## **Table of Contents**

Acronyms		12
I.	Introduction	15
II.	Credit for Women: Why is it so Important?	18
III.	Women's Limited Access to Credit	25
IV.	Giving Credit to Women: The Record	37
	Institutional Models Poverty and Gender-Sensitive Lending Strategies Ensuring Institutional Viability	37 53 64
V.	Does Credit Make a Difference to Women?	71
	Economic Impact Women's Status Implications	72 77 80
VI.	The Challenges Ahead: The Prospects for Women	86
	Tapping Commercial Banks Replication Savings Mobilization Transformation to Commercial Banking	90 92 94 99
VII.	Conclusions and Policy Recommendations	103
References		111