



Microfinanza: Dare credito alle relazioni (Saggi) (Italian Edition)

Antonio Andreoni, Vittorio Pelligra

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La microfinanza rappresenta una rivoluzione culturale più che economica, e antropologica ancor prima che politica. Alla base si colloca un sistema finanziario di supporto al processo di sviluppo sociale ed economico che prende le mosse da presupposti radicalmente differenti rispetto a quelli tradizionali, e insiste su un processo di coinvolgimento che parte dal basso ma è bidirezionale. Solo nella reciprocità, infatti, una relazione di sostegno può promuovere la fioritura delle potenzialità e non avvilitare la dignità dei beneficiari. Su questo punto si gioca la sfida culturale del microcredito, sulla capacità di guardare al creditore come ad un potenziale partner, un alleato, non uno sfortunato da aiutare o, nel peggiore dei casi, un opportunist pronto a prendere il denaro e a scappare. Una sfida che - come illustra il volume in modo dettagliato - abbraccia la prospettiva della libertà e riconosce nel credito e nei servizi finanziari dei potenti moltiplicatori di opportunità, degli strumenti di inclusione sociale ed economica, dei promotori dell'intraprendenza e delle capacità umane.

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