

Asia Microfinance Forum

亚洲小额信贷论坛



*Partnerships and Innovations:
Increasing the Impact of Microfinance in
Asia*

合作与创新: 增进小额信贷在亚洲的影响

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TIANLUN DYNASTY HOTEL
Beijing, People's Republic of China
中华人民共和国, 北京, 天伦王朝饭店

Forum Overview 论坛综述

Background 背景

The Banking with the Poor (BWTP) network in collaboration with the Foundation for Development Cooperation (FDC), actively promotes the development of microfinance in Asia through programs of research, advocacy, policy dialogue, information sharing and capacity building. Drawing on this work, and the experience of its member organisations, the BWTP is happy to organize the 2006 Asia Microfinance Forum on the theme of “Partnerships and Innovations: Increasing the Impact of Microfinance in Asia”.

穷人银行网络(BWTP)与合作发展基金会(FDC)一道, 通过项目研究、拥护、政策对话、信息共享和能力建设等方式, 积极地推进亚洲小额信贷的发展。基于上述工作及其成员组织的经验, 穷人银行网络(BWTP)非常荣幸地来组织这次以“合作与创新: 增进小额信贷在亚洲的影响”为主题的“2006·亚洲小额信贷论坛”。

The central aim of the Forum is to examine the prospects for rapidly increasing and deepening the outreach of financial services to the poor in Asia. A particular focus is placed on the building of partnerships and innovative new business models that combine the resources of a range of different stakeholders, as well as highlighting ways to improve the policy environment for the growth of microfinance in the region. While the geographic focus is on Asia, the event will also draw on examples and speakers from various countries to enhance the diversity of ideas and experiences of relevance to microfinance in the region.

论坛的中心目标是研究分析亚洲针对贫困者的金融服务的覆盖面快速扩大和深化的前景。一个特别的焦点集中于构建合作和创新的新商业模式, 这种商业模式能整合一定范围内不同资金持有者的资源, 以及突出能改善区域内小额信贷发展的政策环境的途径。虽然这次活动地理上说焦点是亚洲, 但是活动将同样聚焦于来自不同国家的案例和演讲者, 以此增加对该地区小额信贷具有借鉴意义的观念和经验的多样性。

The goals of the forum are: 论坛的目标

- To encourage partnerships and cooperation in Asia among microfinance service providers, financiers and supporters in order to increase resources and peer learning in microfinance;

鼓励亚洲地区小额信贷服务提供者、金融家和支持者之间的合作互助，以增加小额信贷的可利用的资源和增进相互间的学习；

- To encourage the effective development of innovative products and approaches between the Banking With The Poor members and beyond,

鼓励穷人银行网络内外成员之间创新产品和途径的有效开发；

- To lay the ground for further initiatives, including research and capacity building projects on the issues raised, to be undertaken by the Banking with the Poor network members

为穷人银行网络成员将承担的未来首创工作，包括决议提出的研究和能力建设计划奠定基础。

Description of Sessions

Wednesday 22 March 3月22 星期三

Plenary session 全体大会

Panel 1 and 2: New Business Partnership Models for Microfinance outreach

全体会议1与2: 小额信贷发展的新型商业合作模式

Despite significant growth in microfinance over the past two decades, hundreds of millions of people around the world still do not have access to financial services. One of the main challenges facing the microfinance industry is the need for more creative solutions to dramatically expand the outreach and impact of its services.

The last five years has seen a period of increasing innovation. For example, exploiting the availability of new technologies, some institutions have adopted new models which link financial service providers to a wide range of non-traditional partners, such as retail and lottery outlets, post offices or self-help groups, resulting in rapid growth of outreach. However, such linkages, while promising, are not easy to set up and manage, nor are the necessary conditions for their success always available. Emerging trends indicate that the institutions most able to take advantage of these new models have been established formal financial actors such as banks, which raises interesting questions regarding the future role of specialist MFIs. Presentations will include experiences from around the world, including South America, India, China and other emerging Asian markets. Questions to be addressed include: Can strategic alliances between financial and other institutions help tackle the critical issue of outreach and impact of financial services? What are the role of policies and regulations in creating a favorable environment for such linkages? How are new technologies contributing to driving these changes? And what are the most promising approaches to addressing other constraints to the building such partnerships?

尽管小额信贷行业在过去的二十年里取得了显著的成就，但世界上仍有好几亿的人无法从中受益。这一行业目前所面临的最主要的挑战就是迫切需要一些极具创新性的方案以促使小额信贷的迅猛发展从而扩大其影响。

而近五年小额信贷的发展也确实经历了一个不断发展的革新时期。例如，对新兴技术可行性的探讨与研究，某些机构大胆采用了把金融服务供应商与一大批非传统合作者联结起来的新模式，比如，零售与彩票销售，邮政业以及自助团体等等，从而取得了快速的发展。然而，这种颇有前景的联结模式却是不太容易建立与运作的，健康发展所须的必备条件也不容乐观。大量事实表明最具条件采用这种新型模式的机构是那些已经建立起来的正规的金融机构，比如，银行体系，这样就引发了一个很有趣的问题—专业的小额信贷金融机构在未来的发展中将扮演一种什么样的角色？会议将概述世界各个国家在这一行业发展中所积累下的经验，包括南美，印度，中国以及其他相关的亚洲市场。会议也将提出以下问题：金融行业与其他机构间的战略合作关系是否有助于解决金融服务行业所面临的关键性问题？在为这种联结创造一个合适的过程中，相关政策和管制将要扮演什么样的角色？新兴科技将如何为促使这些变化而做出相应的贡献？在建立这种合作性伙伴关系，制定相关的政策规章时，应该怎样做才是解决问题的最佳方案？

Break out groups 分组讨论

Group A: Increasing Outreach and sustainability of Microfinance through ICT

A组: 通过信息与通信技术支持小额信贷的突破与持续发展

Making financial services available to the poorest people is recognized as an important part of poverty reduction strategies. However, in spite of its successes, microfinance has barely scratched the surface of need. While increasing outreach has been the catch-cry for the last decade and more, the present delivery models are not quite meeting the challenge, especially when it comes to serving communities in remote locations characterized by low population density. Technological innovation has emerged in the past decade as a great hope, through offering the potential to greatly reduce transaction costs - particularly in more remote areas. However, it may bring with it the need for fundamental

changes to the microfinance delivery mechanisms that have become almost sacred for the microfinance sector. Panelists will share their experience on the use and impact of ICT on their activities, and its future potentials.

扶贫战略中一个很重要的部分就是使赤贫人群也能够享受金融服务。然而，小额信贷虽然取得了一定的突破，但相比之下那也仅仅只是接触到了需求的表层。尽管对于小额信贷来说，扩大发展在最近十多年里是亟待解决的问题，其现行交付模式尚不能满足需要，尤其是涉及到稀疏地区和偏远人口服务时。我们在过去的十年中对技术革新寄予厚望，希冀它的形成能够成为削减交易成本的巨大潜力，尤其是在削减偏远地区服务交易成本方面。然而技术革新也可能会带来另一个问题，即可能会引发对小额信贷部门看来至关神圣的整个小额信贷交付机制的根本性变革。主讲人将会与大家分享他们通过信息与通信技术促进小额信贷发展的经验以及使用这项技术的可观发展前景。

Group B: Deepening outreach of financial services to the poorest

B 组： 在最贫穷的地方深化金融服务

In the early decades of the microfinance industry, a common consensus emerged that microfinance services – and particularly small loans for micro-enterprise development – were not appropriate strategies to address the needs of the very poor. However, in recent years, several innovations in the field have begun to challenge this view, particularly in Asia. Questions to be addressed in this session include: What strategies are being adopted to promote very poor clients into mainstream microfinance programs? How can the impact of microfinance services on lifting people out of poverty be improved? Can both the financial and the social goals of microfinance be met simultaneously? Common performance measures for microfinance focus almost exclusively on the institutions' financial performance, but are they adequate indicators, on their own, of what is really happening in the lives of clients? In this context, experiences from Asia, in particular, Bangladesh will be presented and discussed.

在小额信贷行业发展的最初几十年里，达成了这样一种共识：小额信贷服务，尤其是对微型企业发放贷款并不是满足最贫困人口需求的最佳战略。然而，近些年来，这一领域的某些革新措施开始向这一传统观点挑战，尤其在亚洲地区表现的更为明显。这一会议中涉及的问题有：我们将采取什么样的策略使赤贫人群成为小额信贷项目的主要服务对象？小额信贷服务在扶贫方面应怎样加强力度来扩大其影响？能不能使其金融效益和社会效益同时得以实现呢？以往的小额信贷行业往往仅将目光集中在机构自身的财务表现上，并以此作为衡量指标，却忽视了对服务对象群体而言，这是否同样适用呢？在这种情况下，我们将听取来自亚洲，尤其是孟加拉国的经验，并针对这个问题展开讨论。

Group C: Building successful multi-stakeholder partnership in Microfinance

C 组： 确立小额信贷中多方利益的成功合作

Multi-stakeholder partnerships have rapidly gained influence as a promising approach to sustainable development in a range of fields, including as a means of delivering financial services to the poor. This includes a wide range of linkage arrangements involving banks, MFIs, NGOs, community associations, government agencies and other entities in both finance and non-finance sectors. Such partnerships bring together the combined and complementary resources of a range of players to maximize new business opportunities, increase outreach and/or sharpen the developmental impact of microfinance. Partnerships are not a panacea and they are not appropriate in all circumstances - but when implemented well, the resulting win-win solutions can have profound effects. This session will take a critical look the characteristics of successful partnerships in microfinance, and the processes needed to build them, based on practical experience from the field.

多方利益的合作模式极具影响力，它作为可持续发展的一种颇具前景的方案已经在一系列领域中得到推广与应用，包括将其作为扶贫金融服务的交付方式。这自然就涉及到一系列的联结协议—银行业，小额信贷金融机构，非政府组织，社区协会，政府部门以及其它一些金融或者非金融实体部门之间的联结。这种合作关系促使各种资源汇集起来，互为补充，最大限度的创造商业机遇，扩大小额信贷的发展，加强其影响。当然，这种合作并非是无能的，也并非在任何情况下都适用，但如果贯彻得当，由此而带来的双赢方案将会产生意想不到的效果。这次会议将重点关注小额信贷中成功合作的典型特征以及基于实践得来的将如何建立这种多方利益合作体系的经验。

Group D: Innovative rural finance approaches to serve the poor:A session organized by IFAD

D 组： 国际农业发展基金（IFAD）组织的研讨会：服务贫困人口的农村金融创新方法

Sustainability of rural finance institutions is a key issue for the continuous delivery of microfinance services on a large scale and thus for an effective contribution on poverty reduction. In this context IFAD, will share its experience and work in Asia on the strengthening of rural finance institutions. Specific presentations will focus on IFAD's partnership programs in China and in India.

农村金融制度的可持续性是小额信贷服务能否不断交付的关键所在，因此也是可否有效扶贫的决定因素。在这次会议中，国际农业发展基金（IFAD）将与我们分享其在亚洲关于如何加强农村金融体系的实践经验，将会具体分析国际农业发展基金会（IFAD）与中国和印度的合作项目。

Thursday 23 March 3月23 星期三

Plenary session 全体大会

Partnerships for Access to Capital and Products 资本与产品的合作途径

If microfinance services are to rapidly expand to meet the needs of the hundreds of millions of poor people who currently do not have access, a major constraint that will need to be overcome is access to capital for the institutions providing the services. Furthermore, broadening the range of products to service the diverse needs of this market will also be required, for example in the provision of micro insurance and money-transfer services. The historical growth of the industry initially depended to a significant degree on access to government and donor funding or subsidy, but as the industry has progressively commercialized, MFIs have increasingly turned to commercial sources of capital. This session will look at some of the recent innovations and approaches to addressing these issues, including tapping into private investment, role

of equity investment funds, the potential of the international and domestic remittances market, and innovative partnership and business models to link MFIs with capital markets.

如果快速发展小额信贷服务的目的是为了那些目前还无法享有这项服务的好几亿穷人从中获益的话，那我们眼下急需攻克的主要难题就是解决提供这项服务的供应商的资金来源问题。此外，增加产品的多样性以满足市场多样化的需求也同样不容耽搁，比如小额保险服务行业与资金转帐服务行业。小额信贷行业的发展历史最初在很大程度上依赖于政府资助和捐赠人集资，但随着行业的商业化发展，小额信贷机构渐渐的转向寻求商业资本的途径。这次会议将会关注近年来所采取的一些改革措施以及相关解决方案，包括引进私人投资，正确处理股本投资基金的角色，研究国内与国际汇兑市场的潜力，联接小额信贷金融机构与资本市场的创新合作关系的建立及新型商业模式。

Friday 24 March 3月24 星期五

Plenary session 全体大会

Creating an enabling environment for microfinance 为小额信贷创造一个合适的环境

Development of the microfinance industry has taken strikingly different paths in different parts of the world, reflecting, in large part, conditions in the broader environment beyond the control of microfinance providers themselves. Particularly crucial is the role that governments play in promoting and enabling the delivery of financial services to the poor, and how this role of the state interacts with that of the private sector and civil society.

Current consensus in the industry discourages direct government involvement in the delivery of financial services – a legacy of the poor past record of highly subsidized, supply-driven credit programs which proved costly and acted as a disincentive for the development of private sector finance providers through crowding out competition and undermining credit discipline. At the same time, it is clear that governments play a critical role in building financial services that work for the poor through providing sound policy frameworks, encouraging competition and ensuring prudent regulation and supervision that protects consumers at the same time as supporting broader and deeper outreach of financial services. Given that microfinance does not generally provide a significant systemic risk to the financial system, traditional public sector regulators have often given little emphasis to the sub-sector. However, in terms of the numbers of people served, microfinance is very significant in many Asian countries. This session will examine these issues, based on practical examples from Asia, and particularly on the Chinese context, and on models for regulation and supervision in the Philippines.

世界上不同地区的小额信贷行业发展走的是截然不同的道路，这就在很大程度上显现出了超出小额信贷供应商自身控制能力范围的更为广阔的市场的存在。在这个市场里，政府的宏观调控起着至关重要的作用——促使小额信贷服务在贫穷地区得以实施并促进它的发展。同时，我们还要知道政府的调控与私人部门以及国内社会三者之间是怎样相互影响，相互作用的。

最近在小额信贷行业又达成了一种新的共识，认为政府不应参与到金融服务的交付体系中来。目前的状况是——对穷人的补助创造了新的历史记录；供给推动的贷款项目成本过高破坏了贷款规则，成了私人部门金融供应商赢得激烈竞争的绊脚石。而与此同时，政府所起的作用也是很明显的，它通过制定有效的方针政策，鼓励竞争，来确保有效的管理和监督，进而保护消费者的利益，促使金融服务行业为穷人服务的机制得以建立起来并得到进一步的加深与扩展。但是，并不能因为政府所起的上述作用就忽视其负面影响，也不能很笼统的说小额信贷在整体上给现行的金融体系带来巨大的风险。我们都知道，传统的公共管理部门往往很少注意到它的附属部门所起的作用。然而，考虑到被服务群体的数量，小额信贷在许多亚洲国家确实起着相当重要的作用。这次会议我们将结合亚洲的一些实例来分析以上问题，尤其是要把菲律宾的管理与监督模式放在中国的市场背景下进行分析。

Break Out groups 分组讨论

Group A: Regulations regarding access to capital

A组：关于获取资本途径的管制

The session will discuss the legal and regulatory framework for MFI investment transactions and the impact of this on investor confidence in MFIs. Discussion will attempt to address the following questions: what regulatory practices promote investor confidence and provide the impetus to increase private investment in microfinance? At what point do legal and regulatory obstacles become too costly to bear and deter commercial investment in microfinance? The session will focus on practical examples from China, Nepal and other Asian countries, as well as drawing on international experiences which are relevant to the Asian context.

这次会议我们将讨论有关小额信贷金融机构投资交易的法律和管制框架以及这些政策给投资者信心所带来的影响。讨论将会涉及到以下几个问题：什么样的管制制度能够提高投资者信心，成为他们把私人资本投入小额信贷的动力呢？法律和管制框架在什么样的情况下将会变成小额信贷的巨大负担，而使商业投资反过来受制于这种框架呢？这次会议我们将会集中讨论一些来自于中国，尼泊尔等一些亚洲国家的实例，以及与亚洲市场相关的国际实例。

Group B: Policies and Regulations to expand Electronic Banking for the Poor

B组：发展面向贫困人口网上银行的政策与法规

Electronic banking has great potential to reduce transaction costs and increase outreach thus enabling a better access to services for those who live in the remote rural areas. Many governments have started to implement policies which encourage the expansion of electronic banking. Policy and regulatory issues include those factors that directly affect the take-up or scaling up of electronic banking, including regulatory barriers and supervision costs. They also include issues outside of the finance sector, including policies and strategies on telecommunications and the rollout of IT infrastructure, as well as broad issues of illiteracy, technical support capacity, security and trust. The BWTP has initiated a research program on this topic in 4 countries in Asia and interim conclusions will be presented and discussed.

网上银行能够极大的削减交易成本，促进小额信贷行业的对外发展，从而使那些居住在偏远农村地区的人更好的享受

这项服务。因此许多国家的政府部门都开始制订一些相关的政策来促使网上银行行业的推广与应用。这些政策文件里面自然包含了那些直接关系到网上银行发展的因素，比如规章造成的障碍问题和监督成本问题；当然也包含了一些非金融因素，比如电子通信的相关政策和方案，电子信息基础设施的试用与大量文盲存在的问题，科技支持能力，安全问题以及网上银行的诚信问题等等各方面的因素。穷人银行网络（BWTP）以此作为研究项目在亚洲的四个国家里进行了研究调查，我们将会听取这份调查报告所得出的临时性的结论并对其展开讨论。

Group C: Importance of Transparency for Microfinance Development

C组： 小额信贷发展中公开透明的重要性

The microfinance industry has grown rapidly over the last decade, and thousands of microfinance Institutions (MFI's) have appeared globally. With this increased interest, comes the need for increased transparency amongst MFI's in order to demonstrate performance to stakeholders, and to attract investors and capital as markets become more competitive. Transparency is increasingly important in terms of building credibility with regulators and donors as well as informing them about the sector. It also contributes to stronger MFI's performance by generating critical information for MF's management and decision-making. With a diverse panel, including a rater, a rating fund, an investor and two microfinance institutions, the potential benefits of increased transparency of the Microfinance industry will be discussed from a range of perspectives

最近十年来小额信贷行业发展极为迅速，成千上万的小额信贷机构开始向全球化方向发展。在这股潮流的推动下，市场也就更富于竞争性。为了证明吸储者的业绩，也为了吸引更多的投资者和资本，就出现了要求小额信贷发展逐渐公开透明化的需要。同时，为了在管理者与捐赠人之间建立信任，也为了使后者了解各个部门，透明化的需要也就变得更加迫切。如果小额信贷发展能更加公开化，透明化，管理部门就能够及时得到有利于行业发展的有效性关键性信息并迅速的反应，也能在一定程度上加强对行业的管理能力。我们从多个角度—评级机构，评估基金，投资商和两个小额信贷机构来选取视角，来讨论公开透明性将给小额信贷行业所带来的巨大影响以及公开透明性将带来的市场潜力。

***Plenary session* 全体会议**

The future of Microfinance in Asia 亚洲小额信贷产业前景

Prior sessions of the conference have introduced and discussed a range of important developments in the microfinance industry that have arisen in the recent past, and which may significantly influence the future development of the industry. Panelists from three different organizations will summarize these trends give their perspectives on how they see the microfinance in Asia developing into the future.

在这次会议的各个阶段中我们听取并讨论了近几年来兴起的小额信贷行业的重要发展状况。相信这次会议将会对这一行业未来的发展产生不可忽视的重要影响。下面来自三个不同组织的与会者将会就亚洲小额信贷产业发展前景发表自己的观点与看法。