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Sommario/riassunto	In the past ten years, the world of microfinance has changed dramatically. The field has moved rapidly from early innovations in providing loans to help poor entrepreneurs start businesses to a bold vision of creating entire financial systems that work for the poor. Microfinance has proven to be an effective tool for reducing poverty and helping poor people to improve their lives. And yet a diverse range of potential clients still lack access to an array of financial services -

not just credit for enterprise but also a safe place to save, the ability to transfer funds to family members, insura

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