

The price of a dream. The story of the Grameen Bank and the idea that is helping the poor to change their lives.

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The price of a dream. The story of the Grameen Bank and the idea that is helping the poor to change their lives.

Author: Bornstein D

Source: New York, New York, Simon and Schuster, 1996. 370 p.

Abstract: In Bangladesh, a unique bank conducts its business scrupulously, aims at profitability, and considers its mandate to be the elimination of poverty and hunger. This book traces the development of the Grameen ("village") bank from its inception, through its earliest incarnations, to its expansion to 35,000 villages. The Grameen bank provides loans to poor people who have no collateral. Most of the loans are targeted to women as start-up funds for self-employment schemes. Repayment is collected at weekly meetings and is assured because the women borrow in groups of five. If one of the five fails to repay her loan, the others are banned from further borrowing. Participation in the bank's credit program has enabled thousands of families to move out of poverty, taking incremental steps characterized by the number of meals they eat each day, the amount of clothing they own, and the amount of time their children can spend in school. The book introduces the charismatic individuals who created and continue to organize the bank and provides a first-hand look at the lives of the villagers served by the bank. The book follows the trials and errors that resulted in the banking system and details how the bank has responded to internal and external crises (including natural disasters) and how it has dealt with roadblocks created by donors and by the government. The final part of the book presents the bank's vision of the future. The bank likens itself to a ship that has rescued its share of stranded people. The people now own the ship, and

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