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Sommario/riassunto	Since the mid-1990s, Bangladesh's banking sector has grown considerably. Despite the boom and the government's efforts to increase access in rural areas, rural financial markets have shrunk in relative terms. As a result, access to finance by micro, small, and medium-size enterprises and marginal, small, and medium-size

farmers - the "missing middle" - remains limited, which is significant because these groups are the engines of growth in rural Bangladesh in terms of employment, contribution to GDP, and prospects for future growth.

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