



Savings and Credit Forum

The Long March of BASIX and the Indian Microfinance Adventure

(Covering the Issues: Needs of the Poor, Microfinance Crisis, Role of Foreign Investments and Overindebtedness in a Comparative Perspective)

Friday – May 11, 2012 – SDC, Bern-Ausserholligen, Freiburgstr.130, room A2023

Programme

8:45 Registration and Coffee

9:00 **Introduction**

Hansruedi Pfeiffer, SDC

9:15 **BASIX's long march from credit to livelihood services (The livelihoods Triad)**

Malcolm Harper, Professor of Enterprise Development

Evolution of Indian microfinance leading up to the crisis

Sanjay Sinha, Managing Director of Micro-Credit Ratings International Limited (M-CRIL)

10:30 **Structured questions for the audience – discussion**

11:00 Break

11:15 **BASIX's role in the developments in the "microfinance industry" leading up to the crisis -**

Including the role of Swiss and other foreign investors

Malcolm Harper

The role of foreign investors in the Indian microfinance crisis

Sanjay Sinha

12:00 **Questions & Answers**

12:45 Lunch

14:15 **Multiple lending & overindebtedness- interactive debate with the audience**

Malcolm Harper & Sanjay Sinha

15:00 **Bangladesh - can there be a crisis there too?**

Sanjay Sinha

Alternative routes to microfinance development in Africa - Kenya & Somaliland

Malcolm Harper

15:30 **What does it mean for microfinance - open discussion with**

Malcolm Harper & Sanjay Sinha

15:50 **Wrap-up and Closing remarks**

Hans Ramm, SDC

16:00 Close