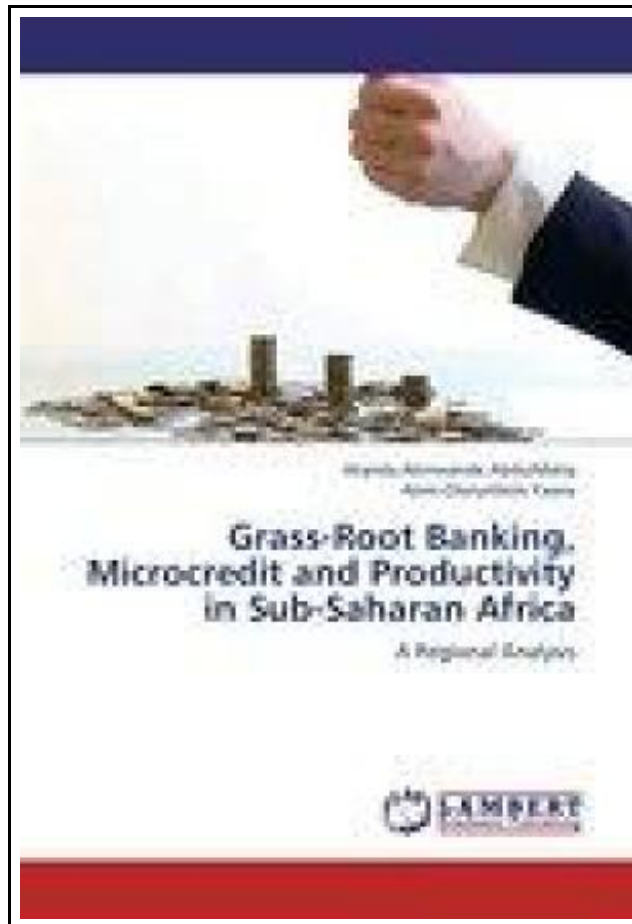


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GRASS-ROOT BANKING, MICROCREDIT AND PRODUCTIVITY IN SUB-SAHARAN AFRICA



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