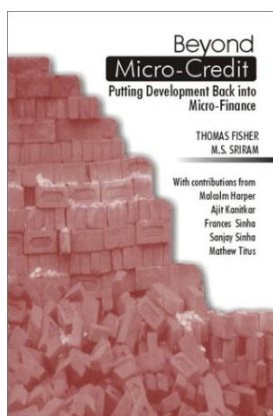


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BEYOND MICRO-CREDIT: PUTTING DEVELOPMENT BACK INTO MICRO-FINANCE



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