this context, the book reviews the performance of microcredit programmes; identifies and analyses the issues facing the microcredit sector; and suggests policies and programmes to deal with the issues to further strengthen the role of microcredit for poverty alleviation. Drawing on the experiences of practitioners around the world and significant findings of independent research, the book seeks to find answers to some of the leading questions on microcredit: Has the microcredit programmes succeeded in alleviating poverty? Has it empowered women? Can microcredit meet the future challenges of poverty alleviation? The book also presents a critical analysis of the current issues of the microcredit sector such as interest rate, governance, regulatory framework and providing credit to the poorest. The issues related to sustainability of microfinance institutions (MFIs) such as their sources of funding and legal status have received attention in the book with the aim of attacking poverty with microcredit consistent with the Millennium Development Goals (MDGs) to be achieved by the year 2015.

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