



# Portfolios of the Poor: How the World's Poor Live on \$2 a Day

*Daryl Collins, Jonathan Morduch, Stuart Rutherford, Orlanda Ruthven*

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Nearly forty percent of humanity lives on an average of two dollars a day or less. If you've never had to survive on an income so small, it is hard to imagine. How would you put food on the table, afford a home, and educate your children? How would you handle emergencies and old age? Every day, more than a billion people around the world must answer these questions. *Portfolios of the Poor* is the first book to systematically explain how the poor find solutions to their everyday financial problems.

The authors conducted year-long interviews with impoverished villagers and slum dwellers in Bangladesh, India, and South Africa--records that track penny by penny how specific households manage their money. The stories of these families are often surprising and inspiring. Most poor households do not live hand to mouth, spending what they earn in a desperate bid to keep afloat. Instead, they employ financial tools, many linked to informal networks and family ties. They push money into savings for reserves, squeeze money out of creditors whenever possible, run sophisticated savings clubs, and use microfinancing wherever available. Their experiences reveal new methods to fight poverty and ways to envision the next generation of banks for the "bottom billion."

Indispensable for those in development studies, economics, and microfinance, *Portfolios of the Poor* will appeal to anyone interested in knowing more about poverty and what can be done about it.

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