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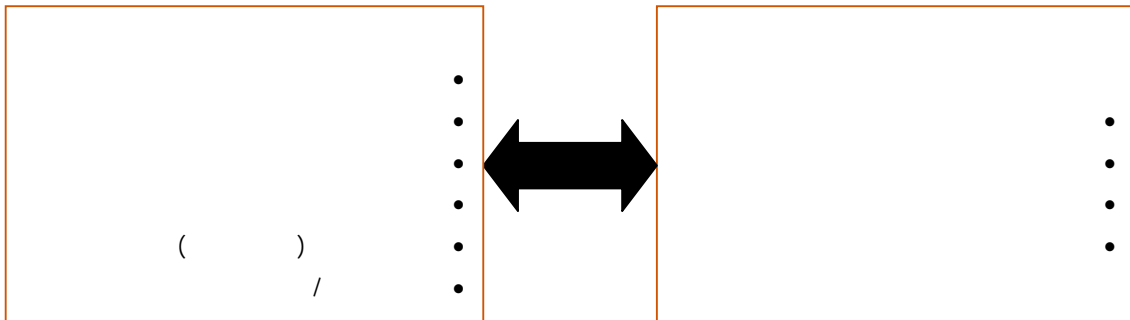
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United Nations Capital Development Fund/Special Unit for Microfinance (UNCDF/SUM), with input from Joan :

Parker of the HIV/AIDS Response Team of Development Alternatives, Inc., and CGAP staff. Sources: Jill Donahue, Kamau Kabbucho, and Sylvia Osinde, HIV/AIDS-Responding to a Silent Crisis (Nairobi, Kenya: MicroSave-Africa, 2001); Joan Parker, MBP Microfinance and HIV/AIDS Discussion Paper (Washington, DC: USAID/MBP, 2000); Joan Parker, The MBP Reader on Microfinance and HIV/AIDS: First Steps in Speaking Out (Washington, DC: USAID/MBP, 2000); Joan Parker, Ira Singh, and Kelly Hattel, The Role of Microfinance in the Fight Against HIV/AIDS, A report to the Joint United Nations Programme on HIV/AIDS (Washington, DC: Development Alternatives, Inc., 2000); UNAIDS Fact Sheet: Meeting the Need (New York: UNAIDS, 2003); UNDP Statistical Fact Sheet: HIV/AIDS (New York: UNDP, 2002).

[www.microfinancegateway.org](http://www.microfinancegateway.org), [www.uncdf.org/sum](http://www.uncdf.org/sum), [www.microsave-africa.com](http://www.microsave-africa.com), [www.unaids.org](http://www.unaids.org), :

[www.usaidmicros.org](http://www.usaidmicros.org), [www.dai.com/publications/h-art\\_publications.htm](http://www.dai.com/publications/h-art_publications.htm)