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Sommario/riassunto	This book explores the linkages between formal and informal housing finance drawing upon the lessons of NGO and micro-finance practices. Both public and private formal finance institutions have experienced great difficulty in lending below a middle-income client group, and are often reluctant to lend for the purpose of housing at all. This failure of formal finance to filter down to low-income households, and in particular to women, has led various NGOs and community groups to create and adopt innovative finance programmes, such as informal savings banks and credit rotating schemes. The author