1.	Record Nr.	UNINA9910456688203321
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	Titolo	Linking up and reaching out in Bangladesh [[electronic resource]] : information and communications technology for microfinance / / Henry K . Bagazonzya [et al.]
	Pubbl/distr/stampa	Washington, D.C., : World Bank, c2010
	ISBN	1-282-50213-1 9786612502132 0-8213-8176-8
	Descrizione fisica	1 online resource (150 p.)
	Collana	Directions in Development
	Altri autori (Persone)	SafdarZaid <1972-> AbdullahA. K. M. <1970->
	Disciplina	332
	Soggetti	Microfinance - Bangladesh Microfinance - Information technology - Bangladesh Electronic books.
	Lingua di pubblicazione	Inglese
	Formato	Materiale a stampa
	Livello bibliografico	Monografia
	Note generali	Description based upon print version of record.
	Nota di bibliografia	Includes bibliographical references and index.
	Nota di contenuto	Contents; Acknowledgments; Abbreviations; Chapter 1 Introduction; Chapter 2 Bangladesh Microfinance Market Overview; Figures; Tables; Chapter 3 The Proposed Centralized ICT Platform; Chapter 4 Emerging International Practices; Chapter 5 Creating an Enabling Environment: Policy and Regulations; Chapter 6 Technology Design; Chapter 7 Institutional Design; Chapter 8 Cost Projections; Chapter 9 Conclusions and Recommendations; Appendix Costing Tables; Works Cited and Other Resources; Index
	Sommario/riassunto	Microfinance in Bangladesh has reached maturity, numerous players and the largest number of clients in the whole world at relatively low cost and efficiency. Despite these successes, the operations of most credit institutions are still being manually done, client overlap is rampant, and there are many would-be borrowers that are currently not having access to finance. The introduction of a centralized ICT platform is intended to demonstrate, given the current international and local experiences, that the cost of providing financial services can be lowered further, institutions? back-end operat