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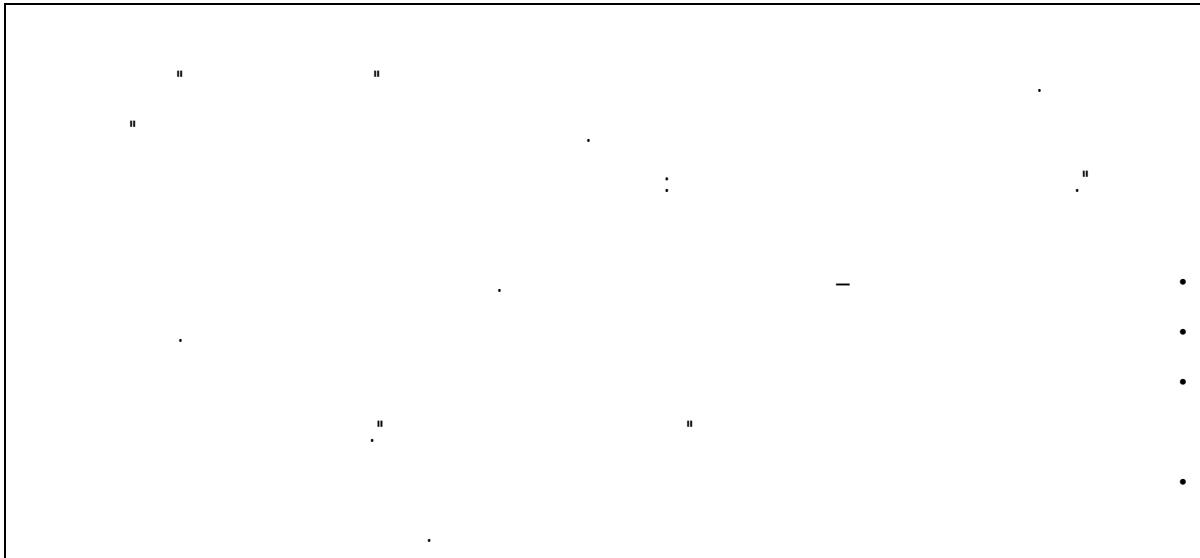
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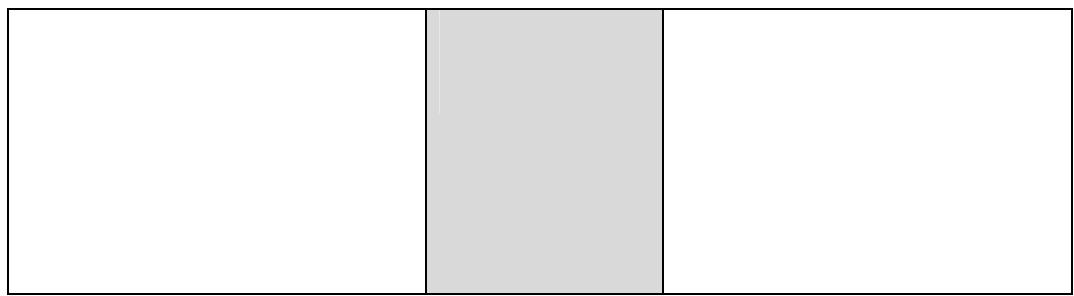
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Interview with Fazle Abed conducted by Countdown 2005, reported on the Microcredit Summit website,<sup>1</sup> [www.microcreditsummit.org/newsletter/action3.htm](http://www.microcreditsummit.org/newsletter/action3.htm)

“Towards Creating a Poverty-Free World,” speech of Mohammad Yunus, Grameen Bank, presented at<sup>2</sup> the Club de Debate at Complutense University, Madrid, April 25, 1998.

One recent volume that provides clear operational guidance for microfinance implementation is Joanna Ledgerwood’s *Microfinance Handbook: An Institutional and Financial Perspective* (Washington, D.C.: Sustainable Banking with the Poor, The World Bank, 1999).<sup>3</sup>

Refer to Stuart Rutherford’s *The Poor and their Money* (India: Oxford University Press, 2000) for a<sup>4</sup> further explanation of the savings strategies employed by the poor.

<sup>5</sup> For more information, see Warren Brown and Craig Churchill, “Providing Insurance to Low-Income Households: Part I – A Primer on Insurance Principles and Products,” November 1999 and “Insurance Provision for Low Income Communities: Part II – Initial Lessons from Micro-Insurance Experiments for the Poor,” (USAID Microenterprise Best Practices Project, May 2000) available at

[www.mip.org/pubs/mpb-def.htm](http://www.mip.org/pubs/mpb-def.htm)

Readers interested in an analysis of varied approaches taken by microcredit organizations to facilitate<sup>6</sup> access to micro-insurance products can consult Michael McCord’s “Health Care Microinsurance. A Synthesis of Case Studies from Four Health Care Financing Programs in Uganda, Tanzania, India, and Cambodia” (MicroSave-Africa, 2000).

For more information readers can refer to W. Brown and G. Nagarajan G. “Bangladeshi Experience in<sup>7</sup> Adapting Financial Services to Cope with Floods: Implications for the Microfinance Industry” (USAID Microenterprise Best Practices Project, August 2000).

From Syed Hashemi, “Including the Poorest: Linking Microfinance and Safety Net Programs: The Case<sup>8</sup> of IGVGD in Bangladesh” (CGAP, forthcoming, 2001). See also M. Gilgin “Safety net linkages with microfinance: BRAC’s Income Generation for Vulnerable Groups (IGVDG)” (BRAC, 2000).

These guidelines are informed by an internal background paper written by William Steel of the World<sup>9</sup> Bank for the World Bank’s rural strategy document “Vision to Action”, entitled “Strategies for Social Funds in Supporting Microfinance”.

This concept of linking community-level microfinance mechanisms to income-generating projects has<sup>10</sup> been further developed by William Steel of the World Bank.

See the Global Food for Education Initiative (GFEI), implemented by the World Food Program and<sup>11</sup> partners, [www.wfp.org](http://www.wfp.org).

See “The Blue Book”, a publication of the Committee of Donor Agencies for Small Enterprise<sup>12</sup> Development, for an introduction to the revised thinking and approach for BDS that is now increasingly accepted by donors and practitioners: “Business Development Services for Small Enterprises: Guiding Principles for Donor Intervention”, (February 2001). It is available at <http://www.ilo.org/public/english/employment/ent/papers/guide.htm>

Martha Chen, editor, *Beyond Credit: A Subsector Approach to Promoting Women’s Enterprises*<sup>13</sup> (Ottawa: Aga Khan Foundation Canada, 1996).

This case was provided by Mr. Maximo Halty, Program Manager for the Programme National de<sup>14</sup> Réinsertion des Ex-Combattants et de Ramassage d’Armes, Congo/Brazzaville, International Organization for Migration (IOM), e-mail correspondence, March 2001.