

Hands Around The Globe A History Of The International Credit Union Movement.pdf

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While Schulze's credit unions were situated in urban areas and served traders, shop owners and artisans, Friedrich Wilhelm Raiffeisen founded the first rural credit union in the village of Heddesdorf (now a suburb of Neuwied) in Germany. Raiffeisen's approach built on many aspects of Schulze's, but with significant modifications that had important implications for microfinance.

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