



The Poor Always Pay Back: The Grameen II Story

Asif Dowla, Dipal Barua

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Nobel Prize-winning microcredit institution Grameen Bank has financially empowered the poorest families in more than a hundred countries across the globe for over three decades through savings and loans. Recently, Grameen has undergone a complete overhaul of its system, creating "Grameen II" and seeking to make its loan programs more effective.

The Poor Always Pay Back not only uncovers how a major financial institution is able to change its system in response to the needs of its borrowers, but also how Grameen redefined and continues to redefine the basic assumptions of credit worthiness. The immense success of Grameen Bank shows a hopeful trend in the alleviation of poverty.

Grameen Bank II is addressing the frontier issues in microfinance: open access savings, flexible loan products, self reliance and absence of donor dependency for funds, and product development to cater to the needs of the retirees (Grameen Pension Scheme) and their adult children (Higher Education Loans). The story behind these and other innovations show why Grameen has become such an inspiration to those working for social justice everywhere.

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