



Mikrokredite: Entwicklungshilfe auf Pump (German Edition)

I. Lukmann

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Die Idee der Mikrokredite ist von dem Volkswirtschaftsprofessor Muhammad Yunus 1976 in Bangladesh ins Leben gerufen worden. Yunus gründete dafür die Grameen-Bank, die an Mittellose ohne Sicherheiten Kredite vergibt. Das Konzept funktioniert: 98 Prozent der Kredite werden inklusive Zinsen zurückgezahlt. Die Geschäftsidee ist von einer Reihe anderer Entwicklungsbanken kopiert und sogar in Industrieländern eingeführt worden. Inzwischen sind Mikrokredit-Fonds aufgelegt worden, über die Privatanleger an dem Geschäft partizipieren können.

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