

READY RECKONER

ON MICROFINANCE



Significant Experiences
in Microfinance



Important Websites and
Information Sources on
Microfinance



Relevant Documents



Tools, Frameworks and
Technologies for
Microfinance



Key Organizations in
Microfinance



Professionals in
Microfinance Sector





Poverty

Microfinance Community



Vision of Microfinance Community

The Microfinance Community is working to provide solutions to the day-to-day challenges faced in providing financial services to the poor, thereby helping attain the Government of India's poverty reduction targets.

Focus Areas

- Strategies for building an inclusive and equitable financial sector
- Financial sustainability versus outreach-balancing commercial sustainability with availability of microfinance services to the poor
- Creating an enabling environment for promoting an inclusive financial sector
- Delivery mechanisms - different approaches and models of delivering financial services, and their advantages and limitations
- Product innovation and diversification of financial services
- Microfinance and sustainable livelihoods
- Microfinance and crisis management – to smooth out income fluctuations during crisis
- Measuring impact – developing appropriate methodology and indicators

For further information about the Microfinance Community

Visit : www.solutionexchange-un.net.in

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READY RECKONER

ON MICROFINANCE

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FOREWORD

Solution Exchange is a knowledge sharing initiative of the United Nations in India, targeted at helping development practitioners to move towards attaining national and Millennium Development Goals. The Microfinance Community of Practice (MF CoP), Solution Exchange brings together practitioners working on financial services for meeting basic needs, enhancing investment in income generating and asset-building activities, and addressing risks for the poor.

Since its inception in October 2006, MF CoP has emerged as a neutral platform to connect grassroots workers, Micro Finance Institutions, banks, private sector and government agencies, and has issued about 75 knowledge products in the form of Consolidated Replies (CRs) to queries. Consolidated Replies (CRs) are the final output of any query or e-discussion which is disseminated through electronic media to all the members of the community.

The Microfinance Community of Practice felt that besides Consolidated Replies on e platform, there is a need for disseminating the knowledge products to a larger group of Microfinance practitioners. With the support of UNDP, MF CoP published a synthesis document - "Knowledge Products of Microfinance – A synthesis of consolidated Replies". The Chief Executives of various UN Agencies, Ministries, NABARD, SIDBI, leading MFIs and well known MF experts have found it a unique reference document on Microfinance.

In the sequence of the same, Microfinance Community of Practice has taken the initiative of producing this Ready Reckoner on Microfinance for the benefit of the members as well as for the project partners of Poverty and other relevant units of UNDP. It is an innovative idea to help NGOs/Microfinance institutions by providing a single source for all relevant information on Microfinance.

The Ready Reckoner will help UN Agencies, NGOs/MFIs, Banking Institutions, Government, Research and Training Institutions and independent Practitioners to readily access information on Organizations, Documents, Microfinance Experts, Portal and information bases, Tools, Frameworks and Technologies as well as innovative Experiments on Microfinance and livelihood promotion.

I am sure that the utilisation of Ready Reckoner will result into fast tracking the process of collaborations and partnerships for enhancing financial inclusion. It will strengthen the knowledge base of the practitioners about various experiments in different areas of Microfinancing.

I look forward to this publication being used widely to work towards achieving financial and economic inclusion of the poorest and the disadvantaged sections in the country.

Best wishes,



Pieter Bult

Deputy Country Director (Programmes)
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We convey our gratitude to, Pieter Bult (Deputy Country Director, Programmes, UNDP India), Prema Gera (ACD Head, Poverty Unit, UNDP India) and Mona Mishra (Executive Officer) for being convinced about the idea of Ready Reckoner-Microfinance, appreciating this new initiative and supporting in all possible ways. Besides the support received from UNDP, Anand Kumar, Coordinator and Ranu Bhogal, Content Analyst of Solution Exchange have been the key source of guidance, support and motivation in the whole endeavor.

The idea of Ready Reckoner first came out of the discussions of the Resource Team-MF Community of Practice with Pankaj Shrivastav (Former M & E Analyst, UNDP India) on the new products and services of Microfinance Community of Practice. We are highly indebted to Pankaj for recognizing the usefulness of the idea of publishing the Reckoner and supporting us from conceptualization stage, till date.

The team of Poverty Unit, especially Shefali Mishra and Hari Mohan have supported us in the whole trajectory of various activities during the publication of this document. We will be failing in our duty, if we do not express our gratitude and thanks to Mohan Krishnan who has extended the utmost cooperation in the successful completion of this assignment.

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Background

The growth of Microfinance sector has been rapid in the past decade and several innovations have been emerging every now and then posing challenges to the players to develop new attractive and competitive products. In this context, the NGOs/MFIs/SHG Federations and other microfinance institutions working at the grassroots level desire to have an update on the information pertaining to national level organizations, donors and experts/consultants working in the field of microfinance as well as experiences of various microfinance players showcasing their best practices under the sector. Similarly, the UN Agencies, Donors and wholesale Microfinance institutions too require inputs related to the MFIs working in different regions and states about the innovative experiments initiated, the products and services provided, the tools and technologies used, the delivery mechanism and the program outreach. Likewise the Academic, Research and Management institutions working on microfinance sector need access to technical papers, articles, case studies and relevant documents on the latest developments in Microfinance. This Ready Reckoner is an attempt to fulfill majority of the above mentioned requirements of different stakeholders and actors in this sector by presenting the details in a classified and systematic manner for easy retrieval.

The information given in the Ready Reckoner is mainly drawn from the Consolidated Replies of Microfinance Community of Practice. A Consolidated Reply is the final output of any query or e-discussion undertaken by Microfinance Community of Practice, Solution Exchange. These knowledge products (CRs) are disseminated through electronic media to the members of the community. Each CR include details of organizations, experts, communities/networks, Tools and Technologies, relevant documents, portals, information bases, etc. that came across during the debate by the members on a particular query. The CRs, from which the information were sourced for this Ready Reckoner is Appended at the end of this book.

Objective of Publishing Ready Reckoner

- Help NGOs/MFIs, UN Agencies, Banking institutions, Government, Research and Training institutions and independent practitioners to readily access information on organizations, documents, experts and innovative experiments experimented on different thematic areas
- Provide an authentic information base on microfinance to the members and other players of Microfinance sector
- Provide insight on microfinance to those interested to venture into Microfinance sector

Results envisaged

The utilisation of Ready Reckoner will result into -

- Fast tracking the process of collaborations and partnerships for enhancing financial inclusion
- Expanding the range of the research areas resulting into expansion of the sector horizontally and vertically
- Enhance interest and commitment of the people in Microfinance sector
- Cross pollination of ideas for adoption or replication

Possible Uses of the Ready Reckoner

■ Researchers / Evaluators / Academicians

The Reckoner could be useful for Evaluators, Academicians and Researchers including those who are doing doctoral research. It can be used in accessing the articles and papers written on the particular theme; getting information about the experiments done elsewhere on a particular thematic area; knowing the details and links of the organizations working in the same area (selection of the sample to be taken for the study can be done easily); and getting details of various websites and information sources having national and international experiences.

■ Donor Agencies, International Organizations, UN Agencies, Government

The Reckoner could be used by Donor Agencies, International Organizations, UN Agencies, Government in knowing about the various organizations and their experiments in different states; getting information about professionals and consultants/experts in Microfinance and other allied sectors; and accessing the tools, frameworks and technologies worth adopting for various projects.

■ NGOs / MFIs / Community Based Organizations and other MF Promotional Agencies







The Reckoner is most useful for the NGOs/ MFIs and Microfinance Promotional Agencies as each and every section can be utilised in different situations and for various purposes. These institutions can very well use the Reckoner at the time of preparing any new project as the Reckoner provides theme based information in a classified manner. Besides this, Reckoner can be used to find out the appropriate professionals/Consultants; details of the experiments done in different part of the country and abroad, so as to avoid reinventing the things again.

■ MF Professionals, Women leaders / workers, Students and others

The Section - 'Tools, Frameworks & Technologies for Microfinance' in the Ready Reckoner also incorporates details of various training and educational courses available on Microfinance. Many of the courses are online and therefore one can do the courses sitting anywhere in the world. However, Internet connectivity will be the basic requirement.

The Reckoner has Six Sections and information in each section is classified in different manner. The following Matrix provides information about different sections of the Ready Reckoner and the factors of classification.

Different Sections of Ready Reckoner and Classification of information / data

Sections of Ready Reckoner	Classification
 Significant Experiences in Microfinance	Experiences in MF are classified under different Thematic areas*
 Important Websites and Information Sources on Microfinance	The section covers a wide variety of websites and information sources, arranged in alphabetical order. The section also provides information of internet based microfinance platforms.
 Relevant Documents	Documents are classified into different Thematic areas. However, first part is classified as Microfinance - Macro Issues followed by other thematic areas (provides list of more than 500 articles, Guidelines, research papers).
 Tools, Frameworks and Technologies for Microfinance	Classified under various Management areas of Microfinance operations such as Project Design and Planning, M&E etc. The section also provides information about Educational Courses on Microfinance.
 Key Organizations in Microfinance	Organizations are primarily classified as per their legal entities i.e. Not For Profit Organizations, For Profit Organizations etc. However, keeping in view the importance of MF, further classification is done to provide more filtered information in the categories like Banks, Government Programmes involving Microfinance, etc.
 Professionals in Microfinance Sector	This section shares the name, contact details and areas of expertise of the professionals in Microfinance sector. Specialization in terms of Sectors and Sub sectors, Type of Organizations and Functional Areas of each professional is also provided. For accessibility, the names are arranged alphabetically.

*Thematic Classification: Microfinance Products, Services and Delivery Mechanisms; Microfinance for Livelihoods and its Sub Sectors; Microfinance Initiatives for Inclusion (Geographic/Social/Economic/ Financial); Microfinance Technologies, Tools, Processes and Systems; and Enabling Policy and Institutional Environment for Microfinance

Indexing

Section:1 Significant experiences in Microfinance

The experiences containing in this section which counts more than 300 are classified by themes and sub-themes for easy retrieval to the readers according to their choice and requirement. The classification is by five major thematic areas sub-divided into 25 sub-themes which are further sub divided into 20 main heads. This facilitates the reader to locate the experience pertaining to a particular type of microfinance activity.

Section:2 Important Websites and Information Sources on Microfinance

The 86 websites and information sources given in this section are indexed alphabetically for the convenience of the user.

Section:3 Relevant Documents

The titles of the documents have been listed under the different thematic areas for easy access. One can identify the name of the document under the required theme and then go inside the contents pages to find out briefly what that particular document contains and then try the web link indicated therein for further details.

Section:4 Tools, Frameworks and Technologies for Microfinance

The tools, frameworks and technologies containing in this Section have been indexed by name of the product, grouped under five main headings of microfinance activity viz. Project Design and Planning, Programme Management and Documentation, Monitoring and Evaluation and lastly Educational Courses on Microfinance. The reader interested to know about the existing tools under a particular activity could directly refer the respective pages in the text part.

Section:5 Key organizations in Microfinance

The section contains details of around 350 organizations grouped under major classifications of Not-for-profit organizations, People's Organizations, For-profit organizations, International Organizations, Academic & Research Institutions, Government institutions, Banks and Programmes directed towards microfinance. The names of the organizations have been listed alphabetically under each classification in the index, facilitating the reader for identifying the location of a particular organization and reach the relevant page quickly.

Section:6 Professionals in Microfinance Sector

No indexing has been provided for this section since the names of the professionals have been presented alphabetically in the contents and the areas of expertise each professional include multiple disciplines.

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SECTION - I 1-42

Significant Experiences in Microfinance

Provides experiences on different themes of microfinance from India and Abroad

Microfinance Products, Services and Delivery Mechanisms

- **Savings**
- **Micro Credit**
 - SHG Bank Linkage Programme
 - Revolving Fund for Household Water and Sanitation Facilities
 - Housing Microfinance
 - Microfinance for Health and Education
- **Micro Insurance**
 - Collaborative Models in Micro Insurance
 - Delivery Mechanisms for Micro Insurance
 - Micro Insurance for Disaster affected areas
 - Micro Health Insurance
 - Insurance for people living with HIV
- **Micro Leasing**
- **Transfer of Money – Remittances and Payment Services**

Microfinance for Livelihoods and its Sub Sectors

- **Business Development Services by MFIs for Livelihood Promotion**
- **Urban Microfinance for Livelihood Promotion**
- **Micro Enterprise Development for Mature Clients and as an Extension of Microfinance**
- **Microfinance for Sub Sectors of Livelihoods**
 - Microfinance for Agricultural Activities
 - Microfinance for Minor Irrigation and Community Based Water Management Systems
 - Microfinance for Fisheries
 - Microfinance for Dairy
 - Financing for Infrastructural Facilities in the Handicrafts Sector
- **Microfinance for Special Target Groups**
 - Microfinance for Livelihoods of Disaster Affected People
 - Microfinance for Livelihoods of People with Disabilities
 - Microfinance for Migrants
 - Microfinance Initiatives for Minorities

Microfinance Initiatives for Inclusion

- **Microfinance Initiatives in North Eastern Region and Mountain Areas**
- **Microfinance Services for Jammu & Kashmir**
- **Microfinance in Urban Areas**
- **Innovative Microfinance Delivery Mechanisms**
 - Microfinance through Post Offices
 - Information Kiosks

Microfinance Technologies, Tools, Processes and Systems

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MICROFINANCE PRODUCTS, SERVICES AND DELIVERY MECHANISMS

SAVINGS

■ Citibank uses the Business Correspondent Model, Hyderabad and Mumbai, India

Citibank provided savings account facilities to low income segments/slum dwellers in Hyderabad and Mumbai on a pilot basis. It offered a no-fee, no minimum balance account to customers and provided biometric enabled ATMs as their access to service points. The delivery of this service was done through an MFI acting as a Business Correspondent/Facilitator.

■ SEWA Bank's Micro-Pension Fund, India

SEWABank found that vanilla savings products were insufficient to meet their member's needs and therefore, introduced India's first Micro-Pension Scheme in April 2006. SEWA members were granted permission to join the Securities and Exchange Board of India (SEBI) approved pension plan that offers no assured returns but allows up to 40 per cent collection to be invested in the Indian stock market. This is the first pension scheme for the unorganized sector in India.

■ Micro Mutual Fund, India

ICICI Prudential Mutual Fund launched 'Micro Systematic Investment Plan' (MSIP) in association with KAS Foundation (one of the many NGOs through which ICICI Bank provides microfinance), to offer a mutual fund investment plan. The plan allows the rural poor to invest in the stock market for as little as Rs. 50/month. KAS plans to replicate this model through the network of NGOs that ICICI Bank has built over till date.

■ Introducing savings into an MFI - the case of ASA, Bangladesh

The Association for Social Advancement (ASA) provides financial services to 1.5 billion poor, using the Grameen model. It has a component of compulsory savings in the portfolio of financial services. In shifting to a more open access savings model, ASA learnt that mobilizing voluntary savings requires the trust of the members. They also realized that market research is essential for understanding the savings needs of their members which may differ from loan requirements.

■ A Bank with a large number of small investors withstands crisis, Indonesia

During the East Asian currency crisis in the late nineties many banks in Indonesia and other neighbouring countries were badly affected. Bank Rakyat Indonesia (BRI) was providing services to a large number of small savers in rural areas unlike other banks catering to a few urban large investors. At the time of crisis, when large investors started withdrawing money, BRI was unaffected.

MICRO CREDIT

SHG Bank Linkage Programme

■ NGO provides need based loans and grants to the poor, Karnataka

Sampark, an NGO located in Bangalore created a revolving fund and introduced an education loan to SHGs in Koppal district, as banks were not willing to lend them. It has given 72 members (as of November 2006) educational loans at an annual interest rate of 12% for one-year, so that the group can get loans at the beginning of every academic Year. It also provided grants to 35 members and 330 children of very poor families (as of August 2006) for vocational training and education respectively.

■ Progressive Regional Rural Banks (RRB) provide flexible credit to women, Karnataka

Pragati Bank, an RRB located in Koppal District has been very progressive and offered credit to women's groups that are free to use it for any purpose. The interest rate is 12% p.a and is repayable in easy installments over three years. The facilitating NGO (Sampark), works with the bank to help them reach out to the 75 poorest SHGs (covering 1500 women) and prepares the women to strengthen their groups, so that they can qualify on Bank's Standards.

■ Dynamic Regional Rural Bank lends to individual SHG members, Orissa

Rushikulya Gramya Bank in Bhanja Nagar sub-division of Ganjam district provides credit facility to SHGs and individual members of the SHGs where credit requirements are not met through group lending. It provides individual loans primarily for production purposes like agriculture, agriculture-allied activities (goat rearing, livestock and agri-implements) and business purposes.

■ **Bank provides a wide range of products to SHG members, Tamil Nadu**

In 2003, Indian Bank at Usilampatti started offering microfinance under its Special Unit for Microfinance project. It provides a range of flexible micro-credit products to over 1000 SHGs. It has an outstanding portfolio of Rs. 75 million out of the total branch's advances of Rs. 190 million or 39% of the total business of the branch. The bank tracks loan repayment, both at group level and individual level to ensure stability of the group, prior to advancing subsequent loans.

■ **Classification improves loan monitoring of SHGs, Tamil Nadu**

Under Indian Bank's, Special Unit for Microfinance, passbooks are uniquely printed with stars and in different colours to designate their creditworthiness. A Group while taking its first loan gets a red passbook. For their second loan, they get a passbook with a single star and for the third loan with two stars and so on. Stars are printed prominently on the front cover page of the passbook. Each star indicates the number of loans successfully repaid by the SHG. This system has allowed banks to improve loan monitoring and recognize good versus bad clients.

■ **Extension of loans to groups through NGOs, Tamil Nadu**

The Indian Association for Savings and Credit working with over 124 NGOs in seven districts of Tamil Nadu, delivers diversified and client-responsive microfinance products to over 2,000 SHGs. It has assisted over 14000 clients with 16 different kinds of micro-credit products including agri-loans, non-farm loans and loans for education, health & housing.

■ **Facilitating social links between Banks and SHGs, Tamil Nadu**

The Association for Sustainable Community Development, an NGO working in 26 villages of Thiruvannamalai district in Tamil Nadu, has formed 150 SHGs with 3,000 members. It helped these groups to access loans from local banks. It planned to form eight federations and two apex bodies out of 200 SHGs. After providing proper training to these apex bodies and making them self-reliant, they intended to move to new geographical areas.

■ **NGO plays the role of a financial intermediary between Bank and SHGs, West Bengal**

Swanirvar an NGO, was set up in 1990 to promote integrated rural development through local participation. It started microfinance operations at North 24 Parganas district as a financial intermediary between UCO Bank and SHGs. Besides financial services, it also provided capacity-building services. After partnering with CARE-CASHE, it served over 6,000 women with loan outstanding of Rs. 9 million and had plans to federate SHGs.

■ **Livelihood promotion institution serves multiple needs of SHG members, India**

BASIX, a livelihood finance institution working in over 50 districts, provides market oriented financial services to the poor organized into SHGs and their Federations. As on March 2006, it had offered credit of over Rs. 448 million to 700 SHGs besides providing various insurance services. It provided loans to SHGs under general loan category. The staff does proper credit appraisal of the loan repayment capacity of individual SHG members before loan disbursement.

■ **CARE-CASHE Project makes SHG-Bank linkage program more client-responsive, India**

CARE India's largest microfinance project provided consulting and financial services to NGO-MFIs which were engaged in SBLP in states like Andhra Pradesh and Orissa. It helped in designing and conducting market research for creating need-based microfinance products and services for SHGs, besides collaborating with insurance agencies to offer life and non-life insurance cover to SHGs. It also imparted training to bank managers for smooth implementation of SBLP.

■ **Bank makes business sense out of SHG lending, India**

Under the Grameen project, the Oriental Bank of Commerce opened bank branches in Uttaranchal, Rajasthan and Punjab for serving SHG clients. It provided loans at the doorstep of SHGs and individuals at 9% annual rate of interest and had covered 287 villages through 67 branches. By appointing its own staff at branch level, it had disbursed over Rs. 210 million among 3,668 SHGs till June 2006. The groups have also contributed almost Rs. 40 million towards savings.

Revolving Fund for Household Water and Sanitation Facilities

■ **Community managed water supply scheme, Madhya Pradesh**

UN-HABITAT created a Revolving Water Fund (RWF) and implemented it as a pilot demonstration project. The Municipal Corporation (MC) managed it in Gwalior and Jabalpur and likewise the District Urban Development Authority (DUDA) undertook in Indore. Communities receive a loan from the fund to meet infrastructure development costs, which is paid back in installments according to their repaying capacity. This is being replicated and scaled up by DUDA/MC, thus demonstrating a pro-poor approach.

■ **Small grants scheme in Urban Water Supply and Sanitation, Meghalaya**

A fund component within the AusAID funded project provided 70% capital cost as a one-time grant. The balance 30% was contribution from the community and there was no loan component. The whole process of planning, implementation and future management was vested with community groups or CBOs. This method was used successfully in almost 30 projects in Gangtok by ECOSS.

■ **Innovation towards ensuring social inclusion, Orissa**

When poor families find it difficult, women's "inclusion ambassadors" persuade the better-off to contribute more. The money is invested and the interest earned thereof, funds watsan schemes which permits communities to manage resources. Communities bear a third of the capital cost, Government bears 50% and Gram Vikas provides the rest on an average of Rs. 4000 per family. The community also attempts to tap local development funds of local elected representatives.

■ **Water Credit provided by banks as part of economic activities, Usilampatti, Madurai, Tamil Nadu**

At Indian Bank's Special Unit for Microfinance (IBSUM), Usilampatti branch, 50 members received loans from Rs. 2000 to Rs. 3000 for constructing household rain water harvesting structures. These loans were sanctioned to SHG members and delivered as a combined loan along with the enterprise loan. This type of water credit is combined with loans for economic activities and thus fulfils the RBI permits of lending to SHGs for both consumption and production purposes.

■ **Water credit through SHGs for toilets and water connections, Tiruchirappalli District, Tamil Nadu**

Gramalaya with WaterPartners International provided loan amount of Rs. 4.5 million to 490 borrowers in Tiruchirappalli for household water connections and toilet facilities. Loans were provided through women SHGs ranging from Rs. 3, 000 to Rs.10, 000 per member at 18% rate of interest on diminishing balance with 18 - 24 months repayment period. Individual cent percent repayment and increased demands led Gramalaya to now form a separate MFI for this Water Credit project.

■ **Revolving loans promote sanitation in villages, Hoogli District, West Bengal**

All India Institute of Hygiene and Public Health in one of their projects introduced a revolving fund to promote sanitation in villages. Through a demand driven approach, people were made aware and motivated to adopt household toilets, constructed at affordable costs of various ranges. The revolving loan was Rs 500/- per family, to be repaid in 25 months without interest. Experiences showed that repayment rate was satisfactory during the first year, but irregular over subsequent years.

■ **Community Participation Fund (CPF), India**

To tackle water and sanitation problems in slums irrespective of the city, the Community Participation Fund (CPF) established by the Ministry provides funds to local NGOs and Community Based Organizations (CBOs) based on issues in a particular slum in an effort to enrich people's participation. CBOs prepare the proposal and route it through the Corporation to the Ministry. The project cost for each proposal is Rs. 1 million. The community also has to contribute 5% to 10% additionally.

■ **Savings Credit Scheme for domestic waste management, Wogodogo, Ouagadougou, Burkina Faso**

The credit provided by a Women's Association working on sanitation financed the initial 70% towards start-up. Initially 28 households benefited from loans to construct excreta/waste water infrastructure such as VIP latrines, drainage and soak pits for domestic waste treatment. Of them, only five households repaid the credit. However, participatory approaches improved their attitude and self confidence and thereafter the repayment rate was more than 80%.

■ **NGO and public water utility agency partner on a microfinance scheme, Abidjan, Côte d'Ivoire**

In three neighbourhoods, CREPA - an NGO and SODECI - a public water utility agency enabled poor households, connect to the network. With grant funding from UNDP, CREPA pre-financed the connection fees as a loan for all 300 households and provided a capacity-building program to mobilize household savings to repay the loan and ongoing water bills. The micro loans were paid back in 17 months and this was replicated in Ouagadougou.

■ **Mekong Water and Sanitation Initiative (MEKWATSAN), Luang Prabang, Lao PDR**

UN-HABITAT took up community-based water supply and sanitation demonstration project in the secondary town of Xieng Nguen. The total cost of the project was US\$ 450,000 of which UN-HABITAT provided US\$ 250,000, local community contributed US\$ 100,000 and the provincial water supply enterprise further contributed US\$ 100,000. The project completed in December 2006, demonstrated how communities can mobilize and work effectively with local authorities.

■ **Revolving credit scheme for water transport, Nafadji, Mali**

To facilitate households' access to appropriate utensils for water transport was a challenge. In this context the WaterAid field team did a survey and found that women supported a revolving credit scheme, where they could access funds to buy water transport utensils. The team covered 170 women and formed groups with an initial budget of 255000 CFA Francs provided by the water point committee. Each woman received a bucket with a lid. The credit taken was repaid in four weekly installments.

Housing Microfinance

■ **Community Led Infrastructure Financing Facility (CLIFF), Andhra Pradesh**

DFID contributed £6.8 million for the pilot programme. CLIFF, a component of the programme was initially being implemented as a development and demonstration pilot project in India. Funds from CLIFF were being used as guarantee or as "bridge loans." By December 2004, CLIFF had financed nine community-led housing projects benefiting more than 2,700 families and two sanitation programmes benefiting over 215,000 families.

■ **Housing microfinance for workers in the informal sector, Gujarat**

Self Employed Women's Association (SEWA), a Gujarat-based registered trade union was established in 1972. There was an unmet demand of the poor from low-income households employed in the informal sector. SEWA Bank is one of the institutions offering housing finance to poor people in Gujarat. Till August 1998, SEWA Bank disbursed a total of Rs. 152 million as housing loans to 12,015 women, out of total loan amount of Rs. 350 million disbursed to more than 25,000 women.

■ **Housing Solution for Poor, Karnataka**

Sri Kshetra Dharmasthala Rural Development Project offers long term (up to 10 years) housing loan product of up to Rs. 0.1 million with weekly installments at 12% annual interest rate, which makes installments very small and easily repayable. The key factor for the success in the product is that the MFI is able to raise long term funds from banks at reasonable interest rate. It has assisted 1,09,318 families for house construction, repairs, renovation and electrification.

■ **Workshed cum housing for weavers, Uttarakhand**

The Workshed cum-housing Scheme of Development Commissioner (Handlooms) Ministry of Textiles, focused on handloom weavers. Due to savings in SHGs, women weavers were able to pay their contributions and secure financial assistance for constructing workshed-cum-houses which provided them housing and storage space for raw material and for weaving. It solved problems faced by them during monsoons and enhanced their productivity resulting in increased income.

■ **Housing loans for the poor, Bangladesh**

The poor were not able to take loan from formal institutions due to lack of collaterals. In 1984, the Grameen Bank introduced housing loans to its members. The aim of the program was to make funds available to members with good repayment record for construction of new houses or for repairing existing houses. The Bank disbursed 317 housing loans during the first year and by May 1999 had given out 506,680 housing loans. The average recovery rate on these loans were 98%.

■ **Titled ownership for poor, Egypt**

Ismaïliyya Development Projects channelised public housing subsidies toward local initiative and self-help activity. The initial phase required government allotment (donation) of the settlement land to the project. A grant of 1, 00,000 Pounds Sterling from the British government provided the initial capital. However, later revenue to the project reached almost 3,500,000 Egyptian pounds. This has been used to develop infrastructure and provide loans to low-income inhabitants to buy plots. By 1986, 90,000 people had been housed in two settlements.

■ **Urban development programme results in housing opportunities and poverty reduction, Thailand**

An urban poverty reduction programme - UCDO used loan fund, plus a group of field workers to support the establishment of community-managed savings and loan groups. These community groups are offered loan finance to undertake a range of activities related to land acquisition, housing and neighbourhood improvement and income generation. By January 2002, UCDO (through a special urban poor loan fund) had given loans for housing or income generation to 53,777 households in 826 communities.

Microfinance for Health and Education

■ **NGO provides loans for education and health at lower interest rate, Madhya Pradesh**

Pradeepan is an NGO based in Betul district working to improve the standard of living of the poor. It provides micro-credit to SHG members at a monthly interest rate of 1% for the poor to meet their health and education expenses, as compared to 2% interest on loans for other things. The NGO prioritizes provision of loans for health and education over providing loans for other purposes.

■ **Social development wing of an MFI provides multiple non-financial services, Orissa**

BISWA is a group of organizations serving the social and financial needs of the poor. Its social wing opened 15 'Innovative Schools,' in rural Sambalpur, which provide formal and non-formal education. During 2005-06, it organized many health camps for general health check-ups, benefitting thousands of poor. In addition, almost 1,900 people attended eye camps, where operations were conducted and medicine and spectacles were distributed.

■ **NGO helps SHGs to save money for health and education purposes, Rajasthan**

The NGO Ibtada, operating in Alwar district, aims to promote SHG members and enable women members to access cheap and timely credit. It helps women members to meet their health and education expenditures by inculcating the habit of internal savings. These savings are supposed to meet their needs for marriages, education, festivals, etc. Around 2,000 members have saved nearly Rs. 3 million.

■ **SHG federation caters to health services for its members, Tamil Nadu**

Kadamalai Kalanjia Vattara Sangam, promoted by Kalanjiam Foundation, is an autonomous and financially self-sufficient federation of SHGs at Mayiladumparai-Kadamalaikundu block in Theni district. Having identified the need among its members for proper maternity healthcare services, first, it appointed traditional birth attendants and then it set up a hospital to serve patients from 15 villages of the block.

■ **MFI offers well defined health and educational loans, Tamil Nadu**

The Indian Association for Savings and Credit operation has four broad categories of well-defined micro-credit products. Under one of the four loans category, it offers loans for education (maximum loan size of Rs. 25,000 for up to 3 years) and medical emergencies (maximum loan size of Rs. 5,000 for up to 2 years). It also offers loans for constructing latrines (maximum loan of Rs. 7,500 for up to 2 years).

■ **MFI introduces education loans for vocational training and secondary education, Uttarakhand**

Mimo Finance based in Dehradun tried to develop education loan products for students, especially girls, to meet expenses for vocational training and primary education until 8th Standard in School. To do this, it worked with an industrial association and group of schools to design appropriate loan products. The expected benefit of this effort is creation of a pool of individuals with technical skills for encouraging girls to complete their secondary education.

■ **Health protection initiative by an MFI for its microfinance clients, West Bengal**

Bandhan, one of the fastest growing MFIs in eastern India, recently collaborated with Freedom from Hunger under its 'Microfinance and Health Protection Initiative'. Under this program, the MFI planned to provide emergency health loans along with loans for healthcare services and education. The MFI disbursed the first health loan on February 2007 worth Rs. 25,000 among five members for treatment and surgery.

■ **Developing credit plus products inclusive of health and education related services, India**

Reach India, a Freedom from Hunger's initiative, established a network of capacity-building service centres to strengthen 'Self-Help Promoting Institutions' (SHPIs). Its priority focus is on the east and northeast region of the country, where SHGs are limited in terms of strength and size. It works with SHPIs to provide self-help solutions to SHGs, like savings, credit, insurance, health education and training, and facilitates linkages with other institutions (like health clinics).

■ **Women's group makes own rules for meeting health and education needs, India**

In 1988, Mahila Samakhya was launched to provide conceptual and practical links between women's empowerment and education. The programme is currently being implemented in over 9,000 villages in ten States of the country. The federations formed under this program, formulate their own rules of operation on the need for investment on health and education. Some groups have chosen to give 20% of their own savings as interest free lending for these purposes.

■ **MFI with interest free loan product for health related needs, India**

SKS India is one of the top five MFIs in the country delivering MF services in more than 10 states. Besides loans for income generation and asset development, it has a loan product called Raksha (Emergency Loan) which provides loan assistance for health, funerals and hospitalization related expenses. Such, loans are for a maximum period of 20 weeks repayable in lump sum without any interest. In addition, they are also exploring insurance products for health.

■ **Comprehensive services for overall human development, Bangladesh**

The Bangladesh Rural Advancement Committee has adopted a comprehensive development approach by having programs for economic & social development, education and health. Under its education program, it operates more than 34,000 non-formal primary education schools. These schools account for 11% of primary school children. Under its health program, it provides preventive, curative, and rehabilitative health services to 31 million people.

MICRO INSURANCE

Collaborative Models in Micro Insurance

■ **Partnership provides affordable health insurance, Andhra Pradesh**

Healing Fields Foundation is an NGO, which works to promote health awareness and delivery of health insurance products to poor clients, in partnership with Insurance companies, NGOs and the Government. Under its Healthcare Financing Delivery Project, it delivers a health insurance product called 'Parivar Suraksha Bima,' which was specially designed for the rural sector. The product allows the subscribers access to affordable and quality medical treatment.

■ **Affordable insurance and pension products for the poor communities, Andhra Pradesh**

Reliance Life Insurance Company started "The Light of Wealth Scheme" in 2003 with funding support from the Financial Deepening Challenge Fund. The scheme aims to provide life insurance (term and endowment policies) and pension services to a target group of 16 million in four districts. Through this initiative, Rs. 28.3 million was collected through savings cum insurance plans and over 1,500 regular policies were sold.

■ **Micro Insurance for landless, daily wage rural poor, Andhra Pradesh**

TATA-AIG, a private insurance agency, received funding from Financial Deepening Challenge Fund to start an insurance project in September 2003 to provide life insurance services to the landless poor and daily rural wageworkers. By the end of August 2006, the agency had insured over 12,000 individuals, collecting over Rs. 4 million as premium.

■ **Public private community partnership for insurance provision, Andhra Pradesh**

Society for Elimination of Rural Poverty (SERP) introduced insurance services as part of its poverty alleviation programme in 2003. Community Based Organizations (CBOs), mainly SHGs and their Federations, are co-opted to run cattle and life insurance schemes including education on insurance, sales and marketing of insurance products, facilitating member enrollment, collection of premium and transfer to district level institutions.

■ **Intermediary NGO plays role of insurance agent, Karnataka**

Shri Kshetra Dharmasthala Rural Development Project (SKDRDP), an NGO along with ICICI Lombard General Insurance Company Limited is implementing 'Sampoorna Suraksha', which covers reimbursement of hospitalisation expenses, death compensation, domiciliary treatment for families, accident coverage, maternity expenses, compensation for calamities and livelihood assets. By 2005, 75,000 families had joined the programme and the total premium amounted to Rs 26.85 million.

■ **Health cards for insurance provision, Karnataka**

With the prime motive of providing healthcare to the poorest sections of the neighbouring communities, Manipal Academy of Higher Education Group came up with a comprehensive health benefit scheme, called the Manipal Health Card (MHC). MHC scheme has helped to substantially improve access to health care, by being very customer friendly and affordable.

■ **Sectoral resource centre develops risk mitigating insurance products, Tamil Nadu**

The Centre for Insurance and Risk Management (CIRM) is a sectoral resource centre looking at developing customised risk mitigating instruments (including insurance) to address the various risks the poor confront. It was established to provide the poor with insurance and other risk mitigating options. As of now, it has launched three micro insurance products viz health, weather and livestock in the country through partnerships with private insurers.

■ **Cattle insurance for group members, India**

KAS Foundation is an MFI operating across 24 districts in two states-viz Orissa and Chattisgarh. All milch animals purchased by the diary self help groups and joint liability groups (JLGs) are covered under the cattle insurance of ICICI Lombard. Majority of its borrowers are also covered under the Rural Health policy of ICICI Lombard. Moreover, since 2006, the Foundation has set up a social security fund to cover the lives of group members.

■ **Fund for deepening financial services to the poor, India**

The Financial Deepening Challenge Fund, launched in April 2000 financed by DFID and managed by Enterplan, funds and supports 28 projects in 15 countries. In India, it is funding four projects, leveraging technology to bring financial services such as affordable insurance and crop financing to rural communities through AMP Sanmar, Megatop, TATA-AIG and UTI bank. The Fund has been successful in encouraging private companies to provide insurance services to low income clients.

■ **Micro Insurance Programme for Farmers, India**

Megatop, an insurance subsidiary of ITC Limited under the Financial Deepening Challenge Fund initiated a project in December 2003 on micro-insurance in Andhra Pradesh and Madhya Pradesh. The aim was to offer a range of insurance products to farmers in 9,000 villages using the ITC e-choupal network of village internet portals to market and distribute the policies. By the end of August 2006, over 34,000 policies had been sold with premium amounting to over Rs. 80 million.

■ **Life and livelihood insurance products through effective partnerships, India**

BASIX, through Bhartiya Samruddhi Finance Ltd, an NBFC, is engaged in retailing insurance at the doorstep of rural customers. It partnered with insurance companies to design both credit-linked and direct insurance products in the areas of life, livestock, health and rainfall insurance. It has succeeded in providing the entire life and livelihood protections services through a single channel and has achieved "quick turn around time" for claim settlements.

■ **BASIX and AVIVA partner to provide life insurance, India**

In 2002 BASIX and AVIVA Pictures of UK jointly designed a group life insurance product to provide life insurance to all BASIX credit customers, wherein the extent of coverage was up to one and half times the loan amount. In December 2003, BASIX entered into a Corporate Agency relationship with AVIVA to retail rural life insurance products to non-loanees. By 2005, it had covered 150,000 clients totalling a premium amount of Rs. 12 million and had settled claims amounting to Rs. 4 million.

■ **BASIX and Royal Sundaram partner to provide livestock insurance, India**

In 2002, BASIX collaborated with Royal Sundaram to distribute livestock insurance. They focused on products and simplifying processes in order to deliver insurance to customers. From 2005, BASIX has also begun offering health insurance to all its credit customers. Additionally, in 2006 BASIX launched health insurance for SHG members and a micro-enterprise scheme to cover rural non-farm enterprises. By March 2006, BASIX was contributing over Rs. 10 million to the the company's gross premium.

■ **BASIX and ICICI Lombard partner to provide rainfall insurance, India**

BASIX and ICICI Lombard along with the Commodity Risk Management Group, World Bank, have done pioneering work in piloting "rainfall insurance" in India, starting with the first time introduction of the product in the year 2003. In 2005, the product was rolled out in all six states where BASIX has an operational presence. Significant progress has been achieved in terms of the product design and delivery mechanism.

Delivery Mechanisms for Micro Insurance

■ **Community-Based Model to deliver micro-insurance, Andhra Pradesh**

The Indira Kranti Pratham pilot program, one of the world's largest micro-insurance initiatives, provides life insurance to over 1 million poor women. The project, funded by the World Bank and the State government of Andhra Pradesh, uses a community-based organization to help the rural poor, expand their asset base and mitigate risk. Project managers found that the poor are willing to enroll in and pay for an insurance program, once they have complete information on the range of product choices.

■ **Learnings from VimoSEWA delivering micro-insurance, Gujarat**

The experience of SEWA's VimoSEWA insurance program has shown that members need much more than credit-linked insurance and therefore the program offers life, accident, health and asset insurance to all its members, whether or not they have a loan. Though VimoSEWA's alternative delivery model is harder to manage and takes longer time to achieve viability, the model is found to be most likely to achieve greater long-term impact in the lives of its members.

■ **Delivering social security through People Mutuels, Tamil Nadu**

The People Mutuels initiative provides social security to peoples' organizations promoted by Dhan Foundation such as SHG Federations, Tank Farmers Associations and the Dry Land Farmers Associations. Provision of comprehensive social security is ensured through Dhan Foundation's own products or linkages to government schemes and formal insurance companies. People Mutuels now also sensitize officials of insurance companies to develop suitable products for the poor.

■ **Insuring affordable healthcare - Arogya Raksha Yojana, India**

The Biocon Foundation and Narayana Hrudayalaya launched Arogya Raksha Yojana (ARY) in collaboration with ICICI Lombard. ARY extends coverage to its clients for critical illnesses and surgeries, while it also entitles them for free or subsidized medical tests, low cost medicines and free outpatient services.

■ **Micro-Insurance delivery through Micro-Agents, India**

When Tata-AIG entered into the micro-insurance delivery business, they realized low-cost distribution would be critical. Tata-AIG developed a new model, built around micro-agents who are engaged in direct marketing. Local NGOs are involved at various stages in the marketing in exchange for their assistance they receive a new income stream. From March 2002 to June 2005, Tata-AIG sold 34,200 life insurance policies, of which more than half went to poor women.

■ **Life Insurance Corporation (LIC) uses Micro-Insurance Agent Delivery Mechanism, India**

The company 3i Infotech developed a micro-insurance agent software for LIC, allowing their agents to completely manage their micro-insurance portfolio, facilitating information exchange with LIC's system through a desktop-based application. Now 10,000 LIC agents, SHGs and MFIs across India will have access to the application as part of LIC's effort to issue one million policies, over the next two to three years, to empower the rural and semi-urban poor to financially protect themselves.

Micro Insurance for Disaster Affected Areas

- **Weather insurance product developed by BASIX Collaborations, Andhra Pradesh**

BASIX and ICICI Lombard, with technical assistance from the World Bank's Commodity Risk Management Group (CRMG) piloted a weather insurance scheme to 230 farmers in the Mahabubnagar district during the 2003 monsoon season. Within 3 years, BASIX had sold 7,685 policies to 6,703 customers in 36 locations in six states during the monsoon season. The product's success was explicitly mentioned in the Government of India budget 2004-05 and has been widely replicated.

- **State government insurance schemes, Assam**

Mukhya Mantri Jiban Joyti Bima Achni, an insurance scheme launched by the Government of Assam in the year 2005-06 covers health and accident risk against floods, earthquakes, landslides, rock slides, lightning, cloudburst, fire accidents and more. Partnering with ICICI Lombard General Insurance Company Ltd, the benefits of the insurance package is Rs. 50,000 in case of death, Rs. 25,000 for 50% injury and Rs. 12,500 for 25% injury due to accident.

- **Partnering with insurance companies to provide insurance, Tamil Nadu**

The CARE Tsunami Relief Program (TRP) provides micro-insurance through a tie-up with Royal Sundaram Alliance Pvt. Ltd through local partner NGOs. Successfully settling claims, the team's main challenge was to convert the members need for risk insurance into demand for products. The low-premium, community-oriented insurance products cover life, non-life, health and livestock and in particular the effects of the Tsunami and Ogni floods in Andhra Pradesh.

- **Working with Government Schemes to provide insurance, India**

When the Raja Rajeshwari Mahila Kalyan Yojana (RRMKY) was introduced in 2000, The Indian Association for Savings and Credit was one of the first to work with RRMKY to develop an insurance scheme for accident risk with a premium of Rs 66/- for the entire five year period. The number of members covered during the subsequent 6 years rose to 18,000. Though the scheme is not in vogue presently it was found most useful during the Tsunami disaster.

- **Housing Insurance, India**

The Indian Association for Savings and Credit worked with an insurance company to design an insurance program including a one time payment of Rs 450/- as premium, allowing women SHG members to avail a housing loan insuring against death due to accident of her husband or self, insuring the house against natural or man-made accident as well as compensation for loss of household articles. This scheme was yet to be implemented.

- **Post-earthquake Insurance mechanisms, Turkey**

After the 1999 earthquake in Turkey, an insurance pool was created through contributions made by home-owners under a mandatory insurance scheme, a mechanism sought to assess actual losses after a catastrophe occurred. The ability of this scheme to indemnify the policy holders following a disaster would depend on the council's ability to spread its portfolio of risk throughout international markets.

Micro-Health Insurance

- **Project Shakti provides Health Insurance to villagers, Chityal Mandal, Andhra Pradesh**

A Shakti dealer piloted 'Accidental' an insurance policy scheme. With the help of a public sector insurance company, the head of the family was given accidental insurance policy for Rs. 10,000. The premium amount is offered at a discount to all customers purchasing at least Rs. 250 worth of items. The Shakti dealer insured more than 150 families in a year. Subsequently, Hindustan Unilever Ltd. tried it for its premium product Pepsodent dental cream, which also worked well.

- **Community-Led Association for Social Security (CLASS) helps members access insurance, Maharashtra**

Several NGOs came together to form CLASS. This organization intends to pool various resources like data, training modules, tools, partnerships and even risks in an "open source/wiki mode" for its members in order to advocate the voice of communities with the government, facilitate capacity building and build sustainable models for inclusive outreach. Materials like pricing, software etc for managing health insurance are shared among members of the network.

■ **Customized products meet the needs of rural artisans, Tamil Nadu**

In 2002, a comprehensive health survey was conducted on the Palmyrah Workers Development Society's Network for Education and Empowerment of Rural Artisans Micro-Health Insurance Program. The insurance products were customized as per the needs of rural artisans and their families. It was done by a tie-up with New India Assurance Company. The preliminary health survey conducted before undertaking the program was fed into the design for creation of need-based micro-insurance products.

■ **Health care programme of Bengal Rural Welfare Service (BRWS) helps people access health services, Kolkata, West Bengal**

BRWS borrows money from banks to build their own clinics and diagnostic centers, which aims to provide access to hospital care to individuals from weaker sections of society. They also refer patients to selected Government and private hospitals. Cashless facilities are given to all clients in order to encourage people to accept micro-medical insurance. This model has successfully mixed "well-off" and "poor clients" and the benefits of this heterogeneity are used to help the poor.

■ **Pilot project to develop health insurance package, Warangal City, Andhra Pradesh**

The Micro-Insurance Academy and the Cooperative Development Foundation are helping 20 Women's Thrift Cooperatives (WTC) (incorporated under the Andhra Pradesh MACS Act), with a membership of about 5,000. They are aiding the WTCs in designing a self-funded and managed health insurance package. The pilot was launched in January 2009 and based on the lessons learnt, the cooperative-based micro-health insurance scheme will expand to 275 WTCs, covering over 0.1 million women.

■ **Integrated social security scheme provides a range of benefits, Gujarat**

SEWA has come up with an Integrated Social Security Scheme for its members. It was initiated to cover loss of life, assets, spouse (male), personal accident, sickness and also provides maternity benefits. Later, they added medical insurance for husbands and children to the scheme. All insured members contribute a premium to the scheme. As on January 2006, 152,651 women and their husbands were covered under the scheme and more than 32,000 women have received benefits.

■ **"Saheli Rahat Kosh" provides mutual insurance, Dholpur, Rajasthan**

PRADAN through the District Poverty Initiatives Program, promoted a goat farmer cluster in Sarmathra, a region characterized by high mortality rate of goats. Moreover, insurance companies were delaying or not paying the claims. To overcome this problem, PRADAN established the SHG "Saheli Rahat Kosh" to provide insurance support. Now, when a goat dies, members are paid the insurance claim out of the group's pooled deposit. This mutual insurance scheme has proved to be an effective support to the poor.

■ **Mutual Health Organization gives the poor access to healthcare, Africa**

Majority of the poor in Africa are unable to afford health services, especially in emergencies. To overcome the situation, Mutual Health Organizations (MHOs) were promoted as a means of providing financial risk protection. The MHOs are designed, managed and owned by the community they serve and are not-for-profit organization, based on the principles of mutual aid and social solidarity. In West and Central Africa, the number of MHOs grew from 76 in 1997 to more than 800 by 2004.

■ **Community-Based health financing scheme for the poor, Cameroon**

The AWARE-RH project, funded by USAID/WARP is supporting the development and promotion of Mutual Health Organizations. Members pay a premium ranging from 360 FCFA (US\$0.66) to 480 FCFA (US\$0.88) per person per month. The premium covers 70 to cent percent of the cost of services, like expenses on medical consultations, surgeries, delivery and antenatal & postnatal care. Since the launch of the scheme in August 2005, 3,283 individuals have joined the MHOs in three districts.

Insurance for People Living with HIV

■ **Usha Multipurpose Cooperative Society, West Bengal**

Usha Multipurpose Cooperative Society is a Cooperative bank started by sex workers in 1995 under the aegis of the Durbar Mahila Samiti, a Kolkata-based sex worker's collective. It provides savings and credit, social marketing of condoms and marketing of consumables. The co-operative is not for the economic 'rehabilitation' of sex workers, but designed to provide a financial resource for them to fall back on, to minimise their economic desperation and create space for negotiation.

■ **Test results not required for health insurance, California, USA**

It is unlawful in California for insurance companies to use HIV test results in passing on an application for health insurance or to select risks based on sexual orientation. In one recent case, Blue Cross of California developed a 'homosexual profile' to use in underwriting and rescinding insurance policies of those who developed HIV. The court declared the use of sexual profiling as unlawful and discriminatory.

■ **Insurance companies unwilling to cover HIV, Namibia**

Many insurance companies have announced their decision not to pay claims for HIV-related deaths. They complain of too many HIV-related deaths and the resultant claims. Insurance companies are losing millions through their clients dying of this dreaded disease and are therefore no longer prepared to take the risk of insuring persons who may be HIV positive.

■ **An innovative insurance newcomer, South Africa**

'All Life' offers whole life, term life and home loan protector life insurance for PLHIV in South Africa. It provides affordable insurance for up to \$410,0000 enabling them to protect their loved ones and get mortgages. Although its cover costs two to five times more than standard life insurance, it is much cheaper than what was available before. To maintain their cover, clients have to go for regular blood tests and take antiretroviral medication whenever needed. All Life sends reminders for tests and monitors results. This helps clients stay alive and keep risks low.

■ **Increase in insurance cover for PLHIV, Tanzania**

Price cuts, free distribution in some government hospitals and advances in medicine has helped allay fears over the terminal nature of HIV, encouraging employers to take out comprehensive health cover for staff, including HIV. AAR, an international health insurance fund manager, has experienced a surge in its health fund portfolio recently. African Life Insurance in Dar es Salaam has launched 'Tumaini' - Kiswahili for hope - insurance cover for HIV-positive clients.

■ **Role of Microfinance Institution, Uganda**

FINCA has developed several products in response to the health needs of its PLHIV clients. In 1999, FINCA introduced a health insurance product for clients that include coverage for HIV treatment, but not medication. By 1 January 2000, it covered 235 individuals. While coverage is optional, at least 60% of FINCA clients in a given Village Bank must join to initiate coverage. Co-payments minimize excessive use of the plan's services. FINCA offers its clients life insurance through a partnership with American International Group.

■ **Wisconsin HIV Health Insurance Premium Subsidy Program, USA**

The AIDS/HIV Health Insurance Premium Subsidy Program helps persons with HIV, maintain access to health insurance when they reduce their work hours, take unpaid medical leave or terminate employment. The program does this by covering all or part of the cost of policy premiums. The program began during State Fiscal Year 1991 and is under Wisconsin statute ss. 252.16 and 252.17.

MICRO LEASING

■ **Grameen Bank's initiative provides micro leasing, Bangladesh**

In 1992, the Grameen Bank started an experimental leasing program by leasing power looms to weavers in Ariahazar area of Dhaka Zone. By the end of 1997, the Bank had leased out 8,411 items in 111 different categories ranging from power tillers, power looms and livestock. As many as, 96 men and 1,118 women have completed their leasing contract and now own assets. Out of the total portfolio of the bank, leasing accounts for nearly four percent.

■ **Job Opportunities through Business Support (JOBS) Project provides microfinance and micro loan, Bulgaria**

JOBS project has adopted an integrated approach towards job creation and economic development in rural areas. It assists in start-up, micro and small business development through a network of autonomous and locally owned Business Centers and Business Incubators. Through these centers, leases are provided for purchase or manufacturing of agricultural machinery as well as equipment for the service sector. It has provided financial leases to 1,525 local businesses till September 2007.

■ **Micro leasing project provides ownership of Bee hives to poor, Kenya**

K-Rep Development Agency (KDA), initiated asset financing for new bee-hive technology in western Kenya. It offered training to the farmers for using the technology before leasing the hives. As a strategy, 50% is deducted from the proceeds of bee products until the amount is fully paid. After full recovery, the lessee becomes the owner of the bee-hives. It has provided 2,226 beehives to clients.

■ **Leasing arrangement gives farmers access to capital, Madagascar**

Caisses d'Épargne et de Crédit Agricoles Mutuelles (CECAM), a federation of savings and credit cooperatives introduced leasing in 1991. It offers leasing facilities in agricultural activities (harrows, pumps, ploughs, carts, seeders, dairy cattle, draught oxen, brood hens). The borrower pays a down payment of 25% of the original value of the asset. The interest rate varies from 24% to 30% per year, for a maximum duration of 36 months. It has provided 25,000 leases to members.

■ **Micro leasing program for Micro Entrepreneurs, North West Frontier Province, Pakistan**

The Swiss Agency for Development and Cooperation (SDC) piloted a 'lease financing' program for micro entrepreneurs in 1996. SDC collaborates with leasing organizations viz. i) Leasing Association of Pakistan, ii) Network Leasing Corporation, iii) Orix Leasing Pakistan, iv) Crescent Leasing Corporation Ltd. and v) Al-Zamin Modaraba to provide the loans. Since its inception, the program has provided loans to more than 4,000 micro entrepreneurs for a total cumulative disbursement of Rs. 40 million.

TRANSFER OF MONEY - REMITTANCES AND PAYMENT SERVICES

■ **Remittance services for Oriya migrant workers in Surat, India**

Adhikar, an MFI registered as a cooperative, extends remittance services to the estimated 0.5 million Oriya migrants working in Surat. The total volume of monthly remittances from Surat is estimated to be between Rs. 100 to 500 million and is handled mainly by informal money transfer operators. Adhikar is able to offer service fees at 1% cheaper than local operators.

■ **Smart Cards accelerate delivery of microfinance services in India**

Gemalto has developed 'smart card' solutions that conveniently and securely stores transaction records to enable micro-banking and simplifies access to financial services for rural populations without access to traditional banking services. As a result of greater access to 'smart cards' the need for paper-based record-keeping is reduced and operational efficiency of MFIs improves as well as enables the delivery of remittance to remote areas.

■ **Money transfers through E-Money, Kenya**

M-PESA allows people without access to banks to transfer cash, take out loans and perform simple transactions using SMS system. M-PESA only requires customers to register with Safaricom and produce identification to access the service. The introduction of the mobile money scheme to Kenya is expected to bring about a revolution in the financial services sector, allowing access to banking for many rural poor for the first time.

MICROFINANCE FOR LIVELIHOODS AND ITS SUB SECTORS

BUSINESS DEVELOPMENT SERVICES BY MFIs FOR LIVELIHOOD PROMOTION

■ **NGO and Company help enhance women's income through training, Karnataka**

MYRADA, an NGO, based in Bangalore was searching for livelihoods opportunities for its disadvantaged women members. In 1995, TITAN came out with a business proposition and decided to outsource assembling of metal bracelets starting with 24 women after giving them proper training. Presently this operation has grown to a team of over 200 women in the form of an independent company and each member earns around Rs. 3,000 per month.

■ **Agriculture loan products help farmers get quality inputs and higher returns, Madhya Pradesh**

Sanjeevani an NGO-MFI based at Amarwada block of Chhindwara district introduced an agriculture loan product (5-month loan term) on pilot basis for SHG members. The interest was paid every month, while the principal at the end of the repayment period. The project was a success with cent percent on time repayment. Moreover, the farmers could bargain for better quality seeds and fertilizers since they had cash to purchase supplies and did not have to pay on credit.

■ **Innovative need-based “Migration Loan”, Madhya Pradesh**

Many poor individuals migrate out of the Tamia block of Chhindwara for survival. The migrants take credit from contractors to meet their migration related expenses and the contractors in turn force them to work for meagre wages. To address this situation, Mahila Smridhhi Bank-Pararth Samiti, an MFI, piloted a 4-month “migration” loan with a bullet repayment plan to meet expenses and give migrants the possibility of earning 60-80% more.

■ **NGO promotes BDS for sustainable livelihoods of the poor, Maharashtra**

Swayam Shikshan Prayog based in Mumbai supports SHG federations to look beyond simply providing micro-credit to build capacity of its members through workshops, study tours, etc. These activities helped to improve the income-generation and marketing skills of the federation members. The organization now plans to cover 42,000 house-holds directly through community-based enterprises by the year 2011.

■ **Company facilitates links to missing market in rural areas, Rajasthan**

In Jhadol block of Udaipur district, ACCESS Development Services, set up by CARE India is implementing a new initiative that organizes primary producers according to commodity type (like ginger) to form a producer company. Through long-term handholding by Development Services, the company has developed a three-year plan whereby it proposes to function as a community based microfinance organization and address the needs of the value chain.

■ **Community based enterprise markets ethnic products of SHG members, Tamil Nadu**

An NGO promoted “Aharam” a producer company in Madurai district, which markets nutrient rich food products to 1,000 poor families. It procures regional food products from the farmers and imports non-regional food products at 30% of the market price from partner NGOs across 6 states. It also provides technology training on traditional recipes for nutritious millet malt, puffed rice, etc. and uses common facility centres and modern tools while imparting training to farmers.

■ **Community-Led Federation provides microfinance and livelihoods services, Tamil Nadu**

DHAN Foundation promoted Vayalgams federations in various districts and provided microfinance services to members of microfinance groups. The Foundation also initiated Agricultural Development Clinics to improve livelihoods of the poor farmers. The clinics provide an agriculture expert at the village level who works with the farmers on productivity, alternate cropping, technology, seeds and farm land management.

■ **Public-Private Partnership for BDS Delivery, Tamil Nadu**

In Ooty, MYRADA and HOPE promoted rosemary farming by providing good quality planting material and also posted a person to live with the farmers for providing guidance. The NGOs entered into a buy-back arrangement with the farmers until they could find alternate markets. Moreover, the Horticulture Department donated an oil-extracting machine and the Spice Board provided land. As a result, the farmers are earning ten times more than what they earned earlier.

■ **SHGs sell self-made ‘ANAND’ Brand with BDS, West Bengal**

The Liberal Association for Movement of People (LAMP) based in Kolkata through its Women’s Resource Development Centre provided vocational training to 144 SHG members on trades like how to make detergent powder, carry out embroidery, prepare spices, incense sticks, etc. at Chowbaga in district 24 Parganas. LAMP helped the SHG network to create market linkages for these products under the brand name of “ANAND” in different parts of West Bengal, Jharkhand and Orissa.

■ **Addressing Business Development Services demand from microfinance clients, India**

BASIX’s strategy integrates financial services for livelihoods, agricultural/ business development services and institutional development services in over eight States. As of March 2006, it had provided flexible loan products to over 0.25 million active borrowers for agriculture, animal husbandry and non-farm based activities as well as offering BSD to over 26,000 customers from the agricultural, dairy and non-farm sectors.

■ **Technical service provider focuses on BDS, India**

In January 2007, CARE launched ACCESS Development Services, which set up two programme units viz. one for technical handholding of MFIs and the other for addressing the demand for BDS of its poor clients. The programme unit for BDS helps MFIs to develop a “Livelihoods Plan” (includes livelihoods finance plan, a market strategy, technical services and infrastructure support) for around 5-6 major sources of livelihoods which cover up to 75% clients of an MFI.

■ **Agriculture loan products with different options of loan repayment, Bangladesh**

The International Fund for Agriculture Development funded a five year (2005-2011) Micro-Finance project for marginal and small farmers in 14 districts of Bangladesh. Based on the agriculture cycle and a cash flow analysis of poor farmers, the project launched flexible loan products with various loan repayment options. Due to this, even the poorest farmers were coming forward to take agriculture loans. The project is expected to directly benefit over 0.2 million poor farmers.

■ **Bringing change through cooperation, Karimnagar, Andhra Pradesh**

The Mulkanoor Cooperative Rural Bank and Marketing Society Ltd. identified 14 villages based on proximity, irrigation backwardness, non-availability of resources and prevailing drought condition. The Society served members by providing them financial, marketing, input, consumer and welfare services. It has more than 6,166 active members and a share capital of Rs. 2.2 million (2009).

■ **Gram Nidhi promotes eco-entrepreneurship, Jasdhan Taluka, Rajkot, Gujarat**

The Centre for Environment Education (CEE) has been working in villages around the Hingolghad Sanctuary. In these villages, local youth and women are formed into village institutions called Paryavaran Vikas Mandals (PVM). The PVM members are educated on issues of sustainability, communication and managerial skills. As a result, it has helped 350 members in savings and credit.

■ **Linkages with Banks/MFIs expands microfinance services, Orissa**

UNIDO’s diagnostic studies of its Cluster Development Programme revealed that lack of access to credit was a major constraint faced by artisans who are attempting to expand their enterprises. To help them, the programme organized artisans into SHGs/ Joint Liability Groups and links them to MFIs and Banks. They are also engaged in direct interventions like skill upgradation, design development and market exposure. These interventions have helped artisans to double the production and generate additional employment.

■ **Institution addresses demand for livelihood finance services, India**

The BASIX strategy or ‘Livelihood Triad’ integrates livelihood financial services, agricultural/ business development services and institutional development services in over eight states of India. As of March 2006 it has provided loans to over 0.25 million active borrowers for agriculture, animal husbandry and non-farm based activities besides offering most of the borrowers life, health, weather and livestock insurance services.

URBAN MICROFINANCE FOR LIVELIHOOD PROMOTION

■ **Generating sustainable urban self-employment, Visakhapatnam, Andhra Pradesh**

A. P. Grameena Vikas Bank has 11 city branches and has covered 80% of the businesses in Visakhapatnam through its SHG outreach program. In its Allipuram branch, outreach extends to 1,200 SHGs covering more than 20,000 women, mostly living in slums. The Municipal Corporation provides training to the SHGs and maintains the books through its animators and coordinating officers. It is now linking SHGs to banks and has launched the Andhra Pradesh Government’s “pavala vaddi” scheme.

■ **“Mini Bharat” concept empowers SC/ST communities, Madhya Pradesh**

An NGO is using the “Mini Bharat” concept to work with the urban poor, mostly SC/ST communities to help them purchase land at nominal rates and repay the loan through monthly installments. Free skill training is also provided to beneficiaries so that they are able to repay the loan after getting a job on the basis of their enhanced skills. Beneficiaries are now able to identify work available with traders and business persons.

■ **Collective organizing of urban workers, Bangalore, Karnataka**

Maya Organic has been working with the urban poor by promoting collectives of garment workers- a livelihood development initiative. It offers centralised support in the areas of marketing, design, product development and in establishing quality systems for production. Its innovation is in building a network of the workforce and markets that facilitates an exchange of vital information on the availability of work and enhancing skills.

■ **Exclusive bank branch for urban microfinance, India**

The Indian Bank had earlier set up an exclusive branch dedicated to providing urban microfinance services- called Micro Sat in Chennai. Micro Sat has now crossed the break-even point, helping many SHGs to gain employment. Based on this experience, the Bank expanded the network of Micro Sat branches across India, including a branch in Kolkata in partnership with the Kolkata Corporation.

MICRO ENTERPRISE DEVELOPMENT FOR MATURE CLIENTS AND AS AN EXTENSION OF MICROFINANCE

■ **Forest Department promotes Micro-Enterprise Development, Haryana**

Since 1999, the Haryana Forest Department with financial assistance from the European Community under the Haryana Community Forestry Program, has nurtured over 158 SHGs in 92 villages of 11 districts in the State. Almost 97% of SHGs have graduated from internal savings and lending to income generating activities. The cumulative income of the 1,300 SHG members is close to Rs. 3.8 million from enterprises such as vermi-compost, dairy, shops, tailoring, soap and detergent making.

■ **Analysing the potential of women entrepreneurs for group micro-enterprise, Karnataka**

In December 2006, Grameen Koota conducted a value chain analysis in Mysore and Nanjangud districts on incense stick products. The study found women clients involved contractually (earning Rs. 50 per day) in production and packaging of incense sticks, while a contractor was providing raw material to them. Grameen Koota then studied the support required to upgrade the women to group-enterprise activity e.g. capital, market linkage, management and marketing skills.

■ **SHGs graduate from micro-credit to micro-enterprise, Orissa**

Gram Utthan, an NGO (MFI) based in Kendrapara district is managing over a thousand SHGs. The organization started micro-enterprise activities with 50 women as Kalyani Packaging Centre (KPC) in March 2006. The centre purchases fast moving consumer goods items in bulk and sells them to 100 groceries while keeping their profit margin. The objective of KPC is to provide low cost and quality household provisions to 50,000 families.

■ **MFI sets up resource centre to support SHGs with micro-enterprise activities, Orissa**

The Bharat Integrated Social Welfare Agency based in Sambalpur district has set-up Laxmipriya, a Section 25 company. It acts as a resource centre, facilitates forward and backward linkages and promotes the export of products made by SHGs. The company opened an outlet in the town of Sambalpur which sells more than 100 items made by 300 SHGs. It has also provided self-employment to more than 4,500 entrepreneurs and jobs to more than 500 people.

■ **NGO's efforts to up-grade SHG members from borrowers to entrepreneurs, Tamil Nadu**

Association for Sustainable Community Development (ASSCOD) after promoting more than 170 SHGs in Thiruvannamalai district started implementing four Rural Women Entrepreneurship Development Programs (EDP). The program generated a lot of enthusiasm among women entrepreneurs to get involved in small business development activities. They now get marketing support through volunteers who will identify markets for their products.

■ **Technical Guidance Program for small entrepreneurs, India**

The Centre for Development of Small and Micro-Enterprises introduced a national level Skill-cum-Technical Up-Gradation Program that provides training to small and potential entrepreneurs for 10 days in 3 phases: program and post implementation, impact assessment and submission of final reports and relevant reading materials. It also provides need-based training as per the clients' requirement.

■ **Credit for micro-enterprise, Durgapur, West Bengal**

Four years ago, taking a cue from a Punjab based entrepreneur, poultry activity was started in rural areas of Durgapur. Women were organized into groups and thrift and credit activities were initiated. The Government Animal Husbandry Department helped in sourcing chicks at reasonable prices. Nearby Kolkata provided a ready market and this activity has now been extended to pisciculture and goatery also.

■ **From dependence to independence, Howrah, West Bengal**

During 1996-97, in the Bagnan Gram Panchayat of Howrah district, 23 of the then Development of Women and Children in Rural Areas (DWCRA) groups came under one umbrella to supply raw material to Integrated Child Development Services (ICDS) Centres. With a contribution of Rs. 5000 per group they started supplying raw material. Later when the orders were discontinued the women started a new business of selling their products and other finished products in the village market.

■ **From strength to strength, 24, South Parganas, West Bengal**

Five rural women started Sundarban Khadi and Village Industries in 1975 with only Rs. 500 as their capital. Subsequently in 1978 they received a Khadi loan of Rs 3000. Now they have their own factory at Canning in 24 Parganas (South) and are producing silk. They also use vegetable dyes in a low cost process developed by them. They export a major share of their production through Fair Trade Organization.

■ **Medicines for growth, Madurai, Tamil Nadu**

Gandhigram Trust's Lakshmi Seva Sangh (LSS) and Indian Bank promoted Gandhigram Sales Representatives (GSRs) who provide Siddha medicines in the villages. Indian Bank financed these representatives and also encouraged local SHGs to become GSRs. With improved supply chain from the LSS side and commission to the tune of 10% to 30% most of these GSRs are now earning approximately Rs. 2000 to Rs. 3000 per month.

■ **Project Shakti, Madurai, Tamil Nadu**

Hindustan Unilever Ltd introduced project Shakti in Usilampatti in Madurai by appointing Shakti dealers and delivering stocks at their doorsteps. Indian Bank had financed these Shakti dealers. These dealers not only learnt marketing and communication skills but also marketed products manufactured by local SHGs. Currently most of these Shakti dealers earn more than Rs. 2000 per month.

MICROFINANCE FOR SUBSECTORS OF LIVELIHOODS

MicroFinance For Agricultural Activities

■ **Democratic participation of farmers through federations helps in informed decisions, Adilabad District, Andhra Pradesh**

In 2004, Project Chetna spun off as a supply chain initiative, which enabled federated farmers groups to engage in collective marketing and make value additions to their primary produce. This helped to enhance the farmer's entrepreneurial capacities and also increased their access to credit and bargaining power in the market. It has aided in better access to the market and price for their produce.

■ **Farmers cooperatives help in improving quality of produce and its buy back, Karimnagar and Warangal Districts, Andhra Pradesh**

Paddy Cooperatives formed to provide quality seeds to farmers helped reduce the cost of cultivation by engaging collective production, processing and marketing. The NGO Sahavikasa extended financial assistance for the development of infrastructure as well as storage and processing facilities, which met the working capital needs of farmers, enabling them to purchase seeds. As a result, the cooperatives were able to pay a better return to members say Rs. 30 per quintal more than the market price.

■ **Micro Leasing helps small farmers to get back to farming, Jamalpur Village, Pipli Block, Puri District, Orissa:**

A few SHG members of the KAS Dakshineswar Mahila Group own a patch of land, where they cultivate Tulasi to sell at the Puri temple. This has been possible after 6 months of regular savings to avail of loans to take up cultivation on this land. Tulasi cultivation on the leased land created employment opportunities for other SHG women members and now families of SHG members earn between Rs. 11,000 to Rs. 12,000 per month by selling Tulasi garlands.

■ **Credit linkages help improve aquaculture and repayment rates, Hoa Binh, Son La and Lai Chau, Vietnam:**

Well-functioning aquaculture microcredit groups and credit management committees have been able to achieve excellent repayment rates, sometime achieving cent per cent repayment. The funds revolve, as farmers repay their loans, these are used for further loan disbursements. Altogether, 3,630 households in all six project districts were reached by the microcredit component of the project, which was designed to improve aquaculture practices.

Microfinance for Minor Irrigation and Community based Water Management Systems

■ **Farmers link with formal banking sector, Patna, Bihar**

Centre for Promoting Sustainable Livelihood (CPSL) has addressed the credit needs of landless and poor farmers by adopting an approach that enables poor people to make a move from making very small savings in a group fund to achieving links with the formal banking sector. In this process they have become credit-worthy borrowers from banks and other microfinance institutions. This has enabled farmers to get credit for community based water management projects for agricultural purposes.

■ **Participatory Irrigation Management Scheme provides loans for minor irrigation for plantations, Gujarat**

Participatory Irrigation Management and Lift Irrigation schemes, managed by the community, have been provided by the Development Support Centre (DSC), Aga Khan Rural Support Programme India (AKRSP) in Gujarat. As a result, in the AKRSP villages, under the drought coping and salinity theme, the women from SHGs have been able to take loans from the groups for installing bucket drip in their kitchen gardens and plantations.

■ **Revolving funds created for financing minor irrigation, Beed District, Maharashtra**

Until Jan Vikas and Action for Food Production (AFPRO) started funding interventions, the land was kept unutilized by families due to lack of funding assistance. Under the project, they created a revolving fund for soil and water conservation activities, with provision of interest free loans. This fund was used for minor irrigation facilities. The revolving funds were managed entirely by the Village Development Committees (VDC) and the repayments were regular.

■ **Community managed minor irrigation facilities, Ahmednagar District, Maharashtra**

Hiware Bazar has emerged as a new role model in community management of natural resources and groundwater. The Sarpanch, Shri Popat Pawar, formed an NGO, Yashwant Agri Watershed Development Trust which undertook building of earthen check dams, percolation tanks and concrete check dams through community participation. As a result, through community participation, minor irrigation facilities were managed in the village.

■ **Community-based water management leads to village prosperity, Ahmednagar District, Maharashtra**

Since 1975, the village of Ralegaon Siddhi has been led by Anna Hazare. During this period, the village carried out a range of programmes, including terracing to reduce soil erosion and digging canals to retain rain-water and other watershed activities. As a result of these community-led initiatives, the village is now quite prosperous and serves as a model for community participation, rainwater harvesting, environmental conservation and economic revival.

■ **User groups of farmers formed for accessing Credits witnesses conflicts, Uttar Pradesh**

Under the Uttar Pradesh Land Reclamation Project, User groups of farmers were formed for accessing credit for minor irrigation. Some of the groups were linked with banks for availing credit for a variety of purposes, including laying of pipelines for individual farms. The experience of group ownership has been varied and conflicts among members were common. Hence, the facilitating NGO had to enter into MoUs with these groups to provide hand-holding support, including conflict resolution.

■ **Indira Mahila Samekit Vikas Yojna improves livelihood conditions, Uttarakhand**

Under the Indira Mahila Samekit Vikas Yojna, roof water harvesting was a key component and SHGs were provided with revolving funds for improving agriculture production systems. Group members arranged plastic pipes from revolving funds for conveying irrigation water from the source to fields. As a result, there was crop diversification and the area under vegetable cultivation increased, resulting in improved socio-economic and livelihood status.

■ **Microfinance for minor irrigation and watershed development, India**

NABARD provides refinancing support for minor irrigation schemes and watershed development programmes. Most of the minor irrigation schemes are supported on an individual basis. Costing is distributed on the basis of land holding and costs are recovered in the form of water charges from farmers. It has formulated a scheme to finance Joint Liability Groups of tenant farmers. These schemes have enabled farmers to access micro finance for irrigation projects.

■ **Microfinance Schemes for minor irrigation projects through Swarnjayanti Gram Swarozgar Yojna, India**

As part of the Swarnjayanti Gram Swarozgar Yojna (SGSY), poor and marginal farmers have been able to access micro finance for funding watershed works. This has helped in financing for lift irrigation, tube well, dug well, pump sets and pipelines for minor irrigation purposes. These investments are commonly owned, with a clear agreement with the farmer groups on how these investments will be managed. Some of these schemes are working well with a good repayment record.

Microfinance for Fisheries

■ **Fishermen societies serve financial and technical needs of fisherfolk, Kerala**

South Indian Federation of Fishermen Societies, a producer collective model, supports livelihoods of fisherfolk by serving their credit, insurance, savings and fish marketing needs. Loan repayment is based on percentage of fish catch and not on a fixed installment basis. This system of credit allows fishermen to cover the costs related to the purchase, repair and maintenance of fishing equipment, post-harvesting activities and other consumption needs.

■ **Project addresses livelihood financing and market linkage needs of fisherfolk, Orissa**

In March 2006, the Centre for Micro Finance, (CMF) Chennai and UNDP India undertook a joint project called 'Enterprise Promotion and Sustainable Livelihoods in Fisheries Sector in Orissa'. Under this initiative, CMF is working with the KAS Foundation, an MFI, to develop financial products, training and market linkage services for its fisherfolk clients.

■ **National federation implements centrally sponsored group insurance schemes, India**

The National Federation of Fishermen's Cooperatives Ltd. provides development, welfare and commercial services to individuals in the fisheries sector. Through its welfare programme, it implements a centrally sponsored 'group accident insurance scheme for active fishermen' across India. The scheme provides 24-hours accident coverage to insured fisher folk- half the premium is paid by the State Government and the other half by the Government of India. So far more than 8,000 claims have been settled.

■ **Micro-enterprise supported by microfinance, Trivandrum, Kerala**

Fishery, as a livelihood activity requires high initial capital investment and also high working capital. Earlier, in most parts of Kerala fishermen took loans at high interest rate to meet these costs. With the organization of these fishermen into SHGs associated with Primary Fishermen Cooperatives, now they avail low interest loans to partially meet their capital and operating expenses.

Microfinance for Dairy

■ **Dairy initiatives by women, Bheemadevarapalli, Andhra Pradesh**

Women's thrift Cooperatives and Associations used their savings to invest in agriculture. However in 1997, the drought hit the region and the women's investments did not generate sufficient income and hence they incurred losses. To help groups access a more secured income, Mulkanoor set up a dairy after receiving the technical support from NDDB and CDF. Currently, the dairy procures about 18,500 liters of milk from societies and supports 5,019 members spread over in 68 villages and among the 32 employees, 22 are women.

■ **Profitable business by women entrepreneurs, Nizamabad and Adilabad, Andhra Pradesh**

In 2005, IndurIntideepam Mutually Aided Thrift & Credit Cooperatives Federation Ltd (IIMF) invested Rs. 3.5 million and commissioned one Bulk Milk Cooler (BMC) with smart card based electronic milko tester and milk procurement infrastructure. GRAM provided civil structure for the BMC and supported staff cost for one year. Milk is collected in an efficient and transparent manner, pooled at the BMC, chilled and sold. IIMF has repaid Rs. 3.1 million with interest and has helped milk producers to earn 40% more.

■ **Microfinance project provides farmers access to financial and technical expertise, Chittoor District, Andhra Pradesh**

The Corporation Bank alongwith the National Dairy Development Board (NDDB) is implementing a project that provides microfinance to dairy farmers. The project gives dairy farmers MF smart cards called 'Milk Mitra Cards'. The cards capture the quantity, quality details and financial history of the dairy farmer. Thus far, this joint initiative has proved successful with the bank providing its expertise in financial solutions and NDDB offering technical solutions to help farmers get better quality milk in larger quantities.

■ **Retail chain promotes a model that benefits farmers and consumers, Andhra Pradesh**

To meet the demand for milk in Hyderabad, Reliance Fresh initiated a model, whereby an entrepreneur arranges for a bulk-processing unit to be set up at his/her location and Reliance supplies the machinery at subsidized rates. The entrepreneur is required to invest around Rs. 0.2-0.3 million to set-up the entire unit and procure milk from nearby villages and then supply it to Reliance. Under this model, the entrepreneur can earn an average of Rs. 4000 to 5, 000 after meeting all the costs.

■ **Initiatives of Gujarat Cooperative Milk Marketing Federation (GCMMF), Anand, Gujarat**

GCMMF is India's largest food products marketing organization. It is a state level apex body of 11 district milk cooperative unions of Gujarat, which aims to provide remunerative returns to the farmers. In 1973, GCMMF promoted a brand called 'AMUL'. It is the largest food brand in India with an annual turnover of US\$1050 million (2006-07). AMUL has 13328 societies, 2.79 million producer members with average milk collection of 8.4 million liters per day (2008-9).

■ **Asset building through common funds, Bawain Village, Uttarakhand**

In 1996, under the Doon Valley Watershed Management project, in village Bawain, Tehri Garhwal dairy farmers formed a group. To improve their livestock the project provided a hybrid bull. One group member took the overall responsibility of rearing and caring for the bull and the other members collectively owned and used the bull. After four years, the group had an income of Rs. 16,000 and decided to sell the bull thereby earning 5,000. As a result of effectively managing their common asset the society now has Rs. 21,000.

Financing for Infrastructural Facilities in the Handicrafts Sector

■ **DRDA's efforts help mat-makers get their due, Pakabetbari, Assam**

Barpeta district is well known for bamboo mats of different size and designs and despite good returns, actual benefits did not reach the mat-makers. DRDA motivated mat makers to form SHGs and imparted training to them for diversifying the bamboo products. Till date DRDA has been able to form 155 SHGs. Most of the mat-makers who are members of SHGs have been able to repay private loans and are getting their proper share of earnings in this business.

■ **Cluster development for craft artisans, Sambalpur, Orissa**

Bharat Integrated Social Welfare Agency (BISWA) an NGO started cluster development program for entrepreneurship development of rural brass/bell metal craft artisans. BISWA constructed a common facility centre along with all modern machineries required to manufacture quality products. As a result, 120 artisans have been provided with semi-skilled training and credit linkages for their socio-economic development.

■ **Income generation through village production centres, Vellore, Tamil Nadu**

Self Help Association for Rural Education and Employment (SHARE) works to provide employment opportunities to rural poor women. It does so by arranging supply of raw material, providing advanced craft training, and coming up with new designs for handicrafts, which are produced in each village centre. The program today is successful with SHARE working in 27 villages, employing over 800 women in village handicraft production centres.

■ **Business Development Services to leather cluster, Kanpur, Uttar Pradesh**

Kanpur leather cluster comprises of about 1,600 SMEs providing employment to more than 0.1 million people with an annual production of Rs. 29 billion. Infrastructure Leasing and Financial Services (IL&FS) is providing Business Development Services to the projects in these clusters owing to which it has been able to successfully link the people of the region with the wage employment opportunities existing in these leather factories.

MICROFINANCE FOR SPECIAL TARGET GROUPS

Microfinance for Livelihoods of Disaster Affected People

■ **Reconstruction Housing Programme, Dibbalpalam, Andhra Pradesh**

NASA started an awareness campaign and conducted health camps after the cyclone of 1995 washed away thatched houses in Dibbalapalam. They formed a Women's Sangham and then facilitated the construction of 74 houses with the active participation of the women's organization, which organized its own brick-making unit, and mobilized voluntary labour, monitored the construction and introduced cost control measures.

■ **Community participation in rehabilitation project, Mumbai, Maharashtra**

Swayam Shikshan Prayog (SSP) supported rehabilitation projects to address the massive destruction caused by the 1993 earthquake by involving grassroots women's groups in a broad range of activities viz. housing, planning and infrastructure programs. These efforts have now been scaled up into a community-based development strategy where grassroots women's groups function as lead actors in the context of local development and governance activities in 800 villages across 8 districts of the State.

■ **Interventions in value chain help establish sustainable livelihoods to farmers, Tamil Nadu**

Coastal areas in the state are subjected to periodic cyclones and flooding, resulting in largescale migration of farmers. The Covenant Centre for Development (CCD) worked to create SHGs, encourage internal lending, skill building and improve processes within the value chain. These efforts have resulted in the development of enterprises, improved access to markets, established institutional linkages and environment resource management.

■ **SHG Federation partners with Municipal Authorities, Tirupati, Andhra Pradesh**

Sri Padmavathy Mahila Abyudaya Sangam (SPMS) a federation of SHGs was formed on the demand for access to credit, from poor women involved in providing goods and services to pilgrims, domestic work, rag picking, garland making and unskilled labor work. With all of SPMS members living in the slums of Tirupati, SPMS collaborated with Tirupati Municipal Corporation to provide collective water connections to members. It had a multiplier effect in the neighbouring areas.

■ **SHG Federation works with city authorities, Madurai, Vizag, Andhra Pradesh**

DHAN Foundation promoted SHG federations and partnered with local municipal corporations on Slum Infrastructure through microfinance. Efforts were made to involve the community right from the planning stage of the intervention. Involvement of visionary officers in the local Municipal Corporation was pivotal in the creation of infrastructure. Management of the infrastructure was later transferred to the community.

■ **Microfinance for infrastructure development, Andhra Pradesh**

Municipal Corporation has taken an initiative to enable the ULBs to entrust basic functions of involving community contracts to women's groups formed under SJSRY. Under this scheme women's groups are entrusted with the task of ensuring sanitation, solid waste management and hygiene. In return they are paid a honorarium and are provided with subsidized loans from financial institutions for executing their tasks.

■ **Microfinance services provided at the "Doorstep" in urban centres, Kerala**

The Government of Kerala has introduced "Kudumbashree" a scheme for poverty alleviation through setting up of micro credit and productive enterprises. Under this scheme, thrift and Credit Societies are set up at the neighborhood level to facilitate easy access to credit for the poor. These have now grown to Informal Banks which provide services to poor women at their doorsteps. It was able to cover 58 urban towns with 10,687 thrift and Credit Societies.

■ **Development of Women and Children in Urban Areas (DWCUA), Tamil Nadu**

DWCUA a scheme under SJSRY is extending support to urban poor women for setting up self employment ventures in a group by providing skill training based on aptitude and local conditions. Under this scheme Government of India and Government of Tamil Nadu have allotted a sum of Rs. 3.43 million towards developing poverty alleviation efforts. 77 Groups have been formed benefiting 1,113 women.

Microfinance for Livelihoods of People with Disabilities (PwDs)

■ **Group-based approach for empowerment, Andhra Pradesh**

The Timbaktu Collective organized people with disability into thrift and credit groups and provided them with small loans as per their credit needs. In addition, these groups assert their rights and pressurize the state to give them equal rights and opportunities. This group approach has led to a greater sense of empowerment among the PwDs.

■ **Financial inclusion of PwDs in Andhra Pradesh Rural Livelihoods Project (APRLP), Andhra Pradesh**

The Government of Andhra Pradesh implemented APRLP in drought prone districts. To ensure financial inclusion of PwDs, the project organized them into SHGs. A large number of PwDs numbering 107,588 were mobilized into 11,970 SHGs. Of this, 475 SHGs took bank loans to the tune of Rs. 11.64 million and 1,330 SHGs received revolving fund/matching grant of Rs. 11.01 million. This has resulted in the financial empowerment of PwDs in the concerned districts.

■ **Innovative ways for financial inclusion of PwDs, Warangal, Andhra Pradesh**

Pragathi Seva Samiti (PSS) through a survey identified 1000 PwDs in Warangal. As a strategy, PSS organized them into Self Help Groups (SHGs). During the group formation, the organization realized that linking the PwD groups with conventional banks was difficult. Therefore, these groups were linked with Mutually Aided Cooperative Societies (MACS) promoted by PSS. This has resulted in providing access to financial services to PwDs.

■ **Skill training for the disabled, Karnataka**

Leonard Cheshire International (Bangalore) initiated a Computer Training Centre for people living with disabilities. The centre provided training for a period of 3-6 months depending on the learning capacity of a candidate. The training focused on both the technical components (software knowledge) and on imparting soft skills to the candidates. This has resulted in people with disabilities working in the mainstream economy to earn a decent livelihood.

■ **Horticulture as an employment opportunity for PwDs, Karnataka**

The Association of People with Disability provided skill training in horticulture to PwDs in the age group of 16-40 years who had no prior educational qualifications. The programme began with a bridge course to assess the ability and commitment of the trainee, which was followed by six months of theory classes and three months of supervised work. Since its inception, 70% of the PwDs who have undertaken the training have been able to build a career in horticulture activities.

■ **Low and flexible terms of interest helpful for PwDs, Latur, Maharashtra**

After the 1993 earthquake in Latur, the SHGs promoted by Swayam Shikshan Prayog (SSP) sought actively to take in the most marginalized including PwDs within their groups to help them avail loans for housing and reconstruction. The SHG women extended loans to PwDs at a lower and flexible rate of interest and even waived interest in case it was taken for health reasons. Such concessions ensured financial inclusion of PwDs within the community.

■ **Sustainable economic rehabilitation of PwDs, Latur, Maharashtra**

Since 1986, Grameen Shramik Pratishthan (GSP) has been working for the social and economic rehabilitation of PwDs. As a strategy, GSP facilitated 'Common Production Centers' through which each SHG member was able to earn Rs. 80-100 per day. Today GSP works with 200 SHGs and reaches 2000 women. The SHGs have been effective in ensuring financial inclusion of PwDs and reducing their vulnerability through asset building and access to social security.

■ **Livelihood opportunities for leprosy patients, Gadchiroli District, Maharashtra**

Lok Biradari Prakalp (LBP), a project of the Maharogi Sewa Samiti (MSS), runs a clinic for people affected with leprosy. The patients stay in a camp (Ashram), do farming, and run small household industries. The products made by the patients are sold all over the country, thereby providing livelihood opportunity to the leprosy patients.

■ **Livelihood opportunities for PwDs in Textile designing, Solapur District, Maharashtra**

A private enterprise, supported by Anarde Foundation identified 50 disabled people and provided them training in textile designing, stitching and marketing with help from some other textile manufacturing companies. The Company also provided raw material and the final products were recollected by them. Through this initiative, PwDs were able to earn Rs. 3000 – 4000 per month.

■ **Access to finance critical to make PwDs self-reliant, Kancheepuram, Tamil Nadu**

Vazhnthu Kattuvom, a World Bank funded project organized PwDs into SHGs. The project also provided them with skill training as well as employment opportunities to put the acquired skills into practice. Through this project, 140 special SHGs of PwDs have been formed and 70 of the groups have been able to avail loan from bank worth Rs. 60,000 each.

■ **Membership in mixed groups helps PwDs, Chennai, Tamil Nadu**

Equitas Micro Finance, an MFI, encouraged PwDs to become part of the SHGs they formed in the area. They also actively encouraged them to participate in group activities. Within a month, they included about 100 physically challenged people as members of SHGs. They found that inclusion in a mixed group had a positive impact on the PwDs and as a way forward, the organization is working to build their capacity and enhance their existing skill base.

■ **Financial inclusion of PwDs living in slums, Kolkata, West Bengal**

Kolkata Urban Services for the Poor (KUSP) project funded by DFID formed SHGs of PwDs in Kolkata Metropolitan Area. In these groups, members with disability/ies availed loans for running PCO, buying cell phones and tri-cycles for providing services to people living in slums. This has resulted in extending financial services to PwDs in urban areas to initiate their own enterprises.

■ **Eco - friendly livelihood opportunity for PwDs, India**

The Society for Child Development (SFCD) initiated a programme called Avacayam. It aimed at training the disabled in collecting waste flowers and recycling them into non-toxic holi colours. This helped in protecting the environment from degradation and aided a group of young adults with mental disabilities to earn a living. Through this program, the Society aims to provide employment to at least 200 disabled youths.

■ **Differently abled entrepreneurs, Afghanistan**

UNDP Afghanistan initiated an income generation programme for PwDs. It aimed at providing forward linkages to the goods produced by them. The programme has enabled them to produce goods as per market demands. The programme was able to get the necessary financial and industrial support from many established Corporates, because of which PwDs now have a sustainable source of income.

Microfinance for Migrants

■ **Social enterprise links workers and clients, Karnataka**

LabourNet (Bangalore), a social enterprise aims to improve earning opportunities, working conditions, skills and security for workers in the unorganized sector. It uses mobile phones for multilingual SMS messaging and GPS applications, to announce daily job openings. As a facilitator, it provides a platform to workers and clients for interacting with each other in a transparent and professional manner.

■ **Shramik Shahajog offers remittance services at doorstep, Orissa**

Lack of employment opportunities in Orissa has forced many labourers to migrate. Adhikar initiated the remittance programme through Shramik Shahajog outreach units. Under this programme, the funds are delivered to beneficiaries within 48 hours after receiving the remittance money. This programme is in vogue in 3 states with 8,475 members.

■ **Providing solutions, services and security to seasonal migrants, Rajasthan & Gujarat**

Aajeevika Bureau works both at the source as well as the destinations of rural migrants within western India. It assists migrants to open no-frill bank accounts and also provides pension coverage. Aajeevika serves as the node for finding and disseminating regular information on jobs, openings and vacancies amongst its clients. It continuously scans markets and is also approached by a wide number of employers looking for workers in various positions.

■ **Electronic delivery of remittances, Rajasthan & Gujarat**

Financial Information Network & Operations Ltd. (FINO) has developed a product - FINO Tatkal for migrant workers. The product offers services in 3 ways. Firstly, Cash-to-Card where remitter gives cash or debits bank account to send remittance to the beneficiary holding a FINO card. Secondly, Card-to-Bank Account where the remitter holds a FINO card and the beneficiary has a normal banking account. Thirdly, Card-to-Card where both remitter and beneficiary hold FINO Cards.

■ **Post Offices offer financial services to migrants, Rajasthan & Gujarat**

Besides money orders, Department of Post offers low cost money transfer for migrants. Under this, the migrant and his family members have to open a joint savings account. The family members of the migrant can withdraw the money even in his absence. Post Offices offer the workers to keep the minimum balance at Rs. 50, making it convenient for the migrants and their families to operate the account.

■ **Bangladesh Rural Advancement Committee (BRAC) offers remittance services, Bangladesh**

BRAC conducts surveys and registers the names of people interested in receiving remittances and charges Tk.10 (US\$1.5) as registration fee. It has an agreement with Western Money Union for extending remittance services. BRAC has more than 2800 field offices and all these offices are involved in transferring remittances. After completing the formalities, the receiver is requested to inform the sender to remit by Western Union through BRAC Bank.

■ **Bank facilitates money transfer, Ghana**

Apex Bank, Ghana has developed - “Apex Link” domestic money-transfer system. It uses proprietary software for money transfers between rural banks using coded messages sent through phone, fax or express mail. The local bank deposits funds from abroad into the Apex Bank’s central account in local currency. Apex Link then transfers the funds to a rural bank for final payment to the receiving client. Till 2004, the system has made 24,000 transfers totaling over US \$27 million.

■ **Cell phone company launches a Phone-based remittance service - G-Cash, Philippines**

G- Cash allows migrants to transfer money to another phone by keying in the sender’s PIN and the recipient’s phone number. The recipient receives a text message confirming the transfer and then withdraws the cash by visiting any authorized G-Cash agent. Further, Globe Telecom is creating a network of overseas outlets where migrants can deposit cash. At present, coverage is provided in Hong Kong, Italy, Singapore, Taiwan and the United Kingdom.

■ **Credit Union offers a variety of services to migrants, North Carolina, USA**

Latino Community Credit Union (LCCU) in North Carolina, offers money transfers to Mexico and Central America. Migrants without a bank account are offered an alternative. They are invited by LCCU to open checking accounts with low deposits of \$25 (as opposed to \$500-\$1,500 in most banks). Moreover, the credit union uses the remittance fee charges to provide other free services and lending opportunities to migrants.

Microfinance Initiatives for Minorities

■ **Mahila organization provides loans to Muslim women, Andhra Pradesh**

A variety of credit societies operating in different slums came together to form an umbrella credit society called Roshan Vikas. It provided loans to slum dwelling women from Muslim and Hindu communities at reasonable interest rates. It brought about communal harmony and economic prosperity amongst SHG borrowers. The change was not only restricted to their physical welfare but also the women are now more assertive, confident and aware of their rights.

■ **New microfinance initiative by Sindhi Community, Rajasthan**

The Sindhi community from Jaipur, culturally similar to the Muslim community in terms of customs, contributed an initial corpus to initiate micro-credit through a multi-state cooperative. The cooperative provided interest based micro-credit to almost 50 groups. It also plans to provide capacity building and market linkage services to its borrowers. A small increase in the amount of daily savings collected from group members covers the cooperative’s service fee.

■ **Grameen Bank’s interest linked microfinance services, Bangladesh**

The Bank was set up as a national level banking service for poor women. In the predominantly Muslim country, it provided sustainable interest based microfinance services to over 6 million poor borrowers at a competitive market interest rate effectively lower than that of government’s interest rate with 99% recovery rate as of August 2006. It has decided neither to receive any more donor funds nor to take loan from external sources in future.

MICROFINANCE INITIATIVES FOR INCLUSION

Microfinance initiatives in North Eastern Region and Mountain areas

■ **Rickshaw bank for the migrant rural and urban poor, Assam**

The Centre for Rural Development, under its Rickshaw Bank project initiated in 2004, provides asset-based loans to the rickshaw pullers. Timely (daily) repayment leads to ownership of the rickshaw for the puller. The project also gives the puller and his family social security in terms of a member deposit, accident insurance, a uniform, license, a photo identity card and related training.

■ **Foundation promotes alternate livelihood opportunities in handloom sector, Assam**

Nedan Foundation works in villages particularly in the Bodoland Territorial Council dominated by the Bodo community. It is trying to strengthen existing livelihood opportunities in this region through forming groups of weavers in Kokrajhar district. Presently it is working with 65 home-based weavers and 3 cluster-based weaving centres. With resources and time at their disposal, a weaver is able to earn upto Rs. 1,800-2,000 per month.

■ **NGO provides microfinance services in the Northeast, Assam**

Manab Sewa Sangh, a development organization involved in microfinance activities, is presently working in three districts of Assam-Viz. Kamrup, Nalkathi and Barpeta. Following the “group methodology,” it is organizing poor women into SHGs and Joint Liability Groups. As of March 2006, it had 585 loan clients with a Rs. 0.85 million gross loan portfolio.

■ **Training-Cum-Production Centers improve economic status of women, Assam**

SIDBI extends assistance to NGOs through a special development fund for women called ‘Mahila Vikas Nidhi’ (MVN). It aims at setting-up training-cum-production centers for training programmes, marketing and other industrial activities. 40 NGOs have been able to set-up TPCs in the areas of readymade garments, fruit processing, bamboo and cane products, mushroom cultivation, etc.

■ **NGO promotes urban and rural microfinance, Manipur**

Youth Volunteers Union provides microfinance services to rural and urban poor in six districts. Presently it is working with 189 Self-Help Groups. It has 4,100 borrowers with a loan portfolio of Rs. 39 million. It plans to expand microfinance operations in urban areas of Guwahati district in Assam.

■ **Providing variety of services through common facility service centers, Meghalaya**

BASIX has set up Common Facility Service Centers under the brand - Rainbow. Through these centers, BASIX provides financial, non-financial and knowledge based services in the North Eastern Region. Besides these services, it provides customized training to small agriculture farmers on Dairy, SRI technology and IPM management.

■ **IFAD project builds foundation for growth of microfinance, Tamil Nadu**

The International Fund for Agricultural Development, a specialized UN agency, funded an eight-year Tamil Nadu Women’s Development Project (January 1990-December 1998). The project was implemented in six districts of the State with poor women as the target group. More than 87,000 women received institutional credit worth Rs. 753 million with a recovery rate of more than 80%. Loans taken for income generating activities accounted for more than 75% of the total number of loans.

■ **MFI expands operations in the Northeast, India**

Bandhan is an MFI working with poor women through community participation initiatives. Presently it is working in 29 districts of five States. As of February 2007, it had more than 0.4 million active borrowers with Rs. 1168 million loan outstanding. After looking at the demand potential of microfinance in the northeast, it has now expanded its operations to Tripura. In Tripura it has more than 13,000 active borrowers with Rs. 41.17 million loans outstanding.

■ **Shifting to sustainable farming and harvesting practices, India**

The International Fund for Agricultural Development had funded North Eastern Region Community Resource Management Project (1999-2008) in seven States. Before the intervention, people practiced jhum (shifting) cultivation. The project improved productivity and ensured the sustainability of farming and harvesting practices. It has improved the living conditions of more than 0.23 million rural people.

■ **Harnessing microfinance for sustainable jhum production, Nagaland**

Around 85% of Nagaland’s population practices jhum agriculture. Reduction in the fallow cycle in recent years has resulted in severe land degradation and crop failures. Nagaland Empowerment of People through Economic Development (NEPED) has established a micro-credit system in villages in the form of revolving fund (RF). The Fund has helped change the cropping system from subsistence farming to cash crop, resulting in improvements in the income of individuals and the village as a whole.

■ **Customized microfinance arrangements for people living in hilly regions, Uttarkashi and Chamoli, Uttarakhand**

The Himalayan Action Research Centre (HARC) promotes SHG-federations in the form of multi-purpose women’s cooperatives. The HARC functions as a catalyst for mobilizing MF services by developing linkages with the SBI Bank and SHGs. The SHGs then lend on the basis of recommendations from the women’s cooperative. Due to the facilitation provided by HARC, SBI Bank now provides a cash credit limit of Rs. 0.5 million to the cooperatives, and charges a special rate of interest of only 8%.p.a.

■ **Biometric Smart Cards for e-Governance, Bihar and Andhra Pradesh**

Pan cards, ration cards, driving licenses, and voter ID cards do not serve as fool proof method of identification of citizens. According to estimates, around 1.5 million of the 40 million PAN cards issued are duplicate. Biometric Smart Cards have recently been introduced. These cards could be used as voter ID cards, to track income, expenditure, insurance & PDS benefits. They have been tested in small villages in Bihar and Andhra Pradesh and have been quite efficient.

■ **LAMP follows Partnership Model to enhance microfinance services , India**

LAMP is working in the field of microfinance and livelihoods development in West Bengal, Jharkhand, Orissa and Delhi. It started a partnership model with other NGO-MFI to extend microfinance services. Under this model, LAMP shares 50 % of the interest with its partner for their establishment and 40 % of other loan service charges for taking up local area development and women's empowerment programme activities.

■ **Integrated approach for mountain region increases income, Uttarakhand**

Small and marginal farmers were organized into producer groups and self-reliant cooperatives to undertake collective marketing and procurement services. The producer groups and cooperatives were then linked to banks and MFIs for accessing microfinance and insurance services. Moreover, members regularly save and then invest these amounts in assets, primarily in livestock. This integrated approach has resulted in an increase in income levels and asset building.

MICROFINANCE SERVICES FOR JAMMU & KASHMIR

■ **Sunday market changes the life of youth, Jammu & Kashmir**

The Jammu & Kashmir Bank started Sunday flea Market as a pilot project. The Bank encouraged the youth to set up shops in the Sunday market. The bank gave zero mortgage loans that could be paid back in easy installments. Each stall at the market is worth at least Rs. 0.5 to Rs. 0.7 million with more goods being added each Sunday along with new entrants to this weekly market. With a turnover of Rs. 70 million a month, the Sunday Market is the most profitable market in Kashmir.

■ **Center for Environment and Education Initiatives for restoring livelihoods in disaster affected areas, Baramulla, Jammu & Kashmir**

After the earthquake in 2005, CEE organized the community into SHGs and provided training on group functioning, book keeping and handling of cash. Later, CEE in consultation with the affected people, identified their livelihood needs. In order to minimize the post disaster recovery pressure on natural resources, CEE popularized non-farm based locally suitable livelihoods like mushroom cultivation, poly-house cultivation, apiculture and poultry.

■ **Financial services for repatriates, India**

REPCO BANK Ltd. was formed in 1969 with the main objective of rehabilitating repatriates from Burma and Sri Lanka. The bank covers the south Indian states viz., Tamil Nadu, Andhra Pradesh, Karnataka, Kerala, and the Union Territory of Pondicherry. The schemes are open to all, on admission as members of the bank. It offers a variety of financial services to the members - deposits, loans and core banking services. This experiment could be adapted in Jammu and Kashmir based on local conditions and needs.

■ **Sharia-Compliant microfinance products, Afghanistan**

FINCA Afghanistan offers Murabaha financing, under which clients request the bank to purchase certain goods for them. Murabaha is not a loan, but it is a pre-approved and mutually agreed upon sale contract that explicitly itemizes the sale of a commodity for cash plus a markup, including administrative costs associated with the transaction. FINCA works with 33,289 clients with an average loan of \$334. Keeping in view the socio-economic scenario of Jammu and Kashmir, it was suggested to go beyond SHGs or Grameen methodologies and try Murabaha method adopted by FINCA.

MICROFINANCE IN URBAN AREAS

■ **Differences in urban demand for microfinance services, Bangalore, Karnataka**

Grameen Koota's operations include operations in urban areas and have some differences in loan products from its rural area operations. Experiences had shown that urban clients often demand higher loan sizes than their rural counterparts; thus, Grameen Koota started providing higher size loans to its urban clients. Grameen Koota mainly provides loans for income generation and has now started offering consumption loans as well.

■ **Learnings for adapting microfinance to the urban context, Madurai, Tamil Nadu**

A study on “Poverty dimensions in Slums of Urban Madurai” revealed that in urban areas borrowers do not have a cash flow problem, unlike in rural areas. The average income for urban households was at least Rs. 5,000 per month. This income was reduced to less than Rs. 1,500 per month, because households were spending their incomes on luxury items (i.e. liquor and gambling). Such learnings can help organizations to better design their microfinance programs in efforts to alleviate urban poverty.

INNOVATIVE MICROFINANCE DELIVERY MECHANISMS

Microfinance through Post Offices

■ **SHG Post Office linkage programme started, Tamil Nadu**

In December 2003, NABARD initiated a SHG Post Office linkage programme. The programme envisaged linking 200 SHGs in five districts to credit sources. As of the end of March 2008, an aggregate of 1,963 branch post offices/sub-post offices in the five districts are implementing the project and Rs. 10 million has been sanctioned as “Request for Applications” to the post offices by NABARD.

■ **Post Office’s partnership with Bank of Ireland is a boon for customers, Ireland**

The Bank of Ireland Personal Finance Limited, a wholly owned subsidiary of the Bank of Ireland group, appointed Post Office Ltd as its representative for extending personal loans. As of March 2007, Post Office Financial Services had over 1 million customers. It offers a range of services to its customers and has over 0.5 million insurance customers, 0.275 million savings customers and almost £2 billion in deposits and its 2-in-one credit card has attracted over 0.2 million customers.

■ **Convenient savings plan offered by Tanzania Postal Bank (TPB), Tanzania**

TPB provides convenient saving services in rural areas with minimum balance (Tsh 5,000). It offers loans ranging from personal, installments, short-term and micro-credit along with money transfers through Western Union. It also participates in the Inter-bank Foreign Exchange Market, which has increased TPB’s financial success and adds to its profit. As of the end of 2001, TPB had deposits of Tsh 41.5 million and 1.04 million account holders.

■ **Post Bank’s initiatives for poverty eradication, Uganda**

The Post Bank Uganda is implementing Bonna Bagaggawale, a State led initiative aimed at eradicating poverty. It is working to address the entire value chain of production, microfinance, marketing and processing. Launched in February 2007, the Post Bank disburses loans with low interest rate to Savings and Credit Cooperative Societies (SACCOs). It has now opened up accounts for 290 SACCOs & MFIs, and provided financing of Shs 2.6 billion (USD 1.6 million) to use for loans.

■ **India Post functions as Business Correspondent, Punjab**

State Bank of India has entered into an alliance with India Post to provide banking facilities to the people in rural areas of Punjab. Initially, India Post will only act as a business facilitator and will mobilize business for the bank. Subsequently, the post offices will act as Business Correspondents and carry out transactions through Point of Sales (POS) machines installed at the link post offices.

■ **India Post ties up with Uttaranchal Gramin Bank, Uttarakhand**

India Post had tied up with Uttaranchal Gramin Bank to function as a Business Correspondent on behalf of the bank. The partnership is aimed at disbursing bank loans, collection of the repayment installments through savings account. This has helped the bank to extend its financial services to remote areas using the existing network of India Post. Consequently the rural population would be able to get the financial services at their doorstep through a network of 2500 post office branches

Information Kiosks

■ **Empowering women to take economic decisions, Rajasthan**

Infrastructure Leasing and Financial Services Limited (IL&FS) implemented Bhamashah Financial Empowerment scheme in 29 districts of Rajasthan. Through this scheme the government deposits Rs. 1,500 into the accounts of women living Below Poverty Line (BPL) through biometrically identifiable smart cards. These incentives have enabled women to utilize this money for their welfare and consumption needs.

- **Information Kiosks give rural communities access to services through internet, Tamil Nadu**

Rural Access to services through Internet (RASI), focused on setting up internet-based information Kiosks in every panchayat through SHGs. The SHGs were assisted through subsidy-cum-credit linked finance under SGSY to set up the kiosk. Members were also trained on operating the kiosk. The main income for SHG members managing the kiosks was through providing access to essential needs and by providing accurate and timely information. It was implemented in 10 districts during 2003 - 2004.

- **Wireless Internet Kiosks, India**

n-Logue Communications Ltd. has created a for-profit three-tier franchise business model in order to affordably meet the demand for rural connectivity. The company takes care of the regulatory and licensing issues, and manages relationships with both incumbent telecommunication companies and relevant government agencies. n-Logue has also partnered with banks and hardware suppliers, giving kiosk owners favorable access to loans and low cost computer equipment.

MICROFINANCE TECHNOLOGIES, TOOLS, PROCESSES AND SYSTEMS

ASSESSMENT OF PROSPECTIVE CLIENTS IN MICROFINANCE

- **Software solutions for identifying target groups, Hyderabad, Andhra Pradesh**

Elitser IT Solutions India Pvt Ltd. has developed a tool where data/inputs on various parameters/indicators can be fed into the system and given a weightage. After the data is entered, the software calculates the percentage and gives recommendations. Based on these recommendations, the credit officer can then plan the loan for each client/group. These credit ratings have proved helpful in developing suitable products and defining the approach in each target area.

- **Categorisation of Beneficiaries, Andhra Pradesh**

Action Aid identified beneficiaries for its poverty reduction programmes through a participatory method involving the community. They developed participatory methods and used social mapping, well-being analysis and poverty ranking to identify three categories of beneficiaries namely the poorest, the poor and the well off. The Gram Sabha then approves the list and presents it before the Panchayat for approval. In this process the community is categorized into groups.

- **Well Being Ranking (WBR) to identify clients, Uttarakhand**

Project for livelihood enhancement of the poor funded by IFAD aims to involve different categories of the poor in the Himalayan region. The project adopts a Participatory Rural Appraisal method. Some clients from the target group are selected to learn about the project objectives and later involved for developing a basic criterion for categorization of households in their villages. Based on this, a WBR exercise is carried out using household cards, in order to categorize the community into different groups.

- **CASHPOR Micro Credit Housing Index, Varanasi, Uttar Pradesh**

CASHPOR Housing Index uses visual inspection to identify poor households. A point system is used and pre-determined numbers of points are allocated, based on components of the house (e.g. size, roof, walls and its structural condition). The index is locally determined and is weighted towards the most expensive components of the house. Each house is then assigned according to the cut-off points into one of the three categories- very poor, moderate poor and non-poor.

- **Loyalam Bank works to reduce Poverty, Manipur**

As an alternative informal financial system, RDO initiated Loyalam Bank project, a replica of the Grameen Bank model of Bangladesh. The project started on an experimental basis with \$50,000 seed money from the Grameen Trust. The primary focus is towards eradicating poverty, with a special emphasis on women. The bank identifies the poor through a simple set of non-economic indicators.

- **Peoples' criteria for categorizing the Poor, Karnataka**

MYRADA adopted a scientific system of targeting the poor, classifying them into different categories. During the wealth ranking exercise, and group discussions conducted with the groups of MYRADA, members were asked to select the criteria they would use to select the poverty criteria. Autonomy and democratic decision making processes were maintained while taking these decisions. In this process MYRADA highlighted the difference between the official definition of poverty and perceptions of the poor. Each village customized its own criteria for identifying poor in different classes. Through this method homogenous groups could be formed.

■ **Alappuzha model of Community Development Society (CDS), Kerala**

The State Government, NABARD, UNICEF and the local body of Alappuzha Municipality worked together to put into practice the Community Development Society (CDS) system. CDS applied a different method of identifying the poor, wherein no income and expenditure factors were taken up. A nine point non economic risk indices formula was applied for assessing the poor. Families with at least four of the nine factors were identified as disadvantaged or at high risk and therefore 'poor'. In a short period of three years Alappuzha CDS had mobilized thrift to the tune of Rs. 5 million.

MODELS AND MANAGEMENT TOOLS FOR OPERATIONAL EFFICIENCY IN MICROFINANCE

■ **Member-Managed Mandal Samakhya, Andhra Pradesh**

The Society for Elimination of Rural Poverty (SERP) project reaches rural poor families through social mobilization processes and formation of SHGs, Federations and Village Organizations (VOs) at the village level, and Mandal Samakhya at the mandal level. All of the VOs in a mandal are federated. By building the capacity of the federations, the women have gained a sense of ownership and the entities have become self-managed.

■ **Building Cluster Level Associations for operational efficiency, Karnataka**

OUTREACH in Bangalore establishes Cluster Level Associations (CLAs) that act as intermediaries borrowing from the NGO-MFI for cluster level investments/working capital and 'on lending' to SHGs. OUTREACH shifted from the SHG to CLA model as the latter proved to be a more viable community-managed microfinance institution. Linked with the banks, CLAs now also manage crop insurance, trading in inputs and marketing of output, group enterprises and social action programs.

■ **Delivering microfinance services through Joint Liability Groups Model, West Bengal**

Village Welfare Society (VWS) has been working in microfinance for over ten years and has adopted a peer-lending model through Joint Liability Groups. VWS has developed its own process of data collection through its Community Volunteers (CVs) and network of 18 branch units. The JLG model has been very successful in terms of repayment of loans with a low default rate of around 2%.

■ **Self-Reliant Federations, Tamil Nadu**

Federations promoted by Dhan Foundation have now largely become self-reliant. Banks are coming forward to cover the promotional costs for a period of three years in anticipation of future business. Over a period, the Federations are able to pay the costs for the services rendered by the federation staff. Moreover, the Foundation's operational scale has given it an advantage in terms of providing insurance services, forward/backward linkage and above all greater ownership.

■ **Biometric ATMs for microfinance customers, India**

Citibank India has developed a first of its kind, biometric ATM, for microfinance customers. The biometric ATMs have multiple language capabilities with voice enabled navigation facility. The biometric ATMs are conveniently located at the partner MFI offices and/or in areas that are located near customers homes and workplace. Additionally, a shared network of over 15,000 ATMs in India is available to these customers free of charge.

■ **Smart Card Technology for greater operational efficiency, India**

Financial Information Network and Operations Ltd (FINO) and ICICI Bank in India piloted smart card technology allowing the microfinance customer's loan passbook, fingerprints, and other information to be stored on the card. FINO recently introduced smart cards to borrowers of the MFI Janalakshmi, which allows traders to participate in fruit and vegetable auctions and access the trading floor without having to carry cash and/or resort to expensive loan arrangements through moneylenders.

■ **Doorstep delivery of insurance services, India**

Tata AIG in India delivers Micro-Insurance services through grass-roots community enterprises in villages. It conducted a pilot with 'Rural Community Insurance Groups' (RCIGs) agents to collect insurance premiums. The RCIGs are registered as a partnership company. This approach offers a 'two-way advantage' for those involved, one being cost effective service delivery for those at the receiving end and second it provides a livelihood opportunity to those rendering the service.

■ **Increased access to financial services through mobile phone payment solutions, Kenya**

Vodafone under the DFID Financial Deepening Challenge Fund (FDCF) is partnering with Safaricom, the leading mobile communications provider in Kenya. They recently announced the launch of M-PESA, an innovative new mobile payment solution that supports money transfers, cash withdrawals & deposits at retail outlets and disbursement & payment of loans. M-PESA has increased access to services for those in remote areas in a cost effective and less time-consuming manner.

■ **Cell phones facilitate remittance payments, Latin America**

Motorola in Latin America recently unveiled M-Wallet, a downloadable software application that allows users to pay bills, purchase products, and/or transfer money using their cell phones. The company is targeting the remittance market between the U.S. and Latin America.

■ **Mobile phones become electronic wallets for lower costs and greater access, Philippines**

Globe Telecom and SMART Communications launched a new innovative product called G-Cash, an SMS-based technology that turns a cell phone into an electronic wallet. Globe Telecom's mobile phone banking and text-a-payment products have the potential to extend financial services through virtual accounts to millions. As of March 2006, there are approximately 1.3 million G-Cash registered users with the G-Cash system handling about US\$100 million per day.

■ **Cell phones banking addresses unemployment and expands MFI outreach, South Africa**

WIZZIT, a cell phone based banking facility (compatible with 'pay-as-you-go' phone accounts), targets an estimated 16 million unbanked or under banked people since it does not require a bank account. The initiative has employed over 800 'Wizz Kids' (unemployed University Graduates from low-income communities) to promote the product and open accounts. Within the first six months of the launch, First National Bank signed up 130,000 new customers.

■ **Pre-Paid cards for loan disbursements, South and Central America**

FINCA Guatemala and Nicaragua collaborated with VISA to pilot the use of pre-paid cards for loan disbursements. The pilot sought to streamline operations, improve customer service, provide clients with access to cash as needed and encourage savings. Mibanco in Peru has also become a VISA member bank and has introduced VISA products including Miahorro (a savings account with debit card) and VISA Empresarial card (used at ATMs and a credit card), both were launched in 2006.

■ **Point-of-Sale devices to extend rural outreach, Uganda**

Uganda Microfinance Limited (UML) implemented a Point-of-Sale device technology, initially piloted by a consortium of institutions including ACCION International and Hewlett-Packard to extend rural outreach. The device is currently installed at a gas station (additional third party retailers are being identified), thus facilitating loan repayments and disbursements in an area where UML currently does not have a branch.

■ **Client Scoring Tool predicts credit risk, Bolivia**

An MFI used a Client Scoring Tool to help predict if clients who were previously in 'arrears' would likely have trouble in the future. The tool also showed that borrowers who were manufacturers were about 4% riskier than traders were and that first-time borrowers are roughly 1.2% riskier than second-time borrowers were. The MFI could then use this knowledge to target certain groups and/or to screen applicants.

■ **Assessing creditworthiness with client scoring system, Myanmar (Burma)**

The UNDP-UNOPS microfinance program developed a Client Scoring System to assess credit worthiness using a combination of indicators, such as Client Performance (with the MFI) and Client Repayment Capacity (economic status). Ten percent of the clients scored an 'excellent' on the economic status indicator. To assess poverty levels, clients who score 'excellent' can be then classified as 'non-poor', above 'average' as "borderline poor" and below "average" as "Poor".

■ **Credit scoring reduces costs, Peru**

Within the first year of deploying credit scoring, the MFI Mibanco reduced its loan origination costs by about 10% and it expects to save an additional 10-20% as it applies the score cards to a broader range of products. In addition, loan officers will be required to make fewer manual decisions. ACCIÓN and Mibanco are now preparing to use this system to develop more advanced credit-risk management applications and improve targeted customer-loyalty and re-acquisition initiatives.

■ **Company with an MFI develops a franchising package, Uttar Pradesh**

Intellcap, a Mumbai based company, alongwith Cashpor, one of the largest MFIs operating in Uttar Pradesh and Bihar has developed a Package called 'The IntellCash Franchising Package'. The Package helps entrepreneurs in setting up system and process for starting a franchisee such as developing organizational form, recruitment methodologies, on-the-job training, MIS and exposure to live operations.

IMPACT ASSESSMENT OF MICROFINANCE INITIATIVES

■ **New tool to evaluate access to credit, Andhra Pradesh**

Centre for Micro Finance along with the Poverty Action Lab conducted an impact study on Spandana's (a Hyderabad based MFI) micro-credit program. Unlike other impact studies, they used the randomize experiment method for the first time in the microfinance sector to evaluate 50 control and 50 treatment areas in and around Hyderabad. The study analysed the effect of different microfinance models and products on the socio-economic status of the clients.

■ **Capturing information on use of loans for consumption purposes, Andhra Pradesh**

In West Godavari district, agriculture labourers collect dry coconut leaves while coming back everyday from labour work, make brooms at home to sell. One SHG of agriculture labourers received Rs. 0.10 million worth of loans which is a large capital for this activity. They used the money for consumption purposes instead of borrowing for consumption from a money lender at high interest rates.

■ **Microfinance through SHGs for Micro Entrepreneurship, Andhra Pradesh**

The Indian Institute of Forest Management conducted a study of an SHG in Vishakhapatnam district. SHG members pooled their savings of Rs. 20, 000 with bank loans of Rs. 30, 000 and a grant of Rs. 20, 000 from the Forest Department totaling to Rs. 70, 000 to run an enterprise focusing on value addition to rice and chilly crops. The study found that through this enterprise, SHG members were able to provide employment to ten families.

■ **SHG programme results in increased incomes, Rajasthan**

The Centre for Microfinance designed a SHG impact study for PEDO, a SHG promoting NGO working with over 20,000 families in Dungarpur district. Using questionnaires and focus group discussions as tools, the study pointed towards the positive outcome of SHG programmes in terms of increased income and food security, helping families deal with sickness, emergency needs, etc. SHG members also shared that savings in their names gave them more self respect and self confidence.

■ **Creating impact in the lives of SHG members, Rajasthan**

The People's Education and Development Organization (PEDO) requested an independent organization to do an impact evaluation study of their SHG programme, with the findings to be reported to the PEDO board and staff to assess whether the programme had the desired effect on individuals, households and communities. The initial results highlighted that SHG members reported that having savings accounts in their name gave them confidence and an increased sense of self-respect.

■ **Studying the impact to improve services and operation efficiency, Udaipur, Rajasthan**

Hanuman Van Vikas Samiti (HVVS) commissioned an independent assessment of their microfinance operations to better understand the effects of their programme on client households and to help in designing better microfinance services and products (particularly complimentary non-financial services to maximize socio-economic impact). The study found that as a result of the programme SHG members have increased decision-making power.

■ Sustainable MF leads to positive impact on clients, Usilampatti, Tamil Nadu

The experience and impact assessment of Indian Bank's Special Unit for Microfinance (IBSUM) Usilampatti branch showed that credit coupled with capacity building, technology transfer and commercial linkage facilitation leads to sustainable MF operations and a positive impact on clients. As for institutional impact after IBSUM was initiated, the bank branch's SHG loan outstanding compared to the branch loan outstanding was 41% in comparison to 0.6% before IBSUM.

■ Field observations of impact on microfinance, West Bengal

The organization Purba Medinipur's field experience revealed that the SHG movement generally covers very poor members and hence market interest rates have reduced. However, SHGs are becoming polarised under political umbrellas and relationships with Panchati Raj Institutions (PRIs). Additionally, it was found that while income has increased, it has not reached the extent needed to reduce poverty levels and thus livelihood (other than credit) support was very limited.

■ Microfinance empowers bonded labourers, Nepal

International Labour Organization's Prevention and Elimination of Bonded Labour in South Asia (PEBLISA) project offered microfinance to all project beneficiaries. As a result, 39% of the beneficiaries were able to use their loans to start small businesses, 36% used their loans to manage household expenses and 13% to purchase buffaloes for farming. Before the project, all beneficiaries depended for the advances from their employers and now the dependency has reduced to 12%.

■ Increased access to productive resources reduces debt bondage, Pakistan

The Prevention and Elimination of Bonded Labour in South Asia (PEBLISA) project of the International Labour Organization sought to provide access to productive resources to reduce the level of vulnerability communities faced due to debt. As a result, 91% of the borrowers indicated an improvement in their personal and household income after starting enterprises using the microcredit offered by PEBLISA. Additionally, households are now able to spend more on food, thereby improving the amount of protein intake.

SOCIAL PERFORMANCE FOR MFIS

■ Social Rating Agency for MFIs, India

Micro-Credit Ratings International Ltd. is one of the first credit rating agencies to conduct social ratings of MFIs. Their analysis includes the MFI's operating environment, services, client data, etc. in addition to looking at whether the MFI's systems are in place to achieve its social mission. The rating also covers social responsibility to its clients, social goal outreach (depth and breadth) in underdeveloped areas, range of services and evidence of impact.

■ Institutionalizing organizational learning for enhanced social performance, Bosnia and Herzegovina

The MFI Prizma, showed reduced poverty outreach during the Bosnian post-war period and a high organizational drop out rate. As a result, Prizma has made fundamental changes to the way it works by instituting a more flexible system of loan repayment and instituting staff incentives based on poverty outreach targets. Prizma has enhanced social performance by institutionalizing organizational learning and deepening poverty outreach.

■ Social Performance Management (SPM) Audit, Philippines

A pilot SPM audit was conducted with AgroInvest, Montenegro by Anton Simanowitz while the second pilot was with Ahon sa Hirap, Inc. (ASHI) Philippines. The SPM Audit is a tool which can be used to establish the status and effectiveness of an organization's SPM system, provide tangible evidence of the extent to which social performance is being effectively managed and indicate where improvements are needed. The audit is primarily intended to be an internal tool to help organizations review and improve their social performance management systems.

■ Effective strategy to address issue of overlapping borrowers, Tamil Nadu

To address the issue of overlapping borrowers, the Indian Bank's Special Unit for Microfinance (IBSUM) had begun to convene monthly meetings of all field staff of its 18 NGO partners to discuss the risk of overlapping, new group formation/selection and financing risky members. The Usilampatti branch also started taking members' photographs with account opening forms. This has revealed many overlapping cases and the meetings help staff to successfully address the issues.

■ **NABARD-gtz sponsored Grameen Tatkal to reduce overborrowing, India**

The National Bank for Agriculture and Rural Development (NABARD) launched a household cash flow-based lending scheme, which ensures the sanctioning of loans for rural households within seven days. It aims to meet the urgent needs of farmers, including consumption needs for marriages, ceremonies, healthcare, education related expenses, etc. The Bank was implementing the scheme as a pilot project through Cooperatives and Regional Rural Banks in eight States.

MICROFINANCE SERVICES THROUGH MOBILE AND INTERNET BANKING

■ **Using smart cards for disbursing social benefits to citizens, Karimnagar and Warangal Districts, Andhra Pradesh**

Pilot by vendor 1: A Mobile phone was used as a Point of Transaction (POT) to carry out the transactions and the connectivity between back end server and the POT is through GSM/GPRS. This is a Bank led model. The beneficiaries need to have an account in the bank. After the money is deposited in the Bank by the Government, the vendor disburses the benefits in the form of cash to the beneficiaries in the village through the Business correspondent. The RBI with the aim of ensuring greater financial inclusion and to reach the unbanked, has permitted banks to use the services of intermediaries (The Business Correspondent).

Pilot by Vendor 2: An integrated POT device is used for carrying out transactions and the connectivity is through dial up. This is a Public Private Partnerships (PPP) model. The Government transfers the amount in the vendor/Business Correspondent's account in a bank and the vendor disburses the cash to the beneficiaries. The Government of Andhra Pradesh wanted to adopt the PPP model in scaling up in some of the districts. But in view of the RBI's regulations, the Government had to adopt the Bank led model and the RBI has in fact constituted a committee to study in depth on technology and Business issues governing both the models.

■ **Access to banking services through mobile phones, India**

"Next eXperience (NXP Semiconductors" and "A Little World" collaborated to bring easy banking solutions to around 45,000 people living in over 450 villages in four states (Uttarakhand, Mizoram, Meghalaya and Andhra Pradesh). NXP designed a mobile that encodes an RFID card that will work with A Little World's micro-banking platform ZERO. The successful pilot project provided customers, new generation NFC enabled mobile phones, a RFID smart card and integrated biometrics.

■ **No-Frills banking services for poor migrant workers, India**

A joint initiative of BASIX and Axis Bank provides banking services to poor migrant workers living in eastern parts of Delhi. Initiated by BASIX, the project covers 1,500 urban labourers who have migrated to the Capital, leaving behind their families in villages in Bihar. These labourers are being provided with assistance through the financial inclusion programme with the use of mobile phones; started by BASIX and have resulted in easy and efficient banking solutions.

■ **Banking innovations promote financial inclusion, India**

Citibank has introduced the biometric credit payment system where customers are identified through a fingerprint rather than a signature or PIN. The bank has launched two biometric ATMs in India. The bank aims to redesign their business strategies to promote financial inclusion of low income groups-treating it like a business opportunity and a Corporate Social Responsibility initiative.

■ **Mobile phone banking by a public sector bank, India**

One of the first mobile phone banking services in India was launched by Corporation Bank in association with Paymate India Pvt Ltd. Customers with Corporation Bank account can register his /her mobile and they can use their mobile to pay for their purchase at 2,500 merchant establishments. Customers do not need to keep a minimum balance and there are no monthly fees. Merchants send an SMS to the bank and once the SMS is replied to, the bank authorizes the debit. The m-banking service is free.

- **M-PESA- Mobile Payment Solutions, Kenya**

Safaricom, the leading mobile communications provider in Kenya has launched M-PESA, developed by Vodaphone. It is an innovative mobile payment solution, enabling customers to complete simple financial transactions by mobile phone. It targets mobile customers who do not have a bank account. The registered customers can avail of banking facilities (deposit/withdrawal, etc) using SMS.
- **XacBank outreach initiative for rural areas, Mongolia**

Low population density and poor infrastructure limits access to financial services. To address this, XacBank, a leading MFI, initiated the MicroStart Mongolia project funded by United Nations Development Programme in 1997 to help improve access to services. Through the project, XacBank has expanded its outreach to small farmers in the rural areas. They operate using a local savings and credit cooperative and during 2005 successfully introduced mobile banking as a transaction strategy in 130 slums.
- **Remittance services offered through SMS, Philippines**

One of the largest mobile phone companies in the country, Smart Communications provides financial transaction services through mobile phones. Subscribers open an electronic wallet account with Smart Communications, which permits them to conduct financial transactions using their mobile phones. In 2004, Smart Communications also started providing remittance services through SMS. The details of money transfer/withdrawal/receipt are reflected on the mobile account.
- **'WIZZIT' experiment of South African Bank of Athens Limited, South Africa**

'WIZZIT', provides MF services to those who have not been served by the normal banking network or who are "under banked." Banking is made easy and customers are not required to have an account. WIZZIT provides Cellone-to-Cellone transactions for its customers. They can use debit cards at ATMs and retailers and there is no requirement of a minimum balance for WIZZIT customers.
- **Mobile phones provide access to deposit and saving services, Tanzania**

The Mobipawa helps subscribers to open an account where money can be deposited and accessed easily. It provides a wide range of financial services such as money transfers, which are accessible through mobile phones. The Mobipawa account is designed specifically for the African market. Mobipawa also plans to launch new services that will incorporate microfinance institutions, bill payments etc.
- **Successful software solutions for MFIs, India**

Since implementing any microfinance software is often time consuming and leads to high costs, Elitser IT Solutions India Pvt Ltd, developed standardized software solutions called 'MicroFinancer' (standard version and enterprise versions). These successfully address the majority of MFIs' requirements. These solutions have been tested and used by leading MFIs in India and abroad. In 2005 NASSCOM Foundation short-listed it as an "IT Innovation".
- **Challenges of implementing software solutions in MF Operations, India:**

Mahasemam Trust has introduced Oracle as the back-end and Java as the front-end solution for its NBFC (Non-Banking Finance Company). Though using the software improved MIS accuracy, the Trust is still in the process of addressing the challenges presented by it. Customizing the software to meet the MFI's needs has been time consuming, costly, and also requires broadband connectivity, high-end computers and training of field staff.
- **Technology service provider serves microfinance clients through smart card solutions, Karnataka**

The Financial Information Network and Operations Ltd. (FINO) collaborated with IBM to provide Smart Card Solutions to the microfinance clients of Janlaxmi, an MFI based in Bangalore. The solutions were designed for traders and clients of the MFI, to participate in fruit and vegetable auction outlets. With FINO's help, traders now have access to the trading floor anytime without the need to carry cash or settle expensive loan arrangements through moneylenders.

ENABLING POLICY & INSTITUTIONAL ENVIRONMENT FOR MICROFINANCE

STATE OF THE SECTOR REPORT FOR MICROFINANCE

- **Milk Mitra Cards helps milk producers receive payments directly in bank accounts, Chittoor District, Andhra Pradesh**

Corporation Bank and National Dairy Development Board (NDDB) launched the Milk Mitra Cards. Under this, women milk producers are given loans to undertake dairy farming and the milk is supplied to NDDB, while all payments are credited directly to the bank account of each woman. These accounts can be accessed at the village level through the business correspondent. After successful implementation, this is being replicated with farmers cultivating vegetables and flowers.

■ **Savings in a box provides loans to silk weavers, Bhagalpur and Patna Districts, Bihar**

The Bihar Development Trust's approach is similar to the Grameen Bank model in Bangladesh. They form groups of five women who save Rs. 10 per week in a savings box. The group members collectively own the savings box. Loans are provided after four weeks. The organization has so far disbursed Rs. 1.2 million in Bhagalpur & Patna districts and now provides market linkages to silk weavers of Bhagalpur.

■ **Branchless banking for poor, Tineri Village, Masaurhi Block, Patna, Bihar**

In Tineri village, Punjab National Bank with Zero Mass Foundation provided a biometric card, a thermal filter and a Near Field Communication (NFC) mobile handset at a total cost of Rs. 110. In return each customer is allowed to open a savings bank account even with zero balance in the branchless banking system. In Tineri village and its surrounding 12 villages today, everyone has a bank account and enjoys formal financial services.

■ **Loan products for informal workers, Ahmedabad, Gujarat**

SEWA Bank has been providing a wide range of loan products to meet the productive credit needs of its clients. The Bank desires that a woman save regularly for at least one year, before she is eligible to apply for a loan. For sanctioning the loan amount, a customized client credit risk instrument is filled-in. Till 2007-2008, SEWA had sanctioned loans to the tune of Rs. 324.5 million to 60,720 members.

■ **Social enterprise capital, Gurgaon, Haryana**

CapitalConnect is a market place for social enterprise capital. It is an exchange that has enabled structured interactions among its registered participants leading to sharing of interest for buying/selling equity, lending/borrowing or partnering. The innovation has helped reduce the asymmetry in information flow among enterprises, investors and lenders; thus leading to better capital allocation and price discovery.

■ **Private Company, MFI & NGO partner to improve access to finance at grassroots, Maharashtra and Gujarat**

Reliance Capital launched a joint venture (JV) with MAS Financial Services Ltd and Vardan Trust to provide access to finance at the grass-roots. The initiative envisages lending to MFIs who would then lend to agriculturists, artisans, small-scale industries, unskilled labourers and women. The model is designed to optimally utilize expertise in distribution of credit to small enterprises for income generation activities, consumption and emergency needs.

■ **Knowledge sharing and credit counselling for rural communities, Rajasthan**

Bank of Baroda has launched the Baroda Grameen Paramarsh Kendra (BGPK). It offers a diversity of opportunities-viz. market-linked prices and employment opportunities for rural youth. Moreover, it holds interface sessions with specialists from Agriculture Universities, Kisan Vikas Kendras and NGOs. In addition farmers are provided with credit counseling on repayment pattern and re-scheduling of loans and fresh credit during situations of rural distress.

■ **Bringing the borrowers close to the social investors via internet, Tamil Nadu**

Rang De, online platform helped people lend money via internet to small scale entrepreneurs belonging to low income households. It partnered with MFIs/NGOs that helped them in identifying local entrepreneurs who needed working capital/microcredit. Later, Rang De put up these details on their website, where a social investor/registered user could browse and choose an entrepreneur or borrower they wished to give loans to.

■ **Livelihood and enterprise financing, Uttar Pradesh**

Margdarshak developed a model wherein, access to finance is supported by a host of business development and market access services. Margdarshak provides 2-3 weeks of technical training in enterprise. Afterwards, the trainees are provided with finance for establishment of the enterprise. In 2008, it provided training to nearly 150 people, 35 out of them have been provided with financial assistance and 100 were linked to various banks.

■ Microfinance for housing, Uttarakhand

SBI introduced the Sahyog Awas Yojana (easy housing) scheme for women SHGs promoted by Himalayan Action Research Centre (HARC). Twenty-four SHGs have accessed housing loans. The housing loan of Rs. 1.4 million provided by the State Bank of India has helped 46 women from different SHGs to construct or renovate their houses. Another outcome is that proper sanitation has also been introduced, as the beneficiaries have constructed proper toilets in their houses.

CAPACITY BUILDING FOR THE GROWTH OF THE MICROFINANCE SECTOR

■ Gram Nidhi Project provides holistic rural financing and builds local capacities, Jasdan area, Rajkot District, Gujarat

The Centre for Environment Education is implementing the Gram Nidhi model of microfinance, which unlike traditional SHG-based micro-credit programs, employs a holistic sustainable livelihood approach. By providing extension services and marketing support throughout the production process, the Gram Nidhi project has successfully built sustainable and viable enterprises (creating Eco-Entrepreneurs) and also created local community centers that function as both a “library” and “resource centre”.

■ Building capacities of small NGO-MFIs, India

In 2006, ABN AMRO Foundation, India (AAFI) started implementing a program to provide technical assistance to emerging MFIs. In the first phase, it initiated capacity building work with six MFIs in the States of Uttar Pradesh, Bihar and Assam. As a result of the first phase’s success, AAFI and MicroSave are currently in the selection process (phase two) to provide technical assistance to 35-40 MFIs over the next three years in Uttar Pradesh, Uttarakhand, Bihar, Jharkhand, Maharashtra and few states in the northeast region.

■ Credit and Savings for Household Enterprise (CASHE) Project, New Delhi, India

The CASHE project provided comprehensive support to 34 small partner MFIs in West Bengal, Orissa, Andhra Pradesh and Madhya Pradesh including technical assistance, grants and revolving Loan Funds. The project reached an aggregate client base of over 0.8 million and a combined outstanding loan portfolio of almost Rs. 5 billion. As a result, some of the NGOs have emerged as leading NGO-MFIs (i.e. Gram Utthan, Pragathi Seva Samity, Sreema Mahila Samity, BISWA, KRUSHI, and SEVA (Warangal).

■ Access to financial services in remote hilly areas, Uttarakhand

Shri Jagdamba Samiti, an NGO, promotes SHGs for various income generation activities in remote hilly villages of Rishikesh valley. These villages have very little access to banking services. In some villages, there are no single bank accounts for savings or credit. Looking at this, the Samiti decided to act as an MFI to facilitate the credit needs of these groups from their pool of cumulative savings and funds leveraged from formal sources.

■ Institution bridging training and managerial support gaps of microfinance sector, India

Andhra Pradesh Mahila Abivruddhi Society (APMAS), based in Hyderabad, provides training and capacity building support to stakeholders involved in the promotion of member-owned and member-managed microfinance service providers like SHGs, SHG federations, Self-Help Promoting Institutions and Government agencies across the country. Presently it is working in 11 districts of Andhra Pradesh and five other States. As of March 2006, APMAS had imparted training to 31,777 participants.

■ ICICI Bank’s involvement in microfinance sector, India

ICICI, a private bank, has set up a MFI Development Team to provide access to debt, capital, training and capacity building, and technology needs of both matured and start-up MFIs across India. In collaboration with MicroSave India and Financial Information Network and Operations Pvt. Ltd. (FINO), they cater to the training and technology demands of the sector. The bank has also set up Grameen Capital to meet the equity and credit guarantee fund demand of MFIs.

MOBILE BANKING

■ Hawala Network Services (HNS) aids quicker remittances, Afghanistan

HNS is operating in Afghanistan (with a base in Dubai) through a group of individuals/companies who have bank accounts. Banks/companies/agencies use mobiles to provide information/data of the receiving party to transfer funds into Dubai accounts. The recipient MFIs also uses the network to transfer funds from HO in Afghanistan to Dubai, branch office. Through the use of this Hawala service by MFIs in Afghanistan, remittances are quicker than relying on bank branches alone.

■ **Mobile banking business initiative to improve banking services, China**

Industrial and Commerce Bank issued a notice on Mobile Banking Business- a banking service for customers to make enquiries, transfers, remittances, donations, spending, bill payments; subscribe/cancel Balance Change Reminding service according to the customer's instructions sent through mobiles. This initiative of the public sector bank is expected to improve banking services for business in the country substantially.

■ **Branchless banking regulations in Pakistan expected to make banking easier, Pakistan**

The State Bank of Pakistan (SBP) has issued regulations for "branchless banking". Under the new regulations, Commercial banks, Islamic banks, and Microfinance banks will be permitted to enter into arrangements with non-bank actors in order to increase access to finance in areas where many Pakistanis remain un-served by traditional bank branches.

■ **Mobile based banking draws millions of registered users, Philippines**

GCash and Smart Money are two mobile-based services from two large network operators that enable customers to store money electronically and send it as a remittance or as payment for bills and Store purchases in Philippines. Clients can make deposits or withdrawals from their bank accounts at more than 5,000 merchants accredited by the Central Bank. At the end of 2007, the operators managed more than 8 million registered users.

FEDERAL STRUCTURE OF SHGs AND SUSTAINABLE COMMUNITY-BASED MICROFINANCE MODELS

■ **Government Supported Federation Model, Andhra Pradesh**

The Indira Kranthi Patham (IKP) programme implemented by the Society for Elimination of Rural Poverty (SERP) has promoted more than 30,000 SHG federations that are involved in financial intermediation and livelihood promotion. These federations are now involved in managing Bulk Milk Cooling Units, micro-insurance products, marketing, ensuring food security and delivery of government services (like distribution of pensions).

■ **Promoting women owned federations, Karnataka**

Sampark invested in building systems, accounting transparency and leadership to create federations owned by women. The NGO also trains women leaders who monitor and demand accountability from the federation staff. The cluster group pays the women leaders directly, with Sampark providing a reduced subsidy to the cluster over five years. The women now have their own savings of over Rs. 6 million and bank loans to the tune of over Rs. 15 million.

■ **NGO-Federation partnership for execution and management of programs, Alwar District, Rajasthan**

In addition to their microfinance operations, Ibtada has involved their federations in almost all development programmes and grants them authority to select beneficiaries and provide required support. It administers the program through cluster support agents. The federation also charges for SHG bank linkage and takes care of quality parameters of the group. As a result, the federations are financially viable and have greater ownership over the federation's operations.

■ **Federations with value added services, Tamil Nadu**

The Centre for Social Reconstruction's SHG Federation "Sangamam" started in 2002 as a Trust and now has 266 member SHGs. It facilitates credit linkage as well as micro-insurance linkage with insurers. The federation leaders have received training to plan their programs on the basis of community needs and source funds from network/local agencies. Sangamam has generated a sense of community ownership as well as recognition and visibility by having its own building, vehicle and shop.

■ **Non-Banking finance company as a community-owned MF model, Tamil Nadu**

Sarvodaya Nano Finance Limited (SNFL) is a Non-Banking Finance Company (NBFC) promoted by the Mutual Benefit Trusts promoted by ASSEFA. The SHGs are formed into Federations called SMBTs and have ownership of SNFL. It is a unique model as the Federations have a share in the for-profit company as a part of SNFL and are also owned by investors. SNFL's work has proven that this innovative community-based for-profit model is sustainable and scalable.

■ **Sakhi Samiti- a self-managed federation, Uttar Pradesh & Rajasthan**

Sakhi Samiti is a federation which PRADAN started promoting in 1997. In 2003, after 6 years PRADAN altered its role and now Sakhi Samiti is managed by its SHG members with member-elected leaders. The federation also forms and trains groups, facilitates bank linkages and provides supplementary credit to SHGs from its “Sakhi Suvidha Fund,” which operates independently and serves as a bridge fund to fill the delay in receiving loans through the bank linkage initiative.

■ **Self-Sustaining Three-Tier Federations engaged in financial and non-financial services, India**

Kalanjiam Foundation has promoted nearly 175 three-tier block level federations, each comprising of 150-200 SHGs. They engage in both financial and non-financial activities. The Foundation is managed by professionals (who are paid by the federation through SHG service fees). As a result of this approach, it was able to cover its costs within 4-5 years in rural areas and 6-7 years in tribal regions, due to lower loan absorption capacity. Also, mature federations are now borrowing for housing and enterprise promotion from HUDCO and SIDBI.

■ **Independent Three-Tier Federations, India**

GRAM has promoted 20 MACS at the mandal level that engage in financial intermediation. They’ve found that mandal level MACS with 100 to 200 groups are fragile financial intermediaries since they are prone to several risks. So, they instituted strong regulation mechanisms from the district federation, which has ensured that mandal level MACS perform well. District level federations also provide loan policy, internal audit, conflict resolution, MIS and monitoring support.

■ **Professionally managed apex cooperative, Germany**

Deutscher Genossenschafts und Raiffeisenverband e.V. (DGRV) is both the apex and auditing association of the German cooperative organization. It aims to promote mutual interests of its member organizations. It is an autonomous body run by professionals. Due to its strong orientation system the confederation has been successful over the past 150 years and serves over 20 million members.

■ **Apex cooperative extends microfinance, Sri Lanka**

SANSA is the apex body of Thrift and Credit Co-operative societies. It has a three-tier structure with primary societies at the grassroots level. The primary societies function autonomously within an area designated for them. It is the only microfinance cooperative network in Sri Lanka and has been able to cover all the provinces. It has 8,424 primary societies with 805,000 members.

■ **Trade association for credit unions offers a variety of services to its members, United Kingdom**

Association of Business Credit Unions Limited (ABCUL) is the main trade association for credit unions in Britain. It provides a wide range of services to members including information, representation and training. ABCUL is registered as an Industrial and Provident Society and controlled by a board of directors elected by member credit unions.

■ **Developing systems for capacity building & self-regulated federations, Andhra Pradesh**

The UNDP-South Asia Poverty Alleviation Program (SAPAP) invested significant resources for continuous competence building of its federation members at all levels. It also adopted a ‘saturation approach’ to generate awareness which contributed towards greater ‘public knowledge’ of the SHG concept and helped create village level federated structures. As a result, secondary level organizations have been formed with much greater participation and systems for self-regulation.

■ **Creating systems for autonomous federations, Andhra Pradesh**

Federations promoted by Ankuram Sangaman Poram (ASP) are financially, administratively and legally autonomous with their own governance and management structures that manage funds. Reporting and accountability are primary to the General Body and managing committee. Now, ASP has set up standardized systems and procedures necessary for economies of scale by building consensus among members.

■ **Creating self-help, self-regulated and self-supervised federations, Andhra Pradesh**

The Cooperative Development Foundation (CDF) promotes thrift cooperatives (TCs), though different from SHG federations. CDF works to put into practice the concepts and systems for self-help and self-regulation. Members of TCs come together to save, to access credit & insurance and for training provided by CDF. With initial assistance from CDF, the TCs are now independent and self-governing institutions.

■ **SHG training on handicrafts helps women gain greater societal recognition, Haryana**

Development Support Team has been working with Meo-muslim women in Mewat District. It provides them training on handicrafts made from locally available materials. The SHG members are provided with basic training for financial literacy (basic bookkeeping, etc). As a result of their activities, the women now have a greater sense of importance and have gained respect in their families as they are now recognized as earners along with their husbands.

■ **Investing in poor women's capacity development, Karnataka**

Sampark directly invests in developing women's management capabilities by organising cluster leaders into sub-committees to work on social issues and trains women on managing their groups. The women's credit and savings needs are met through Regional Rural Banks. Since it is often too much for poor women to pay for undergoing training, the NGO has found ways to pay for their "time costs", due to lost wages. As a result, it only needs 3-paid staff and can invest resources into clusters directly.

■ **Federations work with NREGS for social change, Madhya Pradesh**

A federation among Bhil adivasis in Jhabua District promoted by Sampark, has successfully addressed a range of social issues. It centralised the sourcing of agricultural inputs and marketing of outputs leading to immense cost advantages and gains in output price and also put pressure on the local administration to implement the National Rural Employment Guarantee Scheme efficiently. Finally, the federations are now working on other social issues such as prohibiting bride price, alcoholism and labour issues.

■ **Federations coordinate efforts with Anganwadi workers, Madhya Pradesh**

Bharatiya Grameen Mahila Sangh, an NGO in Indore, set up a federation of women's SHGs that runs a successful operation to produce and deliver fortified nutritive supplements to almost fifty Integrated Child Development Services (ICDS) Anganwadi centres. The women pooled their savings and bought the requisite machinery and received bank loans for working capital to sustain their operations while they wait for the government to pay them for their services.

■ **Federations bring about social change, Maharashtra**

The members of federations promoted by Swayam Shikshan Prayog (SSP) are moving 'beyond credit' and financial intermediation and are exhibiting their collective capacity by serving as equal partners in village development. They are also involved in local elections, monitoring the performance of village primary healthcare centres, participating actively as members of the village education committees and addressing issues of water and sanitation in their areas.

■ **SHGs gradually change the nature of caste structures, Orissa**

The World Bank funded National Agricultural Technology Project formed several village-level SHGs of men and women to disseminate agricultural technologies to grassroot level farmers. In the process, SHGs also developed several micro/home-based activities (apart from credit and thrift system) in order to sustain their group operations. Since all the members worked together in the same location for a common cause, there was gradual change in the nature of the caste structure in the village.

■ **Building institutions for empowerment of marginalized communities, Rajasthan**

People's Education and Development Organization (PEDO) developed federations in Dungarpur with the support of Dhan Foundation. PEDO decentralized the federations' power structure and practices financial transparency as an effective strategy to overcome problems with "vested interests." Now it forms sub-committees at the federation and cluster levels to address members' issues and build capacities of members to become second-line leaders and improve self-supervision. As a result, the federations are financially viable and self governing.

■ **Peer-Evaluation for self-monitoring SHG federations, Rajasthan**

SHGs promoted by Ibtada in Alwar were evaluated in clusters by each other and based on the evaluation awarded a colour-coded grade. The clusters were also assessed in a federation meeting, by each other. This strategy helped in improving the performance of the SHGs and clusters and motivated members to improve their performance.

- **Empowerment of women through natural resource management, Rajasthan**

The Centre for Community Economics and Development Consultants Society worked with women in the Phagi Block, Jaipur District to empower them through training on natural resource management. With extensive training on all aspects of project management, the SHGs gradually grew to a cluster level federation and after the project ended in 1990; it continued to work with the block level federation. Moreover, it now makes linkages with financial institutions and networks on social issues.

- **Building capacities of federation members, India**

Mahila Samakhya has adopted an innovative strategy to build the capacities of its federation members in several States. Women members agree to take the lead on a range of issues—for example, two women take the primary role in addressing learning on violence and legal rights, and the other two on livelihoods issues. As a result, members are trained and educated on issues relevant to their socio-economic needs as well as having the opportunity to build their capacities as leaders.

ROLE OF PANCHAYATI RAJ INSTITUTIONS (PRIs) IN MICRO FINANCING

- **SHGs play significant role in poverty reduction, Andhra Pradesh**

The SHG movement promoted through the Indira Kranti Patham Yojana in Andhra Pradesh is very active in working towards poverty alleviation. In addition to their thrift and credit activities, these SHGs work effectively under the Panchayati Raj system for distribution of social security pensions and wage labour under NREGS. They also provide job opportunities to rural youth and manage fair price shops.

- **SHGs functioning under Government programmes are unsustainable, Gujarat**

In Gujarat, the SHGs that were formed under government programmes for a limited period of time and purpose have not been sustainable. Such SHGs have been promoted and nurtured by NGOs. Once the programmes are over the NGOs withdraw without putting appropriate supporting mechanisms in place. This has had the negative impact on the SHGs ceasing to function, leaving members with distrust among each other and diminished social capital.

- **Kudumbashree used as Poverty Alleviation Unit of Panchayats, Kerala**

In the governing body of the Kudumbasree SHG movement, Panchayats of different tiers are represented and actively involved in policy advocacy and developmental decision making processes. The SHGs under Kudumbasree have organic linkages with the Panchayat system and the democratic capital of Kudumbasree is used in local economic development and thus progress towards poverty alleviation.

- **Mahila Sabha makes members vocal, Maharashtra**

Integration of SHGs with the work of Panchayats is difficult due to power equations that are prevalent at the village level. Usually integration is spearheaded by local NGOs. Well functioning SHGs, however, do demand that regular Gram Sabhas be held and make PRIs work. In Maharashtra, the practice of holding the Mahila Sabha right before the Gram Sabha enables the women to be more vocal in placing their demands before the Gram Sabha

- **Tamil Nadu Corporation for Development of Women extends SHG approach, Tamil Nadu**

The Tamil Nadu Corporation for Development of Women had extended the benefits of the SHG approach to areas that are uncovered by the movement. The aim of TNCDW is to ensure that all poor women are included in SHGs in the near future. While this approach has not translated directly into economic empowerment, it has been successful in bringing about social empowerment of these women.

- **SHGs are organically integrated with Gram Panchayats, West Bengal**

In West Bengal, SHGs have been integrated with the Gram Panchayats through the Gram Unnayan Samiti (GUS) -an elected body under the Gram Sansad to ensure peoples' participation in development. This integration ensures that SHGs work through GUS and with Government Departments in data collection, selection of beneficiaries, Community Health Programmes, Total Sanitation Campaign and Mid-day meals for primary school children towards community development.

- **Village Level Entrepreneurs, Panapur, Bihar**

The Punjab National Bank has piloted a project, where Village Level Entrepreneurs (VLEs) are financed to offer services to Panchayats. These VLEs work as Business Correspondents. This has led to extension of microfinance services through VLEs that provides an opportunity to the well functioning Panchayats to undertake microfinance activities through VLEs.

■ **Village Level Entrepreneurs as service providers to PRIs, Gujarat**

The State Government has now computerized all Gram Panchayats using the concept of Village Level Entrepreneurs (VLEs). These VLEs work as independent service providers to PRIs offering e-governance services and job work. This has been an encouraging initiative towards a Business Facilitator model in microfinance through Panchayats.

■ **Microfinance through Gram Panchayats has limited success, Madhya Pradesh**

Under the Madhya Pradesh Rural Livelihoods Project (MPRLP), village specific livelihoods programmes and micro-enterprises have been undertaken. The initiative has been carried out in collaboration with the Gram Sabhas, including the need-based utilization of the Gram Kosh or the Village Fund. This has had limited success demonstrating that Panchayats are better suited for planning rather than directly undertaking microfinance activities.

■ **Panchayats facilitate outreach of microfinance services, West Bengal**

Panchayats manage a large part of self-help group activities. In addition, the District Rural Development Cells (DRDCs) fall within the Zilla Parishads and are a means of reaching out micro credit to rural communities. Through these avenues, panchayats play a facilitative role in the provision of microfinance to rural communities.

■ **Panchayats act as microfinance hubs, West Bengal**

In West Bengal, Panchayats play a lead role in service provision since the Common Service Centers (CSCs) are housed within the premises of the Panchayats. In addition, the Panchayats supervise SHG activities and are the prime movers of the NREGS, implemented by Zilla Parishads. Given the extent of responsibilities enjoyed by panchayats and the resource of the CSCs, they play an important role in microfinance services.

■ **Livelihood enhancement through Gram Sabha Credit Cards, Madhya Pradesh**

The Madhya Pradesh Rural Livelihoods Project works with Gram Sabhas to extend microfinance services through Gram Sabhas Credit Cards. As a process, credit seekers have to name two persons who can take responsibility to guarantee repayment. An annual rate of interest of 5% is charged and the maximum credit limit is Rs. 10,000. The programme is successfully operating in nine tribal districts of the State.

HUMAN RESOURCE DEVELOPMENT IN MICROFINANCE INSTITUTIONS

■ **Low turnover rate due to incentive measures, Tamil Nadu**

The Indian Bank's Special Unit for Microfinance (IBSUM) had in place several incentives for field staff. These included, the opportunity to get trained by external organizations, giving weightage while considering for promotion to a higher cadre and the choice of place during the next posting. This approach of offering incentives has proved to be successful, resulting to low rate of staff turnover.

■ **Unique MFI compensation packages, Tamil Nadu**

Mahasemam Trust provides free food and accommodation to its branch staff (Branch Manager, Field Officer/Loan Officers and Accountant). It also offers food and accommodation at a subsidised cost to staff members of MFIs. This enables junior staff (with roughly +2 qualification), who hardly earn Rs. 4000 to 6000 per month, to save between Rs. 4000 to 5000 per month.

■ **Weighted Staff Incentive Scheme (SIS), Azerbaijan**

The MFI-CredAgro has adopted a weighted SIS. Using this they make quarterly payments based on four indicators: i) Portfolio At Risk (PAR); ii) Average portfolio (the credit officer's medium-to-long-term productivity); iii) Number of loans; and iv) Financial self-sustainability of the branch. By utilizing these calculations, while the sum of the weights is 100%, each indicator is assigned different values according to its priority, thereby driving certain behavior aligned with the organization's goals.

Note: The Experiences incorporated in this Chapter are largely drawn from the "Comparative Experiences" section of the Consolidated Replies on various themes and issues, discussed in Microfinance Community of Practice. Some of the experiences are moderated as per the need and also to avoid duplications.

**READY
RECKONER**
ON MICRO FINANCE

SECTION - II

Important

**Websites and Information
Sources on Microfinance**



■ ACCION, BOSTON MA, USA

<http://www.accion.org>

ACCION International is a private, non-profit organization with the mission of giving people the financial tools they need to work their way out of poverty. ACCION International has worked to monitor and improve its services in microfinance in three key thematic areas: consumer protection, poverty assessment and social performance measurement. These areas are now managed by ACCION's Center for Financial Inclusion. The website features web links to partner and sister concerns of 'accion' across the world. ACCION's partners and affiliates operate in 24 countries. It also hosts the Council of Microfinance Equity Funds (CMEF), the first membership organization to bring together the leading private entities that make equity investments in microfinance institutions (MFIs) in the developing world. ACCIONconnect, an online community that shares information on microfinance, can also be accessed.

■ ASA, DHAKA, BANGLADESH

<http://www.asa.org.bd>

ASA, a Bangladesh based Microfinance Institution (MFI), provides financial services and products to cater the needs of low income groups. Through its investment vehicle, ASA International (ASAI), it is working in different countries with Catalyst Microfinance Investors (CMI), to spread microfinance globally. The website provides information about the products and services of the organization. It highlights the impact of its products and services on health, education, housing, food, employment opportunities, sanitation, etc. The performance of ASA evaluated by institutions like Microfinance Information Exchange (MIX), etc. also helps in identifying the parameters to evaluate performance of MFI's.

■ ASIA PACIFIC RURAL AND AGRICULTURAL CREDIT ASSOCIATION (APRACA), BANGKOK ,THAILAND

<http://www.apraca.org/>

APRACA promotes cooperation and facilitates mutual exchange of information and expertise in the field of rural finance. The portal provides access to best practices in agricultural credit, speeches, publications and other resources. It also highlights the IFAD-supported APRACA Regional Programme of Accelerating the Financial Empowerment of Poor Rural Communities in Asia and the Pacific through Rural Finance Innovations (FinPower Programme).

■ ASIAN AND PACIFIC DEVELOPMENT CENTRE (APDC), COLORADO.

<http://www.apdc.org>

The Asian Pacific Development Center is a non-profit organization aiming to serve the needs of a growing population of Asian American and Pacific Islander (AA/PI) residents throughout Colorado. APDC operates a licensed Community Mental Health Clinic designated by the Colorado Department of Public Health and Environment, innovative Health Promotion and Youth Programs, and a multicultural Interpreters Bank. The website contains information about services that include assessment and evaluation, individual and group counseling; case management services; victim assistance services; mentorship, after school, and youth leadership programs; health promotion; interpretation/translation services; as well as cultural competency training and consultation.

■ ASIAN DEVELOPMENT BANK, MANILA

<http://www.adb.org/microfinance/>

ADB is an international development finance institution whose mission is to help its developing member countries reduce poverty and improve the quality of life of their people. ADB's main partners are governments, the private sector, NGOs, development agencies, community-based organizations and foundations. The site contains several documents on ADB's Microfinance Development Strategy, Microfinance references, Book reviews, etc. In addition, it hosts 'Finance for the Poor', ADB's quarterly newsletter that provides vital information on microfinance.

■ ASIAN MICRO INSURANCE NETWORK (AMIN), GENEVA, SWITZERLAND

<http://www.amin-net.org>

AMIN is a regional network of micro-insurance practitioners, initiated by 22 of the most important micro-insurance schemes in Asia in collaboration with ILO/STEP PROGRAM. The site provides information about micro-insurance from around Asia and beyond and creates an enabling environment for wider exchange of knowledge and expertise. It facilitates networking, partnership building and awareness generation on the need for extension of social protection. It also presents a compilation on “An inventory of Micro insurance schemes in India.”

■ BANKABLE FRONTIER ASSOCIATES (BFA), USA

<http://www.bankablefrontier.com/weblog/index.php>

BFA is a niche consulting firm which focuses on providing institutional clients with high quality advice on strategy, policy and implementation related to financial sector development in emerging markets. BFA clients include a number of leading public agencies like the World Bank Group and private financial providers such as international NGOs, international banking groups and mobile network operators. The website contains several books and articles on financial instruments such as “Making Financial Markets work for the poor”, “The Enabling Environment for Mobile Banking in South Africa”, “Promoting financial inclusion through social transfer schemes “and so on.

■ BANKING WITH THE POOR, SINGAPORE

<http://www.bwtp.org/>

The Banking with the Poor Network (BWTP Network) is Asia’s microfinance network that works towards building efficient, large-scale sustainable organizations, through co-operation, training and capacity building with the aim of achieving innovative, appropriate and demand-driven financial services for the poor. The portal features the Asia Resource Centre for Microfinance (ARCM), a learning and information hub for Banking with the Poor Network (BWTP) members and other microfinance stakeholders in Asia. It also features The Capacity Building for Partnerships in Microfinance –Trainer’s Manual, a workshop curriculum that can be used by microfinance stakeholders. In addition it features several Microfinance Industry reports.

■ BDS ASIA, LUCKNOW

<http://www.bdsasia.net>

Business Development Service Asia is a comprehensive online resource for the business development focusing on micro, small and medium enterprise in Asia, particularly in South Asia. It includes profiles of institutional and individual business service providers, BDS market information and latest news in BDS sector focusing in Asia. The website is developed and managed by Margdarshak with support from Traidcraft. Margdarshak is involved in supporting financial access with enterprise development and market access services.

■ BUSINESS ANGELS, AUSTRALIA

<http://www.businessangels.com.au>

Business Angels is a global introduction service for private firms and private angel investors. Business Angels invests in a wide range of commercial ventures. Business Angels database provides structure to the private venture capital market and opens up opportunities that may not have been considered. Registering with a central database offers everyone wider options. Businesses which Business Angels facilitates are categorized in many segments and these also include Finance and Insurance Business. The website provides an operational manual ‘Private Capital for Private Companies’ that stresses the importance of Venture Skills not just Venture Capital. There are two types of resource that Australian small business needs; capital and knowledge, and these both are provided by Business Angels.

■ CALMEADOW, TORONTO, CANADA

<http://www.calmeadow.com>

Calmeadow supports innovative ideas in microfinance, ideas of financial services to low-income borrowers and micro entrepreneurs. Calmeadow promotes appropriate and efficient financial services for low-income individuals and their businesses provided by commercial financial institutions. To ensure sustainability of its efforts, Calmeadow has transferred two of its domestic experiments to local credit unions, Metro Credit Union in Toronto and VanCity Credit Union. To extend its operations in African microfinance, Calmeadow and ACCION have jointly formed AfriCap Microfinance Investment Company. AfriCap is a \$50 million Microfinance Investment Company established in Mauritius. The website provides information on a range of financial services, their values and focus. The website also provides information on Calmeadow's promotion of commercial microfinance; specifically the idea of commercial banks adapting their products and processes to reach smaller, lower-income clients. The areas of focus of the organization viz., research, services, and enabling environment are also highlighted.

■ CANADIAN FEED THE CHILDREN, TORONTO, ONTARIO

<http://www.canadianfeedthechildren.ca>

Canadian Feed the Children is a Canadian charity that aims to reduce the impact of poverty on children. The website features the local partners of the organization in Canada and around the world. It also shows the fiscal responsibility that has been adapted from the United Nations Convention on the Rights of the Child. Canadian Feed the Children is a member of 'Imagine Canada's Ethical Code Program', which lays out a set of standards for charitable organizations to manage and report their financial affairs responsibly. The standards laid out in the program lay emphasis on practices for soliciting and managing donor funds.

■ CARE INDIA, NEW DELHI

<http://www.careindia.org>

CARE India strives for lasting transformation in the lives of women, girls and the most marginalized by fostering inclusion and collective action, enhancing community resilience and breaking systemic barriers. The portal furnishes information on the innovations taken up under their microfinance program. It features their Andhra Pradesh Microfinance Project, a collaborative intervention between CARE and the State Bank of India that targets small-scale enterprise in 5 urban slums around Greater Hyderabad. It also highlights the South Asia Tsunami Microfinance Investment Funds that supports NGO microfinance institutions to meet the needs of small-scale enterprise from rural tribes, dalits and tenant farmers, in the most impoverished areas of post-tsunami Andhra Pradesh and Tamil Nadu.

■ CONSULTATIVE GROUP TO ASSIST THE POOR (CGAP), USA

<http://www.cgap.org>

CGAP is an independent policy and research center dedicated to advancing financial access for the world's poor and is supported by over 30 development agencies and private foundations who share a common mission to alleviate poverty. Housed at the World Bank, CGAP provides market intelligence, promotes standards, develops innovative solutions and offers advisory services to governments, microfinance providers, donors, and investors. The portal provides several interesting downloadable publications on microfinance. Its Media Centre section features videos and pod casts on microfinance. The section on 'our work', features useful publications on the latest analysis, tools, guides and technology related to microfinance. It hosts the CGAP Technology Blog that features articles on mobile banking and information systems amongst various other themes. In addition, it provides information on countries and organizations that are working to make appropriate financial services available to poor people everywhere.

■ DEFEAT POVERTY

<http://defeatpoverty.com> (Blog)

The portal discusses global economic issues, ideas and data to help people defeat the scourge of extreme global poverty. The site also contains several books, videos and articles on microfinance and poverty alleviation. It also carries book reviews and videos on microfinance

■ DEPARTMENT OF RURAL DEVELOPMENT, GOVERNMENT OF ANDHRA PRADESH, HYDERABAD

<http://www.rd.ap.gov.in>

The website provides details about a scheme that has provision for interest subsidy on the bank loans taken by self-help groups in Andhra Pradesh to reduce the financial burden on farmers. It lists various schemes implemented by the state government that provide microcredit, insurance and microfinance services for the empowerment of the poor in the state. It shares details about Acts, memos, circulars, progress reports, guidelines, the latest government orders pertaining to the sector and links to various departments of the state government.

■ DEVELOPMENT GATEWAY, USA

<http://www.developmentgateway.org>

The Development Gateway Foundation provides Web-based tools to make aid and development efforts more effective. It offers innovative solutions that increase access to critical information, building local capacity and bringing partners together for positive change. Zunia, an online network of Development Gateway provides access to more than 20000 documents, articles, etc. on Microfinance, Micro insurance and Micro-enterprises. Likewise, dgCommunities, an online knowledge-sharing and collaboration network helps development professionals to be more effective in their work. Similarly, dgMarket, is an online tender information service and turn-key solution that is creating large-scale savings in government spending while increasing opportunities for firms of all sizes

■ DHANAX INFORMATION SERVICES PVT. LTD, BANGALORE

<https://www.dhanax.com/>

dhanaX is an online-offline person-to-person lending platform that allows people in India to lend and borrow money from each other. dhanaX works at two levels - Online it communicates with individual lenders and generates loans; Offline it networks through agents to build a database of credible borrowers. The portal provides a list of SHG's which potential lenders can browse through for more information. It also highlights case studies of beneficiaries.

■ EDA RURAL SYSTEMS PVT. LTD, GURGAON

<http://www.edarural.com>

EDA Rural Systems Pvt Ltd, established in 1983, is one of the leading development sector consultancy, research and capacity building organizations. Microfinance and Micro-enterprise are EDA's main focus areas. EDA has successfully developed and delivered solutions towards the growth of microfinance and micro-enterprise sectors. EDA, along with its group company, Micro-Credit Ratings International Limited (M-CRIL), has pioneered a Social Rating service to support the microfinance sector available on the site. The portal hosts CapitalConnect, an online marketplace that allows social enterprises, institutional lenders and investors worldwide to communicate with one another, initiate financial transactions and analyze market trends.

■ EUROPEAN COMMISSION, BRUSSEL, BELGIUM

<http://www.ec.europa.eu>

The Commission seeks to help EU Member States and regions improve their provision of microcredit through policy development and by spreading good practices. It initiated the EU/ACP Microfinance Framework Programme that helps poor people in African, Caribbean and Pacific (ACP) countries get better access to appropriate financial products and services. The programme builds capacity of microfinance actors and advances transparency in the industry. This website aims to disseminate information on all EU policies, actions and initiatives promoting economic growth and development, with a view to strengthening the competitiveness of EU enterprises.

■ FINANCIAL DEEPENING CHALLENGE FUND, UNITED KINGDOM

<http://www.financialdeepening.org/>

The FDCF is managed by Enterplan and funded by the UK government through the Department for International Development. The FDCF funds and supports twenty-eight projects in Africa and Asia that help improve access to financial products and services by low-income customers. The FDCF is funding four projects in India, leveraging technology to bring financial services such as affordable insurance and crop financing to rural communities. The site highlights the latest project news on financial inclusion and microfinance, including mobile banking.

■ FINCA INTERNATIONAL, WASHINGTON, D.C.

<http://www.villagebanking.org>

The Foundation for International Community Assistance (FINCA International) is a non-profit, microfinance organization, founded in 1984. It is a global microfinance network collectively serving low-income entrepreneurs. The Village Banking Campaign of FINCA enables it to use the power of microfinance to extend loans, micro insurance and savings to one million poor families so they can shape their own development. The website provides information on programs, activities, business models and approaches of FINCA. It features various customer research tools developed to assess whether products and services are meeting the needs of its clients and make changes whenever needed. The results of its four projects are displayed on 'Bottom-Up, Free Enterprise Solutions for Ending Poverty'. In addition, case studies, case stories on the development and implementation of new products, strategies, technologies and other innovations in the provision of financial services to benefit microfinance clients in the developing world are also highlighted. The information on pre paid card services is also useful.

■ FREEDOM FROM HUNGER, CALIFORNIA, USA

<http://www.freefromhunger.org>

Freedom from Hunger is an international development organization working in seventeen countries across the globe. It brings innovative and sustainable self-help solutions to fight against chronic hunger and poverty. The website provides useful information about the program of the organization such as value added microfinance designed to help women earn and save money, buy more and better food and pay for health care and trainings on microfinance to its partner organizations; enabling women's access to health-care services and medicines. It highlights various studies conducted by the organization. It also provides information on funding support, news and articles on the issues related to the organization's areas of works.

■ GLOBAL INFORMATION ON MICRO INSURANCE, GENEVA, SWITZERLAND

<http://www.microinsurance.org/gimi>

Global information on Microfinance (GIMI) is an internet platform providing information on micro-insurance. GIMI provides a wide range of resources, such as guides, notes, workspace, etc., facilitating the design, management and monitoring of health micro insurance schemes. It fosters exchange and interaction between experts. The section on micro insurance overview contains a set of tools providing an overview of what micro insurance is and its diversity around the world. The section on micro insurance schemes database contains information on schemes worldwide. One can search information, update it and also add new schemes.

■ GRAMEEN BANK, DHAKA, BANGLADESH

<http://www.grameen.com>

Grameen Bank (GB) has reversed conventional banking practice by removing the need for collateral and created a banking system based on mutual trust, accountability, participation and creativity. With 2,563 branches, GB provides services in 81,343 villages and covers 100 percent of the villages in Bangladesh. The website highlights Grameen Bank's positive impact on its borrowers through independent studies carried out by external agencies including the World Bank, the International Food Research Policy Institute (IFPRI) and the Bangladesh Institute of Development Studies (BIDS). The methodology adopted on microfinance following 16 decisions, 10 indicators, credit delivery system, and method of action are also highlighted in the website. It also features training facilities provided by GB. The website also links to a number of subsidiaries such as grameen trust, grameen fund, grameen fisheries, grameen telecom, grameen cybernet, grameen knitwear, etc. The performance indicators and ratio analysis are also useful information available in the website.

■ GRAMEEN FOUNDATION AUSTRALIA, SYDNEY

<http://grameen.org.au/about.htm>

Grameen Foundation Australia (formerly 'Grameen Bank Support Group') is an Australian initiative to support the poverty alleviation work and mission of the Grameen Bank, Grameen Trust and their affiliate organizations. The Foundation is a charitable (not-for-profit) foundation registered with the Australian Security and Investment Commission. A similar foundation is also set up in the USA. In partnership with the Grameen Bank and the Grameen Trust it supports a number of development projects around the world. The website provides aim and objectives of the organization. It invites donor funds and offers volunteers and internships.

■ GRAMEEN FOUNDATION, USA

<http://www.grameenfoundation.org>

Grameen foundation is a non profit organization founded in 1997 by friends of Grameen Bank to help microfinance practitioners and spread the Grameen philosophy worldwide. Grameen Foundation provides access to microfinance and technology services among the poor and poorest in harder to reach areas and currently unserved or underserved areas. The site shares information on the various projects and products piloted by Grameen foundation across the globe including several MIS software and other technology solutions.

■ GRAMEEN TRUST, DHAKA, BANGLADESH

<http://www.grameentrust.org>

Grameen Trust, a non-government organization, is committed to the cause of poverty alleviation. It uses microcredit as a tool to fight poverty and follows Grameen Bank's approach for the purpose. Under its Grameen Bank Replication Program (GBRP), Grameen Trust (GT) supports and promotes poverty focused microcredit programs all over the world. It organises Dialogue Programs for potential replicators and provides training and technical assistance to replication projects. It provides funding to selected projects and monitors their performance. Till date it has provided support to 141 replication partners in 38 countries. The website gives very useful information on immediate and rapid implementation of poverty focused microfinance programs, including the projects under its "Build, Operate and Transfer (BOT)" and "Build, Operate and Own (BOO)" programs. It also hosts the Grameen Global Network (GGN) and publishes the Grameen Dialogue Newsletter to promote the cause of microcredit movement. The site also highlights the internship program for students interested in development issues, willing to expand their knowledge.

■ HELP INTERNATIONAL, USA

<http://www.help-international.org>

HELP International, a Utah-based nonprofit organization that trains college-age participants to design and implement sustainable development projects in Belize, El Salvador, Fiji, India, Thailand, and Uganda. It partners with local NGOs to create projects that promote self-reliance. It also trains participants to become lifetime social entrepreneurs, using innovation to solve social problems. The website features useful information on the development projects developed in the process. Some activities past participants have initiated include: building and repairing water systems, working with HIV positive community groups and teaching basic business classes. Regardless of which activity participants choose, each teaches the nuance of the native culture, the essential principles involved in collaborating with local leaders, and how to implement solutions to fight poverty. It also provides a Web link to a product called the BEST Game (a product of Making Cents International), which is a highly interactive business simulation game that engages the participants in a virtual market of producers, buyers, sellers and consumer.

■ INDIA MICROFINANCE : BUSINESS NEWS

<http://www.indiamicrofinance.com>

Indiamicrofinance.com publishes specialized news and information on the emerging microfinance sector with an emphasis on the developments in the Indian economy. It seeks to provide candid information on microfinance with the goal of encouraging rational growth of the industry. It also provides reports and statistics on emerging opportunities in the Indian Economy. It features blogposts on issues related to microfinance

■ INDIA STAT, NEW DELHI

<http://www.indiastat.com>

The indiastat.com created by the Government of India on 14 November 2000 is a main source for Indian statistics. Today, Indiastat.com is a cluster of 51 sites including India-specific, Sector specific and State specific sites. It renders its dedicated services to the research fraternity from academic, professional and corporate world with authentic and comprehensive compilation of secondary level socio-economic statistical data about India and its States on more than 35 variables. The information on certain key indicators could be used while assessing credit risk of borrowers from a particular region by the financing institutions.

■ INDIAN NGOS, MUMBAI

<http://www.indianngos.com>

It is a comprehensive portal on the social development sector of India. The purpose of IndianNGOs.com is to enhance credibility of the NGO Sector. The two broad areas of its work are Capacity building of NGOs and advocacy of credible NGOs. It contains basic information about 50 000 NGOs which can be browsed, based on the name of the NGO, locations, services provided, issues addressed and programs undertaken including programmes on microfinance.

■ INSTITUTE FOR FINANCIAL MANAGEMENT AND RESEARCH, CHENNAI

<http://www.ifmr.ac.in>

The Institute for Financial Management and Research (IFMR), is recognized as an Institution of National Importance by the Ministry of Finance. Since its inception, IFMR's mission has been focused on contributing to growth and development efforts in India with an emphasis on finance and research. It hosts a list of research papers on microfinance conditions in Indian context including a study on integrating microfinance with health and education. The site also contains district mapping of India's top MFIs and NABARD linked SHGs. IFMR's mission is to help improve access to quality financial services for the poor in India through rigorous research, knowledge dissemination and evidence-based policy outreach. It also hosts gateways to various banking and microfinance related institutions. In addition, it features online journals and an online database with IFMR publications.

■ INSTITUTE OF DEVELOPMENT STUDIES, BRIGHTON, UNITED KINGDOM

<http://www.ids.ac.uk>

The Institute of Development Studies is a leading global organization for research, teaching and communications on international development. It is a platform for sharing good practices and resources that supports organization in developing, improving and using their Social Performance Management (SPM) systems. The site features the IDS Knowledge Services on poverty and the IDS Bookshop that gives access to all IDS publications on a variety of development related themes.

■ INTELLECAP, MUMBAI

<http://www.intellecap.net>

Intellectap is committed to economic and social development through market-based solutions that help build and scale innovative businesses for social change. The services provided by Intellectap include Business Consulting, Investment Banking, Microfinance Development, Knowledge & Insights and Technology solutions. The Microfinance Development Group of Intellectap, includes Intellectap's subsidiary, IntellectCash and the Microfinance Training Academy. The IntellectCash Microfinance Delivery Model is a low cost, quick scale version of the Grameen Model and the IntellectCash Microfinance Network Program is an end-to-end solution that supports clients with strategy, operations, equity, funding, training and technology.

■ INTERNATIONAL FINANCE CORPORATION, WASHINGTON DC, USA

<http://ifcblog.ifc.org> (Blog)

The Blog sponsored by International Finance Corporation, compiles knowledge and news about sustainable business innovations and trends among firms and entrepreneurship operating in emerging markets. It shares knowledge related to sustainable business innovations and practices by firms and entrepreneurs operating in emerging markets and highlights topics, trends, debates, articles, and best practices by firms applying sustainable private investment principles.

■ INTERNATIONAL FUND FOR AGRICULTURAL DEVELOPMENT, ROME

<http://www.ifad.org>

The International Fund for Agricultural Development (IFAD), a specialized United Nations agency established in 1977 finances agricultural development projects primarily for food production in developing countries. IFAD works with governments to develop and finance programmes and projects that enable rural poor people to overcome poverty themselves. The portal provides tools and information to assist project management teams in reporting on "Results and Impact Management Systems (RIMS)" used for assessing impact of IFAD assisted projects across the world. Further it has several downloadable documents and reports useful for microfinance practitioners.

■ IRC INTERNATIONAL WATER AND SANITATION CENTRE, HAGUE, NETHERLANDS

<http://www.irc.nl>

The IRC International water and sanitation centre, since 1968 has facilitated the sharing, promotion and use of knowledge, so that governments, professionals and organizations can better support the poor in the developing countries to obtain water and sanitation services. IRC offers public access to a huge bank of information and interactive tools, including a question and answer service, to help everyone find information they need. It features several resources on microfinance and water and sanitation.

■ KIVA, USA

<http://www.kiva.org/>

Kiva is one of the first few online micro-lending platforms. Kiva's mission is to connect people, through lending, for the sake of alleviating poverty. Kiva empowers individuals to lend to an entrepreneur across the globe. By combining microfinance with the internet, Kiva is creating a global community of people connected through lending. Kiva allows microfinance institutions around the world, to post profiles of qualified local entrepreneurs on its website. It provides a platform to the people to lend money via internet to microfinance institutions. By combining microfinance with the internet, Kiva is creating a global community of people connected through lending. The website highlights success stories from the field and news of its activities. It also has an online store to market products and gift certificates.

■ MICROCAPITAL, BOSTON MA, USA

<http://www.microcapital.org>

MicroCapital publishes the MicroCapital Monitor and other products offering specialized news and information on international microfinance. MicroCapital seeks to provide candid information on microfinance with the goal of encouraging rational growth of the industry. The MicroCapital Monitor is a monthly market report on microfinance capital markets in particular and microfinance in general. Editions include news briefs from around the world, summaries of just-published industry research, a calendar for upcoming events and detailed profiles and interviews of the individuals involved in microfinance.

■ MICRO INSURANCE ACADEMY, NEW DELHI

<http://www.microinsuranceacademy.org>

Micro Insurance Academy provides training, research, and advisory services for micro-insurance units serving the poor. It is the first and the only institution dedicated to training community-based micro health insurance schemes in insurance domain knowledge. The Micro Insurance Academy conducts evidence based research on micro-insurance and publishes news extensively on various aspects of micro-insurance. The site provides a comprehensive collection of free publications on micro-insurance. The Academy works with poor communities as equal partners, helping them to understand the features and solutions that micro insurance offers.

■ MICRO INSURANCE CENTRE, WASHINGTON, USA

<http://www.microinsurancecentre.org>

The MicroInsurance Centre has worked on several levels to promote responsible micro-insurance. These include working with several action research associates from concept development to roll out and beyond with micro-insurance products. They have produced a number of case studies on micro-insurance programs and conducted national pre-feasibility studies, using the lessons learned in research to aid the case study targets and others. The site has a large selection of agricultural micro-insurance documents and links. The Resource section of the website provides interesting details on the Events, Documents, Institutions, Expertise and Glossary and Links on micro-insurance across the world.

■ MICROENTERPRISE LEARNING INFORMATION AND KNOWLEDGE SHARING (MICROLINKS), USA

<http://www.microlinks.org>

microLINKS is a Knowledge sharing website that includes publications related to application of AIMS tool while conducting Impact Assessment. It gives access to the latest information on micro-enterprises, best practices, proven approaches for USAID Missions, a library of documents, reports, etc. that enriches communities of practice. microLINKS contains over 4,000 documents, presentations, and other resources related to micro-enterprise development, many of them produced or supported by USAID

■ MICROFINANCE.COM, USA

<http://www.microfinance.com>

The portal provides easy to use poverty score cards used in different countries. The score card uses simple indicators that can be easily collected and verified. The portal contains several score cards for assessing various topical issues related to poverty and social development for different countries. In addition, it provides links to organizations involved in microfinance.

■ MICROFINANCE FOCUS, BANGALORE

<http://www.microfinancefocus.com>

Microfinance focus is an online monthly digital magazine on Micro-finance sectors published since 2006 and has a huge outreach across the world. The publication addresses the social and business aspects of the microfinance sector. It is focused on serving the microfinance market and publishes articles and editorials written by experts who are practicing in the field. Some of their special issues include coverage on Micro-insurance, Individual Lending, North –East Indian Microfinance, Livelihoods, Social Performance Management, the Financial Crisis, Microfinance Credit Bureau, Training, etc. The portal provides access to resources, articles and research papers on microfinance

■ MICROFINANCE GATEWAY, WASHINGTON DC, USA

<http://www.microfinancegateway.org>

The Microfinance Gateway is the most comprehensive online resource for the global microfinance community. The website features the latest research and publications, organization and consultant profiles, industry news, announcements, jobs and events. The Microfinance Gateway currently holds more than 7,000 documents in its library, over 1,000 organization profiles and over 400 consultant profiles. The Microfinance Gateway is a platform for, of, and by the entire microfinance industry. The site also provides the micro insurance web resource guide. The website is provided as a service of CGAP, a consortium of 33 donors who support microfinance.

■ MICROFINANCE INSIGHTS, MUMBAI

<http://www.microfinanceinsights.com>

Microfinance Insights is an international print magazine published by Intellect to serve the knowledge needs of the growing microfinance sector. Microfinance Insights offers in-depth analyses and commentary on the microfinance sector, updates on the latest trends and profiles of global sector players. It builds sector knowledge, brings in new international perspectives, particularly from developing countries and builds new networks. Combining international scope with consolidated and comprehensive coverage, this site is a resource to microfinance practitioners, investors, consultants, researchers, students and others. In addition it provides news, events, blogs, publications and other resources which offer a wealth of information.

■ MICROFINANCE NETWORK, MEXICO, USA

<http://www.mfnetwork.org>

MicroFinance Network (MFN) is an international association of leading microfinance institutions. Through the Network, 33 members from 28 countries share ideas, experiences, and innovative solutions to the challenges they face in search of continuous growth and progress. Since its foundation, MFN has promoted transforming NGOs to regulated microfinance institutions. In September 2006, MFN, together with the World Bank, published the book titled “Transforming Microfinance Institutions: Providing Full Financial Services to the Poor.” The book presents a practical “how-to” manual for MFIs to develop their capacity to become licensed and regulated to mobilize deposits from the public.

■ MICROFINANCE PODCAST

<http://www.microfinancepodcast.com>

The Microfinance Podcast gives an opportunity to explore a wide range of microfinance tools and products and allows access to learn more about leading microfinance institutions and programs around the world. The Microfinance Podcast features interviews with microfinance experts and practitioners in the field. It is produced by MicroSave and is an “open door” project that invites feedback, ideas and participation.

■ MICROFRANCHISING

<http://microfranchising.blogspot.com> (Blog)

This blog is promoted by David Stoker whose areas of interest are poverty, social enterprise, social innovation, microfinance, micro franchising, health, technology for the BOP; monitoring and evaluation, dance, music, the arts in general, philosophy, theology, science and culture. The blog gives several interesting information on incidents, case studies and best practices in the field of microfinance. It also carries the microfranchising toolkit, lists recommended resources, including books, reports, case studies and links to portals related to microfinance.

■ MICROSAVE, LUCKNOW, INDIA

<http://www.microsave.org>

MicroSave has emerged as an industry leader in the area of market-led microfinance, contributing significantly to the global debate on the importance of broadening the boundaries of financial service provision to the poor. MicroSave was a founding member of the Product Development Taskforce, which was established by CGAP. MicroSave is committed to strengthening the capacity of financial service providers to deliver market-led solutions. The Micro-save website offers a wealth of practical guidance in the form of research papers, technical briefs, training toolkits, videos and other trainer’s resources on market-led microfinance. In addition it hosts MicroSave India, a resource portal dedicated to microfinance in India. Also in collaboration with Moving Planet Films it features select Microfinance Podcasts that can be viewed in the videos’ section of the websites.

■ MIFI REPORT, (MICROFINANCE NEWS SITE)

<http://www.mifireport.com/>

The MIFI Report, the world’s most read microfinance news site provides latest news from the microfinance sector. It highlights reports, articles and editorial features on microfinance. The portal features weblinks like the Chiapas Project that supports microfinance programs for women in poverty; Dvelo.org that enables partnered microfinance institutions (MFIs) to request direct investment for the communities they work with and myKRO.org amongst others. In addition it hosts the MIFI Forum, an online discussion platform on microfinance.

■ MIX MARKET, WASHINGTON, USA

<http://www.mixmarket.org>

MIX market is a global web-based microfinance information platform. It provides information on microfinance investors in India along with total fund assets, percentage of funds allocated to MF investments and about the number of active microfinance investments. MIX collects financial, operational and social performance data on microfinance institutions (MFIs) from throughout the developing world. Currently it provides information on more than 1400 MFIs, 100 Investors and around 200 Partners. It features a searchable list of microfinance institutions, networks, funders and service providers. In addition, The MicroBanking Bulletin (MBB) a premier benchmarking source for the microfinance industry can be downloaded from this site.

■ NEXT BILLION, USA

<http://www.nextbillion.net/blogs/topic/microfinance> (Blog)

NextBillion.net is a website and blog that brings together business leaders, social entrepreneurs, NGOs, policy makers and academicians who want to explore the connection between development and enterprise. It is a discussion forum, networking space and knowledge base for individuals and organizations. It provides several interesting articles and news items in the social sector on development initiatives taken up around the world.

■ NGOS INDIA, NEW DELHI

<http://www.ngosindia.com>

NGOsIndia.com is an online web directory and resource centre of Indian NGOs. It aims to promote information collaborations and constructive communication between NGOs, to develop effective partnership with each other. The portal contains information about grass root level Non-Governmental Organizations, Not-for-Profit Organizations, Partner organizations, Govt. Organizations in India, Funding Agencies, social activists and concerned stakeholders, issues, projects, job opportunities in the social sector, success stories of individuals as well as organizations and other relevant links.

■ NORTH EAST RESOURCE DATABANK, ASSAM

<http://databank.nedfi.com/>

The data bank launched by North Eastern Development Finance Corporation Ltd. (NEDFi), is a single window source of information about the north eastern region. NEDFi has been promoted by All India Financial Institutions for the development of the north eastern states. The website provides state and sector wise details of all resources and on-going programs in the seven states of the region.

■ ONE WORLD SOUTH ASIA, NEW DELHI

<http://southasia.oneworld.net>

OneWorld South Asia aims to use the democratic potential of Information and Communication Technologies (ICTs) to promote sustainable development and human rights in the region. The site hosts Ek Duniya Web Services, an affordable, easy-to-use software solution to register a quality web presence in local languages, and for effective e-communication and advocacy. Ek Duniya Ek Awaaz - an open archive for radio programmes and audio clips, is a space to share local content and hear peoples voices on development related issues. One World South Asia's audio and video documentation of partner initiatives has enhanced the coverage and visibility of people's voices.

■ OPPORTUNITY INTERNATIONAL, ILLINOIS, USA

<http://www.opportunity.org>

Opportunity International, a Non Government Organization (NGO), provides small business loans, savings, insurance and training to people working their way out of poverty in the developing world. It has clients in over 25 countries who use these financial services to start or expand a business, provide for their families, create jobs for their neighbors and build a safety net for the future. The website contains various products and strategies of the organization. The products are categorized into loans, savings, micro-insurance and training. The strategies on networking with banks, different technologies, rural outreach and of the trust groups are also provided in the website. The website shares a web link to 'MicroEnsure', one of largest micro insurance brokers and gives information about various innovative products that cover policyholders with crop, loan, health, life and property insurance. OptINnow™ is a new initiative from Opportunity International that enables various donors to fund the loan of an entrepreneur. Various donation options are also highlighted in the website.

■ OVERSEAS DEVELOPMENT INSTITUTE, LONDON

<http://www.odi.org.uk>

ODI is Britain's leading independent think bank on international development and humanitarian issues. The portals of "Overseas Development Institute", U.K share various publications on the effects of the financial and banking crisis in developing countries. The portal contains an interesting document titled "Approaches to analyzing the impact of humanitarian assistance: a resource guide". The resource section of the website features a wealth of searchable documents, reports, briefing papers on themes related to microfinance and development.

■ PACT, WASHINGTON, USA

<http://www.pactworld.org>

Pact, a Non Government Organization (NGO), strengthens capacities of partner organizations as good service providers, represent their stakeholders, network with others for learning and knowledge sharing and advocate for social, economic and environmental justice in Asia, Africa and Latin America. Pact is a facilitator of leadership and organizational development for both nascent and established NGOs. Through training, technical assistance, mentoring and direct financial support, Pact strengthens organizational and institutional capacity to further development goals. The website provides information on Self-Certification Plus Standards review process initiated in 2004. It also introduces Pact implemented projects and highlights two large global grant-making programs viz., 'Civil Society Strengthening' and 'Community REACH'. Other global programs include 'The Impact Alliance' and 'WORTH'. The 'Impact Alliance' is a global partnership for capacity development of organizations leading to poverty reduction and the alleviation of suffering. The 'WORTH' program provides poor women an opportunity to become bankers, businesswomen and catalysts for social change. The website also highlights the resource centre that provides very good downloadable documents/books on capacity building, organizational development, financial management, advocacy, etc. A comprehensive document of training on 'organizational capacity building' is also provided.

■ PALLI KARMA SAHAYAK FOUNDATION (PKSF), BANGLADESH

<http://www.pksf.org>

Palli Karma Sahayak Foundation (PKSF), headquartered in Bangladesh, is an apex micro credit funding and capacity building organization for eradicating poverty by providing microcredit to the poor through its Partner Organizations (POs). The website highlights operational strategy of the organization. Various programmes including micro credit operation program, etc. are highlighted. The MIS software is also briefed that includes two components (i) off the self software and (ii) PKSF's integrated with PO's. The website has a paper on creating national and sub-regional micro credit funds. In addition, micro credit operations, products, area covered, rating system of MFIs, trainings, etc. are provided. It showcases maps on micro credit that is useful information to emulate. A few events in the past, such as micro credit fair, international seminars, etc. are also given in detail in the website including the full papers presented.

■ PRIDE AFRICA, KENYA

<http://www.prideafrica.com>

Pride Africa is a research and development organization that focuses on creation of commercial solutions that mainstream Africa's poor. It blends social entrepreneurship and business best practices to build sustainable, high-impact products. PRIDE's success in microfinance has been refocused on the agricultural sector and the supply-chain. The website shows that PRIDE develops easy-to-scale, self-sustaining products that utilize the growing availability of information and communication technologies in Africa. These products improve supply-chain efficiency and facilitate wealth creation for key actors, especially smallholder farmers who comprise the majority of Africa's population. The website shares details of the 'DrumNet Project' that links supply-chain partners engaged in the production, financing and marketing of agricultural produce. These links do not exist in most of rural Africa, leaving producers without markets, buyers without reliable or adequate supply, and both to contend with a dearth of rural-based services that facilitate business transactions. DrumNet fills relationship gaps and rationalizes supply-chains through targeted, ICT-powered services; thus boosting income-generation for all parties.

■ PRIVATE SECTOR DEVELOPMENT BLOG (PSD BLOG), WORLD BANK, USA

<http://psdblog.worldbank.org> (Blog)

The Private Sector Development Blog (PSD Blog) gathers together news, resources and ideas about the role of private enterprise in fighting poverty. The blog provides information on mobile banking projects in Philippines, Africa, Kenya, Zambia and South Africa. The site also provides Toolkits for policy makers and reform leaders. The blog aims to provide intelligent comment on private sector development issues in the news and highlight new websites, articles and books that development practitioners might find useful.

■ RANG DE, CHENNAI

<http://www.rangde.org/>

Rang De facilitates small loans (microcredit) for Indians who do not have access to credit. Rang De's mission is to make microcredit accessible to every low income household by lowering loan interest rates through innovative means. Rang De was initiated to provide access to low cost loans for low income groups. The website features borrower details which social investors can search through for lending. In addition it features a blog and newsletter on its activities.

■ RESERVE BANK OF INDIA, INDIA

http://www.rbi.org.in/scripts/bs_circularindexdisplay.aspx

The Reserve Bank of India is the Bank for all the banks in the country and it is solely owned by the Government of India. It formulates, implements and monitors monetary policy and maintains price stability and ensures adequate flow of credit to productive sectors. The website provides details of the circulars related to microfinance activities in the country. It also has data base on the Indian Economy which is useful for all those engaged in financing activities in the country. It highlights various reports on credit delivery, financial inclusion, the review report on the Business Correspondent model, etc.

■ RURAL FINANCE LEARNING CENTRE, ROME

<http://www.ruralfinance.org>

The Rural Finance Learning Centre is sponsored by FAO, IFAD, The World Bank and GTZ and managed by FAO. It aims to assist organizations in developing countries to build their capacity to deliver improved financial services which meet the needs of rural households and businesses. It provides several tools, documents and other resources covering human resource management of growing MFIs, SHGs incentives and other HR issues. The literary section contains several useful documents performing to rural finance. It hosts Devfinance a discussion forum on rural and development finance.

■ SA-DHAN, NEW DELHI

<http://www.sa-dhan.net>

Sa-Dhan, established in 1999, functions as a common platform for representing the views of all the stakeholders in the field of Microfinance. The role of Sa-Dhan includes capacity building of members, sharing of knowledge & information, networking, establishing standards in the microfinance sector, policy advocacy, etc. It has more than 200 MFIs/NGOs as members who contribute to over 70 percent of the outreach under microfinance in the country. The website provides several informative documents related to Capacity building, Policy Advocacy and Standards. It also contains circulars issued by the Reserve Bank of India, NABARD and others in the microfinance sector.

■ SANKALP, MUMBAI

<http://www.sankalpforum.com>

Sankalp is a South Asia Social Enterprise and Investment Forum organised by Intellectap. The primary goal is of bringing together various stakeholders sharing a common view that capital should be invested to create multiple bottom line returns (social, financial and environmental) and not exclusively financial (profit making) or social (philanthropic) returns. It showcases emerging as well as high-impact organizations in the sectors of Agriculture & Rural Innovations, Environment & Clean Energy, Healthcare and Highly Scalable Social Models. The site enables practitioners to tap into the forum's exhaustive database of impact investors, entrepreneurs, media, organizers and others in the social enterprise universe.

■ SHG GATEWAY, HYDERABAD

<http://www.shgateway.in>

The SHG Gateway is a source of information related to the SHG Movement. Andhra Pradesh Mahila Abhivruddhi Society (APMAS), as a national-level NGO supporting the SHG movement in India, initiated the Gateway. The SHG Gateway has been created as a forum for Self-Help Group movement stakeholders across India. It includes research and publications, organization and consultant profiles, the latest news and highlights, events, and job opportunities in the SHG movement. It is a good reference site for micro-credit practitioners. It hosts the SHG & Self-Managed Financial Institutions Discussion Lists, while it also features Government Acts, orders, circulars, rating tools and self help promoting institutions. It also provides for a searchable database of organizations and consultants in the microfinance sector.

■ SILICON VALLEY MICROFINANCE NETWORK (SVMN), WASHINGTON

<http://www.svmn.wordpress.com/>

The SVMN is a grassroots organization for people interested in learning about microfinance, microcredit, and related finance, economic, and development topics. It aims to mobilize resources to increase the impact of microfinance in reducing global poverty by connecting, educating and engaging people in the field of microfinance. The site provides several links and resources on microfinance related issues.

■ SKOCH CONSULTANCY SERVICES PVT. LTD., GURGAON

<http://www.skoch.in>

Founded in 1997, Skoch Consultancy Services Pvt. Ltd. Is a boutique strategy and management firm that has expertise in the Banking Financial Services and Insurance Sector. The site features a knowledge repository on banking, financial services and insurance. It provides case studies and best practices in the field of financial inclusion in the form of articles and video films. In addition it showcases reports, journals and books on financial inclusion.

■ SOUTH PACIFIC BUSINESS DEVELOPMENT FOUNDATION, SAMOA.

<http://www.spbd.ws>

South Pacific Business Development Foundation (SPBD) is a Grameen Bank style micro finance organization serving those living in poverty in the Pacific Islands. SPBD's first target market is the island nation of Samoa that the UNDP has declared as being food deficient. SPBD improves the quality of life of poor families of Samoa by providing training, unsecured credit, ongoing guidance and motivation to help clients start, grow and sustain micro-businesses. In addition with micro-entrepreneurial support, SPBD also provides both unsecured housing improvement and childhood education loans to members who have already successfully started a micro business and paid down at least one SPBD micro business loan. The website provides links to the Micro Credit Summit that SPBD has joined. It helps to reach out to 100 million of the world's poorest families and provides them with micro credit facilities. Success stories of SPBD's works are also highlighted in the website.

■ STRATEGIES AND TOOLS AGAINST SOCIAL EXCLUSION AND POVERTY, (STEP), GENEVA

<http://www.ilo.org/public/english/protection/secsoc/step/research/inventaires.htm>

The ILO implements the “Strategies and Tools against Social Exclusion and Poverty, (STEP) program, under the Social Protection Sector. The STEP programme plays a key role in the development of social protection for the poor around the world. It supports the extension of social security through advocacy and technical assistance. The website possesses several downloadable documents, tools and guidelines related to microfinance and micro insurance.

■ THE GLOBAL VOICE OF SAVINGS AND RETAIL BANKING, BRUSSELS

<http://www.savings-banks.com/generalHome.aspx>

World Savings Banks Institute (WSBI) and European Savings Banks Group (ESBG) represent the global and European voice of savings and retail banks.. WSBI has begun working with members in 10 different countries as a part of a global effort to double the number of savings accounts among poor people. The site provides ESBG’s quarterly newsletter, position papers and ‘Perspectives’ their primary research publication. In addition its membership directory provides information on member organizations all over the world.

■ THE MICROCREDIT SUMMIT CAMPAIGN, WASHINGTON, USA

<http://www.microcreditsummit.org>

The Microcredit Summit Campaign is a project of the RESULTS Educational Fund, a US based grassroots advocacy organization committed to ending hunger and poverty. The Campaign brings together microcredit practitioners, advocates, educational institutions, donor agencies, international financial institutions, non-governmental organizations and others involved with microcredit to promote best practices in the field, to stimulate the interchanging of knowledge and to work towards reaching common goals. The site provides several links and publications on microcredit including the State of the Microcredit Summit Campaign Report 2009.

■ THE MOBILE PAYMENT FORUM OF INDIA (MPFI), HYDERABAD

<http://www.mpf.org.in>

The “Mobile Payment Forum of India” enables sharing of learning’s and experiences awareness creation, identifying common resources, resolving common issues and development standards. MPFI provides guidance to Banks, telecom organizations, support service providers, financial institutions, government and others for providing mobile payments in an inter-operable and heterogeneous environment including the rural masses. The portal provides white papers on financial inclusion.

■ THE WORLD BANK, WASHINGTON, USA

<http://www.worldbank.org>

The World Bank Group’s work focuses on supporting equitable local financial markets and building a strong microfinance sector in developing markets. The World Bank is made up of two development institutions the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA). IBRD/IDA provides financing through credit lines to governments, broader lending support for market development, and technical policy advice. The portal holds over 65,000 free, downloadable documents, including operational documents (project documents, analytical and advisory work, and evaluations), formal and informal research papers, and most Bank publications. It also provides illustration on a range of participatory tools that can be used to describe and analyze micro-level poverty and distributional impacts of policy reform.

■ THINK MICROFINANCE, HONDURAS

<http://www.thinkmicrofinance.org>

THINK Microfinance is an independent, open-minded and development-oriented microfinance discussion network. It is a portal where students and professionals interested in sustainable social development through microfinance can share their intellectual wealth, including microfinance knowledge, resources and experiences. The portal contains several discussions, links and documents for microfinance practitioners.

■ THOUGHTSHOP FOUNDATION, KOLKATA

<http://www.thoughtshopfoundation.org>

Thoughtshop Foundation is a Social Communication Organization. It is dedicated to creating new and effective ways of dealing with social issues, with the aim to educate, motivate and initiate change. It is engaged in developing behavior change communication strategies, participatory community friendly toolkits and training software for various organizations in the social sector like Oxfam, CEF India, CARE India, UNICEF and International Deaf Children Society India. It shares a training Kit for Self Help Groups and a training toolkit for Poor Women's Economic Leadership Processes (Oxfam).

■ UNITED NATIONS CAPITAL DEVELOPMENT FUND, USA

<http://www.unCDF.org/english/index.php>

The United Nations Capital Development Fund (UNCDF) offers a unique combination of investment capital, capacity building and technical advisory services to promote microfinance and local development in the Least Developed Countries (LDCs). UNCDF concentrates its microfinance programmes on building inclusive financial sectors in the LDCs. It contributes to the achievement of the Millennium Development Goals in LDCs through a variety of innovative approaches in both local development and microfinance. The site provides several resources related to microfinance. The UNCDF Inclusive Finance section provides a free web-based distance-learning tool on microfinance.

■ UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT (USAID), USA

<http://www.povertytools.org>

USAID Micro-enterprise programmes aim to benefit the very poor. To ensure that USAID meets the target a "Poverty Assessment Tool" has been developed which can be used by the project partners to know to what extent the program coverage has benefited the very poor section of the society. These tools have been developed for 29 countries including India. This site provides information and helps organizations as they apply the Poverty Assessment Tools. All USAID-certified poverty assessment tools and accompanying training materials are freely available to any user to help measure extreme poverty at the household level.

■ UNITUS, USA

<http://blog.unitus.com/> (Blog)

Unitus, an international nonprofit organization, fights global poverty by accelerating the growth of microfinance—small loans and other financial tools for self-empowerment—where it is needed most. Unitus adopts the "Unitus Acceleration Model" which focuses on selecting good microfinance leaders, to support them in planning and raising fund for microfinance activities and help in networking with partners. The MFI partners section in the website gives details about the MFIs working with Unitus across the world including India.

■ VIATICAL SETTLEMENTS, AUSTIN

<http://www.viatical-web.org>

Viatical web provides information about Viatical settlements. In a viatical settlement, a terminally or chronically ill person sells his or her life insurance policy to a third party for a lump-sum payment. In return, the third party, who may be an individual investor or a firm, takes over payments on the policy and is the beneficiary of the policy upon the death of the patient.

■ WOMEN'S WORLD BANKING, NEW YORK

<http://www.swwb.org>

Women's World Banking is a global network of 40 microfinance providers and banks, working in 28 countries to bring financial services and information to low-income entrepreneurs. The global partnership of WWB's network institutions were evolved from donor-dependent and philanthropic initiatives to self-sustaining financial institutions offering credit, savings, insurance and other essential products and services to millions of micro entrepreneurs, with majority of them women. The website provides information about the WWB's network supported by a global team that works closely with its member institutions to develop innovative business strategies, strengthen their organizations, and create products that best meet the needs of the poor in the communities they serve. The website also highlights product's design and distribution, access to capital markets, organizational effectiveness, and peer-to-peer learning. The web links are also provided to some of the external resources/ websites on knowledge sharing, micro-finance data, publications, and research.

■ WORLD COUNCIL OF CREDIT UNIONS, USA

<http://www.woccu.org/microfinance>

World Council of Credit Unions (WOCCU) is the global trade association and development agency for credit unions. WOCCU promotes the sustainable development of credit unions and other financial cooperatives around the world to empower people through access to high quality and affordable financial services. The site features Remittances (IRnet[®]) that offers international and domestic money transfers through WOCCU's International Remittance Network (IRnet[®]); PEARLS - a financial performance monitoring system designed to offer management guidance for credit unions and other savings institutions and the WOCCU Value Chain Finance Implementation Manual amongst other interesting resources.

■ XIGI

<http://www.xigi.net>

xigi.net (pronounced 'ziggy') is a space for making connections and gathering intelligence within the capital market. Xigi is an interactive searchable database for information about people, organizations and investment offerings in social enterprise, microfinance housing and other section. It is a social network tool provider and online platform for tracking nature and amount of investment activity in the emerging market of social enterprises and connects emergent entrepreneurs.

Note: The source of information for this Chapter is the 'Recommended Portals and Information Bases' which is a section of the Consolidated Replies produced by the Solution Exchange for each query discussed in the Microfinance Community. Appropriate value addition has been made to enrich the list as well as details. However this is not an exhaustive list of websites and information sources on microfinance.



SECTION - III

Relevant Documents

- Microfinance – Macro Issues
- Microfinance Products, Services and Delivery Mechanisms
- Microfinance for Livelihoods and its Sub Sectors
- Microfinance Initiatives for Inclusion
- Microfinance Technologies, Tools, Processes and Systems
- Enabling Policy and Institutional Environment for Microfinance

MICROFINANCE MACRO ISSUES

MICROFINANCE PROGRAMS AND REPORTS

Draft Background Material on National Rural Livelihoods Mission (NRLM) (Paper)

Ministry of Rural Development (MoRD)

Draft paper on NRLM proposes to redesign the Swarnjayanti Gram Swarozgar Yojana (SGSY) to enlarge its scope significantly and make it more effective.

http://rural.nic.in/latest/Draft_SM_9sept09.pdf (Size: 244 KB)

Guidelines for Swarnjayanti Gram Swarozgar Yojana (SGSY) (Guidelines)

Ministry of Rural Development (MoRD)

Government scheme which aims to bring the assisted poor families above the poverty line by ensuring sustained level of income by organizing the poor into SHGs.

<http://www.drd.nic.in/Guide/sgsy.htm> (Size: 895 KB)

State of the Microcredit Summit Campaign Report (Report)

by Sam Daley-Harris; 2005

Highlights the list of verified institutions, verifiers, institution's action plans etc. relating to provision of microcredit.

<http://www.microcreditsummit.org/pubs/reports/socr/2005/SOCR05.pdf> (Size: 763.14 KB)

India: Rural Finance Sector Restructuring and Development (Article)

Price Waterhouse Coopers Pvt. Ltd (Finance and Governance) India in association with BASIX, India, ADB, Volume 3; December 2003

Covers socio-economic overview of India's poor, policy review and analysis of microfinance sector, legal, regulatory and supervision issues related to the sector.

<http://www.adb.org/Documents/Reports/Consultant/36343-IND/vol3.pdf> (Size: 518.83 KB)

Conditions in which Microfinance has emerged in Certain Regions and Consequent Policy Implications (Paper)

by M S Sriram and Radha Kumar; May 2005

Looks at the macro data on the availability of infrastructure, economic growth, availability of formal financial services etc. to explain the growth of microfinance in certain regions.

<http://www.iimahd.ernet.in/~mssriram/regionalspread-shgs.pdf> (Size: 173.61 KB)

Microfinance in India: A State of the Sector Report, 2006 (Report)

by Prabhu Ghate, A joint initiative of CARE and Ford Foundation; 2006

Provides an overview of the progress of Indian Microfinance sector, highlights SHG-Bank linkage program (SBLP) & MFI model and gives a road map for future.

http://microfinanceindia.org/download_reports/state_of_the_sector_06.pdf (Size: 2.86 MB)

Microfinance in India - A State of the Sector Report, 2007 (Report)

by Dr. Prabhu Ghate; ACCESS Development Services, Swiss Agency for Development Cooperation and Ford Foundation; 2007

Covers latest issues, recommendations and achievements of the Indian microfinance sector; highlights the SHG bank linkage programme and federations as financiers.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res26020801.pdf> (Size: 2.86 MB)

Understanding Microfinance (Book)

by Debadutta K. Panda; Wiley-India; New Delhi; March 2009

Analyzes the role of microfinance and microfinance institutions and scans various microfinance lending models practiced throughout the world, and in India.

http://wileyindia.com/index.php?page_id=bookdetails&id=9788126519446

COMBATING FINANCIAL CRISIS

The Impact of the Global Financial Crisis on Latin America and Caribbean Microfinance Institutions (Report)

Micro Rate, Calmeadow, Corporacion Andina de Fomento, Inter-American Development Bank and Multilateral Investment Fund; March 2009

Report is based on a study to gauge the impact of the global financial crisis on the microfinance sector in Latin America and the Caribbean.

<http://www.microfinanzas.org/uploads/media/1924818-resumen.pdf> (Size: 619 KB)

Microfinance - Testing its Resilience to the Global Financial Crisis (Report)

Fitch Ratings; New York; 22 January 2009

Shares refinancing constraints faced by MFIs; highlights how for some MFI's financial performance will be affected by lower lending volumes and higher costs of funding.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res11050901.pdf> (Size: 159 KB)

Combating the Slowdown: Ideas by CIOs for CIOs (Article)

PC Quest; 1 June 2009

Highlights that most organizations view the economic slowdown as an opportunity in disguise to explore new avenues for expanding their business.

<http://pcquest.ciol.com/content/implementation2009/2009/109060103.asp>

The Global Financial Crisis and its Impact on Microfinance (Paper)

by Elizabeth Littlefield and Christoph Kneiding; Consultative Group to Assist the Poor; Washington, DC; February 2009

Highlights that the effect of financial crisis on any institution depends on - structure of an institution's liabilities, its financial state and the economic health of its clients.

http://www.cgap.org/gm/document-1.1.1305/FN_52%20ENG.pdf (Size: 283 KB)

The Global Financial Crisis, Developing Countries and Policy Responses (Paper)

by Neil McCulloch, Anna Schmidt and Andy Sumner; Institute of Development Studies; Brighton, United Kingdom; 2 March 2009

Shares the possible effects of the financial crisis on the developing world and the policy recommendations on the poverty impacts of the crisis.

<http://www.ids.ac.uk/index.cfm?objectid=632E614C-5056-8171-7BC41465293655A4> (Size 731 KB)

Microfinance and the Financial Crisis - CGAP Virtual Conference (Report)

Consultative Group to Assist the Poor (CGAP); December 2008

Provides the impact of financial crisis on microfinance, steps required to overcome the situation and the way forward.

<http://www.cgap.org/gm/document-1.9.7439/CGAPVirtualConference2008Summary.pdf> (Size: 94 KB)

The Financial Crisis and its Impact on Developing Countries (Paper)

by Stephany Griffith-Jones and José Antonio Ocampo; Bureau for Development Policy, Poverty Group; United Nations Development Programme; New York; January 2009

Provides broad recommendations for policy responses at the national level and proposes sweeping reforms at the global and regional level.

http://content.undp.org/go/cms-service/download/asset/?asset_id=1943256 (Size: 612 KB)

Global Recession and Microfinance in Developing Countries: Threats & Opportunities (Paper)

by Roberto Moro Visconti and Geoffrey Baluku Muzigiti; Università Cattolica Del Sacro Cuore - Italy; 20 December 2008

Studies the impact of recession on MFIs in developing countries whereby the growth pattern of MFIs has slowed down due to the lack of adequate funding.

http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1318581 (Size: 326 KB)

Global Financial Crisis : Impact on India's Poor (Book)

by Rajiv Kumar, Bibek Debroy, Jayati Ghosh, Vijay Mahajan and K. Seeta Prabhu; United Nations Development Programme India; 2009

Compilation of papers providing initial perspective on the global financial crisis and its impact on the poor in India.

<http://data.undp.org.in/FinancialCrisis/FinalFCP.pdf> (Size: 201 KB)

MICROFINANCE PRODUCTS, SERVICES & DELIVERY MECHANISMS**SAVINGS****iSanchayeeta (Savings) & Daily Deposit Scheme of Cuttack Urban Co-operative Bank (CUCB) (Paper)**

by Kailash C. Sharma; Microfinance Gateway; 2004

Describes the modalities of CUCB daily savings and loan repayment collection scheme which has increased outreach and created a large number of jobs cost-effectively.

<http://www.urbanco-opbankctc.com/deposit-schemes/sanchayeeta-daily-deposit-account>

SEWA Bank - UTI Mutual Fund "Micro-Pension" Initiative for Unorganised Sector (Article)

UTI Bank (now known as Axis Bank); Ahmedabad; 12 April 2006

UTI Bank was the first to develop a micro mutual fund for the rural poor and unorganized sector; this initiative was piloted in partnership with SEWA.

<http://www.utimf.com/News/NewsFile/129/129.htm>

ICICI MF Launches Small Investment Plan for Rural Market (Article)

by Biju Mathew; Live Mint, The Wall Street Journal; 26 April 2007

Scheme piloted by ICICI Bank and Kas Foundation, an MFI, allows rural poor to invest savings and participate in the stock market for as little as Rs. 50 every month.

<http://www.livemint.com/2007/04/26010752/ICICI-MF-launches-small-invest.html>

Reserve Bank of India (RBI) Circular on Micro-Credit (Circular)

RBI Letter RPCD. No. Plan, BC 21/04.09.22/2004-05 Dt. 21.08.04; 30 June 2004

The document details the guidelines set by the RBI for functioning of SHGs and highlights the provisions for savings mobilization by SHGs and SHG promoters.

http://megapib.nic.in/mselfhelpgroup_rbicir.htm

Quality Issues in the Microfinance Sector in Rajasthan (Report)

Mahila Abhivruddhi Society Andhra Pradesh (APMAS), Hyderabad and the Center for Micro Finance (CMF), Jaipur; 2006

Study finds that 73% of the sample households save in informal sources including earth in hand. It provides recommendations to increase SHG savings .

<http://www.apmas.org/pdf/QualityIssuesinMicrofinanceSectorinRajasthan.doc> (Size: 1.2 MB)

Banking Regulations Act, 1949 - As Applicable to Co-operative Societies (Circular)

RBI Circular UBD. No. BL (RO) 3 /07.01.00-2001/02; 18 July 2002

Document details guidelines for thrift mobilization and other provisions for cooperative societies.

<http://rbidocs.rbi.org.in/rdocs/notification/PDFs/20713.pdf> (Size: 28 KB)

Opening of Savings Bank Accounts in the Name of Self-Help Groups (Circular)

NABARD Circular DBOD.DIR.BC.11/13.01.08/98; 10 February 1998

Document details provisions for Regional Rural Banks (RRBs) to open savings bank accounts for self-help groups.

http://www.nabard.org/pdf/circ_rbi10021998.pdf (Size: 8 KB)

New Policy on the Working of Local Area Banks (Guidelines)

Rural Planning and Credit Department Local Area Bank Section, Reserve Bank of India (RBI)

Details the guidelines for the Local Area Bank scheme which was introduced in 1996; covers licensing and other requirements to mobilize savings.

<http://rbidocs.rbi.org.in/rdocs/notification/PDFs/38589.pdf> (Size: 8 KB)

What Savings Products Do People Want? (Paper)

by S. Mullainathan and E. Koshy; Institute for Financial Management and Research (IFMR); September 2006

Documents various inventive ways and extent to which the poor save; highlights some limitations of these savings mechanisms. Useful for MFIs developing savings products.

<http://ifmr.ac.in/cmfr/research/sp.html>

Serving Small Depositors: Meeting Demand while Managing Costs (Paper)

Consultative Group to Assist the Poor (CGAP) - MicroSave Virtual Savings Exchange; 7 December 2005

Article covers various methods for delivering savings services and highlights the Indian postal system and other technological solutions to facilitate savings by NGOs/MFIs.

http://www.microfinancegateway.org/uploaded_files/savings_exchange_report.pdf

Postal Savings and the Provision of Financial Services: Policy Issues and Asian Experiences in the Use of the Postal Infrastructure for Savings Mobilization (Paper)

by Mark J. Scher; United Nations; December 2001

Paper reviews the postal financial systems of 12 developing countries, including product development, investing mobilized funds and utilizing financial technologies.

http://gpn.org/research/banking/postal_savings-un-desa_22.pdf (Size: 930 KB)

Alternate Model/s to Micro-Savings for the 'Bottom-of-the Pyramid' in Rural Areas: Lessons from India, Bangladesh and Nepal and Some Policy Doables (Paper)

by Neela Mukherjee; 2008

Paper focuses on the bottom-most segments of the rural poor and critically looks into the dominant model of micro-savings related to MF.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res09050803.pdf> (Size: 483 KB)

Poverty Eradication through Community Grain Banks (Article)

by Kiran Kulkarni; Institute for Rural Credit & Entrepreneurship Development (I.R.C.E.D.); Maharashtra

Gives an account of the evolution and mechanics of a Grain Bank Movement in the villages in drought prone areas of Atpadi taluka in Sangli district.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res09050806.doc> (Size: 70 KB)

Designing Savings Services: The International Experience (Paper)

by Graham A. N. Wright; MicroSave

Reviews how poor people save cash and how MFIs might assist them, while retaining its focus on profitable operations and sustainability

www.microsave.org/get_file.asp?download_id=1799&myurl=%2Fabout_ms.asp%3FID%3D10 (Size: 202 KB)

Mobilising Savings (Paper)

by Marguerite Robinson and Graham Wright; MicroSave Briefing Note #3; MicroFinance Network and ACCION International; Washington, D.C.; 4-6 June 2001

Details savings products and savings as a service as well as a source of funds for loans; covers issues related to cost, management, organization and human resources.

http://www.microsave.org/briefing_notes/briefing-note-3-mobilising-savings (Size: 156 KB)

Introducing Savings into a Micro Credit Institution – Lessons from ASA (Paper)

by Graham A. N. Wright, Robert Peck Christen and Imran Matin; MicroSave Briefing Note 2

Details the process under which ASA evolved from a compulsory savings model to voluntary savings; report includes lessons learned for mobilizing savings by NGOs.

http://www.microsave.org/research_paper/culture-competition-and-choice-introducing-savings-services-into-a-microcredit (Size: 140 KB)

MICRO CREDIT

- **Macro Level Credit Issues: India and Abroad**

Oriental Bank of Commerce Offers Micro-Finance at 9% in Punjab (Article)

The Tribune, Chandigarh; 5 November 2006

Newspaper article on Oriental Bank of Commerce's strategy to enhance financial and client outreach in the rural areas through SHG lending.

<http://www.tribuneindia.com/2006/20061105/biz.htm#2>

Innovation in Product Design, Credit Delivery and Technology to Reach Small Farmers (Speech)

by Y. S. P. Thorat, NABARD, Kolkata; 11 November 2005

Speech highlights innovative products, delivery channels and support services developed to provide rural entrepreneurs access to financial services.

http://www.nabard.org/fileupload/DataBank/Speeches/md_speech_YSPHORAT_111105.pdf (Size: 84 KB)

ICICI Banks the Poor in India: Demonstrates that Serving Low-Income Segments is Profitable (Article)

by Annie Duflo; UNCDF, Microfinance Matters, Issue 17; October 2005

Article explains ICICI Bank's microfinance initiative designed to reach low-income groups through partnership models, working with various venture capitalists.

http://uncdf.org/english/microfinance/newsletter/pages/2005_10/news_ICICI.php

Building a Reliable MFI Funding Base: Donor Flexibility Shows Results for BASIX in India (Paper)

by Paul Dileo; Consultative Group to Assist the Poor (CGAP), Donor Good Practice Case Study No. 5; 2003

Case study explains how donor flexibility enabled a MFI to secure mix of capital required for long-term growth, in order to provide sustainable microfinance services to the poor.

http://cgap.org/gm/document-1.9.2809/CaseStudy_05.pdf (Size: 83 KB)

India's Banks are Big on Microfinance (Article)

by Nandini Lakshman; BusinessWeek; 22 August 2006

Article discusses the growth prospects in India's microfinance sector including different public and private banks entering the sector.

http://www.businessweek.com/smallbiz/content/aug2006/sb20060822_940979.htm

From Microcredit to Livelihood Finance (Speech)

by Vijay Mahajan; BASIX, Hyderabad; August 2005

Speech mentions the limitations of micro-credit and suggests the need for livelihood finance for a larger impact on the poor's livelihoods and thus achieve economic growth.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.25359> (Size: 75 KB)

Sa-Dhan Quick Report 2007- A Snapshot of Microfinance Institutions in India (Report)

Sa-Dhan; The Association of Community Development Financial Institutions; 2007

With contributions from over 145 MFIs across the country, the report gives an overview of classification, outreach, efficiency, cost of credit, and funding structure of MFIs in India.

<http://www.sadhan.net/AdIs/Microfinance/Article/SectorReport/Expandingurbanoutreachandportfolios.pdf> (Size: 1.12 MB)

SHGs to help Indian Women Fight Economic Slowdown (Article)

iGovernment; 26 June 2009

Shares that the Self-help group movement is being strengthened further to mobilize more and more women for income-generating activities with linkage to micro-credit.

<http://www.igovernment.in/site/SHGs-to-help-Indian-women-fight-economic-slowdown/>

Report of the Committee on Credit Related Issues under SGSY (Report)

Department of Rural Development, Ministry of Rural Development; February 2009

Shares an overview of the success and failures of SGSY and the key elements of the National Rural Livelihoods Mission.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res26060903.pdf> (Size: 797 KB)

Defining Credit Risk (Article)

Wikipedia; 20 July 2007

Defines credit risk as the "risk of loss" due to a debtor's non-payment of a loan or other line of credit (either the principal or interest or both).

http://en.wikipedia.org/wiki/Credit_risk

Why Institutional Credit Agencies are Reluctant to Lend to the Rural Poor: A Theoretical Analysis of the Indian Rural Credit Market (Paper)

by B. Santonu; World Development, Vol. 25, Issue 2; February 1997

Discusses theoretical reasons for reluctance of formal financial institutions to lend to the rural poor such as high credit risk and seasonality of income.

<http://www.sciencedirect.com/science/article/B6VC6-3SWV6CP-C/2/ef7b0d8130234b791319a003f3f06db6>

Bank Lending Policy, Credit Scoring and Value at Risk (Paper)

by T. Jacobson and K. Roszbach; Stockholm, Sweden: Stockholm School of Economics; July 1998

Describes statistical methods for credit scoring, and finds that the current methodology adopted by many banks does not minimize default risk and Value at Risk is a more suitable method.

http://microfinancegateway.org/files/2615_file_02615.pdf (Size: 968 KB)

Credit Scores to Help Poor Get Bank Loans (Article)

The Economic Times, New Delhi; 27 December 2006

Discusses the rating of poor borrowers' credit history to access financial services and the role of credit information companies in providing references to MFIs and banks.

<http://www.sciencedirect.com/science?article.pdf>

Experian, PlaNet Finance to Promote Credit Bureau Projects (Article)

Moneycontrol India; 13 June 2007

Article argues that introducing a credit bureau to store and share information about borrowers will enable microfinance institutions to make more reliable decisions about lending applicants.

http://www.moneycontrol.com/news/business/experian-planet-finance-to-promote-credit-bureau-projects_286437.html

Grameen Tatkal Scheme Implementation in December (Article)

The Hindu; 19 November 2006

Article announces the launch of the NABARD-GTZ, Grameen Tatkal that seeks to provide loans more quickly to meet the needs of borrowers and thereby reduce over borrowing.

<http://www.hindu.com/2006/11/19/stories/2006111902030300.htm>

Indian Bank's Special Unit for Microfinance (Article)

Business Line Article, The Hindu; 28 July 2004

Article covers the launch of Indian Bank's unit for microfinance which works with SHGs and farmers; the bank has also taken active measures to address the issue of over-borrowing.

<http://www.blonnet.com/2004/07/28/stories/2004072802101900.htm>

Community-Managed Loan Funds: Which Ones Work? (Paper)

Consultative Group to Assist the Poor (CGAP), Focus Note No. 36; May 2006

Document describes successful case studies of community revolving funds as an example of flexible loan products to suit the needs of borrowers to reduce the need to 'over-borrow'.

<http://www.cgap.org/p/site/c/template.rc/1.9.2577> (Size: 192 KB)

Credit Information Systems for Microfinance - A Foundation for Further Innovation (Paper)

by Valerie Rozycki; Centre for Micro Finance Working Paper Series; June 2006

Global survey and case study analysis highlights current practices around sharing credit information as well as the barriers to develop a system of sharing

http://www.ifmr.ac.in/pdf/workingpapers/13/v_rozycki_june_2006.pdf (Size: 444 KB)

Microfinance and the Market for Credit Information in El Salvador (Paper)

by Tom Lenaghan; Development Alternatives, Inc., Maryland, USA; March 2001

Provides an overview of the market for credit information in El Salvador and evaluates the factors affecting the integration of microfinance information and MFIs into this market.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.29752> (Size: 140 KB)

Credit Bureaus: Leveraging Information for the Benefit of Microenterprises (Article)

by Elinor Haider; Inter-American Development Bank, Microenterprise Development Review, Vol. 2 No. 2; January 2000

Discusses how credit bureaus can help solve the problem of the information asymmetry financial institutions face; such a bureau can help improve the sector's regulation and governance

<http://www.iadb.org/sds/doc/2156ENG.pdf> (Size: 104 KB)

Dimensions and Dynamics of MFI Competition in Bangladesh (Article)

Consultative Group to Assist the Poor (CGAP)

In attempt to address the issue of over-borrowing, the study maps microfinance client concentration at the sub-district level and explores the dynamics of MFI competition.

http://www.cgap.org/gm/document-1.9.2816/CaseStudy_bangladesh.pdf (Size: 40 KB)

Transaction Costs in Group Micro Credit in India: Case Studies of Three Micro Finance Institutions (Article)

by Savita Shankar; Centre for Microfinance Working Paper Series; August 2006

Study sought to gain a better understanding of MFI transaction costs to evolve better strategies for reducing lending costs of microfinance

http://ifmr.ac.in/cmfp/publications/wp/2006/13_shankar-caseStudyMFIs.pdf (Size: 248 KB)

Reaching the Other 100 Million Poor in India: Case Studies in Urban Microfinance (Report)

Centre for Microfinance, Chennai

Report examines the business strategy, structure, operations and constraints of six MFIs, including Village Welfare Society and an NGO using the Joint Liability Group model.

<http://ifmr.ac.in/cmfp/casestudies/Reaching-the-Other-100-Million.pdf> (Size: 157 MB)

KAS Foundation Annual Report 2005-2006 (Report)

KAS Foundation, Orissa

Annual Report of KAS Foundation; provides details of the organization's structure and experiences with direct lending to its SHG members.

Self-Help Groups as Financial Intermediaries in India: Cost of Promotion, Sustainability and Impact (Report)

by Ajay Tankha; Prepared for ICCO and Cordaid, The Netherlands

Report studies the costs, sustainability and impact of several MFIs including OUTREACH in Bangalore, which uses the federation model to deliver microfinance services.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.28136> (Size: 352 KB)

Credit Scoring for Microfinance: Can It Work? (Paper)

by Mark Schreiner; Microfinance Risk Management and Center for Social Development Washington University, St. Louis; November 2000

Argues that credit scoring does have a place in the microfinance sector to assess credit risk of the borrower; discusses what types of risk to predict and reviews learnings from Bolivia.

http://www.microfinance.com/English/Papers/Scoring_Can_It_Work.pdf (Size: 56 KB)

Credit Scoring (Article)

by Daniel G. Salazar, with contributions from CGAP Staff and exchange, LLC; CGAP IT Innovations Series

Elaborates on what institutions should use credit scoring, how credit scoring works, costs, requirements, cases of MFIs implementing scoring and lessons learned.

<http://www.lisim.biz/Joomla/images/boletines/CGAP-creditScoring.pdf> (Size: 72 KB)

A Handbook for Developing Credit Scoring Systems in a Microfinance Context (Paper)

Prepared for U.S. Agency for International Development (USAID) by Development Alternatives Inc.; February 2006

Guide for banks, MFIs and donors who are considering applying credit scoring; illustrates a four-step framework for designing and implementing custom credit scorecards.

http://www.microlinks.org/ev_en.php?ID=13456_201&ID2=DO_TOPIC (Size: 564 KB)

Individual Lending (Paper)

by Harish Chotani; Gurgaon

Analyses various features of individual lending, discusses the types and important elements for lending, and outlines the disposable income matrix.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res01040801.pdf> (Size: 60 KB)

■ SHG Bank Linkage Programme

SHG-Bank Linkage Programme -Assessing SHGs for Bank Finance (Report)

by Erhard W. Kroop and B. S. Suran microCredit Innovations Department, NABARD, Mumbai; 2002

Study reviews the progress made by SHG-Bank Linkage Program (SBLP) over the last 10 years including impact of SBLP on lending process of formal banking system.

http://www.nabard.org/fileupload/DataBank/Circulars/circ_nb28022000.pdf

Promotion of Self-Help Groups under the SHG Bank Linkage Programme in India (Article)

by Malcolm Harper; NABARD; November 2002

Paper presented at the SHG Bank Linkage Program, examines and compares how SHPIs endorse SHGs in order to enhance the efficiency and quality of the SHG promotion process.

http://www.ruralfinance.org/servlet/Promotion_of_SHGs.pdf (Size: 188 KB)

RBI & NABARD - Guidelines on Linking Self-Help Groups with Banks (Booklet)

PRADAN; September 1998

Booklet is useful for training purpose for Banks, NGOs, etc. involved in financing and/or formation of SHGs; may be used to appraise bankers and credit service providers for linkages with SHGs.

<http://www.un.org.in/iawg/icecd/39.htm>

ABC on SHG Bank Linkage (Article)

by N. Jeyaseelan; Madurai

Document developed for training frontline staff of Indian Bank's Special Unit for Microfinance (IBSUM) covering basic principles SHG movement and group formation.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res16070701.doc> (Size: 36 KB)

Framework for Increasing SHG Bank Linkages in Project Villages (Article)

Livelihoods Improvement Project for the Himalayas in Uttarakhand; IFAD

Provides a framework including - activities, time frame, role of NGOs, role of project and outcome for increasing SHG Bank Linkages in mountain villages.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res12060803.doc> (Size: 56 KB)

■ Revolving Fund for Household Water and Sanitation Facilities

Guidelines on Revolving Funds for Community Managed Water Supply Schemes and Construction of Household Toilets in Urban Slums in Madhya Pradesh, India (Paper)

Water for Asian Cities Programme, Madhya Pradesh; UN-HABITAT and Government of Madhya Pradesh; November 2006

Provides guidelines for projects at the household level supported through revolving funds used mainly for financing water and sanitation related activities at the household level.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res28080702.pdf> (Size: 412 KB)

Guidelines on Revolving Funds for Constructing Latrines and Water Connections in Luang Prabang, Lao PDR (Guidelines)

UN-HABITAT and Mekong Region Water and Sanitation (MEK-WATSAN) Initiative; November 2006.

Provides guidelines for revolving funds to enable provision of water and sanitation services to reach the urban poor and make them both acceptable.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res28080701.pdf> (Size: 360 KB).

Flush with Loans: Micro Credit for Rural Sanitation (Article)

Jalvaani; Vol 2 No 3; July - September 1999

Details a path breaking low cost low subsidy credit scheme for rural sanitation launched by WaterAid in Tamil Nadu.

<http://www.worldbank.org/external/WDSP/IB/2002/03/22/Rendered/PDF/multi0page.pdf>
(Size: 712 KB)

Linking Credit to Water, Sanitation and Hygiene - The Nafadji Revolving Credit System (Article)

by Adama Sanogo; WaterAid

Details the revolving credit scheme aimed at providing poor women in Nafadji with the financial means to purchase appropriate buckets to transport their drinking water.

<http://www.wateraid.org/mali/news/4267.asp>

Microfinance for Water Supply Services (Article)

by Catarina Fonseca; WELL Resource Centre for Water, Sanitation and Environmental Health; March 2006

Explores examples of microfinance for the water sector citing case studies from developing countries.

<http://www.lboro.ac.uk/well/resources/fact-sheets/fact-sheets-htm/Micro%20for%20water.htm>

Local Financing Mechanisms for Water Supply (Paper)

by Julie Fisher; WEDC; WELL Resource Centre for Water, Sanitation and Environmental Health

Supports delivery of pro-poor watsan interventions through viable, innovative financing mechanisms, and strategies to promote these at regional and national level.

<http://www.lboro.ac.uk/well/resources/Publications/Briefing%20Notes/BN16%20Local%20financing.htm>

A Bottom-Up Approach to Sanitation (Article)

by Darryl D'Monte; InfoChange News and Features; October 2006

Discusses problems of sanitation community projects, lack of funds and lack of conviction amongst people's understanding of sanitation needs, and highlights Orissa's innovation.

<http://infochangeindia.org/20061002274/Health/Features/A-bottom-up-approach-to-sanitation.html>

Financial Services and Environmental Health: Household Credit for Water & Sanitation (Paper)

by Robert C.G. Varley; EHP Applied Study 2; U.S. Agency for International Development (USAID); January 1995

Advocates the use of microfinance institutions as an integral part of financing strategies for increasing water supply and sanitation coverage in urban and peri-urban areas.

<http://www.gdrc.org/icm/envIRON/usaid.html>

Microfinance for Sanitation (Article)

by Darren Saywell; WELL Resource Centre for Water, Sanitation and Environmental Health; 2006

Examines progress of developing microfinance mechanisms for sanitation initiatives, identifies key factors in failures and successes of initiatives using global examples.

<http://www.lboro.ac.uk/well/resources/fact-sheets/fact-sheets-htm/mcfs.htm>

Financing Water Using Partial Loan Guarantees (Presentation)

by Jacqueline E. Schafer and John Wasielewski; U.S. Agency for International Development (USAID)

Highlights USAID's approach to water finance; Water Revolving Funds (WRFs), and details the activities of its watsan projects in Karnataka and Tamil Nadu.

<http://www.oecd.org/searchGoogle/financing+water+using+partial+loan+guarantee> (Size: 735 KB)

Financing Small Water Supply and Sanitation Service Providers - Exploring the Microfinance Option in Sub-Saharan Africa (Paper)

by M. Mehta and K. Virjee; WSP - Water and Sanitation Program of UNDP and the World Bank; December 2003

Discusses possible role of microfinance in financing small water supply and sanitation service providers; lists key aspects to be addressed by the government and civil society.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.28364> (Size: 720 KB)

■ Housing Microfinance

Housing Microfinance - Policy Recommendations (Paper)

by Frank Daphnis and Ingrid Faulhaber; Swedish International Development Cooperation Agency (SIDA); October 2004

Reviews SIDA's housing microfinance programs in Central America and provides policy recommendations for SIDA's housing microfinance programs.

http://www.sida.se/sida/jsp/sida.jsp?d=118&a=3322&language=en_US (Size: 312 KB)

Assessment of Housing Sector in Ghana (Report)

by CHF International; December 2004

Examines trends and risks of providing microfinance for housing, recommends strategies to the Government of Ghana to meet the critical challenge of affordable housing.

<http://www.chfinternational.org/node/21161> (Size: 599 KB)

Low Income Housing - Challenges and Opportunities for Microfinance (Report)

by Aparna Krishnan, Minakshi Ramji and Yusuke Taishi; Centre for Microfinance at Institute for Financial Management and Research (IFMR); Chennai

Explores best practices and models used by IFMR, to provide housing finance products, with particular emphasis on southern India

https://www.habitat.org/housing_finance/pdf/low_income_housing_in_india.pdf (Size: 224 KB)

Housing Microfinance - Designing a Product for Rural Poor (Paper)

by Cheryl Young; Institute for Financial Management (Centre for Microfinance); November 2007

Outlines demand assessment and product considerations for an organization in Andhra Pradesh that seeks to provide a housing microfinance product

http://ifmr.ac.in/cmfp/publications/wp/2007/19_young-housingmicrofinance.pdf (Size: 312 KB)

National Housing Bank to disburse 500 crores through Microfinance (Article)

Business Standard; 28 September 2008

Article shares the announcement by National Housing Bank to disburse 500 crores in a year through microfinance to one lakh borrowers.

<http://www.business-standard.com/india/storypage.php?tp=on&autono=46404>

The Fortune at the Bottom of the Pyramid (Book)

by C.K Prahalad; Wharton School Publishing; 27 January 2006

Highlights case studies of companies helping millions of the world's poorest people escape poverty.

http://www.amazon.com/s/ref=nb_ss_gw?Fortune+at+Bottom+of+Pyramids

Shelter Finance for the poor (Article)

by Kimberly Tilock, Frank Daphnis, Ingrid Fulhauber and Mathew Chandy; Cities Alliance; 2002

Examines SEWA Bank's operations in Ahmedabad, Gujarat; analyses the housing microfinance loan product of SEWA at length.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.27090> (Size: 468 KB)

Making Development Budgets Work Better: Housing Loans and Poverty Reduction in Thailand (Article)

by Boonyabantha S.; Kerr T.; Practical Action Publishing; March 2003

Interview with the director of an urban poverty reduction programme and also a short introduction to the programme, including its strategies and activities (i.e. housing loans).

<http://www.ingentaconnect.com/content/itpub/sedv/2003/00000014/00000001/art00006>
(Size: 128 KB)

■ Microfinance for Health and Education

Linkages with Microfinance and Effective Education with a Focus on Parental Involvement: An Exploratory Study in Andhra Pradesh, India (Paper)

by Margot Quaegebeur and Srivatsa Marthi; Centre for Microfinance Research; Working Paper Series; August 2005

Exploratory case study assessing educational status of children of microfinance clients and the role of MFIs in helping clients' children to get quality education.

<http://ifmr.ac.in/pdf/workingpapers/8/microfinance.pdf> (Size: 394 KB)

Examining Empowerment, Poverty Alleviation and Education within SHGs (Report)

by Jaya Sharma and Soma K.Parthasarathy; Nirantar; 2007

Shows the inequitable distribution of socio-economic benefits among the SHG members and absence of capacity building services for the SHG members.

http://www.nirantar.net/docs/SHG_%20qual_%20eng.pdf

Examining Literacy and Power Within SHGs (Report)

Nirantar; 2007

Highlights how women SHG members that are financially better-off and literate, influence decisions relating to distribution of internal credit among poorer members.

<http://www.nirantar.net/docs/SHG%20Quantitative%20Report.pdf>

Business Plan Winner Targets India Dropouts (Report)

by Carla Tishler; Harvard Business School; May 2003

Business Plan for developing education loan products using microfinance concept to provide quality and sustained education for school going children from poor families.

<http://hbswk.hbs.edu/item/3478.html>

From Microfinance to Macro Change: Integrating Health Education and Microfinance to Empower Women and Reduce Poverty (Paper)

United Nations Population Fund (UNFPA) and Microcredit Summit Campaign; 2006

Provides case studies from Bolivia on the successful integration of health education and microfinance services, and how MF services help improve reproductive health.

http://www.unfpa.org/upload/lib_pub_file/530_filename_advocacy.pdf (Size 571 KB)

The Influence of Microfinance on the Education Decisions of Rural Households: Evidence from Bolivia (Paper)

by Jorge H. Maldonado and Claudio Gonzalez-Vega et al; Presented at the Annual Meeting of the American Agricultural Economics Association; Ohio State University; July 2003

Paper addresses household decision on schooling and the role microfinance plays in such decisions through income, risk coping, gender, child labour and information sharing.

<http://www-agecon.ag.ohio-state.edu/programs/ruralfinance/Publications/Bolivia/Papers/English.pdf> (Size: 98 KB)

MICRO INSURANCE**■ Legal Issues and Regulations for Micro Insurance****Regulation and Supervision of Micro-Insurance (Paper)**

by Martina Wiedmaier-Pfister; Federal Ministry for Economic Cooperation and Development; August 2004

Provides recommendations for improving the regulatory landscape for micro-insurance and explores the constraints on micro-insurance delivery in the existing regulatory framework.

http://www.yearofmicrocredit.org/docs/Microinsurance_Regulation.pdf (Size: 458 KB)

IRDA Micro Insurance Guidelines (Guidelines)

Insurance Regulatory and Development Authority; 10 November 2005

Provides the regulatory framework for insurance sector, also distributes micro-insurance products, appoints agents & works on the design of micro-insurance products (including health).

http://www.irdaindia.org/regulations/IRDA-Mirco-Ins_reg-2005.pdf (Size: 125 KB)

Performance Indicators for Micro-Insurance (Report)

by J. Wipf and D. Garand; Appui au Développement Autonome (ADA); April 2008

Describes nine principals and ten key indicators for measuring performance of micro-insurance products (including for health) also shares sample performances for each indicator.

http://www.microinsurancecentre.org/UI/UploadDocumentsCPerformanceIndicators_1AN.pdf (Size: 876 KB)

Insurance Regulatory and Development Authority (IRDA) Micro-Insurance Regulation 2005 (Paper)

The Gazette of India, Hyderabad; 10 November 2005

Full legislation outlines governance regulations for micro-insurance schemes and delivery mechanisms in India.

http://www.irdaindia.org/regulations/IRDA-Mirco-Ins_reg-2005.pdf (Size: 696 KB)

Guidelines on Licensing of Corporate Agents, IRDA, 2005 (Guidelines)

Insurance Regulatory and Development Authority; July 2005

Guidelines issued by the Insurance Regulatory and Development Authority to control the distribution of insurance services by NGOs, CBOs and Cooperatives.

<http://www.irdaindia.org/guidelines/caguide.pdf> (Size: 704 KB)

■ Models and Products in Micro Insurance

Life Insurance Corporation (LIC) to E-Enable Micro-Insurance Agents (Article)

CXO Today, Mumbai; 7 April 2007

Article details the partnership between LIC and 3i Infotech to implement a micro-insurance agent software for micro-insurance to streamline operations and expand outreach.

http://www.cxotoday.com/India/News/LIC_To_e-enable_Micro_Insurance_Agents/551-80272-912.html

TATA-AIG Life Insurance Company Ltd. India (Paper)

by James Roth and Vijay Athreye; Consultative Group to Assist the Poor (CGAP) Working Group on Microinsurance Good and Bad Practices, Case Study No. 14; September 2005

Case study details TATA-AIG's experience with the micro-agents model to deliver micro-insurance, and the challenges faced and lessons learned.

http://www.microfinancegateway.org/gm/document-1.9.26900/28285_file_Tata_AIG_Good_and_Bad_Case_Study_14.pdf (Size: 665 KB)

Community Based Schemes- India: An Inventory of Micro-Insurance Schemes (Paper)

Working Paper No. 2, International Labour Organization, Geneva; 2005

Identifies various micro-insurance schemes operating in India as of 2005, and serves as a preliminary version of the internet database – the Asian Micro-Insurance Network (AMIN).

<http://www.ilo.org/public/english/protection/socsec/step/download/831p1.pdf> (Size: 918 KB)

Sustainable Microfinance for Women's Empowerment (Article)

by Linda Mayoux; Institute for Financial Management and Research (IFMR) Newsletter; October 2006

Cites the product innovations developed by various MFIs and organizations in India including micro-insurance for assets and use of biometric cards.

<http://www.genfinance.info/Chennai/IFMRarticle.pdf> (Size: 56 KB)

Micro-Finance Clients Want Flexible Facility (Article)

by S. M. Rahman; The Financial Express, Dhaka; 8 August 2007

Shares that Microfinance clients needs flexible payment facility for the products offered by the microfinance providers especially insurance premiums.

http://www.thefinancialexpress-bd.com/search_index.php?page=detail_news&news_id=7084

■ Delivery Mechanisms for Micro Insurance and Micro Pensions

Global Review of Insurance Models and Best and Good Practices: Evidence from 14 Countries (Paper)

by Swainson, Jeremy and Ramesh S. Arunachalam; Internal Working Paper, Enterplan FDCF, UK; 2006

Working paper consists of good practices in the field of micro insurance services in 14 countries and provides an overview of global of insurance schemes.

r_arunachalam@hotmail.com

Lessons Learnt the Hard Way - Good and bad practices in Microinsurance (Paper)

Consultative Group to Assist the Poor (CGAP) Working Group on Microinsurance; January 2005

Documents the challenges faced by various micro-insurance providers, and creates a framework of the insurer's vulnerabilities with real-life examples of nine anonymous companies.

http://www2.ilo.org/employment/Whatwedo/Publications/lang--en/docName--WCMS_122461/index.htm

India: An Inventory of Micro Insurance Schemes (Report)

ILO/STEP, SRO for South Asia, Working Paper No. 2, International Labour Office, Geneva; 2005

Study identifies the ownership, age, geographical outreach and nature of services of micro insurance schemes operating in India, including agencies involved in delivery.

<http://www.ilo.org/public/english/protection/secsoc/step/events/2005.htm> (Size: 918 KB)

Institute for Financial Management and Research: Centre for Insurance and Risk Management (Report)

Institute for Financial Management and Research

Report on the Centre, which is setup as a sectoral infrastructure support system focusing on building product development capabilities for insurance and other risk mitigating instruments.

<http://www.ifmr.ac.in/pdf/CIRMBrochure.pdf> (Size: 261 KB)

The Changing Face of Insurance (Article)

by Jayant Pai; Rediff News; April 2007

Article offers an opinion on a recent judgement of the Bombay High Court, which stated that trading in insurance policies is permissible.

<http://www.rediff.com/money/2007/apr/03insure.htm>

Time to Mainstream Micro-Pensions in India (Paper)

by Mukul Asher and Savita Shankar; April 2007

Explains how formal financial institutions have leveraged on MFI delivery channels MFIs to meet pension needs of the poor in India.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res03040701.doc>

Compilation of Insurance Schemes Available With the Four Nationalized Insurance Companies in India Suitable to Poor Families (Report)

Friends of Women's World Banking; April 2001

Contains a description of the insurance schemes currently available with the four Indian nationalized insurance companies including a package scheme for cooperative societies.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res03040702.doc>

Protecting the Poor: A Micro Insurance Compendium (Report)

by Craig Churchill; International Labour Organization; 2006

Compiles lessons on micro insurance to low income clients including institutional models for delivery, product design, marketing, premium collection and governance.

http://www.ilo.org/global/What_we_do/Publications/ILOBookstore/Orderonline/Books/lang--en/WCMS_090714/index.htm

Micro Insurance and Microfinance Institutions: Evidence from India (Paper)

by James Roth, Craig Churchill, Gabriele Ramm and Namerta; Consultative Group to Assist the Poor (CGAP) Working Group on Microinsurance: Good and Bad Practices, Case Study No. 15, Washington D.C.; September 2005

Analyses the delivery of micro insurance by three MFIs in India and provides some lessons on the design of products and delivery models.

<http://zunia.org/post/micro-insurance-and-microfinance-institutions-evidence-from-india/>

Access to Insurance for the Poor (Article)

by Vijay Kalakavonda; Access Finance, The World Bank Group, Issue No. 13; August 2006

Article provides details of the Society for Elimination of Rural Poverty model for insurance provision through community based organizations- the challenges and success factors

<http://rru.worldbank.org/Documents/PapersLinks/Microinsurance/AccessFinanceAug2006.pdf>
(Size: 123 KB)

Study of the Utilisation Pattern of Hospital-Based Health Insurance Plan Targeted Towards Lower Socio-Economic Group (Reports)

by V. P. Bhaskaran, Satyashankar P. and Rajendra P. Patankar; Journal of the Academy of Hospital Administration, Vol. 16, No. 1; 2004

Study examines salient features of the Manipal Health Card, a type of insurance plan, provided under the comprehensive health benefit scheme of Manipal Academy of Higher Education Group.

<http://www.indmedica.com/journals.php?journalid=6&issueid=25&articleid=229&action=article>

Third Annual Report: KAS Foundation 2005-2006 (Report)

KAS Foundation; March 2006

Report provides details on the cattle insurance scheme for diary groups provided by ICICI Lombard in partnership with the KAS Foundation, Orissa.

http://ifmr.ac.in/cmfw-content/uploads/2006/KAS-2006-Annual_Report.pdf (Size: 2.4 MB)

Scaling-Up Micro-Insurance: The Case of Weather Insurance for Smallholders in India (Paper)

by Ornsaran Pomme Manuamorn; The World Bank; October 2005

Study serves as a weather insurance implementation guide, which could be transferred and replicated by other institutions interested in offering alternative insurance products.

<http://siteresources.worldbank.org/INTARD/Resources/ScalingUpMicroinsurance.pdf> (Size: 584 KB)

Delta Life: Bangladesh (Paper)

by M. J. McCord and C. Churchill; Consultative Group to Assist the Poor (CGAP) Working Group on Microinsurance Good and Bad Practices; Case Study No. 7

Case study shares lessons from the Delta Life's experience in micro-insurance in Bangladesh, which attempted claims segmentation to improve micro-insurance operations.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.26113> (Size: 664 KB)

■ Micro Insurance for Disaster affected areas

VimoSEWA India (Paper)

by Denis Garand; Consultative Group to Assist the Poor (CGAP) Working Group on Microinsurance Good and Bad Practices Case Study No. 16; October 2005

Case study covers the evolution of SEWA's VimoSEWA since it developed a business plan, its impact and its experience in delivering micro-insurance following the 2001 Gujarat earthquake.

http://www.microfinancegateway.org/gm/document-1.9.25692/28653_file_VimoSEWA_English.pdf (Size: 1.43 KB)

Insuring Public Finances against Natural Disasters - A Survey of Options and Recent Initiatives (Paper)

by David Hoffman and Patricia Brukoff's; International Monetary Fund; Washington, D.C; August 2006

Showcases international examples from Caribbean and Mexico on how the government has used formal financial risk hedging mechanisms to deal with catastrophic risks.

<http://www.imf.org/external/pubs/ft/wp/2006/wp06199.pdf> (Size: 602 KB)

The Role of Government in Promoting Catastrophic Insurance: A Global Review (Paper)

by Krishna S. Vatsa; Rural Development Department, Government of Maharashtra; 26 November 2006

The Paper written for a workshop on Disaster and Insurance at National Insurance Academy, Pune highlights the government's role in promoting Risk Insurance globally.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res25070701.doc> (Size: 80 KB)

Floods and Poverty Traps: Evidence from Bangladesh (Article)

by Amrita Dasgupta; Economic and Political Weekly; 28 July 2007

Article cites micro-flood insurance as a policy tool to mitigate the damaging effects of flooding. Author poses a simple model on how floods might affect poverty rates.

<http://www.epw.org.in/epw/uploads/articles/10862.pdf> (Size: 40KB)

Disaster Insurance for the Poor? A review of Microinsurance for Natural Disaster Risks in Developing Countries (Report)

by Reinhard Mechler and Joanne Linnerooth-Bayer with David Peppiatt; Published by ProVention and International Institute for Applied Systems Analysis; July 2006

Discusses the benefits and limitations to disaster microinsurance; highlights various forms of microinsurance and models and reviews disaster microinsurance schemes.

http://www.proventionconsortium.org/themes/default/pdfs/Microinsurance_study_July06.pdf (Size: 2.43 MB)

The Financial Management of Catastrophic Flood Risks in Emerging Economy Countries (Report)

by Howard C. Kunreuther and Joanne Linnerooth-Bayer; Wharton Risk Management and Decision Processes Center - University of Pennsylvania, and the International Institute for Applied Systems Analysis

Discusses hedging instruments in the context of developing countries for government finance for recovery efforts.

<http://www.iiasa.ac.at/Research/RMS/june99/papers/kun-lin.pdf> (Size: 40 KB)

Disaster Risk Reduction and Financial Protection: What is Missing, What Can Work? The Case of Latin America and the Caribbean (Paper)

by Kari Keipi; Inter-American Development Bank; London; 15 November 2006

Document discusses collaboration of government, civil society and bilateral agencies in disaster risk prevention; includes role of governments' hedging of disaster risk.

http://www.proventionconsortium.org/themes/default/pdfs/Forum06/Forum06_WS5_keipi.pdf (Size: 344 KB)

■ Micro Health Insurance

Published Papers by the Micro Insurance Academy (MIA), (Article)

Micro Insurance Academy (MIA); New Delhi

Document provides list of materials published by the Micro Insurance Academy (MIA) based on MIA's field research in India on micro-health insurance.

<ftp://ftp.solutionexchange.net.in/public/mf/e-discuss/disc01-t01-res06.doc> (Size: 36 KB)

Micro Health Insurance - A Way of Ensuring Financial Security to the Poor (Article)

by N. Jeyaseelan; Insurance Chronicle Magazine; ICFAI University Press; December 2007

Article discusses the importance of financial security and social protection for the poor and disadvantaged.

<http://www.iupindia.org/1207/ic.asp>

Profile of Microhealth Insurance Scheme led by PWDS and NEERA (Article)

by N. Jeyaseelan; Madurai; 2007

Shares the product details and profile of Palmyrah Workers Development Society (PWDS) who conducted a study on NEERA's microhealth insurance intervention in Tamil Nadu.

<ftp://ftp.solutionexchange.net.in/public/mf/e-discuss/disc01-t01-res03.doc> (Doc Size: 76 KB)

Mutual Health Insurance - An Experience from Africa (Paper)

by Götz Huber, Jürgen Hohmann and Kirsten Reinhard; GTZ - Deutsche Gesellschaft für Technische Zusammenarbeit GmbH; 2003

Discusses the development of mutual health organizations (MHO) in Sub-Saharan Africa; describes the history and the current health financing situation in the region.

http://www.microfinancegateway.org/gm/document-1.9.27535/33270_file_11.pdf (Size: 608 KB)

Success of Health Mutuals in Cameroon (Article)

Engender Health; 2005

Shares experiences of Mutual Health Organizations in West Africa; also describes the success of integrating health financing into well-established microfinance organizations.

<http://www.aware-rh.org/index.php?id=362&type=98>

Framework for Developing Health Insurance Programmes - Some Suggestions for States (Article)

Ministry of Health and Family Welfare, Government of India, New Delhi

Document outlines the goals and strategy proposed by the government to deliver health insurance programs, including the role of the SHG federation Kudumbashree in Kerala.

http://mohfw.nic.in/NRHM/Documents/framework_for_health_insurance.pdf (Size: 388 KB)

■ Insurance for the People living with HIV (PLHIV)

India: HIV and AIDS-related Discrimination, Stigmatization and Denial (Paper)

by Shalini Bharat et al; United Nations Programme on HIV/AIDS (UNAIDS); August 2001

Describes the discriminatory practices against PLHIV in relation to care, treatment, services, travel, migration, insurance and health benefits.

http://data.unaids.org/Publications/IRC-pub02/JC587-India_en.pdf (Size: 307 KB)

Insurance for HIV-infected (Article)

The Times of India; 6 January 2004

Reports on the plans of central Government to bring in legislation to protect people infected with HIV during the trials of HIV vaccine in India.

<http://timesofindia.indiatimes.com/articleshow/408324.cms>

Economy and Epidemic: Microfinance and HIV/AIDS in Asia (Paper)

by Stuart Mathison; The Foundation for Development Cooperation; June 2004.

Explores ways in which Micro Finance Institutions can assist their clients and families to cope with the impact of HIV and supports the prevention of HIV.

http://www.developmentgateway.com.au/jahia/webdav/site/adg/shared/HIV_microfinance.PDF
(Size: 63 KB)

Microfinance Strategies for HIV/AIDS Mitigation and Prevention in Sub-Saharan Africa Working Paper No. 25. (Paper)

by Amy McDonagh, International Labour Organization (ILO); 2001

Offers insights on how to configure a mix of products and services and adapt conventional products, and operational tools to an HIV context.

http://www.ilo.org/employment/Whatwedo/Publications/lang--en/docName--WCMS_117989/index.htm

Consultative Group to Assist the Poor (CGAP) Donor Brief No 14: Microfinance and HIV/AIDS (Fact Sheet)

by United Nations Capital Development Fund/Special Unit for Microfinance; September 2003

Useful fact sheet aims to improve donor practice in the microfinance sector through relevant information on how to help microfinance projects cope in the context of HIV.

http://www.cgap.org/gm/document-1.9.2398/DonorBrief_14.pdf (Size: 41 KB)

Using Fingerprint Recognition System in a Vaccine Trial to Avoid Misclassification (Paper)

The SonLa Study Group; Bulletin of the World Health Organization; January 2007

Recommends that fingerprint recognition technology for the identification of participants is helpful in saving time and energy and has uses elsewhere like in insurance data.

<http://www.who.int/bulletin/volumes/85/1/06-031070.pdf> (Size: 178 KB)

Life Insurance for HIV sufferers - South Africa rethinks (Article)

The Economist, print edition; Johannesburg, South Africa; 9 November 2006

Highlights the fact that life insurance remains beyond the means of millions of HIV positive South Africans due to high costs and fear of loss of confidentiality and resulting stigma.

<http://brownglobalhealth.wordpress.com/files/2006/11/life-insurance-for-hiv-sufferers.doc>

Enhancing Access and Ensuring Adherence to Antiretroviral Therapy (Paper)

Pop Council; 2004

It shows that adherence and thereby treatment enhancement occurs better among PLHIV who are insured and pay partly for their treatment.

<http://www.popcouncil.org/pdfs/AR2004/SEAsiaAR2004.pdf> (Size: 2.45 MB)

Testing Times (Article)

by Louis Letourneau; Gay Times; October 2004

Challenges financial companies and Government on their attitudes to gays, lesbians, and same sex couples by forcing them to declare their sexuality.

http://www.gayfinance.info/news/GT_October04.pdf (Size: 51 KB)

Design policies for AIDS patients: IRDA chief (Article)

Business Line; 20 February 2003

Urges insurance industry to offer health policies to patients suffering from HIV or other pre-existing diseases and provide suitable products and a proper pricing mechanism.

<http://www.blonnet.com/2003/02/20/stories/2003022001161000.htm>

Universal Coverage in Health Care Financing: Is Community-Based Insurance the Answer? (Presentation)

by Prof. R. Sauerborn, Heidelberg University; Germany

The presentation describes the technical process to set up a community initiative for setting up health insurance which also includes HIV.

<http://www.pitt.edu/~super7/10011-11001/10751.ppt#275>

Sex Workers' Bank: Healthy Returns (Article)

by Nilanjana Bhowmick; Boloji.com; 12 February, 2007

Describes the functioning of microfinance project of Usha Multipurpose Cooperative Society and the credit and insurance rendered to the member sex workers in need.

<http://www.boloji.com/wfs5/wfs728.htm>

AIDS/HIV and Health Insurance (Article)

by Robert S. Gianelli; Being Alive Newsletter; Los Angeles; October 1992

The article describes justifications that insurance companies engage in to minimize their risk while providing cover for PLHIV, these practices are often discriminatory and illegal.

<http://www.aegis.org/pubs/bala/1992/ba921008.html>

Tanzania: Insurance for HIV-Positive Employees Inspires Confidence (Article)

Irin Plus News; 8 November 2006

Highlights the increasing incidence of employers taking out comprehensive health cover for staff, including HIV cover in Tanzania due to a downward trend in the cost of drugs.

<http://www.plusnews.org/Report.aspx?ReportId=62651>

Namibia: Insurance Company says it will not pay claims for AIDS-related deaths (Article)

IRIN HIV/AIDS Weekly – 19; 23 March 2001

A news report about decision of insurance companies not to provide insurance cover to people likely to contract HIV as high number of claims for HIV lead to heavy losses.

<http://iys.cidi.org/humanitarian/hivaid/01a/ix19.html>

Feasibility of an Insurance Program for HIV/AIDS Financing in Uganda (Paper)

by Gary Gaumer et al; Partners for Health Reform plus; January 2006

Describes finance related governance, a survey of government workers and issues related to the feasibility of developing an integrated insurance model for HIV in Uganda.

http://pdf.usaid.gov/pdf_docs/PNADF570.pdf

There is a Cure (Article)

by Prgaya Singh; Outlook India; 27 July 2009

Shares the initiatives by the cooperative stores to sell low cost drugs making access to healthcare easier for poor.

<http://www.outlookindia.com/article.aspx?250525>

Low Cost Cures (Article)

by Snigdha Sengupta; Outlook India; 11 July 2009

Shares the initiative of Bangalore based health care setup providing healthcare at affordable rates in rural and semi-urban areas.

<http://business.outlookindia.com/newolb/article.aspx?240800>

MICRO LEASING**Potential for Leasing Products (Report)**

by Leonard K. Mutesasira, Sylvia Osinde and Nthenya R. Mule; MicroSave; November 2001

Explores the potential for the development of leasing products specifically targeted towards asset finance in the MSE sector in East Africa.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res09010901.pdf> (Size: 1.18 MB)

Leasing for Small and Micro Enterprises (Report)

by L. Deelen, M. Dupleich, L. Othieno and O. Wakelin; International Labor Organization; Geneva, Switzerland; 2003

Explains the details of leasing, how to design and market a lease product, as well as regulatory and fiscal issues using case studies on legal and fiscal practices from different countries.

http://www.microsave.org/bn/research_paper/potential-for-leasing-productsasset-financing-for-micro-small-businesses-in-tanzania (Size: 644 KB)

Micro Leasing: The Grameen Bank Experience (Paper)

by Asif Ud Dowla; July 1998

Analyzes the operational aspects of the Grameen Bank's micro leasing program and suggests ways to improve the efficacy of its leasing program.

<http://www.gdrc.org/icm/a-dowla.pdf> (Size: 86 KB)

Leasing: A New Option for Microfinance Institutions (Paper)

by J. Bass and K. Henderson; Micro enterprise Best Practices Project; October 2000

Shares different types of leases, comparative advantages/disadvantages of leasing and showcases leasing programmes implemented in Kenya, Madagascar and Bangladesh.

<http://www.intercooperation.ch/finance/download/divers/leasing-west-africa.pdf> (Size: 256 KB)

Micro Leasing Reaping Rich Yield (Article)

KAS Foundation

Describes a success story of women small farmers who were able to cultivate and sell their products through the credit they received under Joint Liability Groups.

<http://kasfoundation.com/micro.asp>

TRANSFER OF MONEY – REMITTANCES AND PAYMENT SERVICES

Crafting a Money Transfers Strategy: Guidance for Pro-Poor Financial Service Providers (Paper)

Consultative Group to Assist the Poor (CGAP) Occasional Paper No. 10; March 2005

Explores the money transfer market and the building blocks of a money transfer system including the pros and cons for various types of transmission mechanisms for customers and providers.

http://cgap.org/gm/document-1.9.2704/OccasionalPaper_10.pdf (Size: 225 KB)

Migration: Labour Flows and Capital Transfers (Paper)

DFID Madhya Pradesh Rural Livelihood Project, Enterplan; September 2006

Analyzes the vulnerabilities faced by migrant workers and explores how remittances help sustain rural livelihoods by preventing dependence solely on agriculture-based incomes.

<http://www.odi.org.uk/resources/download/3017.pdf> (Size: 317 KB)

Serving Migrants Sustainably: A Case Study of Remittance Services Provided by a Microfinance Institution in India (Report)

by Prabhu Ghate; Asian Development Bank “Finance for the Poor” Quarterly Newsletter of the Focal Point for Microfinance, Vol. 7, No. 1; March 2006

Discusses the dynamics of internal labour migration and cites the need for MFIs to expand their portfolio to extend remittance services, article focuses on the work of the MFI Adhikar in Gujarat.

<http://www.adb.org/Documents/Periodicals/Microfinance/finance-200601.pdf> (Size: 504 KB)

FINO Adopts Gemalto Smartcards to Accelerate Microbanking Deployment in India (Article)

PR Newswire; 25 June 2007

Gemalto and Financial Information Network & Operations Ltd. (FINO) will be deploying smartcard technology with biometric authentication which can possibly facilitate remittance services.

<http://www.prnewswire.co.uk/cgi/news/release?id=201411>

Electronic Banking: The Next Revolution in Financial Access? (Article)

by Graham A. N. Wright and Manoj K. Sharma; MicroSave India Focus Note 4

Article discusses the role of e-banking as a next step in revolutionising the microfinance service delivery system in India, including the delivery of remittance services by MFIs.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res19060703.doc> (Size: 44 KB)

Serving Migrants Sustainably - Remittance Services Provided by an MFI in Gujarat

by Prabhu Ghatel; Economic and Political Weekly, Vol. 40, No. 17; 23-29 April 2005 (Article)

Article focuses on Oriya migrant workers in Gandhigram using remittance services provided by Adhikar; also includes information on delivery channels and sustainability issues.

http://epw.in/epw/user/loginArticleError.jsp?hid_artid=530

Shramik Sahajog (Paper)

Centre for Microfinance; 2007

Details the operations of the remittance program run by the NGO Adikhar in Orissa focusing on Oriya migrant workers remitting from Surat; includes operational data until October 2006.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res19060701.pdf> (Size: 58 KB)

Report of the Internal Group to Examine Issues Relating to Rural Credit and Microfinance (Report)

Reserve Bank of India, CAB. No. 430; July 2005

Document details enabling legal provisions for MFIs delivering remittance services using the Banking Correspondent Model.

<http://rbidocs.rbi.org.in/rdocs/PublicationReport/Pdfs/65111.pdf> (Size: 496 KB)

MICROFINANCE FOR LIVELIHOODS AND ITS SUB SECTORS**MACRO ISSUES ON MICROFINANCE & LIVELIHOODS****The Forgotten Sector (Book)**

by Vijay Mahajan and Thomas Fisher; BASIX; Practical Action; 1997

Provides in-depth assessment of the successes/failures of development policies and the strategy to meet national goals of full employment, economic growth and poverty alleviation.

http://www.amazon.com/Forgotten-Sector-Non-farm-Employment-Enterprises/dp/1853394084/ref=sr_1_6/002-1748360-4812035?ie=UTF8&s=books&qid=1193808391&sr=1-6

Promoting Sustainable Livelihoods (Book)

Edited by S. Rajagopalan; ICFAI University Press; Hyderabad; 2006

52, Nagarjuna Hills, Punjagutta, Hyderabad, India - 500 082

Examines concepts in promoting sustainable livelihoods and presents related case studies.

Creating an Enabling Environment for Women to Empower Themselves: PRADAN's Microfinance and Livelihoods Programme (Paper)

by Amjad Khan; PRADAN, New Delhi

Details the NGO PRADAN's approach to promoting SHGs; includes steps to operationalise financial intermediation, livelihood planning and sector-specific intervention.

http://www.genfinance.info/Chennai/Case%20Studies/PRADAN_Chennai.pdf (Size: 138 KB)

From Microcredit to Livelihood Finance (Paper)

by Vijay Mahajan; BASIX, Hyderabad; August 2005

Supports an approach for livelihoods enhancement of the poor through financial services, infrastructure finance, business and institutional development services.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.25359> (Size: 75 KB)

Life at Bottom of Pyramid Series on Livelihoods and Financial Exclusion: The Case Study of Sarju Bai Prajapati (Paper)

by Ramesh Arunachalam et al; 2007

Case study sharing the experience of Sarju Bai Prajapati, an urban livelihoods and microfinance intervention, which illustrates the complexities faced by the urban poor.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06020801.pdf> (Size: 52 KB)

BUSINESS DEVELOPMENT SERVICES BY MFIs FOR LIVELIHOOD PROMOTION**Concept Note on IFMR Trust (Paper)**

Institute for Financial Management and Research Trust

Explains the trust's initiative to create a Network of Enterprises giving a platform to the MFIs serving poor entrepreneurs for accessing business development services.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res23010701.doc>

Margdarshak: Corporate Experience and Capacity Profile (Article)

Margdarshak; Lucknow, Uttar Pradesh

Highlights Margdarshak's role in providing BDS in the field of agricultural to strengthen microfinance and enterprise (micro, small and medium) development.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res23010702.pdf> (Size: 125 KB)

The Chimes of Cooperation (Paper)

by Shobha Ramswamy; March 2005

Case study on efforts by TITAN and MYRADA to jointly provide business development support to poor women to set up their own company making watch components.

<http://www.tata.com/ourcommitment/articles/inside.aspx?artid=RjXsJMUPNM8>

Feeding Innovation: Distributing Cattle Feed through MFIs (Report)

Centre for Micro Finance; Chennai; April 2006

Study examines the effect of introducing Godrej cattle feed, as BDS, on the overall income of the Spandana's microfinance clients engaged in animal husbandry.

<http://ifmr.ac.in/cmfeomf1-feedinginnovation.html>

See How They Grow: Business Development Services for Women's Business Growth (Report)

by Simel Esim; International Centre for Research on Women; 2001

The study reviews international BDS experiences that assisted the growth of women-owned enterprises and also includes case studies on sericulture and enterprise training.

<http://www.siyanda.org/search/summary.cfm?nn=848&ST=SS&Keywords=economy&SUBJECT=0&Donor=&StartRow=201&Ref=Sim>

MICRO ENTERPRISE DEVELOPMENT FOR MATURE CLIENTS AND AS AN EXTENSION OF MICROFINANCE

Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients & Institutions (Report)

by Dean Karlan; Martin Valdivia; November 2006

Research study findings state that after entrepreneurship training microfinance clients perform better than those that have not received business trainings.

http://www.cgdev.org/files/12331_file_TeachingEntrepreneurship.pdf (Size: 180 KB)

Profiling of Micro-Enterprises in Tamil Nadu and Uttar Pradesh, India (Paper)

by Adam Ross and Paula Savanti; Centre for Micro Finance, Working Paper Series; August 2005

Analyses the types of micro-enterprises carried out by clients of MFIs along with their business profits, long-term business plans and constraints in scaling-up.

<http://ifmr.ac.in/pdf/workingpapers/6/microenterprises.pdf> (Size: 416 KB)

Micro-Enterprise Development: Not by Credit Alone (Report)

Asian Development Bank; 1997

Study highlights importance of providing non-financial services in two types of micro-enterprise development programs i.e. livelihood and growth oriented micro-enterprises.

<http://www.adb.org/Documents/Books/Microenterprise/microenterprise.pdf> (Size: 532 KB)

Microfinance Insights: Financial Service Delivery (Paper)

Volume 4; Intellectap Capital Advisory Services Pvt. Ltd.; Mumbai; September 2007

Explores issues related to the Bottom of the Pyramid (BOP) markets; includes interviews from sector leaders on developing viable microenterprises and markets for the poor.

<http://www.microfinanceinsights.com/oldsite/Download/Highlights-Issue%204.pdf> (Size: 1.75 MB)

Success story from Usilampatty (Paper)

Project Shakti; Hindustan Unilever Ltd.; Usilampatty, Tamil Nadu;

Case study from an entrepreneur's experience in Usilampatty, where through Project Shakti a woman became financially self-reliant.

<http://www.hinduonnet.com/thehindu/2003/02/27/stories/2003022706750500.htm>

The Role of Microfinance in Rural Microenterprise Development (Report)

by Dr. Hans Dieter Seibel; University of Cologne; Syngenta Foundation for Sustainable Agriculture; Switzerland; February 2007

Covers changing issues in agriculture, rural development and demand for financial services; explores how to foster sustainable access to microfinance in rural areas.

<http://www.syngentafoundation.org/db/1/54.pdf> (Size: 1.35 MB)

MICROFINANCE FOR SUB SECTORS OF LIVELIHOODS**■ Microfinance for Agricultural Activities****Financing Small and Marginal Farmers in India: Some Policy Issues (Paper)**

by A. Patel; The Micro Finance Gateway; 2005

Examines the scenario for agricultural credit in India and makes suggestions for a policy framework that would make rural financial intermediaries operationally sustainable.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.24288>

The Story of Chetna: Beyond Certification (Report)

by Terence Pradhan; Chetna Organic India

Outlines the development of the Chetna Organic Farmers Association as an apex group of people's cooperative that took control over the trade and microfinance of their cotton produce.

<http://www.progresonetwork.org/media/docs/SystematisationChetna.pdf> (Size: 1 MB)

Small Farmers Must Get their Share of Credit (Article)

by D. Murali The Hindu Business Line; 13 February 2008

Notes that although the National Commission on Agriculture recommended providing credit at a low rate of interest, large farmers are turning towards the money lending profession than farming.

<http://www.thehindubusinessline.com/bline/2008/02/13/stories/2008021350181200.htm>

Serving Farmers and Saving Farming: A Draft National Policy for Farmers (Report)

By Jai Kisan; National Commission on Farmers; 2004

Recommends a research strategy for studying Bt cotton, for institutions to use to concentrate on developing varieties rather than hybrids, so that farmers can keep their own seeds.

<http://krishakayog.gov.in/4threport.pdf> (Size: 3.8 MB)

Success Case Replication- A Manual for Increasing Farmer Household Income (Manual)

by Jan B. Orsini; Food and Agriculture Organization of the United Nations, Bangkok; 2000

Enterprise training manual explaining how to exchange and replicate the experiences of successful farmers; intended as a learning tool for generating livelihood opportunities.

<http://www.fao.org/DOCREP/004/AC159E/AC159E00.HTM>

Grameen Capital India- Case Study Bharat Integrated Social Welfare Agency (Paper)

Grameen Capital India Limited; Mumbai

Describes Grameen Capital India's intervention in the sale of agri-assets to one of the largest MFIs in eastern India to a leading private sector bank.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res09050802.pdf> (Size: 39 KB)

Bt Cotton is Better, Feel Dharwad Farmers (Article)

BioSpectrum; 7 March 2007

Article provides case studies of the experiences of Bt cotton farmers, including successes and failures.

<http://www.biospectrumindia.com/content/CoverStory/10703072.asp>

■ Microfinance for Minor Irrigation and Community Based Water Management Systems

National Water Policy (Policy)

Ministry of Water Resources; New Delhi; 2002

Provides a framework for planning, development and management of water resources, with an emphasis on augmenting water resources with the growing agricultural needs.

<http://wrmin.nic.in/writereaddata/linkimages/nwp20025617515534.pdf> (Size: 60 KB)

Revised Selection Criteria for Livelihood Watersheds and Project Implementation Agencies: Volume 5 - Strategies and Practices (Report)

Andhra Pradesh Rural Livelihoods Programme (APRLP); Government of Andhra Pradesh; Hyderabad; 2002

Provides selection criteria developed by APRLP for micro financing minor irrigation and watershed development projects in Andhra Pradesh.

<http://www.rd.ap.gov.in/aprlp/Publications/Volume-5.pdf> (Size: 1.72 MB)

The Andhra Pradesh Rural Livelihoods Project Hope: (Book)

Andhra Pradesh Rural Livelihoods Programme (APRLP) and Department for International Development (DFID); Government of Andhra Pradesh; Hyderabad

Provides case studies of how micro financing for agriculture and watershed projects in Andhra Pradesh has proved beneficial for several marginal and poor farmers.

http://www.rd.ap.gov.in/aprlp/Publications/Hope_CaseStudies_BK.pdf (Size: 1.91 MB)

Hiware Bazaar: Community Stewardship of Water Resources (Article)

by Nikhil Anand; India Water Portal; Maharashtra; July 2007

Describes how community management of natural resources led to groundwater conservation and water harvesting, which helped to mitigate water shortages.

http://www.icrindia.org/?page_id=50 (Size: 344 KB)

Ralegaon Sidhi (Article)

Wikipedia; 7 August 2008

Describes how the village of Ralegaon Sidhi, Maharashtra has set an example for water harvesting, watershed management and overall rural development.

http://en.wikipedia.org/wiki/Ralegaon_Siddhi

■ Microfinance for Fisheries

Livelihoods in Fisheries: What Can We Do? (Paper)

by Vankatesh Salagrama; UN Team for Recovery Support, Revised Draft; 20 June 2006

Discussion paper exploring possible options for sustainable livelihood support in fisheries along with provision of support for credit, social security and livelihoods diversification.

http://www.onefish.org/servlet/BinaryDownloaderServlet?filename=1151765603325_Fisheries_Livelihood_Discussion_Paper.doc&refID=304655

Post Tsunami Rehabilitation of Fishing Communities and Fisheries-Based Livelihoods in Tamil Nadu, Kerala and Andhra Pradesh, India (Report)

by Vankatesh Salagrama; International Collective in Support of Fisherworkers Post-tsunami Rehab Workshop Proceedings: India Country Report; January 2006

Report covers the impact of tsunami on coastal fisherfolk and rehabilitation issues of fisheries-based livelihoods including credit and institutional needs of fisherfolk.

http://oldsite.icsf.net/jsp/publication/proceedings/tsunami_proceedings/india_country_report.pdf?null (Size: 459 KB)

Microfinance in Fishery and Aquaculture: Guidelines and Case Studies (Guidelines)

by Uwe Tietze and Lolita V. Villareal; FAO Fisheries Technical Paper 440, Rome; 2003

Guidelines for MFIs providing MF services in fisheries and aquaculture sectors, elaborates on lending models, methodologies and policies related to fisheries.

<http://www.fao.org/docrep/006/y5043e/y5043e00.htm>

Demographic change in coastal fishing communities and implications for the coastal environment (Paper)

By Tietze, U.; Groenewold, G.; Marcoux, A; FAO Fisheries Technical Paper. No. 403. Rome; 2000

Publication presents studies carried out under UNFPA-funded, FAO-executed research and training project on population and development dynamics of rural fishing communities.

<http://www.fao.org/DOCREP/005/X8294E/X8294E01.htm>

Aquaculture Development and Micro-Credit Support in Northern Uplands of Vietnam (Paper)

by Maroti Upare; Food and Agriculture Organization of the United Nations (FAO) and United Nations Development Programme (UNDP); Vietnam; 1998

Informs about the increase in productivity of small-scale aquaculture in upland areas through access to a community managed credit and savings scheme.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res12020902.doc> (Size: 57.5 KB)

■ Microfinance for Dairy

Dairy Value Chain Consultation (Report)

Center for Microfinance and Indian Society of Agribusiness Professionals; Chennai; 2006

Discusses the gap in dairy value chain and suggests possible collaborations between MFIs, private companies, cooperatives and NGOs.

<http://ifmr.ac.in/cmfm/wp-content/uploads/2007/07/minutes-on-dairy-consultation-jan-2006.pdf> (Size: 828 KB)

Linking with Dairy Cooperatives for Large-Scale Community-Based Service Delivery (Paper)

Centre for Development and Population Activities (CEDPA)

Provides a brief about a project that has adopted community-based distributors (CBDs) model for managing dairy cooperatives.

<http://www.cedpa.org/images/ENABLE%20pubs/India%20Dairy%20Cooperatives.pdf>

Lessons Learned Studies: India (Report)

by Animesh Banerjee; Animal Production and Health Commission for Asia and the Pacific, Food and Agriculture Organization of the United Nations (FAO); New Delhi

Provides a macro view of the India dairy sector, discusses the value chain of AMUL's experiment and explores the challenges faced by small dairy farmers.

http://www.aphca.org/reference/dairy/LLS_India_revised_20Dec07.pdf (Size: 248 KB)

Managing Complex Networks in Emerging Markets (Paper)

by Pankaj Chandra and Devanath Tirupati; Indian Institute of Management, Ahmedabad; May 2002

Highlights the experiences of AMUL, which has emerged as a successful business model and achieved a huge market share in dairy products.

<http://www.iimahd.ernet.in/publications/data/2002-05-06PankajChandra.pdf> (Size: 228 KB)

Dairy Enterprise Initiative (Report)

Land O' Lakes; United States of America; 2005

Shares the lessons learned from the Dairy Enterprise Initiative for Honduras and Central America.

http://pdf.dec.org/pdf_docs/PDACF790.pdf (Size: 588 KB)

MICROFINANCE FOR SPECIAL TARGET GROUPS

■ Microfinance for Disaster Preparedness and Livelihoods of Disaster Affected People

Reimagining Microfinance (Article)

by Alex Counts; Stanford Social Innovation Review; United States of America; 2008

Analyses a new vision of microfinance as a platform, not a product, which can be used in post-disaster situations to benefit individuals and for developing enterprises.

http://www.ssireview.org/images/articles/2008SU_feature_Counts.pdf (Size: 5.83 MB)

In Microfinance, Clients Come First (Article)

by Srikant M. Datar, Marc J. Epstein and Kristi Yuthas; Stanford Social Innovation Review; United States of America; 2008

Discusses how MFIs can focus on helping their clients to build successful enterprises and sustainable systems, and create new livelihoods, including post-disaster situations.

http://www.ssireview.org/images/articles/2008WI_feature_datar_epstein_yuthas.pdf (Size: 432.5 KB)

Waves of Change - A Tsunami Relief Story (Film)

United Nations Development Programme (UNDP)

Documents achievements of UN/Gol efforts to rehabilitate and “build back better” after Tsunami, by building homes, livelihoods, & infrastructure and undertaking community preparedness planning.

http://www.undp.org.in/index.php?option=com_content&task=view&id=90&Itemid=168

Farming-Related Livelihoods Rehabilitation Strategy for the Disaster-Affected Areas of Yogyakarta and Central Java Provinces (Report)

Government of The Republic of Indonesia; Ministries of Agriculture, Marine Affairs and Fisheries and Forestry; Food and Agriculture Organization of the United Nations (FAO)

Describes rehabilitation interventions to develop livelihoods, by conducting damage assessments, examining agro-ecological zones, preparing budgets, & creating M&E checklists/indicators.

http://www.fao.org/fileadmin/templates/tc/tce/pdf/Indonesia_Farming_Strategy_Jan07.pdf
(Size: 1.8 MB)

Sustaining Livelihoods in Disaster-Prone and Tribal Areas of Gujarat (Article)

India Resident Mission of the Asian Development Bank; August 2004

Discusses sustainable approaches to rural poverty reduction by promoting non-traditional livelihoods & piloting new ways to sustain income generation among the poor in disaster prone areas .

<http://www.adb.org/Documents/Periodicals/INRM/INRM-200408.pdf> (Size: 300 KB)

Surviving Disasters and Supporting Recovery: A Guidebook for Microfinance Institutions (Guidebook)

by Eileen Miamidian, Margaret Arnold, Kiendel Burrit and Marc Jacquand; The World Bank; Washington D.C.; February 2005

Discusses how microfinance can help mitigate the impact of disasters, by promoting livelihood options in disaster prone areas.

<http://www.yearofmicrocredit.org/docs/Disasterguidefinal.pdf> (Size: 456.9 KB)

Pre-Disaster Planning to Protect Microfinance Clients (Paper)

United States Agency for International Development (USAID) – Microenterprise Best Practices (MBP) Project; USA; 1998

Looks at various ways, such as pre-disaster planning, to ensure local communities are protected in disaster prone areas, through the creation of sustainable livelihood systems.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.28504> (Size: 33.4 KB)

Hyogo Framework for Action 2005-2015: Building the Resilience of Nations and Communities to Disasters (HFA) (Report)

by United Nations International Strategy for Disaster Reduction; Geneva; January 2005

Recommends developing partnerships to increase post disaster reconstruction and rehabilitation financing through public and private partnerships.

<http://www.unisdr.org/eng/hfa/hfa.htm>

RBI Master Circular on Priority Sector Lending (Circular)

Reserve Bank of India; Mumbai; July 2006

Document gives Instructions/directives to the banks with regard to operationalization of the Swarna Jayanti Shahari Rozgar Yojana (SJSRY) scheme.

<http://rbidocs.rbi.org.in/rdocs/notification/PDFs/71307.pdf> (Size: 128 KB)

Backward Regions Grant Fund (Guidelines)

Ministry of Panchayati Raj

BRGF is designed to redress regional imbalances in development; gives details on the objectives and operational procedures.

<http://www.brgf.gov.in/Documents/BRGFFINALGUIDELINES.pdf> (Size: 864 KB)

UNCDF Strategy for Policy Impact and Replication in Local Governance & Microfinance (Article)

United Nations Capital Development Fund (UNCDF); 2002

Sets out specific strategies for policy impact and replication in both local governance and microfinance and examines the likely conditions of success.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.27644> (Size: 168 KB)

A Self-Help Success story (Article)

by Surekha Sule; 12 March 2005

Discusses the success of Self Help Groups (SHGs) formed by Urban Local Bodies of Maharashtra under Swarna Jayanti Shahari Rojgar Yojana (SJSRY).

<http://www.indiatogether.org/2005/mar/wom-selfhelp.htm>

■ **Microfinance for Livelihoods of Ultra Poor and People with Disabilities**

SKS Foundation/SKS NGO – Leading Initiatives for the Ultra Poor Program (Article)

SKS Foundation India

Gives updates on the programs of SKS Foundation and explains future ventures of the organization in working with the poorest of the poor.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res09050805.pdf> (Size: 73 KB)

Social Security for People with Disability (Paper)

by P. Madhava Rao; Disability India Network (DIN)

Outlines the social security measures (including livelihood promotion) available for people with disability and suggests using need-based programmes and schemes for them

<http://disabilityindia.org/socialsecurity.cfm#ss>

Disability Handbook for Industry (Book)

ITC – WelcomEnviron

Shares the ITC's experience of hiring people with disabilities and provides a guide to help the industry become an equal opportunity employer.

<http://www.itcwelcomgroup.in/custom/Disability%20Handbook%20for%20Industry.pdf> (Size: 654 KB)

Employment of People with Disabilities - Opening New Doors (Article)

by Sachin Verma; Accessibility

Discusses some of the challenges with employing PwDs and outlines some of the possible benefits for companies that choose to tap into this human resource pool.

<http://www.employability.co.in/content/employment-persons-with-disabilities-opening-new-doors-article>

Disabled People and Development (Paper)

by Dr. Lorna Jean Edmonds; Queen's University in Kingston; Asian Development Bank; Philippines; June 2005

Shares the evolution of the global response to disability as well as lists many of the concepts and tools used for addressing disability issues.

<http://www.adb.org/Documents/Reports/Disabled-People-Development/disabled-people.pdf> (Size: 377 KB)

Right to Information for People with Disability (Report)

Sakshi Trust – Bangalore and ActionAid India

Provides a stepwise guide on drafting a Right to Information application in the context of PwDs and enumerates entitlements from the government for a disabled person.

<ftp://ftp.solutionexchange.net.in/public/emp/cr/res27110806.doc> (Size: 367 KB)

Understanding Disability (Report)

UNNATI - Organization for Development Education and Handicap International; Ahmedabad; 2004

Explores barriers faced by PwDs and the role of civil society for facilitating inclusion of persons with disabilities in the mainstream development processes.

<ftp://ftp.solutionexchange.net.in/public/emp/cr/res27110807.pdf> (Size: 1.19 MB)

Employment of People with Disabilities: The Impact of Legislation (Report)

International Labour Organization (ILO); Geneva; 2003

Documents the impact of legislations in improving the employment situation of PwDs as part of ILOs project to build the Gol's capacity for effective implementation of such legislations.

http://www.ilo.org/asia/whatwedo/publications/lang--en/docName--WCMS_BK_PB_90_EN/index.htm (Size: 425 KB)

List of Disability Friendly Employers (Report)

National Center for Promotion of Employment for Disabled People (NCPEDP); New Delhi

A compilation of disability friendly employers based on the information provided by people in the disability sector.

<ftp://ftp.solutionexchange.net.in/public/emp/cr/res27110808.doc> (Size: 49 KB)

Financial Inclusion by Extension of Banking Services (Circular)

Reserve Bank of India; 25 January 2006

Circular introducing the Banking Correspondent and Facilitators model to ensure greater financial inclusion and increase the outreach of the banking sector.

<http://rbidocs.rbi.org.in/rdocs/Notification/PDFs/68417.pdf> (Size: 66 KB)

Micro Credit for Self-Employed Disabled Persons in Developing Countries (Paper)

by R. Mersland; Microfinance Gateway; 2005

Explores the possibility of using micro-credit as an instrument to promote economic empowerment among people with disabilities.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.24229> (Size: 335 KB)

Inclusion of Disabled People in Mainstream Micro Finance Programmes (Paper)

by S. Dyer; Institute for Development Policy and Management; Manchester; April 2003

Recommends introducing microfinance as a tool for improving the economic status of people with disabilities.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.25913> (Size: 136 KB)

Feasibility of Integrating People with Disabilities in Savings and Credit Programmes in Bangladesh (Paper)

by Maya Thomas, Shree Ramana Maharishi Academy for the Blind; 2000

Analyzes the reasons for PwDs dropping out of savings and credit programmes in Bangladesh and suggests an approach to overcome the problem.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.26.6206>

■ **Microfinance for Migrants**

Micro-credit, Risk Coping and the Incidence of Rural-to-Urban Migration (Article)

by Quamrul Ahsan; Department of Economics, University of Bergen; Bergen; 2005

Paper presents the key outcomes of a study conducted on the rural poor of Bangladesh and discusses phenomenon of seasonal employment and risks faced by the household.

http://www.microfinancegateway.org/gm/document-1.9.24642/35012_file_Ahsan.pdf (Size: 243 KB)

Sending Money Home: Worldwide Remittance Flows to Developing and Transition Countries (Report)

International Fund for Agricultural Development; Italy; 16 November 2007

Report attempts to estimate global remittance flows within a coherent framework based on migration and remittance behaviour statistics.

<http://www.microfinancegateway.org/gm/document-1.9.26233/05.pdf> (Size: 1.66 MB)

Crafting a Money Transfers Strategy: Guidance for Pro-Poor Financial Service Providers (Paper)

by Jennifer Isern, Rani Deshpande and Judith van Doorn; Consultative Group to Assist the Poor (CGAP); Washington, DC; March 2005

Explores the ways in which financial service providers (FSP) can develop pro-poor money transfer strategies.

http://www.microfinancegateway.org/gm/document-1.9.27903/25944_file_OccasionalPaper_10.pdf (Size: 215 KB)

Migrant Worker Remittances and Micro-finance in Bangladesh (Paper)

by Tasneem Siddiqui and R. Abrar Chowdhury; Refugee and Migratory Movements Research Unit; Social Finance Programme, International Labour Office; September 2003

Assesses the scope and origin of migrant remittances in Bangladesh and possible role of microfinance institutions (MFIs) in attracting, transferring and administering remittance.

http://www.microfinancegateway.org/gm/document-1.9.27503/3714_file_ilo.pdf (Size: 316 KB)

Making Money Transfers Work for Microfinance Institutions (Book)

by Jennifer Isern, William Donges and Jeremy Smith; Consultative Group to Assist the Poor; Washington, DC; December 2006

Describes basic business models for MFIs involved in money transfers, examines strategy, products and institutional structure for successful money transfer operations.

http://www.microfinancegateway.org/gm/document-1.9.28784/38646_file_13Making_Money_Tran.pdf (Size: 345 KB)

■ Microfinance Initiatives for Minorities

Introduction to Islamic Microfinance (Paper)

by Mohammed Obaidullah; The Islamic Business and Finance Network; India; 2008

Explains the building blocks of a microfinance program targeted at Islamic societies, which are characterized by high and rising levels of poverty and financial exclusion.

<http://www.microfinancegateway.org/gm/document-1.9.30212/08.pdf> (Size: 460 KB)

Islamic Microfinance Gains Popularity in War-torn Afghanistan (Article)

by Rahilla Zafar; INSEAD Knowledge

Shares the growing demand of microfinance products in Afghanistan due to the Shariah-compliant loans offered by the microfinance institutions.

<http://knowledge.insead.edu/islamicmicrofinance080205.cfm>

Can Microfinance Heal Wounds of War? (Article)

by Malika Anand and Samer Badawi; Common Ground News Service; 12 December 2006

Shares that the role played by microfinance in post conflict situation is not restricted to mere provider of financial services but inter-religious interaction also.

<http://www.commongroundnews.org/article.php?id=20067&lan=en&sid=1&sp=0>

Glossary of Islamic Financial Products and Modes of Islamic Financing (Article)

By Ramesh S. Arunachalam; Microfinance Consulting Group, Chennai

Contains a list of defined Islamic financing terms and different modes of Islamic financing including both profit and loss sharing (PLS) modes and non-PLS modes .

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res29110604.doc>

Towards a Just Monetary System (Book)

by Dr. M. Umer Chapra; Islamic Foundation, United Kingdom; 1985

Book explains the Islamic monetary system and the rationale behind the prohibition of interest and strengths of a purely equity-based Islamic economy.

<http://www.iiibf.org/elibrary/muchapra/A1%20Towards%20a%20Just%20Monetary%20System.pdf>

An Application of Islamic Banking Principles to Microfinance: A Technical Note (Article)

by Rahul Dhumale, Amela Sapcanin and William Tucker; Regional Bureau of Arab States, UNDP Middle East and North Africa Region and the World Bank; December 1999

Note examines ways of combining Islamic banking with microfinance, providing interest free microfinance to entrepreneurial poor.

http://www.ruralfinance.org/servlet/BinaryDownloaderServlet_WB_islamic_MF_edited.pdf
(Size: 1.03 MB)

Islamic Finance Conference: Challenges and Opportunities (Note)

World Bank; 2006

Note on recent conference held on the corporate governance and risk management challenges for institutions offering Islamic Financial Services.

<http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTFINANCIALSECTOR/EXTISLAMF/.html>

Case Study: Islamic Microfinance and Socially Responsible Investments (Paper)

by Chiara Segrado; MEDA Project, Microfinance at the University, University of Torino, Italy; August 2005

Aims to focus on the role of Islamic finance in Muslim societies as a potential to fight poverty through interest free microfinance services.

<http://www.saa.unito.it/meda/pdf/Islamic%20microfinance.pdf> (Size: 243 KB)

Banking Regulations and Islamic Banks in India: Status and Issues (Paper)

by M. Y. Khan; International Journal of Islamic Financial Services, Vol. 2, No. 4, Jeddah, Saudi Arabia; January-March 2001

Paper covers a comparative analysis of Islamic banking and interest based banking, issues and constraints of Islamic banks in India.

<http://www.iiibf.org/journals/journal8/mykhan.pdf> (Size: 25 KB)

MICROFINANCE INITIATIVES FOR INCLUSION

POLICY AND REGULATORY INITIATIVES FOR FINANCIAL INCLUSION

Financial Inclusion by Extension of Banking Services (Circular)

Reserve Bank of India; 25 January 2006

Circular introducing the Banking Correspondent and Facilitators model to ensure greater financial inclusion and increase the outreach of the banking sector.

<http://rbidocs.rbi.org.in/rdocs/Notification/PDFs/68417.pdf> (Size: 66 KB)

Financial Inclusion by Extension of Banking Services – Use of Business Facilitators and Business Correspondents (Circular)

Reserve Bank of India; 24 April 2009

Shares the increase in maximum distance criteria for the operation of a Business Correspondent for rural, semi-urban and urban areas from the existing 15 kms to 30 kms.

http://www.rbi.org.in/scripts/BS_CircularIndexDisplay.aspx?id=4950

Speeding Financial Inclusion (Report)

by Sameer Kochhar; Skoch Development Foundation

Shares the executive summary of the multi-stakeholder study entitled National Study on Speeding Financial Inclusion.

http://www.skoch.in/SDF/National_Study_on_Speeding_Financial_Inclusion_Key_Recommendations.pdf (Size: 880 KB)

What Works: Serving the Poor Profitably (Report)

by C. K. Prahalad & Allen Hammond; World Resources Institute - Digital Dividend; Markle Foundation

Report highlights the work of several banks including Citibank, Indian Bank and others who are using technology such as ATMs to reach the underserved with financial services.

http://pdf.wri.org/whatworks_serving_profitably.pdf (Size: 240 KB)

Financial Inclusion by Extension of Banking Services: Use of Business Facilitators and Correspondents (Report)

Reserve Bank of India; 25 January 2006

Details how banks can use the services of NGOs, SHGs, MFIs, NBFCs and CSOs to increase access to financial services such as remittances through the business correspondent model.

<http://fiuindia.gov.in/downloads/68417.pdf> (Size: 68 KB)

Financial Inclusion by Extension of Banking Services: Use of Business Facilitators and Correspondents (Circular)

RBI/2005-06/288 DBOD.No.BL.BC. 58/22.01.001/2005-2006; 25 January 2006

Detailed guidelines set for the Business Correspondent model which allows commercial banks and Regional Rural Banks (RRBs) to deliver services through NGOs and SHGs.

http://rbi.org.in/scripts/BS_CircularIndexDisplay.aspx?id=2718

Task Force on Revival of Cooperative Credit Structure: Dr. Vaidyanathan Committee Report (Report)

Reserve Bank of India; 11 January 2005

Report deals with the issue of reviving and revitalizing the rural cooperative credit structure (CCS) including cooperative banks and PACS.

<http://www.rbi.org.in/scripts/PublicationReportDetails.aspx?FromDate=01/11/2005&SECID=21&SUBSECID=0>

Report of The Committee on Financial Inclusion (Report)

by C. Rangarajan; National Bank for Agriculture and Rural Development (NABARD); Mumbai; January 2008

Makes recommendations on ensuring financial inclusion to empower vulnerable groups by providing credit and saving services, and insurance and remittance facilities.

http://www.nabard.org/pdf/report_financial/Full%20Report.pdf (Size: 1.42 MB)

Financial Inclusion by Extension of Banking Services (Circular)

Reserve Bank of India; 25 January 2006

Circular introducing the Banking Correspondent and Facilitators model to ensure greater financial inclusion and increase the outreach of banking sector.

<http://rbidocs.rbi.org.in/rdocs/Notification/PDFs/68417.pdf> (Size: 65 KB)

Backward Regions Grant Fund (Guidelines)

Ministry of Panchayati Raj, Government of India

BRGF is designed to redress regional imbalances in development and provides financial resources for supplementing existing development inflows; gives the details on the objectives & operational procedures.

<http://www.brgf.gov.in/Documents/BRGFFINALGUIDELINES.pdf> (Size: 864 KB)

MICROFINANCE INITIATIVES IN NORTH EASTERN REGION, JAMMU & KASHMIR AND MOUNTAIN AREAS**Understanding and Responding to the Savings Behaviour of the Low Income People in the North Eastern Region of India (Paper)**

by Madhurantika Moulick, Brett Matthews and Abhijit Sharma; MicroSave; 2008

Examines saving needs of the low-income population in NER and analyzes existing saving practices, challenges that people face and opportunities for formal sector institutions.

<http://collab2.cgap.org//gm/document-1.9.30446/33.pdf> (Size: 1.54 MB)

North Eastern Region Vision 2020 (Report)

Ministry of Development of North Eastern Region and North Eastern Council; July 2008

Provides people's plan for the north east region by the year 2020 and shares the strategy for inclusive development of the region.

<http://mdoner.gov.in/writereaddata/newsimages/final6963338914.pdf> (Size: 7.60 MB)

Microfinance for Mountain Communities (Report)

Planet Finance; Second Global Meeting of the Mountain Partnership; Cusco, Peru; 28-29 October 2004

Discusses various challenges in delivering microfinance services to mountain communities and describes work done by Planet Finance, which aims to alleviate poverty through microfinance.

<http://www.mountainpartnership.org/files/pdf/PlanetFinance.pdf> (Size: 1692 KB)

Mobile Phone Banking and Low Income Customer (Paper)

by Gautam Ivatury and Mark Pickens; Consultative Group to Assist the Poor (CGAP), United Nations Foundation and Vodafone Group Foundation

Records use of mobile phones for low income consumers in South Africa; examines work of WIZZIT, a start-up mobile banking provider, reaching out to "unreached" customers in remote areas.

<http://www.cgap.org/p/site/c/template.rc/1.9.2953> (Size: 492 KB)

Jammu & Kashmir Self Reliant Cooperatives Act, 1999 (Act)

Jammu and Kashmir State Legislature; 1999

Under the J & K Self Reliant Act of 1999, cooperatives can be registered and there is no restriction as to the area of the activity to be carried out.

http://www.jkcooperatives.org/download/self_reliant_act_1999.pdf (Size: 209 KB)

MICROFINANCE IN URBAN AREAS

Micro Finance for Urban Poverty Reduction (Paper)

by L. Mayoux, M. Jiri and Cerqueira; One World Action - Gender and Microfinance Resource Page; 2002

Discusses the impact of Sustainable Livelihoods Project (SLP) in Luanda, Angola, that is being implemented by Development Workshop Angola and One World Action.

http://www.lindaswebs.org.uk/Page2_Livelihoods/Microfinance/Documents/SLP.doc (Size: 1.03 MB)

A Promise to Pay the Bearer (Paper)

Michael and Susan Dell Foundation; CARE India and ICICI Bank; Intellectap; 2006

Analyzes microfinance as a socio-commercial instrument for addressing urban poverty challenges in India.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.26575> (Size: 1400 KB)

Nation-Wide Study on Expanding Microfinance Delivery to Urban India (Report)

Intellectap, Michael and Susan Dell Foundation, CARE and ICICI Bank; 2006

Study highlights the MFIs working in urban areas of India, details the urban microfinance market potential and issues facing urban borrowers.

ftp://ftp.solutionexchange.net.in/public/mf/comm_update/res-10-071107-02.pdf (Size: 1.36 MB)

A Study of Economically Active Poor Women in Bangalore (Report)

Ujjivan Financial Services Pvt. Ltd., ABN-AMRO, Citigroup and Unitus; 2005

Study details the working and financial practices of women in Bangalore, the trends on the loans they are taking, their savings practices and their need gaps.

<http://www.ujjivan.com/pdf/UjjivanAbstractofMarketResearchPublication.pdf> (Size: 1.5 MB)

Individual Lending in Microfinance (Presentation)

Centre for Microfinance, Chennai; June 2006

Outlines the major differences between the group lending and individual lending models of microfinance; the latter being more common in urban settings.

[http://ifmr.ac.in/cmfm/wp-content/uploads/2007/02/Daga-Individual_Lending-\(pres\).pdf](http://ifmr.ac.in/cmfm/wp-content/uploads/2007/02/Daga-Individual_Lending-(pres).pdf) (Size: 136 KB)

Insights from the Microfinance Private Capital Symposium (Report)

Microcapital, Players Report 2005

Highlights the role of government entities in the microfinance sector in a presentation by Vijay Mahajan, Chairman of BASIX.

<http://microcapital.org/downloads/whitepapers/Geneva.pdf> (Size: 156 KB)

Urban Microcredit: the Current Scenario (Article)

Urban Poverty Alleviation Initiatives in India: A General Assessment and a Particular Perspective (2002), Ramanathan Foundation; October 2003

Discusses the purposes of loans availed by urban slum dwellers as well as other issues facing the urban microcredit market; highlights SEWA's financial performance.

<http://www.indiatogether.org/2003/oct/pov-credscene.htm>

What Do We Know about Credit Cooperatives in India and its Role in the Microfinance Landscape? (Presentation)

by Frida Ruiz; IFMR; 2007

Presentation discusses the regulatory environment of urban cooperatives and issues relating to the role of MF; highlights examples in Maharashtra and Andhra Pradesh.

<http://ifmr.ac.in/cmfw/wp-content/uploads/2007/02/Credit-Co-ops-India.pdf> (Size: 240 KB)

Introducing Rural Finance into an Urban Microfinance Institution: The Example of Banco Procredit, El Salvador (Paper)

by Juan Buchenau and Richard L. Meyer; International Conference on Rural Finance Research: Moving Results into Policies and Practice, FAO; Food and Agriculture Organization of the United Nations; Rome, Italy; March 2007

Provides insights into the processes undergone by Banco Procredit El Salvador to introduce urban MF; shares lessons learned and goes into detail on individual lending.

http://www.fao.org/ag/rurfinconference/docs/papers_theme_3/introducing_rural_finance.pdf (Size: 296 KB)

Reaching Out to the Poor (Article)

Microfinance Insights Newsletter, Vol. 2, Intellectap; March 2007

Focuses on the issues facing the urban microfinance market, including latest research on market potential; highlights the MFIs working in urban India.

http://www.microfinanceinsights.com/magazine_index.asp?id=52 (Size: 1.9 MB)

■ Microfinance through Post Offices

E-Payment System for NREGA through Department of Post (Article)

Government; New Delhi; July 2008

Shares how the Department of Posts in India collaborated with the National Informatics Centre and Bharat Sanchar Nigam to establish an electronic payment system for NREGA.

<http://www.igovernment.in/site/e%2DPayment%2Dsystem%2Dfor%2DNREGA%2Dworkers%2Dsoon>

Selling Gold through India Post (Article)

by Tejal A. Deshpande; Business Standard; Mumbai; 14 January 2008

Describes an initiative of World Gold Council to extend a microfinance scheme to promote investments in gold by low-income groups through post offices.

<http://www.businessstandard.com/india/storypage.php?autono=310561>

Post Banks Initiatives in Uganda (Article)

Micro Capital; Africa; June 2007

Shares the initiatives of the Post Bank of Uganda to implement a state project for poverty eradication in Uganda.

<http://www.microcapitalmonitor.com/cblog/index.php?/archives/968-MICROCAPITAL-STORY-Postbank-Uganda-Ready-to-Implement-Microfinance-Intensive-Bonna.html>

Report on Trend and Progress of Banking in India 2007-2008 (Report)

Reserve Bank of India; December 2008

Captures the banking trends in India between 2007-2008 and shares the details on the SHG Post office linkage programme, including the salient features of the scheme.

<http://rbidocs.rbi.org.in/rdocs/Publications/PDFs/88991.pdf> (Size: 49.3 KB)

Improving Access to Finance for India's Rural Poor (Report)

by Priya Basu; International Bank for Reconstruction and Development/World Bank; Washington DC; 2006

Draws on data from the Rural Finance Access Survey (RFAS) for India, designed and undertaken jointly by the World Bank and National Council of Applied Economic Research.

<http://unpan1.un.org/intradoc/groups/public/documents/APCITY/UNPAN024234.pdf> (Size: 1.31 MB)

Post Offices Suspend New Loans to SHGs (Article)

The Hindu; Tamil Nadu; 1 August 2008

Explains the postal department directions to post offices regarding not accepting savings deposits and opening new accounts in the name of SHGs in the Aranthangi postal sub-division.

<http://www.hindu.com/2008/08/01/stories/2008080151220300.htm>

Annual Report of India Post 2007-2008 (Report)

Department of Posts, India; 2008

Shares the details of the new services launched by the department, progress in technology front and financial report of the department.

http://www.indiapost.gov.in/Report/Annual_Report_2007-2008.pdf (Size: 3.14 MB)

Postal Savings and the Provision of Financial Services (Paper)

by Mark J. Scher; United Nations; December 2001

Paper reviews the postal financial systems of 12 developing countries, including their product development, investments, mobilization of funds and utilizing financial technologies.

http://gpn.org/research/banking/postal_savings-un-desa_22.pdf (Size: 930 KB)

Report of Steering Committee on Microfinance and Poverty Alleviation (Report)

Development of Policy Division; May 2007

Recommends orderly growth and management of the microfinance sector and discusses using the post office system for enhancing outreach.

http://planningcommission.nic.in/aboutus/committee/strgrp11/str11_fpa.pdf (Size: 294 KB)

Review of the Post Office Urban Reinvention Programme (Report)

NERA Economic Consulting; United Kingdom; July 2005

Examines the impact of the UK Post Office Ltd's Urban Network Reinvention Programme on various stakeholders and suggests number of changes to the urban Post Office network.

http://www.psc.gov.uk/postcomm/live/post-offices/research/Published_URP_Report.pdf (Size: 1.68MB)

SBI - India Post Tie-up to Provide Banking Facilities in Rural Punjab (Article)

The Financial Express; 15 July 2008

Reports that India Post will function as a Business Correspondent of State Bank of India for providing banking facilities to the people in rural areas.

<http://www.financialexpress.com/news/SBIIndia-Post-tieup-to-provide-banking-facilities-in-rural-Punjab/335652/>

Leveraging India Post's strength (Article)

by R. Vaidyanathan; The Hindu Business Line; 13 July 2006

Discusses the strengths of the Indian post and its ability to handle financial services in remote areas of the country; argues for more flexibility and more autonomy for viability.

<http://www.thehindubusinessline.com/2006/07/13/stories/2006071302221000.htm>

■ Microfinance through Information Kiosks

Kiosks Run by the SHGs (Guidelines)

Rural Development and Panchayati Raj Department, Government of Tamil Nadu; September 2003

Shares the guidelines by SGSY to set up Internet based information Kiosk in every panchayat through self help groups.

http://priasoft1.tn.nic.in/rdwebsite/Central_Schemes/linkfiles/go_rd_205_03_pg177.pdf (Size: 51 KB)

Bhamashah Financial Empowerment Scheme (Guidelines)

Finance Department, Government of Rajasthan

Scheme envisaged for providing banking service to targeted population through electronically operated system infrastructure spread over the state.

http://finance.rajabhastha.gov.in/bhamashah/Bhamashah_Guideline_1.pdf (Size: 132 KB)

Wireless Internet Kiosks in Villages (Paper)

by John Paul; World Resource Institute; December 2004

n-Logue developed low cost franchisee business model, that is easy to deploy and requires minimal maintenance for delivering information-based services to rural areas.

<http://www.comminit.com/en/node/147620/2676?page=11> (Size: 289 KB)

MICROFINANCE TECHNOLOGIES, TOOLS, PROCESSES AND SYSTEMS

ASSESSMENT OF PROSPECTIVE CLIENTS IN MICROFINANCE

Microfinance for Poor (Article)

Focal Point for Microfinance; Asian Development Bank (ADB); March 2008

Shares the experiences from Bangladesh and Uzbekistan on participation of poorest in the microfinance programmes.

<http://www.adb.org/Documents/Periodicals/Microfinance/finance-200801.pdf> (Size: 804 KB)

A Simple Poverty Scorecard for India (Paper)

by Mark Schreiner; Center for Social Development, USA and Microfinance Risk Management LLC

Paper presents a poverty scorecard to help development programs target services to the poor, track changes in poverty over time, and reports on the rate of poverty among clients.

http://www.microfinance.com/English/Papers/Scoring_Poverty_India.pdf (Size: 296 KB)

Reaching the Other 100 Million Poor in India- Case Studies in Urban Microfinance (Paper)

Centre for Micro Finance (CMF/IFMR); October 2006

Contains case studies and identifies innovative practices from and prominent microfinance institutions operating in urban areas and examines various financial services offered.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.27462> (Size: 1.58 MB)

Self-Help Groups for Holistic Development: The Kerala Experience (Paper)

by K. R. Iyer; NABARD; February 1998

Discusses achievement of Alappuzha Model of Community Development Society (CDS) in Kerala giving nine-point non-economic risk indices to identify the poor, for providing financial services.

National Bank for Agriculture and Rural Development (NABARD), 'E' Wing, Bandra-Kurla Complex, Bandra (E), Mumbai 400051; Tel: 91-22-2653-0084; Fax: 91-22-2652-8141; nabmcid@vsnl.com

A Handbook on Forming Self-Help Groups (Handbook)

NABARD; Microfinance Gateway

Provides information everything from A to Z about forming SHGs in a capsule form, including how to identify the poor in order to form SHGs and offer them microfinance services.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.25766> (Size: 598 KB)

Methods for Community Participation: Chapter 4; PRA Relation Methods (Book)

by Somesh Kumar; 2002

Lists a variety of participatory rural appraisal (PRA) methods of community participation including card sorting and social mapping used to determine "well-being" ranking in order to identify poor.

Vistaar Publications, M-32 Market, Greater Kailash 1, New Delhi 110048

Sustainable Banking with Poor: Microfinance Handbook: An Institutional and Financial Perspective Chapter Two: The Target Market and Impact Analysis (Book)

by Joanna Ledgerwood; Sustainable Banking with the Poor (Project); The World Bank Publications; Washington, D.C.; 1999

Looks at market size, identifying target market, client characteristics and types of enterprises facilitating MFI to make business plans related to microfinance.

<http://books.google.co.in/books?id=luaAHdTKMM8C>

Targeting the Poor: SEWA's Approach (Paper)

SEWA, Gujarat; 2005

The paper provides details of Jeevika Project, PRA method and various indicators used by the community to select the best-suited criteria for identifying poor as target group.

http://www.unisdr.org/eng/public_aware/world_camp/2005/docs/case-study-4-Microfinance-and-Disaster-Mitigation-sewa.pdf

Results and Impact Management System: Practical Guidance for Impact Surveys (Book)

IFAD; January 2005

Guidebook gives Household Asset (Poverty) Index being used in IFAD funded livelihood and other projects. Discusses various tools being used to identify the poor in IFAD Projects.

http://www.ifad.org/operations/rims/guide/e/part1_e.pdf (Size: 92.45 KB)

Measuring Health and Poverty: A Review of Approaches to Identify the Poor (Paper)

by Jane Falkingham and Ceema Namazie; DFID; Health Systems Resource Center; London

Provides a critical review of methods for defining and measuring poverty, describes the various poverty indicators, asset indices, proxy indicators and poverty mapping.

<http://www.research4development.info/PDF/Outputs/HOppsissuesPaperFalkingham.pdf> (Size: 308 KB)

Wealth Ranking in a Caste Area of India (Paper)

by Ruth Grosvenor-Alsop; International Institute for Environment and Development; 1989

Analyses the use of a wealth ranking technique to assess the wealth of different social groups in a village in Patna.

http://www.iied.org/NR/agbioliv/pla_notes/documents/plan_00401.PDF (Size: 28 KB)

Credit Scoring for Microfinance: Can It Work? (Paper)

by Mark Schreiner; Microfinance Risk Management and Center for Social Development; Washington University; St. Louis; November 2000

Critically examines credit scoring in the microfinance sector to assess credit risk of the borrower; discusses what types of risk to predict and reviews learnings from Bolivia.

http://www.microfinance.com/English/Papers/Scoring_Can_It_Work.pdf (Size: 56 KB)

Why Institutional Credit Agencies are Reluctant to Lend to the Rural Poor: A Theoretical Analysis of the Indian Rural Credit Market (Paper)

by B. Santanu; World Development; Vol. 25, Issue 2; February 1978

Discusses theoretical reasons for the reluctance of formal financial institutions to lend to the rural poor, such as high credit risk and seasonality of income.

<http://www.sciencedirect.com/science/article/B6VC6-3SWV6CP-C/> (Size: 1578 KB)

Credit Scores to Help Poor Get Bank Loans (Article)

The Economic Times; New Delhi; 27 December 2006

Describes statistical methods for credit scoring and how the current methodology adopted by many banks does not minimize default risk and argues that Value at Risk is more suitable method.

http://economictimes.indiatimes.com/Personal_Finance/Loan_Centre/Personal_Loans/Credit_scores_to_help_poor_get_bank_loans/rssarticleshow

MODELS AND MANAGEMENT TOOLS FOR OPERATIONAL EFFICIENCY IN MICROFINANCE**Financial Risk Management Tools for the Poor (Article)**

by Monique Cohen and Michael J. McCord; MicroInsurance Centre Briefing Note No. 6

Discusses the range of risks faced by the poor and various micro-insurance products/models used globally to reduce their risk, and how to partner with MFIs to deliver microinsurance efficiently.

http://www.microfinanceopportunities.org/docs/Financial_Risk_Management_Tools_for_the_Poor_%20CohenMcCorddec2003.pdf (Size: 156 KB)

Scaling Up Microfinance in India (Article)

by Vinod Khosla and Vikram Gandhi; The Economic Times; 15 June 2006

Article touches upon MF issues like inflexible loan products, regulatory impediments to providing savings and insurance services, lack of data on client level impact.

<http://economictimes.indiatimes.com/articleshow/1648287.cms>

Capital Markets-Style Risk Assessment: Testing Static Pool Analysis on Microfinance (Article)

by R. Ayton, S. L. Sarver and S. Raynes; Center for the Development of Social Finance (CDSF)

Analyses the capacity of microfinance institutions (MFIs) to attract capital market investors based on their performance using standard methods in capital markets.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.26416> (Size: 421 KB)

Social Enterprise and Microenterprise: Understanding the Connection: FIELD Funder Guide Issue 11 (Book)

The Aspen Institute; Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination (FIELD); March 2008

Discusses social enterprise strategies from the United States, summarizes lessons learnt, and outlines the role of funders in supporting social enterprises.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.26237> (Size: 180 KB)

ID Cards Get Smarter - Life Line to Citizens (Article)

by Geetanjali Krishna Life Line to Citizens (LL2C); June 2008

Elucidates the use of Biometric Smart Cards for all that can be used to track income, expenditure, insurance, and PDS benefits in the isolated areas, including mountain regions.

<http://ll2b.blogspot.com/>

Managerial Aspects of Emerging Indian Financial System: An Assessment (Paper)

by Teki Surayya; National Institute of Financial Management; Autonomous Institute under Ministry of Finance, Government of India; Faridabad

Analyzes the accessibility of capital market to social enterprise, noting it is very limited and is therefore a hindrance to development, also gives an overview of the Indian financial system.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res02050801.pdf> (Size: 172.07 KB)

An Interactive Session with SHG Members (Article)

by N. Jeyaseelan

Record of a moderated question and answer session with 40 SHG members held at Gandhigram which clarifies many operational issues faced by SHG members.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res16070702.doc> (Size: 40 KB)

Best Practices in SHG Promotion (Article)

by N. Jeyaseelan

Note outlining best practices gathered by the author after 15 years of trial and error working on SHG promotion, includes criteria for forming and regulating SHGs .

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res16070703.doc> (Size: 56 KB)

Sustainability Indicators for SHGs (Article)

by N. Jeyaseelan

List of indicators outlining the areas where SHGs need to be trained to improved sustainability of the group.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res16070704.doc> (Size: 28KB)

Management Information Systems for Microfinance (Paper)

by A. Ahmad; Banking With the Poor (BWTP); 2003

Paper argues that information and communication technology (ICT) can be a strategic tool in making microfinance institutions (MFIs) more efficient and effective.

<http://www.bwtp.org/pdfs/arcm/5Ahmad.pdf> (Size: 124 KB)

Microfinance Technology Fair (Presentation)

United States Agency for International Development (USAID) Seminar, Chemonics International; 25 April 2007

Presentations made by Sector leaders covering the role of technology in the MF sector, existing technologies being implemented as well as related challenges and benefits.

http://www.microlinks.org/ev_en.php?ID=10558_201&ID2=DO_TOPIC

Tools for Microfinance Interventions in Post Conflict Settings (Report)

by Tamsin Wilson; The Springfield Centre for Business in Development, Mountjoy Research Center; Durham; December 2001

Shares results of qualitative research to enhance the provision of sustainable microfinance services in post conflict situations.

<http://www.springfieldcentre.com/publications/sp0101.pdf> (Size: 640 KB)

Beyond Micro-credit: Putting Development Back into Micro-Finance (Book)

by Thomas Fisher, M. S. Sriram and Malcolm Harper; Sage Publications; New Delhi; 2002

Provides comprehensive analysis of Indian innovation and practice in microfinance, including analysis of the "self-help groups" in India.

<http://books.google.co.in/books?id=jfBnBtxmPUwC&dq=AGRICULTURE+AND+MICROFINANCE%2BBOOK>

The Transformation of the Microfinance Sector in India: Experiences, Options and Future (Article)

by M. S. Sriram and Rajesh S. Upadhyayula; Journal of Microfinance; Brigham Young University; USA

Describes how the strength of the micro finance organizations in India is in the diversity of approaches and forms that have evolved over time.

<http://www.iimahd.ernet.in/~mssriram/jmf.pdf> (Size: 180 KB)

Microfinance Systems: Designing Quality Financial Services for the Poor (Book)

by Graham Wright; Zed Books; USA; 2002

Outlines cutting edge issues such as how far micro-finance can contribute to reducing poverty with case studies, detailing how two very different systems were developed.

<http://www.amazon.com/Microfinance-Systems-Designing-Financial-Services/dp/1856497887>

Are MFIs Hedging Their Bets? (Article)

Consultative Group to Assist the Poor (CGAP) Portfolio Issue 1; Washington, DC; April 2005

Discusses the various challenges MFIs face when trying to manage portfolio risks

http://www.cgap.org/gm/document-1.9.2860/Portfolio_01.pdf

Risk Management: Pricing, Insurance, Guarantees (Article)

by E. Bryla, J. Dana, U. Hess and P. Varangis ; BASIS - Broadening Access and Strengthening Input Market Systems; 2003

Discusses innovative ways to deal with price and yield risk, and how farmers can cope with price risks, also suggests ways for financial institutions can combine hedging with lending.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.27951> (Size: 134 KB)

The Risk of Exit by Borrowers from a Microlender in Bolivia (Paper)

by Mark Schreiner ; Microfinance Risk Management, USA and Center for Social Development, Washington University, USA; St. Louis, USA; 1999

Paper analyzes the risk of delinquency for MFIs and outlines models that can help predict risk of delinquency and drop-outs.

http://www.microfinance.com/English/Papers/Bolivia_Scoring_Exit.pdf (Size: 80 KB)

Citibank India Unveils Biometric ATM with Multi-Language Voice Navigation Features for Microfinance Customers (Article)

Citibank New York Press Room; 1 December 2006

Press release on a pilot project using a biometric card, with BASIX and Swaadhar, to promote transparency and sharing of borrower information to address over-borrowing among MF clients.

<http://www.citigroup.com/citigroup/press/2006/061201d.htm>

FINO Adopts Gemalto Smartcards to Accelerate Micro-Banking Deployment in India (Article)

PR Newswire; 25 June, 2007

Note on how Gemalto and FINO will be deploying smartcard technology with biometric authentication, which can possibly facilitate remittance services and credit risk assessment.

<http://www.prnewswire.co.uk/cgi/news/release?id=201411>

Smart Card System: Information and Communication Technology (ICT) plus Finance Model for Rural Poor (Article)

by S. Gupta; Microfinance Gateway; June 2002

Note discusses the strength of ICT in microfinance lending and highlights a computer based transaction-recording system (called BASIXPOT) introduced by BASIX in February 2002.

http://www.ruralfinance.org/cds_upload/1126265967431_Smart_card_system___ICT_plus_finance_mod2959205.rtf (Size: 19 KB)

Issues of Extending MIS Software to Community Based Financial Institutions (Report)

by H. Ramesh and P. Madhavi; CARE India, CASHE Program; August 2005

Report narrates CARE's experience extending MIS solutions to its partner NGOs under its CASHE program, including recommendations and challenges faced during implementation.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.25314> (Size: 48 KB)

MIS and Information Needs (Presentation)

by B. Suran and Ramakrishna; National Bank for Agriculture and Rural Development and GTZ; July 2005

Presentation covers good practices, challenges and methods of addressing the MIS needs of entities working with SHGs through technology applications like e-munshi and smart cards.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.27507> (Size: 248 KB)

Reducing Micro-Credit Costs through Information Technology: The Case of SKS (Article)

by Grameen Connections Newsletter; Grameen Foundation; April 2001

Note on how SKS, based on its experience using smart cards and other technologies, found that MFIs can reach operational sustainability in two-thirds of the time it typically takes.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.26.6213>

Client History Checking Database, SANABEL (Presentation)

by A. Klfeh; Microfinance Gateway; 2003

Presentation discusses the constraints in sharing client database among MFIs as well as the successful approach used by a project to provide possible technological solutions.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.24460>

Opportunities and Challenges in India: Crafting the MF/IT Paradigm-The Indian Experience (Article)

by Janaki Turaga; Social Development Specialist; Information for Development Magazine; 2004

Highlights the contributions of SIDBI's investments in integrating IT solutions into MF operations and also discusses the various MFIs in India using technology to improve operations.

http://www.i4donline.net/issue/jan04/opportunities_full.htm

IMPACT ASSESSMENT OF MICROFINANCE INITIATIVES

Sustainability of Microfinance Interventions (Paper)

Sa-Dhan Microfinance Resource Center; New Delhi; 2005

Discusses the financial sustainability of MFIs targeting the poor and their impact on the incomes of the poor

Paper available with Sa-Dhan Microfinance Resource Center, 12 & 13 Special Institutional Area, Shaheed Jeet Singh Marg, New Delhi 110067.

Institutionalizing Gender, Engendering Institutions - Issues for consideration for the Eleventh Plan (Report)

by Soma Kishore Parthasarathy; August 2006

Shares the importance of capacity building inputs and institutional support for the empowerment of the women.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res26060902.doc> (Size: 83 KB)

Quality Issues in the Microfinance Sector in Rajasthan: Draft Report (Report)

Andhra Pradesh Mahila Abhivruddhi Society (APMAS), Hyderabad and Centre for microFinance (CmF), Jaipur; 2006

Discusses the quality aspect, impact study, capacity building needs and constraints relating to microfinance sector in Rajasthan.

<http://www.cmfrj.org/WorkshopQualityIssues.pdf> (Size: 635.46 KB)

Examining Self Help Groups (Report)

by Jaya Sharma and Soma Kishore Parthasarathy; Nirantar; New Delhi; February 2007

Examines the impact of SHGs on the realities of women's lives and women's perceptions about the changes that have taken place in their lives after joining an SHG.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res26060902.pdf> (Size: 576 KB)

Perspectives from the Field: The SHG Experience and Quality Assessment (Report)

by Brian Gurski; CARE India; New Delhi; December 2005

Exploratory study on dimensions of SHG experiences in microfinance, with a small sample of SHGs promoted by NGOs, banks and the Government in Orissa.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090703.doc> (Size: 912 KB)

Impact study of the CASHE Microfinance Program (Paper)

by Prabhat Labh; CARE India; New Delhi

Paper based on the impact study carried out by Sampark of CARE's microfinance program, CASHE (Credit and Savings for Household Enterprises) in Orissa.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090704.doc> (Size: 48 KB)

PEDO SHG Programme Impact Assessment (Paper)

Centre for microFinance (CmF), Jaipur

Impact assessment of the SHG promoting agency, PEDO (People's Education and Development Organization) in Dungarpur, Rajasthan conducted by CmF.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090701.pdf> (Size: 424 KB)

Program Impact Assessment of HVVS (Paper)

Centre for microFinance (CmF); Jaipur

Studies the social and economic impact of the MF programme of Hanuman Van Vikas Samiti (HVVS) on SHG members' households to improve microfinance services and products.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090702.pdf> (Size: 288 KB)

Impact Diagram (Diagram)

Swabhimaan; Pune

Diagram outlining the decision making process for the impact study of its microfinance operations; to be conducted in 2008 by UPLift India Association.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090705.doc> (Size: 108 KB)

Project Evaluation of PEBLISA (Prevention and Elimination of Bonded Labour in South Asia) – The Pakistan Component (Report)

Collective Action for Social Advancement Team, ILO Subregional Office; New Delhi; January 2006

Discusses the impact of microfinance services on extremely poor families living under the threat of debt bondage in the areas surrounding Hyderabad, Pakistan.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090706.doc> (Size: 428 KB)

Impact Assessment and the Final Evaluation of Prevention and Elimination of Bonded Labour in South Asia (PEBLISA): Nepal Chapter (Report)

by Shiva Sharma and Ram Sharma, in association with Purusottam Baral and Chirinjibi Pathak; International Labour Organization; Nepal; February 2006

Discusses the impact of microfinance services for extremely poor families living under the threat of debt in Nepal.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090707.doc> (Size: 924 KB)

From Bondage to Freedom: ILO PEBLISA's (Prevention and Elimination of Bonded Labour in South Asia) Experience in South Asia (Study)

by Smita Premchander, V. Prameela, M. Chidambaranathan and Benjamin Laroquette; Conducted by Sampark and published by International Labour Organization (ILO); April 2006

Consolidated report of the impact assessments of the PEBLISA projects in Nepal, Pakistan, Bangladesh and India which reached out to women through MF services.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090708.pdf> (Size: 2.29 MB)

List of Impact Studies Conducted/Reviewed by Sampark (Article)

Sampark; Bangalore

Resource listing several impact studies that have been either conducted or reviewed by Sampark relating to the microfinance sector.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090711.doc> (Size: 48 KB)

Women's Empowerment through SHG Revolution in Orissa (Paper)

by Debadutta K. Panda; MP Associates; Bhubaneswar; 2005

Study analyzes the impact of SHG membership on women in Orissa through case studies.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090709.doc> (Size: 68 KB)

Transforming the Lives of the Poor from Bitter to Better (Paper)

by N. Jeyaseelan; Indian Bank's Special Unit for Microfinance; Usilampatti; 2005

Study conducted to understand the impact of microfinance services provided by the Indian Bank's Special Unit for Microfinance in Usilampatti.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090710.doc> (Size: 132 KB)

The Maturing of Indian Microfinance (Paper)

by EDA Rural Systems; Comissioned by SIDBI Foundation for MicroCredit ; September 2004

The study presents the findings of a microfinance baseline impact assessment study and provides implications for policy and practice.

<http://www.edarural.com/impact/execsums.pdf> (Size: 120 KB)

Do Microfinance Services Have a Positive Impact on the Poor? (Article)

by Nancy Ibarra; Commissioned by Liberal Association for Movement of People (LAMP); Kolkata; August 2007

Study of the impact of LAMP's Microfinance and Livelihoods Programme; the report identifies the advantages and limitations of MF in promoting individual/household socio-economic autonomy.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090714.doc> (Size: 628 KB)

Microfinance as Development Pathway: Whether and How? (Paper)

by Nancy Ibarra; Commissioned by Liberal Association for Movement of People (LAMP); Kolkata; August 2007

Study proposal for the impact study of LAMP's Microfinance and Livelihood Development Programme.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090712.doc> (Size: 48 KB)

Do Microfinance Services Have a Positive Impact on the Poor? (Article)

by Nancy Ibarra; Commissioned by Liberal Association for Movement of People (LAMP); Kolkata; August 2007

Questionnaire for the study of the impact of LAMP's Microfinance and Livelihood Development Programme.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090713.xls> (Size: 172 KB)

Costs to Promote and Deepen Financial Inclusion: A Case of Three Year Intervention in Orissa, India (Report)

by Subrat Kumar Singhdeo; Madhyam Foundation; Bhubaneswar

Report captures experiences of 3-year intervention by Centre for Youth and Social Development examining the costs of promoting/deepening financial inclusion, including through MF.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090715.doc> (Size: 696 KB)

Self-Help Groups in India: A Study of the Lights and Shades (Paper)

Conducted by EDA Rural Systems in Association with Andhra Pradesh Mahila Abhivruddhi Society (APMAS) ; 2006

An in-depth study of Self-Help Groups in India which focuses on the social impact and covers the financial aspects of economic empowerment as well, such as microfinance.

<http://www.edarural.com/documents/SHG-Study/Executive-Summary.pdf> (Size: 376 KB)

Trends and Issues in the Access to Agricultural Finance in India: Review of Microfinance as an Innovative Credit Delivery Mechanism (Paper)

by K. K. Tripathy and Professor S. K. Jain; Indian Institute of Technology (IIT); New Delhi; 2007

Appraises the implementation of the government-run microfinance model towards increasing access, efficiency and cost effectiveness in financing credit to the rural poor.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res06090716.pdf> (Size: 424 KB)

Microfinance in Northeast Thailand: Who Benefits and How Much (Report)

by Brett E. Coleman; Working Paper Series No. 9, Economics and Research Department, Asian Development Bank, Manila; April 2002

Report evaluates the outreach and impact of two microfinance village bank programs that target the poor in Thailand.

http://www.adb.org/Documents/ERD/Working_Papers/wp009.pdf

Microfinance Impact Assessments: The Perils of Using New Members as a Control Group (Paper)

by Dean S. Karlan; Yale University Department of Economics; 21 November 2001

Paper discusses the limitations of using SEEP/AIMS tools developed by USAID under AIMS project for impact assessment of microfinance.

<http://aida.econ.yale.edu/karlan/papers/impactperils.pdf> (Size: 152.4 KB)

Microfinance and Poverty: Evidence Using Panel Data from Bangladesh (Paper)

by Shahidur Khandker; World Bank Policy Research Working Paper 2945; January 2003

Paper addresses the poverty impact of microfinance using household level panel data from Bangladesh.

http://papers.ssrn.com/sol3/papers.cfm?abstract_id=636307#PaperDownload (Size: 272 KB)

The Economics of Microfinance (Book)

by Armendáriz de Aghion and Jonathan Morduch; MIT Press; 2005

Book aims to bring about convergence between economic theory and practice, assessing the impact of microfinance, avenues for improving the outreach, etc.

<http://mitpress.mit.edu/catalog/item/default.asp?type=2&tid=10494>

Measuring the Impact of Microfinance: Taking Stock of What We Know (Paper)

by Nathaneal Goldberg; Grameen Foundation USA Publication Series; December 2005

Paper surveys the most significant microfinance impact evaluations published as of mid-2005 and guides readers through interpreting results and reliability of each study.

<http://www.givewell.net/files/Cause1-2/Independent%20research%20on%20microfinance/GFUSA-MicrofinanceImpactWhitepaper-1.pdf> (Size: 1.1 MB)

Is Microfinance a 'Magic Bullet' for Women's Empowerment? Analysis of Findings from South Asia (Paper)

by Naila Kabeer; Economic and Political Weekly; 29 October 2005

Article examines the empirical evidence related to the impact of microfinance on poverty reduction and women empowerment.

<http://www.infibeam.com/Books/info/rajagopalan-s/microfinance-womens-empowerment-critical-assessment/9788131421314.html>

Social and Economic Impacts of PRADAN's Self Help Group Microfinance and Livelihoods Promotion Programme: Analysis from Jharkhand, India (Report)

by Naila Kabeer and Helzi Noponen; Imp-Act Working Paper No.11; March 2005

Report outlines findings from a socio-economic impact study of PRADAN's SHG-Microfinance and livelihood program carried out in Jharkhand.

<http://ageconsearch.umn.edu/bitstream/23755/1/wp050011.pdf> (Size: 679 KB)

Use of Randomization in the Evaluation of Development Effectiveness (Paper)

by Esther Duflo and Michael Kremer; Prepared for World Bank Operations Evaluation Department; 2003

Paper discusses current evaluation practices and their limitations and recommends randomize evaluation method as a way to address the limitations of current methods.

<http://econ-www.mit.edu/files/765> (Size: 277.4 KB)

PEDO's SHG Programme Impact Assessment (Report)

Centre for microfinance (CmF), Jaipur; 2006

Study highlights the impact of SHG programme on the socio-economic conditions of the SHG members.

http://www.cmfrac.org/Pedo_Impact_Report.pdf (Size: 354.5 KB)

Assessing the Impact of Micro Finance as a Tool for Adoption of Appropriate Technology and Conserving the Environment (with specific reference to NWFP) (Paper)

by B. P. Pethiya and S. Teki; Indian Institute of Forest Management; Bhopal

Study investigates how microfinance can provide impetus to the forest dwellers for the value addition in non-wood forest produce.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res25110602.doc>

The Impact of Microfinance: A Review of Methodological Issues (Paper)

by Dean Karlan and Nathanael Goldberg; 5 August 2006

The paper provides types of microfinance impacts and policies that can be evaluated, reviews evaluation methodologies and common indicators of impact.

http://siteresources.worldbank.org/INTISPMA/Resources/383704-1146752240884/Doing_ie_series_07.pdf

Impact studies of the MFIs done by SAMPARK (Article)

Paper discusses about impact of Microfinance and provides list of impact studies done by Sampark all across India, Bangladesh and other countries.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res25110601.doc> (Size: 28 KB)

MicroRating International (Article)

MicroRate; February 2007

Collaboration of MicroRate and M-CRIL represents over 70% of the microfinance ratings conducted and will offer a standardized rating product that spans the globe.

http://microrate.com/client_news/press-release

Performance Indicators for Microinsurance Practitioners (Article)

Appui au Développement Autonome, Workshop Report, Luxembourg; 16-17 October 2006

Elaborates on key dimensions of micro-insurance analysis and details the indicators that were an outcome of the workshop held to identify micro-insurance performance indicators

<http://www.microfinance.lu/comas/media/onlineindicatorsws.pdf> (Size: 424 KB)

PEARLS Monitoring System (Manual)

by David C. Richardson; World Council of Credit Unions, Toolkit Series No. 4; October 2002

Document serves as a manual for the PEARLS system and its indicators, tool used to evaluate several financial institutions worldwide.

<http://www.woccu.org/microfinance/pearls/pearlsmonograph> (Size: 184 KB)

Transparency for Microfinance Development (Presentation)

Planet Rating; August 2005

Document details the various services offered and its methodology for evaluating the operational and financial efficiency of MFIs.

http://www.microfinancegateway.org/gm/document-1.9.26427/22517_36.pdf

Results and Impact Management System: Practical Guidance for Impact Surveys (Book)

International Fund for Agricultural Development; January 2005

Provides guidance to project management staff on conducting and analyzing surveys that measure changes over time in the circumstances and livelihoods of rural poor.

http://www.ifad.org/operations/rims/guide/e/part1_e.pdf (Size: 2.45 MB)

Reaching the Poor with Poverty Projects: What is the Evidence on Social Returns (Paper)

by John Weiss; Asian Development Bank Institute (ADBI), Asian Development Bank; 9 June 2004

Paper surveys the evidence on the problems faced in the projects by sometimes missing large numbers of the poor or finding that their benefits leak to those who are better off.

<http://www.adbi.org/files/2004.06.09.dp009.poverty.projects.pdf> (Size: 188 KB)

SOCIAL PERFORMANCE FOR MFIs

Social Rating of Cashpor Micro Credit (Article)

by Micro Credit Ratings International; Gurgaon; August 2005

The document details the social rating given to Cashpor Micro Credit by Micro-Credit Ratings International (M-CRIL) for its microfinance services to the poor.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res21090701.pdf> (Size: 300 KB)

Guidelines for Planning the Implementation of Social Performance Measures (Article)

Social Performance Center; Microfinance Gateway

Lists steps MFIs need to take into consideration when planning at the establishment of the organization to align its social mission with the institution's financial considerations.

Social Performance Assessment (Article)

Social Performance Center; Microfinance Gateway

Provides guidelines on how to evaluate the extent to which organizations meet their social objectives.

<http://www.ifad.org/ruralfinance/pub/performance.pdf>

Institutionalizing Social Performance (Article)

Social Performance Center; Microfinance Gateway

Provides guidelines on how social performance information should be used by the MFIs and key ways to institutionalize this information.

Donor Role in Social Performance Management (Article)

Social Performance Center; Microfinance Gateway

Discusses how to conduct a social audit, commission a social rating and how to develop reporting indicators and help MFIs maximize their social performance.

CGAP (Consultative Group to Assist the Poor) Poverty Audit Tool (Report)

by The Consultative Group to Assist the Poor (CGAP); Washington DC;

Provides guidelines for determining the depth of outreach and poverty impact of Microfinance Institutions (MFIs).

http://www.cgap.org/docs/poverty_audit.pdf

Building Bridges between the Poor and the Banking System: A Study of Sanghamitra Rural Financial Services (Report)

by Professor M.S. Sriram; Sir Ratan Tata Trust and Indian Institute of Management Ahmedabad; June 2004

Document traces the growth of Sanghamitra and details its operations, providing insight to those committed to achieving sustainability while ensuring social impact.

<http://www.iimahd.ernet.in/~mssriram/Sanghamitra.pdf> (Size: 200 KB)

Scoring Change: Prizma's Approach to Assessing Poverty (Article)

Microfinance Centre (MFC) Spotlight Note #4

by Michal Matul and Sean Kline; Imp-Act, Prizma and The Microfinance Centre; November 2003

Outlines the approach Prizma has taken to assess the poverty level of its clients and monitor change in this status over time in the form of a poverty scorecard

http://www.mfc.org.pl/doc/Research/ImpAct/SN/MFC_SN04_eng.pdf (Size: 225 KB)

Measuring Social Performance (Article)

Microfinance Matters, Issue 15

by Marc Jacquand; UNCDF; August 2005

Discusses the challenges of social performance measurement and how social performance data should be used.

http://www.uncdf.org/english/microfinance/pubs/newsletter/pages/2005_08/news_measuring.php

Social Rating and Social Performance Reporting in Microfinance (Report)

by Frances Sinha; Micro-Credit Ratings International Ltd.; Argidius Foundation; 2006

Highlights initiatives working on social performance to develop a framework for social rating and an indicative list of indicators for social performance reporting in microfinance.

<http://www.m-cril.com/pdf/Framework-for-Social-Performance-Rating-and-Reporting.pdf> (Size: 288 KB)

Development of Women and Children in Rural Areas (DWCRA) Program (Book)

by Development of Women and Children in Rural Areas (DWCRA), New Delhi; 2003

Highlights case studies from the DWCRA's microfinance programs promoting SHGs in Andhra Pradesh.

<http://www.icmrindia.org/casestudies/catalogue/Economics/ECON011.htm>

Beyond Good Intentions Measuring the Social Performance of Microfinance Institutions (Paper)

by Syed Hashemi and Samer Badawi and Laura Foose; Consultative Group to Assist the Poor (CGAP) and Alternative Credit Technologies, LLC (ACT); The Microcredit Summit Campaign (MCS); 2006

Highlights the Social Performance Assessment (SPA) tool, which can be used to help MFIs align their incentive structures with their organizational social performance goals.

http://www.microcreditsummit.org/papers/Workshops/29_HashemiFooseBadawi.pdf (Size: 180 KB)

MICROFINANCE SERVICES THROUGH MOBILE AND INTERNET BANKING**Combining Micro-Insurance and New Technologies to Protect the Poor (Article)**

ILO Communication and Public Information Unit; 5 April 2007

Showcases global examples of how various technologies (i.e. smart cards, barcode systems, Internet) have helped micro-insurance providers expand outreach, reduce costs, and provide better products.

http://www.ilo.org/global/About_the_ILO/Media_and_public_information/Press_releases/lang-en/WCMS_082345

Financial Sector Technology Vision (Report)

Reserve Bank of India; Department of Information Technology, Mumbai; June 2007

Discusses IT related developments in the banking sector and provides a vision and a way forward in improving the functioning of the sector through use of I.T.

<http://rbidocs.rbi.org.in/rdocs/Content/PDFs/80799.pdf> (Size: 48 KB)

Regulating Transformational Branchless Banking: Mobile Phones and Other Technology to Increase Access to Finance (Article)

by Timothy R. Lyman, Mark Pickens, David Porteous; January 2008

Paper discusses the assessments of policy and regulation in seven key countries, and talks about the recommendations on regulating transformational branchless banking.

http://www.cgap.org/gm/document-1.9.2583/FocusNote_43.pdf (Size: 545 KB)

Use of Agents in Branchless Banking for the Poor: Rewards, Risks, and Regulation (Article)

Consultative Group to Assist the Poor (CGAP) Focus Note No. 38; October 2006

Discusses issues in regulating branchless banking, including mobile phone banking and examines the experiences of Brazil, India, South Africa, Philippines and Kenya.

<http://www.cgap.org/p/site/c/template.rc/1.9.2585> (Size: 674 KB)

Notes on Regulation of Branchless Banking in India (Article)

Consultative Group to Assist the Poor (CGAP); January 2008

Analyses the policy, legal and regulatory environment for branchless banking in the Indian context; provides recommendations to overcome barriers.

<http://www.cgap.org/gm/document-1.9.2322/India-Notes-On-Regulation-Branchless-Banking-2008.pdf> (Size: 104 KB)

Banking on Mobiles: Why, How, For whom? (Article)

by Ignacio Mas and Kabir Kumar; 9 July 2008.

Discusses in detail the strategic values of mobile banking, implications for operating processes and interoperability of the services by banks/mobile operators.

<http://www.cgap.org/p/site/c/template.rc/1.9.4400> (Size: 791 KB)

Notes on Regulation of Branchless Banking in Philippines (Note)

Consultative Group to Assist the Poor (CGAP); May 2008

Discusses models of branchless banking in the country, legal challenges to branchless banking and recommendations to overcome the same.

<http://www2.cgap.org/p/site/c/template.rc/1.26.2118> (Size: 184 KB)

Regulatory Framework for Mobile Banking in Pakistan (Guidelines)

Banking Policy and Regulations Department; March 2008

Discusses regulatory guidelines of Central Bank of Pakistan; includes issues like Branchless Banking principles, customer protection and risk management procedures.

http://www.sbp.org.pk/bprd/2007/Policy_Paper_RF_Mobile_Banking_07-Jun-07.pdf (Size: 284 KB)

Notice on ICBC Mobile Banking (Short Message) Business (Circular)

Industrial and Commercial Bank of China

Discusses regulations for transfer and remittance of money through Short Message Service (SMS) from Mobiles in China

<http://www.icbc.com.cn/icbc/e-banking/mobile%20banking/notice/>

How Cell phone Technology Can Mobilise Microfinance (Article)

by S. Lonie; Microfinance Gateway; November 2005

Article discusses advantages of mobile phone technology for MF operations; features experiences of Vodafone and M-Pesa and lists challenges for MFIs to use these types of technologies.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.26543> (Size: 467 KB)

Use of Technology for Micro-Insurance Distribution: Experiences from the Field (Article)

Sa-dhan Newsletter on Microfinance and Technology, Vol. 7, Issue 1; September 2006

Looks at micro-insurance within microfinance delivery and provides examples of how technology has been used to reduce delivery costs, enhance access, and improve services.

<http://www.sa-dhan.net/AdIs/Microfinance/Vol/Vol-7Issue1Sept2006.pdf> (Size: 327 KB)

The M-Pesa Payment Platform FDCF Project (Presentation)

by Nick Hughes; Vodafone; November 2005

Describes the Vodafone Safaricom Project in Kenya (MPESA) which uses cashless transfers to provide financial services in isolated areas, such as mountain regions.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res12060802.ppt> (Size: 1384 KB)

Cash Withdrawal at Point of Sale (Circular)

Reserve Bank of India; 22 July 2009

Shares the decision of RBI to permit cash withdrawals at POS terminals, initially the facility will be available for all debit cards issued in India, up to Rs.1000/- per day.

<http://rbidocs.rbi.org.in/rdocs/Notification/PDFs/CWCI220709.pdf> (Size: 14.9 KB)

Tanzania's Place in the Mobile Revolution (Article)

3 September 2007

Informs about an initiative that allows access to financial services through mobiles for previously under-served communities that has boosted Tanzanian economy.

<http://www.mobipawa.co.tz/mobi.pawa?kom=106420&nid=9>

XacBank (Article)

Wikipedia; 20 April 2008

Informs about the history and products of XacBank; a community development bank that provides customers with mobile banking services.

<http://en.wikipedia.org/wiki/XacBank>

Branchless Banking is Born in India (Article)

Huddles; Netherlands; November 2007

Magazine about finance and development, features an article on Mobile Banking in India.

http://www.upsides.nl/Download/UPsides_4.pdf (Size: 1665 KB)

An Overview of the Mobile Phone Banking Industry (Paper)

by Manuel Bueno; IE Publishing Department; Spain; 5 February 2008

Informs about the role of mobile phones in branchless banking, listing drawbacks and recommends policy and regulation for mobile banking.

[http://www.nextbillion.net/archive/files/AnOverviewoftheMobileBankingIndustrybyManuelBueno\(IETeachingNote\)_0.pdf](http://www.nextbillion.net/archive/files/AnOverviewoftheMobileBankingIndustrybyManuelBueno(IETeachingNote)_0.pdf) (Size: 190 KB)

Microfinance and Technology – Critical Issues, Lessons and Future Implications? (Paper)

by Ramesh S. Arunachalam; Microfinance Consulting Group (MCG); 2007

Describes an initiative that will provide people in rural areas access to banking services through mobile phones designed with radio-frequency identification cards.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.26174> (Size: 325 KB)

A Lot in a Little Joint (Article)

by Dinesh Narayanan and Pierre Mario; Business World; 8 November 2007

Discusses how technology-assisted financial inclusion programmes (such as using mobile phones) have benefited migrant laborers by offering banking services, like micro savings.

<http://www.businessworld.in/content/view/2868/2947/>

Dr. Rangrajan Committee Report on Financial Inclusion (Report)

NABARD; January 2008

Provides conceptual and operational overview of Financial Inclusion including remittance needs of the poor; gives examples of various international and national experiments with mobile phone banking.

http://www.nabard.org/pdf/report_financial/Full%20Report.pdf (Size: 1.41 MB)

Draft Report of High Level Committee on Financial Sector Reforms (Report)

Dr. Raghuram Rajan; Planning Commission, Government of India; New Delhi; August 2007

Given recommendations for the financial sector reforms; includes regulatory aspects related to branchless banking including mobile banking; and Chapter 3 gives examples from Kenya, the Philippines, South Africa and Brazil.

http://planningcommission.nic.in/reports/genrep/rep_fr/cfsr_all.pdf (Size: 2.36 MB)

Regulating Transformational Branchless Banking: Mobile Phones and other Technology to Increase Access to Finance (Article)

Consultative Group to Assist the Poor (CGAP); Focus Note No. 43; January 2008

Based on its assessments of policy and regulation in seven countries, provides information about current regulations on branchless banking including mobile phone banking.

<http://technology.cgap.org/2008/01/31/cgap-releases-focus-note-43-branchless-banking-innovations-create-opportunity-to-serve-the-poor> (Size: 442 KB)

Mobile Phones for Microfinance (Paper)

Consultative Group to Assist the Poor (CGAP) Brief; April 2006

Provides an overview of using mobile phones for micro-payments (m-commerce) and gives examples from countries, which were the forerunners in mobile phone banking.

<http://www.cgap.org/p/site/c/template.rc/1.9.2737> (Size: 44.4 KB)

Encourage a Bank Revolution by Mobile Phone (Article)

by Swaminathan S. Anklesaria Aiyar; World Media

Gives overview of mobile-phone revolution in the context of mobile banking used on a small scale for deposits and remittances and depicts benefits of mobile phone banking in the Indian context.

<http://worldmedia.mobi/?p=268>

Safaricom and Vodafone Launch M-PESA: A New Mobile Payment Service (Article)

Vodafone; February 2007

Discusses the launch of M-PESA, an innovative new mobile phone payment solution that enables customers to complete simple financial transactions by mobile phone.

http://www.vodafone.com/start/media_relations/news/group_press_releases/2007/safaricom_and_vodafone.html

Swiping Reforms (Article)

by Amarnath K. Menon; India Today; 28 January 2008

Informs about the use of mobile phones which can act as the branch of a bank and a biometric card reader for extended services.

<http://indiatoday.intoday.in/site/Story/3657/STATES/Swiping+reforms.html>

Africa's Cell Phone Boom Creates a Base for Low-Cost Banking (Article)

by Nicole Itano; The Christian Science Monitor; 26 August 2005

Provides details on a project to design a new banking system using pre-paid mobile services for the welfare of low income groups.

<http://www.csmonitor.com/2005/0826/p07s01-woaf.html>

Mobile Phone Banking and Low Income Customers (Paper)

by Gautam Ivatury and Mark Pickens; Consultative Group to Assist the Poor (CGAP), United Nations Foundation and Vodafone group Foundation

Records how mobile phones are used for low income consumers in South Africa and examines the work of WIZZIT, a start-up mobile banking provider, reaching out to "unreached" customers.

<http://www.cgap.org/p/site/c/template.rc/1.9.2953> (Size: 492 KB)

Mobile Phones Revolutionize African Banking (Article)

by Briana Sapp; Inter Press Service; 23 May 2007

Recommends the use of mobile banking technology to deliver banking services to the poor in Africa, and examines microfinance services as alternative to traditional banking.

<http://www.oneworld.net/article/view/149573/1/3356>

Mobile Banking-Boon for Rural India (Article)

by Leslie D'Monte; Rediff News; Mumbai; 20 February 2008

Informs about the use of mobile phones to provide banking services, such paying wages and social security pensions in rural India.

<http://in.rediff.com/money/2008/feb/20mob.htm>

M-Banking to Bank the Unbanked (Paper)

by Shaker Ibne Amin; Frost and Sullivan; 14 May 2007

Explores the use of mobile banking in developing countries, gives a case study on the provision of microfinance services in Philippines.

<http://www.frost.com/prod/servlet/market-insight-top.pag?docid=98655381&ctxixpLink=FcmCtx1&ctxixpLabel=FcmCtx2>

Mobile Banking in Germany (Paper)

by Eusebio Scornavacca and Hartmut Hoehle; School of Information Management, Victoria University of Wellington, New Zealand

Explores the challenges, initiatives and mobile banking services in Germany; provides an investigation of m-banking services offered by the top 100 German banks.

http://project.hkkk.fi/helsinkimobility/papers/Mobile%20Applications_1_2.pdf (Size: 412 KB)

Rural Banks in Philippines: Using Mobile Phones for Microfinance (Article)

Mobile Knowledge for Social Change

Informs about the use of mobile phones for microfinance in rural banks in Philippines, also looks at the use of a unique mobile payment platform called G-Cash.

http://www.shareideas.org/index.php/Rural_Banks_in_the_Philippines:_Using_Mobile_Phones_for_Microfinance

Microfinance by Mobile Phone (Article)

Development Challenges, South South Solutions; UNDP; November 2006

Recommends the use of mobile phones to reduce transaction costs of microfinance services; informs about mobile banking initiatives in Philippines and South Africa.

http://tcdd.undp.org/enews/Nov2006_enewsletter.html

Maldives: World Bank Group Supports Mobile Phone Banking (Article)

The Financial; 4 April 2008

Informs about a mobile banking project in Maldives, which aims to prove that remote areas can also have access convenient, affordable financial services.

http://finchannel.com/index.php?option=com_content&task=view&id=10903&Itemid=10

Increasing the Outreach and Sustainability of Microfinance through ICT Innovation (Paper)

by Stuart Mathison; The Foundation for Development Cooperation (FDC)

Recommends the use of ICTs including, mobile phones to deliver financial services to poor households for them to manage their financial resources more effectively.

<http://www.fdc.org.au/Electronic%20Banking%20with%20the%20Poor/1%20Mathison.pdf> (Size: 64 KB)

M-Banking (Article)

by Jaime García Alba, Robert Wilke Meins and Sergio Navajas; The Multilateral Investment Fund

Provides definition, objective, description of problem and justification for extending the reach of financial services through mobile payment systems.

<http://idbdocs.iadb.org/wsdocs/getDocument.aspx?DOCNUM=1328322>

Text Me a Tenner- Mobile Phone Banking Comes of Age (Article)

by Steve Ranger; Financial Services; 13 December 2005

Informs that banks are now looking at mobile phones as a “fifth channel” to reach customers, along with branches, ATMs, internet and phone banking.

<http://www.silicon.com/financialservices/0,3800010322,39154993,00.htm>

How Banking on a Mobile Phone Can Help the Poor (Article)

by Christine Bowers; World Bank Group; Foreign Policy; 17 January 2007

Recommends using mobile phones to extend financial services to the poor and informs about M-banking initiatives in the Philippines, South Africa, Brazil and Kenya.

http://blog.foreignpolicy.com/posts/2007/01/17/how_banking_on_a_mobile_phone_can_help_the_poor

Talking about a Revolution (Article)

by Maya Fisher-French; Maverick Magazine; November 2005

Article on how mobiles can bring millions of South Africans into mainstream banking through the innovations made by WIZZIT, a cell phone based technology for financial transactions.

<http://www.wizzit.co.za/media/revolution.pdf> (Size: 3.14 MB)

Catching the Technology Wave: Mobile Phone Banking and Text-a-Payment in the Philippines (Article)

Chemonics International Inc.

Project document that illustrates the workings of G-Cash, a mobile phone banking facility, designed to cost-effectively expand outreach to remote areas.

<http://mobietulay.edongskey.com/2006/09/19/catching-the-technology-wave-mobile-phone-banking-and-text-a-payment-in-the-philippines> (Size: 252 KB)

A New Model for Rural Connectivity (Article)

by Al Hammond and John Paul; World Resources Institute; March 2006

Discusses Motorola’s telecommunications innovations piloted in Latin America to increase greater access to financial services in remote areas.

http://www.usaid.gov/our_work/economic_growth_and_trade/info_technology/tech_series/Rural_Connectivity_508.pdf (Size: 232 KB)

Microfinance through the Next Decade: Visioning the Who, What, Where, When and How (Paper)

by Elisabeth Rhyne and María Otero; ACCION International, A Paper Commissioned by the Global Microcredit Summit; 2006

Paper covers VISA's collaborations with FINCA and Mibanco to provide electronic payment systems and looks at a case in Colombia of 45 cooperatives using a single Point-of-Sale solution.

<http://www.microcreditsummit.org/papers/Plenaries/RhyneOtero.pdf> (Size: 113 KB)

Brokering Change in the Low-Income Market (Article)

FinMark Trust and the Ford Foundation; 12 October 2006

Section 6 of the report covers various intermediary microfinance models, highlighting the experience of Megatop/ITC's experiment with e-choupals.

http://www.finmarktrust.org.za/documents/2006/OCTOBER/R_intermediaries.pdf (Size: 638 KB)

Mobile Phones for Microfinance (Article)

Consultative Group to Assist the Poor (CGAP) Brief; April 2006

Article discusses how mobile phones can be used for financial services to make micro payments (m-commerce), exchange electronic money (e-money) and as a banking channel.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.27852> (Size: 48 KB)

Using Technology to Build Inclusive Financial Systems (Article)

Consultative Group to Assist the Poor (CGAP) Brief; April 2006

Brief elaborates on how innovative use of information and communications technologies can be employed to improve operations of MFIs and commercial banks interested in serving the poor.

<http://www.microfinancegateway.org> (Size: 44 KB)

Funding Microfinance Technology (Article)

Consultative Group to Assist the Poor (CGAP) Donor Brief No. 23; April 2005

Shares information on existing technologies used by MFIs, how these technologies benefit microfinance providers and ways donors can support MFIs integrating technology into processes.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.28399>

Technology Investments: 10 key questions (Article)

Consultative Group to Assist the Poor (CGAP) IT Innovation Series

Article details the key questions directors and management of a financial institution should consider when deciding what and when to start using "technology" in their work.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.29224>

Meeting the Challenge - The Impact of Changing Technology on MFIs (Article)

by R. Ketley and B. Duminy; MicroSave Briefing Note #21

Article discusses how using technology can reduce the transaction costs of MFIs and includes recommendations for MFIs to help them develop an appropriate technology integration strategy.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.28281> (Size: 192 KB)

Information 4 Development e-Magazine (Article)

Information for Development Magazine; January 2004

Includes articles on new technologies, information technology for the MF sector, the Computer Munshi concept and MIS conceptions in microfinance.

<http://www.i4donline.net/issue/jan04/content.htm>

ACCION PortaCredit: Increasing MFI Efficiency with Technology (Paper)

by S. Barton and C. del Busto; InSight Newsletter No. 9; May 2004

Paper presents the software PortaCredit, discusses training MF staff on implementation, and creating the necessary IT infrastructure and buy-in from high level management to use it.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.26465> (Size: 248 KB)

ENABLING POLICY & INSTITUTIONAL ENVIRONMENT FOR MICROFINANCE

MACRO ISSUES: POLICIES AND INSTITUTIONAL ENVIRONMENT FOR MICROFINANCE

Draft Operating Guidelines for Mobile Payments in India - RBI (Guidelines)

Reserve Bank of India; New Delhi; June 2008

Provides framework for “mobile payments,” information exchange between a bank and its customers for financial transactions through the use of mobile phones in isolated areas in India.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res12060801.pdf> (Size: 76 KB)

Developing Micro-finance Institutions in Conflict-Affected Countries: Emerging Issues, First Lessons Learnt and Challenges Ahead (Report)

by Geetha Nagarajan; International Labour Office; Geneva; September 1997

Provides an overview of the specific constraints for micro-finance in countries emerging from armed conflict.

http://www.ilo.org/wcmsp5/groups/public/documents/publication/wcms_116728.pdf (Size: 118 KB)

Microfinance Role in Post Conflict and Crisis Situations (Presentation)

by Dr. Mostaq Ahmmed; PlaNet Finance; Paris; 8 February 2005

Recommends multilateral partnerships between the donor community and operating microfinance institutions to make an effective contribution in the post-conflict scenario.

http://www.microfinancegateway.org/gm/document-1.9.28237/33383_file_62.pdf (Size: 206 KB)

The Indian Microfinance Experience: Accomplishments and Challenges (Paper)

by Rajesh Chakravarti; Integrating the Rural Poor into Markets, Academic Foundation, New Delhi; 2004

Paper discusses the achievement of SHG-based microfinance besides pointing out critical areas of improvement in loan quality, improvement in skill levels of borrowers etc.

http://papers.ssrn.com/sol3/papers.cfm?abstract_id=649854 (Size: 50 KB)

Microfinance in India: Current Trends and Challenges (Paper)

Centre for Micro Finance, Institute for Financial Management and Research, Chennai; October 2006

Paper discusses issues and challenges in the microfinance sector like skilled human resources, standard credit information, and deals with regulatory issues and political risks.

[http://ifmr.ac.in/cmfw/wp-content/uploads/2006/11/MF-in-India-\(WA4.10.06\).pdf](http://ifmr.ac.in/cmfw/wp-content/uploads/2006/11/MF-in-India-(WA4.10.06).pdf) (Size: 578 KB)

CAPACITY BUILDING FOR THE GROWTH OF THE MICROFINANCE SECTOR

A Manual for Capacity Building of Self-Help Groups: The MYRADA Experience (Manual)

MYRADA

A Manual for Capacity Building of Self-Help Groups (Who are the Poor in Our Village – Module 2) that provides a matrix of categories: rich, middle, poor and very poor on 10 indicators.

http://www.myrada.org/capcity_building.htm

Financial Literacy and Credit Counseling Centers - Model Scheme (Circular)

Reserve Bank of India; 4 February 2009

Shares the model scheme of opening counseling centers, either individually or with pooled resources, for credit and technological counseling.

<http://rbidocs.rbi.org.in/rdocs/notification/PDFs/FLCCIR1.pdf> (Size: 46.4 KB)

Gram Nidhi Project (Paper)

by K. Mohan Krishna, Savalia Ramesh and Rathod Suman; Centre for Environment Education; Ahmedabad

Works to provide holistic rural financing by building the capacities of communities, providing extension services and training to individuals to strengthen local enterprises.

<http://www.cceindia.org/esf/download/paper2.pdf> (Size: 44 KB)

Capacity Building for Small Business and Microfinance Banks (Report)

Asian Development Bank (ADB); June 2007

Report details the challenges, approach and learnings of ShoreCap Exchange Corporation, supported by the ADB, which worked to strengthen 10-15 MFIs over a period of 5 years.

<http://www.adb.org/Documents/TARs/REG/39593-REG-TAR.pdf> (Size: 88 KB)

FEDERAL STRUCTURE OF SHGs AND SUSTAINABLE COMMUNITY BASED MICROFINANCE MODELS

A Guide to Gender Sensitive Microfinance (Report)

Socio-economic and Gender Analysis (SEAGA) Programme; Food and Agriculture Organization of the United Nations; Rome; 2002

Suggests integrating gender issues into field level microfinance operations, within the structure of microfinance institution itself and lobby for macro level policy change.

http://www.fao.org/sd/2002/PE0401a_en.htm

SHG Federation in India (Report)

Andhra Pradesh Mahila Abhivruddhi Society (APMAS); Hyderabad; 2007

Provides an overview of SHF federation's evolution, typology and performance of 83 federations in India.

<http://www.apmas.org/pdf/SHGfinalbook.pdf> (Size: 1.8 MB)

National Workshop on SHG Federations (Report)

Andhra Pradesh Mahila Abhivruddhi Society (APMAS); June 2008

Shares the proceedings of the national workshop on SHG federation, also captures the major issues addressed during the meeting.

<http://www.apmas.org/pdf/Report%20of%20National%20Workshop%20on%20SGH%20Federations.pdf> (Size: 137 KB)

Call for National Federation of SHGs (Article)

Press Information Bureau; Ministry of Rural Development; Government of India; May 2008

Note on the declaration by the Minister for Rural Development for the constitution of an All India level federation of Self-Help Groups in the country.

http://pib.nic.in/release/rel_print_page1.asp?relid=39299

Sustainability of Microfinance Self Help Groups in India (Paper)

by Ajai Nair; World Bank; February 2005

Shares the findings of a study that explored the merits and constraints of federating SHGs.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.27272>

The Societies Registration Act, 1860 (Act)

Act provides a framework on how an organization/group can be registered under this act and can promote social welfare activities.

<http://www.vakilno1.com/bareacts/societyregact/societyregact.htm>

Multi State Co-operative Societies Act, 2002 (Act)

Government of India; 2002

Act was passed to promote the growth of cooperative societies without being restricted to one state, it was passed in 1942 later replaced by 1984 Act and further by 2002 Act.

<http://dateyvs.com/gener09.htm>

The Companies Act, 1956 (Act)

Government of India; 1956

Act contains the mechanism regarding organizational, financial, managerial aspects of setting up and running a company.

<http://www.netlawman.co.in/acts/companies-act-1956.php>

Indian Trust Act, 1882 (Act)

Provides information on who can register under the act, duties and liabilities, rights and power of trustees.

<http://www.netlawman.co.in/acts/indian-trusts-act-1882.php>

The Orissa Self-Help Cooperatives Act, 2001 (Act)

Government of Orissa; 2001

Provides for the formation of cooperative societies as self-help, self-reliant, mutual-aid, autonomous, business enterprises, controlled by members; useful for the farming communities.

<http://www.cdf-sahavikasa.net/file/Orissa%20Act.pdf> (Size: 256 KB)

Strengthening India's Rural Credit Cooperatives India (Paper)

World Bank; June 2007

Describes a project that works to provide members of Credit Cooperative Banks (CCBs), including small and marginal farmers, with enhanced access to formal financing.

<http://web.worldbank.org/external/projects>

Excerpts from the Report of the Committee on Direction on Rural Credit Survey (Article)

Gorawala Committee; 1955

Mentions disparity that exists between financially strong and not so strong providing a wholly different records of co-operative credit in the west and in India.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res12020901.doc> (Size: 29.5 KB)

Rural Credit Cooperatives in India (Article)

Compare Infobase Limited

Mentions that in spite of efforts towards setting rural banks, the supply of credit for agriculture has not matched demand.

<http://finance.mapsofworld.com/banks/rural-credit/cooperatives-india.html>

SHG Federations in India (Book)

Andhra Pradesh Mahila Abhivruddhi Society (APMAS); Hyderabad; 2007

APMAS has brought out a comprehensive publication on SHG federations which features 19 case studies of SHG federations across India that are financially viable and community-owned.

<http://www.apmas.org/pdf/SHGfinalbook.pdf> (Size: 1.8 MB)

Mission Shakti: Mission to Create Social Revolution (Report)

by Shri Pravakar Sahoo; Information and Public Relations Department, Bhubaneswar; January 2004

Details the design of Mission Shakti program, promoted by the Orissa State Government working with over 96,000 SHGs throughout the state which has shown potential for replication.

<http://orissagov.nic.in/e-magazine/Orissareview/jan2004/englishpdf/chapter16.pdf> (Size: 48 KB)

Bagnan I Mahila Bikas Credit Cooperative Society Ltd. (Presentation)

Bagnan; West Bengal

Presentation details Bagnan's institutional arrangement and activities promoting a community-owned microfinance model.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res30010801.ppt> (Size: 66 KB)

Supporting Women Federation Leaders (Paper)

by V. Prameela, M. Chidambaranathan, L Jeyaseelan and Smita Premchander. Sampark; Bangalore

Document presents Sampark's strategy in its livelihood intervention in Koppal working with women's clusters associations that are self-sustaining and self-managed.

<ftp://ftp.solutionexchange.net.in/public/emp/edis/res11070712.pdf> (Doc Size: 236 KB)

Microfinance for Poverty Reduction: The Kalanjiam Way (Article)

by K. Narendar and Vasimalai; Kalanjiam Foundation; Economic and Political Weekly; 31 March 2007

Article discusses the community-owned microfinance model promoted by Kalanjiam Foundation.

ftp://ftp.solutionexchange.net.in/public/mf/comm_update/res-27-210409-01.pdf

Creating an Enabling Environment for Women to Empower Themselves: PRADAN's Microfinance and Livelihoods Programme (Paper)

by Md. Amjad Khan; PRADAN

Outlines PRADAN's strategy for promoting SHG federations; covers Sakhi Samiti, which is now managed by SHG members.

http://www.genfinance.info/Chennai/Case%20Studies/PRADAN_Chennai.pdf (Size: 168 KB)

Indira Kranthi Patham (IKP) Society for Elimination of Rural Poverty (SERP) Progress Report for the Month of September 2007 (Report)

Society for Elimination of Rural Poverty (SERP)

Describes the structure and activities of IKP which is a unique model of community-based microfinance promoted by the Andhra Pradesh State Government.

http://www.rd.ap.gov.in/CRDAction%20plans/IKP_Sept_07.pdf (Size: 148 KB)

Supporting Sustainable Livelihoods: Lessons from Five Case Studies (Report)

IFAD and World Food Programme

Study mentions the Cooperative Thrift and Credit System (CTCS) promoted by the Cooperative Development Foundation (CDF) as a community-owned self help model.

<http://www.wfp.org.in/ifadindia/SLSCS.pdf> (Size: 388 KB)

Task Force on Revival of Cooperative Credit Structure: Dr. Vaidyanathan Committee Report (Report)

Reserve Bank of India; 11 January 2005

Report deals with the issue of reviving and revitalizing the rural cooperative credit structure (CCS) including cooperative banks and PACS.

<http://www.rbi.org.in/scripts/PublicationReportDetails.aspx?FromDate=01/11/2005&SECID=21&SUBSECID=0>

Sa-Dhan Newsletter (Article)

Special Issue on Community-Based Organizations, Vol. 4, Issue 2; May 2003

Shares PRADAN's experience in networking SHGs, its approach to SHG-microfinance; highlighting how it has now evolved into a self-managed federation.

http://www.sa-dhan.net/Adls/Microfinance/Vol/vol4_issue2_may2003.pdf (Size: 1 MB)

Status of SHG Federations in Andhra Pradesh: APMAS Assessment Findings (Paper)

by C. S. Reddy and L. B. Prakash; Microfinance Gateway; March 2003

Paper presented at the 'SHG Federation Workshop' held by the National Institute of Public Cooperation and Child Development and Sa-Dhan, outlines various SHG federation models.

http://microfinancegateway.org/files/13556_apmaspaper.doc (Size: 310 KB)

Self-Help Groups in India: A Study of the Lights and Shades (Article)

Andhra Pradesh Mahila Abhivruddhi Society (APMAS); 2006

Explores the socio-economic benefits of SHGs as well as the challenges that SHGs are facing, also looks at what can be done to optimise the benefits, address and overcome the challenges.

<http://www.apmas.org/pdf%5Cm.pdf> (Size: 1.07 MB)

Changing Lives, Transforming Communities - Swayam Shikshan Prayog (SSP): A Decadal Journey (Article)

by Aarti Saihje; Grassroots Women's International Academy (GROOTS); May 2002

Document details SSP's evolution over the last decade and investigates the multiple activities federations promoted by SSP are involved with beyond basic financial intermediation.

http://www.groots.org/articles/SSP_doc1.doc (Size: 448 KB)

Examining Self-Help Groups: Empowerment, Poverty Alleviation and Education (Paper)

by Jaya Sharma and Soma K. Parathasarthy; 2007

Executive summary presents the findings of a study on SHGs and cites a case where it promoted a social agenda for federations in addition to providing financial intermediation.

<ftp://ftp.solutionexchange.net.in/public/mf/cr/res25050701.doc> (Size: 48KB)

Institutionalising Gender, Engendering Institutions: Issues for Consideration for the 11th Plan (Report)

by Soma Kishore Parthasarathy; August 2006

Paper discusses the exclusion of the poorest, and the capacity building limitations and other pertinent issues in gender mainstreaming with relevance to SHG movement.

ftp://ftp.solutionexchange.net.in/public/mf/comm_update/res-06-130607-01.doc (Size: 84 KB)

Self-Help Groups - Relevance to Poverty Alleviation and Women's Empowerment (Article)

Nirantar; 2007

Memorandum details the views of activists, practitioners and researchers on equity and gender justice with a focus on the SHG movement and makes recommendations for the next 5-Year Plan.

ftp://ftp.solutionexchange.net.in/public/mf/comm_update/res-06-130607-24.doc (Size: 44 KB)

Micro-Credit, Poverty and Empowerment: Linking the Triad (Book)

Edited by Neera Burra, Joy Deshmukh-Ranadive and Ranjani K. Murth; Sage, New Delhi; 2005

Contains case studies that offer lessons on institutional structures of SHGs and processes that facilitate women's empowerment and poverty reduction through micro credit services.

<https://www.vedamsbooks.com/no42696.htm>

ANANDI India (Paper)

by Linda Mayoux; Aga Khan Foundation; September 2005

Case study documents the work of ANANDI India, an NGO working with SHGs, which uses participatory tools to help empower its SHG members.

http://www.genfinance.info/Case%20Studies/ANANDI_genfinance.pdf (Size: 280 KB)

Organizational Profile of Sampark Samaj Sevi Santha, Madhya Pradesh (Article)

The Barefoot College

Document details Sampark's work in microfinance, sustainable livelihoods and its promotion of a federation of Bhil adivasis in Jhabua district that is working to improve implementation of NREGS.

<http://www.barefootcollege.org/profiles/sampark/Organisational%20Profile.pdf> (Size: 476 KB)

Andhra Pradesh Mutually Aided Cooperative Societies Act 1995 (ACT)

Microfinance Gateway; June 1995

Act was created to provide a legislative framework, within which cooperatives can operate which may be used as a reference for SHG Federations.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.25421>

Savings and Credit Movement of Andhra Pradesh (AP) (Article)

by Sankar Datta and Vijay Mahajan; Basix

Details major initiatives and methodologies of SHG federations developed in AP, including those promoted by CDF and UNDP-SAPAP which serve as examples of how SHGs can be self-managed.

http://www.bwtp.org/arcm/mfdm/Web%20Resources/General%20MF%20Resources/savings_and_credit_movement_of_a.pdf (Size: 64 KB)

Summary Record of the Presentation by Civil Society Groups from Mewat, Haryana (Article)

Yojana Bhavan Planning Commission; 30 June 2005

Document details the work of NGOs working in Mewat, Haryana and highlights the work of DST working with SHGs and socio-economic empowerment.

http://planningcommission.nic.in/data/ngo/csw/csw_1.pdf (Size: 20 KB)

ROLE OF PANCHAYATI RAJ INSTITUTIONS (PRIs) IN MICRO FINANCING

Microfinance for Empowering Local Bodies (Article)

The Hindu; Nagapattinam; 7 November 2008

Describes the creation of Panchayat Level Federations of SHGs to work in tandem with panchayats to extend microfinance to SHG members.

<http://www.hindu.com/2008/11/07/stories/2008110752930500.htm>

Energising Rural Development through Panchayats (Book)

Edited by Bibek Debroy and P. D. Kaushik; Academic Foundation; New Delhi

Comprehensively discusses various facets of rural development being looked after by Panchayats, including microfinance in this context.

<http://www.flipkart.com/energising-rural-development-through-panchayats/8171884172-xv23fl4neb>

UNCDF Strategy for Policy Impact & Replication in Local Governance and Microfinance (Report)

United Nations Capital Development Fund (UNCDF); 2002

Sets out specific strategies for policy impact and replication in local governance and Microfinance, and also examines likely conditions for success.

http://www.uncdf.org/english/about_uncdf/uploads/policy_mission/pir-april_2002.pdf

Borrowing with Self-Respect and Repaying with Pride (Article)

Central Chronicle; Bhopal; 13 July 2008

Shares the experiences of extending the microfinance services to enhance the livelihoods options of the poor through Gram Sabhas in Madhya Pradesh.

Panchayat-level Federations of Women SHGs to Be Set Up (Article)

by R. Vimal Kumar; The Hindu; 23 June 2005

Article covers Mahilar Thittam, an organization planning to establish three more panchayat-level federations (PLF) of women self-help groups in Tuticorin district.

<http://www.hindu.com/2005/06/23/stories/2005062310260300.htm>

Micro Finance and Poverty Alleviation: The Case of Kerala's Kudumbashree (Paper)

by M.A Oommen; Centre for Socio-economic & Environmental Studies (CSES); Kochi; April 2008

Analyzes Kudumbashree as a women's empowerment and anti-poverty programme, for its members and the wider community.

<http://csesindia.org/admin/modules/cms/docs/publication/17.pdf> (Size: 132.53 KB)

Kudumbashree Mission, Kerala (Article)

Wikipedia

Provides details of the Kudumbashree movement including its history, objectives, strategies of empowerment and milestones.

[http://en.wikipedia.org/wiki/Kudumbashree_Mission_\(Kerala\)](http://en.wikipedia.org/wiki/Kudumbashree_Mission_(Kerala))

Kudumbashree , Self Help Group Movement in Kerala (Film)

A short informative film on the Kudumbashree Self Help Group movement in Kerala.

<http://www.youtube.com/watch?gl=IN&hl=en-GB&v=NW62uD-zQfU> (Duration: 7 minutes)

Examining Self Help Groups: Empowerment, Poverty Alleviation and Education (Paper)

by Jaya Sharma and Soma K. Parthasarathy; Nirantar; New Delhi

Study of SHGs with the aim of understanding the changes womens' lives have undergone especially with respect to empowerment and poverty alleviation.

<ftp://ftp.solutionexchange.net.in/public/decn/cr/res09030903.pdf> (PDF; Size: 330 KB)

Notes on Indira Kranthi Patham: Notes Submitted to the Hon'ble Prime Minister of India (Paper)

by Society for Elimination of Rural Poverty, for the Department of Panchayat Raj and Rural Development Government of Andhra Pradesh; Hyderabad; December 2007

Reports on Indira Kranthi Patham Yojana and its implementation in 22 districts of Andhra Pradesh, details the strategies for empowering SHGs and ways of engagement with them.

http://www.rd.ap.gov.in/IKP/IKP%20Note%20for%20PM_261207.pdf (PDF; Size: 164 KB)

Zilla Mahila Samakhya (ZMS) Manages AMARA (Article)

Panchayat and Rural Development Department, Government of Andhra Pradesh; Hyderabad

Documents the implementation of the community insurance scheme (AMARA) for social security and poverty alleviation by the SHG at the district level in district Anantapur.

<http://www.rd.ap.gov.in/IKP/CSantpr.htm#zm>

HUMAN RESOURCE DEVELOPMENT IN MICROFINANCE INSTITUTIONS**Assessing and Managing Social Performance in Microfinance (Report)**

International Fund for Agricultural Development (IFAD) and Anton Simanowitz; 2006

Details new approaches to social performance assessment of MFIs; also discusses various tools and methods which can help design incentives to improve MFIs' social impact.

<http://www.ifad.org/ruralfinance/pub/performance.pdf> (Size: 400 KB)

Principles for Designing Staff Incentive Schemes (Report)

by M. Holtmann; MicroSave; 2002

Summarizes important principles for designing monetary staff incentive schemes of MFIs, also provides an overview of the basic forms of incentive schemes for staff members.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.26843> (Size: 245 KB)

Staff Incentive Schemes in Practice: Findings from a Global Survey of Microfinance Institutions (Paper)

by Andrew McKim and Matthew Hughart; Microfinance Network (MFN) and Consultative Group to Assist the Poor (CGAP); Washington, DC; September 2005

Presents findings of a large-scale research project on the utilization and design of staff incentive schemes among microfinance institutions around the world.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.27174> (Size: 196 KB)

Strategies for Staff Retention (Paper)

by M. Cook and T. Jagers; ShoreCap Exchange (SCE); November 2005

Discusses the importance of successful staff retention in microfinance institutions and suggests a series of strategies for achieving successful staff retention results.

<http://www.microfinancegateway.org/p/site/m//template.rc/1.9.28104> (Size: 224 KB)

Recruiting, Training, and Retaining Excellent Staff (Article)

by S. Gibson; The Microcredit Summit Campaign (MCS); Washington, DC; 2000

Looks at the link between staff retention and sustainable microfinance programmes, and explores strategies to motivate staff for maximum productivity.

<http://www.microfinancegateway.org/p/site/m/template.rc/1.9.30728>

Finding Equilibrium as MFIs Grow and Evolve: Balancing Financial and Social Objectives (Report)

Micro Finance Network (MFN); London; 18-20 September 2006

Report on discussions by MFIs on staff retention issues, including study findings shared by the Staff Incentives Working Group on using incentives to balance social and financial performance.

<http://www.mfnetwork.org/mfn-annual-conference.html>



Note: This Chapter is an excerpt from the 'Recommended Documentation' section of the Consolidated Replies and shares the documents recommended by the respondents or those identified by the Resource Team at the time of issuing the Consolidated Reply for each query. This is not an exhaustive list.



SECTION - IV

Tools, Frameworks and Technologies for Microfinance

- Project Designing and Planning
- Programme Management and Implementation
- Capacity Building, Research and Documentation
- Monitoring and Evaluation
- Educational Courses on Microfinance

PROJECT DESIGNING AND PLANNING

i. Market Research for Microfinance - Toolkit

(Microsave, India, Kenya & Uganda)

The toolkit consists of standard Participatory Rapid Appraisal (PRA) tools adapted to microfinance as well as original PRA tools developed by MicroSave. The toolkit includes simple and detailed wealth ranking tools, seasonality, life cycle, and time series tools adapted to learn about the characteristics, financial dynamics, needs and preferences of MFI customers. It includes several original PRA tools developed to understand financial service use, options and opportunities within communities, including tools for assessing gender issues and household control of resources. The toolkit provides guidance on using the tools in the context of focus group discussions (FGDs). It also offers examples of analysis matrices to help organize and process information generated by each tool. A key feature of the toolkit is its dynamic and flexible nature.

(Benchmark, Mon. and Eva. Study Tools)

Source: <http://www.microsave.org/toolkit/market-research-for-microfinance-toolkit>

ii. Microfinance Project Costing Tool

(CGAP, World Bank)

CGAP has developed this activity-based costing tool to help MFI managers understand and analyze individual product costs. Activity-based costing (ABC), the method outlined in this tool, traces indirect costs in microfinance to core operational activities. In addition to individual product costs, ABC helps employees and management understand the processes and activities they perform, as well as the costs of each process. It is a potent tool for identifying opportunities to improve business process effectiveness and efficiency.

(Cost efficiency - MFI Products)

Source: http://www.cgap.org/gm/document-1.9.3005/TechnicalTool_06.pdf

iii. Using Microfin 3: A Handbook for Operational Planning and Financial Modeling

(Microfinancegateway, CGAP)

The handbook focuses on Business planning and financial projection. Microfin 3.0 provides detailed guidance on using version 3 of Microfin, a powerful set of Excel-based business-modeling worksheets designed to develop five-year financial projections for microfinance institutions. It also provides an overall framework and general background information for strategic and operational planning.

(Planning Guidelines)

Source: <http://www.microfinancegateway.org/p/site/m//template.rc/1.9.27677>

iv. Serving the Very Poor: Participatory Wealth Ranking & CASHPOR House Index

(Cashpor Micro Credit, Uttar Pradesh, India)

This video consists of two short films based on different methodologies for identifying and targeting the poorest and providing them with microfinance services. The first film discusses Participatory Wealth Ranking and shows how the method was applied in Ximawusa Village in South Africa. The second film covers the CASHPOR House Index based on the experiences of CASHPOR in a village in Uttar Pradesh, India. The film focuses on alternative methods used by an organization aimed at targeting the very poor. The idea behind the index is that in most cultures, the quality of a house reflects the wealth of the occupiers. The index tries to quantify specific elements of the construction of the house using two key indicators – the height and material of the walls and the materials of the roof.

(Methodology for identifying the target group - Video film)

Source: http://www.cashpor.in/housing_index.asp; <http://www.ruralfinance.org/servlet/CDSServlet?status=ND0yNzA5NSY2PWVvUjJmZPSomMzc9a29z>

v. **Microfinance and HIV/AIDS: Tools for Making Institutional Changes in Response to HIV/AIDS— A Four-Part Series.**

(SEEP NETWORK, Washington)

These documents serve as a companion toolkit to the training course, “Microfinance and HIV/AIDS: Defining Options for Strategic and Operational Change.” The four reports that are part of this series will help MFI managers evaluate, plan, and implement new interventions around HIV/AIDS.

(Microfinance and HIV/AIDS)

Source: <http://communities.seepnetwork.org>

vi. **Finance for the Poor: Microfinance Development Strategy**

(ADB, Manila)

The document provides information on ADB’s Microfinance Development Strategy which aims to ensure permanent access to institutional financial services for a majority of poor and low-income households and their microenterprises. The purpose is to support the development of sustainable microfinance systems that can provide diverse services of high quality. The strategy focuses on (i) creating a policy environment conducive to microfinance, (ii) developing financial infrastructure, (iii) building viable institutions, (iv) supporting pro-poor innovations and (v) supporting social intermediation.

(ADB’s Microfinance Development Strategy)

Source: <http://www.adb.org/Documents/Policies/Microfinance/financepolicy.pdf>

vii. **Resources on Microenterprise and Microfinance**

(USAID, Washington)

The knowledge sharing platform offers over 1,000 documents on microfinance and microenterprise development. It is a suite of interactive learning tools and information on the latest industry news and events. Communities of Practice (CoP) online forums (www.microlinks.org/communities), allow microenterprise professionals to discuss issues of ongoing importance, post documents and share best practices. microLINKS Conversations (www.microlinks.org/conversations), an audio slideshow series features interviews with microenterprise practitioners and experts. The MicroRISK Alliance (MRA), an innovative partnership model is designed to engage microfinance risk management practitioners to document and share findings on the risks facing the microfinance industry, help identify effective and replicable risk management practices and innovations. The portal provides a wealth of knowledge on microfinance and microenterprise. The power point presentation at microLINKS Guide ([microLINKS_Guide.ppt](http://www.microlinks.org/microlinks_guide.ppt)) provides details on the resources available in the portal and how to navigate it.

(Information on USAID interventions)

Source: <http://www.microlinks.org>

viii. **Microfinance Poverty Assessment Tool (PAT)**

(Consultative Group to Assist the Poor (CGAP))

The multi-dimensional Poverty Index constructed by the tool is useful for donors and investors who require a standardized, globally applicable set of poverty indicators to make poverty-focused funding decisions and compare MFIs across regions and countries. PAT yields rigorous data that can also be used to rank large populations, determine the poorest inhabitants of large geographical regions and make valid comparisons across regions and countries. The PAT was developed as a much-needed tool to improve transparency on the depth of MFI poverty outreach. The methodology outlined in this guide is relatively easy to implement in a short time at minimal costs to a donor organization.

(Target group identification tool)

Source: www.cgap.org/p/site/c/template.rc/1.9.3004/

PROGRAMME MANAGEMENT AND IMPLEMENTATION

i. Micro Financier

(Elitser IT Solutions India Pvt. Ltd., Hyderabad)

MicroFinancier™ 2.0 is an integrated software system exclusively designed and developed for management of information and financial accounting for microfinance credit societies. MicroFinancier™ 2.0 provides powerful tools; focusing customers need to succeed in the modern microfinance environment. **(MIS, Software)**

Source: <http://www.elitser.com/business-areas.html>

ii. The Mifos Initiative

(Grameen Foundation, Seattle, USA)

Mifos is a web-based management information system (MIS) leveraging a centralized open source technology platform to provide microfinance institutions streamlined operations, real-time information and the robust capacity to scale. Mifos software platform enables MFIs to advance both their business and social goals. With Mifos, MFIs gain deeper insights through centralized data, greater efficiency in branch operations and increase predictability with controls over cash management. **(MIS, Software)**

Source: <http://www.mifos.org>

iii. Protecting the poor : A Micro Insurance Compendium

(Munich Re Foundation, Germany)

The guideline allows readers to benefit from the valuable lessons learned from a project launched by the Micro insurance Network, analyzing operations around the world. This is a co-publication of Munich Re Foundation along with the International Labor Organization (ILO), Geneva, Switzerland. This compendium brings together the latest thoughts and ideas of leading academics, actuaries, insurance and development professionals in the micro insurance field. The result is a practical, wide-ranging resource which provides complete overview of the subject to date. **(Micro-insurance, Compendium)**

Source: <http://www.munichre-foundation.org>

iv. A Risk Management Framework for Microfinance Institutions: A toolkit for microfinance institutions

(gtz)

The document presents a framework for internal risk management systems and processes of microfinance institutions. It addresses the board of directors and managing directors who play the most active role in MFI's. It presents guidelines for implementing the core principles of effective risk management into the MFI's culture and operations. In addition, the document guides the reader to other publications and resource materials for more details of how to manage specific risks. **(Risk Management guide)**

Source: <http://www.gtz.de>

v. Social Capital Index

(xigi.net)

Xigi is a social network, tool provider and online platform that tracks the nature and amount of investment activity in the emerging market. It has launched the Social Capital Index, a timely tracking of investments in the social capital market, including social enterprise (health, education and workforce development), fair trade, digital inclusion and some clean technology and microfinance investments. It helps investors and entrepreneurs know what is happening and creates a place where both the buyer and seller can research the competition and look for comparable investments. **(Index for Investors and Entrepreneurs)**

Source: <http://www.xigi.net>

vi. The ACCION CAMEL-Tool

(USAID funded website)

Microfinance institutions increasingly reach out to formal financial markets to access capital and there is a need for a tool to gather and evaluate data on their performance. The CAMEL tool developed by ACCION serves this purpose. It analyzes and rates 21 key indicators, viz. eight quantitative indicators and 13 qualitative indicators. The CAMEL composite rating is a number on a scale of zero to five, with five as the measure of excellence. This numerical rating, in turn, corresponds to an alphabetical rating (AAA, AA, A; BBB, BB, B; C; D; and not rated).

(MFI Assessment Tool)

Source: http://www.microlinks.org/ev_en.php?ID=7498_201&ID2=DO_TOPIC

vii. Performance Monitoring and Benchmarking Toolkit

(Microenterprise Learning Information and Knowledge Sharing (microLINKS), USA)

The USAID's Microenterprise Best Practices (MBP) Project worked to increase the knowledge base of microenterprise practices through research and publications, grant facility and information sharing. MBP, in conjunction with the MicroBanking Standards Project, has developed this toolkit to assist local MFI networks to more effectively serve their members in establishing standards of performance and compare their results to similar institutions. This toolkit provides networks with the tools and training, necessary to gather and analyze the information themselves and improve standards and data quality through expanded peer data collection and disclosure.

(Self Assessment tool for MFIs)

Source: http://www.microlinks.org/ev_en.php?ID=7481_201&ID2=DO_TOPIC

viii. Understanding & Accounting of Loan Loss Provision

(Uplift India Association, Maharashtra, India)

The tool helps MFIs to compute Loan Loss provision. For a Microfinance Institution (MFI) the loan portfolio is the primary income-generating asset. It is very important to understand various issues pertaining to loan portfolio for good financial management. Therefore, the loan portfolio is a key factor as far as the financial viability of the project is concerned.

(Computing loan loss provision)

Source: <http://www.upliftindia.org>

ix. Product Marketing – Toolkit

(Microsave, India, Kenya & Uganda)

The Product Marketing toolkit includes the development and differentiation of products. It is a process of continually and systematically assessing needs of the market and its different segments to support product development and innovation that caters for those needs in the most feasible and profitable manner. Selling products is made considerably easier when approached in a systematic manner. There is a relatively straight-forward method for preparing the key messages for a product marketing strategy that is built on taglines, ultimate selling propositions and benefit statements. An MFI's sales strategy will depend on its products and its target market.

(Marketing Studies for product demand)

Source: <http://www.microsave.org/toolkit/product-marketing-toolkit>

x. SME Toolkit

(ICICI and IFC Project, India)

The SME Toolkit offers free business management information and training for small businesses/ small and medium enterprises (SMEs) on accounting and finance, business planning, human resources, marketing & sales operations and information technology (IT). The SME Toolkit is a joint project between ICICI Bank and IFC (International Finance Corporation), a member of the World Bank Group. The SME Toolkit website has been created as an online resource center to empower Indian SME's and help them become globally competitive. It also has free downloadable software tools and serves as a business consultant for every SME entrepreneur.

(Guidelines for entrepreneurs)

Source: <http://india.smetoolkit.org/india/en/>

xi. Microfinance IdeaCard Index

(The Global Development Research Center, Japan)

The IdeaCard is a collection of good practices and inspiring ideas in microfinance. They are taken from microfinance initiatives in Asia, Africa and Latin America. The IdeaCard is intended to be a 'menu' of options that can be used to design, develop and maintain a microfinance institution. Each IdeaCard is simple and short, enabling its easy adaptation. **(Tool for launching MFI)**

Source: <http://www.gdrc.org/icm/ideacard/zindex.html>

CAPACITY BUILDING, RESEARCH AND DOCUMENTATION**i. Training Material and Toolkits**

(MicroSave, USA)

MicroSave was a founding member of the Product Development Taskforce established by CGAP to promote development of toolkits and training in microfinance sector. The portal contains vast reference material that could be utilized for training top and middle management personnel in the sector. MicroSave also conducts the Applied Microfinance Institute (AMI), that provides a platform for practitioners, consultants, bankers, investors and others to come together to learn and interact. The MicroSave portal offers practical guidance in the form of research papers, technical briefs, training toolkits, videos and other trainer's resources on market-led microfinance. MicroSave also hosts MicroSave India, a resource portal dedicated to microfinance in India. Free registration is available to receive regular update about the sector. **(Overview of Toolkits for MF)**

Source: <http://www.microsave.org/sites/default/files/toolkits-overview.pdf>

ii. PACT Tool

(ACCESS Development Services, New Delhi)

PACT is a compact systematic approach, logically plotting the identified indicators on the performance curve. The PACT makes trend analysis for the past 1 to 3 years and projects the realistic and achievable growth curve for the next three years and prescribes capacity-building inputs needed. PACT helps the partner draw a road map with the necessary inputs and possible outcomes. **(Performance grading of Organizations)**

Source: <ftp://ftp.solutionexchange.net.in/public/mf/cr/res04120701.pdf>

iii. Online lessons in rural microfinance

(Rural Finance Learning Centre, FAO)

The Rural Finance Learning Centre provides interactive lessons in rural microfinance for those able to work online through distance education to build up the capacity of microcredit practitioners across the world. The course modules are quite educative and informative for new entrants into the sector. **(Learning lessons on microfinance)**

Source: <http://www.ruralfinance.org>

iv. The Luminous Link (Video film)

(National Bank for Agriculture and Rural Development (NABARD), India)

This film, produced by NABARD provides a complete overview of the self-help group bank linkage model that has been introduced so effectively throughout India. The film describes how a self-help group can be formed and the core features that make up a successful group. It describes the process of choosing a leader, setting the rules, learning about keeping records and linking to banks. It is a good discussion starter for a workshop introducing people to the concepts of microfinance and the potential role of commercial banks. The film length is 19 minutes. **(Introduction on microfinance-video film)**

Source: <http://www.ruralfinance.org/servlet/CDSServlet?status=ND0yNzA5NSY2PwVuJjMzPSomMzc9a29z>

v. MIA Training Model

Micro Insurance Academy)

The MIA proposes that micro insurance units follow a mutual model of community-based micro insurance, in which members play an active role in their insurance, based on the concepts of self-help, self-management and self-responsibility. The three basic principles that the model applies are Inclusiveness and Community Rating, En-bloc Affiliation and Responsiveness to Local Needs. MIA uses innovative, interactive, and practical training modules that provide communities with the necessary knowledge and skills to create and govern their own micro health insurance units. MIA also designs practical tools that can be used by poor communities to manage micro insurance schemes. These include: information systems, simulation workshops to design benefit-packages, role-play for claims committees and Ombudsman roles, and procedures that can be used with baseline and impact analysis studies. **(Microinsurance tools)**

Source: www.microinsuranceacademy.org

vi. Organizational profiles of MFIs across the world

(Microfinance Gateway, Washington, USA)

The site provides details of several MFIs working across the world. Other MFIs can also register by submitting details of their organization which would be reviewed and approved by the Microfinance Gateway before it is posted. Likewise, there is similar provision for Consultants in Microfinance to enrol and view those already enrolled. **(Profiles of MFIs & Consultants)**

Source: <http://www.microfinancegateway.org/p/site/m/organizations/>

vii. SmartAid for Microfinance Index 2009: Submission Guide

(Microfinance Gateway, Washington, USA)

In 2006, heads of 29 major development institutions endorsed the creation of an index that would measure and rate the way microfinance funders work. SmartAid is CGAP's effort to fulfill that commitment. SmartAid measures whether funding agencies are set up to support microfinance effectively. It is the first index of its kind that promotes transparent external assessments of funders' management systems. SmartAid helps funders understand how their internal management systems, policies, procedures, and incentives affect their work in microfinance. **(Index for assessing Funders)**

Source: http://www.cgap.org/gm/document-1.9.9604/SmartAid_TechnicalGuide.pdf

viii. Study Material on Microfinance

(Microfinance Management Institute, Washington, USA)

MFMI was created in 2003 by the Consultative Group to Assist the Poor (CGAP) and the Open Society Institute (OSI). The MFMI initially focused on integrating the study of microfinance into graduate management (MBA) programs in developing countries. As of 2007, it had created a network of 13 programs in 10 countries that had collectively delivered microfinance electives and short courses to several thousand practitioners and graduate students. The MFMI Resource Library is an electronic repository of academic resources dedicated to the study, training and teaching for microfinance management. Most of the materials, including those produced with MFMI support, are available free of charge. **(Study Material on Microfinance)**

Source: <http://themfmi.org> ; <http://www.microfinanceeducation.org>

ix. MFI Performance Technical Guide

(Microrate, USA)

The guide contains a set of 14 key indicators specific to the microfinance industry for the evaluation of MFIs. MicroRate is the premier microfinance rating agency, dedicated to evaluating performance and risk in microfinance institutions (MFIs). The indicators could be quite useful to MFIs for self assessment. The other relevant reports available in the portal are, "Role Reversal," "Cautious Resilience: The Impact of the Global Financial Crisis on Latin American & Caribbean Microfinance Institutions", "Microfinance Investment Vehicle-An emerging asset class", etc. **(Rating agency for Microfinance)**

Source: <http://microrate.com/home/publications/microfinance-research-reports>

x. GIRAFE Rating

(Planet Rating, France)

Planet Rating, is a specialized microfinance rating agency that offers evaluation and rating services to microfinance institutions (MFIs), using the GIRAFE methodology. GIRAFE has been specifically designed to suit the microfinance sector. Planet Rating systematically refers to financial tools implemented by microfinance specialists like MIX and CGAP and works in close cooperation with them. Social Performance Ratings are also available for MFIs that wish to complement their institutional and financial rating and provide comprehensive information to their stakeholders for optimal decision-making. **(Rating of MFIs)**

Source: <http://www.planetrating.com>

xi. Guidelines for Market Research on the Demand for Micro insurance

(United States Agency for International Development)

The guidelines focuses on conducting qualitative market research on the demand for micro insurance. The immediate audience for these guidelines, include donors interested in funding the development of the micro insurance sector and practitioners responding to the demands of the customers for risk management products. The report discusses reasons to do market research and how it fits into the process of developing new micro insurance products. It provides examples of research questions and topics that can be addressed in a demand study. It discusses a series of issues to consider in designing a demand study and concludes with a checklist of issues to guide in designing a demand study. **(Designing Demand Studies for micro insurance)**

Source: www.microLINKS.org

xii. MFI Fact sheet & MFI Fact sheets Compiler

(Belgian Raiffeisen Foundation (BRS), Belgium & Appui au Developpement Autonome (ADA), Luxembourg)

Over the years BRS and ADA have joined their expertise to offer tools that focus on capacity building of MFIs. These tools are distributed on www.microfact.org, a common dedicated website to ensure their promotion within the sector. The MFI Fact sheet is an easy to use tool for monitoring the financial performance of a microfinance institution. Based on the input extracted from a financial statement, the MFI Fact sheet calculates the evolution of the main financial performance indicators and also displays the results graphically. It can be used for reporting purposes but fits as well as an MIS tool (Management Information System). The "MFI Fact sheets Compiler" is another tool to import, store and organize MFI Fact sheets in order to generate financial reports in a practical way. These reports include standard financial ratios, graphs and statistics allowing for the assessment and comparison of financial performance of MFIs. **(Performance Analysis of MFIs)**

Source: <http://www.microfact.org/microfinance-tools/>

xiii. MDGs online Atlas

(The World Bank, Washington)

In order to track the progress made against the commitment made in the year 2000 in the United Nations Millennium Declaration, international and national experts selected relevant indicators to assess the progress made between the years 1990 to 2015, when targets are expected to be met. The portals provide details on the identified 48 indicators; progress made by different countries in the form of maps and other related information. The portals are informative for planners, implementers and decision-makers in social sector. **(Tracking progress against Millennium Development Goals)**

Source: <http://siteresources.worldbank.org/DATASTATISTICS/Resources/MDGsOfficialList2008.pdf>
<http://devdata.worldbank.org/atlas-mdg/>
<http://ddp-ext.worldbank.org/ext/GMIS/gdmis.do?siteId=2&menuId=LNAV01>

xiv. ENTERWeb - The Enterprise Development Website

(Jean-Claude Lorin, Canada)

ENTERWeb acts as a single dispatch window of information which will direct anyone looking for information related to enterprise development, business and international trade to the most relevant sites on the web. It acts as an information broker that provides, to enterprise development practitioners, policy makers, academics and small business owners, an annotated list of Internet resources giving substantive information on enterprise development topics including finance and credit, technology and technology transfer, management training, business centers and advisory services, etc. **(Internet resources on microcredit)**

Source: <http://www.enterweb.org/about.htm>

MONITORING AND EVALUATION

i. Results and Impact Management System (RIMS)

(IFAD, Rome)

The RIMS is a comprehensive system for measuring and reporting on the results and impact of IFAD-supported country programmes introduced by IFAD in the year 2003. The Results and Impact Management System (RIMS) provides information on three levels of results i.e. the first-level results refer to project activities and outputs, the second-level results relate to project outcomes and reflect changes in beneficiaries behavior, improved performance and sustainability of groups, institutions and infrastructure and lastly the third-level results are associated with project impact on child malnutrition and household living standards. **(Mon. & Eva. tool)**

Source: <http://www.ifad.org/operations/rims/index.htm>

ii. Povcal software

(The World Bank, Washington)

PovcalNet (Online Poverty Analysis Tool) is a program for calculating poverty measures from grouped data and is a product of the World Bank's research department, the Development Research Group. It calculates poverty measures under different assumptions and assembles the estimates using alternative country groupings for any set of individual countries of our choice. PovcalNet is self-contained and has reliable built-in software that quickly does the relevant calculations for you from the built-in database. **(Poverty assessment tool)**

Source: www.worldbank.org

iii. Software Programs for Micro-Insurance Service Providers.

(International Labour Organization)

It is a management and monitoring software, well adapted to the Indian and West African contexts, developed by the STEP-programme, the project Uplift/NGO Inter Aide, Micro Care, et al. One can use the software to manage memberships, premiums and benefits of health micro-insurance schemes and monitor a certain number of indicators. **(MIS for Health Micro-Insurance)**

Source: <http://www.ilo.org/gimi/ShowLogiGestion.do>

iv. Guidelines to Evaluate Social Performance

(Center for Financial Inclusion, ACCION International)

"Guidelines to evaluate Social Performance" is a reporting framework that covers six dimensions of social performance that could be used by microfinance institutions to create both economic and social value. The principles of Social performance assessed are Social Mission, Outreach, Client Service, Information Transparency and Consumer Protection, Association with the Community and Labour. The other useful documents available in the portal include "Market Intelligence: Making Market Research Work for Microfinance", "ACCION Poverty Assessment Framework" and "Practical Skills for Micro entrepreneurs." **(Management tools for MFIs)**

Source: <http://resources.centerforfinancialinclusion.org/insight/?L=E>

v. PEARLS Monitoring System

(World Council of Credit Unions (WOCCU), USA)

WOCCU promotes sustainable development of credit unions and other financial cooperatives around the world to empower people through access to high quality and affordable financial services. World Council's PEARLS Monitoring System is the only software of its kind to combine a powerful relational database with an internationally proven methodology for improving operational efficiency. It provides credit union managers with concise, easy-to-read reports that reveal institutional weaknesses and trends. It also offers a strategic business planning tool to help managers implement change. **(Management Assessment Tool - Credit unions)**

Source: <http://www.woccu.org/microfinance/pearls>

vi. Microinsurance Performance Indicators Toolkit

(Belgian Raiffeisen Foundation(BRS), Belgium & Appui au Developpement Autonome (ADA), Luxembourg)

The Toolkit comprises of Micro insurance Fact sheet and a handbook titled "Performance Indicators for Micro insurance Practitioners". The Fact sheet is an easy to use tool that comprises the financial statements adapted for micro insurance practitioners. It calculates ten key performance indicators that were agreed upon within the micro insurance sector. This Micro insurance Fact sheet, together with the handbook, forms the toolkit. Both tools complement each other and are designed to be used together. The handbook complements the Fact sheet by assisting the reader with the interpretation of the obtained results. **(Analyzing Micro insurance products)**

Source: <http://www.microfact.org/microinsurance-tools/>

vii. Listening to Clients: Tools for Assessing the Financial Service Needs and Preferences of the Poor

(Assessing the Impact of Micro enterprise Services (AIMS), USAID)

Several market research tools have been used by the AIMS project and MicroSave-Africa to improve understanding of the financial service needs and preferences of poor individuals and households. The tools presented here can be adapted by MFIs to improve understanding of client priorities and gaps in the current financial landscape. It narrates examples of some simple, low cost and practical approaches to obtaining information on the financial service needs and preferences of the poor. It further suggests how this information can be used in developing product concepts and designing new and/or improved financial products, particularly saving and insurance products. **(Tools for developing products)**

Source: <http://www.microfinancegateway.org/p/site/m/template.rc/1.9.28766/>

viii. Scoring Change; Prizma's Approach to Assessing Poverty

(Microfinance Centre)

The Scorecard is a composite measure of household poverty based on some of the strongest and most robust non-income indicators proxies for poverty in Bosnia-Herzegovina. The Scorecard is comprised of two sets of indicators. The first three—education level, residence, and household size—reflect poverty risk categories. The second four indicators measure change in household poverty status. Thus, in addition to contributing to the poverty risk profile of each new or renewal applicant's household, these second four indicators enable Prizma to measure change in poverty status, or wellbeing over time. **(Poverty Assessment Tools)**

Source: http://www2.ids.ac.uk/impact/files/tools/MFC_SN4.pdf

ix. Social Performance Map

(The SEEP Network)

The microfinance industry has embarked on a new journey aimed at social transparency and social accountability. A product of the SEEP Social Performance Working Group, the purpose of the Social Performance Map is to guide microfinance stakeholders on their journey toward social transparency and accountability. It provides a reasonably comprehensive summary of the social performance landscape both inside and outside the microfinance sector, including summary information on existing knowledge, experience, initiatives and tools. The content of the Map is intended to equip industry stakeholders with useful information that will allow them to sort through and understand important issues and make informed decisions related to social performance. **(Social Performance Assessment)**

Source: www.seepnetwork.org

x. Human Development Tool Kit & Report Cards

(People's Audit of Health, Education and Livelihoods - PAHELI)

PAHELI is a rapid assessment of the prevailing status of human development in a district and covers four major sectors: life, livelihood, water, sanitation, maternal and child health, education and literacy. It is a tool that local stakeholders can use to benchmark and monitor the state of human development, expressed in simple terms and language. Facilitated by Pratham and its district partners, PAHELI was supported by UNDP with participation from UNICEF. This was an attempt to generate district human development report cards at the local level. The Human Development Tool kit narrates sampling procedures, designing of study tools, data collection methods and analyzing techniques that can be used in measuring the well being of the target group for the purpose of development interventions. **(Developing Human Development Report Card)**

Source: www.asercentre.org/activities/paheli.php
www.cgdev.org/doc/events/10.23.07/10.22.07/Paheli_oct22.pdf

EDUCATIONAL COURSES ON MICROFINANCE

i. Courses on Microfinance (Centre for Microfinance IFMR, Chennai)

The Centre was established by the IFMR in 2005. It offers several microfinance-related courses and workshops throughout the year. The sessions are conducted by IFMR academics and other experts and it targets a diverse audience including staff from MFIs and NGOs, bankers, corporate professionals, students and researchers. In addition to these shorter courses, the Centre also offers a semester-long elective microfinance course for second-year MBA Students at IFMR and a two-week microfinance course as part of its summer internship program for students from Universities across the world.

Contact details: amulyakrisna.champatiray@ifmr.ac.in;
Website: http://ifmr.ac.in/cmfcourses_workshops.html

ii. Courses on Microfinance by EDA Rural Systems, Gurgaon (Haryana)

The Training & Capacity Building division of EDA provides specialized training to the microfinance and micro-enterprise sectors. It offers several training courses developed in house and is also a CGAP partner for delivering CGAP's training courses. EDA delivers the standardised CGAP modules and as well adapts the modules to local/regional contexts to cater to the diverse requirements of the ever-growing microfinance sector. It also develops new need-based customized training programmes for specific organizations and regions. Currently it is offering more than 10 courses focused on specific issues of Microfinance.

Contact details: EDA Rural Systems Pvt Ltd, 602, Pacific Square, 32nd Milestone NH 8, Gurgaon 122 001, INDIA; **Website:** http://www.edarural.com//training_capacity_building.html

iii. Certificate Course on microFinance Development & Management (Centre for Microfinance, Jaipur)

The Centre for Microfinance supported by Sir Ratan Tata Trust is an agency acting as a 'knowledge and support centre' for micro finance sector in Rajasthan. CMF provides knowledge inputs and technical services to significant players in the microfinance sector to improve the effectiveness and efficiency of mF programmes. The Centre organizes several need based programmes for the microfinance players in the State. To address the need for trained human resources to operate at the cutting edge level of mF programmes in Rajasthan, CmF has also introduced a 6 months Certificate Course on microFinance Development & Management (mFDM) since 2007-2008. The course targets graduates unemployed youth and women.

Contact details: CmF C/o IHMR, 1, Prabhu Dayal Marg, Near Sanganer Airport, Jaipur – 302011, Rajasthan (INDIA). Tel.: +91- 141-3248119, 2791431-34, Fax: +91-141- 2792138, Email: cmf@iihmr.org; **Website:** <http://www.cmfrac.org/ideaincubation.html>

iv. Diploma for Microfinance professionals (Indian Institute of Banking and Finance, Mumbai)

The Institute conducts Diploma course for Microfinance professionals in collaboration with Sa-Dhan. The objective of the course is to provide knowledge about the microfinance sector to build up the financial literacy of the persons engaged in microfinance and SME sector. The examinations are conducted twice in a year and the application forms are available at the website of the institute at www.iibf.org.in. The institute has published study material to facilitate those undertaking the course. Contact programs are also conducted to orient the enrolled candidates for preparation of the exam by the Institute or other accredited institutions.

Contact details: Indian Institute of Banking & Finance, The 'Arcade', World Trade Centre, IInd Floor East Wing, Cuffe Parade, Mumbai - Pin: 400 005; Tel: 91-44-22187003/4/5; Email: iibgen@bom5.vsnl.net.in; Website: http://www.iibf.org.in/documents/rulesyllabus_dmfp.pdf

v. Diploma in Microfinance through distance education mode (AIMTEC-Agricultural Finance Corporation Ltd., Mumbai)

The Agricultural Finance Corporation has established the AFC Institute of Management and Technology (AIMTEC) for offering Diploma Courses through distance education mode on various subjects which would provide an handholding to those venturing into those sectors. It is providing a six month diploma course on microfinance for the benefit of grass root level functionaries to orient them about the activities of SHGs and microfinance interventions. The course attempts to develop the capability of the candidates and the minimum eligibility is kept as only 12th Pass. The study units are dispatched through post during the first four months from registration and the exam is conducted at the end of six months after which certificates are issued. Many bank employes are also enrolling in this course which facilitates their working in the microfinance sector.

Contact details: AFC Dhanraj Mahal First Floor, CSM Marg, Mumbai-400 001; Tel:91-44-22028924; Email: foundation.afc@gmail.com; Website: <http://www.afcfoundation.com>; <http://www.afcindia.org.in>

vi. Free web-based Distance-Learning Tool (UNCDF, New York)

The UNCDF offers free web-based distance-learning tool and it is now making available a new distance learning course intended to make basic knowledge of microfinance accessible around the globe. The "Microfinance Distance Learning Course" was designed for new entrants to the field of microfinance and a broad range of people, including policy makers, donors, practitioners, academics and students who have found this course extremely useful. The course curriculum is delivered through a user-friendly, interactive and attractively presented interface. Using the main menu as a road map, an expert narrator guides the student through eleven modules. Many supplementary materials are available with this course, including the course workbook. A list of additional readings is also provided. To begin the course, one has to create an account at http://www.uncdf.org/mfdl/index.php?_mode=students.home; Email: info@uncdf.org

vii. Funder Course (The Microfinance Management Institute, USA)

The MFMI jointly promoted by CGAP and the Open Society Institute, actively supports the growing, global network of educators, trainers and scholars who build the management capacity of Microfinance institutions. It is organizing the five-day Funder Course previously referred to as the "donor course" titled "Building Financial Systems for the Poor: How Funders Can Make a Difference". The course targets funding agency staff and government officials who are not necessarily finance specialists, but rather focus on areas such as pro-poor policies, poverty reduction, economic development, private sector and business development, livelihoods, employment promotion, and gender.

Contact details: Contact Nataša Goronja at ngoronja@themfmi.org
Website: <http://www.themfmi.org/docs/FunderCourseBrochure.pdf>

viii. Distance education programme (IGNOU)

Indira Gandhi National Open University (IGNOU), New Delhi is conducting a six-month certificate course on "Empowering Women's Self Help Groups" as a distance education programme. NABARD reimburses the course fee of Rs 1000/- to candidates who successfully complete the course in the first attempt. This approach was expected to facilitate spread of the SHG concept by developing a cadre of competent resource persons in the subject area.

ix. Integrated Course on Microfinance for Development (The Indian School of Microfinance for Women, Ahmedabad)

The Indian School of Microfinance for Women launched the Microfinance For Development Course during Feb, 2009 with the ultimate aim of providing conceptual clarity and contextual understanding of the microfinance sector to the microfinance practitioners. It believes that microfinance is not only about finance but also a means of poverty alleviation. The Microfinance for Development is designed as a three weeks residential Integrated Course. The course is open to development professionals, microfinance practitioners and experts in the sector, shares the invaluable experience of learned group and provides right inputs to students in building their perspective. The participants of the first course included development and microfinance practitioners from seven States of India. In total, the course had 60 sessions and arranged for visits to six organizations including Vikas, SEWA Bank, FWWB, Ahmedabad, SEWA Rural, Anand, and Vardaan Trust and SAHAJ, Dahod.

Contact details: <http://www.ismw.org.in>

x. Microfinance Training of Trainers (ADB, The World Bank & UNCDF)

The Asian Development Bank Institute, the World Bank Tokyo Development Learning Center and the United Nations Capital Development Fund launched the Microfinance Training of Trainers (MFTOT) Course in 2005. The interactive microfinance distance learning course (MFDL) developed by UNCDF is the core learning material for study. This course is aimed primarily at development practitioners, microfinance professionals, policy makers, donor staff, socially responsible investors, students, and others who want to improve their knowledge of best practices in microfinance. Participants who wish to develop their skills in delivering microfinance training and become fully certified trainers of the UNCDF course can earn accreditation by completing all weekly assignments and the final examination for this course. Over the past four years, five courses were successfully delivered in the Asia-Pacific region and around the world. About three thousand participants conducted self-study using the interactive e-Learning package and attended video conference sessions. Over 700 participants received online tutoring for 11 assignments and took part in the final exam. Among them, a total of 335 in 36 countries were accredited to become a fully certified trainer of the UNCDF MFDL course. The package is also available online at: www.uncdf.org/mfdl/

Contact details: Tokyo Development Learning Center, The World Bank, Fukoku Seimei Bldg. 10F 2-2-2 Uchisaiwai - cho Chiyoda-ku, Tokyo 100-0011; Tel: +81-(0)3-3597-1333; Fax: +81-(0)3-3597-161; Email: adbitdlc@worldbank.org; Website: <http://mftot.jointokyo.org/>

xi. Microfinance Courses (INCAE Business School, Nicaragua & Costa Rica)

The Instituto Centroamericano de Administración de Empresas (INCAE) has more than 40 years of experience in working with local and regional financial institutions, microfinance institutions, schools, governments, policy-making centers and others. It is one of the leading business schools in Latin America, educating decision-makers and supporting public and private policy-makers in finding and implementing solutions to their problems. It has also led region-wide innovative research on topics related to microfinance through its Latin American Center for Competitiveness and Sustainable Development (CLACDS).

Contact details: Mariela Solís, INCAE Institutional Communications Department; Email: mariela.solis@incae.edu; [alexandra.esquivel\[at\]incae.edu](mailto:alexandra.esquivel[at]incae.edu); Website: <http://www.incae.ac.cr/>; <http://www.incae.edu>;

xii. Online Lessons in rural microfinance (Rural Finance Learning Centre, FAO)

The Rural Finance Learning Centre provides interactive lessons in rural microfinance for those able to work online through distance education to build up the capacity of microcredit practitioners across the world. The course modules are quite educative and informative for new entrants into the sector. The course is available free to users with the philosophy of interactive self study and learning.

Contact details: <http://www.ruralfinance.org>

xiii. Post Graduate Diploma in Development Management (The Tata-Dhan Academy, Madurai)

The Tata-Dhan Academy nurtures, grooms and educates young graduates, both boys and girls, as development professionals. The Programme in Development Management (PDM) is a two-year five-term master's programme. Graduates are awarded a Post Graduate Diploma in Development Management (PGDDM). The curriculum is divided into four segments viz: the Preparatory Segment, the Classroom Segment, the Fieldwork Segment, and the Development Practice Segment. Tata-Dhan Academy, as a development school has the advantage of substantial field facilities of DHAN Foundation and a few select development organizations (NGOs) with adequate infrastructure to support students during their Fieldwork . The Academy's curriculum is approximately 50% fieldwork and development practice, and 50% classroom learning.

Contact details: Tata-Dhan Academy, Boys Town Campus, Pulloothu, Madurai - 625 016, Tamil Nadu; Email: tatadhanacademy@satyam.net.in; Website <http://www.dhan.org/tda/index.php>

Note: This Chapter of the Ready Reckoner is largely taken from the 'Recommended Tools & Technologies' and 'Recommended Training Courses' sections of the Consolidated Replies. Appropriate value addition has been made to enrich the list as well as details.



Key

Organizations in Microfinance

- Not for Profit Organizations
(NGOs/ Trusts/ Section 25 Companies)
- Peoples Organizations/ Mutual Benefit
Organizations (Cooperatives/Federations/CBOs)
- Private Organizations/For
Profit Organizations (Companies and NBFCs)
- International Organizations
- Academic and Research Institutions
- Government and Public Sector Undertakings/
Government Promoted National Institutions
- Banks
- Government Programmes involving
Microfinance

NOT FOR PROFIT ORGANIZATIONS (NGOs / TRUSTS / SECTION 25 COMPANIES)

■ AAJEEVIKA BUREAU, UDAIPUR

Aajeevika Bureau is a specialized non-profit, public service organization providing solutions, services and security to seasonal migrants who leave their villages to find work in cities, factories and farms. The Organization works at source as well as at the destinations of rural migrants within western India and acts as an agent of policy change and advocacy in favor of migrant workers. The services provided include Registration and Photo Identification, Skill Training, Employment Counseling and Placements, Financial Services, Legal Counseling and Aid, Collectivization and Support to Migrants' Dependents and Families. Its headquarter is in Udaipur and works through a network of field locations in Rajasthan and Gujarat.

Address: 38, Mangalam Complex, Syphon Colony, Bedla Road, Udaipur -313004 Rajasthan
Tel: 91 -294-2454092; Fax: 91-294-2454429; Email: info@ajeevika.org;
Website: <http://www.ajeevika.org>

■ ABN AMRO FOUNDATION INDIA (AAFI), LUCKNOW

The ABN AMRO Foundation India (AAFI), set up in 2006, works closely with microfinance institutions in some of the poorest regions in India, building their capacities for effective delivery of microfinance services. It is implementing a program known as "Technical Assistance (TA) through Microfinance Institutions" to support and build capacities of small NGO-MFIs. The Bank provides services to 26 MFIs across 26 States extending microfinance to nearly 1 million customers.

Address: ABN AMRO House, 93 M.G Marg, Lucknow – 226001
Fax: 91-522-3982555; Website: <http://www.abnamro.co.in>

■ ACCESSABILITY, NEW DELHI

AccessAbility is a universal design and disability employment specialist, providing integrated solutions and delivering value by catalysing social change. AccessAbility aims to unlock opportunities for people with disabilities by facilitating accessibility in the built environment, promoting employment opportunities and providing adequate training. They assist the service providers and employers to make their premises and policies inclusive for people with disabilities. It compiles "city access guides" for travelers with disabilities. The first travel portal of this series, covering a listing of accessible places of interest in Delhi, has recently been launched.

Address: 111/9, Aruna Asaf Ali Road, Vasant Kunj New Delhi – 110070
Tel: 91-11-32660862, 24526098; Email: contactus@accessability.co.in;
Website: <http://www.accessability.co.in>

■ ACCESS DEVELOPMENT SERVICES, NEW DELHI

CARE Micro-Finance Project has now evolved into a legacy institution called "Access Development Services". The original pretext for setting up of ACCESS in March 2006 as a not-for-profit Section 25 company was to consolidate and build on the significant microfinance experience gained while implementing the CARE-CASHE programme. Set-up by "CARE India", it caters to the needs of Micro-Finance and livelihood sector in India. ACCESS incubates emerging MFIs and builds their capacity to help them upscale their operations, enhance their portfolio and meet the growing demand among poor communities. It also facilitates on-lending fund flows from financial institutions through the ACCESS Microfinance Alliance platform (AmFA). Microfinance India is a national advocacy platform, initiated by ACCESS Development Services, to engage various stakeholders and develop a comprehensive vision for the entire sector. ACCESS has also developed a project delivery mechanism called SPARC (Small Producers Assistance Resource Center) to bring prudential norms, discipline and sustainability of resources invested in livelihoods interventions.

Address: 28 Hauz Khas Village, 1st floor, New Delhi-110 016
Tel 91-11-26510915; Fax 91-11-26850821; Website: www.accessdev.org

■ ACTION FOR FOOD PRODUCTION (AFPRO), NEW DELHI

AFPRO was established in 1966 by Christian development organizations in response to the Bihar-Uttar Pradesh-Maharashtra drought, as a non-governmental organization that would provide technical support for development and rehabilitation work. It provides technical guidance and backup support to grassroots level NGOs for the implementation of environmental friendly projects for water, food security, livelihoods and allied capacity building. It reaches out to poor and marginalized communities throughout India, particularly small and marginal farmers, landless, tribals and others having urgent needs.

Address: Action For Food Production, 25/1-A Pankha Road, D-Block, Janakpuri New Delhi-110058.
Phone: 91-11-28525452, 28522575; Fax: 91-11-28520343;
Email: afprodel@afpro.org, ed@afpro.org; Website: <http://www.afpro.org>

■ ACTION ON DISABILITY AND DEVELOPMENT INDIA (ADD), BANGALORE

ADD supports organizations of disabled people in Africa and Asia to influence policy and practice to end social exclusion and poverty. It focuses on development and capacity building of people living with disabilities. In India, ADD's work is focused in rural areas of the four states of south India, working directly in three projects: in Pudukottai district in Tamil Nadu; in Kolar district in Karnataka and Mahboobnagar district in Andhra Pradesh. These projects cover 1,776 villages reaching approximately 0.2 million disabled people.

Address: 4005, 19th Cross, Banashkari II Stage Extension, Bangalore Karnataka
Tel: 91-80-26765881; Website: <http://www.add.org.uk>

■ ADHIKAR, BHUBANESHWAR

Adhikar has created 'Sanchayika'-its microfinance wing in 2004 to cater to the credit needs of the rural masses & urban slum dwellers through direct lending based on the "Grameen Model" with the approved name of Adhikar Microfin. Transforming the Self Help Groups into Self Help Cooperatives after the emergence of Orissa Self Help Cooperative Act in 2001 is the dream project of "Adhikar". It has also initiated a program called Shramik Sahajog, a remittance system that ensures the transfer of money from the workers to their dependants in rural pockets of Orissa.

Address: 113/2526, Khandagiri Vihar, Bhubaneswar - 751030 Orissa
Tel: 91-674-2384731; Email: adhikar@sify.com; Website: <http://www.adhikarindia.org> .

■ AFC FOUNDATION, MUMBAI

Agricultural Finance Corporation Ltd ,a deemed Govt.Company incorporated in the year 1968 has been providing technical support services to various Ministries of Govt.of India, Development Departments of different State Governments, Donor agencies and Apex Institutions. AFC has been Institutional monitors for RMK since 2002 for appraising NGOs seeking credit from RMK for onlending to SHGs. The AFC Foundation, a Trust registered under the Indian Trusts Act 1882 was promoted by AFC in the year 2006. It is providing microfinance in one selected district in each of the States of West Bengal and Maharashtra. It has so far extended financial assistance to the tune of more than Rs.27 million benefitting around 4000 members of nearly 300 groups. It is also engaged in promoting SHGs under its Action Research projects in the States of Rajasthan and Uttar Pradesh for promoting livelihood opportunities among the forest based communities.

Address: AFC Foundation, Dhanraj Mahal, First Floor,CSM Marg.Mumbai 400001.
Tel:91-22-22028924; Fax:91-22-22028966; Email: foundation.afc@gmail.com, afcl@vsnl.com;
Website :[http:// www.afcindia.org.in](http://www.afcindia.org.in)

■ ANTARDRISHTI, AGRA

An NGO working for the empowerment of visually impaired, through education, skill building and training for other life skills. Antardrishti aims at creating an inclusive society with equal and full participation of the blind or visually impaired people in conformity with the principles of equity, justice, participation and collective accountability of different stakeholders. Recently it has brought out an "Awareness manual "for school teachers on children's eye care.

Address: 70, Tagore Nagar, Dayal Bagh, Agra - 282005, Uttar Pradesh
Tel: 91-9412258575; Email: drishti@antardrishti.org; Website: <http://www.antardrishti.org> .

■ ARGHYAM, BANGALORE

Arghyam is a public charitable foundation setup with an endowment from Rohini Nilekani and working in the water sector since 2005. 'Arghyam' is a Sanskrit word meaning 'Offering'. As a small funding agency, it supports strategic and sustainable efforts for basic water needs by providing microfinance for small irrigation projects. It supports partner organizations for various activities related to water sector. The site gives weblinks to several useful portals in water sector viz. India water portal, Sanitation portal, Schools water portal, Hindi water portal, etc.

Address: 599, 12th Main, Indiranagar, HAL 2nd Stage, Bangalore - 560008, Karnataka
Tel: 91-80-41698941; Fax: 91-80-41698943; Email: info@arghyam.org;
Website: <http://arghyam.org> .

■ AROGYA RAKSHA YOJANA TRUST, BANGALORE

Arogya Raksha Yojana's goal is to provide access to affordable healthcare for the poorest of the poor. The Trust is a collaboration between Bicon Foundation and Narayana Hrudayalaya Hospital. The Trust, in association with ICICI Lombard (www.icicilombard.com) has designed a comprehensive healthcare & insurance plan "Arogya Raksha Yojana" to protect poor people against medical emergencies. Likewise, the Raksha Yojana Microhealth Insurance Scheme was introduced in 2005 and now operating in 12 selected districts of Karnataka.

Address: Hoskur Village, Off 20th KM, Hosur Road, Bangalore - 560100 Karnataka
Tel: 91-80-2808-2175; Fax: 91-80-27832623; Website: <http://www.arogyarakshayojana.org>.

■ AROHAN, KOLKATA

Arohan started its operation in and around Kolkata and now expanding into Bihar and Assam. It targets to benefit 2.0 million persons by 2014. The mission of Arohan is to provide financial services to the Socio-economically disadvantaged sectors of the society for undertaking urban based income generation activities such as petty trading in edibles, garments & groceries, handlooms and handicrafts, weaving & stitching, services like running roadside eateries & repair shops, vegetable cultivation, transportation, etc. The two loan products promoted are "Saraal loan" and "Bazaar loan" to meet the working capital needs. They adopt the Grameen model of assisting "Joint Liability Groups". Besides providing microfinance, Arohan also covers the lives of its customers through insurance in partnership with "Aviva Life Insurance Company Ltd". The investors in Arohan include Bellwether Microfinance Fund, Lok Capital Group and Michael and Susan Dell Foundation.

Address: 'Prafulla', 195/1, Rajendra Chakrabortipara, Kasba, Kolkata – 700107, West Bengal
Tel: 91-33-40156012; Email: contact@arohan.in; Website: <http://www.arohan.in>

■ ASOMI, GUWAHATI

Asomi is a leading Microfinance Institution (MFI), currently operating in the state of Assam through its 30 branches. It provides training and helps the clients in marketing of their products. It also extends urban micro-credit. Asomi promotes both SHGs and JLGs for extending microfinance. The clients are also insured with insurance coverage. It is supported by leading Governmental and Private financial institutions such as NABARD, SIDBI, AGV Bank, AXIS Bank and others.

Address: 2nd Floor (Above SBI ATM), A T Road, Bharalumukh, Guwahati - 781009 Assam
Tel: 91-361-2763212; Fax: 91-361-2763213; Email: axomi@rediffmail.com;
Website: <http://www.asomi.co.in>

■ ASSOCIATION FOR SUSTAINABLE COMMUNITY DEVELOPMENT (ASSCOD), KANCHEEPURAM

The Association for Sustainable Community Development (ASSCOD) is a non-governmental organization working for economic development in the rural districts of Kancheepuram and Thiruvannamalai in Tamil Nadu. Under their ASSCOD Women Development Project, they have organized 100 well performing women Self Help Groups (SHGs) with 2000 women members. The NGO also promotes Small-Scale Microenterprise activities (grocery, milch animals, fodder cultivation, etc.) through SHGs besides linkage services for microfinance services.

Address: 15, West Pillaiyar Koil Street, Karunguzhi Post, Madurantakam Taluk, Kancheepuram Dist-603303 Tamil Nadu; Tel: 91-44-27567115; Email: asscod@yahoo.co.in; Website: <http://www.asscod.org>

■ ASSOCIATION OF DEEP SEA GOING ARTISANAL FISHERMEN (ADSGAF), KANYAKUMARI

ADSGAF is an associate member of “South Indian Federation of Fishermen Societies (SIFFS)”, formed exclusively for the benefit of shark fishermen of the Thuthur area of Kanyakumari district, Tamil Nadu. The SIFFS Microcredit Programme is one of the largest growing activities of the organization and microcredit accounts for more than 50% of the loans given to member fishermen. SIDBI and Canara bank are supporting the Microcredit programme of SIFFS.

Address: Divine Complex, College Road, Thuthur P.O, Kanyakumari - 629176, Tamil Nadu
Tel: 91-4651-240617; Email: sharkasn@yahoo.co.uk; Website: <http://www.siffs.org>

■ BAIF DEVELOPMENT RESEARCH FOUNDATION, PUNE

BAIF and its Associate Organizations are working in more than 47,000 villages, in about 12 Indian states. Empowerment of women is the most critical component of all the development programmes of BAIF. Activities like safe drinking water, smokeless wood stoves, installation of flour-mills, primary health care, hygiene and sanitation, nutritional gardens and skill-oriented training are being promoted to reduce drudgery. ‘Vikasarth’, the Development Finance Division, has been established to strengthen availability of financial services to the rural poor through savings, credit and insurance. Under Vikas Arth, 9123 Self Help Groups have been promoted through various programmes spread over Maharashtra, Karnataka, Gujarat, Rajasthan, Uttar Pradesh and Madhya Pradesh, which have collectively saved Rs.110 million and accessed cumulative credit to the tune of Rs 241 million, with 1923 groups having taken loan from banks to meet their credit needs. Conducting need-based trainings is a continuous process along with documentation and research studies.

Address: Baif Development Research Foundation, Dr. Manibhai Desai Nagar, Warje, Pune – 411058, Maharashtra; Tel: 91-20-25231661; Fax: 91-20-25231662;
Email: baif@vsnl.com; Website: <http://www.baif.org.in>

■ BHARATIYA GRAMEEN MAHILA SANGH, INDORE

The Bhartiya Grameen Mahila Sangh is a national-level voluntary organization established in 1961 as the Madhya Pradesh branch of National Association of Rural Women India which is in turn a constituent unit of Associated Country Women of the World, an international organization. Its main aim is to educate the rural poor, especially women, PwDs, Orphans, Destitutes and others. The multi-purpose SHG Federation is one of its social initiatives that prepares and distributes Nutritive Food Supplements to around 50 ICDS centers in the State.

Address: 173, Silver Oaks Colony, Annapurna Road, Indore – 452009 Madhya Pradesh
Tel: 91-731-4058974, 2481173; Email: bgms@yahoo.com; Website: <http://www.bgms-indore.org>

■ BIHAR DEVELOPMENT TRUST, PATNA

Bihar Development Trust is an idea to adapt GRAMEEN and AMUL model to Bihar context and in different services and commodities supported by most efficient technologies. The Trust has been setup with the objective of bringing about economic development in the whole state of Bihar. The Micro-finance operation of the organization is called SAMVRIDHI. It implements Grameen Bank model and works to bring wealth of common people and beyond lending credit, it supports livelihood activities. The loan products include Loans for Income generation activities, Emergency Loans, Loan for initiating small enterprises and Loan for festivals. It has also initiated Insurance scheme to cover the life of its members and their spouses since June, 2008. Under the program, the insurance division has partnered with life insurance companies—Birla Sun Life Insurance. Bihar Development Trust believes that a 20 billion dollar enterprise is possible with ownership remaining in end users/producers/catalyst of these enterprises by 2020. The idea is to incubate each activity till it attains scale to survive competition and convert the activity into economic entity best suited to take the benefit of the external environment.

Address: A-6, 1st Floor, Professors colony, Chitragupt Nagar, Patna – 800020
Tel: 91-612-3268682; Email: bihardev@gmail.com; Website: <http://www.bihardev.org.in>,
<http://www.bihardev.pbworks.com>

■ BULLOCK-CART WORKERS DEVELOPMENT ASSOCIATION (BWDA), VILLUPURAM

“BWDA” was started on 2nd October, 1985, with the primary aim to strengthen the foundation of socio-economic welfare of the bullock cart workers, rural artisans, poor women and children in TamilNadu, Pondicherry & Andhaman Nicobar Islands. The organization has linked Below Poverty Line SHGs formed from families of bullock-cart workers, artisans and peasants directly to banks providing direct-lending. The organization also provides loans to individuals, SHGs and Institutions.

Address: Post Box No. 23, 858, East Pandy Road, Villupuram - 605602, Tamil Nadu

Tel: 91-4146-240683/243861; Website: <http://www.bwda.org.in>

■ CARE INDIA, NEW DELHI

CARE is working for the welfare of the poorest of the poor mostly the *dalits*, scheduled castes and tribes since last six decades in India. It is supported by more than fifty national and international organisations including UNDP, UNICEF, United States Department of Agriculture, USAID, Walmart Foundation, World Bank, Ford Foundation, DFID and EU. It works in the field of Health and Nutrition, HIV/AIDS, Livelihood, Education and “Disaster preparedness & response” in 17 states and two Union Territories of India. Following the 2004 tsunami, CARE initiated the development of affordable insurance policies for small-scale farmers and fishers. During the 2008 cyclone in Tamilnadu it had settled claims worth Rs.43 million paid to over 14,000 female-headed, low-waged families in just three months, enabling them to rebuild their lives and livelihoods out of the disaster.

Address: 27 Hauz Khas Village, New Delhi - 110 016

Ph: 91-11 - 26566060, 26564101; Fax: 91-11-26564081, 26529671; Website: www.careindia.org

■ CENTRE FOR COMMUNITY ECONOMICS AND DEVELOPMENT CONSULTANTS SOCIETY (CECOEDECON), JAIPUR

CECOEDECON was founded to provide immediate relief to the victims of devastating floods in Jaipur district in 1982. Under Micro-Finance program CECOEDECON, in 1997, facilitated lending to groups as well as individuals from revolving fund that had been built over the years through contribution received from a number of agencies. The year 2004 was the turning point for the organization with a shift in approach from SHG model to federal model for extending credit support. It decided to support the SHGs for credit through Federation so that this could be ensured on sustainable basis.

Address: SWARAJ Bhavan, F-159-160, Industrial and Institutional Area, Sitapura, Jaipur - 302022 Rajasthan; Tel.: 91-141-2771488, 2771855; Fax: 91-141-2770330;

Website: <http://www.cecoedecon.org>

■ CENTRE FOR MICROFINANCE, JAIPUR

CMF came into existence in 2005 to guide the growth of microfinance in Rajasthan. It promotes and strengthens the Microfinance and SHG movement in the State of Rajasthan by providing a range of technical and support services to MFIs. It works with banks and financial institutions to facilitate expansion of their microfinance portfolios. CMF supports Self Help Group Promoting Institutions (SHPIs) in Rajasthan in conducting impact assessment studies, benchmark studies, strategic planning and for putting MIS in place. It has also introduced a 6 months course on microfinance Development and Management from 2007-08, targeting graduate rural unemployed youth. It brings MF promoters, donors, practitioners, financial institutions, etc. on a common platform to share their learning, achievements, debate critical issues, seek answers to emergent queries and build collaborative programmes through an Internet-based microfinance Discussion Forum. The site also has a report titled Rajasthan microfinance Sector Report that gives a comprehensive picture of the current status of microfinance in Rajasthan.

Address: No. 30, Jai Jawan Colony – II, Tonk Road, Near Durgapura, Jaipur – 302011 Rajasthan

Tel: 91-141-2546037; Fax: 91-141-2791431; Email: info@cmfraj.org;

Website: <http://www.cmfraj.org>

■ CENTRE FOR RURAL DEVELOPMENT (CRD), NOIDA

CRD has been engaged earlier in organizing animal health camps in the north-eastern region focusing towards development of the animal husbandry sector. It is also a nodal NGO under the World Bank funded “Assam Rural Infrastructure and Agricultural Services Project”. CRD is also engaged in promotion of SHGs and bank linkages. It organizes craft bazaars to facilitate marketing of the products provided by rural artisans. CRD implements the flagship programme - Rickshaw bank, to provide means of self-employment to the poor and the marginalized Rickshaw Pullers Community. It also engaged in networking of voluntary organizations.

Address: D-41 (1st Floor), Sector- 27, Noida - 201301, Uttar Pradesh Tel: 09818863727, Dewan House, Zoo-Narengi Road, Guwahati – 781021 Assam; Tel: 91-361-2417733, 2228281; Email: crd4ev@yahoo.com; Website: <http://www.crdev.org/rb.asp>

■ CENTRE FOR SOCIAL RECONSTRUCTION (CSR), NAGERCOIL

Centre for Social Reconstruction is a registered, non profitable, non - government voluntary organization working in Kanyakumari and Tuticorin Districts since 1974. CSR is focusing on organising women and federating them at different level to enhance their social status. It has promoted the SHG federation Sangamam which is community-owned and has proven viability. It provides both financial and non-financial services to its members. The project entitled ‘Network for Education and Empowerment of Rural Artisans’ is being implemented by CSR with the financial and technical support of PWDS, Marthandam targeting the marginalized women and Palmyra tapers from selected blocks of Tuticorin District.

Address: 139-D, Eathamozhi Road, Chennavannanvilai, Nagercoil – 629002, Kanyakumari District, Tamil Nadu; Tel: 91-4652-265331; Fax: 91-4652-265155; Email: csrnagar_ngc@sancharnet.in; Website: <http://www.csrngo.org>

■ CONFEDERATION OF VOLUNTARY ASSOCIATIONS, HYDERABAD

COVA is a national network of voluntary organizations in India dedicated to the issues of social harmony, peace and justice. Initiated in 1994, COVA has since promoted several Organizations, Trusts and Networks across India, designed to bring together different communities to facilitate integrated development. COVA is an active member of Pakistan India People’s Forum for Peace and Democracy (PIPPFD), CNDP, VANI and Credibility Alliance, and is represented on the Joint Machinery, Planning Commission, Government of India, and GO-NGO Coordination Committee set up by the Government of Andhra Pradesh amongst many other such national and international bodies.

Address: 20-4-10, Charminar, Hyderabad - 500002; Tel.: 91-40-24574527, 24572984; Fax: 91-40-24574527; Email: covanetwork@gmail.com; Website: <http://www.convanetwork.org>

■ COVENANT CENTRE FOR DEVELOPMENT, MADURAI

The Centre established in 1989, promotes microfinance through “Community based Institutions” and provides Business Development Services through skill training and marketing assistance to rural entrepreneurs. Presently, it is working in 150 villages spread over in selected seven districts of Tamil Nadu mainly educating women on savings habit, managing financial resources, etc to curtail migration. It has promoted several replicable community based organizations.

Address: 18-C/1, Kennett Cross Road, Ellis Nagar, Madurai - 625010 Tamil Nadu
Tel: 91-452-2607762; Email: info@ccd.org.in; Website: <http://www.ccd.org.in>

■ DECCAN DEVELOPMENT SOCIETY, HYDERABAD

The Society is involved in sustainable environmental practices and people’s livelihood systems, through Community Grain Bank and Gene Fund. It had conducted studies on impact of Bt cotton in AP. The DDS is working in 75 Villages with Womens Sanghams in Medak district of Andhra Pradesh. The society has a vision of consolidating these village groups into vibrant organs of primary local governance and federate them into a strong pressure lobby for women, the poor and the dalits. The women of the sanghams have used between them about 1.2 million eco-employment days cultivation over ten thousand acres of degraded agricultural lands.

Address: 101, Kishan Residency, 1-11-242/1, Street No. 5, Shyamlal Buildings Area, Begumpet, Hyderabad - 500016 Andhra Pradesh; Tel: 91-40-27764577, 27764744; Fax: 91-40-27764722; Email: hyd1_ddshyd@sancharnet.in; Website: <http://www.ddsindia.com>

■ DEVELOPMENT ALTERNATIVES, NEW DELHI

Development Alternatives was established in 1983 and its activities broadly cover the three primary areas viz. the design and large-scale dissemination of appropriate technologies, environmental management systems and effective people-oriented institutions and policies. To accelerate the creation of sustainable livelihoods, Development Alternatives set up a number of organizations with specific guidelines aimed at achieving the mission of Development Alternatives. The primary partner of Development Alternatives, “Technology and Action for Rural Advancement (TARA)” manufactures and markets appropriate technologies to small enterprises. To facilitate this process, TARA has established a number of subsidiary organizations, some under the Societies Act and others under the Companies Act for providing specific support to its network partners. These include the TARA Nirman Kendra (TNK) to propagate cost-effective building technologies, DESI Power to deliver electricity to communities, and TARA BKF Limited (TBRT) to franchise technology based micro-enterprises. The information unit of Development Alternatives, besides running a rich library, also has DAINET, the Development Alternatives Information Network which provides quick access, through both conventional and electronic communications, to the best available information pertaining to issues on sustainable development.

Address: 111/9-Z, Kishangarh Vasant Kunj, New Delhi – 110070; Tel: 91-11-26134103, 2689-0380; Fax: 91-11-26130817; Email: tara@devalt.org; Website: <http://www.devalt.org>

■ DEVELOPMENT OF HUMANE ACTION (DHAN) FOUNDATION, MADURAI

The Foundation established during 1997, works towards bringing significant changes in the livelihoods of the poor through innovations in themes and institutions. The Foundation is the Founder member of International Network of Alternative Financial Institutions (INAFI) which focuses on Microfinance, currently coordinating its activities in India. It has set-up the Kalanjiam Foundation which has promoted a Federation of SHGs providing healthcare services to its member’s along with microfinance services. Dhan implements two flagship programmes viz. Vayalagam Tank fed Agriculture Development Programme and Kalanjium Community Banking Program that impacts livelihoods of people. The Vayalagam Tankfed Agriculture Development Programme (VTADP) initiated in the year 1992 works for the development, management and conservation of tank systems for the benefit of a large number of farmers residing in the Deccan Plateau. The Kalanjiam Community Banking Program launched in 1990, over the last decade has resulted in developing an ‘enabling model’ of microfinance, emphasizing member ownership, self-help and mutuality. The models primary aim is to empower women and address poverty.

Address: 18, Pillaiyar Koil Street, S.S. Colony, Madurai 625016 Tamil Nadu
Tel: 91-452-2610794/805; Fax: 91-452-2602247; Email: dhan@md3.vsnl.net.in;
Website: <http://www.dhan.org>

■ DIVERSITY AND EQUAL OPPORTUNITY CENTER (DEOC), INDIA

The DEOC offers customized programmes for young PwDs and also supporting institutions in developing and implementing their development and affirmative action programs. DEOC specialises in training, awareness, capacity building in the area of disability and equal opportunity for various sections of people. The organization has expertise & experience in the field of disability, diversity, development, affirmative action, equal opportunity, CSR, training, advocacy, human rights, social communication and marketing. It also offers support to National and International NGOs in Capacity Building, Planning & Strategy Research, Evaluation Studies, Seminars, etc.

Address: Tel: 91-9880583277; Email: info@deoc.in,; Website: <http://www.deoc.in>;
Contact: Ms. Rama Chari: rama_c@deoc.in

■ DRISHTEE FOUNDATION, NOIDA

Started in the year 2000 in Dhar (Madhya Pradesh), Drishtee's first project was to develop and implement a web-based software for "Gyandoot", an e-governance initiative to deliver government services to the rural poor at their doorstep. Gyandoot sowed the seed of Drishtee with the vision that ICT and rural entrepreneurship could spread across rural India, leveraging technology and new business models to offer solutions for rural development. Drishtee is a rural networking platform which enables the entrepreneurs to deliver information, services and products to the rural customers. Drishtee has adopted franchise and partnership model to develop village kiosks and extends microlending to the poor through kiosk owners, including PwDs. It utilizes the latest ICT components to provide top quality services like call center support, digitization services, etc. to clients in India and the US. Drishtee is also leveraging its vast network of 4,200 kiosks across the country to provide these services from geographically distributed centers. The parent organization is Drishtee Development and Communication Ltd. The other subsidiary organizations are Quiver Infoservices Ltd., E-Prashasan Kendra, Centre for education & entrepreneurial programme and drishteehaat.com.

Address: Ground Floor A-11, Sector 2 Noida - 201301, Uttar Pradesh; Tel: 91-120-4661000;
Fax: 91-120-4661002; Email: info@drishtee.com; Website: <http://www.drishtee.com>

■ EVANGELICAL SOCIAL ACTION FORUM (ESAF), TRICHUR

Evangelical Social Action Forum (ESAF), established as a registered charitable society in 1992, is extending a helping hand to the poor and the marginalized - for livelihood through its Micro enterprise programs, for medical care through community health programs, for education through their human resource development programs and for shelter through disaster management and rehabilitation programs. In India, ESAF operations cover 9 states. ESAF group of institutions comprise of ESAF Microfinance and Investment (P) Ltd, ESAF Swasraya Producers Company (P) Ltd., ESAF Retail (P) Ltd, ESAF Homes and Infrastructure (P) Ltd, ESAF Enterprise Development Foundation and Prachodham Development Service. Under Micro Enterprise Development (Microfinance) program, ESAF Microfinance and Investments (P) Ltd, a for profit firm, operates in 5 states in India through 95 branches spread across 26 districts.

Address: 2nd Floor, Hephzibah Complex, Mannuthy P.O. Trichur, Kerala - 680 651, India
Tel: 91-487-2371472/3813; Fax: 91-487-2371472; Email: esafhqtr@gmail.com;
Website: <http://www.esafindia.org> / <http://www.emfil.org>

■ FAIR TRADE FORUM – INDIA, NEW DELHI

Fair Trade Forum – India is the National network for Fair Trade in India. The Forum is working with nearly 0.1 million marginalized producers including artisans and farmers through its 70 member partners from all regions of India. Fair Trade works with small producer associations, co-operatives and other such organizations as they strive for fair and responsible trading relationships. It aims to encourage them to work together and to gain the knowledge and power to improve their own situation. Capacity building, market access, alliance building & advocacy, monitoring and Fair Trade promotion are the broad areas of activities of the Forum. It is the member of WFTO (World Fair Trade Organization) and also working as country office of WFTO-Asia in India.

Address: 260, Okhla Industrial Estate Phase – III, New Delhi - 110020; Tel: 91-11-65264630;
Fax: 91-11-26838885; Email: ftfi@rediffmail.com; Website: <http://www.fairtradeforum.org>

■ FRIENDS OF WOMEN'S WORLD BANKING (FWWB), AHMEDABAD

In 1982, Friends of Women's World Banking, India (FWWB-I) was created as one of the first few affiliates of Women's World Banking. For the first seven years of its operations from 1982 to 1989 FWWB's activities were limited to providing loan guarantees for poor women in the state of Gujarat. In 1989, FWWB India's bye-laws were modified to enable it to become a National private apex institution to extend and expand informal credit supports and networks within India to link them to a global movement. FWWB has adopted a "Credit Plus" approach and it has a revolving loan fund, which serves to refinance partner organizations that provide financial services to the poor. It also supports these partner organizations by provision of institutional development programs to expand their capacity to manage credit and savings activities. In addition, FWWB has also been involved in micro-insurance, supporting innovations in Microfinance, etc. It has also launched a Pilot project for Livelihood and Enterprise Development (LEAD) providing funding and Business Development Services. Thus the activities of FWWB include Wholesale microfinance lending, Capacity Building, Research & Documentation, Livelihood & Enterprise Development, Networking and Referral Services and Social Security Initiatives.

Address: 101, Sakar-I Building, Opposite Gandhigram Station, Ashram Road, Ahmedabad - 380009 Gujarat; Tel: 91-79-26580119; Fax: 91-79-26580119; Website: <http://fwwbindia.org>

■ GORAKHPUR ENVIRONMENTAL ACTION GROUP, GORAKHPUR

Gorakhpur Environmental Action Group is a voluntary organization that undertakes development initiatives to impact positively the lives of the poor deprived and marginalized through a people-centered approach focusing on their participation, awareness and empowerment for sustainable development. GEAG has introduced and continuously engaged in promoting the LEISA Techniques (Low External Input Sustainable Agriculture) in Uttar Pradesh. It adopts a multi-dimensional strategy to upgrade knowledge and strengthening the capacities of stakeholders, policy advocacy and intervenes at various levels.

Address: Post Box No. 60, 224, Purdilpur, M.G College Road, Gorakhpur - 273001 (U.P.)
Tel: 91-551-2230004; Fax: 91-551-2230005; Email: geag2@sancharnet.in;
Website: <http://www.geagindia.org>

■ GRAMEEN DEVELOPMENT SERVICES (GDS), LUCKNOW

GDS is a professional Non Government Development Organization, established in 1993 by a group of development professionals, academicians and NGO leaders. GDS mission is to create alternative and sustainable systems of livelihood for the poor and the disadvantaged, mostly the dalits, leading to their economic and social empowerment. The SHG federations promoted by GDS are owned, controlled and managed by its members themselves, thus resulting in greater self-reliance of the members. The major areas of interventions of GDS are Institution-building, Rights-based education, Agriculture component, Documentation and dissemination and Staff capacity development and team-building. GDS today has presence in 667 villages in 7 districts in eastern and southern Uttar Pradesh and Central Rajasthan.

Address: B-1/84, Sector B, Aliganj Lucknow - 226024 Uttar Pradesh
Tel: 91-0522-2334112, 2334432; Email: gdsho@rediffmail.com; Website: <http://www.gdsindia.org>

■ GRAMEEN SANCHAR SOCIETY (GRASSO), WEST BENGAL

In 2003, Bharat Sanchar Nigam Ltd (BSNL) launched the GRASSO, Wireless in Local Loop (WLL)-based public call offices in rural areas of Kolkata. This is the first time in the country that such a scheme, aimed at improving connectivity in the rural areas has been launched. Grameen Sanchar Society is the "BULK FRANCHISEE" for this service. It is also implementing "Internet Kiosks Project" wherein the beneficiaries get around Rs. 2800/- per month as income. It is also helping the beneficiaries in raising funds from the bank for undertaking their public call office scheme.

Address: Gorkhara, Goshpara, Sonarpur, 24 Parganas (S) Kolkata – 700150
Tel: 0-953512221505 (M); Email: sonarpur@grassonet.com; Website: <http://www.grassoportal.com>

■ GRAMEEN SHRAMIK PRATISHTHAN (GSP), LATUR

Grameen Shramik Pratishthan (GSP) is a not-for-profit organization working in Latur district of Maharashtra state on the issue of Disability, Rural Community Development, Women's Empowerment and Rural Poverty Alleviation. GSP has two distinct intervention components viz. 'Disability Interventions' and 'Rural Community Development'.

Address: Post Budhoda, District Latur - 413520, Maharashtra
Tel: 91-9423345732; Email: gsp.rural@gmail.com; Website: <http://www.karmayog.org>

■ HAND IN HAND, CHENNAI

Hand in Hand was started as a small NGO in Kancheepuram district of Tamil Nadu that is famous for its silk industry. Child labour was a prevalent problem in the looms and Hand in Hand was established with the aim of eliminating child labour and getting children back to school. The project was a huge success and hence during 2004, it decided to expand towards an integrated approach to development. At present it focuses on five key pillars: microfinance, education, health, Citizens' Centres' and a clean environment. The NGO works in four Indian states viz Tamil Nadu, Pondicherry, Karnataka, and Madhya Pradesh. Hand in Hand has also set up partnership programmes in South Africa, Afghanistan and Brazil, for sharing consultants, managerial support, and expertise to pilot projects. Hand in Hand is also a consultant for the Inter American Development Bank and a partner with World Vision. In microfinance sector it mobilizes women SHGs and work as business and savings partners with them.

Address: Vaishna Roy, No 12/26, 3rd floor "Coats Villa" / Southern Foundation Coats Road,
T. Nagar Chennai - 600 017; Tel: + 91-44-425 555 35; Email: vaishna.roy@hiseed.org;
Website: <http://www.hihseed.org>

■ HEALING FIELDS FOUNDATION, HYDERABAD

The Healing Fields Foundation is a not-for-profit organization, established in 2000. Its mission is to make health care affordable and accessible to poor, underprivileged and marginalized people in India. It supports organizations and people involved in the development and delivery of the entire health care ecosystem. The major products include (i) Micro-Health Insurance, (ii) Health Education – Building Health Leaders/Champions, (iii) Health Care Management Consulting/Medical Management and (iv) Client Facilitation Services. The Foundation has, so far, provided insurance cover to over 65,000 individuals from low income communities across four states in India, in partnership with over 50 hospitals and 19 NGOs. Healing Fields has created benchmarks and evaluation measures for the improvement of the medical service delivery system for the poor that are in use throughout India.

Address: 5-9-22, Manasarovar Complex, Secretariat Road, Hyderabad – 500 063, Andhra Pradesh, India; Fax: 91-40-23232841/42; Email: secretariat@healing-fields.org;
Website: <http://www.healing-fields.org/projects.htm>

■ HIMALAYAN ACTION RESEARCH CENTRE, DEHRADUN

Himalayan Action Research Centre (HARC), is an autonomous voluntary development organization, aiming to help the mountain people by working for their holistic, integrated and sustainable development. The areas of intervention include Knowledge & Skill building, Community mobilisation and Research & Study. HARC has been instrumental in the formation of various community-based organizations such as the Women Self-help Groups, Farmers Interest Groups (FIGs), Farmers Association and Women Cooperatives. HARC has promoted federations and women cooperatives for collective marketing of the products which reduced the exploitation of farmers at the hands of middlemen. HARC provides technical support for high quality agricultural production and business development services to local people for the promotion of agri-based enterprises. Under its theme of Promoting good governance, HARC is working for strengthening Panchyati Raj Institutions in rural areas and urban local bodies in urban areas.

Address: 744, Indira Nagar, Phase II, Post Office-New Forest, Dehradun - 248006, Uttarakhand
Tel: 91-135-2760121; Email: info@harcindia.org; Website: <http://www.harcindia.org>

■ IBTADA, ALWAR

Ibtada, a non profit organization, was established in 1997 to build and strengthen people's institutions and enable them to address the issues of their concern. The NGO is currently operating in the MEWAT region of Rajasthan. The organization offers savings products to its microfinance clients for meeting predicted expenditures like education and marriage. It is also engaged in the implementation of a three year duration project titled "Scaling up, livelihood development and collaborations for significant impact on microfinance in Alwar district" funded by Sri Ratan Tata Trust.

Address: Plot No. 4, Scheme 8, Gandhinagar Alwar - 301001 Rajasthan
Tel.: 91-144-2702452/3121; Fax: 91-144-2345509; Email: ibtada.alwar@gmail.com

■ INDIAN GRAMEEN SERVICES (IGS), HYDERABAD

Indian Grameen Services (IGS) is a not-for-profit Company, promoted by Professional Assistance for Development Action (PRADAN) in 1987, to extend a variety of commercial services, necessary for promoting livelihood opportunities. Recognising the need to integrate technical assistance and support services with credit, IGS during 1996-2000, got actively involved in the promotion of the BASIX group of companies, designed to provide financial services and technical assistance in an integrated manner, and on a commercially sustainable basis. IGS now forms the research and development arm of BASIX which besides carrying out research and development in the area of livelihood promotion also designs and develops financial products for extending credit, evolving distribution channels for delivery of its services and developing necessary systems for service delivery such as accounting and MIS. The Livelihood and Micro finance Promotion Fund (LAMP FUND) introduced by IGS in the year 2001, with funding support from Developpement International Desjardins, Canada (DID) is meant to promote and support microfinance and livelihood initiatives, as well as community based organizations and community based micro-finance institutions in India.

Address: 5-1-664,665,679, Surabhi Arcade, Bank Street, Troop Bazar, Koti, Hyderabad - 500001
Andhra Pradesh; Website: <http://www.basixindia.com>

■ INDIAN NETWORK OF FEDERATIONS OF MICROFINANCE SELF-HELP GROUPS (INFOS), MADURAI

Indian Network of Federations of Microfinance Self Help Groups is a national network of SHG Federations that aims at sharing a common mission of contributing to the growth and sustainability of SHG Federations in India. The network was launched in October 2004 and formally came into existence in June 2006. It presently has 44 SHG federations (details available in the portal) promoted by various organizations from seven states of the country. INFOS involves in documenting and disseminating the information knowledge and good practices in SHGs and its federations through various media. INFOS has promoted four regional chapters with the view of reaching out to larger number of SHG Federations from across the country and develop activities suitable to regional context. These regional chapters are being anchored by prominent NGOs with the support and guidance from the national secretariat.

Address: 22, Vellai Pillaiyar Koil Street, S.S. Colony, Madurai - 625010 Tamil Nadu
Tel: 91-452-2300032; Fax: 91-452-2602247; Email: infosindia@gmail.com; Website: <http://www.infosindia.in>

■ INTEGRATED COASTAL MANAGEMENT, KAKINADA

Integrated Coastal Management (ICM) is a development consultancy firm offering a wide-range of services (policy development, project planning and management, research & development, training, monitoring and evaluation) to international and national development organizations in the areas of coastal poverty and livelihoods, environmental and natural resource management, trade and migration since 1998. Focusing particularly upon sustainable livelihoods for the coastal poor, it supports research on poverty, livelihoods and policy linkages in the coastal environment, besides developing conceptual models for providing meaningful support to the poor, especially the marginalized and the vulnerable groups.

Address: 64-16-3A, Pratap Nagar, Kakinada, Andhra Pradesh - 533 004; Tel: 91-884-2364851;
Email: vsalagrama@gmail.com; Website: <http://www.onefish.org/servlet/CDSServlet?status=ND0yNDMzMzMmNj1lbiYzMz1kb2N1bWVudHMmMzc9a29z>

■ INTERNATIONAL DEVELOPMENT ENTERPRISES - INDIA, NEW DELHI

IDE is an Indian not-for-profit organization, registered in 2001 and working in cooperation with the global family of IDE Organizations committed to providing long-term solutions to poverty, hunger and malnutrition. It is engaged in development of small scale irrigation and rural mass marketing of simple, affordable appropriate and environmentally sustainable technologies to small and marginal farm families through private marketing channels. It has developed a variety of low-cost drip irrigation kits and customized systems that are appropriately sized and affordable for smallholders. Presently, it is operating in 15 selected States of India.

Address: C 5/43, (1st & 2nd Floor), Safdarjang Development Area, New Delhi - 110016
Tel: 91-11- 46000400; Fax: 91-11-46000444; Email: mailbox@ide-india.org; Website: <http://www.ide-india.org>

■ INTERNATIONAL NETWORK OF ALTERNATIVE FINANCIAL INSTITUTIONS (INAFI), MADURAI

In 1995, twenty-five microfinance practitioners from three continents, viz., Asia, Africa, and Latin America established the International Network of Alternative Financial Institutions (INAFI) in Peru. It is a global network of Development Organizations involved in supporting Microfinance programs and conducting research on microfinance policy and operational issues in Asia, Latin America, Africa and Eastern Europe. It brings together Microfinance practitioners and NGOs at three levels:- International, Regional and Country level. Microfinance Road Show is an INAFI INDIA initiative and are organised in southern/northern/western region for the benefit of the stake holders – NGO's, Banks, Insurance companies, Government officials, Academies and Research institutions. The professionals/stakeholders involved in microfinance operations get an opportunity to see and learn from the slew of successful microfinance programmes in India. INAFI focuses on human capital development and considerably invests in capacity building and staff training. Since its inception in 1995, INAFI has expanded to reach over 150 member organizations from four continents that provide financial services to the poor

Address: New No. 65, First Floor, 3rd Street, Harvey Nagar, Madurai 625016 Tamil Nadu
Tel: 91-452 – 2300490 Fax: 91-452-4358490 Email: indiainafi@airtelmail.in Website: <http://www.inafiindia.in>

■ JAN VIKAS SOCIETY, MUMBAI

JVS is the first organization that committed itself to the care and development of street-children and rag pickers in Navi Mumbai since 1996. The Society effectively manages two rehabilitation centres and six day care centres in Mumbai and Navi Mumbai. It takes steps to provide free legal aid to weaker sections of the society – street children, rag pickers and women in crisis. The main objective is to educate the weaker sections of the community on their rights.

Address: Jan Vikas Society, Mermier Bal Ashram Plot No 18 A, Sector 11, Bonkode Road, Koparkhairane, Navi Mumbai – 400709; Tel: 91-22-2754 3335; Fax: 91-22-2754 4524; Email: mermierbalashram@gmail.com; Website: <http://www.mermierbalashram.org>

■ KALANJAM FOUNDATION, MADURAI

Kalanjam Community Banking Programme (KCBP) of Dhan Foundation promotes SHGs, Clusters and Federations as independent organizations owned and controlled by members. The clusters and federations at panchayat and block levels respectively are the nested institutions at next higher levels which help the Kalanjams, address other social and development needs of the members such as drinking water, health, education, sanitation, access to basic infrastructure, alcoholism, gender issues, etc. The Kalanjam Foundation has been promoted for upscaling the Kalanjam nested institutions model.

Address: 21, Pillaiyar Koil Street, S.S. Colony, Madurai, Tamil Nadu - 625016; Tel: 91-452-2610794, 2614256; Fax: 91-452-2602247; Email: kalanjam@sancharnet.in; Website: <http://www.dhan.org>

■ KARUNA TRUST, CHAMARAJNAGAR

Karuna Trust, a Public Charitable Trust initiated in 1986, is working in the areas of Health, Education, Vocational Training & Livelihoods, Women's empowerment through SHGs and community Microfinance. The Trust is now dedicated to serve more than 7 lakhs rural/tribal population across five states of India. It is managing 46 Primary Health Centres under Public Private Partnership with the respective state governments. In 2002, Karuna Trust, in a partnership with the UNDP, decided to implement a pilot health insurance scheme for its target population. It collaborated with the state-owned National Insurance Company (NIC) in designing a health insurance product that complements the public healthcare infrastructure.

Address: Head Quarters, B.R.Hills, Chamarajnagar, Karnataka – 571441 Tel: 91-8226-244025, 08226-244018; Email: vgkkbrh@sancharnet.in; Website: <http://www.karunatrust.org>

■ KAS FOUNDATION, BHUBANESHWAR

The Foundation delivers Micro-insurance services to its Microfinance clients under the Rural Health Policy, Cattle Insurance and Social Security Fund of ICICI Lombard. It operates in eight States through 133 branches. Around 53000 SHGs have been assisted till date through various feasible Micro-financing products with insurance coverage. KAS is also actively associated with the Orissa Blind Association and has donated a computerized-* Braille Press to the members of the Association. The Foundation is involved in various charitable activities and development projects. Around 0.6 million poor households are associated with KAS Foundation.

Address: A 58, Saheed Nagar, Bhubaneswar - 751007
Email: kathiresan.sundaram@gmail.com; Website: <http://www.kasfoundation.com>

■ LABOURNET, BANGALORE

LabourNet is an initiative of MAYA (Movement for Alternatives and Youth Awareness), a non-governmental organization based in Bangalore. MAYA supports over 20 informal sector enterprises employing a minimum of 500 informal sector workers. It aims at improving earning opportunities, working conditions, skills and security for workers in the unorganized sector by linking the workers with the clients. Its education programme supports over 30,000 schools across 9 districts of Karnataka and 2 districts of Andhra Pradesh. MAYA also supports more than 400 community run early childhood care and education centres in Karnataka.

Address: No.25/1- 4, 9th Cross, J P Nagar II Phase, Bangalore - 560078 Karnataka
Tel: 91-80-44504450; Fax: 91-80-26492275; Email: info@labournet.in;
Website: <http://www.labournet.in>

■ LIBERAL ASSOCIATION FOR MOVEMENT OF PEOPLE (LAMP), KOLKATA

LAMP was established in the year 1979 and is presently working in West Bengal, Jharkhand, Orissa and Delhi, mainly focusing on women and children in the backward regions. It also focuses on the education of tribal children. LAMP's action programmes can be classified into five major categories viz: Social Education, Social Action, Social Reform, Social Development and Social Welfare. The NGO provides Microfinance, Vocational training and Business Development Services to women SHG members through its "Women Resource Development Centre- DISHARI". It provides Capacity Building of Women Social Activists, with a view to train them as to how they can help themselves and other under-privileged women. The International Selection Committee of EXPO -2000, Hannover, Germany, selected DISHARI as a sustainable development practice out of 513 project proposals selected throughout the world.

Address: 66, Surya Sen Street, Kolkata - 700009

Tel: 91-33-22418496/7469; Website: <http://www.lamp-ngo-india.org>

■ LOK PRERNA, DEOGHAR

The organization works in more than 2000 villages spread over in five selected districts of Jharkhand to empower communities by providing Microfinance for watershed development & irrigation projects, agriculture development, rainwater harvesting, etc. It is also engaged in the implementation of NHRM in one district of Jharkhand. The main areas of intervention of Lokprerna are Natural/ Rural Resource Management, Health, Rights, Livelihoods, Education and Advocacy & Research. It has helped men and women to secure their livelihood through motor driving, bamboo craft, tasar yarn spinning, Manipuri handicraft and Rural Entrepreneurship Development Programme.

Address: Aarti Bhawan, Court Road, Deoghar - 814112, Jharkhand

Tel: 91-6432-275299; Fax: 91-6432-275299; Email: lokprene_skk@yahoo.co.in;

Website: <http://www.lokprerna.org>

■ MAHASEMAM TRUST, MADURAI

Mahasemam, a Micro-finance organization registered under the Indian Trust Act 1882, has the aim to help eradicate poverty and improve the social status and self esteem of poor women. The organization has two major loan products for (i) income generation program and (ii) Small business. The income generation program has collateral free term of 50 weeks, repaid weekly and the small business has collateral free term of 100 weeks, repaid weekly. It has recently introduced software, with "Oracle" as back ended and Java as front ended in its MF operations to improve MIS accuracy.

Address: 1, 2, Lake Area, Mellur Road, Uthangudi Post, Madurai - 625107 Tamil Nadu

Tel.: 91-452-4210600; Fax: 91-452- 2586353; E- mail: semam@sify.com, semamho@yahoo.com;

Website: <http://www.mahasemam.org>

■ MAHILA HOUSING SEWA TRUST (MHT), AHMEDABAD

Mahila Housing SEWA Trust was established by Self Employed Women Association (SEWA) in 1994 with the overall objective of improving the housing and infrastructure conditions of poor women in the informal sector. MHT facilitates access to services such as shelter finance, legal advice, technical assistance, information on the housing market and shelter-related income opportunities for poor working women. At the national level, MHT and SEWA Bank have initiated a campaign on microfinance for infrastructure. The Bank and MHT, jointly, have launched SEWA Housing Finance Company (SHF) to provide customized but affordable housing loans to low-income households throughout India. MHT has promoted over 100 CBOs in Ahmedabad and they have now been organized into an association of CBOs known as *Vikasini* to give voice to the families living in the poor areas of the city.

Address: 401-402, Akashganga Complex, Brahmshatriya Co-op. Society, Gujarat College Road, Navrangpura, Ahmedabad - 380 009; Tel: 91-79-26560529, 55446208; Fax: 91-79-26560536;

Email: mail@sewahousing.org; Website: <http://www.sewahousing.org>

■ MARGDARSHAK, LUCKNOW

Margdarshak ,established in 2004 offers microfinance in rural and urban areas of Uttar Pradesh. It is involved in supporting financial access with enterprise development and market access services. The provision of financial services is supported by a host of initiatives ranging from financial literacy of the clients, enabling them in accessing new markets and developing their enterprise management & technical abilities. Strategic support to Margdarshak is provided by DIA- Vikas (the Indian entity of Opportunity International, Australia) and technical assistance is provided by MicroSave, India .”Twinkling shades”is an initiative taken up by Margdarshak to provide market access to the products produced by the members of SHGs. The quality of the products are also ensured by Margdarshak to avoid rejection.

Address: B-905, CID Colony, Near CMS Campus II, Mahanagar, Lucknow – 226006, Uttar Pradesh, Tel: 91-522-6453025; Fax: 91-522-2321683; Email: rahulm@margdarshak.org.in; Website: <http://www.margdarshak.org.in>

■ MAYA ORGANIC, BANGALORE

Maya Organic is a livelihood development Initiative that helps micro-entrepreneurs, build a network of sustainable enterprises that makes impeccable quality products by collaborating and partnering with umbrella structures to manage, supply, product development, design and marketing. The sectors they are working presently are Garments, Lac-ware and Woodworking. Maya Organic aims to create wealth and build capabilities of poor informal sector workers and their families. It also works in the field of education and livelihood across 8 districts of Karnataka.

Address: #25/1-4, 9th Cross, JP Nagar, II Phase, Bangalore 560078 Karnataka
Tel: 91-80-26492275; Email: getinfo@mayaorganic.com; Website: <http://www.mayaorganic.com>

■ MICRO INSURANCE ACADEMY (MIA), NEW DELHI

Micro Insurance Academy is dedicated to training, research, and advisory services for microinsurance units serving the poor. The MIA has developed a comprehensive set of training materials, delivered through 9 modules. These modules are designed to provide communities with a complete understanding of the benefits that community-based micro health insurance schemes can bring. They also provide communities with the tools necessary to build consensus and successfully maintain a scheme. It has also designed “The Reinsurance School for Microinsurance schemes” meant for managers of community based micro insurance schemes, micro insurance promoters and managers of NGOs & MFIs contemplating to launch their own micro insurance scheme. The Micro Insurance Academy and its partners have a wealth of experience and expertise in micro insurance, as well as excellent access to grassroots organizations. They are engaged in consulting activities to cross subsidize some of their pro-poor activities in the field and offer highly reduced rates to organizations that are committed to creating public value and to those interested in serving communities at the bottom of the pyramid. The portal of MIA contains several useful articles on Micro-insurance freely downloadable.

Address: 246, Sant Nagar, East of Kailash, New Delhi–110065; Tel: 91-11-43799100 Fax: 91-11-43799117; Email: mia@mia.org.in; Website: <http://www.mia.org.in>; <http://www.microinsuranceacademy.org>

■ MYSORE RESETTLEMENT AND DEVELOPMENT AGENCY (MYRADA), BANGALORE

Mysore Resettlement and Development Agency (MYRADA) was founded in 1968 to assist the Government in resettling Tibetan Refugees. Since 1984, MYRADA, manages rural development programmes in nine selected States of India and it has been engaged in identifying and fostering Self Help Affinity Groups (SAGs) as institutions that generate empowerment of the poor and marginalized and promote a livelihood strategy for each family. It has promoted more than 12000 SAGs and 100 Federations of SAGs. For promoting microfinance Sanghamithra was launched in the year 1996. Training, Capacity building and networking have been the main focus areas of MYRADA to create impact on its interventions and strategies. It also promotes the Self Help Affinity strategy in Cambodia, Myanmar and Bangladesh countries. Besides, it is a part of networks like Banking with the Poor and the Asian NGO Coalition to undertake joint activities for wider sharing and learning. It’s Self Help Promoting Institutions’ Network (SPIN) initiated in one district (Chitradurga) and subsequently replicated in four other locations focuses on developing common data base, sharing of experiences, capacity building and commitment to the maintenance of mutually accepted quality standards in field work, particularly in the promotion of SHGs. SPIN is a formal platform for NGOs, Government, Banks, and other support organizations to interact with one another on a regular basis. MYRADA has produced several Training Manuals for both SHGs and Institutions.

Address: No. 2, Service Road, Domlur Layout, Bangalore 560071 Karnataka; Tel: 91-80-25352028, 25353166, 25358857; Fax: 91-80-25350982; Email: myrada@bsnl.com; Website: <http://www.myrada.org>

■ NEDAN FOUNDATION, KOKRAJHAR

The NGO is working in the North Eastern States of India, particularly at Bodo Land Territorial Council for alternative livelihood promotion in weaving sector and helping weavers to get loans from MFIs. The strategy is to innovate and design livelihood strategies and work for scalability through partner organizations and networks. Weaving Destination is one of the initiatives of NEDAN FOUNDATION in collaboration with UNDP's Women and Wealth Project designed for the socio economic empowerment of women living with and affected by HIV and trafficking in South Asia. WD capitalizes and enhances the inherent inborn skill of Bodo women in weaving, and is committed to convert traditional weaving skills into income-earning opportunity for women and girls.

Address: Ward No. 7, Baganshali, Bodoland Territorial Council (BTC), Assam 783370

Tel: 91-94350-27087/91-3661-275985; Email: nedan_ne@yahoo.co.in;

Website: <http://www.nedan.in>

■ NIRANTAR, NEW DELHI

Nirantar, a centre for gender and education was set up in 1993 and has offices in New Delhi and in three districts of Uttar Pradesh. It works towards empowering women through education – by enabling access to information, promoting literacy and engendering education processes. Nirantar is providing technical support to PRADAN in the implementation of a pilot project on women's literacy in Purulia district of West Bengal. It has also developed two courses in Hindi on 'Gender and Education' for students and grassroots activists. In 2007 Nirantar published the findings of an extensive field-based research project on educational processes in Self Help Groups (SHGs). It has also recently developed educational material on SHGs, empowerment and poverty reduction. This material is in the form of a three-part series of booklets, that can be used for capacity-building of women in SHGs and community-level mobilisers over 18 sessions. Nirantar has a well-resourced library that has a collection of over 7,000 books, documents and other audio-visual materials.

Address: B-64, Second Floor Sarvodya Enclave, New Delhi – 110017; Tel.: 91-11-26966334;

Fax: 91-11-26517726; Email: nirantar@vsnl.com; Website: <http://www.nirantar.net>

■ NM SADGURU WATER DEVELOPMENT FOUNDATION, GUJARAT

The Sadguru Water Development Foundation, established in 1974, focuses on the improvement of the living conditions of rural and tribal people by developing environmentally sound land and water resources programmes and Natural Resource Management that would improve the environment, arrest the distress migration, improve the socio-economic status of rural people and strive for their overall development. Presently, SADGURU has an active presence in the tribal areas of three states, Viz. Gujarat, Rajasthan and Madhya Pradesh. It has provided micro finance for drip irrigation and community managed water systems projects in Dahod and Panchmahal districts of Gujarat.

Address: 71, Dahod - 389151, Gujarat; Tel: 91-2673-238601; Fax: 91-2673-238604;

Email: nmsadguru@yahoo.com; Website: www.nmsadguru.org

■ PALMYRAH WORKERS DEVELOPMENT SOCIETY, KANYAKUMARI

Palmyrah Workers Development Society (PWDS) was established in the year 1977 in Kanyakumari district of Tamilnadu for the socio-economic benefit of the palmyrah workers who are the most deprived community in the State. The activities include promotion and nurturing of self help groups, capacity building and imparting training to the rural communities for awareness generation and undertaking income generation activities, help in accessing credit, insurance services, health services, education and marketing of produce. PWDS, through their various programmes and 44 network partner NGOs works in 30 districts and reaches out to 3,347 villages. There are several useful documents in their portal related to community development activities which are downloadable.

Address: Crystal Street, Marthandam - 629165, Kanyakumari, District Tamil Nadu

Tel.: 91-4651-273942; Fax: 91-4651-270138; Website: <http://www.pwds.org>

■ PEOPLE'S EDUCATION AND DEVELOPMENT ORGANIZATION (PEDO), DUNGARPUR

PEDO is a voluntary organization, that started functioning since 1980 in three selected districts of Rajasthan. The organization is presently working with the rural communities of Dungarpur most of whom belong to the Bhil tribe. It is also engaged in promoting and nurturing of SHGs and federations for promoting income generation activities among the rural community. Besides providing microfinance, it is also engaged in environmental up-gradation, promotion of primary education, health & sanitation, rural housing & infrastructure and strengthening of PRIs.

Address: Mada Village, Bicchiwara Block, Dungarpur District, Rajasthan 314001
Tel.: 91-2964-261128; +91-9414105129 mobile); Fax: 91-2964-261129;
Email: jsvs_mada@yahoo.co.in; Website: <http://www.pedomada.org>

■ PEOPLE'S ACTION FOR NATIONAL INTEGRATION (PANI), FAIZABAD

PANI is one of the leading state level voluntary development organizations of Uttar Pradesh, presently working in 11 districts of eastern UP. Community empowerment is one of PANI's focus areas along with promoting SHG federations as community owned microfinance institutions. It has a well-equipped training center with the capacity of residential training for 50 participants. It promotes integrated and participatory initiatives for community empowerment & development with rights-based approach with due priority to women, children and the Dalit & socio-economically marginalized sections of society.

Address: Dhirendrapuri, Chachikpur, Faizabad - 224141 Uttar Pradesh
Tel: 91-5278-325167; Fax: 91-5278-225175; Email: panisansthan@rediffmail.com;
Website: <http://www.paniindia.org>

■ PRADEEPAN, BETUL

Pradeepan is an NGO based in Betul district working to improve the standard of living of the poor. It provides micro-credit to SHG members at a monthly interest rate of one percent to meet their health and education expenses, as compared to two percent interest on loans for other items. The NGO gives priority to loans for health and education over providing loans for other purposes.

Address: At and Post: Boregaon (Gene) District: Betul, Madhya Pradesh – 460001
Tel: 91-7141-262663

■ PRAGATHI SEVA SAMITI, WARANGAL

Pragathi Seva Samithi primarily addresses concerns of poverty while adapting to the local situations and simultaneously adopting the international concerns. Its focus is on building capacities of communities to understand the issues and collectively design solutions that best suit their interests in a sustainable fashion. It aims to empower the PwDs by organizing them into SHGs and linking them with Mutually Aided Cooperative Societies to ensure their financial inclusion. Pragathi Seva Samithi operates in the Telangana region of Andhra Pradesh covering 197 villages and 582 tribal hamlets.

Address: 2-5-898, Circuit House Road, Hanamkonda, Warangal - 506001 Andhra Pradesh
Tel: 91-870-2550659/2540851; Fax: 91-870-2540979; Email: pssngo@gmail.com;
Website: <http://www.pragathiss.org>

■ PRATHAM, NEW DELHI

Pratham is one of the largest non governmental organization working to provide quality education to the underprivileged children of India. It has signed MOUs with eight State Governments for their flagship programme "Read India" and are working in close collaboration with the Municipal Corporations in several cities including Mumbai and Delhi. The Computer Aided Learning (CAL) Program was initiated in 1998 and has expanded in 8 States, serving over 1,73,000 children and youth since its inception.

Address: Pratham Resource Centre, Basement floor, A-1/7 Safdarjung Enclave New Delhi - 110029
Tel: 91-11-26716083; Email: info@pratham.org; Website: <http://www.pratham.org>

■ PROFESSIONAL ASSISTANCE FOR DEVELOPMENT ACTION, NEW DELHI

PRADAN established in the year 1983, presently works with over 1,80,000 families in 3429 villages spread over in eight of the poorest states in the country mostly focusing on scheduled castes and scheduled tribes. It possesses extensive experience in promotion of livelihood, SHG federations and Micro-enterprises such as poultry rearing, tasar yarn production, vermi-composting, mulberry sericulture and cultivation of oyster mushrooms. PRADAN has promoted more than 11000 SHGs which has a cumulative savings of around Rs 459 million as on March, 2009. It has developed training materials and manuals on SHG formation, including Standard Operation Procedures for SHG promotion. The financial accounting and Management Information System (MIS) of PRADAN's SHG programme has been streamlined by the innovative system of community-based accounting through the Computer Munshi System. In collaboration with the Jharkhand Government and the Indian Lac Research Institute (ILRI), PRADAN provides technical trainings on modern rearing techniques to local Adivasi youth and promotes technologies developed by ILRI. PRADAN also extends support to other NGOs and similar grassroots organizations, in order to deliver various development tasks more efficiently and effectively.

Address: Post Box No.3827, 3 Community Shopping Centre, Niti Bagh, P B No. 3827, New Delhi 110049; Tel: 91-11- 26518619, 1640611; Fax: 91-11-26514682; Email: headoffice@pradan.net; Website: <http://www.pradan.net>

■ REACH INDIA, KOLKATA

Reach India launched in 2007 is serving 14 selected States in the country in the field of capacity building. Reach India's network of Local Service Centres train thousands of local organizations, which in turn train millions of women in Self Help Groups. The organization is supported by "Reach Global" an International organization. By supporting SHGs, Reach India empowers women and girls to make positive changes in their lives, families and communities.

Address: 20D, Belvedere Road, 2nd Floor Alipore, Kolkata - 700027 West Bengal; Tel: 91-33-2479-2452; Fax: 91-33-2479-2450; Email: info@reach-india.net; Website: <http://www.reach-india.net>

■ ROJIROTI (CENTRE FOR PROMOTING SMALL SUSTAINABLE LIVELIHOOD) DEVELOPMENT, PATNA

The project is funded by the "Research into Use" (RIU) program a major initiative of UK's DIFD. It is one of the 13 projects supported by RIUs Innovation Challenge Fund Asia. The program aims to improve access to knowledge and technology for poor people whose livelihoods depend on natural resources. Rojiroti implements certain innovatives in Microfinance in promoting SHGs and income generation activities among the member. The project is now operating in selected 14 districts of Bihar, Madhya Pardesh and Uttar Pradesh.

Address: Karpooora Moon Palace, Flat No 107, Road No 37, Chitkohra, Anishabad, Patna - 800002
Tel: 91-9431012521; Email: cpslbihar@sify.com; Website: www.rojiroti.org, www.researchintouse.com

■ SA-DHAN, NEW DELHI

Sa-dhan was founded as the Association of Community Development Finance Institutions by SEWA Bank, BASIX, Dhan Foundation, FWWB, MYRADA, RGVN, SHARE and PRADAN in the year 1999. It is a network of Community Development Finance Institutions (CDFIs) that attempts to take forward the collective requirements of these organizations through dialoguing with policy makers, providing capacity building and identification & development of minimum standards of performance in a participatory manner. The Policy Advocacy group strives to bring convergence on various issues pertaining to enhanced flow to the Microfinance sector by engaging with policy makers, government, banks and other stakeholders. The team also makes representations to the various committee(s) formed under the aegis of the Reserve Bank of India, Ministry of Finance, and Prime Minister's Office to take the sector forward. The Standards group is engaged in developing standards of performance, both financial and non-financial in the specific context of the Microfinance sector. The Capacity Building group delivers the agenda on various issues confronting MFIs in different parts of the country. As the Microfinance sector comprises MFIs with different models of operations, legal forms and stages of development, the capacity building group had undertaken a process of defining the capacity building requirements of these MFIs based on the above. Around 225 institutions engaged in microfinance are members of Sa-Dhan and the details are available in their website captioned as "Micro-finance Map of India 2009".

Address: 12 & 13, 2nd Floor, MPTCD Building, Special Institutional Area, Shaheed Jeet Singh Marg, New Delhi – 110067; Tel: 91-11-47174400, 26966518; Fax: 91-11-47174405; Email: info@sa-dhan.org; Website: <http://www.sa-dhan.org>

■ **SAMPARK, BANGALORE**

Sampark is working for poverty reduction and women's empowerment in two locations of Karnataka, one being rural i.e. Koppal district and the other being urban areas of Bangalore town. Sampark is involved in the following key interventions viz: SHGs and Micro-credit, Cluster Development, Enterprise and Skill Training, Women's and Children's Education and Healthy awareness. The "Informing and Influencing Intervention" of Sampark caters to development partners viz Community Based Organizations, Co-operatives, Women SHGs, NGOs, Banks, Governments, Donor Agencies at National and International Level.

Address: No. 80, Shree Nilaya, 2nd main road, First Block, Koramangala, Bangalore – 560034

Tel: 91-80-25530196/2552126; Email: sampark@sampark.org;

Website: <http://www.sampark.org/mainprojects.htm>

■ **SANJEEVANI, CHHINDWARA**

The organization working in two blocks of Chhindwara district (Madhya Pradesh) provides need-based Microfinance services to rural migrants for strengthening their livelihood opportunities. It is also working in the areas of Advocacy, Communications and Capacity Building.

Address: Village Simariya P.O, Jungawani Block, Amarwada working office, Near Sharda Mandir Main Road, Chhindwara Naka – 480221, Chhindwara, Madhya Pradesh

Tel: 91-7167-223457; Email: sanjeevani-ngo@rediffmail.com;

Website: <http://www.ngogateway.org/sanjeevani>

■ **SELF-HELP GROUP PROMOTIONAL FORUM, KOLKATA**

The Forum was formed in the year 2001. Its membership spreads over the entire state with increasing number of Self Help Promotional Agencies, MFIs and SHGs engaged in microfinance, social development and livelihood activities. At national level they have a strong network with National Network of Resource Organization (NNRO), Hyderabad for building a larger network. SHGPF provides a wide platform for sharing, learning and addressing policy and operational issues of the sector towards improving the operational environment for SHG based development approach. This, it does by bringing in SHGs, Clusters and Federations, Civil Society Organizations, Banks, Government Departments, Local Self Governments, NABARD, SIDBI and Insurance Companies under one umbrella in rural and urban West Bengal. Under financial literacy it has done networking with Indian School of Micro-finance for Women (ISMW).

Address: Self Help Group Promotional Forum 101/A, Kankulia Road, Kolkata – 700029, India

Phone: 91-33-24610566, 24612842; Fax - 91-33-24610566; Email: wbshgpf@yahoo.co.in;

Website: www.shgpromotionalforum.org

■ **SELF-RELIANT INITIATIVES THROUGH JOINT ACTION (SRIJAN), NEW DELHI**

SRIJAN, registered as a Public Charitable Trust in January 2000, has been working directly with poor village women and men in association with Rajasthan and Madhya Pradesh State governments and a range of private, bilateral and multi-lateral donor agencies. It promotes self-reliant community institutions, partnerships and enterprises to enhance poor peoples' access to natural resources and build their capacity to manage them in a sustainable manner. It has also promoted dairy as a livelihoods option for women in Madhya Pradesh and Rajasthan and has established a value chain for marketing milk.

Address: 4, Community Shopping Center, First Floor, Anupam Apartments Mehrauli, Badarpur Road, Saidullajab, New Delhi – 110068; Tel: 91-11-51664521, 25936411; Fax: 91-11-51664521;

Email: delhi@srijanindia.org; Website: <http://www.srijanindia.org>

■ SEVA MANDIR, UDAIPUR

Seva Mandir is a non-governmental organization (NGO) working for the development of the rural and tribal population in Udaipur and Rajsamand districts of southern Rajasthan. The work area encompasses 626 villages and 56 urban settlements. In total, the organization reaches out to around 70,000 households, influencing the lives of approximately 360,000 persons. The organizations undertakes development activities related to microfinancing watershed development in order to strengthen local livelihoods and village institutions. Around 405 women's village level collectives with total membership of 12,312 have been formed and a number of these collectives have been federated into 29 Panchayat Level Associations. The idea of having an autonomous, independent space for women to address their issues became reality with the establishment of 7 Women's Resource Centres in the year 2006. These centres are operated by local women leaders who provide information, counselling and guidance to women who are victims of gender discrimination and abuse. The District Poverty Initiatives Programme (DPIP) is a World Bank-assisted project currently being implemented across three states of India, including seven districts of Rajasthan. Seva Mandir is implementing the programme in 67 villages across 14 panchayats in two clusters of Kumbhalgarh block of Rajsamand district. Sewa Mandir is also running "The Kunjru Library" for information and knowledge sharing. CHILD LINE is a 24-hour telephone-based national helpline that attends to calls relating to children in distress.

Address: Old Fatehpura, Udaipur - 313004, Rajasthan

Tel: 91-294-2450960; Fax: 91-294-2450947; Email: info@sevamandir.org;

Website: www.sevamandir.org

■ SHRI JAGDAMBA SAMITI, TEHRI GARHWAL

Shri Jagdamba Samiti was established in 1991 in the Himalayan valley of Bhilangana of district Tehri Garhwal. It started with a voluntary group of Economists, Management experts, Social scientist, villagers, and participatory development specialists to work for the locally available resource management and their optimum utilization for sustainable development of local people. Operational areas of the organization, at present, are in five districts viz. Tehri Garhwal, Uttarkashi, Dehradun, Haridwar and Rudraprayag. The optimum utilization of locally available resources through indigenous & eco-friendly technologies is the basic philosophy of the organization. Thus the mission of the organization is "to bring prosperity to all, through sustainable development process, by involving the community in planning, implementation and management of the locally available resources as per needs and opportunities.

Address: 1, Vinod Market, Dehradun Road, Rishikesh, Uttranchal - 249201

Tel: 91-135-2436963; Fax: 91-135-2433166; Email: lpsemwal@yahoo.com;

Website: <http://www.karmayog.org/ngo/sjs>

■ SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT, (SKDRDP), SOUTH CANARA

SKDRDP is a charitable trust operating in six selected districts of Karnataka benefitting around 0.7 million families in 4739 villages through its microfinance (Pragathinidhi) programme. Under the programme the group can avail loan from the project for agriculture, infrastructure development, non farm sector development activities and group enterprises. The SKDRDP has also promoted a separate company under the name "Shri Dharmasthala Siri Gramodyoga Samsthe" mainly to provide market outlet to the products of the self help groups. The organization is nurturing around 85000 groups. It is also providing health insurance to its SHG members, Employees of the Trust and Institutions promoted by the Temple Trust.

Address: Temple Premises, Dharmasthala, Belthangady Taluk 574216, South Canara District, Karnataka; Tel: 91-8256-277186, 277488; Fax: 91-8256-277215; Email: skdrdp@skdrdpindia.org;

Website: <http://www.skdrdpindia.org>

■ SHULABH INTERNATIONAL SOCIAL SERVICE ORGANIZATION, NEW DELHI

Established in 1997, Sulabh International Social Service Organization has played a defining role in changing the mindset of the people of India towards sanitation. Sulabh International Institute of Technical Research and Training (SIITRAT) started in 1984, provides research as well as training and consultancy work on various issues related to social, environmental and technical developments in the country. SIITRAT had carried out significant research and consultancy projects on sustainable technologies like biogas plants, duckweed ponds, materials and designs of pan and trap of toilet, waste water disposal and treatment, solid waste management, bio-medical waste management, etc.

Address: Sulabh Gram, Mahavir Enclave, Palam-Dabri Road New Delhi- 110045
Tel: 25031518, 25031519, 25057748, 5057749, 25032617; Fax: 25034014, 45521733;
Email: sulabh1@nde.vsnl.net.in; Website: <http://www.sulabhinternational.org>

■ SKOCH DEVELOPMENT FOUNDATION, GURGAON

Skoch Development Foundation has been established as a “Not for Profit” Company under Section 25 of the Companies Act to ensure transparency, accountability and adherence to corporate governance norms. The objective of the Foundation is to promote empowerment and inclusive development with emphasis on social, digital and financial inclusion; strengthening of delivery systems and participatory democracy for bringing about a systemic change in meeting its development objectives. Its major objective is to create platforms, think tanks, discussion groups and communities which work together towards one common objective of inclusive social development. The Foundation also contemplates in sensitizing cross-section of stakeholders—policy makers, civil society, academia, government officials, industry, media and others, on concerned issues thereby trying to create an opinion for taking forward as an advocacy tool. Its areas of expertise include Social inclusion, Financial inclusion and Digital inclusion. Skoch Development Foundation undertook the first-ever nationwide multi-stakeholder study entitled “National Study on Speeding Financial Inclusion” during 2009 and brought out a printed document available in their website. The website is also a single window for those who are interested for information on financial inclusion. The Foundation had organized the 22nd Skoch Summit titled “The India Decade” during March, 2010 at New Delhi. The Compendium of Papers 2009-10 was unveiled during the Summit. The compendium had papers selected from the third and fourth Thinkers & Writers Forum held during 20th and 21st Skoch Summits. The papers published are classified under Technology, Governance, Disaster Management, Financial Inclusion, Digital Inclusion and Urban Development.

Address : Skoch Development Foundation, A 222, Sushant Lok – I, Gurgaon-122001, Haryana, India; Tel: 91-124-4222760; Fax: 91- 124-422-2768; Email: info@skoch.org;
Website: <http://www.skoch.org>; www.finacialinclusion.in

■ SOCIETY FOR CHILD DEVELOPMENT (SFCD), NEW DELHI

An NGO focusing on creating a world of equal opportunities for children and adults with mental handicap and other disabilities. The issues addressed are basic education, independent living, social & adult needs and viable solutions for vocational training and sustainable livelihoods. It also houses the ‘Disability India Network’ office. It has Online Legal Aid Cell which provides pro-bono counsel to the disabled and their families. SFCD conducts research and develops accessible reports and publications for wide dissemination. The World Bank, National Commission for Women, and Handicap international have been their sponsorers.

Address: M 63, Ground Floor Lajpat Nagar - II New Delhi – 110024
Tel: 91-11-46579691; Email: helpline@sfdcindia.org; Website: <http://sfdcindia.org>

■ SREEMA MAHILA SAMITY, WEST BENGAL

The Samity operates in more than 2000 villages spread over in 41 blocks of Nadia, North 24 praganas, Birbhum and Murshidabad districts of West Bengal. The Samity adopts integrated approach of holistic development with special emphasis upon gender issue and women empowerment. The areas of intervention include Health, Education, Advocacy and Capacity Building. It has promoted 7500 active self help groups. It is also engaged in strengthening 3000 groups promoted by other organizations, in Birbhum District.

Address: Village Duttapulia, Nadia disttrect, West Bengal – 741504
Tel: 91-34-73265207, 265385, 264151; Email: sreema@vsnl.net; Website: <http://www.sreema.org>

■ SRIVARDAN SOCIO DEVELOPMENT FOUNDATION (SVSDF), DAHOD

SVSDF is a Gujarat based MFI, and was incorporated as a Section 25 (not-for-profit) company under the Companies Act, in April 2008. The MFI has adopted a joint liability group (JLG) model, as microfinance institute, Srivardan Socio development Foundation is working with the name of Vardan micro finance. It offers basic income-generating loans to more than 10,000 customers, including farmers, small shop owners, artisans, vegetable vendors and those engaged in animal husbandry.

Address: 5, Janakpuri Society, Govind Nagar, Dahod, Gujarat - 389151; Tel: 91-2673-244933; Fax: 91-2673-249216; Email: vardansdf@yahoo.com; Website: <http://www.vardanmfi.com>

■ SWADHAAR FINACCESS (SFA), MUMBAI

SFA, founded in March 2005 as a Section 25 Company, has the objective of providing financial services to the urban poor. SFA provides savings services for “no-frills’ savings accounts” to its clients through the Business Correspondent relationships either with Citibank N.A. or ICICI Bank Ltd. SFA’s clients in Kherwadi are given the option to open a zero-balance savings account with Citibank, known as Citibank’s “Pragati” Account. Customers are provided with a Citibank debit card that they can use in Citibank’s specially designed bio-metric ATMs. In four other locations, clients are offered the option of opening a zero balance savings account with ICICI Bank Ltd., known as the ICICI “Apna” Account. Account holders are provided with an ICICI Smart Card, with which they can track, withdraw and deposit their money through a Point of Sales (POS) Device, located at Swadhaar branches and kiosks. Swadhaar FinAccess has initiated a Livelihoods Programme with the objective of enabling the urban poor to develop new or enhance existing activities for income generation.

Address: Above Maharashtra Shramik Sena Opp. Building No. 35, M.H.B Colony Khernagar, Bandra (E), Mumbai 400 051; Tel.:91-22-26471464; Email: info@swadhaar.org; Website: <http://www.swadhaar.com>

■ SWANIRVAR, WEST BENGAL

The organization was promoted in the year 1990 and initially it was engaged in promoting groups under Grameen Model. Since 2000 it is forming groups under SHG model and as on date formed 620 groups benefitting around 7000 women in 69 villages. It was appointed as District Technical Agency of DRDA, (North 24 Parganas) to strengthen the Government’s SGSY program. Besides microfinance, the organization is also undertaking interventions in education, health, arsenic mitigation in drinking water facilities and sustainable agriculture. The funding agencies are Government of India, Government of West Bengal, UNICEF, CARE, CRY, OXFAM, Save the Children Fund and others.

Address: Village and Post: Andharmanik, Block: Baduria, District: North 24 Parganas 743401, West Bengal; Tel: 91-3217-237446; Email: swanirvar@vsnl.net; Website: <http://www.swanirvarbengal.org>

■ SWAYAM SHIKSHAN PRAYOG, MUMBAI

Following the 1994, earthquake in Maharashtra, SSP implemented Community-led Reconstruction Project empowering women and promoting access to microfinance and sustainable livelihood opportunities. During the recent years, SSP has moved steadily from a Micro-enterprises strategy to setting up social businesses that provide sustainable “Livelihood and Incomes” to women.

Address: 101, 1st Floor, Baptista House No. 76, Gaothan Lane No. 1, S.V. Road, Andheri West, Mumbai - 400058, Maharashtra; Tel: 91-22-22907586, 26211476; Fax: 91-22-26211476; Email: sspindia1@gmail.com; Website: <http://www.sspindia.org>

■ SWAYAM KRISHI SANGAM (SKS) FOUNDATION, HYDERABAD

Swayam Krishi Sangam (SKS) Foundation is a non-profit arm of SKS Microfinance, based in the United States. It is founded in 2001 as an initiative to provide holistic services for poverty alleviation through microfinance. The SKS Foundation works to support Swayam Krishi Sangam, the non-profit arm based in Andhra Pradesh, India by raising funds, elevating awareness, and generating innovative ways to expand development projects in healthcare, social development and education through its Ultra Poor Program. The Program, modeled after the highly successful BRAC program in Bangladesh, attacks the challenge of extreme poverty on three levels: economic, social and health, and aims to graduate clients into being able to run a sustainable income-generating enterprise—and to access formal financial services. SKS Micro Finance has outreach to 60,000 villages in 18 States in India with a mission to eradicate ultra poverty through Ultra poor program.

Address: 8-2-6084/1/1, Karama Enclave, Near Gaffar Khan Colony, Rd. # 10 Banjara Hills Hyderabad - 500034 Andhra Pradesh; Tel: 91-40-23305119/25; Email: info@sksendia.com; Website: <http://www.sksfoundation.com/> www.sksngo.org

■ SWAYAMSHREE MICRO CREDIT SERVICES (SMCS), BHUBANESHWAR

Swayamshree Micro-Credit Services is a not for profit microfinance institution in Orissa, promoted by Centre for Youth and Social Development (CYSD). Its mandate is to provide adequate and timely financial assistance at the doorstep of the poor. It focuses on the area of SHG-driven livelihood promotion. SMCS works in partnership with SHGs to provide credit and financial training & support to promote micro-enterprises. CYSD works for the development of the deprived and marginalised people in the remotest areas of Orissa. It reaches out to 0.6 million households covering fourteen districts with the help of a large number of NGOs, community organizations and other partners.

Address: M-75, Samanta Vihar, Near NALCO Chhak, Bhubaneswar - 751013 Orissa
Tel: 91-674-2302646; Email: smcsbbsr@sancharnet.in; Website: <http://www.cysd.org>

■ THE ASSOCIATION OF PEOPLE WITH DISABILITY (APD), BANGALORE

The Association for People with Disability is working since 1959 for children, youth and adults with various types of disabilities. Their area of working extends to Tumkur, Kolar, Koppal and Haveri districts. Their primary goal is to enable people with disabilities towards self-sustainability and empowerment. APD has institutionalized the therapeutic potential of horticulture and capitalized on its income generating potential – benefiting both for the institution as well as the individual. The potted plants and saplings cultivated by the trainees are sold as indoor and outdoor plants, rented at functions and used for landscaping.

Address: 6th Cross, Hutchins Road (Off Hennur Main Rd) Lingarajapuram, St. Thomas Town Post, Bangalore – 560084 Karnataka; Tel: 91-80-25475861; Email: ablehand@vsnl.com;
Website: <http://www.apd-india.org>

■ TIMBAKTU COLLECTIVES, ANANTAPUR

Timbaktu Collective, a civil society organization was set up in 1990 with the mandate to work for sustainable development in Andhra Pradesh's drought-prone Anantpur district. The Collective looks at natural resource management through watershed development, eco-restoration and biodiversity conservation. The empowerment of women is also integral to its work. This is achieved through the Mutually Aided Thrift Cooperative Societies (MATCS) - an alternative banking system involving savings and credit groups controlled by the 6,000 women members.

Address: Chennekothapalli Village, Anantapur District, Andhra Pradesh - 515101
Tel: 91-8559-240337; Email: info@timbaktu.org; Website: <http://www.timbaktu.org/>

■ UPLIFT INDIA ASSOCIATION, PUNE

UpLift India Association (UIA) is a non-profit company established in the year 2004. It is an Association of organization working in the areas of Microfinance, Health and Family Development. In 2000 Swabhimaan, a Pune based technical support organization was set up with the support from Inter Aide, a French NGO. In 2001 five NGOs viz. Swabhimaan,Pune; Inter Aide, France; Navanirman Samaj Vikas Kendra, Mumbai; Parwanti Swayamrojgar, Pune and Annapurna Parivar Vikas Sanstha, Pune formed Uplift Network in order to improve their impact from Microfinance activities. In 2002 Uplift started community based health Mutual Fund research with Annapurna Pariwar Vikas Sanstha in order to provide its members proper coverage in case of major health problems. Disha Kendra, Pune; DISHA, Pune and Annapurna Mahila Mandal Credit cooperative Society, Mumbai joined the network in 2003. Currently UIA is a network of Nine organizations involved in activities improving and strengthening the livelihood of the poor in Pune, Mumbai and now also extended to Marathwada region & Kolkata. Uplift presents a unique value chain where communities-development organizations-technical support team-health care providers and other stakeholders come together to demonstrate an ecosystem that runs on trust and mutuality.

Address: 14, Landmark Apartment B.J. Road, Sadhu Wasvani Chawk, Pune – 411001
Tel: 91-20-26051013; Email: kbfour@gmail.com, contact@upliftmutuals.org;
Website: <http://www.upliftmutuals.org>

■ WATERSHED ORGANIZATION TRUST (WOTR), AHMEDNAGAR

Watershed Organization Trust, India is a NGO established in 1993 to undertake holistic and integrated developmental activities for poverty reduction in resource-fragile and rain-fed areas in India. WOTR has a partnership with 184 NGOs/Govt. PIAs across the country. WOTR's initial mandate was to develop the capacities of various stakeholders for the Indo-German Watershed Development Program.

Address: 'Paryavaran', Behind Market Yard, Ahmednagar - 414001

Tel: 91-241-2450188; Fax: 91-241-2451134; Email: info@wotr.org; Website: <http://www.wotr.org>

■ WORKING WOMEN'S FORUM (WWF), CHENNAI

Working Women's Forum (India) is a social organization initiated in 1978 to develop the total human resource potential of very poor women workers in the informal sector. It addresses two key issues of development being Credit and Health. As a credit network, WWF branches off into Indian Co-operative Network for Women (ICNW) promoting social and financial independence of women through micro/small enterprise development for women providing them low interest loans, generating employment and strengthening all forms of economic roles for poor women. The ICNW is a legally registered and autonomous microfinance Institution and has over 2,30,000 working women as shareholders and has effected a disbursement of over Rs.440 million with recovery of 96% covering 1003 slums and over 2700 villages. WWF has a tie-up with Life Insurance Corporation of India (LIC) and Royal Sundaram Alliance Pvt. Ltd (RSA) for providing social security coverage for its members. This insurance cover to all the clients is being catered through ICNW. The insurance programmes are for life, accident, disability, and health. The health programme also organises preventive health check-up camps in all the services areas of WWF/ICNW operations. The health care system of WWF has impacted a population of about 1 million covering 16,00,000 families in 720 slums and 340 villages through 960 health cadres at the grassroots. As such WWF has 14 branches in urban, semi-urban and rural areas, in the states of Tamil Nadu, Andhra Pradesh and Karnataka covering 3407 villages and 2129 slums.

Address: 55, Bhimasena Garden Street, Mylapore, Chennai - 600004

Tel: 91-44-24992853, 24993937; Fax: 91-44-24992853; Email: wwforum@eth.net;

Website: <http://www.workingwomensforum.org>

■ ZERO MASS FOUNDATION, MUMBAI

ZMF creates the last mile operations network in villages, under pre-defined service agreements with Banks and front-ends the delivery of full-featured transactional services on behalf of Banks for Financial Inclusion on the ground. Zero Microfinance and Savings Support Foundation, a Section 25 Company closely affiliated to A Little World (ALW), has been appointed as a Business Correspondent by 15 Banks, and provides field operations for the ZERO platforms. ALW is the developer of ZERO, India's first domestic payment system with specific focus on reaching out to masses with lowest available communication infrastructure. ZERO is a popular end-to-end technology driven platform for branchless banking, with plug and play access for banks to roll out their services and, hence increase their outreach. This would make banking, insurance and other such services reach the un-banked population ZMF manages the field force, account creation, appointment of Customer Service Points (CSPs), management of cash and other logistics at the last mile. As per a typical agreement between ZMF and a bank, ZMF's scope of services include: Enrolment of customers for no-frills zero-balance savings accounts, enrolling, training & equipping of Customer Service Points (CSPs) in villages to provide various kinds of transaction services, third party cash collection, cashless payments at local and remote merchant establishments and lending activities (as an MFI) on behalf of the Bank.

Address: 10-11, Shubhada B-Wing Sir Pochkhanwala Road, Worli, Mumbai, Maharashtra

Tel: 91-22-66173888; Fax: 91-22-66173999; Email: ceo@alittleworld.com;

Website: <http://www.zero-mass.org> ; <http://www.alittleworld.com>

PEOPLES ORGANIZATIONS/ MUTUAL BENEFIT ORGANIZATIONS

(COOPERATIVES / FEDERATIONS / CBOs)

■ **ANKURAM-SANGAMAM-PORAM (ANDHRA PRADESH DALITBAHUJAN MUTUALLY AIDED COOPERATIVE SOCIETIES STATE FEDERATION LTD.), SECUNDARABAD**

Ankuram is a cooperative federation in the making of one hundred independent mutually aided cooperative societies spread over in twelve selected districts of Andhra Pradesh. It is a Dalit Bahujan Cooperative with over 80% of personnel and eighty thousand members being women from scheduled caste, scheduled tribe, backward classes and minorities. The federation is providing health insurance services to its microfinance clients in collaboration with Healing Fields Foundation.

Address: Plot No. 149, 1st Floor, Gunrock Enclave, Karkhana, Secundarabad Andhra Pradesh
Tel: 91-040-27894574; Fax: 91-040-2789453; Email: info@ankuram.com; Website: <http://www.ankuram.com>

■ **COOPERATIVE DEVELOPMENT FOUNDATION (SAHAVIKASA), HYDERABAD**

Sahavikasa established during 1975, aims to promote an environment in which cooperatives flourish as decentralised, democratic, self-help and mutually aided organizations. The organization has promoted both men and women “Thrift Co-operatives” in selected five districts of Andhra Pradesh”. Sahavikasa helps in formation of cooperative societies by disseminating the contents and implications of the MACS Act of Andhra Pradesh. It has helped Mulukanoor Women’s Cooperative Dairy (MWCD) in setting up Women’s Dairy Cooperative and their Union. Sahavikasa has established Cooperative Revolving Fund for extending financial assistance to the cooperatives. It delivers its two insurance products, Abhaya Nidhi and Insurance, covering Accidents through its Thrift Cooperatives. The website provides lots of information on cooperative movement including Cooperative Acts of various States in the country which could provide handholding to those planning to start cooperative initiatives.

Address: Ranga Reddy Womens College Campus, Santosh Nagar, Crossroads, Saidabad, Hyderabad - 500059 Andhra Pradesh; Tel.: 91-40-24331167; Fax: 91-40-24331167;
Email: information.hyderabad@cdf-sahavikasa.net; Website: <http://www.cdf-sahavikasa.net>

■ **CUTTACK URBAN COOPERATIVE BANK, CUTTACK**

The Urban Co-operative Bank Limited registered under the Registrar of Cooperative Societies, Orissa, started functioning from 1981 with an aim for providing financial assistance to the urban poor for their upliftment through its microfinance activities. It has expanded its business, more or less to all urban and semi-urban areas of the districts of Cuttack, Jajpur and Jagatsinghpur in the State through its sixteen branches and two extension counters. It is the largest urban cooperative Bank in the State. The total membership is around 51,600 and share capital is about Rs.129 million.

Address: Tinikonia Bagicha, Buxi Bazar, Cuttack - 753001 Orissa
Tel: 91-671-2425013; Fax: 91-671-2425014; Email: mail_ho@urbanco-opbankctc.com;
Website: <http://www.urbanco-opbankctc.com>

■ **GUJARAT COOPERATIVE MILK MARKETING FEDERATION LTD, ANAND**

The milk federation established in 1973, is India’s one of the largest dairy products marketing organization. It procures milk from 2.7 million farmers who are its members. It is the apex marketing federation for 13 district-cooperative milk unions in the State. The federation includes 12,792 village dairy co-operative societies of Gujarat. The products of its member unions are marketed and distributed under the brand name ‘Amul’. It also exports food products in the Gulf, South Asian Association for Regional Cooperation (SAARC) region, USA, Singapore, Hong Kong, Philippines, Cambodia, Japan, Vietnam, China, Australia and Africa.

Address: Amul Dairy Road P B No.10 Anand – 388001 Gujarat
Tel: 91-2692-258506, 258507, 258508, 258509; Fax: 91-2692- 240208; Email: gcmmf@amul.com;
Website: <http://www.amul.com>

■ INDIAN FARMERS FERTILISER CO-OPERATIVE LIMITED (IFFCO), NEW DELHI

Indian Farmers Fertiliser Co-operative Limited registered in the year 1967 as a Multi-unit Co-operative Society, is primarily engaged in production and distribution of fertilisers. IFFCO has established IFFCO Foundation to promote cooperative development, enhance capacities and capabilities of human resource, technical and business competence of Cooperatives & of IFFCO constituents and others. The focus areas of the Foundation include Self-Help Groups and Micro Credit, Women empowerment, etc. It has also designed insurance schemes for disaster risks for vulnerable communities.

Address: IFFCO Sadan, C-1, District Centre, Saket Place, New Delhi -110017
Tel: 91-11 42592626, 26542625; Fax: 91-11-42592650; Website: <http://www.iffco.nic.in>

■ MULKANOOR COOPERATIVE RURAL BANK & MARKETING SOCIETY LTD., KARIMNAGAR

The Mulkanoor Cooperative Rural Bank & Marketing Society Ltd. registered in 1956 has 6,166 active members and a share capital of Rs. 22 million. The society's services can be broadly categorized as Financial, Marketing, Input, Consumer, Welfare Services and Community Initiatives covering 14 villages of Karimnagar district, Andhra Pradesh. Besides providing assistance for agri-based activities, it also provides savings and lending services. Under its lending program it extends Short term loans for Crops, 18 types of medium term loans for initiating different IGAs and Long term loans for development of orchids, purchase of tractors, etc. The society also extends a variety of insurance products for its members for various types of exigencies and vulnerability.

Address: Bheemadevarapally Mandal District Karimnagar, Andhra Pradesh
Tel: 91-8727-248222, 248241; Fax: 91-8727-248221; Email: info@mcrbms.org;
Website: <http://www.mcrbms.org>

■ NATIONAL COOPERATIVE HOUSING FEDERATION (NCHF), NEW DELHI

The National Cooperative Housing Federation of India (NCHF) is the apex organization of entire cooperative housing movement in the country. It is engaged in promoting, developing and coordinating the activities of housing cooperatives since its inception in the year 1969. At the grass root level there are now about 92,000 primary housing cooperatives with a membership of over 6.5 million. These primary housing cooperatives are supported by 26 apex cooperative housing federations at State level, which are affiliated to NCHF.

Address: 6A/6, Siri Fort Institutional Area August Kranti Marg, New Delhi 110049
Tel: 91-11-26491736, 26490535; Fax: 91-11-26495450; Email: nchf2001@yahoo.com;
Website: <http://www.nchfindia.net/>

■ NATIONAL FEDERATION OF FISHERMEN'S COOPERATIVES LIMITED, NEW DELHI

National Federation of Fishermen Cooperatives Limited (FISHCOPFED), established in 1980, is the apex organization of fishermen cooperatives in India. Its goal is to facilitate the fishing industry in India through Cooperatives. With the Federation at the top of the Cooperative structure, there are 17 Federations at the State level, 108 Central Societies at the district and regional levels and over 11,847 primary fishermen cooperative societies at the grass-root. Membership of primary societies is about 1.4 million covering around 21% of active fishermen in the country.

Address: 7, Institutional Area, Sarita Vihar, New Delhi – 110076; Email: fishcopfed@vsnl.co

■ PONDICHERRY MULTIPURPOSE SOCIAL SERVICE SOCIETY (PMSSS), PONDICHERRY

PMSSS has been shaping the socio economic destiny of numerous people in the Union Territories of Pondicherry and Karaikal and the districts of Cuddalore and Villupuram in the state of Tamil Nadu for the past 32 years. PMSSS introduced credit unions i.e. Sagothara Vazhvu Sangams called Fraternal Life Communities (FLCs) to save people from the clutches of the money lenders. There are 314 FLCs operating in the villages. The FLCs are governed by Fraternal Life Sabha registered as a separate entity. PMSSS has started a system of Village Information Centres in post-disaster affected villages (after 2004 tsunami) issuing warnings of imminent disasters and allow people to better protect their livelihoods.

Address: 81, Laporte Street, Pondicherry – 605001; Tel: 91-413-2222928; Fax: 91-413-2222928;
Email: pmssspandy@hotmail.com; Website: <http://www.pmsss.org.in>

■ RASHTRIYA SEVA SAMITHI (RASS), TIRUPATI

Rashtriya Seva Samithi (RASS) established in 1981, at Tirupati, South India operates in five States i.e., Andhra Pradesh, Karnataka, Orissa, Tamil Nadu and Delhi. It has its presence in more than 2500 villages benefitting around 3.10 million population. RASS is currently implementing 39 different welfare and development programmes with the funding support from Government of India and International donor agencies and philanthropist republic. The emphasis of most of these programmes are woman and child development. RASS under its RASS Mahila Pragati Program has assisted 2,158 Self Help Groups and 26,881 beneficiaries from funds made available by SIDBI, RMK, Dhanalakshmi Bank and Andhra Bank. It has brought out several publications on Microfinance which serves as guidelines and training material for the stakeholders.

Address: Annamaiah Marg, AIR Bye-Pass Road, Tirupati – 517 501, Andhra Pradesh
Tel: 91-0877-2242404; Fax: 91-0877-2244281; Website: <http://www.rass-india.org>

■ ROSHAN VIKAS FOUNDATION (RVF), HYDERABAD

RVF is a mutually aided cooperative society working for economic empowerment of Muslim and Hindu women through interest based microfinance. RVF promotes community owned and managed financial institutions in urban areas, whose approach to urban poverty reduction are credit plus: Savings + Credit + Livelihood Development + Empowerment of Women. The Foundation is running the Roshan Vikas Mutually Aided Co-operative Thrift Society Limited, which was promoted by COVA as part of its Economic Empowerment of Women Project in Hyderabad. It has a membership of over 12 000 women from both the communities and cumulative deposits of about Rs. 10 million.

Address: 20-4-104/4/1, 2nd Floor, Charminar, Hyderabad - 500002 Andhra Pradesh
Tel: 91-40-24528318, 09395555504; Website: <http://www.roashanvikas.org>

■ SADHNA, UDAIPUR

Sadhna is a women's handicraft enterprise registered under the Mutual Benefit Trust Act, that began as income generation project of Seva Mandir a developmental organization in Udaipur, Rajasthan in 1988. It aims to provide alternative means of livelihood to the women of rural, tribal and urban slum areas in southern Rajasthan. The organization is committed to providing its artisan members with continuous work and a regular source of income for the betterment of their families and themselves. The artisans are encouraged towards both economic and social development, thus, enhancing their confidence and self esteem. All the artisans are member owners of Sadhna and they represent the general body. The product categories of Sadhna include accessories, garments, home furnishing and jewellery.

Address: Old Fatehpura, Udaipur – 313004 Rajasthan; Tel.: 91-294-2454655/0960/1041;
Fax: 91-294-2450947; Email ID: sadhna@sadhna.org sadhna@sevamandir.org;
Website: <http://www.sadhna.org>

■ SEWA BANK, AHMEDABAD

SEWA Bank has been providing a wide range of loan products to meet the productive credit needs of its clients. In the absence of traditional collateral, a regular savings habit is deemed as a necessary form of security, in SEWA Bank's experience of banking with the poor for over 25 years. SEWA Bank has gained the distinction of providing health insurance and retirement benefits to thousands of women workers. The Bank was first to develop a Micro-pension fund for the unorganized sector, launched in April 2006 in partnership with UTI Bank.

Address: 109, Sakar-II, Opp. Town Hall, Ellisbridge, Ahmedabad 380006, Gujarat
Tel: 91-79-26576054, 26581597; Fax: 91-79-26576074; Email: mail@sewabank.com;
Website: <http://www.sewabank.com>

■ SELF-EMPLOYED WOMEN'S ASSOCIATION (SEWA), AHMEDABAD

SEWA is a Trade Union registered in 1972, that organises women workers to achieve full employment and self reliance by capacity-building and introducing integrated social security scheme for the members. SEWA is both an organization and a movement. The SEWA movement is enhanced by its being a sangam or confluence of three movements: the labour movement, the cooperative movement and the women's movement. Swashrayi Mahila Sewa Sahakari Bank is SEWA members' largest cooperative and the first of its kind in India. Likewise the SEWA Bank was established in 1974 with 4000 members and today there are 93,000 active depositors. In 1999, SEWA Bank celebrated 25 years of providing financial services to poor self-employed women. SEWA started an integrated insurance scheme to support women in times of crisis in 1992 in collaboration with nationalised insurance companies. The Mahila Housing SEWA Trust (MHT) was established by Self Employed Women Association (SEWA) in 1994 with the overall objective of improving the housing and infrastructure conditions of poor women in the informal sector.

Address: SEWA Reception Centre, Opposite Victoria Garden, Bhadra, Ahmedabad - 380001 Gujarat
Tel: 91-79-25506444/77/41; Fax: 91-79-25506446; Email: mail@sewa.org; Website: <http://www.sewa.org>

■ SOUTH INDIAN FEDERATION OF FISHERMAN SOCIETIES (SIFFS), TRIVANDRUM

SIFFS is working in the Marine Fisheries Sector as a marketing organization and is the apex body of organizations of small-scale artisanal fish workers that aims at enhancement of livelihoods of fishing communities by using appropriate technology and microfinance services. SIFFS was reorganized in 1986 into a three-tier structure with over 9104 member fishermen, organized through 153 primary societies in eight districts of Southern peninsular India. SIFFS over the last two decades has kept its focus on strengthening the artisanal fisheries. The SIFFS Micro-credit Programme is one of the fastest growing activities of the organization, and micro-credit accounts for more than 50 % of the loans given to member fishermen. The credit programme is closely linked with fish marketing and savings. Loan repayment is generally based on a percentage of fish catches, rather than a fixed instalment.

Address: 5-20-K, Mukund Apartments, Eranjipalam Post, Calicut - 673006 Kerala
Tel: 91-495-2368789; Email: sifrom@siffs.org; Website: <http://www.siffs.org>

■ USHA MULTIPURPOSE CO-OPERATIVE SOCIETY LTD., KOLKATA

The Durbar is a collectivization of 65000 sex workers that functions as an exclusive forum of female, male and transgender sex workers in West Bengal. It is active in identifying and challenging the underlying socio-structural factors that help perpetuate stigma material deprivation and social exclusion of sex-workers. Gaining access to a bank or financial institution was often difficult for sex workers as many of them were unable to produce proof of identity and they had to resort to informal financial delivery system. To overcome this, Durbar established Usha Multipurpose Co-operative Society Limited in the year 1995 which was the first sex workers Cooperative in Asia having FCRA registration and receiving funds from abroad. The organization provides safeguard to sex workers by giving access to credit. The activities include intervention in education, health, anti-trafficking and Micro-credit.

Address: 12/5 Nilmoni Mitra Street, Kolkata – 700006
Tel: 91-33-25303148; Email: dmssc@durbar.org; Website: <http://www.durbar.org>

■ VIMOSEWA COOPERATIVE LIMITED, AHMEDABAD

In 1992, SEWA launched its micro insurance programme under the name "VimoSEWA" with an integrated insurance scheme (life and non-life) for its members. VimoSEWA has introduced various schemes and products covering life, asset loss, widowhood, personal accident, sickness and maternity benefits. By 2009, SEWA Insurance membership became nearly one lakh fifty thousand. In September 2009, the Government of India's Ministry of Agriculture, Department of Agriculture and Cooperation, registered VimoSEWA as the National Insurance VimoSEWA Cooperative Ltd, Ahmedabad - a Multi State Cooperative Society with areas of operation extended to the states of Gujarat, Rajasthan, Madhya Pradesh, Delhi and Bihar. The National Insurance VimoSEWA Cooperative Ltd, Ahmedabad, aims to provide insurance coverage to poor women and their families all over India. It is a democratic women worker owned and managed organization. It strives to work towards viability by extending outreach and solidarity to women workers all over India. In October 2009, VimoSEWA also established VimoSEWA's Insurance Technical Assistance Services (VITAS) dedicated to technical support and partnership to enhance the micro insurance movement in India and abroad. VITAS provide technical assistance based on VimoSEWA's years of experience in micro insurance at the grass root levels.

Address: Chanda Niwas, Opposite Karnavati Hospital, Ellisbridge, Ahmedabad - 380 006.
Tel: 91-79-26580530; Email: social@sewass.org; Website: <http://www.sewainsurance.org>

■ YOUTH VOLUNTEERS UNION, (MANIPUR)

Youth Volunteers Union is an association formed by young dedicated men and women as a social service institution on no-profit basis. It extends support to around 80 villages in four selected districts of the State. It collaborates with local people to enable them to design their developmental initiatives, economically, socially and environmentally for benefitting the deprived class of the community. It operates through the women groups, village Communities and farmers based local association in the groups, that forms the strong ground for the entire programme.

Address: Indo-Burma Road, Thoubal Wangmatataba, Thoubal - 795138, Manipur; Tel: 91-3848-222224/514; Email: imp_tikendra@sancharnet.in; Website: http://www.thoubal.nic.in/yvu_tbl2.htm

PRIVATE ORGANIZATIONS/FOR PROFIT ORGANIZATIONS

(COMPANIES AND NBFCs)

■ AAVISHKAAR, MUMBAI

Aavishkaar has a strong record of investing in commercially viable enterprises that also have social impact. Aavishkaar has made 22 investments till date. It has introduced Venture funds to promote entrepreneurship and microfinance in rural and semi-urban areas with the provision of financial investment and other resources. "Aavishkaar Venture Management Service" provides investment advice and support to three funds namely; 1) Aavishkaar India Microventure Capital Fund, 2) Aavishkaar Goodwill India Micro-Finance Development Company Ltd., 3) BYST Growth Fund.

Address: 516, 5th Floor, Palm Spring, Link road, Malad (W), Mumbai – 400064
Tel: 91-22 – 42005757; Email: info@aavishkaar.org; Website: <http://www.aavishkaar.org>

■ ASIRVAD MICROFINANCE PRIVATE LTD., CHENNAI

The company aspires to develop and make use of innovative technology to deliver its services and enrich the community at large. The company extends loan to SHG members (JLGs) to undertake income generation activities in selected pockets of Tamil Nadu through its 33 branches. It also works to integrate mobile phone technology into projects to provide innovative financial services in a sustainable manner to low income customers. Two insurance companies provide insurance coverage to the members.

Address: 47, Whites Road, 1st Floor, Deshabandu Plaza, Royapettah, Chennai - 600014 Tamil Nadu
Tel: 91-44-43510081/3; Fax: 91-44-28522960; Email: Info@asirvad.org;
Website: <http://www.asirvadmicrofinance.co.in>

■ ASMITHA MICROFIN LIMITED, HYDERABAD

Established in the year 2002, Asmitha Microfin Limited is a Microfinance Institution that provides rural poor women access to financial resources in the form of collateral free small loans for income generation and livelihood promotion. It serves through its 505 branches in 130 districts spread over in 13 States of India. Presently it serves 1.19 million clients through a loan portfolio of about Rs. 7.75 billion.

Address: 1-2-58, Plot No.1-3, N Block, Kakatiya Nagar, Habsiguda, Hyderabad - 500007
Tel: 91-40-27157865, 27174369; Email: aml@asmithamicrofin.com;
Website: <http://asmithamicrofin.com>

■ ATOM TECHNOLOGIES, MUMBAI

A mobile payments service provider aims to create a convenient, secured and smarter mobile payments platform (IT enabled Financial Inclusion Solution) helping every Indian access products, conduct business and avail of financial services, in a secured manner. The processes are in compliance with RBI guidelines and Card Associations viz. VISA, Master Card and Amex Atom Technologies Limited.

Address: Atom technologies limited, Boston House, 3rd floor, Suren Road, Chakala, Andheri East, Mumbai – 400093; TEL & FAX: +91 22 67698311; Email: info@atomtech.in;
Website: <http://www.atomtech.in>

■ **AXIS BANK LIMITED, MUMBAI**

Alongwith Basix, Axis Bank is trying to provide banking services to poor migrant workers from Bihar living in Delhi. These laborers' are being provided with assistance in financial inclusion programme. The Bank initiated processing loan applications at the site itself in North Eastern region and also lends to the MFIs at competitive market interest rate. Axis Bank's Trust/NGO Savings Account is a complete banking solution for Trusts, Associations, Societies, Government Bodies, Section 25 companies and NGOs, so that the organizations can devote all of their time to their noble motivations.

Address: 131, Maker Tower-F, Cuffe Parade, Colaba, Mumbai - 400005 Maharashtra
Tel: 91-22-67074407; Fax: 91-22-22181429; Website: <http://www.axisbank.com>

■ **BANDHAN FINANCIAL SERVICES PVT. LTD., KOLKATA**

Bandhan registered as a NBFC with the Reserve Bank of India was set up in 2001 to address the dual objective of poverty alleviation and women empowerment. Bandhan is mainly engaged in MF activities with target women residing in rural and urban areas across the country. The outreach of the organization is 15 states, 1050 branches and around 2 million members, with loan outstanding of Rs.1.38 billion. The loan products of Bhandhan are Micro loan, Micro Enterprise loan and Micro health loan. Bandhan also supports development activities related to health, education and livelihoods.

Address: EC-76, Sector-1 Salt Lake City, Kolkata – 700064; Tel: 91-33-23346751-55;
Fax: 91-33-23346751-55; Email: info@bandhanmf.com; Web site: <http://www.bandhanmf.com>

■ **BHARTIYA SAMRUDDHI FINANCE LIMITED, BASIX, HYDERABAD**

BASIX is a livelihood promotion institution established in 1996, working with over 1.5 million customers. BASIX strategy is to provide a comprehensive set of livelihood promotion services which include Financial Inclusion Services, Agricultural & Business Development Services and Institutional Development Services to rural poor households under one umbrella (Livelihood Triad). It is operating in 16 states of India covering around 22400 villages in 205 districts. The Holding Company of the BASIX Group is called Bhartiya Samruddhi Investments and Consulting Services (BASICS Ltd.) which started operations in 1996 as India's first "new generation livelihood promotion institution". It has set up two fund based companies – Bhartiya Samruddhi Finance Ltd, a Micro-Finance NBFC in 1997 and Krishna Bhima Samruddhi Local Area Bank Ltd in 2001. The Krishna Bhima Samruddhi is an RBI licensed bank providing microcredit and savings services in selected backward districts.

Samruddhi is the flagship company of the BASIX group and its activities are present in 17,614 villages in 87 districts spread over fourteen States of the country. The cumulative disbursement as on Oct.2009 is over 1.8 million loans worth Rs.203.96 billion. BSFL has adopted the "Livelihood Triad" strategy through which the company also provides Agricultural & Business Development Services to about one third of its customers through Livelihood Service Providers (LSPs) and Institutional Development Services for producers like MACS for cotton producers, dairy cooperatives. The Indian Grameen Services which is a section 25, not for profit company of the BASIX group is engaged in training & research. The Sarvodaya Nano finance limited, an RBI registered NBFC which is also part of the BASIX group is owned by women self help groups and managed by BASIX Limited.

Address: Third Floor, Surabhi Arcade, Bank Street, Troop Bazar, Koti, Hyderabad 500001 Andhra Pardesh
Tel.: 91-40-30512500/01; Fax: 91-40-30512502; Email: info@basixindia.com

■ **BHARAT INTEGRATED SOCIAL WELFARE AGENCY, SAMBALPUR**

BISWA was established in 1994 and its mandate includes promotion of Self Help Groups (SHGs), extending Micro-finance, encouraging Micro-enterprises, ensuring social justice for the disabled, socio-economic rehabilitation of leprosy cured persons and creating avenues for alternative livelihood for poor for poverty alleviation. At present, BISWA is actively engaged in different developmental activities in 30 districts of Orissa and 16 districts of Chattisgarh. It has also promoted 238 independent BISWA Federations known as MBTs (Mutual Benefit Trusts). In the year 2007, it has promoted Credible Microfinance Private Limited (CMPL) as a NBFC to undertake the microfinance activities.

Address: Danipali, Post: Budharaja, Sambalpur 768 004 Orissa
Tel.: 91-663-2533597; Fax: 91-663-2533597; Email ID: info@biswa.org, office@biswa.org;
Website: <http://www.biswa.org>, <http://www.crediblemicrofinance.com>

■ CAPITAL CONNECT, GURGAON

EDA Capital Connect is a subsidiary of EDA Rural Systems Private Ltd. Capital Connect is an innovative online marketplace that combines the features of an online auction platform and a dating service. Institutional lenders, investors and social enterprises worldwide use their service to communicate with one another, initiate financial transaction and analyze market trends. The organizations registering with Capital Connect may use the platform for raising funds for their organizations.

Address: 602, Pacific Square 32 Milestone, NH8 Gurgaon-122001 Haryana; Tel: 91-124-426-8707; Email: contact@edacapitalconnect.com; Website: <http://www.edacapitalconnect.com/>

■ CASPIAN ADVISORS PRIVATE LIMITED, HYDERABAD

Caspian Advisors is an investment management and advisory services company that has been focused on managing investment funds in the microfinance space since 2005. The Caspian's Funds viz. "Bellwether Microfinance Fund" and "India Financial Inclusion Fund" serve as vehicles through which funds are strategically utilized to enable financial inclusion in sustainable, scalable and innovative ways. By investing in microfinance institutions (MFIs) and microfinance enablers they remain committed to the cultivation and construction of the MF ecosystem.

Bellwether also offers value added services to MFIs which includes credit enhancements to enable MFIs secure credit from Commercial Banks and Loans Syndications, together with national and international financial Institutions. The Gray Ghost Microfinance Fund is one among the investors in the fund. It is a fund of funds focused exclusively on investments in microfinance funds that supply start-up and expansion capital, both debt and equity to microfinance institutions (MFIs) around the world. Micro Housing Finance Corporation is a housing finance company based in Mumbai focused on the lower income group of the urban community, specifically those in the informal sector. It has raised Rs 25 Crores as an equity commitment in its first round of external funding from the India Financial Inclusion Fund ("IFIF") and the Michael & Susan Dell Foundation – the first of its kind in the affordable housing finance space.

Address: III Floor, 8-2-596, Road No. 10, Banjara Hills, Hyderabad – 500034
Tel.: 91-40- 66460505/5883; Fax: 91-40-66465884; Email: info@bellwetherfund.com;
Website: www.bellwetherfund.com

■ CASHPOR MICRO CREDIT, VARANASI

CASHPOR Micro-credit is a subsidiary of "Cashpor Financial and Technical Services". CASHPOR India has subsequently become known in the microfinance sector, as a microfinance provider that devotes its attention exclusively to the provision of micro-credit to the poorest of the poor, through its unique "targeting approach" which filters the poorest clients and lends to them. It uses "Housing Index" as a cost effective method to identify poor households through visual inspection from the road or lane outside the house. CASHPOR exclusively targets the poor women using Grameen Bank methodology (i.e., group lending) and hybrid of Grameen and SHG model to provide financial services. It has extended loans worth Rs.1.47 billion to more than 0.3 million borrowers.

Address: B-4, DIG Colony, Varanasi – 221002, Uttar Pradesh; Tel: 91-542-2505590, 2505591;
Email: headoffice@cashpor.in; Website: <http://www.cashpor.in>

■ CATALYST MANAGEMENT SERVICES PVT. LTD. (CMS), BANGALORE

CMS was setup in response to the growing need for support agencies in development services in the year 1994. It is a network of professionals that specializes in providing support to implementation and donor agencies through a range of consulting, research, capacity building and turnkey implementation services in various fields including Microfinance and Microenterprise development. It works with a range of stakeholders which includes CBOs, NGOs, Government, Private organizations, Multilateral bilateral funding agencies and Academic institutions.

Address: 19, 1st Cross, Ashaswat Nagar Bangalore - 560094
Tel: 91-80-23419619, 23419616, 23417714; Fax: 23417714; Email ID: cats@vsnl.com;
Website: <http://www.cms-india.org>

■ CITIGROUP MICROFINANCE GROUP, MUMBAI

The Citigroup Micro-finance Group works across Citigroup's Businesses, product group and geographies to provide leading Micro-finance institutions and their clients with financing capital markets, transaction services, hedging, savings, remittance and insurance products. It uses the Banking Correspondent Model to work with Microfinance Institutions as partners and clients to expand access to financial services to those unreached by the formal financial sector. Citi Bank has piloted the biometric card for expanding outreach and reducing transaction costs of MFIs. It can be adopted for more efficient Micro-insurance delivery. Citi Bank offers saving accounts facilities to low income segments that include slum dwellers in Hyderabad and Mumbai through the Business Correspondent Model.

Address: Citi Centre 1st Floor, C-61, Bandra Kurla Complex, G Block, Bandra (East),
Mumbai - 400051 Maharashtra; Tel: 91-22-40015757; Email: microfinance@citi.com;
Website: <http://www.citigroupfoundation.com>

■ DHANAX, BANGALORE

An online-offline person-to-person lending platform that allows Indians to lend and borrow money from each other. Dhanax is inspired by the idea of an online community's ability to come together and help each other. Dhanax works within the ambit of Social Business or Social Enterprise. For a lender looking for a social investment or a borrower seeking an affordable loan, Dhanax is the best forum. The borrowers of SHGs approach Dhanax for Micro-credit. Dhanax ascertains the credentials of the individuals through its internally developed 40 Parameters. The profiles are displayed in the website from which the lenders choose and extend loan at interest rate of 14% p.a. on diminishing balance. The repayment installments are collected by Dhanax and repaid to the respective lenders. Successful experiments worldwide in Micro-credit have shown how low income people can also aspire for financial and social advancement.

Address: Dhanax Information Services Pvt Ltd, 32/1, Ranga Rao Road, Shankarpuram,
Bangalore - 560004; Tel: 91-80-41205428; Email: contact@dhanax.com;
Website: <https://www.dhanax.com>

■ EDA RURAL SYSTEMS PVT. LTD., GURGAON

EDA Rural Systems Pvt. Ltd., established in 1983, is a development sector consultancy, research and capacity building organization. Microfinance and Micro-enterprise are EDA's focus areas. EDA's work and associations with multi-lateral development organizations, global not-for-profit institutions, Governmental institutions and over 100 microfinance institutions span across 15 countries of South Asia, South-East Asia, Central Asia and the Pacific regions. In order to support and extend the mandate of the EDA Rural Systems, the supporting in-house institutions include M-CRIL, EDA (UK) Ltd, EDA Rural Artha Vikas and EDA Capital Connect Ltd. EDA, along with its group company, Micro-Credit Ratings International Limited (M-CRIL), has pioneered a "Social Rating Service" to support the Microfinance sector

Address: 602 Pacific Square, 32nd Milestone NH8 Gurgaon - 122001 Tel.: 91-124-2309707/497;
Fax: 91-124-2309520; Email: contact@edarural.com; Website: <http://www.edarural.com>

■ EKGAON TECHNOLOGIES, NEW DELHI

Ekgaon provides IT-enabled solutions for financial services, agricultural services and e-governance in rural areas. The company provides software solutions to Banks and Insurance Companies to deal with rural markets. Ekgaon Technologies has developed technologies to facilitate savings, including hand held devices to transfer field data to a central server to help, minimize risk and fraud. The project Mahakalasm MIS aims to implement a complete and modular Management and Information System (MIS) for village-based savings and lending groups (SHGs). The MIS will allow central tracking of the accounts, financial position, loan repayment performance and related information for a community of SHGs. The project provides a complete end-to-end system for managing SHG information management and processing needs.

Address: E -142 A, Lower Ground Floor, Kalkaji, New Delhi – 110019. Tel: 91-11-40551490;
Fax: 91-11-40551491; Email: info@ekgaon.com; Website: <http://www.ekgaon.com>

■ EKO INDIA FINANCIAL SERVICES PRIVATE LIMITED, NEW DELHI

Eko is building a low cost financial services infrastructure to increase the reach of financial institutions to the un-banked areas both in urban as well as rural areas. State Bank of India has appointed 'Eko Aspire Foundation' as its Business Correspondent and during February 23rd, 2009, Eko with State Bank of India launched the 'SBI Mini Savings Bank Account' in New Delhi. 'SBI Mini Savings Bank Account' holders can do a host of financial transactions including deposit and withdrawal from their accounts through their mobile phones at various 'SBI Eko Customer Service Points'.

Address: 547 Mandakini Enclave Alaknanda, New Delhi 110019 Tel: 91-11-26278267;
Fax: 91-11-40533092; Email: mugdha@eko.co.in; Website: <http://www.eko.co.in>

■ ELITSER IT SOLUTIONS INDIA PVT. LTD., HYDERABAD

Elitser IT Solutions, a "For Profit Organization" does software development and management. Elitser's solutions combine latest technologies, training, consulting and technical support in niche areas such as microfinance, banking, livelihoods, health care, security, trading, etc. "Micro-FinancerTM 2.0", is an integrated software system exclusively designed and developed for Management of Information and Financial Accounting for Micro-Finance Credit Societies. The organization provides Credit Assessment Methodologies for MFIs, NGOs and Banks to improve their operational efficiency.

Address: 303, Aditya Trade Center, Door No. 7-1-618 Aditya Enclave Road, Ameerpet, Hyderabad - 500038 Andhra Pradesh; Tel.: 91-40-23753232, 23751828;
Fax: 91-40-23757676; E mail: hyderabad@elitser.com; Website: www.elitser.com

■ EQUITAS MICRO FINANCE INDIA PRIVATE LIMITED., CHENNAI

The Equitas Micro Finance Company launched in 2008 seeks to improve the quality of life of its members through micro-credit. The company operates under Grameen Model wherein the groups would be joint liability groups with each member of the group guaranteeing the loan repayment of the other members of the group. It is currently having field offices in Tamil Nadu, Pondicherry, Maharashtra and Andhra Pradesh. The company has technical partnership with Unitus Advisors, USA.

Address: 4th Floor, Temple Tower, 672, Anna Salai, Nandanam, Chennai - 600035; Tel: 91-44-42995000;
Fax: 91-44-42995050; Email: customervice@equitas.in; Website: <http://www.equitas.in>

■ GRAMEEN CAPITAL INDIA

The Grameen Foundation, IFMR Trust and Citi Corp Finance India Pvt. Ltd. formed "Grameen Capital India". The objective is to catalyze microfinance growth in India, by providing investment banking and other financial products and services to the Indian microfinance sector. It assists MFIs in raising Bank finance to fund expansion. This includes direct term loan financing as well as structure products. Grameen Capital assists companies in preparing for and managing public issues. This includes services in valuation modeling, preparing information memorandum, pre-issue marketing services as well as post issue support.

Address: Email: bianca.dsouza@grameencapital.in; Website: <http://grameencapital.in>

■ GRAMEEN KOOA, BANGALORE

Grameen Koota is a MFI operating in both rural and urban areas with higher loan sizes to meet urban demand for loans for income generation. The organization conducts periodic workshops for creating awareness on several basic issues like health, nutrition, banking, Government Schemes, PRIs, etc. Grameen Koota has covered all the borrowers with life insurance in collaboration with ING Vysya Life Insurance Company Ltd. It also extends health insurance and cattle insurance schemes to the borrowers in collaboration with Insurance Companies. The types of loans include income generation loan, emergency loan and supplementary loan.

Address: JP Nagar, 9th Phase, Anjanapura Post, Avalahali, Off Kanakapura Road, Bangalore - 560062 Karnataka; Tel: 91-80-28436237; Fax: 91-80-28436577; Email: info@grameenkoota.org;
Website: <http://www.grameenkoota.org>

■ GRAM UTTHAN, KENDRAPARA

GRAM-UTTHAN is an MFI, working primarily in Kendrapara and seven other adjoining districts in the State of Orissa. Gram Utthan helps its Microfinance clients to increase their credit absorption capacity and enhance their income levels through micro-enterprise development services. The programmes are funded by SIDBI, ICICI Bank, AXIS Bank, CARE-CASHE, and others. It has promoted and assisted more than 8000 SHGs/JLGs through its 22 branches. The NGO is also engaged in Rural Health, Micro-insurance, Microenterprise and Housing. For the purpose of monitoring it has a complete computerized Management Information System.

Address: Po:- Pimpuri, Via:-Rajkanika, Kendrapara District, Orissa – 754220 Tel: 91-6729-276225
Fax: 91-6729-276225 Email: gramutthanngo@hotmail.com Website: <http://www.gramutthan.org>

■ ICICI LOMBARD GENERAL INSURANCE COMPANY LTD, MUMBAI

The ICICI Lombard has partnered with many MFIs/NGOs to provide demand driven insurance products to the rural community. Through Dharmastala (NGO) in Karnataka, it has provided hospitalization cover to over 2 lakh people spread across 450 villages. Administered by the Trust and monitored by self help groups, this endeavor has been a mega success. Likewise, Anekal Project is a partnership of ICICI Lombard with Biocon and Narayan Hrudalaya. This endeavor is aimed to offer coverage for all kinds of common and complex surgeries. It also partnered with Government of Assam to provide disaster risk and health insurance under the Mukhya Mantri Jiban Joyti Bima Achoni. ICICI Lombard provides insurance at low value premiums as a value addition to credit to the members of the Microcredit Foundation of India.

Address: 402/B, Interface Building, No. 11, Link Road, Malad (West), Mumbai – 400064
Tel: 1800-209-8888; Email: insuranceonline@icicilombard.com; Website: <http://www.icicilombard.com>

■ INDIAN ASSOCIATION FOR SAVINGS AND CREDIT, TAMIL NADU

IASC is a new generation Micro-Finance Institution (MFI) promoted by HDFC and PWDS, operating in selected districts of Tamil Nadu. The MFI extends financial assistance for house construction and undertaking income generation activities in the on-farm and non-farm sector. The Financial services of IASC are routed through the Self Help Groups of partner NGOs and in order to scale up the business IASC has introduced Joint Liability Group (Grameen model) since August 2008.

Address: 762/B, Second Floor, Sri Venky Complex, Cross cut road, Coimbatore – 641012 Tamil Nadu
Tel: 91-422-4389867, 399867; Email: admin@iasc.in; Website: <http://www.iasc.in>

■ INDIAN BANK'S SPECIAL UNIT FOR MICROFINANCE (IBSUM), CHENNAI

Indian Bank provides diversified credit products to SHGs to meet education, housing, agriculture and agri-allied needs under IBSUM Project. It has also opened its first exclusively microfinance branch in Chennai called MicroSat which has now been expanded across the country, including Kolkata to help generate income for the urban poor.

Address: PB No.1384, 66, Rajaji Salai, Chennai - 600001, Tamil Nadu; Tel.: 91-44-25233231/25231253;
Fax: 91-44-25231278; Email: indianbank@vsnl.com; Website: <http://www.indianbank.in>

■ INTELLECAP, MUMBAI

Intellectap is a development consulting company which facilitates investment initiatives, incubates innovative business and creates knowledge, focused on profitable and sustainable development. The IntellectCash Microfinance Network Programme was developed using Intellectap's expertise in capital structuring for MFIs, incubating innovative businesses and combining profitable and socially sustainable forms of development. It is a low cost, quick scale version of the Grameen Model and is an end-to-end solution that supports clients with strategy, operations, equity, funding, training and technology. The Microfinance Training Academy has been set-up in Jaipur (India) to respond to the challenge of identifying skilled human resources in microfinance. Microfinance Insights is an international print magazine published bi-monthly by Intellectap to serve the knowledge needs of the growing microfinance sector. At present it has 4000 readers around the world.

Address: 512, Palm Spring, Beside D-Mart, Link Road, Malad (West), Mumbai - 400064 Maharashtra
Tel: 91-22-40359222; Email: info@intellectap.com; Website: <http://www.intellectap.com>,
www.microfinanceinsights.com, www.intellectcash.com

■ JANALAKSHMI FINANCIAL SERVICES, BANGALORE

Janalakshmi Financial Services is a for-profit NBFC urban microfinance institution (MFI), with the promoter stake held in the not-for-profit entity Janalakshmi Social Services. Janalakshmi has been designed in a 2-tier structure: for-profit operating companies for investors and a (Section 25) not-for-profit holding company called Janalakshmi Social Services - in which promoter stakes are held. In October 2000, Sanghamitra Urban Programme was created out of the existing Sanghamitra Rural Programme. Over the next 5 years, the programme using the Self Help Group (SHG) model, built a customer base of over 2,000 groups, touching over 25,000 families. Later Janalakshmi Financial Services was established in July 2006 which subsequently became an incorporated licensed company.

Address: No. 302, 7th Cross Domlur Layout, Bangalore - 560 071; Phone: 91-80-42595700;
Fax: 91-80-41525770; Email: info@janalakshmi.com; Website: <http://www.janalakshmi.org>

■ LOK CAPITAL, GURGAON

The Lok Capital (or People's Capital) initiative was launched at the end of 2001 with the support of a grant from the Rockefeller Foundation. Lok consists of a venture fund dedicated to making long-term equity investments in Indian MFIs and a not-for-profit US foundation which provides grants and volunteers for capacity building in investee MFIs. Lok Capital's mission is to promote inclusive growth by supporting the development of social enterprises to deliver basic services to serve the BOP segment in a scalable, affordable and commercially viable manner. The fund and its investee companies are advised by Lok's founders and a team of professional advisors based in Delhi

Address: Lok advisory services Pvt. Ltd., 212 A, 2nd Floor, JMD Pacific Square, Sec-15, Part-II, Gurgaon, Haryana – 122001; Tel.: 91-124-4709700; Email: vmehta@lokcapital.com;
Website: <http://www.lokcapital.com>

■ MAANVEEYA HOLDINGS AND INVESTMENT PRIVATE LIMITED, HYDERABAD

Maanaveeya Holdings & Investments (P) Ltd is an Indian subsidiary of Oikocredit, a 30 year old global Development Financing Institution that responds to the needs of businesses that create jobs and income for disadvantaged people. Oikocredit, as a world wide Cooperative Society provides global justice by challenging people, churches and others to share their resources through socially responsible investments for funding the disadvantaged sections of the society. Oikocredit has provided financial assistance to more than 17.5 million people in 70 countries through its more than 500 partner MFIs. Oikocredit operates throughout India through MHIP located in Hyderabad. The organization is undertaking an MIS status assessment of its borrower MFIs and plans to promote the MIS solution that suits the needs of its MFI borrowers.

Address: Plot - 197, Prasasan Nagar, Jubilee Hills, Road No. 72, Hyderabad - 500033; Tel: 91-40-23554729;
Fax: 91-40-23554729; Email: office.in@oikocredit.org; Website: <http://www.oikocredit.org/rm/in>

■ MART, NEW DELHI

Established in 1993, MART is a leading rural consultancy organization engaged in Research, Strategy Formulation, Pilot Implementation and Capacity Building. It is a technical institution formulating Business Development and Promotional Strategy for its institutional clients and aiming at livelihoods promotion of the poor. MART has conducted over 200 training programs (sponsored by agencies like the World Bank, UNDP, NABARD, SIDBI, Government Departments and International NGOs) and has trained over 5000 development professionals all over the country. The themes of our programs are livelihoods promotion and market development, 3M approach and rural marketing. MART was associated in the introduction of Hindustan Unilever Ltd.'s Project Shakti. The project helped build a network of 25,000 women dealers, or 'Shakti Ammas' in 12 states.

Address: A-32, 1st Floor, Sector – 17, Noida - 201301; Tel: 91-120-2512140, 4215323;
Email: shivani.bhatt@martrural.com; Website: <http://www.martrural.com>

■ MAS FINANCIAL SERVICES LIMITED, AHMEDABAD

A retail financing organization, registered with Reserve Bank of India as Non-Banking Financial Company (NBFC), partnered with Reliance to improve access to finance in Gujarat. The equity investors are ICICI Venture Fund Management Company Ltd., The Bellwhether Microfinance Fund and Nederlandse Financierings Maatschappij Voor Ontwikkelingsland en N.V. The financing options are available at 1300 locations in Gujarat.

Address: 6, Ground Floor, Narayan Chambers, Ashram Road, Gujarat, Ahmedabad - 380009
Tel: 91-79-30016500; Fax: 91-79-30016611/645/656; Website: <http://www.mas.co.in>

■ MEGATOP INSURANCE SERVICES LIMITED, KOLKATA

Megatop is an associate company of the Indian Tobacco Company Ltd, creating awareness about insurance and providing insurance services to farmers at their doorsteps through its e-choupals programme. The funding has been done by Financial Deepening Challenging Fund. (U.K) The FDCF funds and supports twenty-eight projects in Africa and Asia that help improve access to financial products and services by low-income customers.

Address: Virginia House, 37 Jawahar Lal Nehru Road, Kolkata - 700071 West Bengal
Tel: 91-33-22889371; Website: <http://www.financialdeepening.org>

■ MICRO-CREDIT RATINGS INTERNATIONAL LIMITED (M-CRIL), GURGAON

M-CRIL is a global leader in the financial rating of microfinance institutions and in sectoral advisory services. It offers three types of social rating depending on the scope of the rating, with the key difference relating to coverage of field level information as evidence for social performance results in practice. Credit ratings are used by investors to gauge the creditworthiness of their borrowers and potential borrowers. M-CRIL ratings cover the global spectrum along with long standing experience in governance, strategy, management systems, financial performance and operational capacity.

Address: 602 Pacific Square, 32nd Milestone, NH8, Gurgaon - 122001
Tel: 91-124-2309497; Fax: 91-124-2309520; Email: contact@m-cril.com;
Website: <http://www.m-cril.com>

■ MIMO FINANCE, DEHRADUN

Mimo Finance is the brand name under which Mimoza Enterprises Finance Co. Pvt. Ltd. (NBFC) conducts Microfinance operations. It provides Group loan (JLG), Individual Micro enterprise loan and Home improvement loan. As on Jan 2010, it has disbursed around 94000 loans amounting to Rs. 824.18 millions. Its operations take place in urban and peri-urban areas along the major highways and towns in Uttarakhand, Western Uttar Pradesh, Haryana, and Himachal Pradesh. Recently it has started its operation in Rajasthan and Madhya Pradesh. It has established financial relationship with NABARD, SIDBI, ABN-AMRO, HDFC Bank, Bellwether Microfinance Trust, Citibank, Development Credit Bank, Friends of Women's World Banking & others.

Address: Mimoza Enterprises Finance Pvt. Ltd., No. 3, Turner road, Lane C-18, Johar Villa, Element town, Dehradun – 248002; Tel: 91-135-6451719; Email: mimofin@gmail.com;
Website: <http://www.mimofin.com>

■ MOKSHA YUG ACCESS, BANGALORE

MYA is in the business of rural supply chain management and healthcare. MYA is establishing a sustainable model for financing poverty alleviation by building an inclusive last mile rural supply chain, to facilitate job creation and asset creation for the rural poor and to support product and service providers to access rural households. MYA targets to have a footprint in 20,000 villages, servicing 1.69 million cattle through 870,000 dairy farmers through a network of 3,425 Milk Collection Centre's and create 4,793 jobs.

Address: 29, Prestige Meridian II, No. 309, Level 3, M.G Road, Bangalore - 560001 Karnataka
Tel: 91-80-41497071; Fax: 91-80-41497073; Email: info@moksha-yug.in;
Website: http://www.moksha-yug.in/dairy_business_vertical_product.html

■ QUALCOMM, MUMBAI

The organization manufactures wireless chipsets, license technology and provide communications around the world. It also provides Menu driven information system using mobile phone technology, to help villager's access locally relevant information, including Micro-finance services.

Address: The IL&FS Financial Centre, 6th floor, Quadrant C, Plot C-22, G Block, Bandra Kurla Complex, Bandra (East) Mumbai - 400051 Maharashtra; Tel: 91-22-67041400;
Fax: 91-22-67041500; Email: info@ilfsindia.com; Website: <http://www.qualcomm.com>

■ RANG DE, CHENNAI

Rang De Microcredit is low cost, easy to access and borrower friendly credit meant for low income households. It aims to address the credit needs for business and education of low income households. Rang De microcredit for business and education is funded by individuals and corporate social investors. Its online Micro-lending platform that aims to facilitate low cost Micro-credit with the help of partner organizations. Rang De Chapters have been established in cities across India and abroad in order to spread the awareness of Rang De and the idea of microcredit being used to alleviate poverty. Through this platform Rang De's social investors and volunteers can come together to work towards Rang De's mission of making affordable micro-credit available to every low income household in India.

Address: Flat No 14, 3rd Floor, No.8, Gopal Krishna Road, T Nagar, Chennai - 600017
Tel: 91-9790967648; Email: info@rangde.org; Website: <http://www.rangde.org>, <http://chapters.rangde.org>

■ RELIANCE COMMUNICATIONS, MUMBAI

Reliance Communications, is India's one of the largest private sector information and communications company, with over 92 million subscribers. It has established a pan-India, high-capacity, integrated (wireless and wireline), convergent (voice, data and video) digital network, to offer services spanning the entire infocomm value chain. Reliance Communications have tied up with ICICI bank for launching Money Transfer on mobiles; enables customers having ICICI accounts to transfer money through Reliance network

Address: Reliance Communications Limited, Dhirubhai Ambani Knowledge City Navi Mumbai - 400709; Tel: 91-22-30371444, (Toll Free) 1800 300 71444;
Email: fdc.salesdesk@relianceada.com; Website: <http://www.rcom.co.in>

■ RELIANCE LIFE INSURANCE COMPANY, MUMBAI

Reliance Life Insurance is providing affordable and tailor-made Life Insurance and Pension products to the target poor in the country. In 2009, Reliance Life Insurance embarked on a innovative financial literacy program to teach young children about the importance of savings. The Piggy Bank Series has reached 700 schools. Reliance Jan Samridhi Insurance Plan is a low cost life insurance cum savings plan providing benefits on death and on survival targetted for the low income groups. This plan is specially designed to facilitate and encourage long term savings with extremely affordable premium amounts to be invested and get periodic returns, while enjoying insurance protection.

Address: Reliance Life Insurance Company Limited, Corporate Office: Level-1 Midas wing, Sahar Plaza, Andheri Kurla Road, Andheri (East), Mumbai - 400059; Tel: 91-22-3088 3444;
Fax: 91-22-3088 6587; Email: rlife.customerservice@relianceada.com; <http://www.reliancelife.com>

■ ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED, CHENNAI

Royal Sundaram's Farmer's Package Shield has been evolved for the benefit of farmers. It is designed with a view to provide a comprehensive insurance package (personal and property) under one policy according to their needs. It is applicable to all types of farmers engaged in agricultural activities. It has partnered with CARE India under the Tsunami Relief Program (TRP) in Tamil Nadu to provide Micro-insurance to victims.

Address: Sundaram Towers 45 & 46, Whites Road, Chennai - 600 014
Tel: 91-44-28517387; Fax: 91-44-28462345; Email: customer.services@royalsundaram.in;
Website: <http://www.royalsundaram.in>

■ SANGHAMITHRA RURAL FINANCIAL SERVICES, BANGALORE

Sanghamithra promoted by MYRADA was established in the year 1995 for providing microfinance to Individuals and to Self Help Groups. It became operational in the year 2000 and currently assisting groups in the selected districts of Karnataka, Tamil Nadu and Andhra Pradesh. The current programs contemplates providing Group financial assistance and Individual financial assistance. Individual assistance is provided for housing purpose ranging from Rs.5000 to Rs.30000. In case of loans extended to SHGs the assistance range between Rs.10000 and Rs.500000 per group. The funding partners are CIDA, NABARD, SIDBI, Canara Bank and others.

Address: 12, 1 C Main Road, Domlur Layout, Bangalore - 560071, Karnataka
Tel: 91-80-25350301; Fax: 91-80-25354708; Email: sanmithra@sancharnet.in;
Website: www.sanghamithra.org

■ SARVODAYA NANO FINANCE LIMITED, CHENNAI

Sarvodaya Nano Finance Limited (NBFC), was established in 1996, for promoting a large number of sustainable livelihoods for the rural poor, especially women and rural artisans, through the provision of financial services and technical assistance in an integrated manner. Association for Sarva Seva Farms (ASSEFA), a Non Governmental Organization (NGO) founded on Gandhian principles, is its parent organization. The Women's Development Project of ASSEFA was started in the late 1980s with the formation of women's Self -Help Groups (SHGs) in different locations of Tamil Nadu. This initiative gathered momentum and by the year 2000, there were close to 3,000 SHGs with about 50,000 members. Later it was realized that though there was a good system of thrift, savings and internal credit, 40% of the SHG members had not accessed any external credit. Sarvodaya Nano Finance Limited (SNFL) took the role of such a financial institution. Based on this strategy, the SHGs were assisted and helped to federate at the regional level into Mutual Benefit Trusts, called the Sarvodaya Mutual Benefit Trusts (SMBTs). The SHGs have given their concurrence to utilize the community resources to invest in the shares of corporate entities. These trusts have now bought all the shares of Sarvodaya Nano Finance Limited, a Non Banking Financial Company (NBFC) registered with the Reserve Bank of India. So, in reality, this is a NBFC owned by the Self-Help Groups.

Address: 279, Avvai Shanmugam Salai Royapettah, Chennai-600014
Tel: 91-44-28131880; Fax: 91-44 2813 1880, 119; Email: nanofinance@eth.net,
info@sarvodayanano.org; Website: <http://www.sarvodayanano.org>

■ SHARE MICROFINANCE LTD., HYDERABAD

SHARE started its operations for the poor in 1989 as a not-for-profit society. It was the first microfinance institution (MFI) in India to obtain a Non Banking Financial Company (Non Deposit) licence. JLGs are central to the Grameen lending methodology that SHARE has replicated. SHARE caters to the needs of poor rural women through its 5,082 staff members spread across 908 branches (as on 31 October 2009) in 18 States. The total outstanding portfolio is more than Rs 15.52 billion. It is one of the largest MFIs in India working both in urban and rural areas.

Address: #1-224/58, Rajeev Nagar, Nacharam Hyderabad – 500076, Andhra Pradesh, India
Tel: 91-40-27158387, 20080715; Fax: 91-40-27158225; Email: sml@sharemicrofin.com;
Website: www.sharemicrofin.com

■ SKS MICROFINANCE, HYDERABAD

SKS Microfinance initially established as an NGO, has transformed into a for-profit NBFC in 2005 and presently the largest MFI in the country. It has created a commercial model of microfinance which has access to enough capital, is scalable and can control costs by using technology. It has been able to raise debt worth INR 1247 Crores (USD 265.26 Millions) from more than 44 grantors including 15 Public Sector Banks upto half year ending Sep 2009. SKS has established its operations across 336 districts in 19 States of the country. It has so far provided loans to more than 5 million women and aims to reach out 50 million poor households with its products and services. SKS Borrowers represented by Mutual Benefit Trusts are also one of the largest shareholder groups in the Company. SKS also offers a retail micro insurance product along with Bajaj Allianz for its members.

Address: Maruti Mansion, Municipal No.2-3-578/1 Kachi Colony, Nallagutta Minister Road, Secunderabad - 500003 Andhra Pradesh; Tel: 91-40-44526000; Fax: 91-40-44526001;
Email: info@sksindia.com; Website: <http://www.sksindia.com>

■ SNOWWOOD INFOCOM TECHNOLOGIES PVT. LTD., CHENNAI

Snowwood specializes in mobile enabling, distributed mobile networking technology and provides products & solutions based on its innovative platform SWAP™ (Snowwood Wireless Application Platform). SWAP enables an existing PC based application, to mobile application, without having to add a single line of code in the mobile or downloading any domain specific application in the mobile. It provides consultancy and software services in the area of Mobile computing. They specialize in mobile software and tools for industries and corporate. SNOWWOOD works with latest software and mobile phone technology such as Symbian, Smart phone, Pocket PC, .Net, Brew, Linux, Palm-OS etc, and for the server side they work on Linux, Microsoft 2003 server, NT server, XP, Advanced Linux server for multiprocessor, Sun Solaris, HU UX etc.

Address: No 2, Kaveri Lane, East Tambaram, Chennai - 600059 Tamil Nadu
Tel: 91-44-22391449; Email: products@snowwood.com; Website: www.snowwood.com

■ SPANDANA, HYDERABAD

Spandana is a Hyderabad based microfinance Company established during 1997 for providing loans to low income households. Its area of operation now extends over 8 States viz. Andhra Pradesh, Karnataka, Tamil Nadu, Orissa, Maharashtra, Chhattisgarh, Madhya Pradesh and Rajasthan through its network of 1400 branches. The client base is 3.83 million with a loan outstanding of more than Rs.30 billion. The cumulative disbursement is Rs.110 billion. The loan purpose includes assistance for small business, micro enterprise, agriculture, farm equipment and personal consumption. It is also extending loans through a sub-sector intervention-dairy development mainly to milk collection agents and milk producers.

Address: Spandana Sphoorty Financial Limited. Plot No. 79, Vinayak Nagar, Care Crystal, Near Spencer Super Market, Gachibowli, Hyderabad – 500032; Tel: 91-40-44386648; Email: contact@spandanaindia.com; Website: <http://www.spandanaindia.com>

■ STANDARD & POOR'S, NEW DELHI

Standard & Poor's provides ratings on a broad range of financial institutions including banks; savings institutions, securities firms, mortgage institutions, finance companies, government-sponsored enterprises, asset managers, exchange and clearing corporations and credit unions. It is an Independent agency, providing credit ratings, information on mutual funds and equity research and practices transparency by sharing its criteria for credit ratings and indices publicly.

Address: G – 1, Plot – 1& 2, Ishwar Nagar, Okhla crossing, New Delhi – 110065
Tel: 91-11-23721603; Fax: 91-11-23721605; Website: <http://www.standardandpoors.com>

■ TATA-AIG LIFE INSURANCE COMPANY LTD., MUMBAI

Tata AIG Life is a joint venture of the Tata Group and American International Group, Inc. (AIG). The company is collaborating with NGO-MFIs and Self-Help Groups to deliver Micro-insurance products and advisory services to the low-income socio-economic strata in the rural India. They are presently operating in 11 States administering four Micro-insurance schemes.

Address: Peninsula Towers, 6th floor, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013; Tel: 1800-11-9966 (Toll Free); Email: info@tata-aig.com; Website: <http://www.tata-aig.com>

■ UJJIVAN, BANGALORE

Ujjivan was launched in 2005 at Bangalore with seed funding from Bellwether Micro Finance Fund, UNITUS and the Michael & Susan Dell Foundation. Ujjivan under its microfinance operation has adopted Commercial Microfinance Model for assisting individuals and Grameen Group Lending Model for groups. The loan products include assistance for housing, education, IGA, Emergency & festival purposes and also Combo loans for combination of family and business needs. It also provides insurance cover to its members. Till date Ujjivan has disbursed over Rs. 7,250 million to over 550,000 customers in 13 States through its four Regional Offices alongwith its 227 field level branches. It mainly operates in urban and semi urban areas. A strong IT infrastructure is the backbone of Ujjivan's ability to effectively deliver financial services to the unbanked poor. Ujjivan's technology partner is Craft Silicon- a Kenya based software solutions provider focused on the microfinance sector.

Address: 93, Jakkasandra Extension, Sarjapur, Main Cross road, 1st Block Koramangla Bangalore – 560034
Tel: 91-80-4071212; 1 Email: ujjivan.blr@ujjivan.com; Website: <http://www.ujjivan.com>

■ UNITUS INDIA, BANGALORE

Unitus focuses on accelerating the growth of ambitious MFIs around the globe. They work closely with the social entrepreneurs who lead these organizations to grow their operations and build capacity, so they can serve more micro-entrepreneurs in less time. The four point "UNITUS Accelerations Model" drives this process. It also helps partners to customize a financing plan that includes grants, debt, and equity. Equity investments are made through the Unitus Equity Fund, an affiliated private equity fund founded by Unitus. Likewise the "Partners Knowledge Exchange" offer member MFIs to share their experiences. In partnership with the Sorenson Legacy Foundation, Unitus created the Ultra Poor Initiative (UPI) in 2008. The UPI is a two-year initiative aimed at increasing the effectiveness of programs focused on this population. Unitus is partnering with Partners in Prosperity Society, the nonprofit arm of Uttarakhand-based Mimo Finance, to pilot a program to link the semi-urban destitute to government-sponsored program. PnP is one of the few pilots working with the ultra poor in urban areas.

Address: No. 9/3, Kaiser-E-Hind 1st Floor, Richmond Road, Bangalore – 560025
Tel: 91-80-41120008; Fax: 91-80-41120009; Website: <http://www.unitus.com>

■ VILLAGE FINANCIAL SERVICES PRIVATE LIMITED, KOLKATA

Village Financial Services Private Limited (VFSPL) has started Micro Finance Operations in the financial year 2005-2006. The customers of VFSPL are exclusively poor women, who are engaged in some kind of small income generating activities (IGA) or willing to start IGA or up scaling their IGA but do not have any access to the main stream financial institution. It promotes Joint Liability Groups for the purpose. It is the first Micro Finance Company in Eastern Region with Non Banking Financial Company status licensed by Reserve Bank of India. Its area of operation extends to selected 13 districts of West Bengal through 56 branches. Apart from credit services VFSPL also helps the poor women by giving them insurance service through Life Insurance Corporation of India, Birla Sun Life Insurance Company Ltd. and ICICI Lombard General Insurance Company Ltd. All other development activities are carried out by VFSPL through their group organization viz. Village Welfare Society.

Address: Village Tower, F-15, Geetanjali Park, 18/3A Kumud Ghosal Road, Ariadaha, Kolkata 700017 West Bengal; Tel: 033-25646545/25645786; Fax: 033-25443240;
Website: <http://www.village.net.in>

■ VAATSALYA, KARNATAKA

Vaatsalya, a for-Profit Organization, is India's first hospital network focused on Tier II and Tier III towns to provide healthcare facilities. It provides affordable healthcare services to thousands of families across Karnataka through own hospitals. Vaatsalya Healthcare, has received Oasis Fund and Seedfund, for expanding the Vaatsalya Hospitals network from seven hospitals in Karnataka to twenty hospitals across India. Existing investors also participated in this round of funding.

Address: Vaatsalya Healthcare, 1, 5th A Block, Opposite Nova Medical Centre, Koramangala Bangalore; Tel: 91-80-41104652; Website: <http://vaatsalya.com>

■ VYAKUL TECHNOLOGY SOLUTIONS PRIVATE LIMITED, BANGALORE

Vyakul Technology Solutions Private Limited uses hand held technologies to facilitate the frequent collection of savings from poor rural MFI clients. It has developed "Mfin" an on-site tool for microfinance institutions. The Hand Held Computer carries the data of disbursements and collections to be made by each group. Once the transaction is made, the receipt as printout is immediately issued to the respective people and the transacted data is then fed back to the Software.

Address: 1175, 43rd Cross, I Stage, Kumaraswamy Layout, Bangalore - 560078 Karnataka
Tel: 0-9444415038 (M); Email: sathya@vyakul.com; Website: <http://www.tejas.asia>

INTERNATIONAL ORGANIZATIONS

■ ACCION INTERNATIONAL, BANGALORE

ACCION partners with 32 Microfinance organizations throughout Latin America, The Caribbean, Asia and Africa. ACCION CAMEL team conducts assessments and provides training for third parties those interested in learning how to apply the "CAMEL Assessment Tool". ACCION's credit scoring model, the first automated method for credit analysis in microfinance, allows MFIs to use historical information on client characteristics and credit-related variables to calculate the risk of extending credit. Recently, microfinance institutions have been considering non-traditional or alternative ways of distributing credit and other financial services to the poor. ACCION works with its partner microfinance institutions to develop these alternative delivery channels.

Address: No. 9/3, Kaiser-E-Hind, 3rd Floor, Richmond Road, Bangalore - 560025 Karnataka
Tel: 91-80-41120008; Fax: 91-80-41120009

Address: 56 Roland Street, Suite 300, Charlestown, MA 02129, USA
Tel: 617-625-7080; Fax: 617-625-7020; Website: <http://www.accion.org>

■ **ACDI/VOCA, USA**

ACDI/VOCA is a nonprofit organization that promotes broad-based economic growth and the development of civil society in developing countries. It works in five main practice areas including Agribusiness, Enterprise Development, Financial Services, Community Development and Food Security. It has a record of development success dating back to more than 45 years. ACDI/VOCA has pioneered the use of value chain analysis as a tool with which private sector decision makers identify ways to increase the productivity and competitiveness of the industry. It also helps firms obtain and maintain certification in ISO 9000, ISO 14000, ISO 22000, HACCP, EurepGAP, USDA Organic and Fair Trade certification. ACDI/VOCA has won a \$243,616 sub-grant from World Vision's USAID-funded Area Development Program to implement the "Partnership for Innovation and Knowledge in Agriculture (PIKA) project" in India.

Address: ACDI/VOCA, 50 F Street NW, Suite 1100 Washington, D.C. 20001, USA; Tel.: 202-638-4661; Fax: 202-626-8726; Website: <http://www.acdivoca.org/acdivoca/portalhub.nsf/ID/indiaGMED>

■ **ACTION AID, NEW DELHI**

Action Aid India is part of ActionAid International, an international development agency whose aim is to fight against poverty and injustice. Since 1972, it has been working with the poor and marginalised people of India. They partner local NGOs, community based organizations and people's movements to collectively address poverty, inequity and injustice. ActionAid helps marginalised groups like Musahars, Sahariyas and Muslims claim land titles and Antyodaya and BPL cards. They also support villagers in seeking 100 days of work promised by the National Rural Employment Guarantee Act (NREGA) and getting minimum wages for their labour. ActionAid also raises awareness of rights among marginalised groups for effective implementation of pro-poor programmes and extends help in monitoring Anganwadis, NREGA and midday meals.

Address: R-7, Hauz Khas Enclave, New Delhi- 110016
Tel: 91-11-40640500; Fax: 91-11-41641891; Website: <http://www.actionaidindia.org>

■ **AGA KHAN DEVELOPMENT AGENCY FOR MICROFINANCE, SWITZERLAND**

The Aga Khan Development Network (AKDN) is a group of development agencies with mandates that include the environment, health, education, architecture, culture, Microfinance, rural development, disaster reduction, and promotion of private-sector enterprise and the revitalization of historic cities. AKDN works in over 25 countries around the world. The Aga Khan Agency for Micro-finance (AKAM) established in 2005, has taken over 25 years of Micro-finance activities, programmes and Banks that were administered by sister agencies within the Aga Khan Development Network.

Address: P.O. Box 2049 1-3 Avenue de la Paix 1211 Geneva 2, Switzerland
Tel: (+41 22) 909 7200; Fax: (+41 22) 909 7290; Email: akam@akdn.org;
Website: <http://www.akdn.org>

■ **BANGLADESH RURAL ADVANCEMENT COMMITTEE (BRAC), DHAKA**

BRAC Economic Development Programme uses a participatory, peer supported and multi-sectoral strategy to offer poor rural women the skills and opportunity to achieve sustainable improvement in their livelihoods and attain dignity and self-reliance. This programme covers microfinance, institution building, income generating activities and programme support enterprises. Today in Bangladesh alone, BRAC works to combat poverty in 70,000 villages and 2000 slums, and reaches three quarters of the entire population with an integrated package of services for rural and urban communities. It also works in Afghanistan, Pakistan, Uganda and other countries.

Address: 75 Mohakhali, Dhaka 1212 Bangladesh
Tel: 91-880-2-9881265; Fax: 91-880-2-8823542; Email: public-affairs@brac.net;
Website: <http://www.brac.net>

■ **BANK OF IRELAND, IRELAND**

Post Office Ltd is part of the Royal Mail Group and has one of Europe's largest retail networks with more than 16,900 branches. It operates a joint venture with Bank of Ireland. Post Office Finance Limited is committed to building the most dynamic new financial services business in the UK. Bank of Ireland is a diversified Financial Services Group established in 1783 by Royal Charter. It is a traditional, relationship-driven retail and commercial bank with a conservative business philosophy. Post Office Financial Services and Bank of Ireland has over one million customers and over 0.5 million insurance customers.

Address: Lower Baggot Street, Dublin 2 Ireland
Tel: 353-1661-5933; Fax: 353-1661-5671; Website: <http://www.bankofireland.com>

■ BANK RAKYAT INDONESIA, JAKARTA

Established in 1895, the bank specializes in lending to its approximately 30 million retail clients through its over 4,000 branches, units and rural service posts. With a focus on Micro, Small & Medium Businesses, BRI has inspired a lot of other organizations to empower the business in these sectors as they are the backbone of the Indonesian economy.

Address: Gedung BRI 1, Jenderal Sudirman Str, Kav.44-46, Jakarta - 10210 Indonesia
Tel: 62-21-2510244; Fax: 62-21-2500065; Website: <http://www.bri.co.id>

■ BELGIAN RAIFFEISEN FOUNDATION, BELGIUM

The Foundation works on solidarity-based banking and insurance in the developing world and is actively engaged in developing performance indicators for microfinance and micro-insurance. BRS supports newly starting microfinancing institutions in Africa and Latin America with the development of credit, savings, and insurance products according to the cooperative principles: cooperation, solidarity, and respect for the individual. BRS pays particular attention to the cooperative functioning of microfinancing institutions.

Address: Cera Philippsite 5B10, 3001 Leuven, Belgium
Tel: 32(0)-70695240; Fax: 32(0)-70695241; Email: info@cera.be; Website: <http://www.brs-vzw.be>

■ CALMEADOW, CANADA

Calmeadow is a registered Canadian NGO that has supported innovative ideas in Microfinance that promote greater levels of efficiency and outreach through the commercial provision of financial services to low-income borrowers and Micro entrepreneurs. From 1987 to fall of 2000, CALMEADOW was involved in a number of micro lending experimental initiatives in Canada. Their experiments led to the conclusion that stand-alone, exclusively targeted, microcredit operations are not commercially viable in fully developed countries. Calmeadow's work has produced far reaching impacts on the global microfinance industry and the foundation has advocated and participated in several of the landmark microfinance events in recent years.

Address: P.O. Box 769-1005, San José, Costa Rica
Tel: 506-2220-4122; Email: asilva@omtrixinc.com; Website: <http://www.calmeadow.com>

■ CAPITAL MARKET RISK ADVISORS (CMRA), UNITED STATES

Capital Market Risk Advisors (CMRA) is the pre-eminent financial advisory firm specializing in risk management, risk diagnosis, financial forensics and risk governance. CMRA and its predecessor firms have played an integral role in the evolution of hedge funds, derivatives, structured securities and other complex financial instruments for more than 15 years. The clients include banks, broker dealers, hedge funds, fund of funds, mutual funds, insurance companies, pension funds and other financial market participants.

Address: 600 Lexington Avenue, 30th Floor, New York - 10022 USA
Tel: 212-404-6100; Fax: 212-404-6110; Email: info@cmra.com; Website: <http://www.cmra.com>

■ CENTRE FOR SELF-HELP DEVELOPMENT (CSD), NEPAL

"Centre for Self-help Development" - established in the year 1991 has been effortful to raise awareness of the rural poor so as to help them to initiate their own institution building and carry out various programs generating both financial and social capital. CSD provides disaster micro insurance to female members and their husbands under a community based scheme covering death and property loss. CSD facilitates emergence of networking and linkages with promoters, policy makers, microfinance institutions and others.

Address: Maitighar Hait, Thapathali, Post Box: 8852, Kathmandu, Nepal
Tel: 977-1-4256786, 4265635; Fax: 977-1-4265634; Email: csd@mos.com.np ;
Website: <http://www.csdnepal.org.np>

■ CONSULTATIVE GROUP TO ASSIST THE POOR (CGAP), USA

CGAP is an independent policy and research center dedicated to advancing financial access for the world's poor. It is supported by over 30 development agencies and private foundations who share a common mission to alleviate poverty. Housed at the World Bank, CGAP provides market intelligence, promotes standards, develops innovative solutions and offers advisory services. CGAP was created in 1995 by these aid agencies and industry leaders to help create permanent financial services for the poor on a large scale (often referred to as microfinance). CGAP serves four groups of clients: development agencies; financial institutions including microfinance institutions; government policymakers and regulators; and other service providers, such as auditors and rating agencies. 'The Microfinance Gateway', a project of CGAP, (www.microfinancegateway.org) is a comprehensive online resource for the global microfinance community.

Address: 1818 H Street NW • Washington, DC 20433 USA; Tel: 1-202-473-9594;
Fax: 1-202-522-3744; Email: cgap@worldbank.org Website: www.cgap.org

■ DEPARTMENT FOR INTERNATIONAL DEVELOPMENT (DFID), INDIA, NEW DELHI

DFID, setup in 1997 works in 150 countries with Governments of developing countries, Charities, Businesses and International bodies including the World Bank, the UN agencies and the European Commission. In India, DFID supported the Government's universal elementary education programme, Sarva Shiksha Abhiyan (SSA), to help more than 27 million children move into school between 2003 and 2006. DFID's largest country programme and its largest country office are in India. Reducing poverty is crucial to the global success of the Millennium Development Goals. DFID's main challenges in India are malnutrition, child and maternal deaths, education and water and sanitation.

Address: British High Commission, B-28 Tara Crescent Qutab Institutional Area,
New Delhi – 100016; Tel: 91-11-26529123; Fax: 91-11-26529296; Email: enquiry@dfid.gov.uk;
Website: <http://www.dfid.gov.uk>

■ DEUTSCHE POST BANK, GERMANY

Postbank is the leading multi channel bank in the German market. Its extensive product portfolio offers optimum solutions for private, business and corporate clients. With 14 million domestic customers, 21,000 employees and total assets of €227 billion, Deutsche Postbank Group is one of Germany's major financial services providers. In its "Transaction Banking" division, it performs back office services for other financial service providers.

Address: Friedrich-Ebert-Allee 114-126, 53113 Bonn Germany
Tel: 49-228-9200; Email: presse@postbank.de; Website: <http://www.postbank.com>

■ DEUTSCHER GENOSSENSCHAFTS- UND RAIFFEISENVERBAND E. V. (DGRV), GERMANY

The DGRV is both the Apex and Auditing Association of the German cooperative organization comprising about five thousand cooperatives in the country. The DGRV coordinates the representation of the entire organization's interests in matters of business administration, accounting and cooperative auditing. The aim is to create effects of synergy and to reduce costs. As a cooperating partner of other institutions at home and abroad, it promotes cooperative development primarily in third world countries and also in Central and Eastern Europe. The DGRV is a member of various international organizations.

Address: Pariser Platz 3, 10117 Berlin, Germany Tel: 49-030-20241-6900 Fax: 49-030-20241-6985
Email: info@dgrv.de Website: <http://www.dgrv.de/en/home.html>

■ DISABILITIES INFORMATION RESOURCES (DINF), JAPANESE SOCIETY FOR REHABILITATION OF PERSONS WITH DISABILITIES, JAPAN

It is estimated that 600 million people throughout the world have a disability and 400 million of them are living within developing nations. The aim of DINF is to provide an information resource for supporting the study of health and welfare topics for people with disabilities. The information is collected from many Japanese and international sources. The portal also provides access to the Directory of libraries/institutions for the blind besides several weblinks to organizations across the world working on disability.

Address: 22-1 1chome, Toyama Shinjuku-ku, Tokyo - 162-0052 Japan
Tel: 81-3-5273-0796; Fax: 81-3-5273-0615; Website: <http://www.dinf.ne.jp>

■ FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA), USA

In 1968, Congress created the National Flood Insurance Program (NFIP) to provide a means for property owners to financially protect themselves. The program is implemented by FEMA, which is part of the U.S. Department of Homeland Security. The NFIP offers flood insurance to homeowners, renters and business owners, if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

Address: Federal Emergency Management Agency (FEMA), 500 C Street S.W., Washington, D.C. 20472
Tel: (888)- 379-9531; Fax: 202- 646-2818; Email: floodsmart@dhs.gov; Website: <http://www.floodsmart.gov>

■ FINANCIAL DEEPENING CHALLENGE FUND (FDCF), UNITED KINGDOM

The FDCF is managed by Enterplan and funded by the UK government through the Department for International Development. The FDCF funds and supports twenty-eight projects in Africa and Asia. FDCF projects involve the development and piloting of a broad range of financial products and services including credit, savings, insurance, health cover, housing finance and pensions in poor and isolated communities. FDCF is funding four projects in India.

Address: Coffey International Development, 1 Northfield Road, Reading, RG1 8AH, United Kingdom
Tel: 44-0-118-956-6066; Fax: 44-0-118-957-6066; Email: jmr@enterplan.co.uk;
Website: <http://www.financialdeepening.org>

■ FOUNDATION FOR INTERNATIONAL COMMUNITY ASSISTANCE (FINCA)

FINCA International provides financial services to the world's lowest-income entrepreneurs so that they can create jobs, build assets and improve their standard of living. FINCA provides microfinance services for post-conflict societies across the world, wherein huge number of returning refugees need to be provided with livelihood sources. For example, it launched KOSOVO program in the Democratic Republic of Congo soon after the ceasefire and likewise in Afghanistan after the Taliban regime was defeated.

Address: 1101 Fourteenth Street NW, Eleventh Floor, Washington, DC 20005
Tel: 202-682-1510; Email: info@villagebanking.org; Website: <http://www.villagebanking.org>

■ FREEDOM FROM HUNGER, USA

Freedom from Hunger, established in 1946, is a nonprofit and non governmental international development organization working in 17 countries across the globe. Its mission brings innovative and sustainable self-help solutions to fight against chronic hunger and poverty. In 1988, Freedom from Hunger developed the world's first integrated Microcredit/health and nutrition education program. Today, the 'Credit with Education' program is serving nearly 400,000 families in some of the poorest countries on earth. It is working in partnership with 72 local partners, helping nearly 1.5 million women achieve their self-help goals of feeding their children, safeguarding their health and growing their home-based businesses. It has also launched the Microfinance and Health Protection (MAHP) initiative in 2006.

Address: 1644, Da Vinci Court Davis, CA 95618; Tel.: (530) 758-6200 Ext.: 1042; Fax: (530) 758-6241;
Email: info@freedomfromhunger.com; Website: <http://www.freedomfromhunger.org>

■ GRAMEEN BANK, BANGLADESH

Grameen Bank project was born in the village of Jobra, Bangladesh in 1976 and it was converted into a formal Bank in 1983. It is the largest microfinance institution in Bangladesh providing interest based microfinance services to the poorest sections of the society. Grameen bank is owned by the rural with only 10% stake owned by Government and remaining 90% owned by its borrowers. As on December, 2009, it has 7.97 million borrowers and provides services in 83458 villages through its 2562 branches. First principle of Grameen banking is that the clients should not go to the bank, it is the bank which should go to the people instead. Grameen Bank gives high priority to women and 97 per cent of Grameen Bank's borrowers are women. The mode of operation of a Grameen Bank is at the first stage, a branch is established with a branch manager and center managers to cater to 15-20 villages. They start creating awareness about microcredit and its purposes to the people and later initiate forming groups comprising of 5 members each. The loan is first given to only 2 members of the group and based on their repayment performance other members get loans subsequently. There is no legal instrument between the lender and the borrower in the Grameen methodology and there is no stipulation that a client will be taken to the court of law to recover the loan. The website contains several links and useful information for Micro-credit practitioners.

Address: Grameen Bank Bhaban, Mirpur-2, Dhaka 1216, Bangladesh
Tel.: 88-02-8011138; Email: grameen.bank@grameen.net; Website: <http://www.grameen-info.org>

■ GRAMEEN FOUNDATION, USA

Grameen Foundation, headquartered in Washington, was founded in 1997 by friends of Grameen Bank to help microfinance practitioners and spread the Grameen Philosophy worldwide. Grameen Foundation and Grameen Bank are independent organizations and have no financial or institutional links. Grameen Foundation provides Micro-lenders in poor communities' access to the capital they need to make Micro-loans to women who are working to develop or expand a small business. It has developed the "Progress out of Poverty Indicators (PPI)" tool to target financial services to the poor and currently working with USAID to outline criteria to certify such Poverty Measurement Tools.

Address: 50 F Street NW, 8th Floor, Washington DC USA - 20001
Tel: 1-202-628-3560, Toll Free (US): 1-888-764-3872; Fax: 1-202-628-3880;
Website: <http://www.grameenfoundation.org>

■ HANDICAP INTERNATIONAL, NEW DELHI

Handicap International encourages the inclusion of disabled people in all areas of activity through a concept called "Community Approaches to Handicap in Development" (CAHD), focusing on the causes of impairment, disability and handicap, and their linkage to able-bodied people. The vision of CAHD is to create social changes that will ensure inclusion as citizens with equal opportunities and full access to participation. It works in partnership with local organizations and government institutions on raising awareness, transfer of knowledge and training on disability.

Address: No. 10, Zamrudpur Community Center, Kailash Colony Extension, New Delhi - 110048
Tel: 91-11-46566934-37; Fax: 91-11-4164312; Email: rc@hi-sarc.org;
Website: <http://www.handicap-international.org.uk>

■ HELLEN KELLER INTERNATIONAL (HKI), NEW YORK

Founded in 1915, Helen Keller International is among the oldest international non-profit organizations devoted to preventing blindness and reducing malnutrition in the world. The organization currently working across 22 countries has commitment to eradicate preventable blindness and to ensure children and adults no longer suffer the debilitating effects of poor nutrition. HKI plays a critical role in figuring out the best way to deliver proven solutions to hard-to-reach people, so that they are integrated into the fabric of daily life in ways that are truly sustainable. For example, in many countries, capsules for Vitamin A supplementation were distributed on National Immunization Days which are meant to distribute the polio vaccine. HKI relies on the financial generosity of individuals, corporations, foundations, and government to help them to continue the legacy established by Helen Keller.

Address: 352 Park Avenue South, 12th Floor, New York - 10010, United States of America
Tel: 1-212-532-0544; Fax: 1-212-532-6014; Email: info@hki.org; Website: <http://www.hki.org>

■ HOMELESS INTERNATIONAL, UNITED KINGDOM

Established in 1989, Homeless International is a UK charity that supports community-led housing and infrastructure related development in partnership with local partner organizations in Africa and Asia. It is also unique in developing new financial products that enable poor communities to access affordable finance for slum upgrading initiatives, particularly in urban areas. Homeless International has developed three financial products to support partners through the different stages of their development. These are "Community-Led Infrastructure Finance Facility (CLIFF)", "Homeless International's Bond" and "Homeless International's Guarantee Fund". CLIFF is implemented on the ground by established organizations of the urban poor and NGOs that support them. The 'Indian Alliance' was chosen to pilot CLIFF in India. CLIFF provides a variety of financial support in the form of grants including technical Assistance grant, capital/investments grants, knowledge grants and management grants.

Address: Queens House, 16 Queens Road Coventry CV1 3 EG, United Kingdom
Tel: 44-024-7663-2802; Fax: 44-0-24-7663-2911; Email: info@homeless-international.org;
Website: <http://www.homeless-international.org>

■ HONG KONG AND SHANGHAI BANKING CORPORATION (HSBC), MUMBAI

HSBC has been providing credit facilities to MFIs since 2005, who in turn provide microfinance to rural and urban entrepreneurs. In 2008, It has put in place a microfinance strategy, with the objective of increasing their presence in this segment and building around the lending portfolio, a host of services which can facilitate capacity building, improve operational efficiency and bring the best practices of a transactional banking business to the microfinance domain. The first HSBC ACCESS Microfinance India Awards Ceremony was held in October 2009 in New Delhi. The awards recognise the contribution of several thought leaders, practitioners, policy makers, promoters, researchers in the area of microfinance and are the first of its kind for the sector.

Address: HSBC 52/60, 2nd Floor, M.G. Road, Fort. Mumbai – 400001
Tel: 91-22-226853740; Website: <http://www.hsbc.co.in>

■ IMP-ACT CONSORTIUM, UK

The *Imp-Act* Consortium is a global group of organizations working to promote and support the management of social performance by MFIs. “Social performance management” is an institutionalised process which involves setting clear social objectives, monitoring and assessing progress towards achieving these, and using this information to improve overall organizational performance. The *Imp-Act* Consortium Secretariat is hosted by the Institute of Development Studies in Brighton, England.

Address: The Institute of Development Studies, University of Sussex, Brighton, East Sussex BN1 9RE, United Kingdom; Tel: 44 (0)1273- 606261; Fax: +44 (0)1273 621 202;
Email: ids@ids.ac.uk; Website: <http://www.ids.ac.uk>

■ INDUSTRIAL AND COMMERCE BANK OF CHINA (ICBC), CHINA

The ICBC had taken several steps for promoting business transformation, acceleration of business innovation, optimization of revenue structure, etc. to check negative impact due to global financial crisis and economic slowdown. The bank has also registered “ICBC International Holdings Limited” in Hong Kong, thus owning an overseas investment banking platform. By the end of 2008, ICBC had already established 21 business institutions and 134 branches in 15 countries and regions outside China, as well as agency relations with 1358 overseas banks in 122 countries and regions, forging a large-scale network. It also launched the system of “Online Banking Tax Service Platform”, which was a one-stop service platform for taxpayers.

Address: No.55 FuXingMenNei Street, Xicheng District Beijing, P.R.C Post Code - 100032
Website: <http://www.icbc.com.cn>

■ INTERNATIONAL CENTRE FOR INTEGRATED MOUNTAIN DEVELOPMENT (ICIMOD), NEPAL

The International Centre for Integrated Mountain Development is a regional knowledge development and learning centre serving the eight regional member countries of the Hindu Kush-Himalayas - Afghanistan, Bangladesh, Bhutan, China, India, Myanmar, Nepal, and Pakistan. ICIMOD monitors and analyses the poverty situation and its main drivers, and helps to develop policy-relevant information with a special emphasis on high value products and value chains, innovative livelihood options and economic analysis. ICIMOD has brought about a major shift in its working modalities and repositioning itself within the region.

Address: G.P.O. Box 3226, Khumaltar, Kathmandu, Nepal Tel: 977-1-5003222 Fax: 977-1-5003299
Email: info@icimod.org Website: <http://www.icimod.org>

■ INTERNATIONAL FUND FOR AGRICULTURAL DEVELOPMENT, ITALY

IFAD is dedicated to eradicate rural poverty in developing countries. Working with rural poor people, governments, donors, non-governmental organizations and many other partners, IFAD focuses on country-specific solutions, which can involve increasing rural poor peoples’ access to financial services, markets, technology, land and other natural resources. Microfinance is an important part of IFADs work and seventy-five per cent of IFAD-funded projects provide financial services to poor rural men and women. Over the last 25 years, IFAD has accumulated an extensive knowledge on rural finance and this knowledge has been translated into a policy and decision tools. The decision tools provides operational guidance on key rural finance issues reflected in IFAD rural finance policy. In India, self-help groups are being developed and linked to commercial banks with IFAD support.

Address: Via Paolo di Dona, 44, 00142 Rome Italy; Tel: 39-0654591; Fax: 39-065043463;
Email: ifad@ifad.org; Website: <http://www.ifad.org> India

Address: UN World Food Programme, No. -2, Poorvi Marg, Vasant Vihar, New Delhi – 110057
Tel: 91-11-46554056

■ INTERNATIONAL LABOUR ORGANIZATION (ILO), NEW DELHI

The ILO is the Tripartite UN Agency that brings together Governments, Employers and Workers of its member States in common action to promote decent work throughout the world. It promotes global campaign on social security and coverage for workers in informal economy promoting tools and methods to improve governance of social security systems. At its 294th Session, the Governing Body adopted an ILO policy on microfinance for decent work. ILO's work on microfinance reflects the recognition that decent work goals cannot be attained by way of labour market adjustments alone. Decent work depends to a large extent on changes in other markets and policy fields, notably the financial market. The portal provides several documents and research papers on microfinance. The ILO Thesaurus is an interesting compilation of more than 4000 terms relating to the world of work.

Address: ILO Sub-Regional Office for South Asia (SRO-New Delhi), India Habitat Centre, 3rd Floor, Core 4B, Lodi Road, New Delhi - 110003; Tel: 91-11-24602101-02-03; Fax: 91-11-24602111; Email: sro-delhi@ilodel.org.in Website: <http://www.ilo.org>

■ INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE (ILRI), HYDERABAD

ILRI is a non-profit-making and non-governmental organization, headquartered in Nairobi (Kenya) that works in Africa, Asia and Latin America. ILRI's strategic intention is to use livestock as a development tool, one that widens and sustains three major pathways out of poverty: (1) securing the assets for the poor, (2) improving small holder and pastoral productivity and (3) increasing market participation by the poor. ILRI conducts research in five themes—Targeting research and development opportunities; Enabling innovation; Improving market opportunities; Using biotechnology to secure livestock assets; and People, livestock and the environment. The Institute is supported by the “Consultative Group on International Agricultural Research (CGIAR)”, an association of more than 60 governments and public- and private-sector institutions supporting a network of 15 agricultural research centres working to reduce poverty, hunger and environmental degradation in developing countries. The co-sponsors of the CGIAR are the World Bank, the United Nations Development Programme, the Food and Agriculture Organization of the United Nations and the International Fund for Agricultural Development.

Address: ILRI-Asia c/o ICRISAT Patancheru – 502 324 Andhra Pradesh, India Phone: 91-40-30713071, 30713653 Fax: 91-40-30713074 Website: <http://www.ilri.org>

■ INTERNATIONAL ORGANIZATION FOR MIGRATION (IOM), HYDERABAD

Established in 1951, IOM is a leading inter-governmental organization in the field of migration and that works closely with governmental, intergovernmental and non-governmental partners to provide humane responses to the growing migration challenges of today. Its head quarter is at Geneva and currently has 125 Member Countries.

Address: International Organization for Migration (IOM) 17, Route des Morillons, CH-1211 Geneva 19, Switzerland; Tel: +41.22.717 9111; Fax: +41.22.798 6150; Email: hq@iom.int

India: Flat No: 202 on 2nd Floor, Bhavya's Faroqui Splendid, MCH No: 11-4-659, Bazar Ghat Road, Red Hills, Lakdi Ka Pul, Hyderabad - 500004 Andhra Pradesh; Tel: 91-40-66106651; Fax: 91-40-66106652; Email: iomhyderabad@iom.int; Website: <http://www.iom.int>

■ JOB OPPORTUNITIES THROUGH BUSINESS SUPPORT (JOBS), BULGARIA

The Job opportunities through Business support project is implemented by the Ministry of Labour and Social Policy with the support of the UNDP. The JOBS project aims to foster a sustainable environment for job creation by supporting micro and small business and agricultural producers in the regions of Bulgaria confronting high unemployment levels. To date, the JOBS network spans over 42 Business Centers and Business Incubators across the country.

Address: JOBS Project Central Co-ordination Unit, 65 A, William Gladstone Street, Fl-2, Ap 5, 1000 Sofia, Bulgaria; Tel: 3592-8904610; Fax: 3592-8904613; Email: office@jobs-bg.org; Website: <http://www.jobs-bg.org>

■ KENYA POST OFFICE SAVINGS BANK, KENYA

Post office bank established in 1910 is engaged in mobilizing savings and providing accessible, sustainable banking and other financial services. It is operating through its 91+ branches and over 396 outlets.

Address: Postbank House, Banda Street, P.O. Box 30311-00100, Nairobi Kenya
Tel: 254-020-2229551-6/2803000; Fax: 254-020-229816; Email: info@postbank.co.ke;
Website: <http://www.postbank.co.ke>

■ KIVA, USA

Kiva is a non-profit organization, incorporated in November 2005 with a mission to connect people through lending for the sake of alleviating poverty. It allows people to lend money through internet to microfinance institutions around the world, which in turn lend the money to small businesses. Kiva is the world's first person-to-person micro-lending website, empowering individuals to lend to unique entrepreneurs around the globe. The process involved is, the MFI who seeks fund from Kiva first releases the amount to the beneficiary and subsequently posts the details on Kiva's website. The lenders who browse the website if willing, sends the amount to Kiva. Kiva forwards the amount to the MFI and on receipt after repayment by the MFI returns the same to the lender. PayPal, an eBay company, provides Kiva with access to technology, research, workplace resources and employee volunteers. Kiva uses PayPal's innovative payment solutions to securely and seamlessly collect and distribute funds around the globe. The technology enables any individual or business possessing an email address to send and receive payments online securely and easily using a bank account, credit card or stored balance. PayPal allows customers to shop online without sharing their financial information with merchants. PayPal has more than 114 million accounts and is available to users in 55 markets around the world.

Address: Kiva Microfunds, 3180 18th Street, Suite 201, San Francisco, CA 94110
Tel: 888-445-5032, 402-952-8811; Website: <http://www.kiva.org>

■ K-REP DEVELOPMENT AGENCY (KDA), KENYA

The K-Rep (Kenya Rural Enterprise Program) started in 1984 as a five-year project to address the financial, management and technical needs of non-governmental organizations involved in the micro and small enterprises development sector. The K-Rep Group comprises of three subsidiary which takes up different types of activities. The K-Rep Advisory Services is the Capacity building arm providing training and advisory services to the Africa's microfinance industry on fee basis. The K-Rep Development Agency is the Research and Development arm of the group undertaking pilot testing of microfinance interventions for the poor. Lastly the K-Rep Bank Ltd. is the Groups microfinance bank providing financial intermediation services to individuals and business sector. K-Rep Bank Limited is the first and the only commercial bank in Kenya that caters specifically for the low-income people.

Address: K-Rep Centre, 7th Floor, Wood Avenue Nairobi, Kenya
Tel: 254-20-3906000; Email: k-rep@arcc.co.ke; Website: <http://www.k-rep.org>

■ LEONARD CHESHIRE INTERNATIONAL, BANGALORE

Leonard Cheshire Disability's South Asia chapter, started in 1955 when the first Cheshire Home was established in Mumbai. Over the past 55 years it has grown substantially. Today, Cheshire services function in Bangladesh, India, Pakistan and Sri Lanka – a region that houses more than 68 million people with disabilities. The South Asia Regional Office (SARO) partners 36 organizations that are managed by local committees, across the region.

Address: 542, 9th Cross J P Nagar, III Phase Bangalore - 560078, Karnataka; Tel: 91-8026581902;
Fax: 91-80-26587434; Email: info@lcdisability.org; Website: <http://www.lcdsouthasia.org/livelihoods>

■ LIFE BANK FOUNDATION, INC, PHILIPPINES

Established in January 2003 by Life Bank Rural Bank (LBRB), the Foundation is a credit-oriented NGO providing microfinance services (i.e. loan, saving and insurance products) to the enterprising poor, mostly women. LBF has 90% of its active borrowers across 111 branches in 11 out of 76 provinces of Philippines.

Address: Roosevelt St. Sta. Barbara Iloilo City 5002, Philippines
Tel.: 033-523-9339; Fax: 033 523-9348; Email: vpperlas@lifebankph.com

■ MICHAEL AND SUSAN DELL FOUNDATION, NEW DELHI

Michael and Susan Dell established the foundation in 1999. To date, the Michael & Susan Dell Foundation has committed more than \$530 million to assist nonprofit organizations working in major urban communities in the United States and India. The Foundation aims to catalyze microfinance in Indian cities by providing start-up capital to budding and growing MFIs that provide microfinance services in urban slums. It works with their partners to increase the number of high-caliber microfinance institutions in urban communities and the diversity of their services including micro-loans; credit, transfer and savings services; micro-insurance; and financing for low-cost housing. The MFIs in India which have received funds from the Foundation include Arohan, Biswa, Bandhan, Ujjivan, Swadhaar FinAccess, Unitus and Swadhaar FinServe Private Limited.

Address: P.O. Box 163867 Austin, TX 78716 E-6, Qutub Hotel, Shaheed Jeet Singh Marg, New Delhi – 110016; Tel: 91-11-41666300; Fax: 91-11-41666302; Email: info@msdf.org; Website: <http://www.msdf.org>

■ MICROFINANCE INVESTMENT SUPPORT FACILITY FOR AFGHANISTAN (MISFA), AFGHANISTAN

The Microfinance Investment Support Facility for Afghanistan was set up in 2003 to get donor coordination right from the start and avoid the counter-productive efforts that have emerged from conflicting donor objectives in other post-conflict situations. It was established as a vehicle through which the Afghan Government and international donors could channel technical assistance and funding to build Afghanistan's Microfinance sector.

Address: House No. 436, Street 13, Wazir Akbar Khan, Kabul, Afghanistan
Email: info@misfa.org.af; Website: <http://www.misfa.org.af>

■ MICRORATE, USA

Founded in 1997, MicroRate was the first rating agency to specialize in the evaluation of microfinance institutions. Its objective is to increase the flow of funding to microfinance through international capital markets. MicroRate's evaluations allow lenders and investors to measure the risk and return of an investment in microfinance. In addition to evaluating MFIs, MicroRate evaluates funds that invest in microfinance and MIVs (microfinance investment vehicles). MicroRate also publishes industry-wide reports on microfinance such as, "The Technical Guide on MFI Performance", "Role Reversal," "Cautious Resilience: The Impact of the Global Financial Crisis on Latin American & Caribbean Microfinance Institutions" and the annual report on MIVs, "The MIV Survey."

Address: 3300 North Fairfax Drive Suite 202, Arlington, VA 22301 USA
Tel: 703-243-5340; Fax: 703-243-7380; Email: info@microrate.com;
Website: <http://www.microrate.com>

■ MICROSAVE- INDIA, LUCKNOW

Microsave started its operation in India during 2003 from Chennai with the support of ICICI Bank. Later it was shifted to Lucknow to work in coordination with SIDBI, BIRD (NABARD) and IIM (Lucknow). Today Microsave is working for the Bill and Melinda Gates Foundation and others including ICICI Bank and HDFC Bank to implement a "Market Led Financial Services" programme comprising of: An Action Research Programme to provide training and technical assistance to MFIs seeking to develop new products/delivery systems or refine their existing ones; A Financial Services Learning Centre to develop an integrated microfinance curriculum for MFIs; and A Research, Policy and Dissemination Centre to inform the development of the microfinance sector in India. *MicroSave's* other large project in India is for the Royal Bank of Scotland Foundation India and Cordaid to support the development of 42 MFIs operating in under-served and remote areas of India.

Address: B-52, Kapoorthala Crossing, Mahanagar Extension, Lucknow - 226006, Uttar Pradesh
Tel: 91-522-2335734; Fax: 91-522-4063773; Email: graham@microsave.net;
Website: <http://india.microsave.org/>

■ MIX, GURGAON

The “Micro-Finance Information Exchange” (MIX) is a non-profit organization incorporated in June 2002. It was founded by CGAP and sponsored by Citi foundation, IFAD, Bill & Melinda Gates Foundation and others. It is a leading business information provider dedicated to strengthening the microfinance sector. MIX provides detailed financial and social performance information on microfinance institutions as well as business information from market facilitators and leading donor organizations and Investors in microfinance through their on-line information exchange-MIX Markets (www.mixmarket.org) and through different reports, Micro-Finance Bulletin and Analysis on regional and country level Micro-Finance Sectors.

Address: MIX india (Hub) C/o M- Crill 602 Pacific Square, 32nd Milestone, NH - 8, Gurgaon - 122001
Tel: 91-124-2309493; Fax: 91-124-2309520; Website: <http://www.themix.org>

■ OXFAM INDIA, NEW DELHI

“Oxfam International” is a confederation of 14 like-minded organizations working together around the world in more than 100 countries to bring about lasting change. “Oxfam India” is a newly restructured Indian non-governmental organization integrating the 60-year-old India’s operations of 6 separate International Oxfam affiliates. The new organization is a national entity with presence in six cities bringing together new and existing programs being implemented through more than 200 partners and allies. It is working to ensure that everyone has access to education, health and social protection and that people are able to overcome poverty by earning a decent livelihood with fair trade opportunities.

Address: Plot No. -1, Community Centre, Above Sujan Mohinder Hospital, New Friends Colony, New Delhi - 110025; Tel: 91-11-26693763; Email: info@oxfamindia.org.in; Website: <http://www.oxfamindia.org>

■ PALLI KARMA-SAHAYAK FOUNDATION (PKSF), BANGLADESH

PKSF has been working as an Apex Microcredit Funding and Capacity Building organization for eradicating poverty by providing microcredit to the poor through its partner organizations in Bangladesh. PKSF mandate authorizes PKSF management to mobilize funds in the form of grants, loans and contributions from a wide variety of sources which include the Government of Bangladesh (GOB), private individuals and organizations, foreign governments, international donors and lending agencies and capital markets. PKSF carries out microcredit operation through Partner organizations.

Address: PKSF Bhaban, Plot: E-4/B, Agargaon Administrative Area, Sher-e-Bangla Nagar, Dhaka - 1207 Bangladesh; Tel: 91-880-2-9126240, 9126244; Email: pkfsf@pkfsf-bd.org; Website: <http://www.pksf-bd.org>

■ PLANET FINANCE, FRANCE

PlaNet Finance is an international organization whose mission is to fight against poverty through the development of microfinance. PlaNet Finance offers a set of services via eight independent and specialised units whose primary objective is to develop an inclusive financial sector. They are: PlaNet Finance Advisory Services which provides technical assistance and advisory services to microfinance players and stakeholders involved in microfinance; Planet Rating- a microfinance rating agency; PlaNIS- specializing in advisory services, structuring and managing microfinance funds; MicroCred-an investment company in microfinance; PlaNet Guarantee- is the organization’s expert unit in microinsurance; FinanCités- a venture capital company with a social mission, invests directly in microentrepreneurial projects in deprived urban areas and PlaNet University- a PlaNet Finance’s microfinance training centre. Each year, PlaNet Finance Advisory Services manages approximately 100 programs with about 200 microfinance institutions, reaching more than 4 million clients.

Address: 13 Rue Dieumegard, 93 400 Saint Ouen, France; Tel: 33-01-49-21-26-30/31; Fax: 33-0-1-49-21-26-27
Email: jsoukam@planetrating.com Website: <http://www.planetfinancegroup.org>

■ POSTBANK UGANDA, UGANDA

PostBank was incorporated under the Companies Act in February 1998 as a limited liability company wholly owned by the Government of Uganda to offer variety of financial services (savings, extends loans, remittances). The bank’s operations are supervised by the Bank of Uganda under the Financial Institutions Act.

Address: Plot 4/6 Nkurumah Road, P. O. Box 7189, Kampala, Uganda; Tel: 256-71-743279;
Fax: 041-347107; Email: pamela.nakityo@postbank.co.ug; Website: <http://www.enteruganda.com>

■ PRACTICAL ACTION, UNITED KINGDOM

Practical Action was founded in 1966, as ITDG (the Intermediate Technology Development Group), by the radical economist Dr EF Schumacher to prove that his philosophy of 'Small is Beautiful' could bring real and sustainable improvements to people's lives. Practical Action's approach focuses on four key areas: Reducing vulnerability, improving access to services, making markets work for the poor and New technologies. Currently they are working in Bangladesh, Kenya, Peru, Nepal, Sri Lanka, Sudan and Zimbabwe.

Address: The Schumacher Centre for Technology & Development, Bourton on Dunsmore, Rugby, CV23 9QZ, United Kingdom; Tel: 44-0-1926634400; Fax: 44-0-1926634401; Email: practicalaction@practicalaction.org.uk; Website: <http://practicalaction.org>

■ PROSHIKA: A CENTRE FOR HUMAN DEVELOPMENT, BANGLADESH

PROSHIKA, since its establishment in 1976, has been working for eradicating poverty in the rural and urban areas of Bangladesh. After building the poor people's own organizations, PROSHIKA provides them with credit and other support services to make them self-reliant through an integrated and multi-sectoral approach. It is one of the largest NGOs in the world. It has several micro-credit products and has innovated a holistic approach to credit called 'credit plus plus' which includes proper training, technical assistance, provision of marketing facilities as well as social and other development services along with credit. It operates through its 210 Area Development Centres spread over in all the districts of the country. The computerization of all 210 ADCs has been a major breakthrough in the process of democratizing information and using ICT for development. As on June 2009 it has promoted around 150000 groups and around 18000 federations.

Address: Information and Documentation Resource Cell (IDRC), Proshika, I/1-Ga, Section-2, Mirpur, Dhaka-1216, Bangladesh; Tel: 880-2-9004006, 8013398; Fax: 880-2-8015811; Email: idrc@proshika.bdonline.com; Website: <http://www.proshika.org>

■ RABOBANK FOUNDATION, THE NETHERLANDS

Rabobank Group is an international financial services provider operating on the basis of cooperative principles. Its focus is on all-finance services in the Netherlands and on food & agriculture internationally. Rabobank Group is comprised of 152 independent local Rabobanks plus Rabobank Nederland, their central organization, and a number of subsidiaries. The Rabobank Foundation established in 1973, focuses on establishing and promoting co-operative savings and loan systems. The Foundation supports on an average 150 projects every year in Netherlands and other Developing countries. The foundation is committed to improve the lives of the under privileged and disadvantaged groups of people by providing them better opportunities.

Address: GF/A -03 B, Ground Floor, Building No.9, Tower A, DLF Cyber City Phase III Gurgaon – 122002; Tel: 91-124-2713000

Address: P.O Box 17100, Croeselaan 18, Utrecht 3500 HG, The Netherlands
Tel: 31-30-2163346/3648; Fax: 31-30-2161937; Website: <http://www.rabobank.com>

■ SAFARICOM LIMITED, KENYA

'Safaricom' is a leading provider of converged communication solutions, operating on a single business driver that has a peerless understanding of voice, video and data requirements. It has countrywide network in Kenya to provide broadband solutions to its customers through its 3G network, Wimax and Fibre. 'Safaricom Foundation' was established in August 2003 and is a registered charity funded by Safaricom Limited and the Vodafone Group Foundation. The Foundation provides a formal process for charitable contributions to communities, community groups and NGOs in Kenya who are key partners in responding to social and economic development issues in the country

Address: P. O. Box 46350, 00100 Nairobi, Kenya; Tel: 254-20-427-3272;
Website: www.safaricom.co.ke

■ SAFESAVE COOPERATIVE LTD, BANGLADESH

Safesave is a NGO-MFI with a savings-led approach which focuses on building clients' savings first, and only issues credit that is secured against a client's future or past savings. SafeSave provides reliable basic banking services, profitably, to poor and very poor men, women and children, in Dhaka, the capital of Bangladesh. It offers a savings account to anyone living within walking area of a branch office. Clients come as individuals and there are no groups nor guarantors for loans and no meetings to attend. Clients may deposit as little as one taka (\$0.015) when the collector calls at their house each day.

Address: 1st Floor, 5/2, Barabo Mohanpur, Ring Road Shamoli, Dhaka 1207, Bangladesh
Tel: 91-880-0-2-812-4817; Email: mail@safesave.org; Website: <http://www.safesave.org/>

■ SANASA - FEDERATION OF THRIFT & CREDIT CO-OPERATIVE SOCIETIES LTD., SRI LANKA

"Sanasa" is the movement of Thrift and Credit Co-Operative Societies in Sri Lanka. It is the only microfinance cooperative network in Sri Lanka covering all provinces with 8,424 primary societies. Training programs are being conducted under different colleges namely Banking College, Insurance College, Co-operative College, Business College, and IT College. The SANASA thrust in order to become a formidable partner in national development uses the following four pillar approach as the spring board: by establishing SANASA Development Bank, All Lanka Mutual Assurance Organization (ALMAO), Producer Consumer Alliance (SANEEPA) and SANASA Engineering and Development Company (SEDCO).

Address: No: 45/90, 1st Floor, Nawala Road Narahempita, Colombo 05, Sri Lanka
Tel: 094-1-2369044, 2369045, 2369042; Fax: 094-11-2369043; Email: sanasafe@sltnet.lk;
Website: <http://www.sanasafe.lk/Companies/Areas%20of%20ex.htm>

■ SMART COMMUNICATIONS INC (SMART), PHILIPPINES

Smart Communications, Inc. is the Philippines' leading wireless services provider with 38.5 million subscribers on its GSM network as of end-June 2009. SMART has been a pioneer in the field of mobile commerce, actively promoting usage through services based on the award-winning Smart Money Mobile Commerce Platform. It provides low-cost remittance services using mobile phone-based financial services and also enables mobile operators and banks to serve the remittance needs of migrant populations.

Address: Smart Tower, 6799 Ayala Avenue, Makati, Philippines – 1226; Website: <http://smart.com.ph>

■ STATE BANK OF PAKISTAN (SBP), PAKISTAN

State Bank of Pakistan is the Central Bank of the country, originally laid down in 1948. The non-traditional or promotional functions, performed by the State Bank include development of financial framework, institutionalization of savings and investment, provision of training facilities to bankers and provision of credit to priority sectors. The Central Bank of Pakistan, has also formulated policy guidelines and regulatory framework for mobile banking in the country.

Address: Central Directorate I.I. Chundrigar Road Karachi, Pakistan; Phone: 9221-24450298;
Fax: 9221-9212440; Email: info@sbp.org.pk; Website: <http://www.sbp.org.pk>

■ SWEDISH INTERNATIONAL DEVELOPMENT COOPERATION AGENCY (SIDA), NEW DELHI

SIDA is an authority under the jurisdiction of the Swedish Ministry for Foreign Affairs. In order to carry out its work it cooperates with Swedish government agencies, organizations and associations and international bodies like the UN, the EU and the World Bank. In 2007, India and Sweden signed a bilateral agreement for technological cooperation, meaning that players in both countries will have the opportunity to exchange knowledge and experience. SIDA also supports microfinance housing ventures.

Address: Embassy of Sweden, PO Box 392, Chandragupt Marg, Chanakyapuri, New Delhi-110021
Tel: +91-11 24197100; Fax: +91-11-268855401; Email: ambassaden.new-delhi@foreign.ministry.se;
Website: <http://www.sida.se>

■ SWISS AGENCY FOR DEVELOPMENT AND COOPERATION (SDC), NEW DELHI

The SDC works multilaterally with UN specialised agencies, the World Bank and regional development banks. It is a bilateral donor focusing on poverty reduction in the semi-arid rural regions of India. Starting in 1963, SDC's partnership with India's development agenda covers Natural Resource Management, Rural Finance and Livelihoods, Decentralization of Power, Empowerment of the Discriminated, Environment and Pollution, Humanitarian assistance as well as the human and institutional development of the development sector. SDC partners include Civil Society Organizations, Public Sector entities, Government Departments, Research bodies, Advocacy groups, Professional Associations and other development actors. SDC has been involved in Rural Finance and Employment activities for almost since 30 years in India and is in the process of consolidating its successful activities in this sector. SDC partners with para-statal (NABARD, SIDBI and others) and private organizations to innovate develop and extend financial services to the poorest. SDC and CMF have also undertaken a mapping exercise of the outreach of the two most important models of Micro-Finance delivery in India today i.e. the SHG Bank Linkage Programme (SBLP) and the Microfinance Institution (MFI) Model. The results of this first mapping exercise can be found at the site of www.ifmr.ac.in. The website of SDC also contains several downloadable documents useful to those working at grass root level.

Address: Swiss Cooperation Office India, Chandra Gupta Marg, Chanakyapuri, New Delhi - 110021
Tel: 91-11-26877819/20; Fax: 91-11-26873631; Email: delhi@sdc.net;
Website: <http://www.swiss-cooperation.admin.ch/india>

■ TANZANIA POSTS CORPORATION, TANZANIA

Tanzania Posts Corporation (previously Tanzania Post and Telecommunications) was established in the year 1994 to provide a national postal service within the republic and a link between Tanzania and the world. Their mission is to provide safe, reliable, and speedy postal, electronic, and financial services to the customers.

Address: P.O. Box 9551 Dar es Salaam, Tanzania; Tel: 255-22-2115380; Fax: 255-22-2113081
Email: pmg@tanpost.com Website: <http://www.tanpost.com/>

■ THE MOUNTAIN PARTNERSHIP, FAO, ROME

The Mountain Partnership is a voluntary alliance of partners dedicated to improving the lives of mountain people and protecting mountain environments around the world. Launched at the World Summit for Sustainable Development in 2002, the Mountain Partnership taps the wealth and diversity of resources, information, knowledge, and expertise of its members to support positive change in mountain areas. Presently, 50 countries, 16 inter-governmental organizations and 101 major groups (e.g. civil society, NGOs and the private sector) are members. The Mountain Products Programme, implemented by FAO in the context of the Mountain Partnership aims to improve the income and livelihoods of mountain communities through improved production and marketing of local quality products.

Address: Website: <http://www.mountainpartnership.org>

■ TRAIDCRAFT, UNITED KINGDOM

Traidcraft is the UK's leading fair trade organization. The mission of the organization which was established in 1979 is to fight poverty through trade, practicing and promoting approaches to trade that help poor people in developing countries to transform their lives. Traidcraft's unique structure of a trading company and a development charity working together, gives us a distinctive perspective on how trade can be made to work for the poor.

Address: Kingsway, Gateshead, Tyne and Wear, United Kingdom, NE11 0NE; Tel: 0191-491-0591;
Fax: 0191-4976562; Email: comms@traidcraft.co.uk; Website: <http://www.traidcraft.co.uk>

■ TRAVELEX MONEY TRANSFER, UNITED KINGDOM

Travelex has become the world's leading non-bank commercial payments and foreign exchange business, processing payments to 1 million beneficiaries annually through its global banking network, which provides immediate, reliable delivery and receipt of outgoing and incoming funds. Travelex Money Transfer is a partner company of Smart Communications detailed earlier in this section which helps to serve the remittance needs of migrant populations using mobile phones. The company's intuitive online platform GlobalPay is an industry first – a secure one-stop shop for all payment needs that streamlines the payment process, improves cash and risk management, and reduces the cost of making international payments. GlobalPay has the ability to transact in more than 130 currencies and scheduling both incoming and outgoing payments.

Address: 65 Kingsway, London, WC2B 6TD United Kingdom; Tel: 44-0-20-7400-4000;
Fax: 44-020-7400-4001 Website: <http://www.travelex.co.uk>

■ TRICKLE UP, USA

Trickle Up works in Africa, Asia and Central America, reaching people who live on less than \$1.25 a day. It is a livelihood development organization pioneering a new project in India with funding and support from CGAP to provide business & vocational training and seed capital grants. Trickle Up's Asia program targets very poor people in India and Nepal who have no access to other financial services. Through the Trickle Up field office in Kolkata, the Asia program identifies small, grassroots organizations that link Trickle Up's microenterprise program with other poverty-alleviation programs that provide health care, education and microfinance.

Address: 104 W 27th Street, 12th Floor, New York - 10001-6210; Tel: 212-255-9980;
Fax: 212-255-9974; Email: daynellew@trickleup.org; Website: <http://www.trickleup.org>

■ UGANDA MICROFINANCE LIMITED (UML), UGANDA

UML is a leading Ugandan microfinance institution founded in August 2005, at Kampala which offers savings and loan products to low income clients with informal collateral conditions and flexible repayment schedules.

Address: Head Office Plot 49/51 Bukoto Street, P.O. Box 10184, Kamwoyka, Kampala, Uganda
Tel: 256-41-531-377, 256-31-262-436; Fax: 256-31-262-436; Email: ugandamu@umu.co.ug

■ UNITED NATIONS DEVELOPMENT PROGRAMME, NEW DELHI

UNDP is the UN's global development network, serving 166 developing countries in the world. UNDP is uniquely positioned to help advocate for change, connect countries to the knowledge and resources they need to accelerate the progress of human development and to achieve the MDGs and to reduce poverty. It works with government institutions to deliver public services in an efficient, accountable and equitable manner and create enabling environment for sustainable livelihoods. The areas of interventions include Democratic Governance, Poverty reduction, Crisis Prevention & Recovery, HIV/AIDS and Environment & Energy. INFO21 is UNDP's tool for disseminating information and resources on "Information and Communications Technologies for Development". UNDP's South Asia Poverty Alleviation Project (SAPAP) is a largest Regional program in Asia that has developed several training modules, posters, and other participatory tools on SHG promotion and grading. UNDP is committed to help India achieve the global Millennium Development Goals (MDGs) as well as the national objectives articulated in consecutive Five-Year Plans. The present country programme document for India (2008-2012) was formulated in partnership with the Department of Economic Affairs of the Ministry of Finance, building on the United Nations Development Assistance Framework.

Address: 55 Lodi Estate, New Delhi - 110003; Tel: 91-11-32445057; Fax: 91-11-24652296;
Website: <http://www.undp.org/rbap/sapap.htm>

■ UNITED NATIONS INDUSTRIAL DEVELOPMENT ORGANIZATION (UNIDO), NEW DELHI

The United Nations Industrial Development Organization (UNIDO) is a specialized agency of the United Nations with a mandate to promote and accelerate sustainable industrial development in developing countries and economies in transition and work towards improving living conditions in the world's poorest countries by drawing on its combined global resources and expertise. UNIDO and India have signed a five-year Country Programme of Cooperation (2008-2012) aimed at strengthening the competitiveness and productivity of industrial enterprises in India in a manner that would lead towards a more inclusive pattern of industrial growth. UNIDO's counterparts and the coordinating agency for implementation of the US \$ 42 million programme are the Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce and Industry, Government of India, and other relevant Ministries and Departments of the country.

Address: P.O. Box 3059, 55 Lodi Estate New Delhi, 110003; Tel: 91 1124643484;
Fax: 91-1124620913; Email: office.india@unido.org; Website: <http://www.unido.org/office/india>

■ WESTERN UNION, COLORADO

Western Union offers one of the easiest ways for families and friends to send money and stay connected almost anywhere in the world. They operate through a network of more than 400,000 Agent locations in 200 countries and territories. It is a financial service company offering various services, including electronic money transfer and through a tie up with Maharashtra Department of Posts, offers remittance services from overseas.

Address: PO Box 6992, Greenwood Village, Colorado - 80155-6992 United States
Tel: 1-720-332-1000; Website: <http://corporate.westernunion.com>

■ WIZZIT, SOUTH AFRICA

WIZZIT offers a secured and efficient payment mechanism to the unbanked and under banked people of South Africa and has plans to expand into Africa. The facility allows low-income account holders to use their mobile phones to remit money to a third party, buy airtime or pay accounts. The product offered is a low cost, transactional bank account that uses cellphones for making person-to-person payments, transfers and pre-paid purchases and a Maestro debit card to make payments in the formal retail environment. Account opening is a very simple one stop process available to anyone anytime. WIZZIT is a much needed product and service that the neglected segment of the market can afford. It also provides iWIZZ, an internet banking facility that helps WIZZIT customers to track their bank transactions through net.

Address: 4th Floor, South Tower, Nelson Mandela Square at Sandton Cit, Sandton, South Africa
Tel: 0861-949-948; Email: wizzinfo@wizzit.co.za; Website: <http://www.wizzit.co.za>

■ WORLD BANK, NEW DELHI

The World Bank was established in the year 1944 with its headquarter at Washington, D.C. It is owned by 186 member countries and has more than 100 offices worldwide. It is made up of two unique development institutions viz. the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA). The institutions play a collaborative role in advancing the vision of inclusive and sustainable globalization. The IBRD aims to reduce poverty in middle-income and creditworthy poorer countries, while IDA focuses on the world's poorest countries. The World Bank is a vital source of financial and technical assistance to developing countries around the world. Their mission is to fight poverty with passion and professionalism for lasting results and to help people help themselves and their environment by providing resources, sharing knowledge, building capacity and forging partnerships in the public and private sectors. The World Bank provides low-interest loans, interest-free credits and grants to developing countries for a wide array of purposes that include investments in education, health, public administration, infrastructure, financial and private sector development, agriculture and environmental and natural resource management. In India few major World Bank funded projects are The Tamil Nadu Empowerment and Poverty Reduction Project that promoted around 18000 SHGs and The Sarva Shiksha Abhiyan (Education for All) that caters to some 200 million primary school children in the country.

Address: The World Bank 1818 H Street, NW Washington, DC 20433 USA; Tel: (202) 473-1000;
Fax: (202) 477-6391; Email: EDS01@worldbank.org; Website: <http://worldbank.org>

India: The World Bank 69-70 Lodi Estate New Delhi-110003
Tel: 91-11-24610210; Fax: 91-11-24619393

■ XACBANK, MONGOLIA

Goviin Ekhlel LCC established by Mercy Corps in December 1999 with funding from USAID was serving small and medium enterprises. Likewise, X.A.C., LLC promoted in 1998 under the Micro Start Mongolia Project under UNDP, later transformed into Mongolia's first NBFi by uniting the financial services activities of six local NGOs. In the year 2001 both these entities serving different markets, SME loans vs. microloans merged to form the XAC Bank. The Bank offers 14 types of loan products and seven types of savings products. In addition, the Bank offers money transfer, payment settlement and leasing services. Also the Bank provides services to the residents of remote rural areas via a mobile banking scheme, which has already reached approximately one third (137) of the total Soums in Mongolia. As on January 2010, XacBank is the country's fourth largest bank and was ranked by Forbes magazine as one of the top 100 microfinance institutions globally. XacBank is a member of the Microfinance Center, which is a grassroots network of 110 member institutions that play an active role in shaping the microfinance industry in the region.

Address: XacBank Building, Prime Minister Amar's Street, Sukhbaatar District, PO Box-46/721, Ulaanbaatar, Mongolia - 210646; Tel: 976-11-318185; Fax: 976-11-328701;
Email: bank@xacbank.mn; Website: <http://www.xacbank.mn>

ACADEMIC AND RESEARCH INSTITUTIONS

■ CENTRE FOR DEVELOPMENT OF SMALL AND MICRO ENTERPRISES, BHUBANESHWAR

The Centre developed by Xavier Institute of Management, Bhubaneswar provides consultancy and training support to small and medium enterprises including SHG led micro-enterprises promoted by MFIs. The cell also collaborates with various development partners like NABARD, SIDBI and other Government Departments to provide support and guidance to the Grass Root Level Organizations.

Address: Xavier Institute of Management (XIM), Xavier Square, Bhubaneswar - 751013
Tel: 91-674-3983846; Fax: 91-674-2300995; Website: <http://www.ximb.ac.in>

■ CENTRE FOR ECONOMIC AND SOCIAL STUDIES (CESS), HYDERABAD

CESS is engaged in interdisciplinary research in analytical and applied areas of social sciences and also studies the yields of official Bt cotton seeds versus the un-official ones. Appreciating its role in promotion of research and training, the Indian Council of Social Science Research, Government of India recognized it as one of its network of institutions. The centre has promoted Research unit for Livelihoods and Natural Resources with support from Tata Trust for creating a centre of excellence in this field.

Address: Begumpet, Hyderabad - 500016 Andhra Pradesh
Tel: 91-40-23402789; Email: postmaster@cess.ac.in; Website: <http://www.cess.ac.in>

■ CENTRE FOR MICRO FINANCE, CHENNAI

The Institute for Financial Management and Research, Chennai (IFMR) is one of India's most prestigious business schools and academic institutions established in 1970. The Centre for Micro Finance (CMF) was established by IFMR in 2005 to improve the accessibility and quality of financial services for the poor through rigorous research, knowledge dissemination and evidence-based policy for MFIs. To achieve these objectives the Centre works in partnership with MFIs, Banks, Investors, Training Institutions and Academic Institutions in India and abroad, including Massachusetts Institute of Technology (MIT), Yale, Harvard, New York University (NYU) and Indian School of Business (ISB). The Centre offers several microfinance-related courses and workshops throughout the year. The sessions are conducted by IFMR academics and staff, as well as noted sector experts, and target a diverse audience including staff from MFIs and NGOs, bankers, corporate professionals, students and researchers.

Address: Institute for Financial Management and Research (IFMR) 24, Kothari Road, Nungambakkam, Chennai 600034; Tel: 91-44-28303400; Fax: 91-44-28279208; Email: sdjari@ifmr.ac.in; Website: <http://www.ifmr.ac.in/cmfi>

■ ENTREPRENEURSHIP DEVELOPMENT INSTITUTE OF INDIA, AHMEDABAD

EDI is an Education and Research Institution offering business entrepreneurship and management courses to support entrepreneurship development in young people. EDI has been promoted by IDBI Ltd, ICICI Ltd, IFCI Ltd, SBI along with Government of Gujarat in the year 1983 for providing training & orientation to CBOs & NGOs, Entrepreneurship training for rural poor and strengthening of rural artisans. EDI acts as a National Resource Organization committed to entrepreneurship education, training and research.

Address: Via Ahmadabad Airport and Indira Bridge, P.O. Bhat - 382428, District Gandhinagar, Gujarat; Tel.: 91-79-23969151/53/63; Fax: 91-79-23969164; Email: ediindiaad1@sancharnet.in; Website: <http://www.ediindia.org>

■ HELEN KELLER INSTITUTE FOR THE DEAF AND DEAF-BLIND, MUMBAI

The Institute has helped in educating and train 32 Deaf blind children and 130 deaf children, since its inception in July 1977. The institute is now recognized both nationally and internationally and is aided by the Ministry of Social Justice & Empowerment, New Delhi and Women, Child and Handicapped Development Office, Maharashtra. It has two separate schools - one for deaf, another for Deaf blind children, and a special residential unit for Deaf blind children residing outside Mumbai.

Address: Municipal Secondary School South wing, Near "S" Bridge, N.M.Joshi Marg, Byculla (w), Mumbai - 400011; Tel: 2301 9215 / 2308 7052; Telefax: 2301 8211; Email: hkidbind@hathway.com
Website: <http://www.helenkelleridb-mumbai.org>

■ INDIAN COUNCIL OF AGRICULTURAL RESEARCH, NEW DELHI

The Indian Council of Agricultural Research (ICAR) is an autonomous organization under the Department of Agricultural Research and Education, Ministry of Agriculture, Government of India. The Council is the apex body for coordinating, guiding and managing research & education in agriculture including horticulture, fisheries and animal sciences in the entire country. ICAR with its 97 institutes and 45 agriculture universities spread over across the country is one of the largest National Agricultural System in the world. It has active collaboration with international agricultural research institutions including CG centre's, CABI, FAO, NACA, APAARI, UN-CAPSA, APCAEM, ISTA, ISHS etc. It has signed MoU/Work Plans with over 30 countries for bilateral cooperation for agricultural research, training and study visits.

Address: Krishi Bhavan, Dr. Rajendra Prasad Road, New Delhi - 110 114; Tel: 91-11-23382629;
Fax: 91-11-25843285; Email: mr.ai.icar@nic.in; Website: <http://www.icar.org.in>

■ INDIAN SCHOOL OF MICROFINANCE FOR WOMEN (ISMW), AHMEDABAD

The ISMW was started in 2003 as an initiative to address the capacity building requirements in the microfinance sector. The School particularly focuses upon the lives of women who are the primary participants in microfinance interventions. The trainings conducted by the School are in keeping with the five thematic areas identified by the School. In addition the main focus is on designing women's collectives, strengthening community based organizations, focusing on cooperative models in MFIs and to bridge the capacity building gaps in these areas. The School works with organizations in the field on live issues confronting the CBFIs/MFIs and come out with innovative solutions tailored to meet unique requirements giving feedback of work into trainings. Development Knowledge Networks are developed and designed basically to generate and disseminate knowledge among a network of practitioners and researchers. The ISMW through its Citi Center for Financial Literacy (CCFL) has formed a network of partner organizations named National Alliance for Financial Literacy (NAFil) to take financial literacy as a movement across the country.

Address: 2nd floor, Shukun Arcade, Mithakhali Six Road, Ahmedabad - 380006, Gujarat
Tel: 91-79-26422819; Fax: 91-79-26422819; Email: admin@ismw.org.in;
Website: <http://www.ismw.org.in>

■ INDIRA GANDHI NATIONAL OPEN UNIVERSITY (IGNOU), NEW DELHI

IGNOU is an apex body, that co-ordinates and monitors distance education system throughout the country. It has also constituted the Distance Education Council and has provided expertise and assistance to other Open and Distance Learning Institutions in the country. It develops and produces courses for delivery through open learning and distance education mode. IGNOU is also actively involved in research, training and extension education activities. It offers various academic programmes that lead to Certificates, Diplomas and Degrees. IGNOU has achieved the distinction of becoming the largest University in the world with 1.8 million students on its rolls. With the increase in the number of students, the number of academic courses on offer also went up to 138. It has introduced a Certificate Course on SHGs and Women's Empowerment and a Certificate course in NGO Management through distance education mode.

Address: Maidan Garhi, New Delhi 110068; Tel: 91-11-29532321; Fax: 91-11-29536588;
Website: <http://www.ignou.ac.in>

■ INSTITUTE FOR DEVELOPMENT AND RESEARCH IN BANKING TECHNOLOGY (IDRBT), HYDERABAD

The IDRBT was established by Reserve Bank of India in the year 1996, as an autonomous Centre for Development and Research in Banking Technology. It has collaborated with the Ministry of Information & Technology, Government of India to pilot a Smart Card experiment for electronic transactions with public and private sector banks in Andhra Pradesh.

Address: Castle Hills, Road No.1, Masab Tank, Hyderabad - 500057 Andhra Pradesh
Tel: 91-40-23534981; Fax: 91-40-23535157; Email: publisher@idrbt.ac.in;
Website: <http://www.idrbt.ac.in>

■ INSTITUTE OF ECONOMIC GROWTH (IEG), DELHI UNIVERSITY, NEW DELHI

The Institute of Economic Growth is a social science research and training centre of excellence, founded by Professor V.K.R.V. Rao in 1958. It was set up to promote multidisciplinary research on issues relevant to India's economic growth and social development. The Indian Council of Social Science Research (ICSSR) gives a core maintenance and development grant to support the library and administrative infrastructure for research. The Ministry of Finance provides funds for training of the IES Probationers.

Address: University of Delhi, North Campus, New Delhi - 110007

Tel: 91-11-27667-288/365/424; Email: system@iegindia.org; Website: <http://iegindia.org>

■ INSTITUTE OF SMALL ENTERPRISES AND DEVELOPMENT (ISED), COCHIN

ISED, an autonomous institute established in 1955, supports itself on various types of assignments, programmes and consultancies. It utilises a significant part of its resources on development of innovative programmes. The Institute's mission is to advance the theory and practice of development and especially of small and medium enterprises (SMEs), among enterprises, policy makers, international partners, media and other practitioners. It collaborates with grass root level organizations, governments at local, regional and national levels, international organizations, including the UN System, Donors, Industry and Business associations, academic institutions around the world.

Address: ISED House, ISED Road Cochin - 682 028 Kerala

Tel: 91-484-2808171/2809884/2808727; Email ID: info@isedonline.org or ised@md2.vsnl.net.in;
Website: http://www.isedonline.org/html/ised_abt_01.html

■ M.S. SWAMINATHAN RESEARCH FOUNDATION (MSSRF), CHENNAI

M. S. Swaminathan Research Foundation (MSSRF) was registered in 1988 as a non-profit Trust. The basic mandate of MSSRF is to impart a pro-nature, pro-poor and pro-women orientation to a job-led economic growth strategy in rural areas through harnessing science and technology for environmentally sustainable and socially equitable development. MSSRF is undertaking research in five areas viz: Coastal Systems Research, Biodiversity & Biotechnology, Eco technology & Sustainable Agriculture, Reaching the Unreached, Education & Communication and Training & Capacity Building. Several of its projects involve formation of Community based organizations and farmers groups for ensuring people's participation and adopting bottom-up approach.

Address: 3rd Cross Street, Institutional Area, Taramani, Chennai - 600113, India

Tel: 91-44-22542698, 22541229; Fax: 91-44-22541319; Email: hmerc@mssrf.res.in;
Website: <http://www.mssrf.org>

■ NATIONAL AGRICULTURAL INNOVATION PROJECT (NAIP), NEW DELHI

The World Bank funded NAIP being implemented by ICAR, contributes to the sustainable transformation of Indian Agriculture in support of poverty alleviation and income generation by collaborative development and application of agriculture innovations by the public research organizations in partnership with the farmers group, the private sector, the civil society organizations and other stakeholders. The project has four Components and there are 176 sub-projects implemented across the country at various locations by various Government Institutions, Universities, Public Sector Undertakings and Non-Government Organizations. The three year project contemplates to produce sustainable livelihood models replicable elsewhere in the country. The sub-projects contemplate promotion of SHGs, water user groups and grass- root level institutions for ensuring people's participation and target group oriented interventions.

Address: NAIP, Floor 3 & 5, Krishi Anusandhan Bhawan – II, Pusa Complex New Delhi 110012

Tel: 91-11-2584 8772, 25842381; Web site: <http://www.naip.icar.org.in>

■ NATIONAL INSTITUTE OF RURAL DEVELOPMENT, HYDERABAD

National Institute of Rural Development is an autonomous organization under the Ministry of Rural Development, Government of India. NIRD provides training and orientation to the elected representatives and Rural Development functionaries about the impact of rural development initiatives of the Government of India. The institute's services are available to different Ministries, Development Department of the Central and State Governments, Banking Institutions, Public and Private Sector Undertakings, Voluntary Bodies, NGOs and International agencies concerned with rural development. There is State Institute of Rural Development (SIRD) situated in the respective 28 States in the country. The thrust areas of SIRDs include Panchayati Raj, Local Governance, Rural Poverty Reduction, Micro-Enterprise, Micro-Credit, SHGs, etc.

Address: Rajendra Nagar, Hyderabad - 500030; Tel: 91-40-24008526; Website: <http://www.nird.org.in>

■ NATIONAL INSTITUTE OF SMART GOVERNMENT (NISG), HYDERABAD

To transform Government departments and agencies from department-centric mode of working to a citizen-centric way of working, the National e-Governance Programme was conceived with the vision of *“Make all Government services accessible to the common man in his locality, through common service delivery outlets”*. NISG is helping the Government of India and State Government to realize the *“National e-Governance Vision”*. In its five years of existence NISG has handled a diversity of projects, providing consulting support to both Central and State Governments in India in developing and implementing e-Government projects. It evaluated a pilot project of the Andhra Pradesh Government that uses smart cards and mobile phones for disbursing social benefits (including financial services) to citizens.

Address: NISG, 1st Floor, Astra Towers, Opp. CII Building, Hi-tech City, Kondarpur, Hyderabad – 500084; Email: ceo@nisg.org; Website: <http://www.nisg.org>

■ STATE INSTITUTE OF PANCHAYAT AND RURAL DEVELOPMENT (SIPRD), WEST BENGAL

SIPRD is an Apex institute at the state level in the field of training and research in rural development in the State of West Bengal. The institute endeavors to impart training to the elected representatives of the rural people in the three-tier panchayat system. The *“Orientation Study Centre”* functioning in West Bengal since 1961 was renamed as *“State institute of Rural Development”* in the year 1988. Another parallel institute viz. *“State institute of Panchayats”* for the training of Panchayat functionaries was established in Kalyani in 1991. Later during 1996, consequent to the merger of Panchayat and Rural Development Department by the Government of West Bengal these two institutes were also merged and were named as SIPRD. SIPRD, the Society for Training and Research on Panchayats and Rural Developments was created in 1997 which aims at guiding the institute in training and research, accommodate the funding agencies in the programs of the institute and for conducting sponsored training programmes.

Address: Panchayats & Rural Development Department, Government of West Bengal, Kalyani, Nadia, West Bengal – 741235; Tel: 91-33-25828161, 25825641; Fax: 91-33-25828257; Email: wbsiprd@vsnl.net; Website: <http://www.siprd.org>

■ TATA ENERGY RESOURCES INSTITUTE (TERI), NEW DELHI

TERI established in the year 1974 has created an environment that is enabling, dynamic and inspiring for the development of solutions to global problems in the fields of energy, environment and current patterns of development. The annual *“Delhi Sustainable Development Summit”* is a major event focusing on sustainable development, the pursuit of the Millennium Development Goals (MDGs) and assessment of worldwide progress in these critical areas. The Institute has grown substantially over the years, particularly, since it launched its own research activities and has its presence across the world. The central element of TERI’s philosophy has been its reliance on entrepreneurial skills to create benefits for society through the development and dissemination of intellectual property. Dr. R K Pachauri, Vice Chairman of TERI is the chairman of the *“Intergovernment Panel on Climate Change”* (IPCC) which won the 2007 Nobel Prize Peace award jointly with the former United States Vice President Al Gore.

Address: Darbari Seth Block, IHC Complex, Lodhi Road, New Delhi - 110 003
Tel. 91-11-2468 2100 and 41504900; Fax 91-11-2468 2144 and 2468 2145;
Email: mailbox@teri.res.in; Website: <http://www.teriin.org>

■ THE INTERNATIONAL CROPS RESEARCH INSTITUTE FOR THE SEMI-ARID TROPICS (ICRISAT), HYDERABAD

The International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) is a nonprofit, non-political organization that does innovative agricultural research and capacity building for sustainable development with a wide array of partners across the globe. ICRISAT’s mission is to help empower 600 million poor people to overcome hunger, poverty and a degraded environment in the dry tropics through better agriculture. It is headquartered near Hyderabad of Andhra Pradesh. ICRISAT-Nairobi is the regional hub for Eastern and Southern Africa. It works towards improving people’s livelihoods in crop- livestock- tree productions systems in the semi arid tropics through integrated genetic and natural resource management.

Address: Patancheru - 502324 Andhra Pradesh; Tel: 91-403-0713071; Fax: 91-403-0713074;
Email: icrisat@cgiar.org; Website: <http://www.icrisat.org>

GOVERNMENT AND PUBLIC SECTOR UNDERTAKINGS/ GOVERNMENT PROMOTED NATIONAL INSTITUTIONS

■ AGRICULTURAL AND PROCESSED FOOD PRODUCTS EXPORT DEVELOPMENT AUTHORITY (APEDA), NEW DELHI

APEDA develops agricultural commodities and promotes their exports in India with financial assistance for Marketing, Infrastructure and Quality Development. The website contains Directory on Exporters and Importers by commodity. It also provides information on volume of Export and Import done along with international prices.

Address: Ministry of Commerce, Government of India, NCUI Building, 3, Siri Institutional Area, August Kranti Marg, New Delhi - 110016; Tel: 91-11-26513204/4572; Fax: 91-11-26526187; Email: headq@apeda.com; Website: <http://www.apeda.com>

■ ALL INDIA DISASTER MITIGATION INSTITUTE (AIDMI), AHMEDABAD

AIDMI based in Gujarat works on Disaster Preparedness and Mitigation and has designed insurance schemes for disaster risks for vulnerable communities including micro-insurance. The Organization works towards bridging the gap between Policy, Practice and Research related to disaster risk mitigation and resuction.

Address: 411, Sakar Five, Ashram Road, Ahmedabad - 380009 Gujarat
Tel: 91-79-26586234; Fax: 91-79-26582962; Email: westteam@aidmi.org;
Website: <http://www.southasiadisasters.net/> <http://www.aidmi.org>

■ ANDHRA PRADESH MAHILA ABHIVRUDDHI SOCIETY (APMAS), HYDERABAD

A State level Technical Support Institution providing capacity building, quality rating, research and advocacy service to SHGs and others in Microfinance services. It was established in the year 2001 and presently operating in 11 districts of Andhra Pradesh and five other States. The core business is to build the capacity of the governmental and non-governmental Implementing Institutions to apply the quality assessment and quality enhancement instruments. The website has several useful downloadable documents pertaining to quality assessment, capacity building, livelihood and research & advocacy.

Address: Plot No. 20, Rao and Raju Colony, Road No. 2, Banjara Hills, Hyderabad - 500034
Tel.: 91-40-23547927/52; Fax: 91-40-23547926; Email: info@apmas.org or msrk2508@apmas.org;
Website: <http://www.apmas.org>

■ CENSUS OF INDIA 2001- DATA DISSEMINATION WING, NEW DELHI

The Indian Census is the largest single source of a variety of statistical information on different characteristics of the people of India. With a history of more than 130 years, this reliable, time tested exercise has been bringing out a veritable wealth of statistics every 10 years, beginning from 1872. It provides demographic information about the villages, districts and states in India in the form of CDs, Data Sheets and Census Tables. The field survey has been initiated now for production of 2011 Census information which includes several additional information of the population and households. A "National Population Register" of usual residents is also being prepared along with the Census 2011 which would facilitate strengthening the security of the country and allow for better targeting of Government Schemes and entitlements.

Address: India 2A, Man Singh Road, New Delhi - 110011; Tel: 91-11-23070629;
Fax: 91-11-23383145; Email: rgoffice@ndf.vsnl.net.in; Website: <http://www.censusindia.gov.in>

■ CENTER FOR ENVIRONMENT EDUCATION (CEE), AHMEDABAD

The CEE was established as a Centre of Excellence in 1984, supported by the Ministry of Environment and Forests (MoEF), Government of India. It has inherited the rich multi-disciplinary resource base and varied experience of Nehru Foundation for Development (NFD), its parent organization. CEE's primary objective is to improve public awareness and understanding of the environment with a view to promoting the conservation and sustainable use of nature and natural resources, leading to a better environment and a better quality of life.

Address: Nehru Foundation for Development Thaltej Tekra Ahmedabad-380054
Tel: 91-79-26853873/26857123; Fax: 91-79-26858010; Email: cee@ceeindia.org;
Website: <http://www.ceeindia.org>

■ **CENTRAL SOCIAL WELFARE BOARD, NEW DELHI**

The Central Social Welfare Board came into existence in an era when India became a newly independent nation to provide welfare services for the disadvantaged sections of society. The Board is an autonomous organization under the Ministry of Women and Child Development. It was meant to provide services to women and children for their protection, capacity building and total empowerment. It also attempts to raise awareness about the legal and human rights of women and girl child and organize campaigns against social evils affecting them. The programmes are implemented through State Social Welfare Boards across the country, with NGOs being the implementation partners.

Address: Samaj Kalyan Bhawan, B-12, Qutub Institutional Area, New Delhi - 110016
Tel: 91-11-26960059/60, 61, 26562694, 26964447; Fax: 91-11-26960057;
Email: cswb_1@yahoo.co.in; Website: <http://www.cswb.gov.in>

■ **CONFEDERATION OF INDIAN INDUSTRY (CII), NEW DELHI**

The CII works to create and sustain an environment conducive to the growth of industry in India, partnering with industry and government alike through advisory and consultative processes. It has 64 offices in India and 9 overseas. Institutional partnership is with 213 counterpart organizations in 88 countries. CII serves as reference point for Indian industry and the international business community.

Address: The Mantosh Sondhi Centre, 23, Institutional Area, Lodhi Road, New Delhi - 110003
Tel: 91-11-246299947; Fax: 91-11-24626149; Email: ciico@cii.in; Website: <http://www.cii.in>

■ **COUNCIL FOR ADVANCEMENT OF PEOPLE'S ACTION AND RURAL TECHNOLOGY (CAPART), NEW DELHI**

The Council for Advancement of People's Action and Rural Technology setup in September 1986, operates as an autonomous body under the aegis of the Ministry of Rural Development, Government of India. It is assisting over 12,000 voluntary organizations in the country for implementing a wide range of development initiatives. CAPART works with the objective of improving the quality of life in the rural areas, particularly the poor and socially disadvantaged sections of society. CAPART receives the bulk of its funds from the Government of India. It also has partnerships with international donors to facilitate routing of funds to voluntary organizations.

Address: India Habitat Centre, Zone-V-A, 2nd Floor, Lodhi Road, New Delhi – 110003
Tel: 91-11-24642391, 24642393, 24642395; Fax: 91-11-24648607, 24625822;
Email: capart@caparthq.delhi.nic.in; Website: <http://www.capart.nic.in>

■ **CREDIT INFORMATION BUREAU INDIA LIMITED (CIBIL), MUMBAI**

Incorporated in 2000, CIBIL provides comprehensive credit information; including details pertaining to credit facilities already availed of by a borrower as well as his repayment track record. It fulfills the needs of "credit granting institutions" for comprehensive credit information by collecting, collating and disseminating credit information pertaining to both commercial and consumer borrowers, to a closed group of members. The Banks, Financial Institutions, NBFCs, Housing Finance Companies and Credit Card Companies use CIBIL's information.

Address: Hoechst House, 6th Floor, 193 Backbay Reclamation, Nariman Point, Mumbai - 400021
Tel: 91-22-66384600, 22817788; Fax: 91-22-66384666; Email: info@cibil.com;
Website: <http://www.cibil.com/>

■ **DEPOSIT INSURANCE & CREDIT GUARANTEE CORPORATION (DICGC), MUMBAI**

The Deposit insurance and Credit Guarantee Corporation is a wholly owned subsidiary of the Reserve Bank of India created by an Act of Parliament. It protects the depositors and pays back to them in case the bank fails to repay. The insurance coverage is meant for depositors in all the banks operating in India. The RBI had also setup Credit Guarantee Corporation of India in 1971 for encouraging banks to extend loans to the weaker section through provision of guarantee cover for such loans and advances extended by the banks under the priority sector. It also provides a guarantee scheme to MFIs to insure small bank loans against external risks.

Address: RBI, Byculla Office, 2nd Floor, Mumbai, Central Mumbai – 400008; Tel: 91-22-23084121;
Fax: 91-22-23015662; Email: dicgc@rbi.org.in; Website: <http://www.dicgc.org.in>

■ EXPORT PROMOTION COUNCIL FOR HANDICRAFTS (EPCH), NEW DELHI

Export Promotion Council for Handicrafts under the aegis of Development Commissioner (Handicrafts), Ministry of Textiles, Government of India is a non-profit organization, established under the EXIM policy of Government of India in the year 1986-87. It has created necessary infrastructure as well as marketing and information facilities, which are availed both by the member exporters and importers. The Council is engaged in promotion of handicrafts from India and project India's image abroad as a reliable supplier of high quality handicrafts.

Address: EPCH House, Pocket - 6 & 7, Sector 'C', L.S.C., Vasant Kunj, New Delhi - 110070
Tel: 91-11-26135256/57/58; Fax: 91-11-26135518/19; Email: epch@vsnl.com; Website: <http://www.epch.in>

■ FEDERATION OF INDIAN CHAMBER OF COMMERCE & INDUSTRY (FICCI), NEW DELHI

FICCI plays a leading role in policy debates that are at the forefront of social, economic and political change. FICCI is active in 39 sectors of the Indian economy. FICCI's stand on policy issues, is sought out by think tanks, Government and Academia. FICCI has joint business councils with 79 countries around the world. It has a nationwide membership of over 1,500 Corporations and over 500 Chambers of Commerce and Business Associations. FICCI serves as the first part of call for Indian Industry and International business community.

Address: Federation House, Tansen Marg, New Delhi - 110001 Tel: 91-11-23738760 Fax: 91-11-23721504 Email: ficci@ficci.com Website: <http://www.ficci.com>

■ FINANCIAL INFORMATION NETWORK AND OPERATIONS (FINO), MUMBAI

Financial Information Network & Operations Ltd. founded in 2006, has the single objective of building technologies to enable financial institutions to serve the under-served and the unbanked sector and also to service the technology requirements of entities engaged in servicing the bottom of pyramid customers. FINO is incubated by ICICI Bank Core banking system component, provides accounting, MIS, reporting and monitoring facility for all asset and liability products that the Micro sector requires. FINO has formed FINO Fintech Foundation to carry on the activity of promoting sustainable livelihoods for the rural poor through the provision of financial & insurance services and technical assistance in an integrated and sustainable manner.

Address: C - 401, Business Square, Chakala Andheri Kurla Road, Andheri (East), Mumbai - 400093 Maharashtra; Tel.: 91-22-40973321, 40973466; Fax: 91-22-40973300; Email: info@fino.co.in; Website: <http://www.fino.co.in>

■ HOUSING AND URBAN DEVELOPMENT CORPORATION (HUDCO), NEW DELHI

HUDCO was an expression of the concern of the Central Government with regard to the deteriorating housing conditions in the country. The principle mandate of HUDCO was to ameliorate the housing conditions of all groups with a thrust to the needs of the Low Income Group and Economically Weaker Sections. Over the years, HUDCO has further been able to mobilize resources from agencies like LIC, GIC, Banking sector, International Assistance (KfW, JBIC, ADB, USAID, etc.) and market borrowings.

Address: HUDCO Bhawan, Core-7A India Habitat Centre Lodhi Road, New Delhi – 110003
Tel: 91-11- 24649610, 24649627; Fax: 91-11-24625308; Email: hudco@hudco.org, prm@hudco.org; Website: <http://www.hudco.org/ophigh1.htm>

■ INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED (IL&FS), MUMBAI

IL&FS was promoted by the Central Bank of India, Housing Development Finance Corporation Limited and Unit Trust of India. The organization has focussed on the commercialisation and development of infrastructure projects and creation of value added financial services. IL&FS has established an exclusive business unit called the Cluster Development Initiative to address the infrastructure, market access, technology and finance requirements of SMEs through development of modern industrial clusters in textiles, pharmaceutical, leather, light engineering, agro/food processing, crafts and other industry verticals across the country. IL&FS has also been appointed as Project Management Consultant by GoI to set up 25 integrated textile park clusters in the country.

Address: Plot C 22, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051
Tel: 91-22-26533333, 26533232; Fax: 91-22-26533038; Email: info@ilfsindia.com; Website: <http://www.ilfsindia.com>

■ INSTITUTE OF RURAL CREDIT AND ENTREPRENEURSHIP DEVELOPMENT (IRCED), SANGLI

The organization had started its developmental activities from year 1994 in the tribal belt of Raigad district of Maharashtra state on food grain bank. Since then the organization is doing developmental work in the areas of Agriculture, Rural Health, Micro-credit, Crafts, etc. The organization is based in Sangli district of Maharashtra and works in the drought prone areas of Maharashtra and Karnataka state. Presently it also expanded its developmental activities in Vidharbha region of the State on computer literacy program.

Address: 6, Nishant Apartment, Nagraj Colony, Vishrambagh, Sangli - 416415 Maharashtra
Tel: 91-233-2302125; Fax: 91-233-2301473; Email: san_irced@sancharnet.in;
Website: <http://www.irced.org>

■ INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY (IRDA), HYDERABAD

IRDA was set up to protect the interests of the policy holders and to regulate, promote and ensure orderly growth of the Insurance Industry in the country. The website contains details of Micro-insurance products available as on date from different organizations.

Address: 3rd Floor, Parisrama Bhavan, Basheerbagh, Hyderabad - 500004 Andhra Pradesh
Tel: 91-40-23381100; Fax: 91-40-66823334; Email: irda@irda.gov.in; Website: <http://www.irdaindia.org>

■ JAMMU & KASHMIR SCs, STs & BCs DEVELOPMENT CORPORATION, JAMMU

The Corporation was established in the year 1986 as a wholly owned corporation of the Jammu & Kashmir Government (under the Ministry of Social Welfare J&K State). The prime objective of the Corporation is to work for socio-economical and educational upliftment of its target group people and to provide better self employment avenues.

Address: Romesh Market, Shastri Nagar, Jammu Tawi - 180004; Tel: 91-191-2433229, 2452009;
Fax: 91-191-2433229; Website: <http://www.jkscstbccorp.in>

■ KHADI AND VILLAGE INDUSTRIES COMMISSION (KVIC), MUMBAI

The Khadi and Village Industries Commission is a statutory body established by an Act of Parliament. It has offices (KVIB) in all the States/Union Territories in the country for promoting Khadi and Village Industries through provision of incentives, subsidies and training for skill upgradation. It aims to revive 100 traditional industry clusters of khadi and village industry and coir for their comprehensive development in the next five years. One of the major schemes of the Commission is the Scheme of Fund for Regeneration of Traditional Industries. Rural Industries Centre and Margin Money Scheme are two major programmes of the commission operating at all India level.

Address: "Gramodaya", 3, Irla Road, Vile Parle (West), Mumbai – 400056
Tel: 91-22-26714320, 26714322; Fax: 91-22-26711003; Email: kvichq@bom3.vsnl.net.in;
Website: <http://update.kvic.org.in>

■ MINISTRY OF AGRICULTURE, DEPARTMENT OF AGRICULTURE AND COOPERATION, NEW DELHI

The Ministry of Agriculture, Government of India comprises of three Deptts viz: Department of Agriculture and Cooperation, Department of Agricultural Research and Education and Department of Animal Husbandry and Dairying. The Department of Agri and Cooperation is engaged in promoting programmes and schemes related to agriculture through respective State Department of Agriculture. The website contains interesting information on agriculture sector such as Agriculture Census, Compendium of Plan schemes of the Department, etc. The Department is also engaged in implementing watershed development projects in shifting cultivation areas and the activities undertaken in this programme include Micro-finance for soil and moisture conservation measures like construction of check dams, water harvesting structures, etc.

Address: Krishi Bhavan, Dr. Rajendra Prasad Road New Delhi - 110001; Tel: 91-11-23782691;
Fax: 91-11-23384129; Email: am.krishi@nic.in; Website: <http://agricoop.nic.in>

■ MINISTRY OF DEVELOPMENT OF NORTH EASTERN REGION (DONER), NEW DELHI

The Ministry of Development of North Eastern Region was set up in September 2001 to act as the Nodal Department of the Central Government to deal with matters pertaining to socio-economic development of the eight States of the North East i.e. Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim region.

Address: Maulana Azad Road, Vigyan Bhawan Annexe, New Delhi - 110011; Tel: 91-11-23022020; Fax: 91-11-23022024; Email: secydoner@nic.in; Website: <http://mdoner.gov.in>

■ MINISTRY OF HUMAN RESOURCE DEVELOPMENT, GOVERNMENT OF INDIA, NEW DELHI

Mahila Samakhya is a national programme that encourages its members to identify their social agenda and build the capacities of SHGs to work together to address their concerns. The programme is implemented by the Ministry of Human Resource Development Government of India.

Address: Shastri Bhawan, New Delhi – 110001; Tel.: 91-11-03161336; Fax 91-11-23074113; Website: <http://www.education.nic.in/ms/ms.asp>

■ MINISTRY OF INDUSTRIES, GOVERNMENT OF INDIA, NEW DELHI

Pradhan Mantri Rojgar Yojana (PMRY) is a Government scheme providing self-employment through provision of microenterprises to educated unemployed youth in urban and rural areas. The objective of the programme is to set-up 0.7 million Micro-enterprises to benefit one million educated unemployed youth. The beneficiaries data base would be a potential resource for MFIs while targeting urban clients.

Address: Udyog Bhavan, Rafi Marg, New Delhi – 110011; Tel: 91-11-23061566/1739; Fax: 91-11-23063141; Website: http://ari.nic.in/ari_pmrymain.htm

■ MINISTRY OF LABOUR, DIRECTORATE GENERAL OF EMPLOYMENT AND TRAINING (DGE&T), GOI, NEW DELHI

The DGE&T is the apex organization for Development and Coordination at National Level for the programmes relating to vocational training including those which addresses women. The Directorate General of Employment and Training was setup initially for the purpose of resettling demobilized defense service personnel and discharged war workers in civil life. Subsequently the scope of the Directorate was extended to cover employment service to all civilians.

Address: Shram Shakti Bhawan, 2 & 4, Rafi Marg, New Delhi - 110001; Tel: 91-11-23350896; Fax: 91-11-23351878; Email: laborweb@nic.in; Website: <http://dget.nic.in>

■ MINISTRY OF RURAL DEVELOPMENT, NEW DELHI

The Integrated Rural Development Programme (IRDP) was introduced by Ministry of Rural Development, Govt. of India on Oct, 2nd, 1981 across the country. During the period 1982-83 to November 1998, more than 53.0 million below poverty line (BPL) families were covered with bank loans aggregating over Rs. 195 billion. With a view to involving the rural women more intensively in economic activities, DWCRA was launched in 1982-83 with exclusive focus on providing credit, training and management skills to poor women in all districts in the country. As at the end of January 1999, about 2.45 lakh groups were formed covering around 4 million rural women. The training component for capacity building of the borrowers under these programmes was provided by TRYSEM which aimed at providing basic technical and managerial skills to families below the poverty line. The GOI decided to restructure the then existing rural self-employment programmes like IRDP, DWCRA, TRYSEM etc., by launching a new programme known as Swarnjayanti Gram Swarozgar Yojana (SGSY) from April 1999. SGSY provides micro credit and group insurance services to the poor through SHGs. The programme is a centrally sponsored scheme implemented in the rural areas of the country.

Address: Krishi Bhawan, New Delhi - 110 001; Tel: 91-11-23782373, 23782327; Fax: 91-11-23385876; Website: <http://www.rural.nic.in>, Website: <http://www.drd.nic.in>

■ **MINISTRY OF URBAN EMPLOYMENT AND POVERTY ALLEVIATION, NEW DELHI**

The Swarna Jayanti Shahri Rozgar Yojna, (SJSRY) implemented by the Ministry, seeks to provide gainful employment to the urban poor, unemployed or under-employed, through setting up of self-employment ventures.

Address: Nirman Bhawan, Maulana Azad Road New Delhi - 110 011
Tel: 91-11-23022199; Fax: 91-11-23061459; Website: <http://urbanindia.nic.in>

■ **MINISTRY OF WOMEN AND CHILD DEVELOPMENT (MWCD), NEW DELHI**

As a nodal Ministry for the advancement of women and children, the Ministry formulates plans, policies and programmes, enacts/ amends legislation, guides and coordinates the efforts of both governmental and non-governmental organizations working in the field of Women and Child Development. Swayamsiddha is one of the major programmes of the Ministry addressing the women under micro-credit concept. The Ministry is also engaged in the implementation of Support for Training and Employment Project (STEP) that aims at extending training for up gradation of skills and sustainable employment for women through action-oriented projects, which employ women in large numbers. The target group comprises of the disadvantaged sections of the society.

Address: Jeevan Deep Building, Parliament Street, New Delhi - 110001
Tel: 91-11-3733980, 3340304; Website: <http://wcd.nic.in>

■ **MINISTRY OF TEXTILES, BABA SAHEB AMBEDKAR HASTASHILP VIKAS YOJANA (BAHVY) NEW DELHI**

The scheme launched in 2001-02, envisages a package of support to the cluster of handicraft artisans, which includes basic inputs, infrastructural support and capacity enhancement.

Address: Ministry of Textiles, Government of India, West Block-VII. R. K. Puram, New Delhi - 110066
Tel: 91-11-26106902, 26103562; Fax: 91-11-26163085; Email: dchejs@nic.in;
Website: <http://handicrafts.nic.in>

■ **MSME-DEVELOPMENT INSTITUTE, KOLKATA**

MSME – Development Institute formerly called as Small Industries Service Institute is a field institute of office of Development Commissioner (MSME) under Ministry of MSME, Government of India that provides assistance for the promotion and development of Micro, Small and Medium Scale Industries in the State of West Bengal and Union Territory of Andaman & Nicobar Islands. The website contains weblinks of other similar institutes functioning in other 30 states in the country.

Address: 111 & 112, B. T. Road, Kolkata 700108; Tel: 91-33- 25770595/0597/0598;
Fax: 91-33-2577-5531; Email: director@sisikolkata.gov.in; Website: <http://sisikolkata.gov.in>

■ **MUNICIPAL CORPORATION VISAKHAPATNAM (MCV), VISAKHAPATNAM**

In order to improve the quality and promptness of service to the citizens of Visakhapatnam, the Municipal Corporation of Visakhapatnam has released “The Citizen Charter” to achieve the twin purpose of streamlining public service and informing the citizens of their rights and responsibilities. The MCV provides training in home servicing for uneducated women, computer training for the semi-literate and helps the urban poor women to find employment in various industries.

Address: Greater Municipal Corporation, Visakhapatnam - 530001 Andhra Pradesh
Website: <http://www.visakhapatnammunicipalcorporation.org>

■ **NATIONAL ASSOCIATION OF THE BLIND (NAB), MUMBAI**

The association works to empower the visually challenged, with education and training, towards self-sufficiency through employment or self-employment. In order to educate the blind, NAB started the Talking Book Center in 1963. Their vision is to work towards an environment where each and every blind person of this country will be able to lead a life up to his optimum potential and be so empowered as to be able to work towards his own growth and development.

Address: Department of Employment, 2nd Floor, 11 / 12, Khan Abdul Gaffar Road, Worli Seaface, Mumbai - 400025; Tel: 91-22-4988134; Fax: 91-22-4932539; Email: nabin@bom3.vsnl.net.in;
Website: <http://www.nabindia.org>

■ NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION, NEW DELHI

The National Backward Classes Finance & Development Corporation (NBCFDC) is a Govt. of India undertaking established in 1992 under the aegis of Ministry of Social Justice and Empowerment. The objective is to promote economic and developmental activities for the benefit of backward classes and to assist the poorer section of these classes in skill development and self employment ventures. NBCFDC provides financial assistance through State Channelising Agencies (SCAs) nominated by the State Governments/Union Territories. NBCFDC also provides Micro Financing through SCAs/ Self Help Groups (SHGs).

Address: 5th Floor, NCUI Building, 3, Siri Institutional Area, Khel Gaon Marg, New Delhi - 110016
Tel: 91-11-26511027; Fax: 91-11-26850086; Email: nbcfdc@del3.vsnl.net.in; Website: <http://nbcfdc.org.in>

■ NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT, MUMBAI

NABARD was setup as an Apex Development Bank with a mandate for facilitating credit flow for promotion and development of Agriculture, Small Scale Industries, Cottage and Village Industries, Handicrafts and other Rural Crafts. It extends assistance to the Government, the Reserve Bank of India and other organizations in matters relating to rural development. It acts as an Apex refinancing agency for these institutions providing investment and production credit for promoting various development activities in rural areas. Its services include extending formal banking to the unreached rural poor by evolving a supplementary credit delivery system in a cost effective manner by promoting SHGs. The SHG Bank Linkage Programme, since its launch in 1992, has emerged as the leading Micro-Finance programme in the country. As on 3rd March, 2008, 5 million SHGs maintained savings bank accounts and had savings worth Rs. 38 billion. The programme has covered more than 70 million poor household making it the largest Micro-finance programme in the world. For details access www.nabard.org/fileupload/databank/annual_reports/Annual_Reports_2008_09_English_100809.pdf. The site also contains the Report on the "status of Micro-Finance in India – 2008-09.

Address: MicroCredit Innovations Department, Plot No. C-24, G Block, 2nd Floor, E-Wing, Bandra Kurla Complex, P.B. No. 8121, Bandra (East), Mumbai 400051.; Tel: 91-22-26539244; Fax: 91-22-26528141; Email: nabmcid@vsnl.com; Website: <http://www.nabard.org>

■ NATIONAL CENTER FOR PROMOTION OF EMPLOYMENT FOR DISABLED PEOPLE (NCPEDP), NEW DELHI

National Centre for Promotion of Employment for Disabled People was registered as a Trust in 1996, with a Board of Management which has representation from industry, NGOs, disabled people and international agencies. It stresses the need to move away from traditionally held views of charity and welfare to those of productivity and empowerment of disabled people. It comprises of five major units addressing the felt needs of the disabled persons. The Employment Unit has been instrumental in raising employment-related issues at various forums. Recognising that the right information at the right time gives added advantage, it provides details on lists of employment exchanges and placement centres, available employment schemes, list of vocational rehabilitation centres and list of polytechnics. Likewise, the other units namely Access Communication, Education and Policy & Law provides very valuable information to the disabled for empowering themselves:

Address: A-77, South Extension Part II, New Delhi – 110049; Tel: 91-11-26265647;
Fax: 91-11-26265649; Email: secretariat@ncpedp.org; Website: <http://www.ncpedp.org>

■ NATIONAL DAIRY DEVELOPMENT BOARD (NDDB), ANAND

The National Dairy Development Board was merged with the erstwhile Indian Dairy Corporation by an Act of India's Parliament with effect from October, 1987. The Dairy Board has planned and spearheaded India's dairy programmes by placing dairy development in the hands of milk producers and the professionals they employ to manage their cooperatives. The Dairy Board implements cooperative development and governance programmes across the country. "Operation Flood", was the programme of the NDDB extended over 26 years and used World Bank loan to finance India's emergence as the world's largest milk producing nation. The National Dairy Development Board assists in Institution Building (IB), Enhancing Women Involvement in Cooperatives (EWIC) and Strengthening Procurement Systems (SPS). NDDB has also set up separate units and works in close association with a number of national level institutions viz., Sabarmati Ashram Gaushala, Bidaj, Animal Breeding Centre (ABC), Salon, Institute of Rural Management, Anand (IRMA), National Cooperative Dairy Federation of India (NCDFI), Anand and Foundation for Ecological Security (FES), Anand.

Address: PB No. 40, Anand – 388001 Gujarat; Tel: 91-2692-260148, 260149, 260160;
Fax: 91-2692-260157; Email: anand@nddb.coop; Website: <http://www.nddb.org>

■ NATIONAL DAIRY RESEARCH INSTITUTE (NDRI), KARNAL

The National Dairy Research Institute (NDRI) functioning under the Indian Council of Agricultural Research (ICAR) provides high quality education in the field of dairying in Asia. The Institute works in close liaison with various National and International developmental agencies to assist the country in its dairy development plans. The mandate of NDRI is to undertake basic and applied research in the area of Dairying covering Production, Processing, Economics and Management. Institute also provides technical advice and guidance to central and state government organizations, cooperative institutions and private entrepreneurs in the development of cattle and dairy industry in India.

Address: Deemed University Karnal – 132001, Punjab; Tel: 91-184-2252800, 2259002;
Fax: 91-184-2250042; Email: feedback@ndri.res.in; Website: <http://karnal.nic.in>

■ NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION (NHFC), FARIDABAD

The Corporation setup in 1997, by the Ministry of Social Justice & Empowerment, Government of India functions as an apex institution for channelising the funds to persons with disabilities through the State Channelising Agencies (SCAs) nominated by the State Government(s) or through Non Government Organizations (under Micro Credit Scheme). Under 'Micro Credit Scheme', loan is provided (through SCAs) to weaker section of the disabled for starting or augmenting income generation activities.

Address: Red Cross Bhawan, Sector-12, Faridabad - 121007 Haryana; Tel: 91-129-2287512, 2287513; Fax: 91-129-2284371; Email: nhfdc@nda.vsnl.net.in; Website: <http://www.nhfdc.org>

■ NATIONAL MINORITIES DEVELOPMENT AND FINANCE CORPORATION (NMDFC), NEW DELHI

Around 18.0 percent of India's population comprise of minority communities which include Muslims, Christians, Buddhists, Sikhs and Parsis. NMDFC was incorporated under the aegis of "Ministry of Social Justice & Empowerment" Govt. of India in the year 1994 with the main objective to promote economic development of the poorer section of minorities. It launched the scheme of Micro Financing in 1998 on the pattern of Grameen Bank of Bangladesh and Rashtriya Mahila Kosh (under the Ministry of Women and Child Development) in the country. The scheme envisages micro credit to poorest among poor through selected NGOs of proven bonafide and their network of Self Help Groups. The loan is extended through designated State Channelizing Agencies and NGOs. Presently, NMDFC has 36 operational SCAs in 24 States and 3 Union Territories and a network of more than 200 NGOs to implement its programs across the country.

Address: Scope Minar, Core 2 Second Floor, Laxmi Nagar, New Delhi – 110092
Tel: 011-22441635; Website: <http://www.nmdfc.org>

■ NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LIMITED, NEW DELHI

The corporation is engaged in providing financial support to MFIs based in north-east India for the development of Animal Husbandry, Agri-Horticulture Plantation, Medicinal Plantation and Micro-insurance. The registered office is located in Assam while all other north-eastern states possess branch offices.

Address: C-172, Sarvodaya Enclave, New Delhi - 110017; Tel: 91-0-9312650558;
Fax: 91-11-26533824; Website: <http://www.nedfi.com>

■ RASHTRIYA GRAMIN VIKAS NIDHI, GUWAHATI

RGVN is a national level development support organization working in eastern and non-eastern parts of India since two decades with special focus on livelihood enhancement. It has been providing financial support and capacity building support to NGOs, CBOs and SHGs towards various income generation projects through its two main programmes. The major sources of funding are NABARD, SIDBI, HDFC, SBI and O1-DIA Opportunity International-Australia. RGVN has developed a grading tool called "RGVN Institutional Development Index" (RIDI) which includes 25 parameters to evaluate and grade NGOs.

Address: Aruna Complex, Bye Lane No. 8 Rajgarh Road, Guwahati, Assam – 781003
Tel: 91-0361-2452320, 2528652; Fax: 91-0361-2528523; Email: rgvnho@gmail.com or info@rgvnindia.org; Website: <http://www.rgvnindia.org>

■ RASHTRIYA MAHILA KOSH, NEW DELHI

RMK is a national level microfinance apex organization (National Credit Fund of Women) providing microfinance services to women in India. It was established in the year 1993 as an independent registered society by the Ministry of Women & Child Development, Government of India. It provides loan to the MFIs and NGOs for on-lending to women self-help groups under their various schemes. The Gold Credit Pass Book Scheme provides hassle-free finance upto Rs.50 million to eligible medium and large NGOs to revolve the fund sanctioned by RMK for 3 years. Likewise under its Bulk Lending Scheme, loan upto Rs 50 million is provided to those fulfilling the eligibility norms. RMK also acts as a government body for influencing development and micro-finance policy and creating a more enabling policy and legal environment for spread of micro-finance activities in India. It has no regional or branch offices and functions from its office located at Delhi. In the 2009 budget, Rs. 5 billion has been earmarked for promoting its activities in a much broader scale.

Address: 1, Abul Fazal Road, Bengali Market, New Delhi – 110001; Tel.: 91-11-23354619, 23354620; Fax: 91-11-23354621; Email: ed_rmk@nic.in; Website: <http://www.rmk.nic.in>

■ REHABILITATION COUNCIL OF INDIA, NEW DELHI

The Council in collaboration with Media Lab Asia has developed a comprehensive national web portal on disability which will be a gateway to all related information regarding different disability issues. The portal is designed to provide all related information regarding different disability issues at one platform. This will enable persons with disabilities, NGOs, professionals, policy makers, students, parents, community workers and all other stakeholders to access information relating to the disability sector

Address: B-22, Qutab Institutional Area, New Delhi - 110016; Tel: 91-11-26532816, 26534287; Fax: 91-11-26534291; Email: rehabstd@nde.vsnl.net.in; Website: <http://www.rehabcouncil.nic.in>

■ RESERVE BANK OF INDIA (RBI), MUMBAI

The Reserve Bank of India established on April 1, 1935 is fully owned by the Government of India. The Preamble of the Reserve Bank of India describes the basic functions of the Reserve Bank as to regulate the issue of Bank Notes and keeping of reserves with a view to securing monetary stability in India and generally to operate the currency and credit system of the country to its advantage. Subsidiaries of RBI include (fully owned) - National Housing Bank(NHB), Deposit Insurance and Credit Guarantee Corporation of India (DICGC), Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL) and (majority stake) - National Bank for Agriculture and Rural Development (NABARD).

Address: Central Office Building, 10th Floor, Shahid Bhagat Singh Road Mumbai – 400001
Tel.: 91-22-2261026;1 Fax: 91-22-22658276; Email: rdmumbai@rbi.org.in; Website: <http://www.rbi.org.in>

■ SCIENCE AND TECHNOLOGY APPLICATION FOR RURAL DEVELOPMENT (STARD), DEPARTMENT OF SCIENCE AND TECHNOLOGY, NEW DELHI

Department of Science & Technology was established in May 1971, with the objective of promoting new areas of Science & Technology and to play the role of a nodal department for organising, coordinating and promoting S&T activities in the country. The scheme aims at facilitating development of promising science and technology based field groups and innovative technologies related to rural development.

Address: Technology Bhawan, New Mehrauli Road, New Delhi - 110016; Tel: 91-11-26567373; Fax: 91-11-26864570; Website: www.dst.gov.in

■ SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI), MUMBAI

SEBI is the regulator for the Securities Market in India set up by the Government of India in 1988. The basic functions of the SEBI are “to protect the interests of investors in securities and to promote the development of, and to regulate the securities. SEBI has to be responsive to the needs of three groups, which constitute the market: (i) the issuers of securities (ii) the investors and (iii) the market intermediaries.

Address: Plot No. C4-A,'G' Block, Bandra Kurla Complex Bandra (East), Mumbai - 400051 Maharashtra
Tel: 91-22-26449000, 40459000; Fax: 91-22-26449016, 26449020; Email: sebi@sebi.gov.in;
Website: <http://www.sebi.gov.in/>

■ TELECOM REGULATORY AUTHORITY OF INDIA (TRAI), NEW DELHI

TRAI aims to ensure fair and transparent policy environment, which facilitates fair competition in the telecom sector and protects the interests of consumers. The mission of Telecom Regulatory Authority of India (TRAI) is to ensure that the interests of consumers are protected and at the same time to nurture conditions for growth of telecommunications, broadcasting and cable services in a manner and at a pace which will enable India to play a leading role in the emerging global information society.

Address: Mahanagar Doorsanchar Bhawan, Jawaharlal Nehru Marg Old Minto Road,
New Delhi - 110002; Tel: 91-11-2323 6308; Fax: 91-11-2321 3294; Email: ap@trai.gov.in;
Website: <http://www.trai.gov.in/>

■ TRIBAL COOPERATIVE MARKETING DEVELOPMENT FEDERATION OF INDIA LIMITED (TRIFED), NEW DELHI

Recognising the need for initiating livelihood generating activities in a sustained and focussed manner, the Government decided to establish an organization to take up marketing development activities for Non Timber forest produce (NTFP) on which a tribal spends most of his time and derives a major portion of his income. Accordingly in 1987, the Tribal Cooperative Marketing Development Federation of India Limited was set up. It implements a Scheme for promotion of a sectoral approach for identification of tribals and formation of Self-Help Groups to undertake particular activity, based on NTFP/AP/art & Craft on entrepreneurial model.

Address: 2nd Floor, 3, Siri Institutional Area, August Kranti Marg, New Delhi - 110016
Tel: 91-11-26569064; Fax: 91-11-26866149; Email: trifed@vsnl.com; Website: <http://trifed.nic.in>

■ WATERSHED MANAGEMENT DIRECTORATE, UTTARAKHAND

In March 1982, keeping in view the "Overall Development Plan" of Forest Department, Uttar Pradesh, Watershed Management Directorate was established to carry out the work performed by various departments on the basis of watershed region in an integrated manner by means of a 'Multi- disciplinary force' under an administrative authority to check the obscure problems like those of soil erosion in the hilly areas and environmental degradation. The Directorate implements Uttarakhand Decentralized Watershed Development Project, (Uttarakhand). The project involves communities in its participatory approach of forming Water User Associations for accessing micro finance for minor irrigation schemes.

Address: Indira Nagar Forest Colony, Dehradun - 248006; Tel: 91-135-2768712;
Fax: 91-135-2762839; Email: wmd@vsnl.com; Website: <http://www.gramya.in>

BANKS

■ BANK OF BARODA, MUMBAI

Bank of Baroda is a nationalized Public Bank that provides loans under its Priority Sector-lending Department to SHG Federations and MFIs to offer Micro-Finance services to the poor.

Address: Plot No. C-26, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051
Tel: 91-22-66985000; Email: cmd@bankofbaroda.co.in; Website: <http://www.bankofbaroda.com>

■ BHARAT OVERSEAS BANK, CHENNAI

Bharat Overseas Bank is owned by seven Banks. It is the only Bank to represent India in Thailand. The Scheduled Commercial Bank in the private sector is planning to support microfinance sector to reach the "un-banked and under-banked" regions of the country.

Address: Habeeb Towers, 196 (Old # 756), Annasalai, Chennai - 600 002
Website: <http://www.bharatoverseasbank.com>

■ CORPORATION BANK, MANGALORE

Corporation Bank came into being as Canara Banking Corporation (Udupi) Limited in the temple town of Udupi, Karnataka. The Bank took on the priorities of nationalization in full stride and emerged successful in fulfilling the national objectives, while sustaining its performance oriented culture and profit augmenting record. It has been playing a pivotal role in extending rural finance and micro-credit for the upliftment of the marginalised section of the society.

Address: Mangaladevi Temple Road, Pandeshwar Mangalore - 575 001 Karnataka, India
Tel: 91-824-2426416 to 420; Fax: 91-824-2440964; Email: query@corpbank.co.in;
Website: <http://www.corpbank.com>

■ HOUSING DEVELOPMENT FINANCE CORPORATION (HDFC) LTD, BANGALORE

HDFC offers two loan products to start-up MFIs and prefers MFIs registered as Trusts, Societies, Section 25 companies, Non-Banking Financial Companies and Cooperatives. With a view to reach out to the unbanked and the underbanked areas in the country, HDFC Bank has opened dedicated micro-finance branches. The Kisan Gold Card provided by the Bank aims at meeting the production and investment needs of the farming community. It caters to investment needs such as purchase of agricultural related equipment/implements, irrigation requirements, construction of farm related buildings and investment in agriculture related activities such as Dairy, Piggery, Beekeeping and the like. The credit limit on the card, sanctioned for three years, is based on the production requirements of the farmer. The Bank is also involved in housing finance, including to low income groups through NGOs since 1992. It also started extending financial support to MFIs since 1997.

Address: HDFC House, HDFC LTD, No: 51, Kasturba Road, Bangalore Karnataka
Tel: 91-80-41183000, 41183232; Fax: 91-80-22275754; Website: <http://www.hdfcbank.com>

■ INDUSTRIAL CREDIT AND INVESTMENT CORPORATION OF INDIA (ICICI) BANK, MUMBAI

ICICI Bank provides financial assistance to the MFIs in the form of Term loan, Overdraft and Portfolio Buyout facilities. The Bank has established a dedicated micro finance development team responsible for providing these facilities to the MFIs. ICICI Bank has pioneered the launch of micro-savings products under its 'Business Correspondent' model. It has partnered with NGOs, Societies, and Trusts - its 'business correspondents' - to deliver savings services to its low-income customers. The micro-savings product provides the customer with access to a savings account with convenient features. The product combines security, convenience (proximity, convenient opening times and minimal paperwork), appropriate design (frequent deposits, small variable amounts and quick access) and positive returns. ICICI was the first Bank to introduce bio-metric enabled smart cards which became an effective delivery option for the partner MFIs.

Address: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai - 400051
Tel: 91-22-26536425; Fax: 91-22-26531233; Website: <http://www.icicibank.com>

■ ING-VYSYA BANK, BANGALORE

It is a private bank which supplies Micro-Finance services directly through SHGs and along with ING Green Finance grants loans to MFIs. ING Vysya provides wholesale credit to Micro-Finance Institutions in India and ING Vysya local offices in the rural areas issues micro-credit and savings product to individuals

Address: No. 22, Ground Floor, ING Vyasya House, M G Road, Bangalore – 560001
Tel: 91-80-30309900; Fax: 91-80-25581156; Website: <http://www.ingmicrofinance.com>,
<http://www.ingvysyabank.com>

■ JAMMU AND KASHMIR GRAMEEN BANK, JAMMU AND KASHMIR

Jammu and Kashmir Bank Limited commenced its business from 1939 in Kashmir (India) and is the first State owned bank in the country. Today the bank has more than 500 branches across the country and has recently become a billion Dollar Company.

Address: M A Road, Srinagar - 190001, Jammu and Kashmir
Tel : 91-194-2481930, 2481935; Website: <http://www.jkbank.net>

■ NATIONAL HOUSING BANK (NHB), NEW DELHI

NHB is wholly owned by Reserve Bank of India with the basic function of operating as a principal agency to promote housing finance institutions both at local and regional levels and to provide financial and other support to such institutions. NHB is, hence, the principal agency to promote housing finance institutions and formulates schemes for the purpose of mobilizing resources and extending credit for housing.

Address: Core 5 - A, India Habitat Center 3rd-5th floor Lodhi Road New Delhi – 110003
Tel: 91-11-24649031, 24649035; Fax: 91 11-24646988; Email: ho@nhb.org.in;
Website: <http://www.nhb.org.in>

■ ORIENTAL BANK OF COMMERCE, NEW DELHI

Under its grameen project, the bank provides loans to SHGs in Dehradun (Uttarakhand) and Hanumangarh (Rajasthan) to meet consumption and production needs of the poor. The scheme has a unique feature of disbursing small loans ranging from Rs. 75/- to women beneficiaries. As on March 2008, the bank has formed 3864 SHGs spread over in 356 villages. The Bank has also implemented 14 Point Action Plan for strengthening of credit delivery to women and has designated 5 branches as specialized branches for women entrepreneurs.

Address: Harsha Bhawan, E- Block, Connaught Place, New Delhi – 110001
Tel.: 91-11-23417121/6691; Fax: 91-11-23411514; Email: ed@obc.co.in;
Website: <http://www.obcindia.co.in>

■ PRAGATHI GRAMIN BANK, BELLARY

Pragathi Gramin Bank is formed by amalgamation of 4 Karnataka based RRBs sponsored by Canara Bank i.e. Tungabhadra Gramin Bank, Chitradurga Gramin Bank, Kolar Gramin Bank & Sahyadri Gramin Bank. It has 360 branches spread over in eight selected districts of Karnataka with a staff strength of more than 2000. The achievements include: Families covered under Financial Inclusion - 9.25 lakhs; Villages with 100% financial inclusion- 2500; Money Lender Free Villages [1st Bank to introduce the concept] – 146; SHG families linked to the Bank- 42631 & No Frill Accounts - 3.25 lakhs.

Address: 32, Sanganakal Road, P.B.No. 55, Gandhi Nagar, Bellary - 583103, Karnataka
Tel: 91-8392-255991/255029; Email: pgbankho@sancharnet.in;
Website: <http://www.canarabank.com>, <http://www.pgbankho.in>

■ PUNJAB NATIONAL BANK, NEW DELHI

PNB is a nationalized Bank providing loans through its Priority Sector-Lending cell to SHG Federations and MFIs supplying the poor with access to Micro-Finance services. PNB provides Rickshaws in association with an MFI in Patna (Bihar) under Micro-Finance wherein these rickshaws are given free of cost and for maintainance, the rickshaw puller has to pay Rs 10/- per day to the MFI (Rickshaw Project). The Bank has entered into an agreement with American India Foundation to make available credit to NGOs working in livelihood promotion. PNB has also provided Rs 1500 million to Bandhan (MFI) for providing Micro-credit.

Address: Head Office, 7, Bhikhaiji Cama Place, New Delhi 110066; Tel: 91-11-26196459/8;
Fax: 91-11-26196176; Email: cmd@pnb.co.in; Website: <http://www.pnbindia.com>

■ REPCO BANK, CHENNAI

REPCO BANK Ltd. was commenced in the year 1969 by Govt. of India with the main objective of rehabilitating repatriates from Burma and Srilanka. The bank is governed by the Ministry of Home Affairs, Govt. of India. The area of operation of the bank covers the south Indian states viz., Tamil Nadu, Andhra Pradesh, Karnataka, Kerala, and the Union Territory of Pondicherry.

Address: REPCO Tower, No. 33, North Usman Road, T. Nagar, Chennai - 600017
Tel: 91-44-28340715, 28342845, 28344037, 28344037; Email: ho@repcobank.co.in;
Website: <http://repcobank.com>

■ RUSHIKULYA GRAMYA BANK, ORISSA

Rushikulya Gramya Bank, the first of three Regional Rural Banks sponsored by Andhra Bank was established in 1981. It is serving in Ganjam and Gajapati districts of Orissa through 79 branches. The Bank has accomplished 100% Financial Inclusion in Ganjam district. RGB pioneered in extending credit to MASS in the District. MASS is a Block Level Federation of Women SHGs. The District of Ganjam is known for its Micro Credit System through MASS wherein the Govt Machinery promotes SHGs through their block level functionaries and links them with credit.

Address: Gate Bazar, Brhamapur, Orissa – 760001; Website: <http://www.rgb.net.in>

■ SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI), LUCKNOW

SIDBI Foundation for Micro-credit (SFMC) established in 1999 caters to wholesale credit and quasi-equity demand of Micro-Finance Sector, besides providing grants for meeting needs of MFIs. It has also established seven dedicated Micro-Finance branches at Lucknow, Hyderabad, Chennai, Bangalore, Kolkata, Bhubaneswar, and Gauwahati.

Address: SIDBI Tower, 15, Ashok Marg, Lucknow 226001; Tel.: 91-522-2288547/8/9/50;
Email: sfmc@sidbi.in; Website: <http://www.sidbi.in>

■ STATE BANK OF INDIA, MUMBAI

A nationalized public sector bank lending to NGOs, SHGs and Federations on selective basis for provision of Micro-Finance services to Self Help Groups. SBI is maintaining its position as a leader among Commercial Banks in credit linking of SHGs with a share of 47% (as on March 2006) of the total SHGs financed by Commercial Banks.

Address: Tulsini Chamber, 1st Floor, West Wing, 212 free Press Journal Marg, Nariman Point, Mumbai – 400021; Tel: 91-22- 22820427; Fax: 91-22-22820411; Email: crpd@sbi.co.in;
Website: <http://www.statebankofindia.com>

■ THE CITIZEN'S COOPERATIVE BANK LIMITED, JAMMU

The Citizens' Cooperative Bank is the first Urban Cooperative Bank of J&K State which was registered in 1978. The area of operation, besides Municipal limits of Jammu City extended to the whole of Jammu Province. Developmental activities target the benefit of backward classes to assist in skill development and self employment ventures.

Address: 117-A/D Gandhi Nagar, Jammu; Tel: 91-191-2432058, 2432036; Fax: 91-191-2453153;
Website: <http://www.citizenscooperativebankjammu.com>

■ UNION BANK OF INDIA, MUMBAI

The Bank, initiated village knowledge centers and self-employment training centers, which besides giving knowledge on new developments encouraged farmers to form SHGs and Farmer's club.

Address: 239 Vidhan Bhavan Marg, Central Office, Nariman Point, Mumbai - 400021
Tel: 91-22-22896674; Fax: 91-22-22043654; Website: <http://www.unionbankofindia.co.in>

■ UNITED BANK OF INDIA, KOLKATA

United bank of India is the first Nationalized Bank having launched photo personalized bio-metric smart card in the State of West Bengal for farmers, Self Help Groups and economically weaker section for "Financial Inclusion".

Address: 11, Hemanta Basu Sarani, Kolkata; Tel: 91-33-22133172;
Email: gmmkt@unitedbank.co.in; Website: <http://www.unitedbankofindia.com/>

GOVERNMENT PROGRAMMES INVOLVING MICROFINANCE

■ ANDHRA PRADESH RURAL LIVELIHOODS PROJECT (APRLP), HYDERABAD

The Andhra Pradesh Rural Livelihoods Project (APRLP), supported by the Department for International Development (DFID UK Government), aims to reduce poverty through the strategy of building effective and sustainable rural livelihoods in 5 of the drought prone districts, taking watersheds as an initial entry point. The project's broader goal is that more effective and sustainable approaches are adopted by government agencies and other stakeholders to eliminate poverty in drought-prone areas of AP through financial support in 2,500 watersheds that come under the District Water Management Agency (DWMA). The SHGs are then networked at village-level to form a Village Organization with representatives from all SHGs. This VO is responsible for managing a Livelihood Fund (SHGs' pooled resources plus a matching grant loan from APRLP), which it uses to support people's livelihood activities as well as providing safety nets for the most vulnerable.

Address: Project Management Unit, Andhra Pradesh Rural Livelihoods Project (APRLP), Office of the Commissioner, Rural Development, 5th Floor, Hermitage Office Complex, Hill Fort Road, Saifabad, Hyderabad; Tel: 91-40-23298903; Fax: 91-40-23243518; Email: comm_rd@ap.gov.in; Website: <http://www.rd.ap.gov.in/aprlp/index.html>

■ HARYANA COMMUNITY FORESTRY PROJECT, PANCHKULA

The HCFP, co-funded by the Government of Haryana and the European Commission, was implemented from September 1998 to June 2008 in 338 villages of 11 districts of Haryana with the objective of conserving and rejuvenating natural resources, mainly through forestry development, with the active participation of communities, especially women. Initiative to strengthen the village institutions created under the project titled 'Village Resource Management Committee' (VRMC) also include promoting micro-enterprises and self-employment opportunities among SHG members by facilitating a number of skill based activities. The project has established 'Capability Scoring System' of SHGs, as part of the monitoring system.

Address: Haryana Forest Department, Van Bhawan C-18, Sec-6, Panchkula - 134109, Haryana
Tel: 91-172-2584115; Fax: 91-172-2560251; Email-ID: hcfp2003@yahoo.com;
Web Site: <http://hcfp.gov.in> http://hcfp.gov.in/income_generating_activities.htm

■ INDIAN LEATHER DEVELOPMENT PROGRAMME (ILDLP), COUNCIL FOR LEATHER EXPORTS, CHENNAI

The Council for Leather Exports set up in July 1984, is an autonomous non-profit company with export promotion activities and development of the Indian leather industry. Functioning under the aegis of the Ministry of Commerce and Industry, Government of India, CLE is the apex body of the rapidly growing Indian leather Industry that implements ILDP.

Address: 3rd Floor, CMDA Tower II, Gandhi Irwin Bridge Road, Egmore, Chennai - 600008
Tel: 91-44-28594367; Fax: 91-44-28594363; Email: cle@cleindia.com;
Website: <http://www.leatherindia.org>

■ INDIRA MAHILA SAMEKIT VIKAS YOJNA, UTTARAKHAND

This scheme was started in 2003-04 to fulfill the commitment of the State Government to reduce the drudgery of rural women of Uttarakhand. The scheme aims at promoting and supporting drudgery reduction and empowerment initiatives for women in the state. It builds the capacity of existing SHGs, promotes credit-based activities and connects SHGs to microfinance institutions for irrigation projects.

Address: Dehradun - 248001, Uttarakhand; Tel: 91-1375-223235; Fax: 91-135-2666380;
Email: sio-ua@nic.in; Website: <http://www.-//gov.ua.nic.in>

■ JAWAHARLAL NEHRU NATIONAL URBAN RENEWAL MISSION (JNNURM), NEW DELHI

The JNNURM aims to encourage cities to initiate steps to bring about improvement in the existing service levels in a financially sustainable manner. The JNNURM consists of two sub-missions: the Urban Infrastructure & Governance and the Basic Services to the Urban Poor. It believes that in order to make cities work efficiently and equitably, it is essential to create incentives and support urban reforms at State and City Levels; develop appropriate enabling and regulatory frameworks; enhance the creditworthiness of municipalities; and integrate the poor with the service delivery system. The programme is implemented by the Ministry of Urban Employment & Poverty Alleviation across the country. It targets the urban poor, particularly slum dwellers, for socio-economic development. The programme has the potential to link MFIs in order to target the poor urban borrowers. The program covers 65 selected cities in the country.

Address: Ministry of Housing and Urban Poverty Alleviation Government of India, Nirman Bhavan, Maulana Azad Road, New Delhi – 110011; Tel: 91-11-23061419, 23061420; Email: js-jnnurm@nic.in; Website: <http://www.jnnurm.nic.in>

■ JEEVIKA PROJECT- SELF-EMPLOYED WOMEN'S ASSOCIATION (SEWA), AHMADABAD

The programme was launched by SEWA together with IFAD, WFP, GoI and Government of Gujarat. Around 1200 SHGs have been promoted under the project for extending Microfinance. It works to increase livelihood security for vulnerable households affected by disasters in Gujarat, follow a decentralised model and have a comprehensive approach to identify clients.

Address: Sakar-II 409/410, 4th floor, Opposite Town Hall, Elishbridge, Ahmedabad - 380006 Gujarat; Tel: 91-300-24490, 24491, 24492; Email: jeevikasewa@icenet.net, mail@jeevikasewa.org; Website: <http://www.jeevikasewa.org>

■ KUDUMBASHREE, THIRUVANANTHAPURAM

Kudumbashree was launched by the Government of Kerala in 1998 for wiping out absolute poverty from the State through concerted community action under the leadership of Local Self Governments and it is today one of the largest women-empowering projects in the country. It is built around three critical components viz. Micro credit, entrepreneurship and empowerment. Kudumbashree developed an innovative methodology to identify the poor using non-economic parameters. Through this programme, implemented by local Governments with proactive facilitation by the State Poverty Eradication Mission, every family below poverty line is organized, with each family being represented by a woman, into a neighbourhood group (NHG) at the local level with 15 to 40 families which is federated into an Area Development Society (ADS) at the level of the village panchayat/municipal ward, which are further networked into a registered society called Community Development Society (CDS) at the level of the local Government. Thus an inclusive and empowered CBO works in partnership with the village panchayat or municipality to plan and implement a participatory poverty reduction programme. As of now there are 18,2081 NHGs (covering 36.44 lakh families), 16,814 ADSs and 1058 CDSs in the state. The concept of CDS was initially promoted during the implementation of an UNICEF supported women empowerment program in Alleppey district which was very successful and similar methodology was adopted in the implementation of Kudumbashree in the state. The Government of Kerala has also made statutory provision in the Municipalities Act to ensure pooling, targeting and convergence of anti-poverty program through CDSs. The Community Development Societies facilitate bank linkages for farming, micro housing and micro insurance.

Address: State Poverty Eradication Mission, 2nd Floor, TRIDA Rehabilitation Building, Chalakuzhy Road, Medical College PO, Thiruvananthapuram - 695011 Kerala; Tel.: 91-471-2554714, 2554717; Fax: 91-471-2334317; Email : info@kudumbashree.org; Website: <http://www.kudumbashree.org>

■ LIVELIHOODS IMPROVEMENT PROJECT FOR THE HIMALAYAS, MEGHALAYA

Meghalaya Rural Development Society (MRDS), aims to improve the livelihood of vulnerable groups through the promotion of improved livelihood opportunities and strengthening of local institutions. It mobilises communities towards group formation and enhance their capability to access resources and services. It also helps the groups to make informed choices, plan and manage livelihood activities in a Micro-enterprise mode as well as motivate them to take up collective social actions.

Address: Project Management Unit, Laitumkhrah, Upland Road, Near MIDC Office, Opposite Grace Systems, Shillong, Meghalaya; Tel: 91-364-2506383; Fax: 91-364-2506382; Email: mrds@sancharnet.in; Website: <http://mrds.nic.in>

■ MADHYA PRADESH SOCIETY FOR RURAL LIVELIHOODS PROMOTION, BHOPAL

The society established by the State Government is engaged in implementation of the “Madhya Pradesh Rural Livelihoods Project (MPRLP)” funded by the Department for International Development, UK since 2007 to reduce rural poverty by promoting sustainable livelihoods. MPRLP seeks to encourage and empower poor rural families, especially in remote tribal areas. MPRLP routes funds directly to village funds, which are managed by Gram Sabha. MPRLP helps Gram Sabha to use village funds to create sustainable livelihoods. The project works for poverty reduction through village-specific livelihoods promotion plans include Microfinance also with active cooperation from Gram Sabha. The project outreach is around four thousand villages in the selected districts.

Address: 3rd Floor, Beej Bhawan Arera Hills, Bhopal, Madhya Pradesh; Tel: 91-755-2766812; Fax: 91-755-2766815; Email: mprlp@mprlp.in , mprlp@mp.nic.in , pc@mprlp.in; Website: <http://www.mprlp.in>

■ NORTH EASTERN REGION COMMUNITY RESOURCE MANAGEMENT PROJECT FOR UPLAND AREAS, SHILLONG

A project supported jointly by IFAD and Govt. of India, to improve the livelihoods of vulnerable people in the northeast region through building SHGs and Natural Resource Management Groups.

Address: Sympli Building, First Floor, Near Law College, Malki-Dhankheti, Shillong - 793001 Meghalaya Tel: 91-364-2500495/96 Fax: 91-364-2500027 Email: info@necorps.org; Website: <http://www.necorps.org>

■ POST-TSUNAMI SUSTAINABLE LIVELIHOODS PROGRAMME FOR THE COASTAL COMMUNITIES OF TAMIL NADU, ITALY

The goal of the programme is to enable thousands of tsunami victims living in the coastal areas of Tamil Nadu to return to a stable and productive way of life. Targets include people who live in coastal areas, including fishers, wage workers in the fisheries sector, farmers and agricultural labourers. The programme’s aim is to improve the livelihoods of people affected by the disaster by providing support for sustainable resource management in coastal areas, access both to rural financial services and to a social safety net in the form of insurance and community-based sea-safety and disaster management. It also provides for employment generation and skills training, and assistance in programme management.

Address: Via Paolo di Dono, 44 Rome, Italy Tel: 91-39-0654592294 Fax: 91-39-0654593294 Email: m.prayer@ifad.org , m.galletti@ifad.org Website: <http://operations.ifad.org/web/ifad/operations/country/project/tags/india/1348/project%20overview>

■ SOCIETY FOR ELIMINATION OF RURAL POVERTY (SERP), HYDERABAD

Society for Elimination of Rural Poverty (SERP) is an autonomous society established by the Department of Rural Development, Government of Andhra Pradesh in the year 2000 for implementing the rural development programs in a professional manner. The SERP is implementing Indira Kranthi Patham (IKP), a statewide community driven rural poverty reduction project in all the 22 rural districts of the State to enable the poor to improve their livelihoods and quality of life through their own organizations. It aims to cover all the rural poor households in the state with a special focus on the poorest of the poor households. A total of 36,391 Village Organizations (VOs), 1099 Mandal Samakhya (MSs) and 22 Zilla Samakhya have come into existence in the 22 districts. There are 1,06,60,968 members in 9,33,585 SHGs exclusively for women. Earlier SERP has implemented the World Bank supported five year Andhra Pradesh District Poverty Initiatives Project during 2005-10. It promoted SHGs and Federations for supporting thrift and Credit activities, participatory monitoring of SHGs and group level poverty reduction.

Address: 5-10-192, Hermitage Office Complex HUDA Building, Hill Fort Road, Nampally
Hyderabad - 500004; Tel.: 91-40-23298665; Fax: 91-40-23211848;
Email: ravindrabalijepalli@gmail.com; Website: <http://www.serp.ap.gov.in>

■ TAMIL NADU CORPORATION FOR DEVELOPMENT OF WOMEN LTD., CHENNAI

The Corporation functioning under the Rural Development and Panchayat Raj Department of Tamil Nadu brings about synergy and better coordination in implementation of schemes meant for Self Help Groups. A large part of the activities of the Corporation are conducted through selected NGOs and other Training Institutions. The Corporation since its inception had assisted in promotion of more than 0.2 million SHGs in the State. The website contains several useful documents for the benefit of Micro-finance practitioners.

Address: 100, Anna Salai, Guindy, Chennai - 600 032 Tamilnadu, India Phone: 91-44-42085804,
42085806 Fax: 91-44-22352751 Email: tncdw@tn.nic.in, tnwomen@eth.net ;
Website: <http://www.tamilnaduwomen.org>

■ VAZHNDHU KAATUVOM STATE SOCIETY, CHENNAI

Vazhndhu Kaatuvom a, major programme addressing women is being implemented by the Government of Tamil Nadu in selected districts. It aims to reduce rural poverty with special focus on the poorest of the poor including PwDs through the Community Driven Development approach.

Address: Vazhndhu Kaatuvom State Society, 91, St. Mary's Road, Raja Annamalaipuram,
Chennai - 600028; Tel: 91-44-43511104; Fax: 91-44-24616373; Email: tneprp@yahoo.com;
Website: <http://www.vazhndhukaatuvom.org>

■ UTTARAKHAND GRAMYA VIKAS SAMITI (UGVS), DEHRADUN

The Uttaranchal Gramya Vikas Samiti (UGVS) was registered as a Society on 5th December, 2003 to implement "Livelihoods Improvement Project for the Himalayas (Aajeevika Project)" since October 2004. Aajeevika is working in 17 Development Blocks in 5 districts of Uttarakhand covering approximately 40% of the total population of each selected block. It has developed model guidelines for SHGs, including financial intermediation and SHG assessment. It also covers how to handle the growth of SHGs during various stages in its lifecycle. UGVS has adopted participating well-being ranking for target group identification.

Address: 16 Phase – I, Indiranagar, P.O New Forest, Opposite: Vasant Vihar, Phase I, Dehradun,
Uttarakhand; Tel: 91-135-2762800, 2762798; Email: aajeevika@gmail.com, uliph05@yahoo.com;
Website: <http://www.aajeevika.org.in>

Note: This Chapter draws upon the 'Recommended Organizations' section of the Consolidated Replies and therefore does not represent the entire gamut of microfinance organizations. The details of the organizations have been substantially strengthened through further research.

**READY
RECKONER**
ON MICRO FINANCE

SECTION - VI

Professionals in Microfinance Sector



Abhishek Mendiratta

Director, Jupiter Knowledge Management and Innovative Concepts Private Limited

Specialization:

Sectors and Sub Sectors: Banking and Finance

Type of Organizations: Companies (Consultancy Organizations)

Functional Areas: Monitoring & Evaluation, Research & Documentation, Policy Analysis & Advocacy, Networking, Capacity Building and Knowledge Management

Address: 21/74 Old Rajinder Nagar, New Delhi-110 060

Email: amendiratta@bol.net.in

Mobile: 91- 9811015209

Aditya Misra

AGM, SIDBI-Working on Sustainable Development in MSME

Specialization:

Sectors and Sub Sectors: Microfinance (Developing and incubating new MFIs)

Address: Flat No.204, SIDBI Officers Apartments, O-14, Ashok Marg, C-Scheme, Jaipur - 302 001

Email: adityamisra@indiatimes.com

Mobile: 91-9982220204

Ajay Tankha

Independent Consultant - Microfinance and Livelihoods Promotion

Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: NGOs, International Organizations and Banks

Functional Areas: Capacity Building, Research and Documentation and Monitoring and Evaluation

Address: 113 Golf Links, First floor, New Delhi-110 003

Email: ajaytankha@vsnl.net

Tel: 91-11-24616207

Mobile: 91- 9818533116

Ajaya Mohapatra

CEO, 'We The People' & Director, Multiple Finance Pvt. Ltd.

Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: NBFCs

Functional Areas: Program Management and Implementation, Capacity Building, Project Designing and Formulation, Monitoring & Evaluation, Policy Analysis and Advocacy

Address: 102, D-211, Laxmansingh Complex I, Munirka, New Delhi - 110 067

Email: ajayamohapatra@wethepeople.co.in,

Tel: 91-11-46028268,

Mobile: 91-9868603130

Fax: 91-11-46028268

Aloysius P Fernandez

Member Secretary, MYRADA

Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of organizations: Not for Profit organizations

Functional Areas: Programme Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing Formulation

Address: MYRADA, 2, Service Road, Domlur Layout, Bangalore - 560 071Karnataka, India

Email: myrada@bsnl.in, fernandez@myrada.org

Tel: 91- 80- 25353166, 25352028

Fax: 91- 80- 25350982

A K Garg

Managing Director, Agricultural Finance Corporation Ltd.

Specialization:

Sectors and Sub Sectors: Microfinance (overall – all sub sectors) and Livelihoods Promotion

Type of Organizations: Government / Deemed Government Company / Public Sector Undertaking

Functional Areas: Capacity Building, Research and Documentation, Program Management and Implementation, Monitoring and Evaluation, Project Designing/ Formulation

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Ali Asghar**Specialization:**

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Cooperatives

Functional Areas: Capacity Building, Project Designing/ Formulation

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Alok Prasad

Country Director, Citi Microfinance Group, Citibank, India

Specialization:

Sectors and Sub Sectors: Microfinance, Housing Finance and Microfinance, Consumer Finance, Retail Banking and Regulations

Type of Organizations: International Bank

Functional Areas: Managing business unit, business development and interface with Government/ Regulators

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Specialization:

Sectors and Sub Sectors: Microfinance, Livelihoods and Micro-enterprises

Type of Organizations: Not for Profit Organizations

Functional Area: Networking and Capacity Development

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Anindita Dey

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations

Functional Areas: Capacity building and Monitoring & Evaluation

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Specialization:

Sectors and Sub Sectors: Micro insurance, Risk Management, Micro-reinsurance, Weather and Agriculture Insurance, Insurance product development, distribution and Servicing

Type of Organizations: Private (Multinational Company)

Functional Areas: Reinsurance, Product Development and distribution, Scheme implementation and Servicing/claim management

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Specialization:

Sectors and Sub Sectors- Microfinance and Livelihoods Promotion

Type of Organizations – Companies, Not for Profit Organizations, International Organizations

Functional Areas - Programme Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation

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Arabinda Mitra

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Specialization:

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Functional Areas: Research & Policy Analysis

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for profit Organizations & Government Society (District Rural Development Agency)

Functional Areas: Program Management and Implementation, Capacity building and Monitoring & Evaluation

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Specialization:

Sectors and Sub Sectors: Microfinance (All sub sectors), Transfer of Money (Remittance), Information & Communication Technologies (ICT)

Type of Organizations: NBFCs, Not for Profit organizations, International Organizations and Banks

Functional Areas: Research & Documentation, Business Development, Training and Analysis

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Specialization:

Sectors and Sub Sectors: Microfinance (overall – all sub sectors) and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations (NGOs/ Society)

Functional Areas: Program Management and Implementation, Capacity Building

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Asaithambi T

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Organization

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation

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Aseem Gandhi

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Specialization:

Sectors and Sub Sectors: Microfinance

Functional Areas: Strategy Business

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Ashish Shrivastav

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Specialization:

Sectors and Sub Sectors: Microfinance & Livelihoods Promotion

Type of Organizations: Private Company (Consultancy Organization)

Functional Areas: Program Management, Capacity Building, Monitoring & Evaluation

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Cooperatives and NGOs

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring & Evaluation and Litigation

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Baladeb Sen

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Specialization:

Sectors and Sub Sectors: Microfinance (overall and all Sub-Sectors), Banking and Finance

Type of Organizations: Not for Profit Organizations and Non Banking Finance Companies

Functional Areas: Program Management, Capacity Building, Monitoring and Evaluation, Designing and implementing an Audit and Inspection System, Risk Management Frameworks for MFIs, Mobilization of Funds for Start-up MFIs and established MFIs

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Bhupal Neog

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Section 25 company

Functional Areas: Business Development Services, Research & Documentation and Capacity Building

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Bibhu Prasad Mohanty

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Specialization:

Sectors and Sub Sectors: Microfinance (overall – all sub sectors) and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations (NGOs/ Trusts/ Section 25 Companies)

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring & Evaluation, Project Designing/ Formulation, Micro Marketing

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Binota Loitongbam

Program officer, Centre for Microfinance and Livelihood, Guwahati

Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations

Functional Areas: Program Management & Implementation, Capacity Building, Monitoring & Evaluation

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Brett Hudson Matthews

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Specialization:

Sectors and Sub Sectors: Microfinance, Village Finance, Institution-building and Savings

Type of Organizations: Thrift cooperatives and their networks, MFIs, Not for Profit Organizations

Functional Areas: Program Design, Capacity Building, Research and Development, Monitoring & Evaluation

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Brij Mohan

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Former Executive Director, SIDBI

Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: National Bank, Not for Profit Organizations, International Organizations

Functional Areas: Program Management & Implementation, Capacity Building, Research & Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation

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Byomkesh Mishra

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Specialization:

Sectors and Sub Sectors: Microfinance (Technical Assistance), Skill Development and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations, Banks, Companies (CSR projects)

Functional Areas: Program Management & Implementation, Capacity Building and Monitoring & Evaluation

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C S Reddy

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Specialization:

Sectors and Sub Sectors: Microfinance (overall – all sub sectors) and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations Cooperatives and International Organizations

Functional Areas: Programme Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing/ Formulation, organizational development, Government - NGO collaboration and participatory training methodology.

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Specialization:

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Type of Organizations: Public Sector Bank and GOI (Rastriya Mahila Kosh)

Functional Areas: Micro credit promotion, Delinquencies, Monitoring and Product Designing

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Sectors and Sub Sectors: Microfinance & Agriculture Credit

Type of Organizations: Non Banking Finance

Companies

Functional Areas: Microfinance, Agricultural Credit, Credit to non- farm activities.

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C Rajan Babu

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Specialization:

Sectors and Sub Sectors: Microfinance, Product based and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations

Functional Areas: Project design, Project Supervision, Technical Assistance to Livelihoods Promotion projects

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Chandni Ohri

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Specialization:

Sectors and Sub Sectors: Microfinance

Type of Organizations: Not for Profit Organizations

Functional Areas: Program Implementation and Monitoring, Financing to Microfinance organizations, Capacity Building

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Specialization:

Sectors and Sub Sectors: Microfinance (Overall)

Type of Organizations: Government / Deemed Government Company / Public Sector Undertaking

Functional Areas: Research & Documentation, Monitoring & Evaluation, Baseline & Impact Studies

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Daksha N Shah

Programme Director, LVN Vikas Centre for Development

Specialization:

Sectors and Sub Sectors: Microfinance (overall operations), Finance, Banking

Type of Organizations: NGO/Trust/ NBFC

Functional Areas: Programme Management, Capacity Building, Monitoring and Evaluation

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Damodar Jena

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations

Functional Areas: Research and Documentation, Policy Analysis and Advocacy

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Specialization:

Sectors and Sub Sectors: Micro Credit

Type of Organizations: Co-operatives

Functional Areas: Program Management & Implementation

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Digambar Narzary

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Specialization:

Sectors and Sub Sectors: Alternative Livelihoods

Type of Organizations: Not for Profit Organizations (Public Charitable Trust)

Functional Areas: Program Planning and Implementation, Quality Control and Quality Assurance, Training and Monitoring of livelihood projects

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Specialization:

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Type of Organizations: Not for Profit Organizations

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E K Santha

Specialization:

Sectors and Sub Sectors: Microfinance (Overall)

Type of Organizations: Freelance Development Consultant

Functional Areas: Capacity Building, Monitoring and Evaluation, Research and Documentation

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Emmanuel V Murray

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Specialization:

Sectors and Sub Sectors: Banking and Finance

Type of Organizations: National Bank

Functional Areas: Project Designing, Policy Analysis and Advocacy, Monitoring and Evaluation

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G K Agrawal

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion, Rural Credit Promotion including Micro credit, Natural Resources Management and Livelihoods, Gender Empowerment, SMEs, Internal Vigilance, Rehabilitation of weak Cooperative banks, Foreign Promotional Funds

Type of Organizations: Government, Public Sector Undertakings

Functional Areas: Capacity Building, Research and Documentation, Policy Analysis and Advocacy (Macro and Micro level Policy Formulation), Monitoring and Evaluation (Agriculture and Rural Development), Supervision and Vigilance,

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Specialization:

Sectors and Sub Sectors: Microfinance (Research, Policy Analysis, Advocacy and Documentation), Natural Resource Management, Climate change, Agriculture, Decentralization & Participatory Development

Type of Organizations: Not For Profit Organizations, International Organizations, Banks, and Government/ Public Sector Undertakings

Functional Areas: Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing/ Formulation, Implementation and Management

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Girija Srinivasan

Consultant, Microfinance and Livelihoods Promotion

Specialization:

Sectors and Sub Sectors: Microfinance, Enterprise Finance

Type of Organizations: Donors, NGOs, Government, and Community owned financial institutions

Functional Areas: Project design, Project supervision, Technical assistance to projects and MFIs, Studies

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Gurunathan

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods (Asset Building, Water, Agriculture, Micro enterprises), Micro Insurance, Banking and Finance

Type of Organizations: Not for Profit Organizations

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Innovation and formulation

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Gyaneshwar Singh

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Specialization:

Sectors and Sub Sectors: Micro-finance, Livelihoods Promotion, Savings, Micro-Insurance

Types of Organizations: Non Profit Organizations

Functional Areas: Project Designing/ Formulation, Monitoring and Evaluation, Capacity Building, Programme Management and Implementation, Policy Analysis and Advocacy, Research and Documentation

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Type of Organizations: Not for Profit Organizations International NGOs and Cooperatives

Functional Areas: Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation

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Specialization:

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Type of Organizations: Not for Profit Organizations & Non- banking financial companies

Functional Areas: Program Management and Implementation, Capacity Building, Research & Documentation, Policy analysis and Advocacy, Project Designing & Formulation and Product Designing

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Type of Organizations: NBFCs, Not for profits organizations, International Organizations & Banks

Functional Areas: Program Management & Implementation, Capacity building and Monitoring & Evaluation

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Specialization:

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Type of Organizations: Cooperatives, Not for Profit Organizations International Organizations, Banks, Government/Public Sector Undertakings

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing/ Formulation

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Specialization:

Sectors and Sub Sectors: Microfinance (overall - all sub sectors) and Livelihoods Promotion

Type of Organizations: International Organizations; Not for Profit Organizations

Functional Areas: Program Management and Implementation, Capacity Building, Monitoring & Evaluation and Project Designing/ Formulation

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Islam Hussain

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Specialization:

Sectors and Sub Sectors: Community Based Microfinance & Livelihoods Promotion

Type of Organizations: Not for Profit organizations

Functional Areas: Community Mobilization & Capacity Building, Linkage Development with Formal sector and Local & Natural resource exploration for marginalized community

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Specialization:

Sectors and Sub Sectors: Micro Credit, Banking and Finance

Type of Organizations: Not for Profit Organizations International Organizations, Banks, Government/ Public Sector Undertakings

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing/ Formulation

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J P Lall

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion, Natural Resource Management, Rural Infrastructures

Type of Organizations: Government / Deemed Government Company / Public Sector Undertaking

Functional Areas: Capacity Building, Research and Documentation, Program Management and Implementation, Monitoring and Evaluation, Project Designing/ Formulation

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Specialization:

Sectors and Sub Sectors: Microfinance, Livelihoods, Watershed Development

Type of Organizations: Not for Profit organizations

Functional Areas: Strategic Planning, Organizational Development, Impact assessment, Capacity building

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Specialization:

Sectors and Sub Sectors: Branchless Banking (Smart card & Mobile based banking services in rural markets)

Type of Organizations: Companies (Banking technology and implementation)

Functional Areas: Strategic Planning, Policy Research and International relationship Management

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Specialization:

Sectors and Sub Sectors: Microfinance & Livelihoods Promotion, NRM Based livelihoods & Watershed Management

Type of Organizations: Government/Public Sector Undertakings, Not for Profit Organizations and Cooperatives

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy

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John Borgoyary

Knowledge for Development Foundation, New Delhi

Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations

Functional Areas: Program Management & Implementation, Capacity Building and Monitoring and Evaluation

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Expert, Microfinance, Livelihoods Promotion and Gender/Women Empowerment

Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations, Cooperatives, Companies

Functional Areas: Capacity Building, Research and Documentation, Policy Analysis and Advocacy

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Justin Oliver

Executive Director, Centre for Microfinance - IFMR

Specialization:

Sectors and Sub Sectors: Microfinance (Savings, credit, Micro Insurance, Transfer of Money)

Type of Organizations: Non-Banking Financial Companies/ Companies, Not for Profit Organizations International Organizations, Banks, Government / Public Sector Undertakings

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing/ Formulation

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K C Malick

Chairman, BISWA; Managing Director, Credible Microfinance Private Limited and BISWA Microfinance Private Limited

Specialization:

Sectors and Sub Sectors: Microfinance, Micro Insurance

Type of Organizations: Not for Profit Organizations (NGO)

Functional Areas: Livelihood, Micro Marketing, Capacity Building, Program Management and Implementation, Policy Analysis and Advocacy, Project Design and Formulation, Monitoring and Evaluation, Research and Innovations, Promotion of Federations and Community based Organizations

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K Sukumaran

Director, (Training), Indian School of Microfinance for Women

Specialization:

Sectors and Sub Sectors: Microfinance - Overall, MSME Finance, Banking & Finance

Type of Organizations: Not for Profit Organizations, Banks

Functional Areas: Program Management & Implementation, Capacity Building

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Kanti Kiran

Business Analyst, IT for Micro-finance - Eco-Sys India, Hyderabad

Specialization:

Sectors and Sub Sectors: Microfinance, MIS & IT systems for microfinance

Type of Organizations: Not for Profit Organizations, MFIs, NBFCs & Banks

Functional Areas: MIS design, Account Module design & software design & implementation

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Kris Dev

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Specialization:

Sectors and Sub Sectors: Poverty Alleviation, Livelihoods Promotion

Type of Organizations: Not for Profit organizations, Consulting Organizations (working with Government)

Functional Areas: e-Governance, Unique Biometric Identity, Transaction Tracking

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Specialization:

Sectors and Sub Sectors: Agriculture and Dairy

Type of Organizations: Consulting, Capacity Building, Entrepreneurship development, Micro Marketing, Micro planning

Functional Areas: Dairy Project management, Marketing, Inclusive Marketing, Strategy, Branding, Rural Marketing

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Kuldeep Singh

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Specialization:

Sectors and Sub Sectors: Microfinance (overall - all sub sectors)

Type of Organizations: NABARD

Functional Areas: Project appraisal, Policy Analysis and Advocacy, Monitoring & Evaluation and Project Designing/ Formulation

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Kumar Shailabh

General Manager, Uplift India Association

Specialization:

Sectors and Sub Sectors: Microfinance-Micro Health Insurance, Savings, Social Security

Type of Organizations: Not for Profit Organizations, Cooperatives

Functional Areas: Project Designing/ Formulation, Program Management and Implementation, Capacity Building, Policy Analysis and Advocacy, Monitoring and Evaluation, Business Development

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L P Semwal

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations

Functional Areas: Program Management and Implementation, Capacity Building Monitoring & Evaluation, Project Designing/ Formulation

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Specialization:

Sectors and Sub Sectors: Microfinance - Programme Management and Implementation

Type of Organizations: Not for Profit Organizations

Functional Areas: Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing/ Formulation

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M S Sriram

Independent Researcher

Specialization:

Sectors and Sub sectors: Microfinance (overall - all sub sectors)

Type of Organizations: Cooperatives, Non-Banking Financial Companies/ Companies, Not for Profit Organizations and Banks

Functional Areas: Capacity Building, Research and Documentation, Policy Analysis and Advocacy

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M V Raman

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Specialization:

Sectors and Sub Sectors: ICT for Microfinance, Micro enterprise and Livelihoods

Type of Organizations: For Profit Business Organizations

Functional Areas: Capacity Building (IT & ITES services)

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Malay Dewanji

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Specialization:

Sectors and Sub Sectors: Microfinance (overall – all sub sectors) and Livelihoods Promotion, Micro Credit, Savings and Micro Insurance, Empowerment of the poor especially women through Microfinance

Type of Organizations: Not for Profit Organizations International Organizations

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing/ Formulation, Documentation and Publication

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Mallika Kumar

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Specialization:

Sectors and Sub Sectors: Banking & Finance and Micro Credit

Type of Organizations: Educational & Research Institutions

Functional Area: Research & Documentation

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Mamta Chauhan

Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations

Functional Areas: Capacity Building, Monitoring & Evaluation, Project Designing/ formulation

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Non-Banking Financial Companies/ Companies, Not for Profit Organizations, International Organizations

Functional Areas: Program Management and Implementation, Capacity Building, Research & Documentation and Policy Analysis and Advocacy

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Mani Arul Nandhi

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Specialization:

Sectors and Sub Sectors: Microcredit, Urban Microfinance, Remittances/payments

Type of Organizations: Research and documentation, Monitoring and Evaluation

Functional Areas: Banks, Public sector/Government, International organizations, Not for Profit Organizations

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion, Micro Credit, Savings

Type of Organizations: Government/Public Sector Undertakings

Functional Areas: Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation

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Specialization:

Sectors and Sub Sectors: Microfinance

Type of Organizations: Non Banking Financial Company

Functional Areas: HR and Capacity Building (Training including building capabilities and incentives)

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihood Value Chains

Type of Organizations: For Profit Consulting

Functional Areas: Strategic Planning, Market Research and Product Development, Process Reengineering etc.

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Milroy Paul

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Specialization:

Sectors and Sub Sectors: Microfinance, Housing Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations & Banks

Functional Areas: Program Management and Implementation, Capacity building and Monitoring & Evaluation

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Mukul G Asher

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Specialization:

Sectors and Sub Sectors: Micro-credit, savings, Micro Pensions

Type of Organizations: Academic and Research Institutions, Microfinance Institutions

Functional Areas: Research and Documentation, Capacity Building

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N Srinivasan

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Specialization:

Sectors and Sub Sectors: Rural Finance Microfinance (overall - all sub sectors), Livelihoods Promotion, Banking and Finance, Financial inclusion

Type of Organizations: National Bank, Not for Profit Organizations, (NGOs/ Trusts/ Section 25 Companies), International Organizations

Functional Areas: Sectoral assessments, Program Management and Implementation, Capacity Building, institution building, Research and Documentation, Policy Analysis and Advocacy, Monitoring & Evaluation

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N Jeyaseelan, PhD

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Specialization:

Sectors and Sub Sectors: Rural Finance, Micro credit, Micro Insurance, Micro savings, Financing MSME, Poverty eradication, Livelihoods promotion, Integrated Rural Development

Type of Organizations: NGOs - Trusts, Societies, Companies- Section 25 company and NBFCs, Banks - Commercial banks

Functional Areas: Program Management, Project identification, formulation, appraisal and implementation, Monitoring and Evaluation, Designing products, Developing training manuals, Conducting Training of trainers, Documentation, Strategic planning, Action research, Technical support for Policy development

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Specialization:

Sectors and Sub Sectors: Forest Ecology & Environment, Forest based Livelihoods Promotion

Type of Organizations: Government / Deemed Government Company / Public Sector Undertaking

Functional Areas: SHGs involved in forest based entrepreneurship, Capacity building, Monitoring & Evaluation, Management of forest based activities as well as other programs

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Neela Mukherjee, PhD

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Specialization:

Sectors and Sub Sectors: Savings, Microfinance and Livelihoods Promotion

Type of Organizations: Action Research Group

Functional Areas: Research, Capacity Building, Monitoring and Evaluation

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Neeraj Kumar Mehta

Specialist, Insurance

Specialization:

Sectors and Sub Sectors: Microfinance, Micro Insurance

Type of Organizations: Not for profit Organizations, NGOs, International Organizations

Functional Areas: Program Management and Implementation, Research and Documentation, Project Designing/ Formulation, Training

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Neeraj Lekhwar

Assistant Manager, Operations - FINO

Specialization:

Sectors and Sub Sectors: Banking, Microfinance, Cooperatives, Transfer of Money (Remittances, Payments)

Type of Organizations: Banking, Company (Providing IT Solutions for Microfinance)

Functional Areas: Program Management & Implementation, Capacity building and Monitoring & Evaluation

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Neeraj Sati

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Specialization:

Sectors and Sub Sectors: Banking and Finance, Microfinance and Livelihoods Promotion

Type of Organizations: Banks

Functional Areas: Monitoring and Evaluation, Project Designing/ Formulation

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Neeraj Sharma

Manager, Livelihood, South Asia, Leonard Cheshire International, South Asia Region

Specialization:

Sectors and Sub Sectors: Microfinance, Micro enterprise development and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations, International Organizations

Functional Areas: Project Designing and formulation, Capacity Building and Program Management, Monitoring and Evaluation

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Neeraj Verma

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Specialization:

Sectors and Sub Sectors - Microfinance and Livelihoods Promotion, Financial inclusion and rural banking/ financial services, Rural development, livelihood and skill/employment

Type of Organizations – Not for Profit Organizations & financial service institutions

Functional Areas: Program Management and Implementation, Micro/rural finance promotion and execution, Capacity building and Monitoring & Evaluation

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Nilanjana Dasgupta

State Coordinator (WD), Panchayat and Rural Development Department

Specialization:

Sectors and Sub Sectors: Microfinance (overall- all sub sectors) Microfinance and Livelihoods Promotion, Micro Credit, Savings, Banking and finance

Type of Organizations: Government

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing/ Formulation

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Nitin Madan

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Specialization:

Sectors and Sub Sectors: Livelihood Finance: Migration (Rural Seasonal Migrants and Urban slums Dwellers)

Type of Organizations: Banks, Not for Profit organizations (Section 25, Trusts), Private Limited Company

Functional Areas: Program Life-cycle Management, Services and Product Design (Credit, Savings Management, Insurance, Pension), System and Process Design, Operations and Team Management, Capacity Building, Strategic and Financial Planning (including Microfinance), MIS and Information Management

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N S Sankarlal

Chartered Accountant

Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Non Banking Financial Companies and Not for Profit Organizations

Functional Areas: Evolving and Setting up of appropriate systems for Financial, Accounting and MIS Systems

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Olee Bora

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Specialization:

Sectors and Sub Sectors: Micro Credit, Micro Enterprise financing, Human Resource

Type of Organizations: Not for Profit Organizations, Financial Institutions, Public Sector Undertakings

Functional Areas: Capacity building and monitoring & evaluation

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P S M Rao, PhD

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Specialization:

Sectors and Sub Sectors: Credit to Poor & SHG financing

Type of Organizations: NGOs and Banks

Functional Areas: Program Management & Implementation, Capacity Building & Monitoring and Evaluation

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Specialization:

Sectors and Sub Sectors: Livelihoods promotion, Agri Biz, Marketing (Domestic & International) Crafts & Food & Fair Trade Advocacy

Type of Organizations: Producer Companies, Marketing Companies & Not for Profit organizations

Functional Areas: Capacity building, Market promotion, Organizing Producers

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P Uday Shankar

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion, Micro Credit, Agriculture Microfinance, Housing Microfinance, Water and Sanitation Microfinance

Type of Organizations: Cooperatives, Non-Banking Finance Companies/ Companies, Not for Profit Organizations, Banks, Donor Agencies

Functional Areas: Transformation of NGOs, NGO-MFIs, MFI-client monitoring services for banks, Preparing MFIs for credit rating, ISO certification, Triple Bottom Line concept

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Paramjit Sharma

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Specialization:

Sectors and Sub Sectors: Microfinance, Microfinance Regulation, Finance and Accounting

Type of Organizations: Government/Public Sector Undertakings, International Organizations

Functional Areas: Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation

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Parashuram Nayak

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Company

Functional Area/ Areas: Capacity building, Policy advocacy

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Pawan Kumar

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Specialization:

Sectors and Sub Sectors: Livelihoods, Networking, Poverty reduction

Type of Organizations: Government and NGOs, Community based organizations

Functional Areas: Project Management, M&E, Institution development

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Petamber Pant

Head, Cooperatives and MFI Development "Center for Cooperation & Development Initiatives"

Specialization:

Sectors and Sub Sectors: Self Reliant cooperatives, Microfinance and Audit, Institutionalization process of Cooperatives and MFIs, Microfinance and Livelihoods Promotion and Statuary / Tax Audits/Evaluation

Type of Organizations: Cooperatives, NGOs

Functional Areas: Program Management & Implementation, Policy analysis, Capacity building and Evaluation

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P M Jose

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Specialization:

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Type of Organizations: Not for Profit Organizations, NBFCs, Sec-25 Companies, International Organizations

Functional Areas: Program Management and Implementation, Monitoring & evaluation

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Pon Aananth

India watercredit officer, water.org

Specialization:

Sectors and Sub Sectors: Microfinance and Livelihood Promotion, Micro-Savings, Micro-Housing, WaterCredit (Microfinance, Water and Sanitation)

Type of Organizations: Housing Companies, NBFCs, Not for Profit Organizations, International Organizations

Functional Areas: Program management and Implementation, Capacity building

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Prabhjot Sodhi

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Specialization:

Sectors and Sub Sectors: Local institution Building, Livelihoods Promotion through natural resources; Business model approaches/Enterprise development

Type of Organizations: Private Sector, NGOs, CBOs, Institutions, Schools

Functional Areas: Program Management and Implementation, Capacity Building, Project documentation and Monitoring & Evaluation, Studies

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Pradip Har

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Specialization:

Sectors and Sub Sectors: Microfinance (overall – all sub sectors)

Type of Organizations: Not for Profit organization (Education Trust)

Functional Areas: Capacity Building, Research and Documentation, Loan portfolio auditing, HRD

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Pramel Gupta

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Specialization:

Sectors and Sub Sectors: Micro Credit and Livelihoods Promotion.

Type of Organizations: Not for Profit Organizations (NGOs and Section 25 Companies)

Functional Areas: Program Management & Implementation, Capacity Building and Monitoring & Evaluation

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Specialization:

Sectors and Sub Sectors: Microfinance (overall - all sub sectors)

Type of Organizations: Finance Companies/ Companies Not for Profit Organizations (NGOs/ Trusts/ Section 25 Companies), Banks

Functional Areas: Capacity Building, Program Management and Implementation, Research and Documentation

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Praveer Ghodgaonkar

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion, Micro Credit

Type of Organizations: Not for Profit Organizations, International Organizations, Government/ Public Sector Undertakings

Functional Areas: Program Management and Implementation, Capacity Building, Monitoring and Evaluation, Project Designing/ Formulation

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Specialization:

Sectors and Sub Sectors: Banking, Microfinance, Microfinance Regulations

Type of Organizations: Banks, Cooperatives, Government/Public Sector Undertakings

Functional Areas: Capacity Building, Research and Documentation, Policy Formulation, Analysis and Advocacy, Monitoring and Evaluation

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Specialization:

Sectors and Sub Sectors: Microfinance, Livelihood Financing, Entrepreneurship Development

Type of Organizations: Not for profit Organizations, Non-banking Financial Institutions and Societies

Functional Areas: Strategic Business Planning, Organization Development, Process Mapping and Development, Livelihood assessment and Training

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Specialization:

Sectors and Sub Sectors: Microfinance, Banking, IT Solutions - Microfinance

Type of Organizations: Company, Government/Public Sector Undertakings/ National Banks

Functional Areas: Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring & Evaluation

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Specialization:

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Type of Organizations: Cooperatives, Non-Banking Financial Companies, Not for Profit Organizations, International Organizations, Banks, Government/Public Sector Undertakings

Functional Areas: Program Management, Implementation, Capacity building, Project Designing/ Formulation, Monitoring and evaluation

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Rajesh Kumar Verma

Specialization:

Sectors and Sub Sectors: Banking and finance

Type of Organizations: Regional Rural Banks

Functional Area: Capacity Building

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Specialization:

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Functional Areas: Program Management, Capacity Building, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing/ Formulation; Financial planning, Modeling and Analysis

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Specialization:

Sectors and Sub Sectors: Microfinance - Individual Lending Model

Type of Organizations: NBFCs, MFIs

Functional Areas: Project Designing/ Formulation, Project Management and Implementation

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Micro Insurance Academy

Specialization:

Sectors and Sub Sectors: Microfinance, Micro Insurance

Type of Organizations: Not for Profit Organizations, International Organizations

Functional Areas: Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring & Evaluation, Project Designing/ Formulation

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Specialization:

Sectors and Sub Sectors: Banking and Finance, Rural Finance, Microfinance, Savings Mobilization and Livelihoods Promotion

Type of Organizations: Bank, Financial Institutions, Not for profit and International Organizations

Functional Areas: Project Design and Formulation, Policy Analysis and Advocacy, Program Management and Implementation

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Specialization:

Sectors and Sub Sectors: Microfinance - Overall, MSME Finance, Banking & Finance

Type of Organizations: Not for Profit Organizations, Banks

Functional Areas: Program Management & Implementation, Capacity Building

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Specialization:

Sectors and Sub Sectors: Microfinance & Livelihoods Promotion

Type of Organizations: Not for Profit Organization (An Autonomous Body supported by MoEF)

Functional Areas: Capacity Building

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Specialization:

Sectors and Sub Sectors: Livelihood, Microfinance, Textile, Agribusiness

Type of Organizations: Not for Profit and For Profit Organizations

Functional Areas: Fund Raising, Capital Structure, Marketing and Strategy Formulation, Documentation, Planning & Analysis

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Specialization:

Sectors and Sub Sectors: Organizing, Livelihoods Promotion and Microfinance, Rural Development, Women Empowerment, Eco-Regeneration, Information and Communication Technology

Type of organizations: Trade Union, Not for profit organizations, Cooperatives and Companies

Functional Areas: Programme Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing/ Formulation

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Resham Singh

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods (Formation of Self Help Groups and Microcredit programs, Promotion of Farmers club, Diversification in agriculture, Promotion of Vermi-culture)

Type of Organizations: Banks

Functional Areas: Programme Management and Implementation, Capacity Building (Training programs for the poorest of the poor for generation of employment opportunities, Poverty Alleviation)

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Specialization:

Sectors and Sub Sectors: Microfinance & Capital Markets

Type of Organizations: Company

Functional Area: Debt and Equity Arrangement and Advisory Services

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Specialization:

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Type of Organizations: Government/Public Sector Undertakings

Functional Areas: Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation

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Specialization:

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Functional Areas: Capacity Building, Research and
Documentation, Policy Analysis and Advocacy,
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Specialization:

Sectors and Sub Sectors: Rural development and
Livelihoods Promotion

Type of Organizations: Government/Public Sector
Undertakings

Functional Areas: Program Management and
Implementation, Capacity Building

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Specialisation:

Sectors and Sub Sectors: Microfinance, M-Banking

Type of Organizations: Microfinance Institutions,
Banks

Functional Areas: Technical Consulting and Training

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Sadhana Adhikary

FSPO - Department of Social Work, Sardar Patel
University

Specialization:

Sectors and Sub Sectors: Microfinance, Micro Insurance,
Livelihood and Disaster Mitigation and Resilience

Type of Organizations: Not For Profit Organizations (NGOs)

Functional Areas: Program Management &
Implementation, Capacity building, Research &
evaluation

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Sameer Kochhar

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Editor - in - Chief, Inclusion

Specialization:

Sectors and Sub Sectors: Microfinance, Micro-credit,
Micro insurance, Financial Inclusion, Digital Inclusion,
Social Inclusion and Livelihoods Promotion

Type of Organizations: Section 25 Company, Not for
Profit Organization

Functional Areas: Capacity Building, Education,
Women Empowerment, Decentralization, Citizenship,
Impact Research and Documentation, Policy Analysis,
Rural Development

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Specialization:

Sectors and Sub Sectors: Banking and Finance,
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Type of Organizations: Reserve Bank of India,
Government/Public Sector Undertakings

Functional Areas: Capacity Building, Research and
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Specialization:

Sectors and Sub Sectors: Microfinance, Institutional
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Type of Organizations: Government/Public Sector
Undertakings

Functional Areas: Capacity Building, Research and
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Sanjeev Kumar

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Specialization:

Sectors and Sub Sectors: Community finance through
SHGs, Livestock based livelihood promotion

Type of Organizations: Not for Profit organizations and
Private Companies (consultancy Firm)

Functional Areas: Team building, Livelihood Program
designing

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Sankar Datta

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Specialization:

Sectors and Sub Sectors: Agriculture, Village Level Organizations, Livelihoods Promotion

Type of Organizations: Government promoted Co-operatives, Non-Government Organizations, Academic Institutions, MFI - NGO.

Functional Areas: Promotion of Rural Livelihoods including Micro-finance Operations, developing the HR management system.

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Satyabrata Roy Bardhan

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Specialization:

Sectors and Sub Sectors: Microfinance

Type of Organizations: Cooperatives

Functional Areas: Policy Analysis and Advocacy, Mobilizing People for Development activities (as Activist)

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Satyavir Chakrapani

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Specialization:

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Type of Organizations: Non-Banking Financial Company and Trust

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Shailja Kishore

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations, International Organizations

Functional Areas: Monitoring & Evaluation, Research & Documentation, Program Management & Implementation

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Specialization:

Sectors and Sub sectors: Microfinance & Livelihoods Promotion

Type of Organizations: State Government Undertaking

Functional Areas: Program Management & Implementation, Capacity Building, Project Designing/ Formulation

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Shashi Singh

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Specialization:

Sectors and Sub Sectors: Microfinance & Livelihoods Promotion

Type of Organizations: Not for profit Organizations, Civil society

Functional Areas: Program Management and Implementation, Capacity Building, Training, research and Documentation, Business Development, Skill up gradation, Product development, designing, technology and market support, national and international

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Specialization:

Sectors and Sub Sectors: Financial Inclusion, Microfinance, Technology and financial inclusion

Type of Organizations: Banks, Social enterprises, Research institutions

Functional Areas: Program management, Field and policy research, Evaluation

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Specialization:

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Type of Organizations: NBFC

Functional Areas: Program Management & Implementation

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Smita Bhatnagar

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotions

Type of Organizations: Not for Profit Organizations, International Organizations

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation

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Expert, Microfinance and Livelihoods Promotion; Secretary – SAMPARK and Consultant

Specialization:

Sectors and Sub Sectors: Microfinance, Livelihoods Promotion, Women's Empowerment, Cooperatives

Type of Organizations: Not for Profit Organizations, International Organizations and UN agencies

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Policy Analysis and Advocacy, Review, Evaluation and Impact Assessment

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Specialization:

Sectors and Sub Sectors: Microfinance, Livelihoods Promotion, Training & Development, Self Help Group Formation and Management, Women Economic Empowerment through Microfinance

Type of Organizations: Not for Profit Organizations

Functional Areas: General Administration, Program Management and Implementation, Capacity building, Monitoring and Evaluation

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion & Banking and Finance

Type of Organizations: Development Finance Institution (NABARD)

Functional Areas: Research and Documentation, Capacity Building, Project Designing / Formulation

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Specialization:

Sectors and Sub Sectors: Banking and Finance

Type of Organizations: Banks

Functional Areas: Overall view of the Microfinance

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Sectors and Sub Sectors: Self Help Group Based Microfinance, Disaster Management

Type of Organizations: NGOs

Functional Areas: Planning, Administration, Management

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Cooperatives, Non-Banking Financial Companies/ Companies, Not for Profit Organizations

Functional Areas: Program Management and Implementation, Capacity Building, Research and Documentation, Monitoring and Evaluation

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Specialization:

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Type of Organizations: Non-Banking Financial Companies

Functional Areas: Corporate Management

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Specialization:

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Type of Organizations: Not for Profit Organizations

Functional Areas: Capacity Building

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Functional Areas: Project Designing and Formulation, Policy Analysis and Advocacy, Capacity building, Monitoring and Evaluation, Research and Documentation

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T Narendran

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Specialization:

Sectors and Sub Sectors: Microfinance- Institution building, Livelihoods, Banking and Finance

Type of Organizations: Not for Profit Organizations

Functional Areas: Program Management and Implementation, Capacity Building, Project design and formulation

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Specialization:

Sectors and Sub Sectors: Microfinance & Promotion (North East India)

Type of Organizations: Cooperatives, Section 25, NBFCs

Functional Areas: Program Management & Implementation; Product Designing & Formulation; Strategic Partnership Development; Research & Documentation

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Specialization:

Sectors and Sub Sectors: MSME Cluster Development, Cluster and Poverty Alleviation, Cluster and BDS Promotion, Clusters and Financing, Cluster and Marketing, Clusters and Skill Up-gradation

Type of Organizations: Not for Profit Organizations

Functional Areas - Policy Promotion, Program Management and Implementation, Capacity building, Monitoring & Evaluation

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Tanay Chakravarty

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for profit Organization - Sec 25 Company

Functional Areas: Program Management & Implementation, Capacity Building, Monitoring & Evaluation

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion

Type of Organizations: Not for Profit Organizations

Functional Areas: Research and Documentation, Policy Analysis and Advocacy

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Tara Sinha

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion, Micro Credit, Savings, Micro insurance

Type of Organizations: Non for profit Organizations, Cooperatives

Functional Areas: Program Planning and Implementation, Research and Documentation, Project Designing/ Formulation

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Specialization:

Sectors and Sub Sectors: Microfinance and Livelihoods Promotion, Community Based Microfinancing

Type of Organizations: Not for Profit Organizations, International Organizations

Functional Areas: Program Management and Implementation, Research and Documentation, Policy Analysis and Advocacy, Monitoring and Evaluation, Project Designing/ Formulation

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Toms K Thomas

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Specialization:

Sectors and Sub Sectors: Microfinance (Micro Banking): Microfinance For Livelihood, Micro Insurance, Community Based Health Insurance, Community Health Risk Sharing, Community Micro Banking, Decentralized Planning, Local Governance, Disaster Management: Livelihood, Community Based Disaster Mitigation, ICT for Health

Type of Organizations: Not for Profit organizations, Microfinance Institutions, Community Based Organizations, Community Mutuals

Functional Areas: Project implementation, Project Development, Capacity Building, Research, Monitoring, Development Innovation, Community Mobilization, Strategic Planning

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Functional Areas: Program Management and Implementation, Monitoring and Evaluation, Project Designing/Implementation

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Specialization:

Sectors and Sub Sectors: Rural Banking and Finance

Type of Organizations: Bank

Functional Areas: Banking with Social Concept of Development of Downtrodden, Rural-Urban Poor-SHG

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Venkatesh Salagrama

Specialization:

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- Village level entrepreneurs as service providers to PRIs, Gujarat
- Microfinance through Gram Panchayats has limited success, Madhya Pradesh
- Panchayats facilitate outreach of microfinance services, West Bengal
- Panchayats act as microfinance hubs, West Bengal
- Livelihood enhancement through Gram Sabha Credit Cards, Madhya Pradesh

Human Resource Development in Microfinance Institutions

- Low turnover rate due to incentive measures, Tamil Nadu
- Unique MFI compensation packages, Tamil Nadu
- Weighted Staff Incentive Scheme (SIS), Azerbaijan



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- ACCION, Boston MA, USA
- ASA, Dhaka, Bangladesh
- Asia Pacific Rural & Agricultural Credit Association (APRACA), Bangkok, Thailand
- Asian & Pacific Development Centre (APDC), Colorado.
- Asian Development Bank, Manila
- Asian Micro insurance Network (AMIN), Geneva, Switzerland
- Bankable Frontier Associates (BFA), USA
- Banking with the Poor, Singapore
- BDS Asia, Lucknow
- Business Angels , Australia
- Calmeadow, Toronto, Canada
- Canadian Feed the Children, Toronto, Ontario
- CARE India, New Delhi
- Consultative Group to Assist the Poor (CGAP), USA
- Defeat Poverty
- Department of Rural Development, Government of Andhra Pradesh, Hyderabad
- Development Gateway, USA
- DhanaX Information Services Pvt. Ltd, Bangalore
- EDA Rural Systems Pvt. Ltd, Gurgaon
- European Commission, Brussel, Belgium
- Financial Deepening Challenge Fund, United Kingdom
- FINCA International, Washington, D.C.,
- Freedom from Hunger, California, USA
- Global Information on Micro Insurance, Geneva, Switzerland
- Grameen Bank, Dhaka, Bangladesh
- Grameen Foundation Australia, Sydney
- Grameen Foundation, USA
- Grameen Trust, Dhaka, Bangladesh
- HELP International, USA
- India Microfinance : Business News
- India Stat, New Delhi
- Indian NGOs, Mumbai
- Institute for Financial Management and Research, Chennai
- Institute of Development Studies, Brighton, United Kingdom
- Intellectap, Mumbai
- International Finance Corporation, Washington DC, USA
- International Fund for Agricultural Development, Rome

- IRC International Water & Sanitation Centre, Hague, Netherlands
- KIVA, USA
- MicroCapital, Boston MA, USA
- Micro Insurance Academy, New Delhi
- Micro Insurance Centre, Washington, USA
- Microenterprise Learning Information and Knowledge Sharing (microLINKS), USA
- Microfinance.com, USA
- Microfinance Focus, Bangalore
- Microfinance Gateway, Washington DC, USA
- Microfinance Insights, Mumbai
- Microfinance Network, Mexico, USA
- Microfinance Podcast
- Microfranchising
- MicroSave, Lucknow, India
- MIFI Report, (Microfinance News Site)
- Mix Market, Washington, USA
- Next Billion, USA
- NGOs India, New Delhi
- North East Resource Databank, Assam
- One World South Asia, New Delhi
- Opportunity International, Illinois
- Overseas Development Institute, London
- Pact, Washington, USA
- Palli Karma Sahayak Foundation (PKSF), Bangladesh
- Pride Africa, Kenya
- Private Sector Development Blog (PSD Blog), World Bank, USA
- Rang De, Chennai
- Reserve Bank of India, India
- Rural Finance Learning Centre, Rome
- Sa-Dhan, New Delhi
- Sankalp, Mumbai
- SHG Gateway, Hyderabad
- Silicon Valley Microfinance Network (SVMN), Washington
- Skoch Consultancy Services Pvt. Ltd., Gurgaon
- South Pacific Business Development Foundation, Samoa.
- Strategies and Tools against Social Exclusion & Poverty, (STEP), Geneva
- The Global Voice of Savings & Retail Banking, Brussels
- The Microcredit Summit Campaign, Washington
- The Mobile Payment Forum of India (MPFI), Hyderabad
- The World Bank, Washington DC, USA
- Think Microfinance, Honduras
- ThoughtShop Foundation, Kolkata
- United Nations Capital Development Fund, USA
- United States Agency for International Development (USAID), USA
- Unitus, USA
- Viatical Settlements, Austin
- Women's World Banking, New York
- World Council of Credit Unions, USA
- XIGI

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- Microfinance in India: A State of the Sector Report, 2006 (Report)
- Microfinance in India - A State of the Sector Report, 2007 (Report)
- Understanding Microfinance (Book)

Combating Financial Crisis

- The Impact of the Global Financial Crisis on Latin America and Caribbean Microfinance Institutions (Report)
- Microfinance - Testing its Resilience to the Global Financial Crisis (Report)
- Combating the Slowdown: Ideas by CIOs for CIOs (Article)
- The Global Financial Crisis and its Impact on Microfinance (Paper)
- The Global Financial Crisis, Developing Countries and Policy Responses (Paper)
- Microfinance and the Financial Crisis - CGAP Virtual Conference (Report)
- The Financial Crisis and its Impact on Developing Countries (Paper)
- Global Recession and Microfinance in Developing Countries: Threats and Opportunities (Paper)
- Global Financial Crisis : Impact on India's Poor (Book)

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Savings

- ISanchayeeta (Savings) & Daily Deposit Scheme of Cuttack Urban Co-operative Bank (CUCB) (Paper)
- SEWA Bank - UTI Mutual Fund "Micro-Pension" Initiative for Unorganised Sector (Article)
- ICICI MF Launches Small Investment Plan for Rural Market (Article)
- Reserve Bank of India (RBI) Circular on Micro-Credit (Circular)
- Quality Issues in the Microfinance Sector in Rajasthan (Report)
- Banking Regulations Act, 1949 - As Applicable to Co-operative Societies (Circular)
- Opening of Savings Bank Accounts in the Name of Self-Help Groups (Circular)
- New Policy on the Working of Local Area Banks (Guidelines)
- What Savings Products Do People Want? (Paper)
- Serving Small Depositors: Meeting Demand while Managing Costs (Paper)
- Postal Savings and the Provision of Financial Services: Policy Issues and Asian Experiences in the Use of the Postal Infrastructure for Savings Mobilization (Paper)
- Alternate Model/s to Micro-Savings for the 'Bottom-of-the Pyramid' in Rural Areas: Lessons from India, Bangladesh and Nepal and Some Policy Doables (Paper)
- Poverty Eradication through Community Grain Banks (Article)
- Designing Savings Services: The International Experience (Paper)
- Mobilising Savings (Paper)
- Introducing Savings into a MicroCredit Institution - Lessons from ASA (Paper)

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Macro Level Credit Issues: India and Abroad

- Oriental Bank of Commerce Offers Micro-Finance at 9% in Punjab (Article)
- Innovation in Product Design, Credit Delivery and Technology to Reach Small Farmers (Speech)
- ICICI Banks the Poor in India: Demonstrates that Serving Low-Income Segments is Profitable (Article)
- Building a Reliable MFI Funding Base: Donor Flexibility Shows Results for BASIX in India (Paper)



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Microfinance Programs and Reports

- Draft Background Material on National Rural Livelihoods Mission (NRLM) (Paper)
- Guidelines for Swarnjayanti Gram Swarojgar Yojana (SGSY) (Guidelines)
- State of the Microcredit Summit Campaign Report (Report)
- India: Rural Finance Sector Restructuring and Development (Article)

- India's Banks are Big on Microfinance (Article)
- From Microcredit to Livelihood Finance (Speech)
- Sa-Dhan Quick Report 2007- A Snapshot of Microfinance Institutions in India (Report)
- SHGs to help Indian Women Fight Economic Slowdown (Article)
- Report of the Committee on Credit Related Issues Under SGSY (Report)
- Defining Credit Risk (Article)
- Why Institutional Credit Agencies are Reluctant to Lend to the Rural Poor: A Theoretical Analysis of the Indian Rural Credit Market (Paper)
- Bank Lending Policy, Credit Scoring and Value at Risk (Paper)
- Credit Scores to Help Poor Get Bank Loans (Article)
- Experian, PlaNNet Finance to Promote Credit Bureau Projects (Article)
- Grameen Tatkal Scheme Implementation in December (Article)
- Indian Bank's Special Unit for Microfinance (Article)
- Community-Managed Loan Funds: Which Ones Work? (Paper)
- Credit Information Systems for Microfinance - A Foundation for Further Innovation (Paper)
- Microfinance and the Market for Credit Information in El Salvador (Paper)
- Credit Bureaus: Leveraging Information for the Benefit of Microenterprises (Article)
- Dimensions and Dynamics of MFI Competition in Bangladesh (Article)
- Transaction Costs in Group Micro Credit in India: Case Studies of Three Micro Finance Institutions (Article)
- Reaching the Other 100 Million Poor in India: Case Studies in Urban Microfinance
- KAS Foundation Annual Report 2005-2006 (Report)
- Self-Help Groups as Financial Intermediaries in India: Cost of Promotion, Sustainability and Impact (Report)
- Credit Scoring for Microfinance: Can It Work? (Paper)
- Credit Scoring (Article)
- A Handbook for Developing Credit Scoring Systems in a Microfinance Context (Report)
- Individual Lending (Paper)

SHG Bank Linkage Programme

- SHG-Bank Linkage Programme -Assessing SHGs for Bank Finance(Report)
- Promotion of Self-Help Groups under the SHG Bank Linkage Programme in India (Article)
- RBI & NABARD - Guidelines on Linking Self-Help Groups with Banks (Booklet)
- ABC on SHG Bank Linkage (Article)
- Framework for Increasing SHG Bank Linkages in Project Villages (Article)

Revolving Fund for Household Water and Sanitation Facilities

- Guidelines on Revolving Funds for Community Managed Water Supply Schemes and Construction of Household Toilets in Urban Slums in Madhya Pradesh, India (Paper)
- Guidelines on Revolving Funds for Constructing Latrines & Water Connections in Luang Prabang, Lao PDR (Guidelines)
- Flush with Loans: Micro Credit for Rural Sanitation (Article)
- Linking Credit to Water, Sanitation and Hygiene - The Nafadji Revolving Credit System (Article)
- Microfinance for Water Supply Services (Article)
- Local Financing Mechanisms for Water Supply (Paper)
- A Bottom-Up Approach to Sanitation (Article)
- Financial Services and Environmental Health: Household Credit for Water and Sanitation (Paper)
- Microfinance for Sanitation (Article)
- Financing Water Using Partial Loan Guarantees (Presentation)

- Financing Small Water Supply and Sanitation Service Providers - Exploring the Microfinance Option in Sub-Saharan Africa (Paper)

Housing Microfinance

- Housing Microfinance-Policy Recommendations (Paper)
- Assessment of Housing Sector in Ghana (Report)
- Low Income Housing - Challenges and Opportunities for Microfinance (Report).
- Housing Microfinance - Designing a Product for Rural Poor (Paper)
- National Housing Bank to disburse 500 crores through Microfinance (Article)
- The Fortune at the Bottom of the Pyramid (Book)
- Shelter Finance for the poor (Article)
- Making Development Budgets Work Better: Housing Loans and Poverty Reduction in Thailand (Article)

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- Linkages with Microfinance and Effective Education with a Focus on Parental Involvement: An Exploratory Study in Andhra Pradesh, India (Paper)
- Examining Empowerment, Poverty Alleviation and Education within SHGs (Report)
- Examining Literacy and Power within SHGs (Report)
- Business Plan Winner Targets India Dropouts (Report)
- From Microfinance to Macro Change: Integrating Health, Education and Microfinance to Empower Women and Reduce Poverty (Paper)
- The Influence of Microfinance on the Education Decisions of Rural Households: Evidence from Bolivia (Paper)

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Legal Issues and Regulations for Micro Insurance

- Regulation and Supervision of Micro-Insurance (Paper)
- IRDA Micro Insurance Guidelines (Guidelines)
- Performance Indicators for Micro-Insurance (Report)
- Insurance Regulatory and Development Authority (IRDA) Micro-Insurance Regulation 2005 (Paper)
- Guidelines on Licensing of Corporate Agents, IRDA, 2005 (Guidelines)

Models and Products in Micro Insurance

- Life Insurance Corporation (LIC) to E-Enable Micro-Insurance Agents (Article)
- TATA-AIG Life Insurance Company Ltd. India (Paper)
- Community Based Schemes- India: An Inventory of Micro-Insurance Schemes (Paper)
- Sustainable Microfinance for Women's Empowerment (Article)
- Micro-Finance Clients Want Flexible Facility (Article)

Delivery Mechanisms for Micro Insurance and Micro Pensions

- Global Review of Insurance Models and Best and Good Practices: Evidence from 14 Countries (Paper)
- Lessons Learnt the Hard Way - Good and Bad practices in Microinsurance (Paper)
- India: An Inventory of Micro Insurance Schemes (Report)
- Institute for Financial Management and Research: Centre for Insurance and Risk Management (Report)
- The Changing Face of Insurance (Article)
- Time to Mainstream Micro-Pensions in India (Paper)
- Compilation of Insurance Schemes Available With the Four Nationalized Insurance Companies in India Suitable To Poor Families (Report)
- Protecting the Poor: A Micro Insurance Compendium (Report)
- Micro Insurance and Microfinance Institutions: Evidence from India (Paper)
- Access to Insurance for the Poor (Article)
- Study of the Utilisation Pattern of Hospital-Based Health Insurance Plan Targeted Towards Lower Socio-Economic Group (Reports)

- Third Annual Report: KAS Foundation 2005-2006 (Report)
- Scaling-Up Micro-Insurance: The Case of Weather Insurance for Smallholders in India (Paper)
- Delta Life: Bangladesh (Paper)

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- VimoSEWA India (Paper)
- Insuring Public Finances Against Natural Disasters- A Survey of Options and Recent Initiatives (Paper)
- The Role of Government in Promoting Catastrophic Insurance: A Global Review (Paper)
- Floods & Poverty Traps: Evidence from Bangladesh (Article)
- Disaster Insurance for the Poor? A review of Microinsurance for Natural Disaster Risks in Developing Countries (Report)
- The Financial Management of Catastrophic Flood Risks in Emerging Economy Countries (Report)
- Disaster Risk Reduction and Financial Protection: What is Missing, What Can Work? The Case of Latin America and the Caribbean (Paper)

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- Published Papers by the Micro Insurance Academy (MIA), (Article)
- Micro Health Insurance - A Way of Ensuring Financial Security to the Poor (Article)
- Study on NEERA's Microhealth Insurance Program (Presentation)
- Profile of Microhealth Insurance Scheme led by PWDS and NEERA (Article)
- Mutual Health Insurance - An Experience from Africa (Paper)
- Success of Health Mutuals in Cameroon
- Framework for Developing Health Insurance Programmes - Some Suggestions for States (Article)

Insurance for the People living with HIV

- India: HIV and AIDS-related Discrimination, Stigmatization and Denial (Paper)
- Insurance for HIV-infected (Article)
- Economy and Epidemic: Microfinance and HIV/AIDS in Asia (Paper)
- Microfinance Strategies for HIV/AIDS Mitigation and Prevention in Sub-Saharan Africa - Working Paper No. 25 (Paper)
- Consultative Group to Assist the Poor (CGAP) Donor Brief No 14: Microfinance and HIV/AIDS (Fact Sheet)
- Using a fingerprint recognition system in a vaccine trial to avoid misclassification (Paper)
- Life insurance for HIV sufferers - South Africa rethinks (Article)
- Enhancing access and ensuring adherence to antiretroviral therapy (Paper)
- Testing Times (Article)
- Design policies for AIDS patients: IRDA chief (Article)
- Universal coverage in health care financing: Is community-based insurance the answer? (Presentation)
- Sex Workers' Bank: Healthy Returns (Article)
- AIDS/HIV and Health Insurance (Article)
- Tanzania: Insurance for HIV-positive employees inspires confidence (Article)
- Namibia: Insurance company says it will not pay claims for AIDS-related deaths (Article)
- Feasibility of an Insurance Program for HIV/AIDS Financing in Uganda (Paper)
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- Low Cost Cures (Article)

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- Leasing for Small and Micro Enterprises (Report)
- Micro Leasing: The Grameen Bank Experience (Paper)

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- Micro Leasing Reaping Rich Yield (Article)

Transfer of Money - Remittances & Payment Services

- Crafting a Money Transfers Strategy: Guidance for Pro-Poor Financial Service Providers (Paper)
- Migration: Labour Flows and Capital Transfers (Paper)
- Serving Migrants Sustainably: A Case Study of Remittance Services Provided by a Microfinance Institution in India (Report)
- FINO Adopts Gemalto Smartcards to Accelerate Microbanking Deployment in India (Article)
- Electronic Banking: The Next Revolution in Financial Access? (Article)
- Serving Migrants Sustainably - Remittance Services Provided by an MFI in Gujarat
- Shramik Sahajog (Paper)
- Report of the Internal Group to Examine Issues Relating to Rural Credit and Microfinance (Report)

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Macro Issues on Microfinance & Livelihoods

- The Forgotten Sector (Book)
- Promoting Sustainable Livelihoods (Book)
- Creating an Enabling Environment for Women to Empower Themselves: PRADAN's Microfinance and Livelihoods Programme (Paper)
- From Microcredit to Livelihood Finance (Paper)
- Life at Bottom of Pyramid Series on Livelihoods and Financial Exclusion: The Case Study of Sarju Bai Prajapati (Paper)

Business Development Services by MFIs for Livelihood Promotion

- Concept Note on IFMR Trust (Paper)
- Margdarshak: Corporate Experience and Capacity Profile (Article)
- The Chimes of Cooperation (Paper)
- Feeding Innovation: Distributing Cattle Feed through MFIs (Report)
- See How They Grow: Business Development Services for Women's Business Growth (Report)

Micro Enterprise Development for Mature Clients and as an Extension of Microfinance

- Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions (Report)
- Profiling of Micro-Enterprises in Tamil Nadu and Uttar Pradesh, India (Paper)
- Micro-Enterprise Development: Not by Credit Alone (Report)
- Microfinance Insights: Financial Service Delivery (Paper)
- Success story from Usilampatty (Paper)
- The Role of Microfinance in Rural Microenterprise Development (Report)

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- The Story of Chetna: Beyond Certification (Report)
- Small Farmers Must Get their Share of Credit (Article)
- Serving Farmers and Saving Farming: A Draft National Policy for Farmers (Report)
- Success Case Replication- A Manual for Increasing Farmer Household Income (Manual)
- Grameen Capital India- Case Study Bharat Integrated Social Welfare Agency (Paper)
- Bt Cotton is Better, Feel Dharwad Farmers (Article)

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- National Water Policy (Policy)
- Revised Selection Criteria for Livelihood Watersheds and Project Implementation Agencies: Volume 5 - Strategies & Practices (Report)
- The Andhra Pradesh Rural Livelihoods Project Hope: (Book)
- Hiware Bazaar: Community Stewardship of Water Resources (Article)
- Ralegaon Sidhi (Article)

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- Livelihoods in Fisheries: What Can We Do? (Paper)
- Post Tsunami Rehabilitation of Fishing Communities and Fisheries-Based Livelihoods in Tamil Nadu, Kerala and Andhra Pradesh, India (Report)
- Microfinance in Fishery and Aquaculture: Guidelines and Case Studies (Guidelines)
- Demographic change in coastal fishing communities and implications for the coastal environment (Paper)
- Aquaculture Development and Micro-Credit Support in Northern Uplands of Vietnam (Paper)

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- Dairy Value Chain Consultation (Report)
- Linking with Dairy Cooperatives for Large-Scale Community-Based Service Delivery (Paper)
- Lessons Learned Studies: India (Report)
- Managing Complex Networks in Emerging Markets (Paper)
- Dairy Enterprise Initiative (Report)

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Microfinance for Disaster Preparedness and Livelihoods of Disaster Affected People

- Reimagining Microfinance (Article)
- In Microfinance, Clients Come First (Article)
- Waves of Change - A Tsunami Relief Story (Film)
- Farming-Related Livelihoods Rehabilitation Strategy for the Disaster-Affected Areas Of Yogyakarta and Central Java Provinces (Report)
- Sustaining Livelihoods in Disaster-Prone and Tribal Areas of Gujarat (Article)
- Surviving Disasters and Supporting Recovery: A Guidebook for Microfinance Institutions (Guide Book)
- Pre-Disaster Planning to Protect Microfinance Clients (Paper)
- Hyogo Framework for Action 2005-2015: Building the resilience of nations & communities to disasters (HFA) (Report)
- RBI Master Circular on Priority Sector Lending (Circular)
- Backward Regions Grant Fund (Guidelines)
- UNCDF Strategy for Policy Impact and Replication in Local Governance and Microfinance (Article)
- A Self-Help Success Story (Article)

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- SKS Foundation/SKS NGO – Leading Initiatives for the Ultra Poor Program (Article)
- Social Security for People with Disability (Paper)
- Disability Handbook for Industry (Book)
- Employment of People with Disabilities - Opening New Doors (Article)
- Disabled People and Development (Paper)
- Right to Information for People with Disability (Report)
- Understanding Disability (Report)
- Employment of People with Disabilities: The Impact of Legislation (Report)
- List of Disability Friendly Employers (Report)
- Financial Inclusion by Extension of Banking Services (Circular)
- Micro Credit for Self-Employed Disabled Persons in Developing Countries (Paper)

- Inclusion of Disabled People in Mainstream Micro Finance Programmes (Paper)
- Feasibility of Integrating People with Disabilities in Savings and Credit Programmes in Bangladesh (Paper)

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- Micro-credit, Risk Coping and the Incidence of Rural-to-Urban Migration (Article)
- Sending Money Home: Worldwide Remittance Flows to Developing and Transition Countries (Report)
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- Migrant Worker Remittances & Micro-finance in Bangladesh (Paper)
- Making Money Transfers Work for Microfinance Institutions (Book)

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- Introduction to Islamic Microfinance (Paper)
- Islamic Microfinance Gains Popularity in War-torn Afghanistan (Article)
- Can Microfinance Heal Wounds of War? (Article)
- Glossary of Islamic Financial Products and Modes of Islamic Financing (Article)
- Towards a Just Monetary System (Book)
- An Application of Islamic Banking Principles to Microfinance: A Technical Note (Article)
- Islamic Finance Conference: Challenges & Opportunities (Note)
- Case Study: Islamic Microfinance and Socially Responsible Investments (Paper)
- Banking Regulations and Islamic Banks in India: Status and Issues (Paper)

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- Financial Inclusion by Extension of Banking Services (Circular)
- Financial Inclusion by Extension of Banking Services - Use of Business Facilitators and Business Correspondents (Circular)
- Speeding Financial Inclusion (Report)
- What Works: Serving the Poor Profitably (Report)
- Financial Inclusion by Extension of Banking Services: Use of Business Facilitators and Correspondents (Report)
- Financial Inclusion by Extension of Banking Services: Use of Business Facilitators and Correspondents (Circular)
- Task Force on Revival of Cooperative Credit Structure: Dr. Vaidyanathan Committee Report (Report)
- Report of The Committee on Financial Inclusion (Report)
- Financial Inclusion by Extension of Banking Services (Circular)
- Backward Regions Grant Fund (BRGF) (Guidelines)

Microfinance Initiatives in North Eastern Region, Jammu & Kashmir and Mountain Areas

- Understanding and Responding to the Savings Behaviour of the Low Income People in the North Eastern Region of India (Paper)
- North Eastern Region Vision 2020 (Report)
- Microfinance for Mountain Communities (Report)
- Mobile Phone Banking & Low Income Customer (Paper)
- Jammu & Kashmir Self Reliant Cooperatives Act, 1999 (Act)

Microfinance in Urban Areas

- Micro Finance for Urban Poverty Reduction (Paper)
- A Promise to Pay the Bearer (Paper)
- Nation-Wide Study On Expanding Microfinance Delivery To Urban India (Report)
- A Study of Economically Active Poor Women in Bangalore (Report)
- Individual Lending in Microfinance (Presentation)

- Insights from the Microfinance Private Capital Symposium (Report)
- Urban Microcredit: the Current Scenario (Article)
- What Do We Know about Credit Cooperatives in India and its Role in the Microfinance Landscape? (Presentation)
- Introducing Rural Finance into an Urban Microfinance Institution: The Example of Banco Procredit, El Salvador (Paper)
- Reaching Out to the Poor (Article)

Microfinance through Post Offices

- E-Payment System for NREGA through Department of Post (Article)
- Selling Gold through India Post (Article)
- Post Banks Initiatives in Uganda (Article)
- Report on Trend & Progress of Banking in India 2007-2008 (Report)
- Improving Access to Finance for India's Rural Poor (Report)
- Post Offices Suspends New Loans to SHGs (Article)
- Annual Report of India Post 2007-2008 (Report)
- Postal Savings & the Provision of Financial Services (Paper)
- Report of Steering Committee on Microfinance and Poverty Alleviation (Report)
- Review of the Post Office Urban Reinvention Programme (Report)
- SBI - India Post Tie-up to Provide Banking Facilities in Rural Punjab (Article)
- Leveraging India Post's strength (Article)

Microfinance through Information Kiosks

- Kiosks Run by the SHGs (Guidelines)
- Bhamashah Financial Empowerment Scheme (Guidelines)
- Wireless Internet Kiosks in Villages (Paper)

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- A Simple Poverty Scorecard for India (Paper)
- Reaching the Other 100 Million Poor in India- Case Studies in Urban Microfinance (Paper)
- Self-Help Groups for Holistic Development: The Kerala Experience (Paper)
- A Handbook on Forming Self-Help Groups (Handbook)
- Methods for Community Participation (Chapter 4: PRA Relation Methods) (Book)
- Sustainable Banking with Poor: Microfinance Handbook; An Institutional and Financial Perspective (Chapter Two: The Target Market and impact Analysis) (Book)
- Targeting the Poor: SEWA's Approach (Paper)
- Results and Impact Management System: Practical Guidance for Impact Surveys (Book)
- Measuring Health and Poverty: A Review of Approaches to Identify the Poor (Paper)
- Wealth Ranking in a Caste Area of India (Paper)
- Credit Scoring for Microfinance: Can It Work? (Paper)
- Why Institutional Credit Agencies are Reluctant to Lend to the Rural Poor: A Theoretical Analysis of the Indian Rural Credit Market (Paper)
- Credit Scores to Help Poor Get Bank Loans (Article)

Models and Management Tools for Operational Efficiency in Microfinance

- Financial Risk Management Tools for the Poor (Article)
- Scaling Up Microfinance in India (Article)
- Capital Markets-Style Risk Assessment: Testing Static Pool Analysis on Microfinance (Article)
- Social Enterprise and Microenterprise: Understanding the Connection: FIELD Funder Guide Issue 11 (Book)
- ID Cards Get Smarter: Life Line to Citizens (Article)
- Managerial Aspects of Emerging Indian Financial System: An Assessment (Paper)

- An Interactive Session with SHG Members (Article)
- Best Practices in SHG Promotion (Article)
- Sustainability Indicators for SHGs (Article)
- Management Information Systems for Microfinance (Paper)
- Microfinance Technology Fair (Presentation)
- Tools for Microfinance Interventions in Post Conflict Settings (Report)
- Beyond Micro-credit: Putting Development Back into Micro-Finance (Book)
- The Transformation of the Microfinance Sector in India: Experiences, Options and Future (Article)
- Microfinance Systems: Designing Quality Financial Services for the Poor (Book)
- Are MFIs Hedging Their Bets? (Article)
- Risk Management: Pricing, Insurance, Guarantees (Article)
- The Risk of Exit by Borrowers from a Microlender in Bolivia (Paper)
- Citibank India Unveils Biometric ATM with Multi-Language Voice Navigation Features for Microfinance Customers (Article)
- FINO Adopts Gemalto Smartcards to Accelerate Micro-Banking Deployment in India (Article)
- Smart Card System: Information and Communication Technology (ICT) plus Finance Model for Rural Poor (Article)
- Issues of Extending MIS Software to Community Based Financial Institutions (Report)
- MIS and Information Needs (Presentation)
- Reducing Micro-Credit Costs through Information Technology: The Case of SKS (Article)
- Client History Checking Database, SANABEL (Presentation)
- Opportunities and Challenges in India: Crafting the MF/IT Paradigm-The Indian Experience (Article)

Impact Assessment of Microfinance Initiatives

- Sustainability of Microfinance Interventions (Paper)
- Institutionalizing Gender, Engendering Institutions - Issues for consideration for the Eleventh Plan (Report)
- Quality Issues in the Microfinance Sector in Rajasthan: Draft Report (Report)
- Examining Self Help Groups (Report)
- Perspectives from the Field: The SHG Experience and Quality Assessment (Report)
- Impact study of the CASHE Microfinance program (Paper)
- PEDO SHG Programme Impact Assessment (Paper)
- Program Impact Assessment of HVVS (Paper)
- Impact Diagram (Diagram)
- Project Evaluation of PEBLISA (Prevention and Elimination of Bonded Labour in South Asia) - The Pakistan Component (Report)
- Impact Assessment and the Final Evaluation of Prevention and Elimination of Bonded Labour in South Asia (PEBLISA): Nepal Chapter (Report)
- From Bondage to Freedom: ILO PEBLISA's (Prevention and Elimination of Bonded Labour in South Asia) Experience in South Asia (Study)
- List of Impact Studies Conducted/Reviewed by Sampark (Article)
- Women's Empowerment through SHG Revolution in Orissa (Paper)
- Transforming the Lives of the Poor from Bitter to Better (Paper)
- The Maturing of Indian Microfinance (Paper)
- Do Microfinance Services Have a Positive Impact on the Poor? (Article)
- Microfinance as Development Pathway: Whether and How? (Paper)
- Do Microfinance Services Have a Positive Impact on the Poor? (Article)
- Costs to Promote and Deepen Financial Inclusion: A Case of Three Year Intervention in Orissa, India (Report)

- Self-Help Groups in India: A Study of the Lights and Shades (Paper)
- Trends and Issues in the Access to Agricultural Finance in India: Review of Microfinance as an Innovative Credit Delivery Mechanism (Paper)
- Microfinance in Northeast Thailand: Who Benefits and How Much (Report)
- Microfinance Impact Assessments: The Perils of Using New Members as a Control Group (Paper)
- Microfinance and Poverty: Evidence Using Panel Data from Bangladesh (Paper)
- The Economics of Microfinance (Book)
- Measuring the Impact of Microfinance: Taking Stock of What We Know (Paper)
- Is Microfinance a 'Magic Bullet' for Women's Empowerment? Analysis of Findings from South Asia (Paper)
- Social and Economic Impacts of PRADAN's Self Help Group Microfinance and Livelihoods Promotion Programme: Analysis from Jharkhand, India (Report)
- Use of Randomization in the Evaluation of Development Effectiveness (Paper)
- PEDO's SHG Programme Impact Assessment (Report)
- Assessing the Impact of Micro Finance as a Tool for Adoption of Appropriate Technology & Conserving the Environment (with specific reference to NWFP) (Paper)
- The Impact of Microfinance: A Review of Methodological Issues (Paper)
- Impact studies of the MFIs done by SAMPARK (Article)
- MicroRating International (MRI) (Article)
- Performance Indicators for Microinsurance Practitioners (Article)
- PEARLS Monitoring System (Manual)
- Transparency for Microfinance Development (Presentation)
- Results and Impact Management System: Practical Guidance for Impact Surveys (Book)
- Reaching the Poor with Poverty Projects: What is the Evidence on Social Returns (Paper)
- Notes on Regulation of Branchless Banking in India (Article)
- Banking on Mobiles: Why, How, For whom? (Article)
- Notes on Regulation of Branchless Banking in Philippines (Note)
- Regulatory Framework for Mobile Banking in Pakistan (Guidelines)
- Notice on ICBC Mobile Banking (Short Message) Business (Circular)
- How Cellphone Technology Can Mobilise Microfinance (Article)
- Use of Technology for Micro-Insurance Distribution: Experiences from the Field (Article)
- The M-Pesa Payment Platform FDCF Project (Presentation)
- Cash Withdrawal at Point of Sale (Circular)
- Tanzania's Place in the Mobile Revolution (Article)
- XacBank (Article)
- Branchless Banking is Born in India (Article)
- An Overview of the Mobile Phone Banking Industry (Paper)
- Microfinance and Technology – Critical Issues, Lessons and Future Implications? (Paper)
- A Lot in a Little Joint (Article)
- Dr. Rangrajan Committee Report on Financial Inclusion (Report)
- Draft Report of High Level Committee on Financial Sector Reforms (Report)
- Regulating Transformational Branchless Banking: Mobile Phones and Other Technology to Increase Access to Finance (Article)
- Mobile Phones for Microfinance (Paper)
- Encourage a Bank Revolution by Mobile Phone (Article)
- Safaricom and Vodafone Launch M-PESA: A New Mobile Payment Service (Article)
- Swiping Reforms (Article)
- Africa's Cell Phone Boom Creates a Base for Low-Cost Banking (Article)
- Mobile Phone Banking and Low Income Customers (Paper)
- Mobile Phones Revolutionize African Banking (Article)
- Mobile Banking-Boon for Rural India (Article)
- M-Banking to Bank the Unbanked (Paper)
- Mobile Banking in Germany (Paper)
- Rural Banks in Philippines: Using Mobile Phones for Microfinance (Article)
- Microfinance by Mobile Phone (Article)
- Maldives: World Bank Group Supports Mobile Phone Banking (Article)
- Increasing the Outreach and Sustainability of Microfinance through ICT Innovation (Paper)
- M-Banking (Article)
- Text Me a Tenner- Mobile Phone Banking Comes of Age (Article)
- How Banking on a Mobile Phone Can Help the Poor (Article)
- Talking about a Revolution (Article)
- Catching the Technology Wave: Mobile Phone Banking and Text-a-Payment in the Philippines (Article)
- A New Model for Rural Connectivity (Article)
- Microfinance through the Next Decade: Visioning the Who, What, Where, When and How (Paper)
- Brokering Change in the Low-Income Market (Article)
- Mobile Phones for Microfinance (Article)
- Using Technology to Build Inclusive Financial Systems (Article)
- Funding Microfinance Technology (Article)
- Technology Investments: 10 key questions (Article)
- Meeting the Challenge - The Impact of Changing Technology on MFIs (Article)
- Information 4 Development e-Magazine (Article)
- ACCION PortaCredit: Increasing MFI Efficiency with Technology (Paper)

Social Performance for MFIs

- Social Rating of Cashpor Micro Credit (Article)
- Guidelines for planning the implementation of social performance measures (Article)
- Social Performance Assessment (Article)
- Institutionalizing Social Performance (Article)
- Donor Role in Social Performance Management (Article)
- CGAP (Consultative Group to Assist the Poor) Poverty Audit Tool (Report)
- Building Bridges between the Poor & the Banking System: A Study of Sanghamitra Rural Financial Services (Report)
- Scoring Change: Prizma's Approach to Assessing Poverty (Article)
- Measuring Social Performance (Article)
- Social Rating and Social Performance Reporting in Microfinance (Report)
- Development of Women and Children in Rural Areas (DWCRA) Program (Book)
- Beyond Good Intentions Measuring the Social Performance of Microfinance Institutions (Paper)

Microfinance Services through Mobile and Internet Banking

- Combining Micro-Insurance and New Technologies to Protect the Poor (Article)
- Financial Sector Technology Vision (Report)
- Regulating Transformational Branchless Banking: Mobile Phones and other technology to increase access to finance (Article)
- Use of Agents in Branchless Banking for the Poor: Rewards, Risks, and Regulation (Article)

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- Draft Operating Guidelines for Mobile Payments in India - RBI (Guidelines)
- Developing Micro-finance Institutions in Conflict-Affected Countries: Emerging Issues, First Lessons Learnt and Challenges Ahead (Report)
- Microfinance Role in Post Conflict & Crisis Situations (Presentation)
- The Indian Microfinance Experience: Accomplishments and Challenges (Paper)
- Microfinance in India: Current Trends & Challenges (Paper)

Capacity Building for the Growth of the Microfinance Sector

- A Manual for Capacity Building of Self-Help Groups: The MYRADA Experience (Manual)
- Financial Literacy and Credit Counseling Centers - Model Scheme (Circular)
- Gram Nidhi Project (Paper)
- Capacity Building for Small Business and Microfinance Banks (Report)

Federal Structure of SHGs and Sustainable Community based Microfinance Models

- A Guide to Gender Sensitive Microfinance (Report)
- SHG Federation in India (Report)
- National Workshop on SHG Federations (Report)
- Call for National Federation of SHGs (Article)
- Sustainability of Microfinance Self Help Groups In India (Paper)
- The Societies Registration Act, 1860 (Act)
- Multi State Co-operative Societies Act, 2002 (Act)
- The Companies Act, 1956 (Act)
- Indian Trust Act, 1882 (Act)
- The Orissa Self-Help Cooperatives Act, 2001 (Act)
- Strengthening India's Rural Credit Cooperatives India (Paper)
- Excerpts from the Report of the Committee on Direction on Rural Credit Survey (Article)
- Rural Credit Cooperatives in India (Article)
- SHG Federations in India (Book)
- Mission Shakti: Mission to Create Social Revolution (Report)
- Bagnan I Mahila Bikas Credit Cooperative Society Ltd. (Presentation)
- Supporting Women Federation Leaders (Paper)
- Microfinance for Poverty Reduction: The Kalanjiam Way (Article)
- Creating an Enabling Environment for Women to Empower Themselves: PRADAN's Microfinance and Livelihoods Programme (Paper)
- Indira Kranthi Patham (IKP) Society for Elimination Of Rural Poverty (SERP) Progress Report for the Month of September 2007 (Report)
- Supporting Sustainable Livelihoods: Lessons from Five Case Studies (Report)
- Task Force on Revival of Cooperative Credit Structure: Dr. Vaidyanathan Committee Report (Report)
- Sa-Dhan Newsletter (Article)
- Status of SHG Federations in Andhra Pradesh: APMAS Assessment Findings (Paper)
- Self-Help Groups in India: A Study of the Lights & Shades (Article)
- Changing Lives, Transforming Communities – Swayam Shikshan Prayog (SSP): A Decadal Journey (Article)
- Examining Self-Help Groups: Empowerment, Poverty Alleviation and Education (Paper)

- Institutionalising Gender, Engendering Institutions: Issues for Consideration for the 11th Plan (Report)
- Self-Help Groups - Relevance to Poverty Alleviation and Women's Empowerment (Article)
- Micro-Credit, Poverty & Empowerment: Linking the Triad (Book)
- ANANDI India (Paper)
- Organizational Profile of Sampark Samaj Sevi Sanstha, Madhya Pradesh (Article)
- Andhra Pradesh Mutually Aided Cooperative Societies Act 1995(ACT)
- Savings and Credit Movement of Andhra Pradesh (AP) (Article)
- Summary Record of the Presentation by Civil Society Groups from Mewat, Haryana (Article)

Role of Panchayati Raj Institutions (PRIs) in Microfinancing

- Microfinance for Empowering Local Bodies (Article)
- Energising Rural Development through Panchayats (Book)
- UNCDF Strategy for Policy Impact and Replication in Local Governance and Microfinance (Report)
- Borrowing with Self-Respect and Repaying with Pride (Article)
- Panchayat-level Federations of Women SHGs to Be Set Up (Article)
- Micro Finance and Poverty Alleviation: The Case of Kerala's Kudumbashree (Paper)
- Kudumbashree Mission, Kerala (Article)
- Kudumbashree , Self Help Group Movement in Kerala (Film)
- Examining Self Help Groups: Empowerment, Poverty Alleviation and Education (Paper)
- Notes on Indira Kranthi Patham: Notes Submitted to the Hon'ble Prime Minister of India (Paper)
- Zilla Mahila Samakhya (ZMS) Manages AMARA (Article)

Human Resource Development in Microfinance Institutions

- Assessing & Managing Social Performance in Microfinance (Report)
- Principles for Designing Staff Incentive Schemes (Report)
- Staff Incentive Schemes in Practice: Findings from a Global Survey of Microfinance Institutions (Paper)
- Strategies for Staff Retention (Paper)
- Recruiting, Training, and Retaining Excellent Staff (Article)
- Finding Equilibrium as MFIs Grow and Evolve: Balancing Financial and Social Objectives (Report)



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- Microfinance Project Costing Tool
- Using Microfin 3: A Handbook for Operational Planning and Financial Modeling
- Serving the Very Poor: Participatory Wealth Ranking and CASHPOR House Index
- Microfinance and HIV/AIDS: Tools for Making Institutional Changes in Response to HIV/AIDS- A Four-Part Series.
- Finance for the Poor: Microfinance Development Strategy
- Resources on Microenterprise and Microfinance
- Microfinance Poverty Assessment Tool (PAT)

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- ii. The Mifos Initiative
- iii. Protecting the poor : A Micro insurance Compendium
- iv. A Risk Management Framework for Microfinance Institutions: A toolkit for microfinance institutions
- v. Social Capital Index
- vi. The ACCION CAMEL-Tool
- vii. Performance Monitoring and Benchmarking Toolkit
- viii. Understanding & Accounting of Loan Loss Provision
- ix. Product Marketing – Toolkit
- x. SME Toolkit
- xi. Microfinance IdeaCard Index

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- ii. PACT Tool
- iii. Online lessons in rural microfinance
- iv. The Luminous Link (Video film)
- v. MIA Training Model
- vi. Organizational profiles of MFIs across the world
- vii. SmartAid for Microfinance Index 2009: Submission Guide
- viii. Study Material on Microfinance
- ix. MFI Performance Technical Guide
- x. GIRAFE Rating
- xi. Guidelines for Market Research on the Demand for Micro insurance
- xii. MFI Fact sheet & MFI Fact sheets Compiler
- xiii. MDGs online Atlas
- xiv. ENTERWeb - The Enterprise Development Website

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- i. Results and Impact Management System (RIMS)
- ii. Povcal software
- iii. Software Programs for Micro-Insurance Service Providers.
- iv. Guidelines to Evaluate Social Performance
- v. PEARLS Monitoring System
- vi. Microinsurance Performance Indicators Tool Kit
- vii. Listening to Clients: Tools for Assessing the Financial Service Needs and Preferences of the Poor
- viii. Scoring Change; Prizma's Approach to Assessing Poverty
- ix. Social Performance Map
- x. Human Development Tool Kit & Report Cards

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- i. Courses on Microfinance (Centre for Microfinance IFMR, Chennai)
- ii. Courses on Microfinance by EDA Rural Systems, Gurgaon (Haryana)
- iii. Certificate Course on microFinance Development & Management (Centre for Microfinance, Jaipur)
- iv. Diploma for Microfinance professionals (Indian Institute of Banking and Finance, Mumbai)
- v. Diploma in Microfinance through distance education mode (AIMTEC- Agricultural Finance Corporation Ltd.Mumbai)
- vi. Free web-based distance-learning tool (UNCDF, New York)
- vii. Funder Course (The Microfinance Management Institute, USA)
- viii. Distance education programme (IGNOU)
- ix. Integrated Course on Microfinance for Development (The Indian School of Microfinance for Women, Ahmedabad)
- x. Microfinance Training of Trainers (ADB, The World Bank & UNCDF)
- xi. Microfinance Courses (INCAE Business School, Nicaragua & Costa Rica)
- xii. Online Lessons in rural microfinance (Rural Finance Learning Centre, FAO)
- xiii. Post Graduate Diploma in Development Management (The Tata-Dhan Academy, Madurai)



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- Aajeevika Bureau, Udaipur
- ABN AMRO Foundation, India (AAFI), Lucknow
- AccessAbility, New Delhi
- Access Development Services, New Delhi
- Action for Food Production (AFPRO), New Delhi
- Action on Disability & Development India (ADD), Bangalore
- Adhikar, Bhubaneswar
- AFC Foundation, Mumbai
- Antardrishti, Agra
- Arghyam, Bangalore
- Arogya Raksha Yojana Trust, Bangalore
- Arohan, Kolkata
- Asomi, Guwahati
- Association for Sustainable Community Development (ASSCOD), Kancheepuram
- Association of Deep Sea Going Artisanal Fishermen (ADSGAF), Kanyakumari
- BAIF Development Research Foundation, Pune
- Bharatiya Grameen Mahila Sangh, Indore
- Bihar Development Trust, Patna
- Bullock-Cart Workers Development Association (BWDA), Villupuram
- CARE INDIA, New Delhi
- Centre for Community Economics and Development Consultants Society (CECOEDECON), Jaipur
- Centre for Microfinance, Jaipur
- Centre for Rural Development (CRD), Noida
- Centre for Social Reconstruction (CSR), Nagercoil
- Confederation of Voluntary Associations, Hyderabad
- Covenant Centre for Development, Madurai
- Deccan Development Society, Hyderabad
- Development Alternatives, New Delhi
- Development of Humane Action (DHAN) Foundation, Madurai
- Diversity and Equal Opportunity Center (DEOC), India
- Dristee Foundation, Noida
- Evangelical Social Action Forum (ESAF), Trichur
- Fair Trade Forum – India, New Delhi
- Friends of Women's World Banking (FWWB), Ahmedabad
- Gorakhpur Environmental Action Group, Gorakhpur
- Grameen Development Services (GDS), Lucknow
- Grameen Sanchar Society (Grasso), West Bengal
- Grameen Shramik Pratishthan (GSP), Latur
- Hand in Hand, Chennai
- Healing Fields Foundation, Hyderabad
- Himalayan Action Research Centre, Dehradun
- Ibtada, Alwar
- Indian Grameen Services (IGS), Hyderabad
- Indian Network of Federations of Microfinance Self Help Groups (INFOS), Madurai
- Integrated Coastal Management, Kakinada
- International Development Enterprises - India, New Delhi
- International Network of Alternative Financial Institutions (INAFI), Madurai
- Jan Vikas Society, Mumbai
- Kalanjiam Foundation, Madurai
- Karuna Trust, Chamarnajgar
- KAS Foundation, Bhubaneswar
- LabourNet, Bangalore
- Liberal Association for Movement of People (LAMP), Kolkata
- Lok Prerna, Deoghar

- Mahasemam Trust, Madurai
- Mahila Housing Sewa Trust (MHT), Ahmedabad
- Margdarshak, Lucknow
- Maya Organic, Bangalore
- Micro Insurance Academy (MIA), New Delhi
- Mysore Resettlement & Development Agency (MYRADA), Bangalore
- Nedan Foundation, Kokrajhar
- Nirantar, New Delhi
- NM Sadguru Water Development Foundation, Gujarat
- Palmyrah Workers Development Society, Kanyakumari
- People's Education & Development Organization (PEDO), Dungarpur
- People's Action for National Integration (PANI), Faizabad
- Pradeepan, Betul
- Pragati Sewa Samiti, Warangal
- Pratham, New Delhi
- Professional Assistance for Development Action, New Delhi
- REACH India, Kolkata
- Rojiroti (Centre for Promoting Small Sustainable Livelihood) Development, Patna
- Sa-Dhan, New Delhi
- Sampark, Bangalore
- Sanjeevani, Chhindwara
- Self-Help Group Promotional Forum, Kolkata
- Self-Reliant Initiatives through Joint Action (SRIJAN), New Delhi
- Seva Mandir, Udaipur
- Shri Jagdamba Samiti, Tehri Garhwal
- Shri Kshethra Dharmasthala Rural Development Project, (SKDRDP), South Canara
- Shulabh International Social Service Organization, New Delhi
- Skoch Development Foundation, Gurgaon
- Society For Child Development (SFCD), New Delhi
- Sreema Mahila Samity, West Bengal
- Srivardan Socio-development Foundation (SVSDF), Dahod
- Swadhaar FinAccess, Mumbai
- Swanirvar, West Bengal
- Swayam Krishi Sangam (SKS) Foundation, Hyderabad
- Swayam Shikshan Prayog, Mumbai
- Swayamshree Micro Credit Services (SMCS), Bhubaneswar
- The Association of People with Disability (APD), Bangalore
- Timbaktu Collectives, Anantapur
- UpLift India Association, Pune
- Watershed Organization Trust (WOTR), Ahmednagar
- Working Women's Forum (WWF), Chennai
- Zero Mass Foundation, Mumbai

PEOPLES ORGANIZATIONS / MUTUAL BENEFIT ORGANIZATIONS

(Cooperatives/ Federations/ CBOs)172-176

- Ankuram-Sangamam-Poram (Andhra Pradesh Dalitbahujan Mutually Aided Cooperative Societies State Federation Ltd.), Secunderabad
- Cooperative Development Foundation (Sahavikasa), Hyderabad
- Cuttack Urban Cooperative Bank, Cuttack
- Gujarat Cooperative Milk Marketing Federation Ltd, Anand
- Indian Farmers Fertiliser Co-operative Limited (IFFCO), New Delhi
- Mulkanoor Cooperative Rural Bank and Marketing Society Ltd., Karimnagar
- National Cooperative Housing Federation (NCHF), New Delhi
- National Federation of Fishermen's Cooperatives Ltd., New Delhi
- Pondicherry Multipurpose Social Service Society (PMSSS), Pondicherry

- Rashtriya Seva Samithi (RASS), Tirupati
- Roshan Vikas Foundation (RVF), Hyderabad
- Sadhna, Udaipur
- SEWA Bank, Ahmedabad
- Self-Employed Women's Association (SEWA), Ahmedabad
- South Indian Federation of Fisherman Societies (SIFFS), Trivandrum
- Usha Multipurpose Cooperative Society Limited, Kolkata
- VimoSewa Cooperative Limited, Ahmedabad
- Youth Volunteers Union, Manipur

PRIVATE ORGANIZATIONS / FOR PROFIT ORGANIZATIONS

(Companies and NBFCs) 176-187

- Aavishkaar, Mumbai
- Asirvad Microfinance Private Ltd., Chennai
- Asmitha Microfin Limited, Hyderabad
- ATOM Technologies, Mumbai
- Axis Bank Limited, Mumbai
- Bandhan Financial Services Pvt. Ltd., Kolkata
- Bhartiya Samruddhi Finance Limited, Basix, Hyderabad
- Bharat Integrated Social Welfare Agency, Sambalpur
- Capital Connect, Gurgaon
- Caspian Advisors Private Limited, Hyderabad
- CASHPOR Micro Credit, Varanasi
- Catalyst Management Services Pvt. Ltd.(CMS), Bangalore
- Citigroup Microfinance Group, Mumbai
- DhanaX, Bangalore
- EDA Rural Systems Pvt. Ltd., Gurgaon
- Ekgaon Technologies, New Delhi
- Eko India Financial Services Private Limited, New Delhi
- Elitser IT Solutions India Pvt. Ltd., Hyderabad
- Equitas Micro Finance India Private Limited., Chennai
- Grameen Capital India
- Grameen Koota, Bangalore
- Gram Utthan, Kendrapara
- ICICI Lombard General Insurance Company Ltd., Mumbai
- Indian Association for Savings and Credit, Tamil Nadu
- Indian Bank's Special Unit for Microfinance (IBSUM), Chennai
- Intellectap, Mumbai
- Janalakshmi Financial Services, Bangalore
- Lok Capital, Gurgaon
- Maanveeya Holdings and Investment Private Limited, Hyderabad
- MART, New Delhi
- MAS Financial Services Limited, Ahmedabad
- Megatop Insurance Services Limited, Kolkata
- Micro-Credit Ratings International Limited (M-Cril), Gurgaon
- Mimo Finance, Dehradun
- Moksha Yug Access, Bangalore
- Qualcomm, Mumbai
- Rang De, Chennai
- Reliance Communications, Mumbai
- Reliance Life Insurance Company, Mumbai
- Royal Sundaram Alliance Insurance Company Limited, Chennai
- Sanghamithra Rural Financial Services, Bangalore
- Sarvodaya Nano Finance Limited, Chennai
- SHARE Microfinance Ltd., Hyderabad
- SKS Microfinance, Hyderabad
- Snowwood Infocom Technologies Pvt. Ltd., Chennai
- Spandana, Hyderabad
- Standard & Poor's, New Delhi
- TATA-AIG Life Insurance Company Ltd., Mumbai
- UJJIVAN, Bangalore
- UNITUS India, Bangalore
- Village Financial Services Private Limited, Kolkata
- Vaatsalya, Karnataka
- Vyakul Technology Solutions Private Limited, Bangalore

INTERNATIONAL ORGANIZATIONS ...187-202

- ACCION International, Bangalore
- ACDI/VOCA, USA
- Action Aid, New Delhi
- Aga Khan Development Agency for Microfinance, Switzerland
- Bangladesh Rural Advancement Committee (BRAC), Dhaka
- Bank of Ireland, Ireland
- Bank Rakyat Indonesia, Jakarta
- Belgian Raiffeisen Foundation, Belgium
- Calmeadow, Canada
- Capital Market Risk Advisors (CMRA), United States
- Centre for Self-Help Development (CSD), Nepal
- Consultative Group to Assist the Poor (CGAP), USA
- Department for International Development (DFID), India, New Delhi
- Deutsche Post Bank, Germany
- Deutscher Genossenschafts- und Raiffeisenverband e. V., Germany
- Disabilities Information Resources (DINF), Japanese Society for Rehabilitation of Persons with Disabilities, Japan
- Federal Emergency Management Agency, (FEMA), USA
- Financial Deepening Challenge Fund (FDCF), United Kingdom
- Foundation for International Community Assistance (FINCA)
- Freedom from Hunger, USA
- Grameen Bank, Bangladesh
- Grameen Foundation, USA
- Handicap International, New Delhi
- Hellen Keller International, New York
- Homeless International, United Kingdom
- Hong Kong and Shanghai Banking Corporation (HSBC), Mumbai
- Imp-Act Consortium, UK
- Industrial and Commerce Bank of China (ICBC), China
- International Centre for Integrated Mountain Development, Nepal
- International Fund for Agricultural Development, Italy
- International Labour Organization (ILO), New Delhi
- International Livestock Research Institute, Hyderabad
- International Organization for Migration (IOM), Hyderabad
- Job Opportunities through Business Support (JOBS), Bulgaria
- Kenya Post Office Savings Bank, Kenya
- Kiva, USA
- K-Rep Development Agency (KDA), Kenya
- Leonard Cheshire International, Bangalore
- Life Bank Foundation, Inc, Philippines
- Michael and Susan Dell Foundation, New Delhi
- Microfinance Investment Support Facility for Afghanistan (MISFA), Afghanistan
- MicroRate, USA
- MicroSave- India, Lucknow
- MIX, Gurgaon
- Oxfam India, New Delhi
- Palli Karma-Sahayak Foundation, Bangladesh
- Planet Finance, France
- PostBank Uganda, Uganda
- Practical Action, United Kingdom
- PROSHIKA: A Centre for Human Development, Bangladesh
- Rabobank Foundation, The Netherlands
- Safaricom Limited, Kenya
- Safesave Cooperative Ltd, Bangladesh
- SANASA - Federation of Thrift & Credit Co-operative Societies Ltd., Sri Lanka
- Smart Communications Inc, Philippines
- State Bank of Pakistan (SBP), Pakistan

- Swedish International Development Cooperation Agency (SIDA), New Delhi
- Swiss Agency for Development & Cooperation, New Delhi
- Tanzania Posts Corporation, Tanzania
- The Mountain Partnership, FAO, Rome
- Traidcraft, United Kingdom
- Travelex Money Transfer, United Kingdom
- Trickle Up, United States of America
- Uganda Microfinance Limited (UML), Uganda
- United Nations Development Programme, New Delhi
- United Nations Industrial Development Organization (UNIDO), New Delhi
- Western Union, Colorado
- WIZZIT, South Africa
- World Bank, New Delhi
- XacBank, Mongolia

ACADEMIC AND RESEARCH INSTITUTIONS 203-206

- Centre for Development of Small & Micro Enterprises, Bhubaneswar
- Centre for Economic & Social Studies (CESS), Hyderabad
- Centre for Micro Finance, Chennai
- Entrepreneurship Development Institute of India, Ahmedabad
- Helen Keller Institute for the Deaf & Deaf-blind, Mumbai
- Indian Council of Agricultural Research, New Delhi
- Indian School of Microfinance for Women (ISMW), Ahmedabad
- Indira Gandhi National Open University (IGNOU), New Delhi
- Institute for Development and Research in Banking Technology (IDRBT), Hyderabad
- Institute of Economic Growth (IEG), Delhi University, New Delhi
- Institute of Small Enterprises and Development (ISED), Cochin
- M. S. Swaminathan Research Foundation, (MSSRF), Chennai
- National Agricultural Innovation Project (NAIP), New Delhi
- National Institute of Rural Development, Hyderabad
- National Institute of Smart Government (NISG), Hyderabad
- State Institute of Panchayat and Rural Development, West Bengal
- Tata Energy Resources Institute (TERI), New Delhi
- The International Crops Research Institute for the Semi-Arid Tropics (ICRISAT), Hyderabad

GOVT AND PUBLIC SECTOR UNDERTAKINGS/ GOVT. PROMOTED NATIONAL INSTITUTIONS 207-216

- Agricultural and Processed Food Products Export Development Authority (APEDA), New Delhi
- All India Disaster Mitigation Institute (AIDMI), Ahmedabad
- Andhra Pradesh Mahila Abhivruddhi Society (APMAS), Hyderabad
- Census of India 2001- Data Dissemination Wing, New Delhi
- Center for Environment Education (CEE), Ahmedabad
- Central Social Welfare Board, New Delhi
- Confederation of Indian Industry (CII), New Delhi
- Council for Advancement of People's Action and Rural Technology (CAPART), New Delhi
- Credit Information Bureau India Limited (CIBIL), Mumbai
- Deposit Insurance & Credit Guarantee Corporation (DICGC), Mumbai

- Export Promotion Council for Handicrafts (EPCH), New Delhi
- Federation of Indian Chamber of Commerce and Industry (FICCI), New Delhi
- Financial Information Network and Operations (FINO), Mumbai
- Housing & Urban Development Corporation (HUDCO), New Delhi
- Infrastructure Leasing & Financial Services Limited (IL&FS), Mumbai
- Institute of Rural Credit and Entrepreneurship Development (IRCED), Sangli
- Insurance Regulatory & Development Authority (IRDA), Hyderabad
- Jammu & Kashmir SCs, STs & BCs Development Corporation, Jammu
- Khadi and Village Industries Commission (KVIC), Mumbai
- Ministry of Agriculture, Department of Agriculture and Cooperation. New Delhi
- Ministry of Development of North Eastern Region (DONER), New Delhi
- Ministry of Human Resource Development, Government of India, New Delhi
- Ministry of Industries, Government of India, New Delhi
- Ministry of Labour, Directorate General of Employment and Training (DGE&T), Gol, New Delhi
- Ministry of Rural Development New Delhi
- Ministry of Urban Employment and Poverty Alleviation, New Delhi
- Ministry of Women and Child Development (MWCD), New Delhi
- Ministry of Textiles, Baba Saheb Ambedkar Hastashilp Vikas Yojana (BAHVY) New Delhi
- MSME-Development Institute, Kolkata
- Municipal Corporation Visakhapatnam (MCV), Visakhapatnam
- National Association of the Blind (NAB), Mumbai
- National Backward Classes Finance & Development Corporation, New Delhi
- National Bank for Agriculture and Rural Development, Mumbai
- National Center for Promotion of Employment for Disabled People (NCPEDP), New Delhi
- National Dairy Development Board (NDDB), Anand
- National Dairy Research Institute (NDRI), Karnal
- National Handicapped Finance and Development Corporation (NHFDC), Faridabad
- National Minorities Development and Finance Corporation (NMDFC), New Delhi
- North Eastern Development Finance Corporation Limited, New Delhi
- Rashtriya Gramin Vikas Nidhi, Guwahati
- Rashtriya Mahila Kosh, New Delhi
- Rehabilitation Council of India, New Delhi
- Reserve Bank of India (RBI), Mumbai
- Science and Technology Application for Rural Development (STARD), Department of Science and Technology, New Delhi
- Securities & Exchange Board of India (SEBI), Mumbai
- Telecom Regulatory Authority Of India (TRAI), New Delhi
- Tribal Cooperative Marketing Development Federation of India Limited (TRIFED), New Delhi
- Watershed Management Directorate, Uttarakhand

BANKS 216-219

- Bank of Baroda, Mumbai
- Bharat Overseas Bank, Chennai
- Corporation Bank, Mangalore
- Housing Development Finance Corporation (HDFC) Ltd, Bangalore
- Industrial Credit and Investment Corporation of India (ICICI) Bank, Mumbai

- ING-Vysya Bank, Bangalore
- Jammu & Kashmir Grameen Bank, Jammu & Kashmir
- National Housing Bank (NHB), New Delhi
- Oriental Bank of Commerce, New Delhi
- Pragathi Gramin Bank, Bellary
- Punjab National Bank, New Delhi
- REPCO Bank, Chennai
- Rushikulya Gramya Bank, Orissa
- Small Industries Development Bank of India (SIDBI), Lucknow
- State Bank of India, Mumbai
- The Citizen's Cooperative Bank Limited, Jammu
- Union Bank of India, Mumbai
- United Bank of India, Kolkata

GOVERNMENT PROGRAMMES INVOLVING MICROFINANCE..... 220-224

- Andhra Pradesh Rural Livelihoods Project (APRLP), Hyderabad
- Haryana Community Forestry Project, Panchkula
- Indian Leather Development Programme (ILDLP), Council for Leather Exports, Chennai
- Indira Mahila Samekit Vikas Yojna, Uttarakhand
- Jawaharlal Nehru National Urban Renewal Mission, New Delhi
- Jeevika Project- Self-Employed Women's Association (SEWA), Ahmadabad
- Kudumbashree, Thiruvananthapuram
- Livelihoods Improvement Project for the Himalayas, Meghalaya
- Madhya Pradesh Society for Rural Livelihoods Promotion, Bhopal
- North Eastern Region Community Resource Management Project for Upland Areas, Shillong
- Post-Tsunami Sustainable Livelihoods Programme for the Coastal Communities of Tamil Nadu, Italy
- Society for Elimination of Rural Poverty (SERP), Hyderabad
- Tamil Nadu Corporation for Development of Women Ltd., Chennai
- Vazhndhu Kaatuvom State Society, Chennai
- Uttarakhand Gramya Vikas Samiti (UGVS), Dehradun

***List of knowledge products (Consolidated Replies) issued by the
Microfinance Community - Solution Exchange, United Nations with
connecting weblinks for further reading.***

- 1. Coverage of India's MFIs and SBLP, Sarah Djari, from SDC, New Delhi and Adrian Marti, CMF, Chennai (Advice)**
Issued 15 November 2006
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-15110601-public.pdf>
Provides advice on ways to enhance the value of a mapping exercise on microfinance coverage in India and suggests ways to expand outreach to underserved regions
- 2. Impact Assessment of Microfinance Initiatives, from Smita Premchander, SAMPARK, Bangalore (Experiences)**
Issued 30 November 2006
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-25110601-public.pdf>
Captures experiences on the diverse impacts of microfinance and shares tools, studies and methodologies on impact assessment of microfinance
- 3. Microfinance Models for Muslim Community in India, from Abdul Rahman Ilyas, ICRISAT, Hyderabad (Advice)**
Issued 21 December 2006
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-21120601-public.pdf>
Experiences and suggestions on devising specific models and delivering interest free microfinance products for Muslim community in India
- 4. Diversified Credit Products to SHG Members under SBL, from Rohit Raina, Access Development Services, Udaipur (Experiences)**
Issued 30 December 2006
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-30120601-public.pdf>
Suggests ways to make SBLP more client-responsive through provision of diversified credit products including case studies of MFIs, banks and NGOs
- 5. Partnering with Financial Institutions for Microfinance Services, from Manab Chakraborty, Mimo Finance, Dehradun (Referrals)**
Issued 12 January 2007
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-22120601-public.pdf>
Provides list of Financial Institutions and contact persons as sources of debt and equity capital for Microfinance Institutions
- 6. Critical Areas and Strategies to Scale-Up MF Investments, from Ramesh S. Arunachalam, Microfinance Consulting Group, Chennai (Advice; Experiences)**
Issued 22 January 2007
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-10010701-public.pdf>
Identifies broader challenges and obstacles facing the Microfinance sector, critical areas requiring investments and possible strategies to scale-up MF
- 7. Delivery of Business Development Services by MFIs, from Vikash Kumar, Grameen Koota, Bangalore (Experiences)**
Issued 5 February 2007
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-08010701-public.pdf>
Shares delivery models and approaches for MFIs to provide Business Development Services (BDS) along with possible challenges in operationalizing BDS

List of knowledge products issued

- 8. Insurance and HIV, from Imtiaz Ahmed, Institute for Financial Management and Research, Chennai and Tara Manchin Hangzo, American India Foundation, New Delhi (Experiences; Examples)**
Issued 18 February 2007. Cross-posted with AIDS Community
Available at <ftp://ftp.solutionexchange.net.in/public/aids/cr/cr-se-aids-mf-04010701-public.pdf>
Highlights the challenges of health insurance for PLHIV and describes the experiences and examples of limited insurance available in various countries
- 9. Micro-Enterprise Development for Mature MF Clients, from N. Jeyaseelan, Indian Bank, Madurai (Experiences)**
Issued 22 February 2007
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-29010701-public.pdf>
Shares challenges and strategies to graduate MF clients from micro-credit to micro-entrepreneurial activities through experiences including using sub-sector approach
- 10. Financial Service Delivery Channels, from Manab Chakraborty, Mimo Finance, Dehradun (Experiences)**
Issued 20 March 2007
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-12020701-public.pdf>
Shares pros and cons of the franchisee model for delivery of microfinance services and other alternate cost effective models such as partnership, business correspondents model
- 11. Human Development through Microfinance, from Toms K. Thomas, Evangelical Social Action Forum (ESAF), Trichur (Experiences)**
Issued 22 March 2007
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-28020701-public.pdf>
Shares alternate institutional mechanisms and experiences for provision of microfinance to address human development needs of the poor, particularly education and health
- 12. Expansion of Microfinance to Northeast India, from Suvarna Gandham, Maanveeya Holdings and Investment (P) Ltd, Hyderabad (Experiences)**
Issued 28 March 2007
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-13030701-public.pdf>
Shares details on microfinance operations in the North East, experiences of diverse institutional models and the potential and approach to expand MF services in the region
- 13. MF Needs and Institutional Livelihood Models for Fisher Folk, from Ramesh S. Arunachalam, Micro Finance Consulting Group, Chennai (Experiences)**
Issued 6 April 2007. Cross-posted with Work and Employment Community
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-20030701-public.pdf>
Provides advice on financial needs of fisher folk, other technical and institutional support they require, risk coping strategies and institutional models to deliver microfinance
- 14. Delivery of Micro Insurance Services, from Ajaya Mohapatra, We The People, New Delhi (Experiences) Issued 25 April 2007**
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-03040701-public.pdf>
Provides case studies and models for distribution channels of microinsurance and key lessons for efficient implementation of microinsurance schemes
- 15. Models for Operational Efficiency of MFIs, from Abubucker, Accenture, Bangalore (Experiences)**
Issued 9 May 2007
Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-17040701-public.pdf>
Shares various institutional models for MFIs and discusses the issue of sustainability, efficient Loan Officer to group ratio as well as ways of using technology to reduce costs

- 16. Alternative Micro Insurance Products and Delivery Mechanisms, from Ramesh S. Arunachalam, Micro Finance Consulting Group, Chennai (Experiences)**
 Issued 30 May 2007
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-09050701-public.pdf>
Provides information on various delivery mechanisms and best practices in providing micro-insurance; includes case studies on innovative products and technology solutions.
- 17. Capability Assessment of Micro-Insurance Providers, from T.V. Ramesh, ALEgION Insurance Services Ltd, Chennai (Advice)**
 Issued 30 May 2007
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-17050701-public.pdf>
Presents criteria to indicate the ability of an organization to deliver micro-insurance cost-effectively; also shares challenges and advice to MFIs providing microinsurance
- 18. Impact of Bt Cotton, from Debdatta Sengupta, International Food Policy Research Institute, Washington DC (Experiences)**
 Issued 17 May 2007. Cross-posted with Food and Nutrition Security Community
 Available at <ftp://ftp.solutionexchange.net.in/public/food/cr/cr-se-food-mf27040701-public.pdf>
Clarifies scientific/practical issues related to cultivation of Bt cotton, debates on its impacts and linkage with farmers suicides and indebtedness, suggests ways for implementation of GM crops
- 19. Over-borrowing from Multiple MFIs, from Arabinda Sinha, Sarala, Kolkata (Advice)**
 Issued 29 June 2007
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-11060701-public.pdf>
Discusses the challenge of credit information asymmetry and the feasibility of sharing borrower information among lending agencies and technology as means to control over-borrowing
- 20. SHG Federations as Vehicles for Social Change (Revised), from C. S. Reddy, Andhra Pradesh Mahila Abhivruddhi Society (APMAS), Hyderabad (Experiences)**
 Issued 29 June 2007. Cross-posted with Gender Community
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-gen-25050702-public.pdf>
Shares experiences of SHG federations performing multiple roles, including financial intermediation, capacity development and agents for addressing various social issues
- 21. Extending Remittance Services to MFI Clients, from Manab Chakraborty, Mimo Finance, Dehradun (Experiences)**
 Issued 30 June 2007
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-19060701-public.pdf>
Provides information on the legal framework governing MFIs delivering remittance services; highlights the experience of MFIs as well as technology that can better facilitate remittances
- 22. Identifying Technology Services Needs for the Microfinance Sector, from Dhruv Joshi, Ekgaon Technologies Pvt. Ltd., New Delhi (Advice)**
 Issued 12 July 2007
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-25060701-public.pdf>
Discusses the technology needs of MFIs, current solutions that are being used in the MF sector, and challenges faced by MFIs who have had experience in implementing technology
- 23. Designing Credit Risk Assessment Tools to Reach the Poor, from Rohit Raina, ICICI Bank Ltd., Mumbai (Experiences; Examples)**
 Issued 25 July 2007
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-06070701-public.pdf>
Shares experiences of risk assessment and examples of tools formal financial institutions can use to reach poor populations with microfinance services and discusses appropriate client profile

List of knowledge products issued

24. Model for Urban Microfinance, from Varda Pandey, National Institute of Urban Affairs, New Delhi (Advice)

Issued 2 August 2007

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-16070701-public.pdf>

Covers government interventions and lending rates in microfinance; shares experiences in savings mobilization and raising capital within the legal framework; highlights individual lending

25. Resources on Forming SHGs and Streamlining Procedures, from Pinky Pradhan, United Nations Office on Drugs and Crime (UNODC), New Delhi (Examples: Referrals)

Issued 9 August 2007

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-20070701-public.pdf>

Provides resources and manuals on SHG formation, grading/ assessment procedures, mobilizing thrift and savings as well as recommended experts and courses for SHG promoters

26. Disaster Risk Insurance for Vulnerable Communities, from Thiagu Ranganathan, Center for Insurance and Risk Management, Institute for Financial Management Research, Chennai (Experiences; Examples)

Issued 20 August 2007. Cross-posted with Disaster Management Community

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-drm-25070701-public.pdf>

Shares experiences and challenges in implementing risk transfer mechanisms and provides several examples of disaster insurance in India and abroad

27. Providing Savings Services by NGO-MFIs and NBFCs, from Vikash Kumar, Grameen Koota, Bangalore (Advice; Experiences)

Issued 28 August 2007

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-07080701-public.pdf>

Discusses the Banking Correspondent model and other mechanisms by which NGOs and MFIs can provide savings services to its members; shares experiences and various technologies used

28. Incentive System and Retention Strategies for MFI Staff, from Sachin Kumar, MicroSave, Lucknow (Experiences)

Issued 5 September 2007

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-21080701-public.pdf>

Provides quantitative and qualitative indicators to be considered for incentive structures; discusses challenges and issues in performance measurement and retaining staff

29. Revolving Fund for Household WatSan Facilities, from Kulwant Singh, UN-HABITAT, New Delhi (Experiences; Referrals)

Issued 27 September 2007. Cross-posted with Water Community

Available at <ftp://ftp.solutionexchange.net.in/public/wes/cr/cr-se-wes-mf-28080701-public.pdf>

Experiences and examples of models from different states in financing small household level water and sanitation facilities through revolving funds, along with design element suggestions

30. Collecting Evidence of the Impact of Microfinance, from Smita Premchander, Sampark, Bangalore (Experiences)

Issued 28 September 2007

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-06090701-public.pdf>

Provides a wealth of impact assessment reports; members also shared experiences carrying out impact assessments and views on the importance of studying the affects of microfinance

31. Social Performance Strategies for MFIs, from Toms K. Thomas, Evangelical Social Action Forum (ESAF), Trichur (Experiences)

Issued 30 October 2007

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-21090701-public.pdf>

Shares a wealth of knowledge and resources on measuring social performance, the role of donors, and the challenge of achieving sustainability while maintaining one's social mandate

- 32. Selecting/Support of Small NGO-MFI Start-Ups, from N. Jeyaseelan, Microfinance Consultant, Madurai (Experiences)**
 Issued 27 December 2007
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-04120701-public.pdf>
Gives recommendations and experiences regarding the selection and support needed to assist small start-up NGO-MFIs; discusses the need for financial support along with capacity building
- 33. Developing a Portfolio Risk Hedging Product, from Sarthak Gaurav, Center for Insurance and Risk Management (CIRM), Chennai (Advice)**
 Issued 28 December 2007
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-31080701-public.pdf>
Provides insights on potential threats to an MFI's portfolio; factors that drive delinquency/default, and lists incentives for MFIs to subscribe to a portfolio insurance scheme
- 34. Microenterprise Development as an Extension of Microfinance Programs, from Raman V. Machiraju, Elitser IT Solutions India Pvt. Ltd., Hyderabad (Experiences; Examples)**
 Issued 28 December 2007. Cross-posted with the Work and Employment Community
 Available at <ftp://ftp.solutionexchange.net.in/public/emp/cr/cr-se-emp-mf-18100701.pdf>
Shares examples of micro enterprise programs initiated by MFIs/NGOs that have become successful enterprises and discusses the challenges MFIs face in micro-enterprise development
- 35. Creation of a Sustainable Community-Based MF Model, from Sachin Kumar, CARE India, Gujarat (Experiences)**
 Issued 4 March 2008
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-15010801-public.pdf>
Discusses institutional arrangements for creating community-owned, viable SHG federations; also highlights larger challenges and issues for consideration while phasing out NGO support
- 36. Urban Microfinance and Employment, from Santanu Sengupta, Micro Money Management Enterprise (MMME) - Change Innovators, Kolkata (Experiences)**
 Issued 26 March 2008. Cross-posted with the Work and Employment Community
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-emp-06020801-public.pdf>
Discusses the various urban-specific vulnerabilities that the urban poor face; activities for sustainable urban employment and learnings to consider for urban MF interventions
- 37. Funding Landscape for Start-Up MFIs, from Sachin Kumar, MicroSave, Lucknow (Referrals)**
 Issued 27 March 2008
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-26020801-public.pdf>
Discussed bottlenecks faced by start-up MFIs; provides information on products and services offered by various financiers to start-up and nascent MFIs
- 38. Developing Indicators to Assess Client Size, from Shubhankar Sengupta, Arohan, Kolkata (Experiences)**
 Issued 1 May 2008
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-01040801-public.pdf>
Discussed methods and, indicators and models used for assessing client size; provides tools to new and growing MFIs for identifying the target groups, assessing the client's size.
- 39. Microfinance Services through Mobile Phone Banking in Remote Areas, from Manab Chakraborty, Mimo Finance, Dehradun (Experiences; Advice)**
 Issued 2 July 2008. Cross-posted with ICT for Development Community
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-ictd-23040801-public.pdf>
Experiences of mobile phone banking in different countries as well as initiatives in India, and discussed need and relevance of mobile phone banking focusing on financial inclusion

List of knowledge products issued

40. Market Place for Social Enterprise Capital, from Aparna Vishwanatham, EDA CapitalConnect Ltd., Gurgaon (Advice)

Issued 19 June 2008

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-02060801-public.pdf>

Discussed idea of providing the service for social enterprise capital through creating a capital connect platform

41. Microfinance and Livelihood Support Projects in Disaster Affected Localities, from Toms K. Thomas, Evangelical Social Action Forum (ESAF), Mannuthy, Trichur (Experiences; Examples)

Issued 27 June 2008. Cross-posted with Disaster Management Community

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-drm-05060801-public.pdf>

Discussed requirements of microfinance services in Disaster affected Areas and innovative experiments and experiences related to microfinance products and service in these areas

42. State of Sector Report for Microfinance, from N. Srinivasan, Lead Author of the 'State of Sector Report – 2008', Pune (Experiences; Examples)

Issued 2 July 2008

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-09050801-public.pdf>

Provides information about the successful experiments done in different areas of microfinance and also suggestions of developing future strategies.

43. Microfinance Services for Mountain and Other Remote Areas, from N. Srinivasan, Lead Author of the 'State of Sector Report – 2008', Pune (Experiences; Advice)

Issued 2 July 2008

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-12060801-public.pdf>

Discussed constraints and needs gaps related to microfinance services in mountain and remote areas and innovative experiments and experiences related to microfinance products and services

44. Micro-Health Insurance for Disadvantaged Groups, from Marc Socquet, International Labor Organization (ILO), New Delhi (Discussion).

Issued 2 July 2008

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-30100701-public.pdf>

Captures different aspects of the value chain of micro-health insurance; role of service providers, products and services and success or failure factors of the schemes

45. Mobile Payment Guidelines of RBI, from Harish Chotani, Consultant, Gurgaon (Advice; Experiences)

Issued 24 July 2008

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-27060801-public.pdf>

Captures experiences and advice on the draft of RBI's Mobile Payment Guidelines so as to facilitate the process of modification of the guidelines initiated by RBI.

46. Microfinance through Urban Local Bodies for Disaster Preparedness and Poverty Alleviation, from Awadhesh Pathak, City Managers' Association Gujarat, Ahmedabad (Experiences; Advice)

Issued 26 August 2008. Cross-posted with Disaster Management Community

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-drm-18070801-public.pdf>

Shares experiences of microfinance for disaster preparedness and poverty alleviation through ULBs; also enumerates possibilities and challenges for linkages with financial institutions

47. Client-Focused Microfinance for Livelihoods, from Tara Nair, Friends of Women's World Banking (FWWB), Ahmedabad (Discussion)

Issued 10 September 2008

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-18120701-public.pdf>

Shares experiences and views on integration of microfinance and livelihood interventions in context of conducting a study on client focused microfinance for livelihoods.

48. Appropriate Legal Structure for Health Mutuals Issued, from Kumar Shailabh, Uplift India Association, Pune (Advice; Experiences)

Issued 27 September 2008

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-11080801-public.pdf>

Shares models of Community owned Mutuals, appropriate legal structure and reviews of partner agent model of Health Mutuals

49. Housing Microfinance for Poor, from G. Milroy Paul, Habitat for Humanity India, Chennai (Experiences; Examples)

Issued 29 September 2008

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-28080801-public.pdf>

Shares experiences, issues, challenges faced and possible value delivery chains for housing microfinance

50. Microfinance for Micro Dairy Enterprises, from Kuldeep Sharma, Entrepreneurship and Technology Development Center, Noida (Experiences; Referrals)

Issued 22 October 2008. Cross-posted with Food and Nutrition Security Community

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-food-15090801-public.pdf>

Captures requirements of microfinance for small dairy enterprises, appropriate organizational set up and schemes of financial/promotional institutions

51. Enhancing outreach of Microfinance and use of Information Kiosks, from Pooja Bharech, Drishtee Foundation, Noida (Referrals; Advice)

Issued 5 December 2008.

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-22090801-public.pdf>

Captures references and advice on financial institutions that provide funds /loans for onward lending & ways in utilizing the existing 'Kiosks' to enhance the outreach for micro financing

52. Microfinance Services through Well Functioning Panchayats. From Jaya Patel, World Food Programme, Tehri Garhwal (Discussion).

Issued 22 December 2008. Cross Posted with Decentralization Community

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-decn-17090801-public.pdf>

Shares views on Grading of Panchayats, strategies to build their capacities, types of Microfinance services to be taken up & management of microfinance activities and funds

53. National federation of SHGs, from A P Fernandez, Mysore Rural Area Development Agency, Bangalore (Discussion).

Issued 30 December 2008

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-08100801-public.pdf>

Seeks views on rationale and process for establishing NFSHGs, potential sources of funding and experiences of different countries in establishment of National Federations / Unions of SHGs

54. Appropriate Employment Opportunities for People with Disabilities, from Samir Ghosh, Shodhana Consultancy, Pune (Experiences; Examples).

Issued 31 December 2008. Cross Posted with Work and Employment

Available at <ftp://ftp.solutionexchange.net.in/public/emp/cr/cr-se-emp-mf-27110801.pdf>

Shares experiences of successful employment generation programmes for People with Disabilities and microfinance services available to meet their needs

55. Study on Client Focused Microfinance for the Promotion of Livelihoods, from Tara Nair, Friends of Women's World Banking (India), Ahmedabad (Advice).

Issued 23 February 2009.

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-11110801-public.pdf>

Seeks advice on framework and methodology of the proposed study and references of projects, programmes and models of microfinance initiatives focusing on livelihood promotion

List of knowledge products issued

56. Microfinance through Post Offices for Financial Inclusion, from P. Das, National Bank for Agriculture and Rural Development, Uttarakhand (Experiences; Advice).

Issued 5 March 2009.

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-15120801-public.pdf>

Seeks experiences on successful experiments of micro financing through post offices and suggestions on innovative use of the NABARD's financial inclusion funds

57. Micro-leasing for Vulnerable and Small Entrepreneurs, from Harish Chotani, Consultant, Gurgaon (Experience; Advice).

Issued 24 March 2009.

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-09010901-public.pdf>

Shares experiences on micro leasing initiatives, possible models and existing programmes/schemes where micro leasing can facilitate poor to undertake their livelihoods and mitigate risks

58. Microfinance for Small Farmers through Exclusive Agriculture Credit Cooperatives and JLGs, from PSM Rao, AP Gramin Vikas Bank, Hyderabad (Experience; Advice).

Issued 30 March 2009. Cross-posted with Food and Nutrition Security Community

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-food-13020901-public.pdf>

Highlights feasibility of organizing SHGs, JLGs and thrift & credit cooperatives for marginal and small farmers and finding innovative mechanisms to make PACS a useful financial intermediary

59. Resource Mobilization for Training cum Village Production Centre, from Mansoor Lari, Kalatmak Handicrafts SHG Foundation, Lucknow (Advice; Referrals).

Issued 31 March 2009. Cross-posted with Work and Employment Community

Available at <ftp://ftp.solutionexchange.net.in/public/emp/cr/cr-se-emp-mf-18020901.pdf>

Seeks referrals of funding agencies and schemes that can support establishment of training cum village production centre and explores possibilities of resource mobilization at the local level

60. Self Help Groups as Anti Poverty Vehicles in Panchayati Raj - Experiences; Examples, from Jacob John, KDS-Delhi, New Delhi (Experiences; Examples). Issued 31 March 2009. Cross-posted with Decentralization Community

Available at <ftp://ftp.solutionexchange.net.in/public/decn/cr/cr-se-decn-mf-26020901-public.pdf>

Drawing on Kudumbasree model, seeks suggestions on steps required for better integration of SHGs with the activities of the Panchayats

61. Objectives, Functions and Legal Entity of National Federation of SHGs, from A. P. Fernandez, MYRADA, Bangalore (Discussion).

Issued 4 May 2009.

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-27010901-public.pdf>

Capture objectives, functions, legal entity and organizational structure of the proposed National Federation of SHGs

62. Livelihood and Microfinance Project Proposal for People with Disabilities (PwDs) - Experiences; Advice, from Aparna Dass, Livelihood Resource Centre, Cheshire Homes India, Bangalore (Experiences; Referrals) .

Issued 8 May 2009. Cross-posted with Work and Employment Community

Available at <ftp://ftp.solutionexchange.net.in/public/emp/cr/cr-se-emp-mf-16030901.pdf>

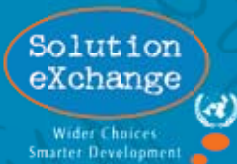
Seeks advice on developing project proposals for initiating a microfinance programme to promote livelihood of People with Disabilities in urban and peri urban areas

63. Financial Inclusion in the North Eastern Region - Advice; Referrals, from T. Keyzom Ngodup, Consultant, Mumbai (Advice; Referrals). Issued 8 June 2009

Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-08060901-public.pdf>

Seeks referrals of programmes and projects for financial inclusion in North Eastern Region (NER) and explores strategies for collaborations and convergence with different stakeholders in NER

- 64. Microfinance for Minor Irrigation and Community based Water Management Systems - Experiences; Examples from Subhash Chandra Garg, National Bank for Agriculture and Rural Development (NABARD), Uttarkashi, Uttarakhand (Experiences; Examples).**
 Issued 10 June 2009. Cross-posted with Water Community
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-wes-15040901-public.pdf>
Shares examples and experiences of micro financing for minor irrigation and community based water management systems; innovative irrigational processes for mountain and remote areas
- 65. Multi Dimensional Poverty Assessment Tool of IFAD from Shaheel Rafique, IFAD, India Country Office, New Delhi (For Comments).**
 Issued 23 June 2009
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-24040901-public.pdf>
Seeks suggestions on the relevance of key components of Multidimensional Poverty Assessment (MPA) tool, also how each subcomponent be weighted
- 66. Speeding Financial Inclusion through a Common Strategy from Sameer Kochhar, Skoch Development Foundation, Gurgaon (Experiences; Advice).**
 Issued 30 June 2009
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-05060901-public.pdf>
Provides ways for strengthening BC model, changes required in the availability/norms for mf products/services and appropriate uses for the Financial Inclusion and Technology Fund
- 67. Strategies to Combat Financial Crisis through Innovative Microfinance Initiatives from Prema Gera, United Nations Development Programme, New Delhi (Discussion).**
 Issued 30 June 2009
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-11050901-public.pdf>
Shares views on problems of liquidity faced by MFIs due to financial crisis and the changes required in the existing Microfinance Programmes/Projects to reduce its negative impact
- 68. State of Sector Report 2009 for Microfinance from N. Srinivasan, Lead Author of the State of the Sector Report 2009, Pune (Experiences; Examples).**
 Issued 26 August 2009
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-26060901-public.pdf>
Seeks inputs on innovative models, best practices and need gaps in the microfinance sector and suggestive framework for the State of Sector Report 2009
- 69. Microfinance Services for the Migrants from Maria Sathya, International Labour Organization, Chennai (Experiences; Referrals).**
 Issued 11 September 2009
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-06080901-public.pdf>
Seeks experiences of implementing innovative microfinance programmes for the migrant workers and references of institutions/resources working for their financial inclusion
- 70. Microfinance Services for Urban Poor in Jammu and Kashmir from Bilal Ahmed Pandow, South Asian Voluntary Association of Environmentalists (SAVAE), Jammu and Kashmir (Experiences; Referrals).**
 Issued 30 September 2009
 Available at <ftp://ftp.solutionexchange.net.in/public/mf/cr/cr-se-mf-24070901-public.pdf>
Seeks references of existing schemes/special provisions for microfinance in Jammu and Kashmir and examples of microfinance programmes/projects that could be replicated













Solution Exchange

An Initiative of the United Nations in India

The United Nations in India, has since 2005, supported a knowledge-sharing initiative to help improve development effectiveness in support of India's Five Year Plans and the Millennium Development Goals. This initiative branded as 'Solution Exchange' develops 'Communities of Practice' for sharing knowledge and experience among practitioners from the government, NGOs, private sector, academia, activists, etc. The UN serves as a catalyst and plays a facilitative role, offering a free, impartial space where all development professionals are welcome to participate.

Solution Exchange is focussed on practitioners, and brings out tacit experiential knowledge sitting in the heads of practitioners, for the use of others through sharing. This leads to enhanced knowledge capture, storage, and use. Solution Exchange seeks to empower practitioners by offering them "knowledge on demand" based on solutions from their peers. It has led to enhanced capacities of individuals and institutions, influence on programme implementation, influence on policies, and has made changes in knowledge and attitude of practitioners. Today there are thirteen functional Communities of Practice.

Active Communities of Practice and their Facilitating Agencies

 Decentralization : UNDP	 Work & Employment : ILO; UNDP
 Water : UNICEF; UNDP	 Microfinance : UNDP; ILO
 Food & Nutrition Security : FAO	 ICT for Development : UNESCO; UNDP
 Gender : UNIFEM; UNICEF	 Disaster Management : UNDP
 Maternal & Child Health : WHO; UNFPA; UNICEF	 Climate Change : UNDP
 AIDS : UNAIDS	 Karnataka Community : UNICEF
 Education : UNESCO; UNICEF	

These Communities of Practice (CoP) are people who share similar concerns and interests, through electronic e-mail groups and face-to-face interactions, with the common objective of problem-solving. The initiative has been in operation since 2005 and has grown dramatically over its five years of existence. At present, it has thirteen Communities of Practice with a membership base of nearly 16,000 members and 28,000 subscriptions (a member may be subscribed to multiple Communities).

For getting better idea and membership of Solution Exchange, please visit: www.solutionexchange-un.net.in

Facilitating Agencies for
Microfinance Community
of Practice



Many thanks to all

who contributed to this Ready Reckoner!

If you have further suggestions on any of the Sections in the Ready Reckoner, please send it to Solution Exchange for the Microfinance Community in India at se-mf@solutionexchange-un.net.in

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An Initiative of United Nations Country Team in India

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