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Agric. Econ. – Czech

**Srniec K., Svitaková J.,
Výborná M., Burian P.:**

Microfinance as a suitable instrument of European and Czech development cooperation

Agric. Econ. – Czech, 57 (2011): 529-
533

European countries use microfinance as an instrument of development cooperation in three separate forms, which differ in the financial flow. In the

first type, the government transfers grant money to their non-government organizations (NGOs), which then distribute the funds directly to the local microfinance institutions (MFIs) (eg. Finland). In the second form, the funds are sent through to the branch-offices of the NGOs located in the developed country to developing countries (eg. Norway, Sweden). The third type allows for a direct relationship between a donor country development co-operation agency and a local microfinance institution in a developing country without intermediation of the developed country NGOs (eg.