

# CLONING GRAMEEN BANK

Replicating a Poverty Reduction Model  
in India, Nepal and Vietnam

Edited by Helen Todd





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# Acknowledgments

THIS BOOK SHOULD have been four reports slapped between two covers and delivered to APDC as part of a contract to evaluate four Grameen Bank replications which APDC jointly funded with the Grameen Trust. There are two reasons why it grew into a book. First, the human beings involved, the borrowers, the field staff and the project leaders, refused to be left out of the story, and demand a fuller treatment than a project evaluation could encompass. Second, there is little published information available about replications of the Grameen Bank methodology in Asia, and almost nothing on the third generation projects featured here. Given the amount of rhetoric now being heard on the model, it seems important to ground the dialogue in the processes and problems faced in actual attempts at replication and the factors involved in moving towards greater outreach and sustainability.

The transition from report to book received the full encouragement of Dr Mike Getubig of APDC. APDC funded the editor's field visits to the projects and was understanding about the extra time involved in preparing the book. We also gratefully acknowledge the Government of Canada, who through the Canadian Cooperation Support Office in Malaysia, provided the funding needed to rework the material into a manuscript on the experiences of these four projects and the lessons learned for the replication process.

## Note

The units of measurement in the text are those which seemed appropriate when describing individual conditions. Conversions are as follows:

1 acre	=	0.405 hectares
1 hectare	=	2.471 acres
1 mile	=	1.609 kilometres
1 kilometre	=	0.6214 miles