



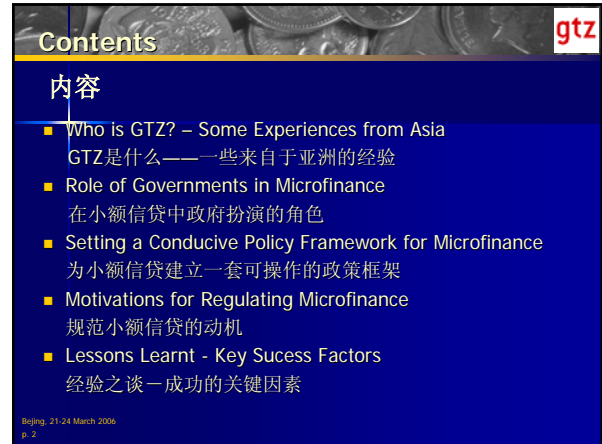
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How can Governments Promote Microfinance in Asia?

亚洲政府如何促进小额信贷

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Who is GTZ?

GTZ是什么?

- The German Agency for Technical Cooperation (Headoffice, nearby Frankfurt) is the public implementing agency and consulting firm for development co-operation working on behalf of the German government
德国技术合作机构（智力办公室，法兰克福附近）是一个代表德国政府为促进发展合作而提供公共操作和咨询的公司
- Established: 1975
建立时间：1975年
- Staff: 9,500
员工数：9,500人
- Turnover: €80 m
营业额：€80 m
- Projects: >2000 in more than 90 countries
项目分布：在九十多个国家有2000多个项目




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Some Experiences from Asia

一些来自亚洲的经验

- Indonesia, Sri Lanka: Supporting the Design of a Conducive Microfinance Policy including an Appropriate Regulatory Framework (Indonesia)
印度尼西亚，斯里兰卡：支持可操作的小额信贷政策包括合理的规范框架
- Mongolia: Assisting in the reform of Agricultural Development Bank
蒙古：支持农业发展银行的改革
- India: Supporting the Linkage Banking Program of NABARD
印度：支持NABARD的Linkage银行项目
- Nepal, Sri Lanka, Thailand: Introducing new savings and credit products in state owned banks
尼泊尔，斯里兰卡，泰国：在国有银行引进新的存款和信用产品
- Kirgistan, Vietnam: Supporting the reform of credit co-operatives
基里巴斯，越南：支持信用合作的改革
- Vietnam: Supporting Reforms in Monetary Policy
越南：支持货币政策的改革
- China: Advising *People's Bank of China* in the rural financial sector reform, advising the *State Council* on various laws (e.g. bankruptcy law, securities and investment funds law, SME promotion law)
中国：建议中国人民银行进行农村金融改革，建议国家立法机构立法（比如破产法，安全及投资基金法，微小企业法）

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Role of Governments in Microfinance

政府在小额信贷中扮演的角色

- In many countries, government-operated credit schemes have failed to deliver high quality, permanent financial services to the poor
在许多国家，政府主导的信用计划往往不能向穷人提供高质量，持久的金融服务
- In Africa and Latin America most state-owned banks have been closed down
在亚洲和拉丁美洲很多国有银行倒闭
- However, in some Asian countries state-owned banks have been successfully delivering financial services for the poor, especially savings and payment transfers
然而，在一些亚洲国家国有银行成功地向穷人提供了金融服务，特别在存款和转移支付方面
- There are some examples where state-owned banks also successfully delivered credit to the poor on a sustainable basis (e.g. BRI, Indonesia)
还有一些国有银行向穷人成功提供了可持续的信用服务（比如：印度尼西亚的印尼人民银行）

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Role of Governments in Microfinance

政府在小额信贷中扮演的角色

- Recent Consensus: Getting the framework right is a better way to promote microfinance than direct government interventions
近年共识：构建正确的框架要比直接的政府介入更有益于小额信贷的发展
- Promoting macroeconomic stability
提升小额信贷的稳定性
- Indirect support to financial services for the poor through appropriate legal frameworks to contract enforcement and collateral rights
为那些涵盖穷人的金融服务提供间接支持
- Appropriate legal frameworks for contract enforcement and collateral rights
适合的法律框架以强化协议和提供平等权利
- Appropriate tax systems that do not discriminate against different types of financial institutions that provide financial services for the poor
合理的税务体系，不歧视向穷人提供金融服务的各种类型的金融机构
- Appropriate infrastructure to support the delivery of financial services, especially in large countries with a significant share of population in rural areas
合适的基础设施以支持金融服务的传递，特别是有大量农村人口的大国。
- Setting a conducive policy framework
建立可操作的政策框架

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Setting a Conducive Policy Framework for Microfinance

为小额信贷建立可操作的政策框架

- Competing views on how a conducive framework for microfinance should look like
关于如何建立一个可操作的政策框架的争论点
 - Should microfinance be regulated by legislation at all?
小额信贷应该完全由立法来规范吗?
 - If so, which type of microfinance institutions should be captured under a legal framework?
如果是这样, 何种类型的小额信贷机构能够在合法的框架下被保存?

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Motivations for Regulating Microfinance

规范小额信贷的动机

- Depositor protection
存款保护
 - Safety and soundness of Financial Institutions
金融机构的安全性和完善性
- Borrower protection
借款保护
 - High interest rates and inappropriate lending practices
高利率和不恰当的贷款经验
- Control of microfinance institutions
对小额信贷机构的控制
- Access to additional sources of funds
获取额外基金的途径
 - Commercial funding (savings, commercial lending, bonds, etc.)
商业赞助 (存款, 商业贷款, 保证金)
 - Wholesale financial institutions
大规模的小额信贷机构

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Lessons Learnt – Key Success Factors (I)

经验之谈—成功的关键因素 (一)

- Understand microfinance regulation as an integral part of a strategic microfinance policy framework
小额信贷规则是构建一个战略性的小额信贷政策框架必须的部分
- Understand the motivations that drive different stakeholders
动机驱使不同的资金持有者
- Clarify on roles and concepts before drafting a law
起草相关法案是要区分角色和内容

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Lessons Learnt – Key Success Factors (II)

经验之谈—成功的关键因素 (二)

- Guiding principles when introducing microfinance regulation
在引进小额信贷规则是要有原则
 - Avoid „rushing to regulate“
避免“快速执行”
 - Regulation needs a critical mass of „licensable“ MFI's
规则的执行需要一大批合法的小额信贷机构
 - Don't regulate what you cannot supervise
不要去规范你没有能力执行的
- Stakeholder consultation and collaboration is crucial
股东的意见和合作是至关重要的

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Lessons Learnt – Key Success Factors (III)

经验之谈—成功的关键因素 (三)

- Enabling role of practitioners and umbrella organisations
使实践者和保护机构能力可以发挥
- Education of policy makers and the general public on good microfinance practices
使政策制订者和大众明确什么是优秀的小额信贷
 - Lobbying for adequate policy framework
为足够的政策框架进行游说
- Enabling role of donor agencies
使捐助机构发挥作用
 - Support to mature MFIs in the transformation Process
在小额信贷机构转型过程中提供支持使其成熟
 - Support to strengthen the capacity of the supervisor
为管理者提供支持以加强其容纳能力
 - Support information exchange between countries
在不同国家间提供信息交流

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Thank You !

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