

## 後注

1. 言うまでもなく、ここで分析した以外にも金融サービスには多くの重要な側面があります。例：サプライ・チェーン・ファイナンス、クレジット・サービスの詳細分析、作物保険から洪水保険、医療保険、企業責任保険等全てのタイプの保険の提供。
2. Associated Press, 「Microcredit Campaign Launches New Goal of Reaching 175 Million of World's Poorest by 2015」、International Herald Tribune 2006年11月1日付け
3. [http://www.iht.com/articles/ap/2006/11/01/america/NA\\_GEN\\_Canada\\_Microcredit\\_Summit.php](http://www.iht.com/articles/ap/2006/11/01/america/NA_GEN_Canada_Microcredit_Summit.php) (2006年11月1日アクセス)
4. Joe Leahy, 「Citi Plans Thumbprint ATMs for India's Poor」、Financial Times 2006年12月1日付け <http://www.ft.com/>.
5. BusinessWeek, 「In Mexico, Banco Wal-Mart」、2006年11月20日号 [http://www.businessweek.com/magazine/content/06\\_47/b4010076.htm?chan=search](http://www.businessweek.com/magazine/content/06_47/b4010076.htm?chan=search).
6. Jyoti Sunita, 「CICI Bank, Grameen of USA Set Up JV for Micro-Finance」、Financial Express 2005年11月16日付け [http://www.financialexpress.com/fe\\_full\\_story.php?content\\_id=108757](http://www.financialexpress.com/fe_full_story.php?content_id=108757) (2007年1月17日アクセス)
7. Anand Giridharadas, 「In India, Thinking Big by Thinking Small」、International Herald Tribune 2005年9月30日付け <http://www.iht.com/articles/2005/09/30/business/wbbank.php> (2007年1月17日アクセス) Sumit Sharma and Cherian Thomas, 「ICICI Seeks 25 Million Rural Clients to Lift Growth (update 1)」、Bloomberg 2006年11月1日 <http://www.bloomberg.com/apps/news?pid=20601091&sid=aHZH6TpOSmIM>.
8. AME Info, 「Visa Encourages Banks to Partner with Microfinance Institutions」、2006年11月7日 <http://www.ameinfo.com/101075.html>.
9. 実際 Peachey and Roe (2006) の推計は驚くべきもので、14億口座。Christen, Rosenberg, and Jayadeva (2004, 1) は、より慎重ではあるが、それでもかなり多く「商業銀行レベル以下の市場をターゲットとする様々な種類の金融機関に7億5,000万（貯蓄および借入）口座」
10. John Oyuke, 「Sh900 Million Fund Targets Small Traders」The Standard (Nairobi), 2006年5月17日、Shell Foundation 「ASPIRE Kenya Launches」<http://www.shellfoundation.org/index.php?newsID=337> (2007年1月17日アクセス)
11. DAWN: The Internet Edition, 「Efforts Geared up to Introduce Mobile Banking」、2006年10月20日 <http://www.dawn.com/2006/10/20/eb8.htm>.
12. 2006年11月のVodafoneマネージャーとの私的会話に基づく、MicroSave(2006)
13. Inter-American Development Bank, 「Remittances to Select LAC Countries in 2005 (US\$ Millions)」<http://www.iadb.org/mif/remittances/index.cfm> (2007年2月1日アクセス)
14. Reuters, 「Mobile Carriers Facilitate Cash Transfers」、CNET News.com 2007年2月11日
15. [http://news.com.com/Mobile+carriers+facilitate+cash+transfers/2100-1039\\_3-6158314.html?tag=nefd.top](http://news.com.com/Mobile+carriers+facilitate+cash+transfers/2100-1039_3-6158314.html?tag=nefd.top) (2007年2月13日アクセス)
16. Time Magazine, 「The Lives and Ideas of the World's Most Influential People」、2006年5月8日 May 8、2006特集号
17. SKS Microfinance, 「SKS」<http://www.sksindia.com/> (2007年1月22日アクセス)
18. Eric B. Shvinoor, 「Entrepreneur Gets Big Banks to Back Very Small Loans」、Wall Street Journal 2006年5月15日号 <http://www.wsj.com/>.
19. MIX Market, 「Profile of SKS」<http://www.mixmarket.org/en/demand/demand.show.profile.asp?ett=25> (2007年1月10日)

- Annamalai, Kuttayan, and Sachin Rao. 2003. What Works: ITC's E-Choupal and Profitable Rural Transformation. Washington, DC: World Resources Institute. <http://www.nextbillion.net/node/1433>.
- Azfar, Asad, and Aun Rahman. 2004. Housing the Urban Poor. New York: Acumen Fund. [http://www.acumenfund.org/pdf/saiban\\_study.pdf](http://www.acumenfund.org/pdf/saiban_study.pdf).
- Balu, Rekha. 2001. "Strategic Innovation: Hindustan Lever Ltd." Fast Company (May). <http://www.fastcompany.com/online/47/hindustan.html>.
- Banerjee, Abhijit V., and Esther Dufo. 2006. "The Economic Lives of the Poor." Working Paper 06-29, Department of Economics, Massachusetts Institute of Technology, Cambridge, MA. <http://ssrn.com/abstract=942062/>.
- Bestani, Robert, and Johanna Klein. 2006. "Housing Finance in Asia." Asian Development Bank, Manila.
- Brugmann, Jeb and C. K. Prahalad. 2007. "Cocreating Business's New Social Compact." Harvard Business Review (February): 80-90.
- Christen, Robert P., Richard Rosenberg, and Veena Jayadeva. 2004. Financial Institutions with a Double Bottom Line. Washington, DC: Consultative Group to Assist the Poor. [http://www.cgap.org/docs/OccasionalPaper\\_8.pdf](http://www.cgap.org/docs/OccasionalPaper_8.pdf).
- Cohen, Nevin. 2001. What Works: Grameen Telecom's Village Phones. Washington, DC: World Resources Institute. <http://www.nextbillion.net/node/1429>.
- Commission on the Private Sector and Development. 2004. Unleashing Entrepreneurship: Making Business Work for the Poor. New York: United Nations Development Programme.
- Constance, Paul. 2005. "A Water Service Based on Trust." IDBAmerica (May). <http://www.iadb.org/idbamerica/index.cfm?thisid=3493>.
- Constance, Paul, and Puerto Cortes. 2004. "Service Worth the Price." IDBAmerica (September). <http://www.iadb.org/idbamerica/index.cfm?thisid=2981>.
- De Soto, Hernando. 2003. The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else. New York: Basic Books.
- . 2004. 2004.05 Frank Porter Graham Lecture, University of North Carolina, Chapel Hill, October 26. <http://www.johnstoncenter.unc.edu/events/desoto.html> (accessed January 16, 2007).
- Dunston, Chris, David McAfee, Reinhard Kaiser, Desire Rakotoarison, Lalah Rambeloson, Anh Thu Hoang, and Robert E. Quick. 2001. "Collaboration, Cholera, and Cyclones: A Project to Improve Point-of-Use Water Quality in Madagascar." American Journal of Public Health 91 (10): 1574-76. <http://www.ajph.org/cgi/content/full/91/10/1574>.
- Fertig, Michelle, and Herc Tzaras. 2005. What Works: Health-Store's Franchise Approach to Healthcare. Washington, DC: World Resources Institute. <http://www.nextbillion.net/node/1643>.
- Flores-Arias, Elda S., ed. 2006. "Metrobus: Welcome Aboard." Special issue, Sustainable Mobility 1 (October). <http://embarq.wri.org/documentupload/BRtingles.pdf>.
- Gamser, Matthew, ed. 2005. "Discovering Hidden Assets. Financing the Base of the Pyramid." Special issue, Developing Alternatives 10 (1). [http://www.dai.com/pdf/developing\\_alternatives/developing\\_alternatives\\_winter\\_2005.pdf](http://www.dai.com/pdf/developing_alternatives/developing_alternatives_winter_2005.pdf).
- GSM Association. 2005. "GSM Association Forges Sub-\$30 Mobile Phone Segment for Developing Countries." Press release, Emerging Market Handset Programme, September 27. [http://www.gsmworld.com/emh/news/emh2\\_press\\_gsma270905.html](http://www.gsmworld.com/emh/news/emh2_press_gsma270905.html).
- Hart, Stuart L. 2005. Capitalism at the Crossroads: The Unlimited Business Opportunities in Solving the World's Most Difficult Problems. Upper Saddle River, NJ: Wharton School Publishing.
- Hart, Stuart L., and C. K. Prahalad. 2002. "The Fortune at the Bottom of the Pyramid." Strategy + Business, no. 26: 2.14.
- IDB (Inter-American Development Bank). 2006. Building Opportunity for the Majority. Washington, DC: IDB.
- ILD (Institute for Liberty and Democracy). 2006. "Evaluacion preliminar de la economia extralegal en 12 paises de Latinoamerica y el Caribe." Lima, Peru. Also available at <http://www.iadb.org/NEWS/articledetail.cfm?artid=3123&language=En>.
- ILO (International Labour Organisation). 2002. Key Indicators of the Labour Market, 2nd ed. Geneva: ILO.
- ITU (International Telecommunication Union). 2006. "Cellular Subscribers." [http://www.itu.int/ITU-D/ict/statistics/at\\_glance/cellular05.pdf](http://www.itu.int/ITU-D/ict/statistics/at_glance/cellular05.pdf) (accessed January 12, 2007).
- Ivatury, Gautam, and Mark Pickens. 2006. Mobile Phone Banking and Low-Income Customers: Evidence from South Africa. Washington, DC: Consultative Group to Assist the Poor, United Nations Foundation, and Vodafone Group Foundation.
- Jadresic, Alejandro. 2000. "A Case Study on Subsidizing Rural Electrification in Chile." In Energy Services for the Poor, ed. Penelope J. Brook and Suzanne Smith, 76-82. Washington, DC: World Bank.
- JBIC (Japan Bank for International Cooperation). 2006. "JBIC ODA Loans under Enhanced Private Sector Assistance (EPSA) for Africa." Document distributed at African Development Bank Group Annual Meeting, Ouagadougou, Burkina Faso, May 17.18.
- John Deere. 2005. "John Deere Grants \$3 Million to Provide Basic Tools to African Farmers." Press release, June 8. [http://www.deere.com/en\\_US/newsroom/2005/releases/corporate/2005\\_0608kickstart.html](http://www.deere.com/en_US/newsroom/2005/releases/corporate/2005_0608kickstart.html) (accessed January 17, 2007).
- Kahane, Michele, Jessica Landis, Steve Rochlin, and John Weisner. 2005. Untapped: Creating Value in Underserved Markets. San Francisco: Berrett-Koehler.
- Kariuki, Mukami, and Jordan Schwartz. 2005. "Small-Scale Private Service Providers of Water Supply and Electricity." Policy Research Working Paper 3727, World Bank, Washington, DC.
- Kramer, William J., and John Paul. 2006. "Mobile-Enabled Transactions for the Base of the Economic Pyramid: A Brief Review of the 2006 'State-of-Play'." In Economic Empowerment through Mobile, ed. Charlotte Grezo. Vodafone CR Dialogues. Newbury, Berkshire, England: Vodafone.
- Littlefield, Elizabeth, Jonathan Morduch, and Syed Hashemi. 2003. Is Microfinance an Effective Strategy to Reach the Millennium Development Goals? Washington, DC: Consultative Group to Assist the Poor. <http://www.cgap.org/>.

- Lodge, George, and Craig Wilson. 2006. *A Corporate Solution to Global Poverty*. Princeton, NJ: Princeton University Press.
- Meehan, Bill, and Yasmin Zaidman. 2005. *Acumen Fund and Mytry De-Fluoridation Filter Technologies*. Cambridge, MA: Harvard Business School Publishing. MicroSave. 2006. "M-Pesa Pilot Implementation Report." Vodafone and MicroSave, Nairobi.
- Milanovic, Branko. 2005. *Worlds Apart: Measuring International and Global Inequality*. Princeton, NJ: Princeton University Press.
- New Ventures. 2006. "Cuadritos." *Rising Ventures* (August–October). <http://www.new-ventures.org/?fuseaction=content&IDdocumento=251#cuadritos>.
- Orozco, Manuel. 2006. *International Flows of Remittances: Cost, Competition and Financial Access in Latin America and the Caribbean. Toward an Industry Scorecard*. Washington, DC: Inter-American Dialogue.
- Peachey, Stephen, and Alan Roe. 2006. *Access to Finance: What Does It Mean and How Do Savings Banks Foster Access*. Brussels: World Savings Banks Institute. <http://www.savings-banks.com/content/default.asp?PageID=181>.
- Philips Research. 2006. "Philips Develops a Woodstove That Saves Lives and Preserves Energy Resources." Press release, February 27. <http://www.research.philips.com/newscenter/archive/2006/060227-woodstove.html> (accessed January 16, 2007).
- Prahalad, C. K. 2005. *The Fortune at the Bottom of the Pyramid: Eradicating Poverty through Profits*. Upper Saddle River, NJ: Wharton School Publishing.
- Prahalad, C. K., and Allen Hammond. 2002. "Serving the World's Poor, Profitably." *Harvard Business Review* (September): 4.11.
- PSI (Population Services International). 2006. *Disinfecting Water, Saving Lives*. Washington, DC: PSI. <http://www.psi.org/resources/pubs/Water-sep05.pdf>.
- Ratha, Dilip. 2005. "Leveraging Remittances for International Capital Market Access." Working paper, World Bank, Washington, DC, November 18. <http://siteresources.worldbank.org/INTACCESSFINANCE/Resources/Ratha-leveragingRemittances.pdf>.
- Reck, Jennifer, and Brad Wood. 2003. "What Works: Vodacom's Community Services Phone Shops." World Resources Institute, Washington, DC.
- Sandoval, Ricardo. 2005. "Block by Block: How One of the World's Largest Companies Builds Loyalty among Mexico's Poor." *Stanford Social Innovation Review* (summer). [http://www.ssireview.org/articles/entry/block\\_by\\_block/](http://www.ssireview.org/articles/entry/block_by_block/).
- Satterthwaite, David, Gordon McGranahan, and Diana Mitlin. 2005. *Community-Driven Development for Water and Sanitation in Urban Areas*. Geneva: International Institute for Environment and Development and Water Supply and Sanitation Collaborative Council.
- Schneider, Friedrich. 2005. "Size and Measurement of the Informal Economy in 110 Countries around the World." Working Paper 2005-13, Center for Research in Economics, Management and the Arts, Johannes Kepler University of Linz.
- Smith, Sharon. 2004a. *Smart Communications: Expanding Networks, Expanding Profits*. Washington, DC: World Resources Institute.
- . 2004b. "What Works: Smart Communications' BOP-Driven Business Model." World Resources Institute, Washington, DC. Sullivan, Nicholas P. 2007. *You Can Hear Me Now*. San Francisco: Jossey Bass.
- UNDP (United Nations Development Programme). 2006. *Human Development Report 2006: Beyond Scarcity. Power, Poverty and the Global Water Crisis*. New York: Palgrave Macmillan.
- Vega, Jose. 2006. "Improving Access to Financial Services: Mobile Money Transfer and Beyond. Reaching Rural Households through Technology." Paper presented at State Bank of Pakistan seminar, Karachi, October 12.
- Vodafone. 2005. *Africa: The Impact of Mobile Phones*. London: Vodafone. <http://www.vodafone.com/africa>.
- WBCSD (World Business Council for Sustainable Development). 2004. *Holcim Apasco: Concrete Innovation with Mi Casa*. Geneva: WBCSD. [http://www.wbcd.ch/web/publications/case/holcim\\_apasco\\_mi\\_casa\\_full\\_case\\_web.pdf](http://www.wbcd.ch/web/publications/case/holcim_apasco_mi_casa_full_case_web.pdf).
- Wilson, Craig, and Peter Wilson. 2006. *Make Poverty Business*. Sheffield, England: Greenleaf.
- Wireless Intelligence. 2005. "Worldwide Cellular Connections Exceeds 2 Billion." Press release, GSM World News, September 15. [http://www.gsmworld.com/news/press\\_2005/press05\\_21.shtml](http://www.gsmworld.com/news/press_2005/press05_21.shtml) (accessed January 12, 2007).
- World Bank. 2005. "Global Economic Prospects 2006: Economic Implications of Remittances and Migration." PowerPoint presentation at press launch for Global Economic Prospects 2006, World Bank, Washington, DC, November 16. <http://siteresources.worldbank.org/INTGEP2006/Resources/GEP06PressConference-Short.ppt>.
- . 2006a. *Global Economic Prospects 2006: Economic Implications of Remittances and Migration*. Washington, DC: World Bank.
- . 2006b. *Information and Communications for Development 2006: Global Trends and Policies*. Washington, DC: World Bank.
- World Bank and IFC (International Finance Corporation). 2006. *Doing Business 2007: How to Reform*. Washington, DC: World Bank and IFC.
- World Resources Institute, World Bank, United Nations Development Programme, and United Nations Environment Programme. 2005. *World Resources Report: The Wealth of the Poor*. Washington, DC: World Resources Institute.
- Wright, Graham A. N., Nick Hughes, Brian Richardson, and David Cracknell. n.d. "Mobile Phone-Based E-Banking: The Customer Value Proposition." Briefing note 047, MicroSave, Nairobi. [http://www.microsave.org/Briefing\\_notes](http://www.microsave.org/Briefing_notes).