Silk Road, Silver Lining. Edition No. 1

Description: This book examines the business history of Central Asian micro-lenders, considered in the context of the region's politics and crime. Distilled from an exhaustive compilation and adjustment of the industry's financial statements, as well as extensive media and monitoring sources, the study reaches the following conclusions.

Compared to state-run programs for which they directly substitute, micro-lenders have greatly reduced (yet still not made negligible) the corruption in credit services to Central Asia's poor. Beyond this, microcredit's crime-displacing potential in the region is limited by the industry's modest scale and scope, as well as the authorities' perversity if they are ever needed for support. Central Asian micro-lenders should focus on implementing more secure, diversified, competitive and convenient services, particularly deposit-side services. These moves will strengthen the organizations in general and perhaps against criminal encroachment in particular.


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