



20

:

.1
.2
.3
.4
.5

)

(

/

.1

•

•

•

•

/

(1)

URWEGO

URWEGO

URWEGO

•
•
•
•
•
•
•
•

2

(1
(2
(3
(4

)

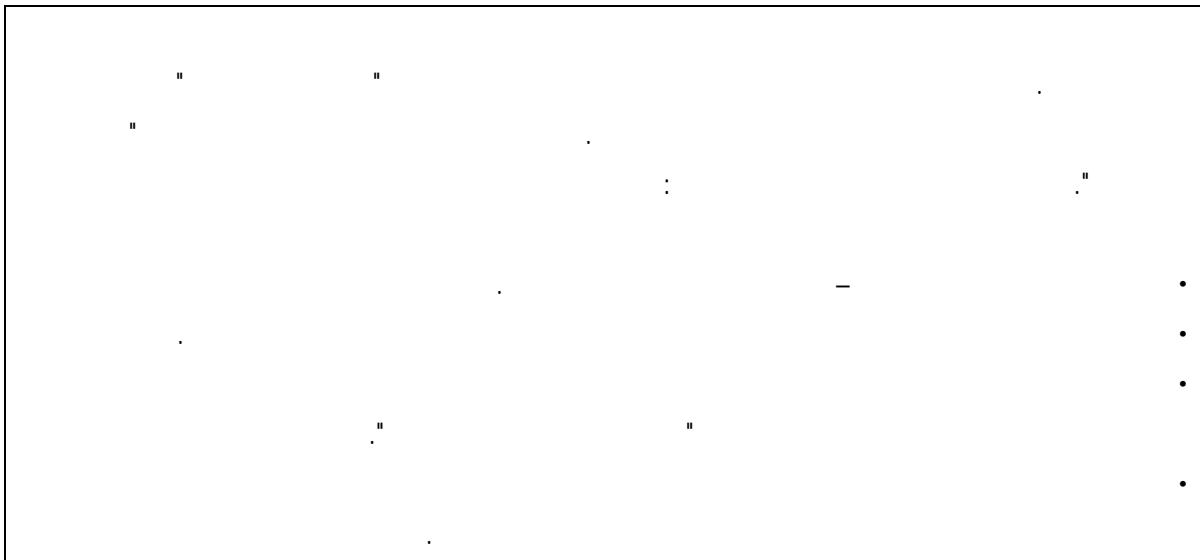
(

20

1974 (BRAC)

1#

1998



3

4

() ()

) (

) (

5

- FINCA

6

4

5

7

)

.(

1998

" ASA "

7

18

(

)

89

4

9

)

(

10 5

()
()

5

()

(:)

()

10

5

14

11

(BDS)

11

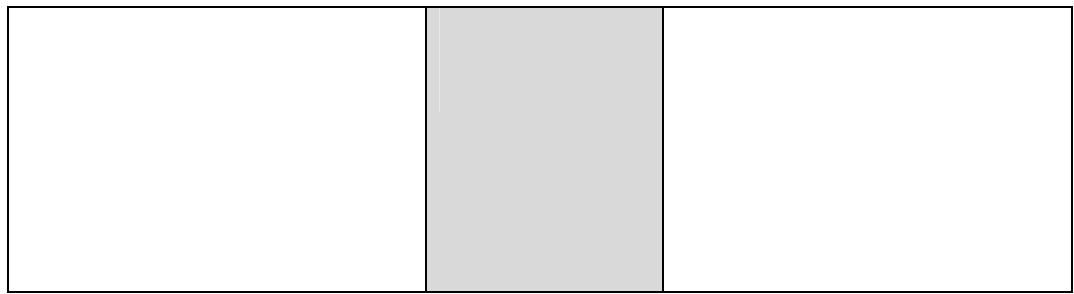
•

•

12

1

:I



(SEWA)

12

13

6

5

14

5

2000

()

4000

13

Interview with Fazle Abed conducted by Countdown 2005, reported on the Microcredit Summit website,¹ www.microcreditsummit.org/newsletter/action3.htm

“Towards Creating a Poverty-Free World,” speech of Mohammad Yunus, Grameen Bank, presented at² 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).³

Refer to Stuart Rutherford’s *The Poor and their Money* (India: Oxford University Press, 2000) for a⁴ further explanation of the savings strategies employed by the poor.

⁵ 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/mbp-def.htm

Readers interested in an analysis of varied approaches taken by microcredit organizations to facilitate⁶ 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 in⁷ 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 Case⁸ 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 World⁹ 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 has¹⁰ been further developed by William Steel of the World Bank.

See the Global Food for Education Initiative (GFEI), implemented by the World Food Program and¹¹ partners, www.wfp.org.

See “The Blue Book”, a publication of the Committee of Donor Agencies for Small Enterprise¹² 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*¹³ (Ottawa: Aga Khan Foundation Canada, 1996).

This case was provided by Mr. Maximo Halty, Program Manager for the Programme National de¹⁴ Réinsertion des Ex-Combattants et de Ramassage d’Armes, Congo/Brazzaville, International Organization for Migration (IOM), e-mail correspondence, March 2001.