

# Savings and Credit Forum Why and how formal savings services matter to low-income and vulnerable households

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# List of references

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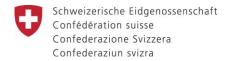
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# Acronyms:

CGAP Consultative Group to Assist the Poor

Fai Financial Access Initiative

FSD Financial Sector Deepening / Kenya

GAFIS Gatevway Financial Innovations for Savings
SDC Swiss Agency for Development and Cooperation

WWB Women's World Banking

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