

Self Reliance Models for Deposit Mobilisation at the Bottom of the Pyramid

The Experience of UNCDF MicroLead Program



Presentation By Hermann Messan
hermann.messan@uncdf.org



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MicroLead Emphasis



Total funding awarded by the programme to date



the majority of which are LDCs and include post-conflict countries such as Liberia and South Sudan



Including bank downscaling and bank/MFI greenfield, VSLA linkages to regulated institutions, SACCO development and MFI transformation

*BILL & MELINDA
GATES foundation*



low income depositors reached by 2017





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Self Reliance Models Explored in MicroLead Portfolio





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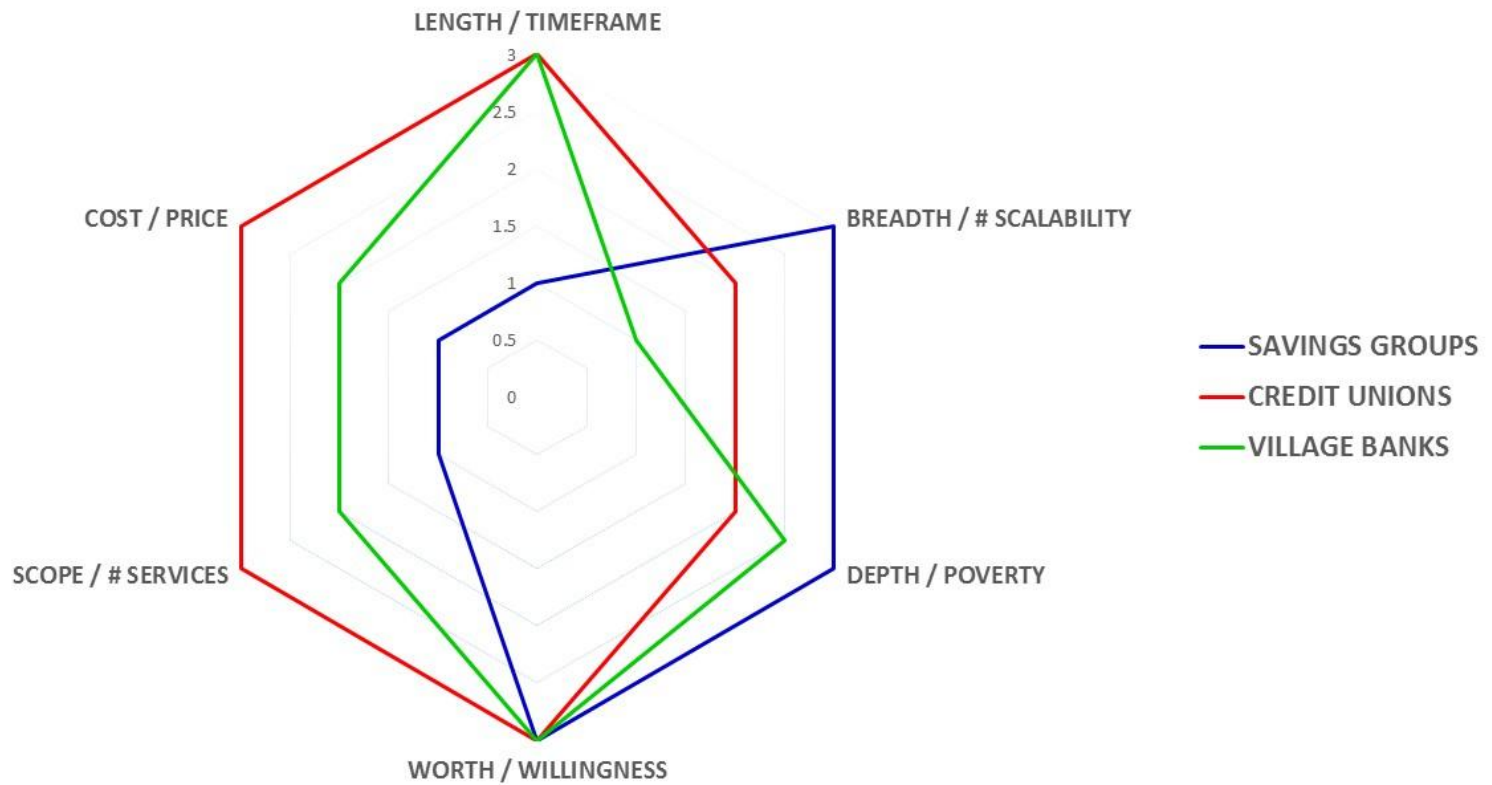
Six Degrees of Outreach Analysis Framework

DEGREE	DEFINITION
LENGTH	Time frame of the supply of microfinance
BREADTH	Number of clients, Scalability
DEPTH	Poverty is a good proxy for depth
WORTH	Willingness to pay
SCOPE	Number of types of financial contracts supplied
COST	Sum of price costs and transaction costs

Source: Mark Schreiner, *June 19, 1999, Aspects of Outreach: A framework for Discussion of the Social Benefits of Microfinance, Submitted to Journal of International Development*

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**COMPARISON OF THREE SELF RELIANCE MODELS FOR DEPOSIT
MOBILISATION AT THE BOTTOM OF THE PYRAMID**





Other Dimensions

- MIS/DFS introduction
- Financial Education / Microfinance Plus
- Gender / Youth
- Social Impact / Economic Impact
- Regional Focus (Rural/Urban)
- Deployment / Implementation cost



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THANK YOU

For More Information
Contact Hermann Messan
hermann.messan@uncdf.org