

PUBLICATIONS

Recent publications include:

- *Remittances, Microfinance and Development: building the links, Volume 1 - a global view*, ed Judith Shaw, 2005
- *Electronic Banking with the Poor: increasing the outreach and sustainability of microfinance through ICT innovation*, ed Stuart Mathison, 2005
- *The Role of Central Banks in Microfinance in Asia and the Pacific: Overview*, by John D Conroy and Paul B McGuire. Volume 1 of a two-volume study for the Asian Development Bank by FDC, 2000
- *The Role of Central Banks in Microfinance in Asia and the Pacific: Country Studies*, eds John Conroy and Robyn Cornford. Volume 2 of a two-volume study for the Asian Development Bank by FDC, 2000
- *Microfinance in East Timor: relief, reconstruction and development*, by John D Conroy, 1999
- *The Role of Commercial Banks in Microfinance: Asia Pacific Region*, by Ruth Goodwin-Groen, 1998
- *Getting the Framework Right: Policy and Regulation for Microfinance in Asia*, by Paul B McGuire, John D Conroy and Ganesh B Thapa, 1998
- *Effects on Microfinance of the 1997-1998 Asian Financial Crisis*, by Paul B McGuire and John D Conroy, 1998
- *Policy and Regulation for Sustainable Microfinance: country experiences in Asia*, by Paul B McGuire, 1998
- *The Performance and Sustainability of Two Philippine Microfinance Institutions (KMBI and ASKI)*, by Ronald T Chua, 1998
- *Microfinance in the Pacific Island Countries*, by Paul B McGuire, 1997
- *Transaction Costs of Lending to the Poor: A Case Study of Philippine NGOs*, by Gilberto M Llanto and Ronald T Chua, 1996
- *Transaction Costs of Lending to the Rural Poor (India)*, by V Puhazendhi, 1995
- *Best Practice of Banking with the Poor*, by J D Conroy, K W Taylor and G B Thapa, 1995

BWTP NETWORK - A BRIEF HISTORY

The Banking with the Poor (BWTP) Network arose out of the Banking with the Poor project of the Foundation for Development Cooperation. The Foundation is an independent, non-profit organisation based in Brisbane, Australia, whose aim is to strengthen international cooperation and development, especially in the Asia-Pacific region.

The Banking with the Poor project was aimed at exploring, demonstrating and publicising the potential for increased access to credit for the poor on a sound commercial basis. The essence of Banking with the Poor was to establish linkages between commercial banks on the one hand, and non-government organizations (NGOs) and self-help groups (SHGs) of the poor on the other.

In 1996 and 1997, a number of meetings were held to establish the Banking with the Poor (BWTP) Network on a more formal basis. Financial assistance was received from the Consultative Group to Assist the Poorest (CGAP) to support this process. A constitution for the Network was agreed by members during 1997 and formally ratified at a fourth regional workshop in Bangkok in November 1997.



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Strengthening Microfinance in Asia
through
Information Sharing and Capacity Building



The Banking with the Poor (BWTP) Network is an independent, non-profit organisation. It is an expanding and unique network of organisations committed to improving the quality of life of the poor in Asia by promoting and facilitating access to credit, savings instruments and other financial services.

The BWTP Network currently comprises some 25 national policy institutions, commercial banks and NGOs from eight countries in Asia: Bangladesh, India, Indonesia, Nepal, Pakistan, Philippines, and Sri Lanka. Its secretariat is currently based in Australia.

The goal of the BWTP Network is to strengthen microfinance institutions to enable broader outreach, improve efficiency and greater sustainability. It does this through information sharing, capacity building, action research, advocacy and policy dialogue.

The BWTP Network's objectives are to:

- provide members with access to information that increases their knowledge of best practice in microfinance service provision
- encourage learning partnerships among stakeholders, with the BWTP Network as a vehicle for outreach to microfinance actors in Asia
- explore innovative practices
- research new standards for the industry
- document and demonstrate successes and lessons learned by members as a means of improving policy and practice in the field.

Since its inception, the BWTP Network has received financial support from The World Bank, the Asian Development Bank, UNDP, The Ford Foundation and the Australian Agency for International Development.

The Asia Resource Centre for Microfinance (ARCM) was established with a grant from The Japan Foundation in 2004.

Since 2005, the Citigroup Foundation has been the BWTP Network's major supporter. The Network is currently involved in the following activities:

- **Promoting the partnership approach to increase outreach and raise the quality of microfinance services:**

A promising area that is attracting attention is the partnerships and alliances between formal and less formal institutions as an alternative way of expanding financial services into rural areas. The essence of the partnership approach is to bring together complementary resources and skills from diverse sources, drawing on each partner's core strengths. Partnerships are useful when they afford all partners the opportunity to overcome weaknesses and constraints which are not easily overcome on their own. Building on the previous work undertaken by FDC and the BWTP Network, the Asia Microfinance Forum, held in Beijing in March 2006, explored the subjects of partnerships and innovations in some depth. It was felt that much more could be done to further investigate, disseminate and support such an approach. The BWTP Network is working to develop and disseminate a set of curriculum and training materials on the partnership approach which will be delivered through in-country workshops in Asia.

- **Disseminating Best Practices among practitioners:**

Throughout Asia there is a common need to build the capacity of microfinance provider to enable them to more efficiently manage their traditional business financial service provisions. The BWTP Network believes that one of its major roles is to further disseminate best practices models in the region using as often as possible the experience of its members. Through this, it expects to both improve the 'younger' members in the Network, and also to build capacity in countries or areas where microfinance practice and industry is less developed. In this context, workshops and technical assistance will be delivered throughout Asia.

- **2nd Asia Microfinance Forum:**

A second Forum is planned for 2008, given the success of the first in 2006.

- **Microfinance and Disaster Management:**

The BWTP Networks previous work in microfinance capacity building in post-tsunami reconstruction has produced a package of high quality, multi-language training manuals and resources on "Microfinance and Disaster Management". The Network plans to make further use of these resources by generating a greater awareness of the issue among MFI managers and to facilitate training in Microfinance and Disaster Management.



The BWTP Network is an initiative of The Foundation for Development Cooperation.