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[www.cgap.org/html/mfis\\_skills\\_microfinance\\_manag.html](http://www.cgap.org/html/mfis_skills_microfinance_manag.html)

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[info@sanabelnetwork.org](mailto:info@sanabelnetwork.org)

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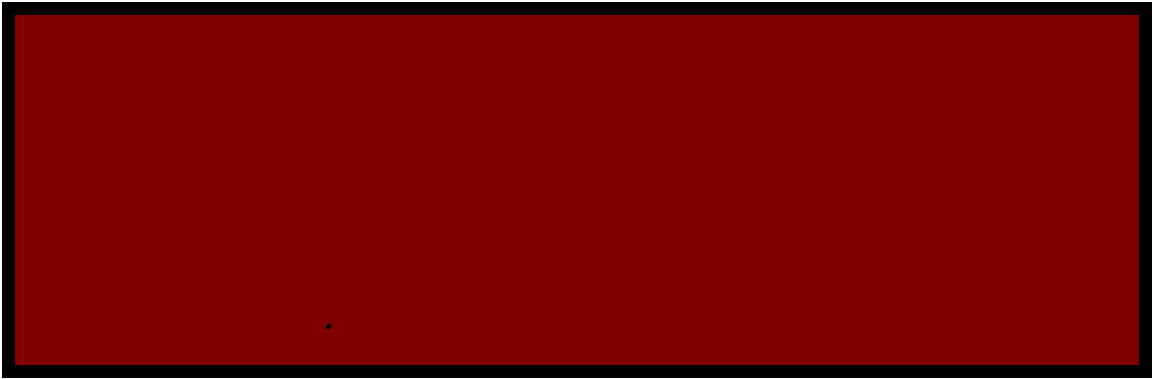


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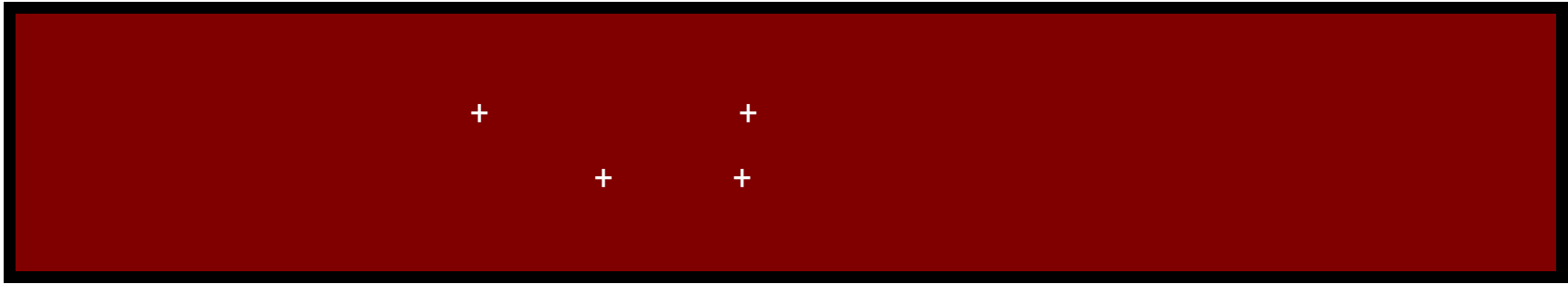
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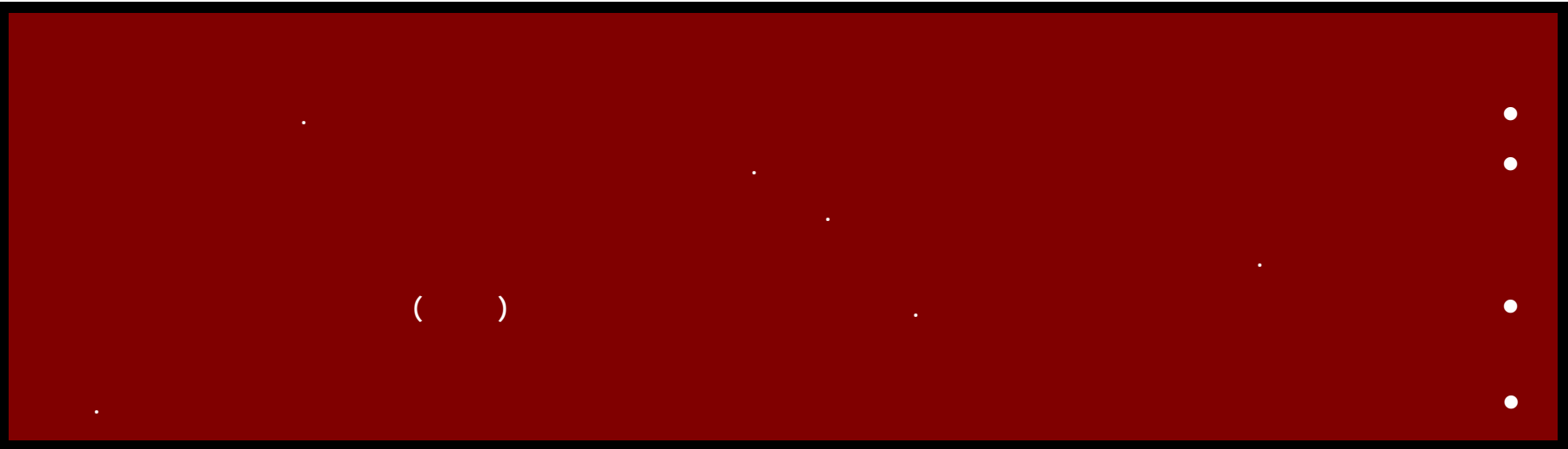
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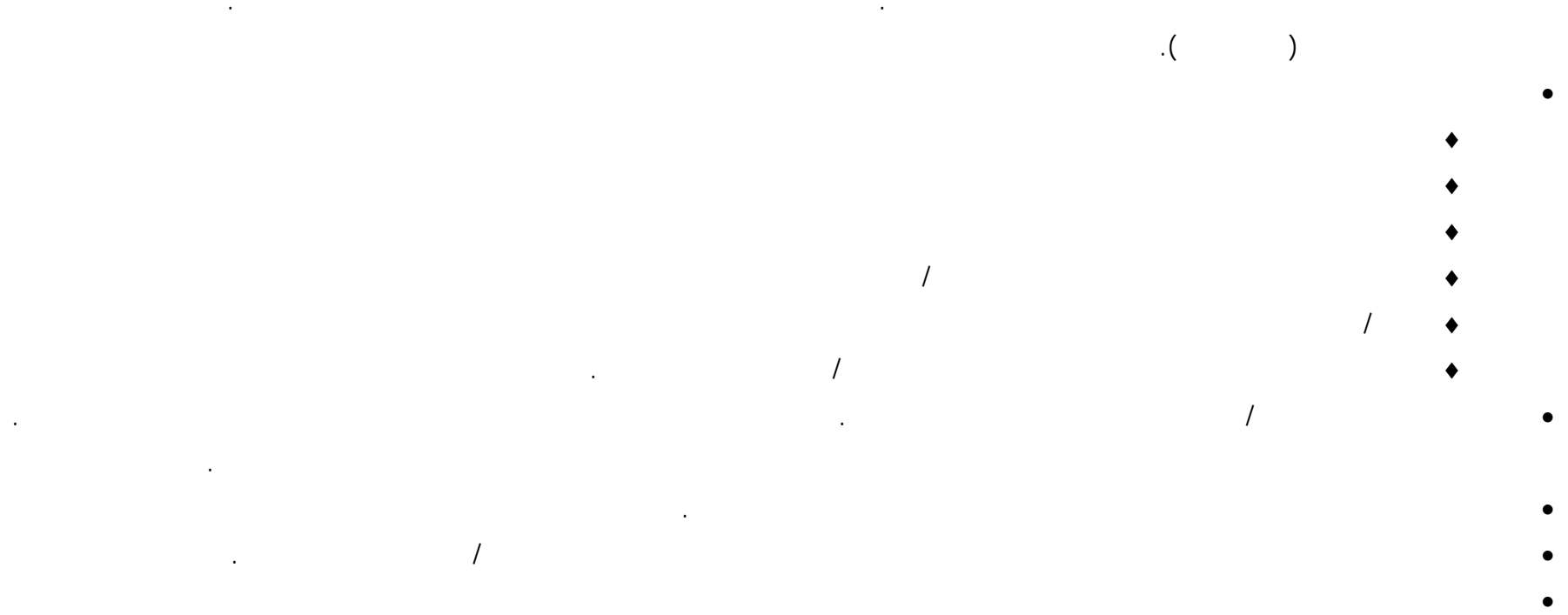
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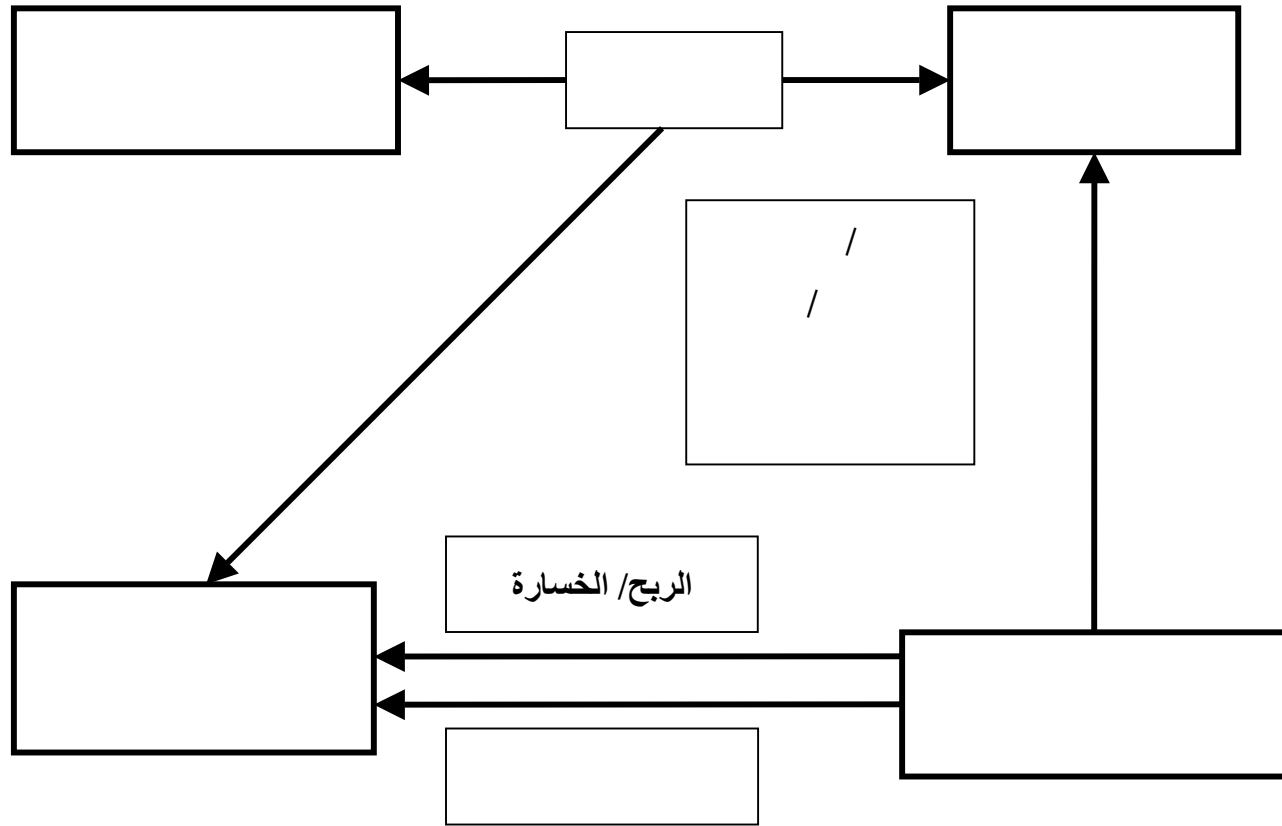
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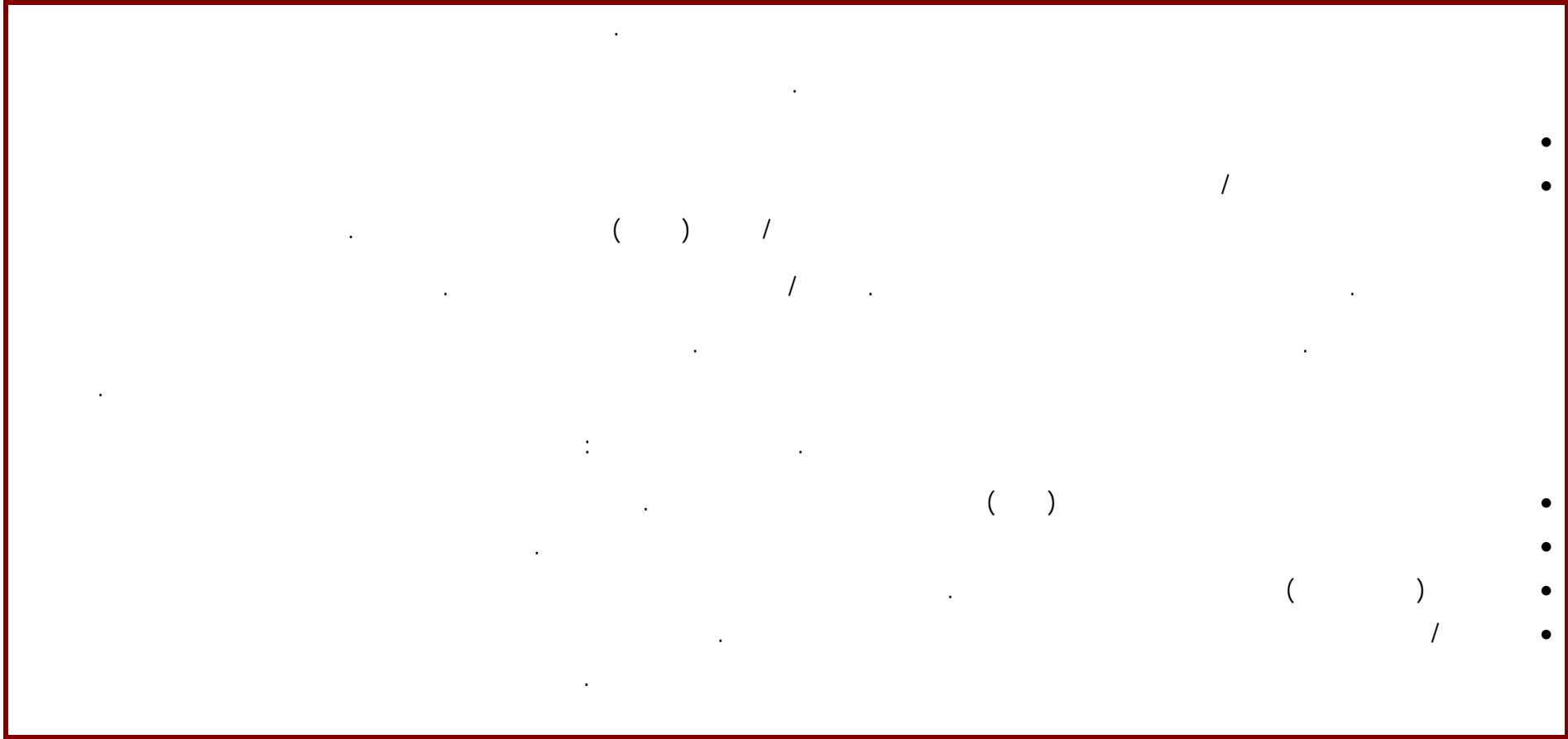
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Stearns, Katherine. *The Hidden Beast: Delinquency in Microenterprise Programmes*, 1991, Accion International

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Source: Ledgerwood, Joanna. *Financial Management Training for Micro-Finance Organizations*, 1996, CALMEADOW

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