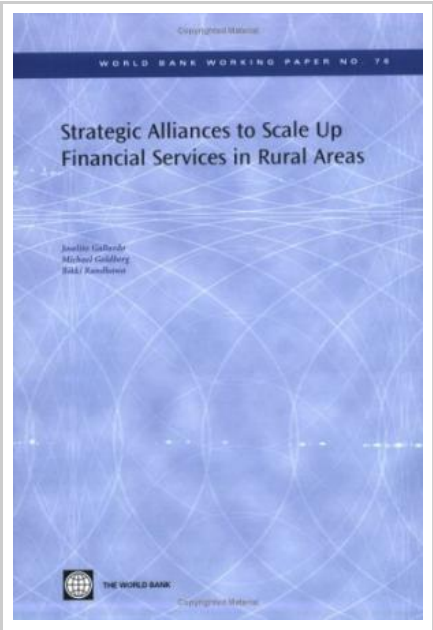


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Strategic Alliances to Scale Up Financial Services in Rural Areas

By Joselito S. Gallardo, Michael Goldberg, Bikki Randhawa

World Bank Publications. Paperback. Book Condition: new. BRAND NEW, Strategic Alliances to Scale Up Financial Services in Rural Areas, Joselito S. Gallardo, Michael Goldberg, Bikki Randhawa, Business firms have employed strategic alliances with other firms to effectively manage costs, overcome resource and technology constraints, and enhance competitive position. The principle and practice of strategic alliances can be applied as well for productive and beneficial institutional collaborations in rural financial markets to expand the array of financial products and to scale up access of rural households and micro-businesses to financial services. Strategic alliances comprise a new theme in rural finance. The institutions in the study used strategic alliances to tap new capital resources, manage transaction costs, access banking technology and infrastructure and acquire new skills to provide an expanding array of financial services to wider markets. The authors carefully examine the experiences of selected rural finance institutions and their strategic allies or development partners in Guatemala, the Philippines, Ghana and India to draw out the main findings and share the lessons that may be gainfully applied in other country settings.

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