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1 Money may not hang from trees, but it can grow. Microfinance enables people to escape a cycle of poverty. It gives them loans to start a trade or business and savings accounts to earn interest. By working at the ground level of poverty, microfinance plants seeds of a better future.

2 The idea behind microfinance is simple: offering basic financial services to poor people, instead of offering donations, can enable them to lift themselves out of poverty. Microloans, usually in amounts under \$200 U.S., give people the chance to start a small business. A woman who lives in an isolated village in the Philippines, for instance, may take out a loan to buy a cell-phone. Then she will rent out her phone on a per-call basis. A woman in Bangladesh, meanwhile, may take out a \$40 loan to start up a small trade business. She will spend the money to buy dried fish, nuts, and chocolates and to pay for her bus fare to travel to various towns.

3 Microfinance programs also provide people with other basic financial services that they need to grow their money. For example, they provide savings accounts so that people can safely store their money and earn interest over time. They also offer insurance so that sudden accidents do not mean family ruin.

<訳例>



訳例が入ります。

教科書本文と訳例のデータです。